

St. Andrew's Vestry Meeting
September 18, 2019

The meeting was called to order by Senior Warden Anne McCausland at 7:03 pm.

Present: Rev. Reed Loy, Tom Burack, Lucy Crichton (Vestry Chaplain), Peter Daley, Vickie Haines, Anne McCausland (Senior Warden), Brian Tucker, Pat Walker, Betty Whinn, Audrey Knight

Guests present for Memorial Garden Agenda item discussion: Liz Carey, Maggie Frank, Betsy Wilder

Unable to attend: Bert Cooper, Treasurer, Clarke Kidder (Junior Warden), Pam Manus, Clerk

Consent Agenda: Opening Prayer/Reflection was postponed until after the Consent Agenda so that copies of the Opening Prayer could be made. Discussion of by-laws pertaining to ushers/handling money was removed from the Consent Agenda and added to the regular Agenda. Agenda item of approval of August 2019 Vestry meeting Minutes was removed as financial information had not been updated prior to this meeting. Betty Whinn moved to make these Consent Agenda changes, seconded by Tom Burack. Motion passed unanimously.

Usher/handling funds discussion item: wording in the By-laws/policies regarding handling the collection plate money needs to be changed from "two unrelated persons" to "at least two unrelated persons are needed for any movement of money after the worship". Wording needs to reflect that there needs to be a third person present when the two related ushers leave the church to put the money from the collection into the safe. Tom Burack made the motion to make the wording changes to reflect this, seconded by Audrey Knight and passed unanimously.

Opening prayer and reflection: Lucy Crichton, Vestry Chaplain, led this group participation item with a prayer from Daily Prayers for All Seasons.

Renewal Works: Rev. Loy reported that this was kicked off Sunday, Sept. 16th, to the 83 attendees of the two services. The survey has gone live via email with approximately 100 opening it to date; 23 of the 100 completing it to date. 45 completions are needed for the information to be statistically significant, although Rev. Loy is hoping for 60 to 75. All of the Vestry completed it. There was discussion about how those not comfortable with completing it on line could access it. At both services, Rev. Loy had offered assistance to those who wanted to enter it at St. Andrew's after the services. Due to the survey design, it's not feasible to have a paper version completed with the information entered by someone else. Rev. Loy will announce at upcoming services that church members should talk to him if there are difficulties completing it via email. The survey closes Oct. 6th at midnight.

Ratification of email vote: Tom Burack requested that a motion be made to ratify the previous email vote to authorize Rev. Loy to hire Charlie Webb to wax the floors. Lucy Crichton made the motion, seconded by Brian Tucker, and it was passed unanimously.

New Business

Memorial Garden wall repair: Betsy Wilder, Co-Chair of the Memorial Garden Committee, joined by four other members of the committee (guests Liz Carey and Maggie Frank, and Vestry members Audrey Knight, and Betty Whinn), shared the background of the need to replace and/or repair parts of the Alaskan Cedar decorative wooden section as well as the gate. Sixty-one (61) pieces need sanding; 19 need replacements. The committee has been exploring options for this project for the past two years, and received one bid from the three attempts to obtain local bids. Local builder and multi-generational St. Andrew's member George Sharpe has submitted a bid of \$9,714 which involves all the work needed, including sanding/ /installing/replacing the walls and gate, the cap pieces and the trays the pieces rest on. Thirty years ago the wall was built for \$6,000; the \$2,000 for the gate was donated by the Breed family. Currently there is approximately \$9,000 in the Memorial Garden Endowment Fund in the Diocese, and approximately \$6,600 in the current St. A's Building and Grounds budget line item that could be used.

There was discussion about how funds in the accounts would be replaced if used to pay for this and were there less expensive alternatives? Betsy said other options (different material, decreasing wall height, etc.) had been explored, but would not maintain the past design and historic value. Betsy pointed out that in 2019, \$825 of new donations for the Memorial Garden had been made, although those funds are in a Building and Grounds fund, not in a clearly designated Memorial Garden Fund. She also pointed out that revenue could also come from the purchase and engraving of "pavers" (memorial stones in the garden), as the charge will is slightly higher than the cost. The question was raised as to whether the Diocese might have a suitable grant fund that could be used; however, it was Rev. Loy's recollection that there was no appropriate grant category. Concern was raised as to whether this was good use of funds and of future fundraising when there were other building priorities such as mold in the lower level, parts of the building needing painting, etc.) Rev. Loy, citing Theological and Biblical reasons and respect for the Congregation, expressed concern about requesting funds for this project from individuals or select groups for this project, and about interference with the current pledge process.

It was suggested that requesting funds for this project be made well after the Stewardship process had ended, and that the goal be to complete the garden work in 2020. The original specific terms of being able to use the Memorial Garden Endowment Funds have been lost, but the version from 15 years ago does not indicate restrictions. Tom Burack made a motion to authorize the Building and Grounds Committee to enter into a contract with Mr. Sharpe to repair/replace the wall and gate; for the Vestry to authorize use of a combination of funds from the Memorial Garden Endowment Fund

with proportions to be finalized at a later date when the specifics are known; and to encourage the Memorial Garden Committee to undertake efforts to replenish the borrowed funds through a process coordinated with other funding efforts from 2019 and 2020. Lucy Crichton seconded the motion which was unanimously approved.

Update from the Bylaws Review Task Force: Tom Burack, Chair of the Bylaws Review Task Force, reviewed some of the more significant changes proposed by the Task Force to the current version of the Bylaws which were adopted in 2005, and the rationale behind the proposed revisions. As a general guiding principle, the Task Force is recommending revisions that would bring our Bylaws in closer alignment with a template developed by the Diocese in 2012. While many of provisions of the current bylaws are similar to comparable provisions in the 2012 template, some of the current provisions and terminology differ. Deep praise, thanks and appreciation were given to the Task Force, consisting of Jim Whinn, Martha Fairfield, Dave Young, and Rev. Loy, in addition to Chairman Burack. While seeking to more closely align our Bylaws with the 2012 template, the Task Force also sought to cherish what makes St. Andrew's special and to achieve clarity, simplicity and transparency. In order for the revised bylaws to be presented at the annual meeting in late January, 2020, *they must be delivered to the Clerk not later than 45 days prior to the meeting so the Clerk can distribute them to the congregation at least 30 days prior to the meeting. In practical terms this means the Vestry must recommend a final version for adoption not later than at its November 20 meeting, and ideally at its October 16 meeting. Edits or comments discussed at tonight's meeting will be reviewed by the Task Force, which will provide a proposed final version for consideration by the Vestry at its October 16 meeting.*

Items discussed included:

- A suggestion was made to capitalize "Confirmed" and "Communicant" in the document.
- Sections 2.1 and 2.2 - Membership - Definitions of "member" vs "communicant member" and "voting member": are any clarifications necessary?
- For consistency, in the Section 1 discussion of the Annual Meeting, Change "Diocese canon" to "Diocesan canon"
- Section 5.2.a – Warden Qualities - Question was raised about "confirmed communicant" - is it "sacramental"? Rev. Loy explained that the Diocesan Canons speak to a "sacramental communicant"
- Section 5.3 a (10) - was added to ensure consideration of "Safe Church" issues
- Section 5.3.a (11) – Conflict of Interest – The Task Force will draft a conflict of interest policy relevant to a church to replace the conflict of interest provision in the current bylaws
- Section 5.3.b - Description of Treasurer's responsibility – the Task Force was asked to consider whether the language needs to more clearly specify that the Treasurer will both prepare and present a report for the annual meeting.
- 6 – Standing committees – discussion about the name "Mission Outreach Committee". A request was made to add this topic to the October Vestry meeting agenda for further discussion, as alternative names may be suggested.

- Section 6.8 - Meetings - Tom Burack pointed out that the proposed language does not provide for meetings to be held or votes to be taken via email, as the Task Force does not believe this to be a good governance practice.
- Section 7.3 – Indebtedness – A question was raised as whether the Bylaws should clarify that indebtedness can only be incurred to support “the mission of the church.” Rev. Loy observed that this may not be necessary because the Congregation may only incur debt if explicitly authorized to do so by the Diocese.

Review of Budget by Spending Areas – Anne McCausland: The handout of bar charts of categories of the 2019 Annual Budget, and of the 2019 Outreach Budget were reviewed. Questions for discussion and future reflection included are we giving enough to the Samaritan fund? Is the Congregation aware of to whom we give the loose plate collection fund? Should we make changes in the 2020 budget about how we spend these Outreach funds? Is the Rector’s Discretionary Fund \$1,000 per year or \$1,000 plus loose plate funds? Should the fund be called “True Religion” and not “Outreach”? Should Mission Outreach be changed to include love? It was recommended that we have a Mission Statement for the outreach part of the budget. Rev. Loy will check at the upcoming Convocation as to what other churches call it.

Upcoming special celebrations/events/dates – Rev. Loy and group reviewed the listing that was in the agenda. Revised version is as follows:

- Bishop Rob Visitation, Sept. 22nd (no confirmations planned) and Vestry visit in October
- Renewal Works continuation
 - Spiritual Life Inventory open through Oct. 6th
 - Workshop Team continues their work through December
- October 6th Combined 10 am service at First Church
- Oct. 6 – 13th – Family Promise
- **Rev. Loy’s Time Away: DioNH Clergy Retreat, Oct. 7-9**
- Stewardship during October with Leadership Dinner 5:30 pm, Oct. 20th (contacts: Anne McCausland/Betty Whinn)
- Oct. 27th Consecration Sunday Celebration Luncheon following 10 am service (contact: Sean Mills)
- Oct. 30th – Blood Drive (contacts: Betty/Jim Whinn)
- Oct. 31st – Halloween – treats to be distributed at the front door of the church (contacts: Liz Carey/Nancy Clark)
- Nov. 3rd – Fall Parish Outdoor Cleanup following 10 am service
- November teaching and preaching series on “Last Things”

Closing Prayer – Lucy Crichton

Next meetings: Oct. 16th, Nov. 20th

The meeting adjourned at 9:01 pm, with a motion by Tom Burack, seconded by Peter Daley.

Respectfully submitted, Audrey Knight, subbing for Pam Manus, Clerk

Policy for handling of stale checks

Checks are considered stale when the date on the check is greater than six (6) months prior to the current date. The goal is to have no checks issued by St. Andrew's to become stale. It is the responsibility of the person performing the reconciliation of accounts to notify the Finance Committee of checks that are outstanding greater than one (1) month.

The Treasurer or Administrative Assistant should follow-up with the recipient of a check greater than two (2) months outstanding to determine whether or not the recipient received the check and if so, encourage the recipient to cash the checks as quickly as possible.

For checks that have become stale, 1) the recipient shall be notified the check is stale and will most likely not be accepted by a financial institution, 2) a determination made that the recipient would like a replacement check or not, 3) if the recipient would like a replacement, issue a new check based on the prior approval, 4) the stale check shall be voided in QuickBooks.

Time is of the essence to resolve stale checks at the end of the year. Check(s) that becomes stale or is still outstanding in December need to be resolved as quickly as possible before the end of the year.

Recommended by the Finance Committee – August 7, 2019

Approved by the Vestry – September 18, 2019

St. Andrew's Cash Receipts Policies & Usher Procedures September 11, 2019

Policies as they relate to Ushers:

- As indicated in the 12/12/15 version of the Usher Instruction: After the service is over, two Ushers should gather the collection plates, bring them to the sacristy and transfer the offering to the plastic (security) envelope. (It is the policy for two people to be present when money is handled.) The bag number from the peel and seal strip is forwarded to the Administrative Assistant via email or another convenient method. The sealed envelope is placed into the safe and the safe locked after the 10:00 service.
- Once collection plate is passed, Ushers must remain in the worship space in sight of worshipers.
- When there are two services on the same day, the sealed envelope from the earlier service shall be placed in the inner portion of the safe, then that, and only that portion of the safe shall be locked.
- At least two unrelated persons are responsible for handling money between the altar and the safe, at the end of worship.
- Cashing of checks from currency received is prohibited.

Procedures

- Ushers
 1. After the service is over, two (2) unrelated parishioners take the collection plate(s) to the Sacristy.
 2. Retrieve any envelopes/checks that may have been placed in the plates on the window sill near the door from the church to the Sacristy.
 3. Remove items in the plate(s). If more than one (1) plate was used in the collection, ensure all items have been removed from all plates.
 4. Retrieve a clear plastic money bag from the top of the safe. Safe is located to the left of the sink on the floor behind a cloth "drape".
 5. Record the date and time of service in the "DATE:" space.
 6. Each unrelated parishioner performing the above steps must record their name or initials in the "PREPARED BY:" space.
 7. Record the time of the service and date in the "DATE:" section of the peel and seal strip.
 8. Place the cash, checks, and envelopes in the secure money bag.
 9. Follow steps 3) and 4) in the "INSTRUCTIONS FOR USE:" on the money bag to seal the bag.
 10. Place sealed bag in the safe.
 - The money bag from the **early service** of the day should be placed in the inner safe section. Close the inner door and lock that door by spinning the combination dial. Close the outer door of the safe, but do not lock it.
 - The money bag from the **later service** should be placed in the outer section of the safe. Close the outer safe door and lock by moving the handle to vertical position and spinning the combination dial.
 11. If the outer safe door is already locked, notify the Treasurer, Senior or Junior Warden, or a member of the Finance Committee that there is a money bag that cannot be secured in the safe.
 12. Forward the bag number from the peel and seal strip to the Administrative Assistant via email or another convenient method.

Approved by Vestry September 18, 2019

St. Andrew's Episcopal Church
Hopkinton, NH
Finance Committee Job Description

August 7, 2019

Mission and Purpose

The mission and purpose of the Finance Committee is to assist the Treasurer and Vestry as stewards of the financial resources of the church. While the Vestry has ultimate responsibility as stewards of all the resources of the church, the Finance Committee can support the Vestry, and the Treasurer, by bringing its knowledge and experience to bear on church financial matters.

- The Finance Committee is a Committee of advice to the Vestry. The Vestry should approve its members. The rector shall appoint the chair of the Finance Committee.
- The Finance Committee should include at least one non-Vestry member.

Responsibilities

Some of the responsibilities of the Finance Committee are:

- Assist with the development of financial policies, record-keeping systems, and methods. Computer software should be reviewed annually to ensure that the reports meet the needs of the Vestry and the church. The reports provided to the Vestry and congregation should be “user-friendly.”
- Assist the Treasurer in the development of a proposed annual parish budget for the Vestry review in December of each year.
- Review and/or develop Internal Controls. Annually review existing Internal Controls to ensure they are being followed and to ascertain if there are opportunities for improvement and/or modification. For the protection of both the Treasurer and the congregation, accepted internal control procedures should be in place. A full section of the Manual of Business Methods in Church Affairs is devoted to Internal Controls which contains an excellent checklist that should be reviewed annually as part of the parish audit.
- The committee should review all parish endowment and trust funds on a quarterly basis. Communications from the Diocesan Trustees (and other portfolio managers, if any) should be reviewed. Note that other portfolio managers, other than the Diocesan Trustees or federal or state banks, must be approved in writing by Diocesan Council.
- Recommend other fiscal policies, such as Cash Management, Accountable Expense Reimbursement (see Church and Clergy Tax Guide published annually by Christian Ministry Resources), Investment/Endowment, Gift, Operating Reserve, and Capital Reserve.
- In the event the Vestry decides to undertake an in-house audit, to recruit the members of an audit committee and review the results of the audit. It should be made clear that it is the responsibility of the Rector/Vestry to appoint the members of the audit committee.

Approved by Vestry September 18, 2019

St. Andrew's Cash Policies & Counter Procedures, September 11, 2019

Policies as they relate to counters:

- At least two unrelated persons are responsible for handling money.
- Cashing of checks from currency received is prohibited.
- Cash receipts are to be counted, recorded, and deposited within five (5) days of receipt. Ideally the first business day following the collection.
- Counters shall screen all checks to ensure the bank will accept the checks.
 - Post dated checks – Hold check(s) for later deposit
 - Incomplete check(s), (e.g. not dated, legal line not filled in or conflicting with numeric value, unsigned) will not be included in the counting by counters and returned to originator by Administrative Assistant
 - Stale checks, i.e., with a date more than six (6) months old, will not be included in the counting by counters and must be returned to originator by Administrative Assistant
- Counters
 1. Open the safe, inner and outer sections to retrieve the money bag(s).
 2. Take the money bag(s) to the church office
 3. Carefully open each bag so as not to tear or cut any of the bag contents.
 4. Separate the cash, checks, and envelopes.
 5. Together, both unrelated persons must count the cash
 6. Open pledge envelopes, remove contents, record on pledge envelope the amount of check or cash and indicate amount is either a check(s) or cash.
 7. Count any monies received via mail or otherwise left at the church office.
 8. Screen all checks,
 - a. Give post dated checks to the Administrative Assistant for later deposit.
 - b. Incomplete check(s), (e.g. not dated, legal line not filled in or conflicting with numeric value, unsigned) will not be included in the counting by counters and returned to originator by Administrative Assistant
 - c. Stale checks, i.e., with a date more than six (6) months old, will not be included in the counting by counters and returned to originator by Administrative Assistant
 9. One of the unrelated persons fills out the WEEKLY AUDIT recording sheet.
 - a. Record loose cash in Loose Plate column
 - b. Use the list of current pledgers to record cash or check amounts in the proper column (Pledge, Non-pledge, Other).
 - c. Record in the "OTHER" column special offerings: e.g., flowers, prior year or future year pledge, memorial(s), Got Lunch, Make Your Mark Camp.
 - d. Total each section (column) then the whole amount.
 10. Verify that the total monies equal the TOTAL DEPOSIT amount on the WEEKLY AUDIT recording sheet and the bank deposit slip. If the Administrative Assistant is available, she/he may enter the receipts in ServantKeeper to help validate totals.
 11. Each counter must initial the Weekly Audit sheet near the total amount.
 12. Stamp all checks for deposit using the endorsement stamp that indicates "PAY TO THE ORDER OF TD BANK 011400071 FOR DEPOSIT ONLY St. Andrew's Episcopal Church 0104012501".
 13. Photocopy front side of each check and envelopes in which there was cash.
 14. Place money, checks, and deposit slip in the bank deposit bag.
 15. Give bank deposit bag with receipts to the Administrative Assistant for deposit in the bank
 16. Give to the Administrative Assistant photocopy of envelopes and checks, WEEKLY AUDIT recording sheet, pressure sensitive copy of the deposit slip.

Approved by Vestry September 18, 2019

St. Andrew's Cash Receipts Policies

Policies:

- As indicated in the 12/12/15 version of the Usher Instruction: After the service is over, two Ushers should gather the collection plates, bring them to the sacristy and transfer the offering to the plastic (security) envelope. (It is the policy for two people to be present when money is handled.) The bag number from the peel and seal strip is forwarded to the Administrative Assistant via email or another convenient method. The sealed envelope is placed into the safe and the safe locked after the 10:00 service.
- Once collection plate is passed, Ushers must remain in the worship space in sight of worshipers.
- When there are two services on the same day, the sealed envelope from the earlier service shall be placed in the inner portion of the safe, then that, and only that portion of the safe shall be locked.
- At least two unrelated persons are responsible for handling money (Ushers and Counters).
- Cashing of checks from currency received is prohibited.
- Cash receipts are to be counted, recorded, and deposited within five (5) days of receipt. Ideally the first business day following the collection.
- Loose plate offering from the first Sunday of the month is for the Rector's Discretionary fund. The first Sunday loose plate offering shall be deposited in the Rector's Discretionary TD bank checking account at least quarterly, i.e., March, June, September, and December. A Disbursement Request form shall be created, for the disbursement of funds from the regular checking account to the discretionary account, by the Administrative Assistant for approval of the Treasurer. After approval, the funds may be transferred via a TD bank on-line transaction
- Counters shall screen all checks to ensure the bank will accept the checks.
 - Post dated checks – Hold check(s) for later deposit
 - Incomplete check(s), (e.g. not dated, legal line not filled in or conflicting with numeric value, unsigned) will not be included in the counting by counters and returned to originator by Administrative Assistant
 - Stale checks, i.e., with a date more than six (6) months old, will not be included in the counting by counters and returned to originator by Administrative Assistant

See "*Usher collection procedures updated approved 18Sep19.docx*" for usher related policies and procedures

See "*Counter procedures updated approved 18Sep19.docx*" for counter related policies and procedures.

Recommended by the Finance Committee on August 7, 2019.

Approved by the Vestry on September 18, 2019.