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Toward 2035

## The Role of a Trustee

- **Phenomenal cosmic powers—itty, bitty living space**
- **Phenomenal responsibility—itty, bitty authority**

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## Phenomenal Responsibility

**To act in the best interests of the beneficiary**  
the congregation  
The United Church of Canada

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## Phenomenal Responsibility

- Legal obligation under the Model Trust Deed of The United Church of Canada Act
- Legal representatives of the congregation
- Ensure compliance with United Church requirements on property, major renovations, and major assets – more to come on these
- Ensure proper insurance – also more to come
- Manage congregational investments
- Highlight requirements of the law re employment, copyright, etc.

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## Itty Bitty Authority

- **Take direction from the governing body (Board/Council) of the congregation**
- **Note: Not from the congregation**
  - It is important to keep the congregation informed and to gather their ideas. This is the responsibility of the governing body.

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## Who is a Trustee?

- Elected by the congregation
- 3-15
- Age of majority
- Majority must be members of the congregation
- Recommend terms: rotate to ensure continuity; cease being a trustee when term ends
- When calling the annual meeting, indicate will be confirming the membership of the Board of Trustees at the meeting and do so by motion

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## Called/Appointed Ministry Personnel Pastoral Charge Supervisor

- Called/Appointed Ministry Personnel or Pastoral Charge Supervisor is a Trustee
- Is eligible to chair the Board of Trustees unless they decide otherwise
- Serves as a guide to process and regional council requirements
- Not required for quorum

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## Resignation/Removal as a Trustee?

- Letter of Resignation to Secretary of Congregation and Board of Trustees
- A congregational meeting is called (earliest possible is after worship on second Sunday the meeting was announced)
- Reasons for resignation (disagreement with direction/personal) or removal can be given; Trustee can speak to removal
- Requires 2/3 majority vote
- Death, legal incapacitation, or bankruptcy end Trusteeship



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## Trustee Meetings

- Recommend regular schedule of meetings (quarterly)
- Minutes to be kept and available for the governing body and regional council's review
- Notice for a scheduled or ordinary meeting—at least 1 day's advance notice given in worship
- Notice for a special meeting (involving property or legal action)—at least 7 days before in writing including time, place, and purpose



## Property

- Real Property
  - Assessing risk
  - Confirming Title – names of Trustees
  - Sale, mortgage, lease or purchase require regional council approval
  - Regional council provides a Certificate of Resolution authorizing the transaction
- Major Renovations
  - Each regional council has a threshold for when approval is needed

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## Insurance

- Recommend replacement value
  - UCC Protect – share the loss
- Appraisal
- Less than replacement value
  - Remember: if inadequately insured, Trustees are deemed to have self-insured
  - Receive direction from governing body
  - Confirm option with insurer
- Name as an additional insured for outside users
- Keep policy in case of historic claim

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## Investments

- Restricted by donor
  - Gift or bequest with terms; agreed to honour the terms when accepted
  - Need to track restricted gifts/bequests to ensure honouring donor's intention and only drawing on authorized amount
- Restricted by regional council/Presbytery
  - Require prior approval
- Restricted internally
  - Collected for a specific cause, i.e. capital campaign; same donor restricted gift above
  - By congregation for a specific use—considered unrestricted as congregation can change terms of use

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## Investment Policy

- Governed by prudent investor expectations
- Customarily cash out stocks on the day received (transfer form available)
- Develop an investment policy for protection of Trustees
- Work with a financial advisor

UCC investment policy:

<https://united-church.ca/sites/default/files/2025-09/investment-policy-2024.pdf>

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## Investment Spending

Regional council **Major Assets** policy governs how much of a congregation's investments can be spent at one time or in one year

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## About Cemeteries

Check the title to the cemetery property  
Active or inactive?  
Name on license to operate an active cemetery  
Financial management

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## A Trustee with Two Beneficiaries

No other role is so clearly a both/and responsibility—to local congregation AND to United Church (authority by which Trustees hold office)

Inviting the congregation to focus on what is needed for the future of the United Church in your area, sustaining a presence (not a particular site) for the next 100 years

Toward 2035 <https://united-church.ca/toward2035>



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## Resources

- **Trustee Handbook: [www.united-church.ca](http://www.united-church.ca)**
- **The Manual: [www.united-church.ca](http://www.united-church.ca)**
- **Regional Council**
- **ChurchX: [www.churchx.ca](http://www.churchx.ca)**
- **United Property Resource Corporation**
- **Toronto United Church Council**



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## Financial Assistance for Real and Personal Property

- **For congregations with less than \$150,000 in income and \$37,500 in unrestricted reserves:**
  - Capital Grant Program
  - Faithful Footprints Grant
  - Technology Grant
  - Church/Manse Modernization Grant
- **Extension Council**
- **Other potential funders**