St. Mary's Operation Committee Minutes
March 12, 2021 at 1:00 p.m. via Zoom

Follow-up Action Items arising from the previous meeting:

Name	Action Item	Target Date	Priority
Ian	Draft Capital & Operating Plan for budgeting including Hot Water Tank	Summer	H
Lon	Website Redesign Committee meet		H
Ken/Team	Empty janitor's room, sort & reorganize	April	H
Finance Com	Make recommendation regarding transferring money for General Operating purposes	March	H
Ian	Hall Lighting install – requires emptying above	Before summer	M/H
John/Carl	Curb Repairs, incl. scraping & repainting	By summer	M
John	Liaise with Carl about tree removal	By summer	M
Lindsay P.	Revamp Hall Bulletin Boards	Spring Break	M
Leslie	Schedule/communicate Church Yard Clean Up to include improving garden beds. John to confirm date.	April 10?	M
Ian	Fire Safety Plan – print and liaise with CSFD	April	M/L

MINUTES

Regrets:
Attendees: John Beresford, Irene Feir, Derek Osman, Ken Pedlow, Leslie Pedlow, Ian Stuart (Chair), Lon Towstego

I. **Open meeting with Prayer** – The meeting was called to order at 1:05:p.m. and Rev. Lon opened with a prayer.

II. **Transitions -** Ian informed the Committee that the four wardens had corresponded with Derek regarding transfer of information to the new team. Lon is hopeful that he and Derek will meet soon. Derek had asked about purchasing the spare office chair and Ian informed Derek that St. Mary would like him to have the chair as a token of thanks for his years of hard work and dedicated service.
Leslie also reminded the Chair that she had requested a reprieve from taking the Minutes going forward from this meeting. Irene indicated she would be willing. She was thanked for taking on the role. To clarify, Leslie will remain on the Operations Committee.
Ian also indicated that he and Ken met and have agreed that Ian will oversee Operational matters and that Ken will oversee financial matters.

III. **Adoption of Agenda** – Ian advised that we needed to discuss the phone system under New Business as the system seems to have failed. He called for any other additions or changes to the Agenda. Hearing nothing further It was **Moved** by Ken Pedlow, **Seconded** by Irene Feir that the Agenda by adopted. **CARRIED.**

IV. **Thanks** – Ian began with hearty thanks to Derek for his multifaceted roles for many years and for his hard work both up front and behind the scenes. Ian also thanked Leslie for surviving the creation of another AGM package – well done!! Lon thanked all who were involved in the pre-work on the AGM for Zoom. There were reports of positive anecdotal comments around how surprisingly successful the meeting was on the Zoom platform.

V. Review of Action Items

1. Capital & Significant Operating Issues Plan – Ian reported that the groundwork has been done but he is now working to try and get cost figures to put against the projects. Getting contractors to attend is a stumbling block. He confirmed to Ken that this was a continuation of the work that was begun by Derek, David Stewart and Ken. Two of the main issues we will be encountering are roofing and a heating system. As the heat has been turned down while the building is empty, the system has been noticeably slow at coming back up to temperature when it is required. This could be due to the failure of some of the in-ceiling electrical panels. Leslie asked if Ian had noticed the paragraph in the Diocesan Insurance package regarding Hot Water Tanks and limited deduction rebates if tanks are past their expiry date. It has been noted.
2. Curb Repairs – This had been put on hold awaiting better weather. John advised that he and Carl will get on to it now that the weather is improving.
3. Cooper Hall Replace light fixtures – Ian advised that he has had issues getting estimates because contractors refuse to use the attic access until the janitor's room is cleared out for safety reasons. The shelving needs to be cleared off and moved into the hall temporarily. There is a myriad of material that needs to be sorted before returning the shelving. Ken has agreed to take the lead role on the clear out, with the assistance of John, Derek and Ian. Derek cautioned the team to be careful what gets thrown out and he suggested getting plastic bins that can be labelled to provide clarity to the contents of the box. Lon also granted permission as Lent is the time to purge!
   As an aside Lon mentioned that there were some lights out in the hallway and that the bulbs in the Exit Lights were needing to be replaced. Ian is working on converting the internal fixtures of the hallway lights from florescent to regular sockets as the round florescent bulbs cost more than the light fixtures. Ian will order some new LED Exit bulbs.
4. Website Redesign – Lon indicated that he would call a Team meeting soon after Easter. However, he insists that we cannot wait to get a "Donate" button on our website. We have already had one parishioner cancel their electronic giving after they misunderstood that donating by credit card was an option that was coming, not already active. Tithly have just updated their platform and it seems much improved. There was some discussion on multiple donate buttons. Derek reminded the website team that Karen McColm would like an opportunity to give her input into the Tithly discussion.
5. Bulletin Boards – Lindsay was going to undertake this during her Spring Break but now has to be cautious due to a Covid exposure at her school. Ken will work with Lindsay later in the Spring Break to at least remove the old material from the sound baffles in Cooper Hall.
6. Gardens – Irene had asked that this be brought up. She expressed her concern about the difficulty weeding some of the areas. The borders, especially along the south side of the building are almost inaccessible. There was agreement that there needs to be a lot of work done. Irene was also concerned about the five small bushes planted in a semi-circle at the front of the church and the bushes under the circular window. She wonders if this makes it more difficult for the folks that mow the lawn. Ian indicated the two bushes were given a severe

pruning due to the overgrowth. They are now in need of some time for regrowth and another light pruning to reshape them. The need for a Spring Work Party will be discussed further down the agenda. Irene asked if she might contact the Stewarts regarding the five little bushes. Derek also mentioned that the lighting on the outdoor cross needs to be monitored. He recently had to reset the timers

7. Fire Safety Plan – The plan is done. He is awaiting delivery of a new printer in order to print it out. A copy of the plan will need to be placed in a box somewhere in the facility. Ian will liaise with the Central Saanich Fire Department before mounting the box to ensure that it is in a suitable location.

VI. Minutes of January 19, 2021.

Minutes of January 19, 2021 were approved by electronic Vote.

VII. Business Arising from January 19, 2021 Minutes

– The last meeting was focused on preparing the financials for the AGM. Outstanding items are dealt with under the Review of Action Items category.

VIII. Financial Reports

1. Financial Statements for February 28, 2021 & Variance Comments –
   It was **Moved** by Derek Osman, **Seconded** by John Beresford that the Financial report to February 28, 2021 be received and recommended for adoption by Council. **CARRIED.**
   Derek drew attention to his recommendation that some of the GICs that are maturing this year be invested with the Diocese of BC Consolidated Trust Fund in order to obtain a better interest rate. There was a brief discussion and the Committee agreed that the concept had merit.

2. Finance Committee –
   1. Request for transfer Deficit Reserve Funds to GOA – was not dealt with at this time
   2. Report to Finance Committee from Derek – Ian wondered if this was the best time to discuss the report given that the Finance Committee had not had time to consider the recommendations. Derek was thanked for his thorough presentation. The report was tabled and referred to the Finance Committee for consideration at an early opportunity.

IX. Other Reports –

1. Irene – Her concerns were discussed under the Garden topic. She wondered why there were cones around the tree on Cultra at the back corner of the property. Ian indicated that Leslie had addressed the issue in her report but reiterated that the tree was on municipal property and a neighbour approached the office with concerns regarding a broken limb that had not fallen. Central Saanich has now had the limb removed.
2. John – He will speak to the Tree issue coming later in the agenda
3. Leslie – Her report was presented as written. The Committee wanted to express their thanks to our neighbours for the care and attention that they give St. Mary's.
4. Ian – no written report.

St. Mary's Operation Committee Minutes
March 12, 2021 at 1:00 p.m. via Zoom

X. Correspondence

1. Photos from Derek re kitchen completion. Thank you, Derek, for installing the handles thus completing the project. The kitchen looks lovely!

XI. New Business

1. Tree Removal – Arborist Report – John and Carl will meet together to look at the trees to see if they might be able to undertake the removal. There would likely be a cost for removal of the debris. If John and Carl are unable to do the work then we will obtain estimates. Irene asked if the Arborist had any comments on the large tree at the back of the parking lot (with the sign) that is leaning. J. Dunster was not engaged to look at any other trees on the property but he did give Ian a verbal opinion about a deciduous tree. Also, is a permit required? According to the report the by-law does not apply to the trees that we want to remove.
2. Spring Clean-up Work Party – April 10th, with appropriate social distancing is suggested. John will ask Carl if this is suitable and let Leslie know so that it can be diarized.
3. Utility (Janitor's) room organization – discussed earlier on the agenda. See above.
4. Bishop Logan's Robes – Lon advised the Committee that Logan is storing robes in the Choir Room Closet.
5. Phones - At this juncture we should have discussed the PBX phone system but did not. A report will be sent to the Finance Committee once more information is available so that any financial impact may be reported to the Committee of the Whole along with any other urgent matters.

XII. Next Meeting – May 14 at 1:00 p.m.

It was noted that we may need a quick meeting before this to discuss financial matters and/or tree removal.

2021 Meeting Schedule:

a. July 9
b. Sept. 10
c. Nov. 12

Motion to Adjourn made by Ken Pedlow at 2:34p.m.

XIII. Closing with the Grace The meeting was adjourned at 2:35 p.m. Lon closed with a prayer and we said the Grace (almost) together.

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Ian Stuart, Chair

St. Mary's Operation Committee Agenda – March 12, 2021
Chair: Ian Stuart

Regrets:

I. **Open meeting with Prayer** – Lon

II. **Transitions**

III. **Adoption of Agenda**

IV. **Thanks**

V. **Review Action Items – status, date adjustment, explanations?**
   1. Capital & Significant Operating Issues Plan
   2. Curb Repairs – torch, tar, & paint?
   3. Cooper Hall Replace light fixtures – before it gets too hot
   4. Website Redesign – Team meeting
   5. Bulletin Board – At least remove old material
   6. Gardens
   7. Fire Safety Plan

VI. **Minutes of January 19, 2021**
   Minutes of January 19, 2021 were approved by electronic vote

VII. **Business Arising/Discussion from January 19, 2021 Minutes**
   The meeting was focused on preparing financials for the AGM. Outstanding items are listed under the Review of Action Items

VIII. **Financial Reports**
   1. Financial Statement to February 28, 2021 & Variance Comments *attached* – Derek
   ✓ Motion to receive Financial Report, and recommend for adoption by Council
   2. Finance Committee
      1) Request to transfer Deficit Reserve Funds to GOA - Ken
      2) Report to Finance Committee from Derek *attached*

IX. **Other Reports**
   1. Irene
   2. John
   3. Leslie *attached*
   4. Ian
   ✓ Discussion & Motion to receive non-financial reports

X. **Correspondence**

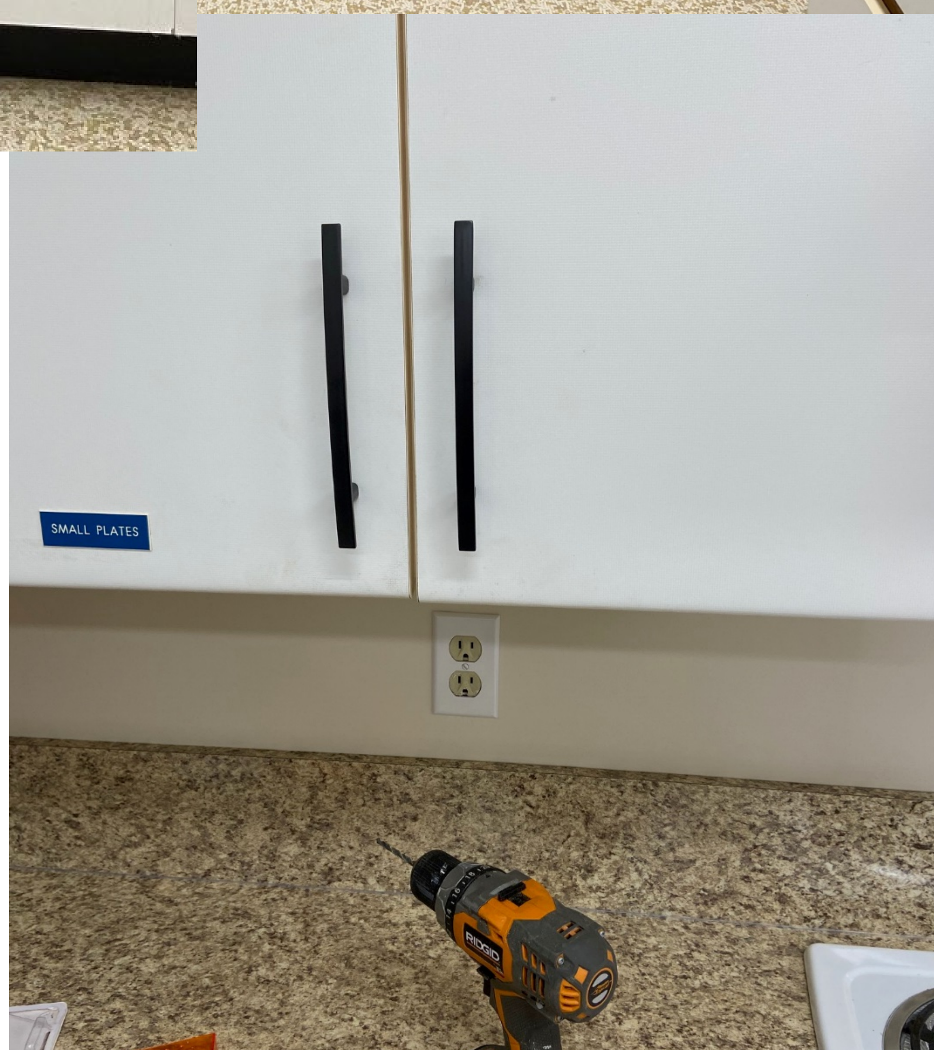
XI. **New Business**
   1. Tree Removal – Arborist report *attached*
   2. Spring Clean-up Work Party – Dates?
   3. Utility (Janitor's) room organization

XII. **Next Meeting** (at 1:00 p.m.)
   May 14, 2021

XIII. **Closing with Prayer and Grace**

Handles for Doors and Drawers = $357.

Total = $5,197.




NOTICE
EMPLOYEES MUST
WASH HANDS


MEAT PLATTERS
SUGAR


The Kitchen Is Finished!
TRAYS

Anglican Parish of Central Saanich
St. Mary's Church St. Stephen's Church

Faith - Family - Friendship

St. Mary's Anglican Church
1973 Cultra Avenue
Saanichton, BC V8M 1L7
250-652-1611
stmarys.saanichton@shaw.ca

March 7, 2021

Attention: St. Mary's Operations Committee and Parish of Central Saanich Council

February 28, 2021 – St. Mary's, Saanichton

Attached are the financial statements as of February 28, 2021 for the St. Mary Church in the Parish of Central Saanich. This financial package for St. Mary Church includes the following financial statements:

1. **Balance Sheet:** The Assets, Liabilities, & Equity, as reported on page 4, are collectively about 3.5% less than for the same month last year. With the slow start to the year (Net Income is -$10,203), the Equity is about 13.5% less than for the end of February 2020.

2. **Profit & Loss:** Shows a deficit of -$10,202 (see page 6) – at this stage last year, the deficit was only -$5,067. The use of the annual operating loan of $18,500 from the Memorial Account has been discontinued, in favour of quarterly financial projections. One factor that helped to shore up the revenue last year was the contribution from the Federal Government Wage Subsidy that the Diocese was successful in securing for us. In February, The Wage Subsidy account has a balance of -$98 because the Diocese's projected grant last year was more favorable than that which was provided by the Federal Government. We will try to gain from that opportunity again this year once the application criteria and documentation is known. The required documentation for each month in 2020 was provided to the Synod Office but it was deemed that we did not qualify for additional funding during the last half of the year. The shared salary for the Curate will be discontinued on March 1, as was budgeted.

3. **Statement of Changes in Equity**: This report on page 7 documents the revenue generated by the major interests of the church. It identifies where additional funds were generated via transfers from within the church, versus new income (no transfers have been recorded this year yet.). It is important to track when funds have been generated from within the church (i.e. transferred) versus revenues from outside of the church. The Current Special Ministries (Events) functional area has created Net Income of only $5, and the Memorial Account has generated Net

Income of only $621; so there is not a lot to offset the deficit of -$10,201 created by the General operations.
The Equity position decreased to $118,529 – down 7.5% from $128,104 at the beginning of the year.

4. **Deferred Special Ministries (Memorial Account):** The Memorial Account (page 8) documents the use of funds needed to support more complex initiatives. However there has been little activity with these accounts so far this year. The only activity has been the accumulated donation of $621 from Thrifty Foods as measured by our use of their Smile Card. The donations will be directed to the project to upgrade the lighting in the Cooper Hall.

5. **Ron Smith Fund:** There is now only 1 In-Trust Account, the **Ron Smith Legacy.** The balance remains at $5,087. This fund is to be authorized for expenditure by the Rector and Wardens to assist those living in the community and deemed to need our assistance and support. There has been some preliminary discussion regarding the use of some of these funds to launch a significant community initiative.

6. **Current Special Ministries (Church or Parish Events)**: Shows the financial contribution of each of the significant Parish Events. This account provides incremental funding for the General account throughout the year, but due to the constraints of COVID-19, there is little opportunity for meaningful planning for community events like the Thrift Sales until the summer. The revenue stream for St. Mary is suffering due to the lack of these opportunities. The only revenue collected thus far is $5 for a calendar.

7. **Budget Review:** Documents the Operating Account income and disbursements, as measured against the Budget year-to-date. The deficit of over ten thousand dollars at the end of February tells the story of a sluggish start of the beginning of 2021. However, this comes on the heels of the overwhelming support from the congregation at the end of 2020.

   Revenue ended up at 14.4 % of Budget at month-end, instead of the target of 16.7%. However, they are just 1% behind the Weekly Offering for the same period last year. COVID has restricted the Open Offering to 0% of Budget.

   Expenses finished up at 18.1% of Budget compared to the target of 16.7%. Some services were delayed or reduced, but the unbudgeted repairs to the parking lot drainage system – at a cost of $1,700 (1.2% of Budget).

8. **Concerns & Considerations:** Our guests (like Tai Chi) are slow to respond with their plans to use our facilities profitably and with adherence to COVID protocols. They will not return to our facilities until probably the second quarter of

2021, at best. We need to revisit our Vision and adjust it for what COVID impact will have throughout 2021 – including impact upon the community, and upon our parish, particularly for the Holly Fair Preparation, setup, securing of silent auction to name a few.

While observing the relative success of the rates of return achieved by the Cemetery and the St. Stephen Church, it was noted that they were realizing rates more than 3%. The rates of return for a one-year investment term at Coast Capital for GIC's is 0.8%. It has become intuitively obviously that as the GIC's currently invested at the Coast Capital mature in a few months, we should seriously consider investing a significant portion of those funds with the Diocese of BC Consolidated Trust Fund (CTF), with a longer-term perspective. To action this recommendation, the Finance Committee associated with the Operations Committee should meet to develop a financial projection for review and adoption within the next month.

Please do not hesitate to contact me if you have any questions pertaining to these reports.

Attachments:

Respectfully,

Derek Osman
Church Warden (Retired)

St. Mary Church

Balance Sheet - February 28, 2021

Assets			**Liabilities & Equity**		
	2021	**2020**	**Liabilities**	**2021**	**2020**
Bank	$4,604	$24,669	Accounts Payable	$0	$0
Memorial Account Invest	$130,000	$130,704	Deferred Sp. Ministries - Memorial	$40,734	$27,542
Memorial Operating	$38,674	$20,298	Memorial - Deficit Reserves	$4,500	$4,500
Church Events	$6,708	$10,067	Outreach - General Use	$528	$68
			Outreach - St. Matthews Library	$3,802	$821
			Current Special Ministries - CE	$4,827	$8,182
Accounts Receivable (GST)	$99	$829	**Total Liabilities**	**$54,392**	**$41,113**
			Equity		
			Retained Earnings	$9,919	$8,411
			Opening Balance Equity - General	$246	$246
			Retained Earnings - General	$3,812	$3,812
			Retained Earnings - Church Events	$6,516	$6,516
			Retained Earnings - Memorial Acct	$115,404	$113,037
			Net Income	-$10,203	$13,433
			Total Equity	**$125,695**	**$145,455**
Total Assets	**$180,086**	**$186,568**	**Total Liabilities & Equity**	**$180,086**	**$186,568**

Profit & Loss – Income:

St. Mary Profit & Loss To February 28. 2021	Jan. - Feb 21	Jan. - Feb 20
Income		
4000 - INCOME - General		
4110 · Offering-Open Offering	$0	$94
4120 · Offering-Weekly	$15,142	$15,309
4130 · Offering - Festivals		
4131 - Offering -Festival-Easter	$0	$0
4132 - Offering -Festival-Thanksgiving	$0	$0
4133 · Offering-Festival-Christmas	$20	$25
Total 4130 · Offering - Festivals	$20	$25
Total 4100 · Offering Income	**$15,162**	**$15,428**
4200 - Income - Deficit Elimination	**$0**	**$0**
4300 · General Income		
4310 · General Income-Bapt./Wed./Funer..	$0	$0
4320 - General Income - Specific Don.	$0	$0
4330 · General Income-Facilities Use	$0	$2,500
4360 · General Income-Miscellaneous & Interest	$135	$127
4370 - General Income - Wage Subsidy	-$98	$0
Total 4300 · General Income	**$37**	**$2,627**
4400 · Transfers IN-General		
4410 - Transfer IN-CE-Holly Fair	$0	$0
4420 - Transfer IN-CE-Church Sales	$0	$0
4440 · Transfers IN-Memorial Account	$0	$18,500
4460 - Transfers In-Deficit Reserve	$0	$0
Total 4400 · Transfers IN-General	**$0**	**$18,500**
Total 4000 · INCOME - General Receipts	$15,199	$36,556
Less Operating Loan	$0	-$18,500
Total Income	**$15,199**	**$18,056**
Expense		

Profit & Loss – Expenditures (Page 2):

Expense		
5000 · EXPENDITURES - General		
5110 · Salary/Benefits - Rector	$8,476	$8,436
5120 · Salary/Benefits-Music Director	$1,930	$1,930
5130 · Salary/Benefits-Admin./Bookeep.	$4,665	$4,658
5140 · Relief Clergy	$0	$0
5150 · Relief Musician	$0	$100
5170 - Salary/Benefits - Ass't. Curate	$2,831	$1,086
5180 - Salaries - Lump Sum Sept.	$0	$0
Total 5100 · Wages & Benefits - General	**$17.901**	**$16.209**
5310 - Website Maintenance	$91	$0
5320 - Postage	$0	$0
5330 · Stationery	$0	$74
5332 - Computer Expenses	$0	$0
5330 - Stationery Expenses - Other	$105	$0
5340 · Photocopier - General	$489	$0
5350 - Insurance	$0	$0
5360 · Diocesan Assessment	$3,327	$3,122
5370 - Advertising	$0	$155
Total 5300 · Expenditures - Admin - General	**$4,013**	**$3,351**
5410 · Music	$0	$183
5420 · Sanctuary	$0	-$2
5430 - Christian Education	$0	$0
5440 - Conferences	$0	$0
Total 5400 · Expenditures-Ministries-General	**$0**	**$181**
5500 · Expenditures-Maintenance-General	$1,671	$187
5521 · Cleaning-Contract	$0	$700
5522 · Cleaning-Supplies	$0	$221
5520 · Cleaning-General	$0	$921
5530 - Grounds & Equipment	$0	$0
Total - Expenditure - Maintenance - Gen.	**$1,671**	**$1,107**
5610 · Water/Sewer	$237	$208
5620 · Hydro	$1,038	$1,149
5640 · Telephone	$108	$96
5650 · Internet	$420	$420
5660 · Garbage Disposal	$0	$230
Total 5600 · Expenditures-Utilities-General	**$1,802**	**$2,102**
5700 - Expenditures-Trans. OUT		
5725 - Trans to Memorial - Deficit Reserve		$0
Total 5700 - Expenditures-Trans-OUT	**$0**	**$0**
5800 · Miscellaneous Expenses-General	$14	$70
GST Paid (2.5%) Non-Refundable	$0	$102
Total 5000 · EXPENDITURES - General	$25,400	$23,123
Total Expense	**$25,400**	**$23,123**
Net Income	**-$10,202**	**-$5,067**

St Mary's
Statement of Changes in Equity - February 28, 2021

	General	Deferred Special Ministries (Memorial)	Current Special Ministries (Events)	Total 2020
Equity, Beginning of Year	$5,320	$109,026	$13,758	$128,104
Income	$15,199	$621	$5	$15,825
Expenses	$25,400	$0	$0	$25,400
Net Income	-$10,201	$621	$5	-$9,575
Equity, End of Year	-$4,881	$109,647	$13,763	$118,529
Transfers Year-to-Date:				
	$0		$0	$0
Total:	$0	$0	$0	$0

Memorial Account:

	Balance Jan 1, 2021	Revenue	Expenses	Transfers IN (OUT)	Balance Feb 28,
St. Mary's Deferred Special Ministries - Other Funds' Activity - February 28, 2021 Memorial Account					
General	$18,388				$18,388
				$0	$18,388
	$18,388	**$0**	**$0**	**$0**	**$18,388**
Deficit Elimination: Carry Fwd (2020)	**$4,500**				**$4,500**
Deposit Deficit Elimination Reserve		$0			**$0**
Total Deficit Eliminaton:	**$4,500**	**$0**	**$0**	**$0**	**$4,500**
Thrifty Foods	$0				
Funds Transfer to Hall Lighting Project		$621	$0	$0	$621
Total Thrifty:	**$0**	**$621**	**$0**	**$0**	**$621**
Bequests & Donations	**$10,000**				
Bequests & Donations [2]	**$10,000**	**$0**	**$0**	**$0**	**$10,000**
Memorial Bursary	$2,182				$2,182
Gift for 2022 recipient			$0		$0
2021 Bursary Award = $1,000			$0		$0
Total Bursary:	**$2,182**	**$0**	**$0**	**$0**	**$2,182**
Guild	$3,261				
Total Guild	**$3,261**	**$0**	**$0**	**$0**	**$3,261**
Kitchen Renos	**$357**				**$357**
Invested in Renovations = $4,840		$0	**$0**	**$0**	$357
Reserve for drawer & door handles - $356.96			**$0**		$357
					$357
Total Kitchen Renos	**$357**	**$0**	**$0**	**$0**	**$357**
Hall Lighting	**$838**				**$838**
Reserve for electrician, wiring, etc.					$838
Invested in Lighting = $1,200				$0	$838
				$0	$0
Total Lighting Costs:	**$838**	**$0**	**$0**	**$0**	**$838**
Sub-Total:	**$39,526**	**$621**	**$0**	**$0**	**$40,147**
In-Trust Funds:					
Ron Smith Legacy [1]	$5,087				**$5,087**
	$5,087	**$0**	**$0**	**$0**	**$5,087**
Total In-Trust:	**$5,087**	**$0**	**$0**	**$0**	**$5,087**
Memorial Account Funds	**$44,613**	**$621**	**$0**	**$0**	**$45,234**
INVESTMENTS:					
1-5 Yr GIC Compound @1.9% (Aug 17/21)	$20,000				**$20,000**
"Better Than Cash" @ 1.2% [2] (May 30/21)	$10,000				**$10,000**
1-5 YR GIC Compd @ 1.1% (July 25/21)	$25,000				**$25,000**
"Better Than Cash" @ 0.7% (Aug 12/21)	$25,000				**$25,000**
3YR Rising Rate GIC @ 0.8% (Aug 12/21)	$50,000				**$50,000**
Total Investments:	**$130,000**	**$0**	**$0**	**$0**	**$130,000**
	$174,613	**$621**	**$0**	**$0**	**$175,234**

Note **1.** Ron Smith Legacy: Discretionary funds to be authiorized for expenditure by Incumbent and Wardens to assist those living in the community in need of our support.

2. Are the same funds that are invested as GIC for $10,000.

St. Mary Church

Current Special Ministries (Other Funds' Activity) - February 28, 2021

Long Term Liabilities: Parish Events Fund

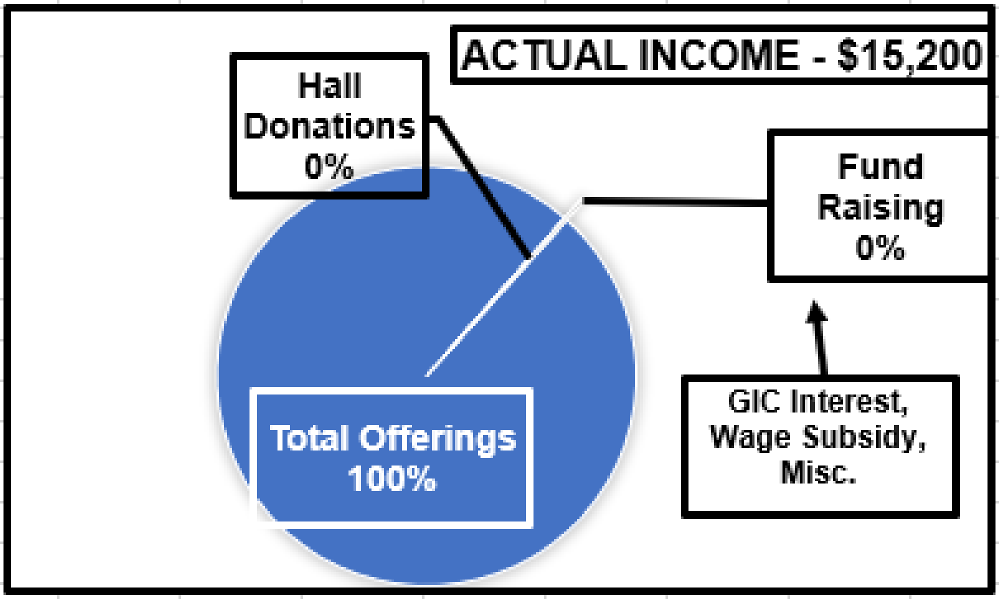
	Balance Jan 1.	Revenue	Expenses	Transfers IN (OUT)	Balance Feb28,2021
Altar	$1,004	$0	$0	$0	$1,004
Flower	$2,066	$0	$0		$2,066
Holly Fair	$442	$0	$0		$442
Holly Fair - Donations	$0	$0	$0		$0
Total Holly Fair	$442	$0	$0	$0	$442
General	$42	$5	$0	$0	$47
Parish Sale	$2	$0	$0	$0	$2
Social	$346	$0	$0	$0	$346
Recycle Refunds	$920	$0			$920
	$4,822	$5	$0	$0	$4,827
Net Income		$5			
Transfer Notes:					

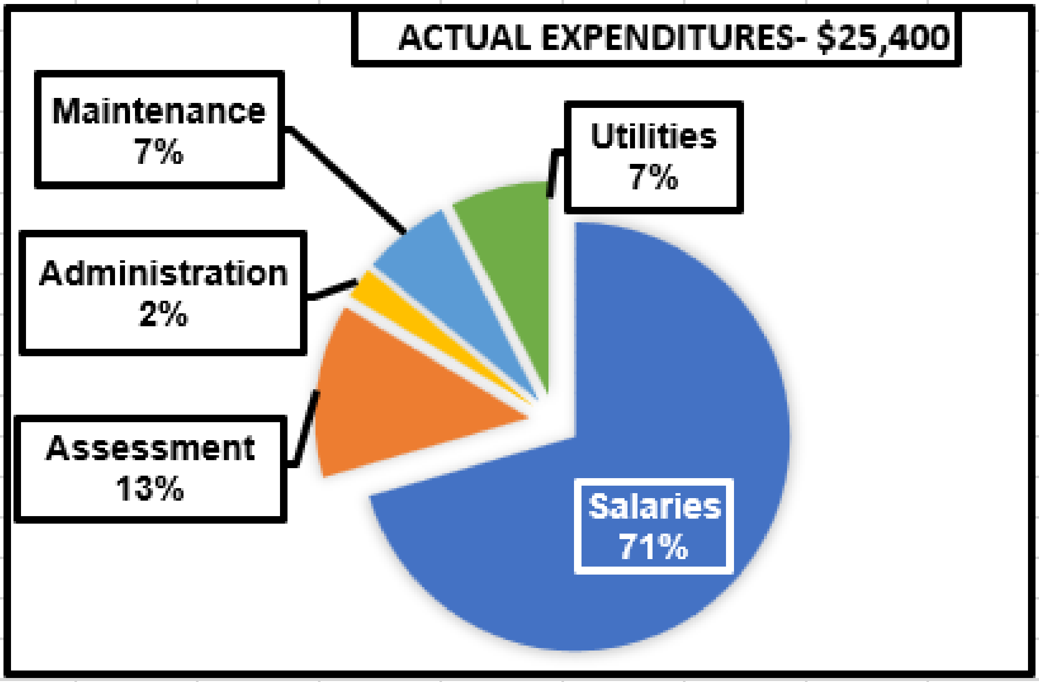
St. Mary's Church 2021 Outreach Report Feb. 28, 2021

Client	Open. Bal. Jan. 1/21	Donations	Transfers In/Out	Disbursed / Grant	Balance Feb.28,2021	Type
Rector's Discretionary Fund	$0	$435	$0	$0	$435	Parish
ORRCA Dental Clinic	$0	$0	$0	$0	$0	Parish
General Use	$0	$25	$0	$0	$25	Parish
Saan. Pen. Hospital	$0	$0	$0	$0	$0	Parish
SICCT	$0	$0	$0	$0	$0	Parish
PWRDF	$0	$0	$0	$0	$0	O'seas
Christmas Hampers (Building Bridges)	$0	$0	$0	$0	$0	Parish
Christmas Hampers - Other	$0	$0	$0	$0	$0	
Anglican Appeal	$0	$0	$0	$0	$0	O'seas
Lions Food Bank	$0	$0	$0	$0	$0	Parish
Prayer Shawl Ministry	$68	$0	$0	$0	$68	Parish
St. Matthew's Library	$3,577	$225	$0	$0	$3,802	O'seas
Royal Canadian Legion #37 Poppy Fund	$0	$0	$0	$0	$0	Parish
Totals:	**$3,645.13**	**$685.00**	**$0.00**	**$0.00**	**$4,330.13**	
All Nations Memorial Bursary **	$2,182.43	$0		$0.00	$2,182.43	Parish

St. Mary's 2021 Financial Review

ITEM	Actual To Feb. 28/21	% To Budget Target= 16.7%	Approved BUDGET	REMARKS 2021 Budget to 2021 Actuals
INCOME				
REGULAR OFFERINGS	$15,142	14.4%	$105,350	
OPEN OFFERING	$0	0.0%	$250	
FESTIVAL	$20	0.4%	$5,000	
HALL /FACILITIES USE DONATIONS	$0	0.0%	$1,000	No indication if Tai Chi will renew cont.
BAPTISMS/ WEDDINGS/ FUNERALS	$0	0.0%	$400	
MISCELLANEOUS	$135	27.0%	$500	
WAGE SUBSIDY	-$98	0.0%	$0	Reconciliation: Parish; Diocese & Fed. Gov't
TX FROM HOLLY FAIR	$0	0.0%	$2,000	
PARISH THRIFT SALES	$0	0.0%	$0	
DEFICIT ELIMINATION APPEAL - 2020	$0	0.0%	$0	Need a Deficit Elimination Appeal in 2021
DEFICIT RESERVE	$0	0.0%	$4,500	Will exhaust the Deficit Reserve
TOTAL RECEIPTS	$15,200	12.8%	$119,000	
TOTAL REVENUE	**$15,200**	12.8%	**$119,000**	
DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	$8,476	17.5%	$48,567	Adjusted by 3% in June
RELIEF CLERGY	$0	0.0%	$300	Curate not available after March
ASSIST CURATE	$2,831	95.9%	$2,951	No Adjustment in Jan. & Feb.
MUSIC DIRECTOR	$1,930	16.7%	$11,582	
RELIEF MUSICIAN	$0	0.0%	$200	
ADMIN. ASST/BOOKKEEPER	$4,665	16.7%	$27,946	
SALARIES - LUMP SUM SEPT.	$0	0.0%	$0	
DIOCESAN ASSESSMENT	$3,327	16.7%	$19,959	Pre-determined 2 years ago
CHRISTIAN EDUCATION	$0	0.0%	$300	Will use Zoom for media @ $68
CLERGY CONFERENCES	$0	0.0%	$200	Were Cancelled in 2020
MUSIC MINISTRY	$0	0.0%	$750	On-line services
SANCTUARY SUPPLIES	$0	0.0%	$225	GIK?
ADVERTISING	$0	0.0%	$200	less than normal planned (no Easter)
INSURANCE	$0	0.0%	$4,510	"20% & $165 - Zena McCreary
PHOTOCOPY	$489	16.3%	$3,000	COVID impact
POSTAGE	$0	0.0%	$200	COVID impact
STATIONERY	$105	30.0%	$350	
COMPUTER EXPENSES	$0	0.0%	$1,500	Upgrade Leslie's computer
MAINTENANCE - GENERAL	$1,671	83.6%	$2,000	Drainage repairs were $1,700
MAINTENANCE - CLEANING CONTRACT	$0	0.0%	$3,000	No extras like stripping the floor
MAINTENANCE - CLEANING SUPPLIES	$0	0.0%	$250	Savings due to facilities closed
MAINTENANCE - GARDENING	$0	0.0%	$1,000	Tree removal (arbourist = $700)
GARBAGE	$0	0.0%	$460	Can manage if facility still closed
HYDRO	$1,038	19.8%	$5,250	Maintain savings due to COVID
WEBSITE SUPPORT (Ascend & Tithe.ly)	$91	91.0%	$100	Reduced subsidy from Diocese in 2021
INTERNET	$420	16.8%	$2,500	
TELEPHONE	$108	9.0%	$1,200	
WATER/SEWER	$237	33.9%	$700	
MISCELLANEOUS	$14	5.6%	$250	
BANK CHARGES & RECONCILIATIONS	$0	0.0%	$100	
GST Paid (2.5%) non-Refundable	$0	0.0%	$500	
TRANSFER TO MEMORIAL ACCOUNT	$0	0.0%	$0	
DEFICIT ELIMINATION RESERVE	$0	0.0%	$0	
TOTAL EXPENDITURES	**$25,402**	18.1%	**$140,050**	
OPERATING SURPLUS/DEFICIT	**-$10,203**	48.5%	**-$21,050**	


ACTUAL INCOME - $15,200
Hall Donations 0%
Fund Raising 0%
GIC Interest, Wage Subsidy, Misc.
Total Offerings 100%


ACTUAL EXPENDITURES- $25,400
Maintenance 7%
Utilities 7%
Administration 2%
Assessment 13%
Salaries 71%

For the Operations Committee of the

St. Mary Anglican Church

March 10, 2021

Potential Sources of Operating Funds For The Deficit:

Operating Profit & Loss:

The 2021 Budget projects a Revenue of $119,000 and Expenses of $140,050 yielding a Deficit of -$31,050.

I. Opportunities for increased revenues beyond the $119,000 specified in the Budget include one or all the following:

1. Increase the Regular Offerings: the 2021 Budget is slightly over ($10) the 2020 Budget. It is $12 less than the actual Regular Offering received in 2020. With some stewardship efforts, the Regular Offerings might be increased by 10%, or $10,535.
2. Increase the Festivals: The 2021 Budget is 5,000, or $148 less than the actual offerings received in 2020. With some stewardship efforts, the Festivals contributions might be increased by 10%, or $500 (would only be $352 more than the amount received in 2020).
3. Hall / Facilities Donations: The 2021 Budget is $1,000. This amount is deemed to be “at risk” while the COVID restrictions continue.
4. Baptisms / Weddings/ Funerals: The 2021 Budget is $400. Once the COVID restrictions are lifted, there may be a catch up of weddings and other types of receptions if we are ready with posters to promote our facilities at effective rates. But until the COVID restrictions are lifted, this source of revenue is “at risk”.
5. Wage Subsidy: During the last half of 2020, the Parish did not reach the threshold for additional grants from the Federal Government Wage Subsidy program, despite the monthly information being provided to the Diocese for each month of 2020. The reporting requirements for 2021 are not yet known, but when the Diocese does have the new reporting requirements, another assessment will be made to determine if an application for Wage Subsidy would be favourably received. While this is a possibility, the criteria for successful acceptance are out of our control and therefore any potential revenue from this source is considered unlikely at this time.
6. Holly Fair: The 2021 Budget is only $2,000 for the Holly Fair. While it is extremely risky to project revenue from the traditional Holly Fair event, there is reason to plan and prepare for arrangements like the 2020 Holly Fair. It was not supposed to be an Event last year, and yet still managed to generate $6,000. Therefore, there is the potential to increase the transfer from the Holly Fair by as much as $4,000.

7. Parish Thrift Sales: The 2021 Budget did not forecast any contribution from the Thrift Sales. However, the one held last year yielded $1,480. If the COVID restrictions are lifted by June, there would be the opportunity to host at least one Thrift Sale, and with the absence of hosting one for over a year, it might be well received by the community and thus generate an incremental $1,500 to $2,000.
8. Deficit Elimination Appeal: The Deficit Elimination Appeal held in 2020 seemed a bit rushed on top of the other appeals for increased offerings (Weekly Offering, Festivals, Gift for Matt, and the Deficit Appeal). The Appeal for 2020 generated $7,830, and the Budget for 2020 was $8,870. With some stewardship efforts, the Deficit Elimination Appeal in 2021 might be realize $8,000.

The transfers from other funds will now be considered, but with prioritizing our stewardship efforts, the revenues from the St. Mary Operations Profit & Loss opportunities might realize the following:

1.	Regular Offerings	$10,535
2.	Festivals	$ 500
3.	Hall Donations	$ 0
4.	Baptisms /Weddings/ Funerals	$ 0
5.	Wage Subsidy	$ 0
6.	Holly Fair	$ 4,000
7.	Parish Thrift Sales	$ 1,500
8.	Deficit Elimination Appeal	$ 8,000
9.	**Total potential**	**$24,535.**

II. The other Sources of Funds to be considered include the following:

1. **Deficit Reserve:** The balance in this fund is $ 4,500 and its purpose is to assist with reducing or eliminating the annual deficit.
2. **Thrifty Foods (Smile Card):** The balance at the end of February was $621. These funds have been provided by Thrifty's to St. Mary on the approved basis that they are used for the approved project to upgrade the lighting in Cooper Hall. Therefor these funds are pre-committed and are not available to be used for covering operating losses.
3. **Bequests & Donations:** This bequest of $10,000 is currently invested in a GIC due to mature on May 30, 2021. I am not certain of the caveats associated with the Bequest but am assuming that it is not to be used to cover operating losses.
4. **Memorial Bursary**: the balance is $2,182, but if the selected candidate fulfills the necessary obligations, $1,000 of the balance has been previously committed. That would leave only $1,182 to meet the 2021 program needs before the program would no longer be funded – a state not well received within the parish.
5. **Guild:** The balance is 3,261 that has occasionally been used to purchase assets. These funds could be used toward the 2021 deficit.

6. **Kitchen Renos:** The $357 remaining for the renovation of the kitchen was provided for that specific purpose from Thrifty Foods; Smile Card program, and not for covering the operating deficit. In March, The remaining $357 was spent to install handles for the doors and drawers – the final activity to complete the kitchen Renovation project.
7. **Hall Lighting:** The balance is $838, contributed by Thrifty Foods Smile Card program. The new lights have been purchased ($1,200), and need to be installed (wiring, electrical contractor, painting of ceiling, etc.)
8. **Ron Smith Legacy:** The balance is $5,087. These funds were donated by the family of Ron Smith for the purpose of contributing back to the community (not covering the operating deficit).
9. **General Memorial Fund:** The balance is $18,388. In recent years, this fund has provided an operating loan of $18,500. This year, a commitment was made that the practice of securing this operating loan would be discontinued, but that a portion of the funds could be used to assist in eliminating the operating deficit.
10. **Investments:** Aside for the $10,000 invested for the Bequests & Donations, there is $120,000 in GIC's having varying maturity dates in 2021.

The potential revenues that could be realized from these funds is as follows:

1.	Deficit Reserve	$ 4,500
2.	Thrifty Foods' Smile Card	$ 0
3.	Bequests & Donations	$ 0
4.	Memorial Bursary	$ 0
5.	Guild	$ 3,261
6.	Kitchen Renos	$ 0
7.	Hall Lighting	$ 0
8.	Ron Smith Legacy	$ 0
9.	General Memorial Fund	$ 18,388
10.	Investments	$120,000
11.	**Total Potential**	**$146,149**

III. The Parish Events Fund lists those Liability accounts that have a balance generally considered to be for "start – up" costs when the Event next requires them.

Following are those Events that have a balance associated with it:

1. Altar Fund: a balance of $1,004, that has been previously committed.
2. Flower Fund: a balance of $2,066, of which $1,900 could be used towards the deficit.
3. Holly Fair: a balance of $442, of which $442 could be used towards the 2021 deficit.

4. Social: a balance of $346, that would be beneficial to be used to celebrate the opening of our Parish facilities following the COVID constraints being rescinded.
5. Recycle Refunds: a balance of $920 that could be used towards the 2021 deficit.
6. **The total Potential from the Parish Events category is $3,262**.

IV. Summary:

In summary, the potential Sources of Funds within St. Mary's control and management (stewardship) includes the following:

I.	**Total potential within the 2021 Operating Budget**	**$ 24,535**
II.	**Total Potential from the Memorial Account funds**	**$146,149**
III.	**Total Potential from the Parish Events category**	**$ 3,262**.
IV.	**Total Potential Opportunities**	**$171,585**.

The projected 2021 Deficit is $21,051. This could obviously be met with the first category of opportunities above having a potential of $24,535. However, many of those opportunities require that most of the year to be exhausted before most of the potential opportunities can be fully realized. That is except for the Deficit Reserve for $4,500.

As we approach the end of the first quarter of 2021, the projection is for a deficit of $17,553. This also includes the unbudgeted expense of repairing the run-off water drainage system in the parking lot for $1,700. Another unbudgeted expense that the wardens have committed to is the removal of 2 large trees that are considered a danger to the church. The required report from the Arborist cost $700, but the cost of cutting the trees down, and then removing them is not yet known.

To eliminate the deficit at the end of the first quarter of (at least) $17,553 the following list of Source of Funds is proposed for discussion purposes:

1.	Deficit Reserve	$ 4,500
2.	Guild	$ 3,261
3.	Flower Guild	$ 1,900
4.	Holly Fair	$ 442
5.	Recycle Refunds	$ 920
6.	Memorial Fund (not a loan)	$ 7,189
7.	**Total Transfers equals**	**$18,212**

According to the attached spreadsheet, the decision to proceed with this recommendation would eliminate the deficit at the end of the first quarter. The deficit remaining at the end of the year is projected to be $5,239 (not knowing what the cost will be to cut down and remove the two trees at the front of the church). This would provide some planning and flexible time to pursue the opportunities identified with the on-going operations of the church, having a potential of $24,535. With the accumulated residual deficit at the end of the year being -$5,239, the remainder (over $19,000) potential from the on-going operations could be transferred to the Deficit Reserve account for future deficits.

However, before approving any new unbudgeted projects, the question needs to be asked and answered as to what will not get done so that the new project can get done. (from the perspective of funding and resourcing given the limited number of volunteers)

Respectfully,

Derek.

St. Mary Anglican Church			2021 Financial Needs Projections							10-Mar-21			
	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	
Budgeted Revenue	$7,689	$7,510	$10,380	$10,380	$10,380	$10,380	$10,380	$10,380	$10,380	$10,380	$10,380	$10,380	$118,999
				$0	$0	$0	$0	$0	$0	$0	$0	$0	
Budgeted Expenses	-$13,796	-$11,605	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$135,754
Insurance			-$4,296	$0	$0	$0	$0	$0	$0	$0	$0	$0	-$4,296
				$0	$0	$0	$0	$0	$0	$0	$0	$0	
				$0	$0	$0	$0	$0	$0	$0	$0	$0	
Total Monthly Expenses:	-$13,796	-$11,605	-$15,331	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$11,035	-$140,050
Planned Deficit/Surplus	-$6,107	-$4,095	-$4,951	-$655	-$655	-$655	-$655	-$655	-$655	-$655	-$655	-$655	-$21,051
Accumulative Deficit		-$10,202	-$15,153	-$15,809	-$16,464	-$17,119	-$17,774	-$18,430	-$19,085	-$19,740	-$20,396	-$21,051	
Unplanned Expenses													
1. Drainage Repairs in Lot	-$1,700												
2. Dangerous Tree Removal													
a) Arborist	$0	-$700											
b) Falling	$0												
c) Removal	$0												
Total Unplanned Expenses	-$1,700	-$700	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
Planned & Unplanned Funding Needs	-$7,807	-$4,795	-$4,951	-$655	-$655	-$655	-$655	-$655	-$655	-$655	-$655	-$655	
Accumulative Total:		-$12,602	-$17,553	-$18,209	-$18,864	-$19,519	-$20,174	-$20,830	-$21,485	-$22,140	-$22,796	-$23,451	
Sources of Funds:													
Deficit Reserve			$4,500										
Guild			$3,261										
Flower Guild			$1,900										
Holly Fair			$442										
Recycle Refunds			$920										
Memorial Fund (not a loan)			$7,189										
Total Transfers			$18,212										
Residual Deficit			**$659**	**$4**	**-$652**	**-$1,307**	**-$1,962**	**-$2,618**	**-$3,273**	**-$3,928**	**-$4,584**	**-$5,239**	

Report to March Operations Committee

Just a brief taste of some of the items “accomplished”.

- Survived prep of AGM report, meeting and minuting.
- Working on post-meeting requirements for Diocese
- Keeping with CRA guidelines old deposit books, cheque stubs and tax receipts were shredded. Thanks, Ken!
- Attended to Diocesan Webinars
  - Diocesan Email System – add and delete
  - How to complete new “fill in the blanks” Parish Information Return
- Keep up with bulletin prep and scheduling
- Attended to website updates and emails as requested
- Attended to neighbour’s concern regarding broken tree limb that was hung up in fir tree. Was not our tree but liaised with District and they coned off the area and the limb was removed professionally on Tuesday.
- Same neighbour knocked on the door on Monday to report that she found a downed fawn on our property. Another neighbour also emailed. Incident occurred on Saturday but Conservation Officers left the scene without remains as it was deceased by the time they arrived. Ken was called to investigate the church perimeter. Once we know the exact location (at the outside door of the vestry), he determined that we needed to phone CRD Animal Control (thank you Google!). The CRD By Law officer attended Tuesday to resolve the situation.

  In her evident sadness the neighbour did express gratitude that the fawn made it to the church before it died.

  Moral of the last two points is that we have very good neighbours!

DUNSTER & ASSOCIATES
Environmental Consultants Ltd.

February 11, 2021

Leslie Pedlow
Administrative Assistant
St. Mary's Anglican Church
Parish of Central Saanich
1973 Cultra Avenue
Saanichton, BC
V8M 1L7

Dear Ms. Pedlow.

RE: Tree Issues at north east corner of building at 1873 Cultra Avenue, Saanichton, BC.

Further to my site visit and meeting with Ian Stuart yesterday I have the following observations. There are two trees of concern. One is an Austrian Pine with a trunk diameter of 50 centimetres. The second tree is a variegated redcedar tree with a trunk diameter of 28 centimetres. Figure 1 is a sketch plan showing the location of these trees relative to the church building.

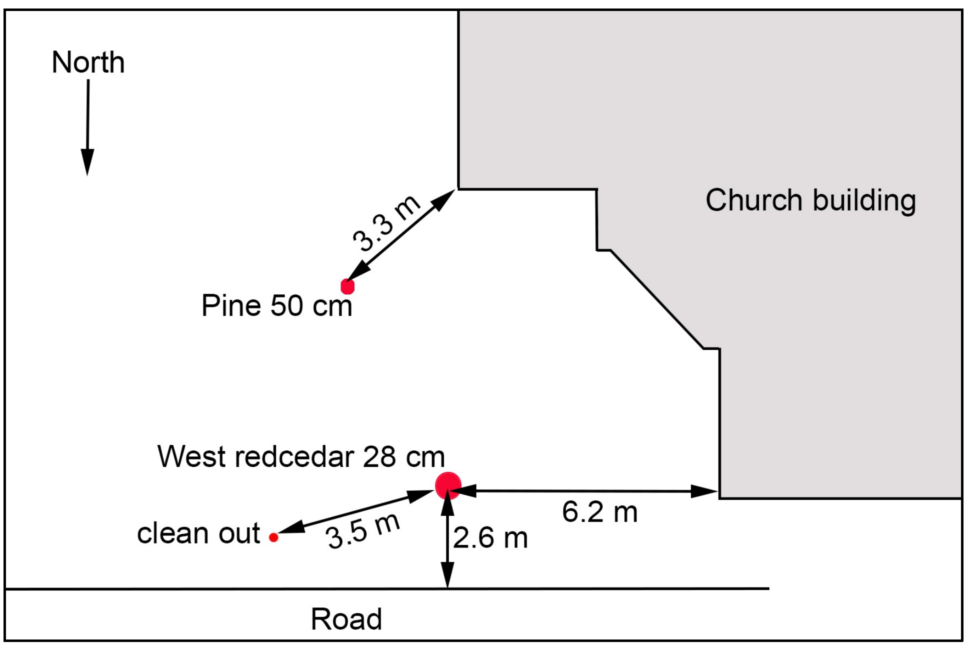


Figure 1. Location of trees by building.

There are two areas of concern. The pine tree has a lean towards the building and the ground conditions show that this is a result of a partial uprooting at some point in the past, likely the last ten years as there is no evidence of major self correction in the upper part of the tree. Some of the branches are now rubbing on, or are close to the roof surface and have an increased potential to cause damage to the roof.

Figure 2 shows the pine tree and roof issues, viewed when looking north.

Figure 2. The pine tree.

The redcedar tree has many surface roots visible and I understand that you have recently had the nearby drain tile cleaned out to remove a plug of invasive roots coming from the cedar tree. It is expected that these roots will re invade the drain tile within a few years.

You have asked for my advice on how best to deal with these two issues. I have reviewed the Tree Bylaw in Central Saanich - Bylaw No. 2020. In that bylaw a **protected tree** is defined as shown in Figure 3.

"Protected Tree" means the following:

(a) a Garry Oak tree (Quercus garryana) over 50 cm in height;
(b) an Arbutus tree (Arbutus menziesii) over 50 cm in height;
(c) a Pacific Dogwood tree (Cornus nuttallii) over 50cm in height;
(d) a Pacific Yew tree (Taxus brevifolia) over 50cm in height;
(e) a Shore Pine tree (Pinus contorta) over 50cm in height;
(f) a Trembling Aspen tree (Populus Tremuloides) over 50cm in height;
(g) a tree having significant botanical, historical or cultural value, listed in Schedule "A", attached to and forming part of this Bylaw;
(h) A Nesting Tree as defined in this bylaw and protected by the *Wildlife Act*;
(i) a Replacement Tree;
(j) a tree designated "to be retained" on a plan attached to a development permit, development variance permit, or building permit, shown as such on a plan attached to a rezoning application or subdivision application;
(k) a tree protected by a restrictive covenant pursuant to Section 219 of the *Land Title Act* RSBC 1979 c219; and
(l) any tree, regardless of species, having a dbh of 60 cm or more.

Figure 3. Bylaw definition of a Protected Tree.

The bylaw also defines tree as:

"Tree", except in the case of a Protected Tree, means a living, erect, self-supporting woody plant which is:

- five (5) metres or more in height;
- 10 centimetres or more in diameter at dbh; or
- a replacement tree.

Figure 4. Bylaw definition of a Tree.

"Prune" is defined as :

"Prune" means, in relation to a tree, to remove one or more living or dead branches from a tree, which are greater than 10 centimetres in diameter, for a purpose consistent with promoting its health and growth, in a manner consistent with the International Society of Arboriculture guidelines as set out in Schedule "B";

Figure 5. Bylaw definition of Prune.

The ensuing prohibitions relate to a "Protected Tree." Part 4 does not permit cutting down a Protected Tree but does not mention removal of "tree" that is not protected even though "tree" is defined as shown. Part 5 (1) specifically states it is focussed on a Protected Tree but then confusingly refers to "tree" in parts (a), (d), (e), (I), and (j).

Part 6 deals with pruning and starts off with Protected Tree but confusingly then talks about a "... part of a tree which is greater than 10 centimetres..." Here it is not clear if this is part of a Protected Tree or just any tree, but "tree" could be anything greater than 10 centimetres by definition.

What I see in the bylaw, which in my opinion is poorly written in places, is enough ambiguity to create some problems for possible solutions to your site.

I see no prohibitions to cutting down both trees as they are not Protected Trees as defined in the bylaw. Cutting down is not pruning so that does not fall under the 'prune' definition. There are no prohibitions to pruning if the branches are less than 10 centimetres in diameter where they join the trunk.

With that in mind, it seems to me that you should be able to simply remove the redcedar tree, which will solve the possibility of roots causing more damage to the drain tile system. The pine tree is by definition, not a Protected Tree as it is not on the species list and is under 60 centimetres in diameter. By that criterion it seems to me you can cut it down. You could retain the pine tree, and prune off branches that are damaging the building as long as they are less than 10 centimetres in diameter where they join the trunk. Note that for branches larger than 10 centimetres where they join the trunk, it may still be feasible to prune some material away as long as it did not kill the entire branch.

I did not measure branch attachments on the pine tree. Looking at the photographs I collected on site I believe that quite a few branches are less than 10 centimetres in diameter and could therefore be pruned away without a permit.

The lean on the pine may be a bigger issue to consider. It is almost certainly a result of strong wind and wet soil. If it were to uproot I would not expect major structural damage to the building, but I could see the roof being punctured by some branches and the possibility of water damage as rain came in through such holes. Predicting if the likelihood of failure (whole tree falling down onto the church) is not simple to do. In the event of a strong windstorm occurring at a time of heavy rain, I think it is entirely possible the tree will come down.

With that in mind I think you need to decide what you want to do with the trees. If you want to remove the redcedar and the pine I cannot see a bylaw provision that prohibits that. Neither tree is a Protected Tree as defined in the bylaw. If you want to retain the pine tree and prune away the limbs over the roof you could do so as long as they do not exceed 9.9 centimetres in diameter. I note that even if the limbs over the roof can be pruned without permit, the rest of tree would then have a very unbalanced crown and would look quite odd. You may want to consider as part of your deliberations about how to proceed.

I hope this information is useful.

Yours truly,
On Behalf of Dunster & Associates Environmental Consultants Ltd.

Julian Dunster,

Dr. Julian A. Dunster, R.P.F., R.P.P., ISA Certified Arborist
ASCA Registered Consulting Arborist # 378
ISA Tree Risk Assessment Qualified
Honourary Life Member ISA + PNWISA