

**OLV Warden's Meeting  
December 16, 2022 – Conference Call  
Emergency Meeting**

**In attendance:** Bill Cameron, Susan Lemieux, Theresa Ritchie, Nancy Lanthier, Gail Preston, Lyall Campbell

**Absent:** Father Greg, Bill Raby

Item	Description	Action by
1	<b>Opening Prayer:</b> as a conference call - no opening prayer	
2	<b>Approval of Agenda:</b> Agenda – emergency meeting to discuss renewal of insurance policy for 2023	
3	<b>Approval of Minutes:</b> Due to this emergency meeting, there were no minutes presented for approval. The minutes for the meeting held on November 2/22 will be done at the next warden meeting in January 2023.	
4	<p><b>Administration Activities:</b></p> <p><b>1. Secretary's Report:</b> nothing to report for this meeting</p> <p><b>2. Treasurer's Report:</b></p> <p>Nancy Lanthier in attendance. Nancy provided the details of the revenues and expenses financial report for the period ending November 30/22.</p> <p>We are currently in a deficit position of \$13,991. The financial report was accepted by Susan Lemieux and seconded by Theresa Ritchie.</p>	
5	<p><b>Business Arising from Minutes.</b></p> <p>1. No items to discuss</p>	
6	<p><b>New Business:</b></p> <p><b>1. Insurance Policy for 2023</b></p> <p>We need to accept our renewal of Insurance agreement prior to the end of December 31/22</p> <p><b>2. Insurance Premium 2023 – Estimate</b></p> <p>Bill provided the cost of the 2023 policy (\$10,371.35) against the cost of the 2022 (\$8,125.95) for a difference of \$2,245.40</p> <p>Bill would like to propose that we go for a 6-month term (\$5,185.67) including tax.</p> <p>Susan was asking a question regarding the increase in cost - if this is this due to the flood zone premium. Bill mentioned that the flood zone premium is \$712. Susan asked if we are in the flood zone. Bill replied that we are not in a flood zone, and we are going to address that extra premium. We think that the flood zone should not be there. The problem is that it takes too long to renegotiate, and we are too close to the deadline to make a change and address the premium for the flood zone.</p> <p>Therefore, we will go forward with our current policy with Ecclesiastical Insurance Company for 6 months.</p>	

The reason for a 6-month insurance policy/contract, is that is very stressful negotiating the contact at the end of the year since the insurance companies' setup their "treaties" at the end of the calendar year. If we agree to go with a 6-month term contract, it will be easier to renew the existing contract.

The Insurance company will be conducting a building inspection as part of the contract. This is standard procedure.

It was also mentioned that we contact a real estate agent to get a proper, up to date evaluation of the church properties. All agree it is a good idea.

Susan mentioned that the increase in the policy is around 20% when you break down the document.

Bill is trying to get other insurance companies to submit a bid. Insurance companies are not interested in churches. Ecclesiastical is one of the few companies that deal with churches.

Nancy had a question regarding replacement cost. Bill mentioned the policy is for all replacement costs. We are insured for \$2.5 million.

**NEXT STEP:**

Bill is suggesting that we send a note to the broker saying that we accept the terms and that we are only going for a 6-month term. We would only be paying half of the premium which is \$5,185.67. Susan mentioned that by at least by April we would have to renegotiate the next 6 months.

Nancy was asking about the payment schedule. We are not sure about the payment schedule. This would be known after contract is signed.

Theresa mentioned that If we stay with current company we are going to assume that we would pay the other \$5,185 - July to December. There is no guarantee that this would be the amount.

The important part is to get a confirmation from them that the church is covered for 6 months. The payment schedule will come when contract is signed.

Insurance renewal proposal approved by Susan Lemieux and seconded by Theresa Ritchie.

**3. Incoming Revenue- received in December 2022**

Christmas Tea -\$1,590

Harmonie \$1,100 (rental and concert)

Chanterelle – still to be paid (rental and December concert)

**4. Status – Fire Inspection Ville de Gatineau July 2022 – submission to Regie de Batiment**

The documents have been sent to the Regie de Batiment regarding the report from the Ville de Gatineau fire inspection. This is regarding the paneling in the church hall/stairways that may not be up to the fire code.

We are waiting for a reply from Regie de Batiment and then we will set up an appointment for them to inspect the church hall.

We have a 90-day extension from the Ville de Gatineau to complete the process.

	<p><b>5. Financial Statement provided by Nancy</b></p> <p>Nancy provided the details of the revenues and expenses for the financial report for the period ending November 30/22.</p> <p>We are currently in a deficit position of \$13,991.</p> <p>The financial report was accepted by Susan Lemieux and seconded by Theresa Ritchie</p> <p><b>6. Budget 2023</b></p> <p>Bill sent out the letter to Rene Laprise regarding our budget and our projected deficit for 2023. The incoming acknowledgement letter from Rene Laprise indicated that our budget was accepted. However, we will no longer be able to be exempted from the 10% Diocesan Tax on the collections for Christmas and Easter. We can clarify this issue when the Bishop visits the parish in 2023.</p>	
7	<b>Next Meeting:</b> to be determined	
8	<b>Adjournment:</b> conference call ended – Adjourned by Gail and seconded by Lyall	