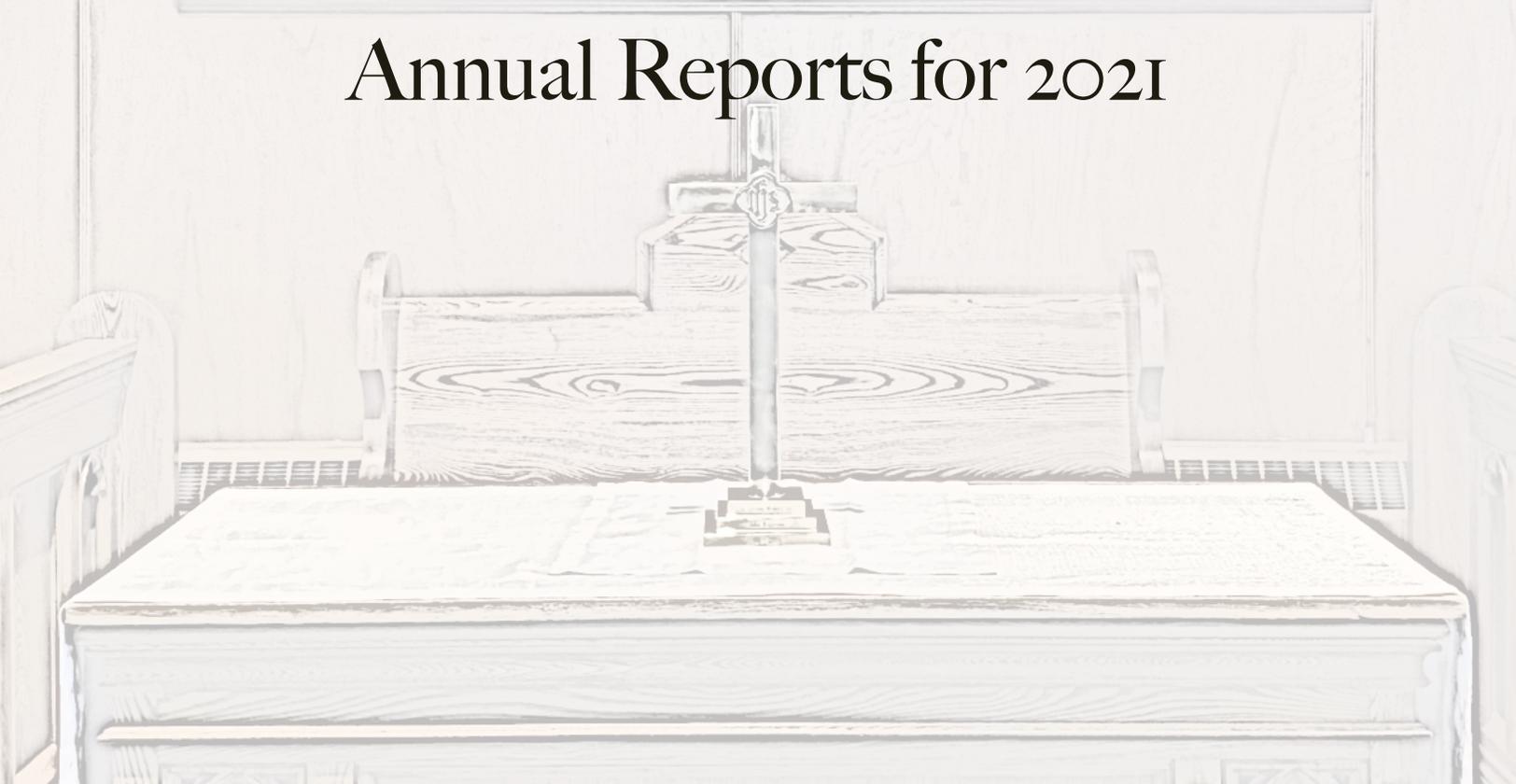


St. Andrew's Presbyterian Church  
Sackville, New Brunswick

Annual Reports for 2021



*Ascribe to the Lord the glory due God's name;  
bring an offering, and come into the courts of the Lord.*  
~ Psalm 96:8

*But who am I, and what is my people, that we should be  
able to make this freewill-offering? For all things come  
from you, and of your own have we given you.*  
~1 Chronicles 29.14

The table at the centre of our chancel reminds us of Jesus' offering, of self-giving, to us and it is there that we offer our sacrifice of praise and thanksgiving to God and place our offering – returning a portion of what God has given to us.

In this collection of reports from 2021, you will read about our offering to God over the last year. Even with the disruptions and restrictions of the pandemic the people our church have gathered, virtually or in person, to offer their worship, time, talent, wisdom, resources, prayers, and service to our church – all of it offered to the glory of God.

The nominating report is a source of thanksgiving as it celebrates those who have placed their offering of time, wisdom, and work in the church to the glory of God over the past year. This report also reveals the offering of service for this year and in the years ahead.

The financial report for 2021 is a review of our offering, and the budget along with discussions around it at annual meeting will be our pledge to return the Lord a portion of what we have received throughout this next year.

As I read the reports of what we have accomplished and look ahead to our future, I am thankful for the offerings that has been made of time, talent, and treasures to the glory of God.

Your partner in Christ's Service,

Rev. Jeffrey M. Murray



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St. Andrew's Presbyterian Church, Sackville, New Brunswick  
Sunday 6 February 2022

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*Minutes of the Annual Congregational Meeting*  
St. Andrew's Presbyterian Church, Sackville, New Brunswick  
Sunday, February 7, 2021

**Place and Time**

The Congregation of St. Andrew's Presbyterian Church, Sackville, New Brunswick held its annual meeting virtually on Sunday, February 7, 2021 at 1 o'clock in the afternoon.

**Attendance:**

**Present:** Rev. Jeff Murray, Ed and Terrlynn Allen, Mary and Paul Bogaard, Jean Cameron, Donna Capper, Beth Cockburn-Savoie, Robert Corkerton, Elizabeth Craig, Richard Fillmore, Barb Jardine, Kirk and Mona Meldrum, Anne and Art Miller, Brian Neilson, Laura Snyder, Debbie Stewart, Gillian Strong, Linda Trentini.

Rev. Murray, Chair, opened the meeting with the reading of Hebrews 10:23-25, followed by prayer. In his brief remarks on this passage, he noted with thanksgiving that in this difficult year we have pulled together to find new ways of doing things, and have not neglected to encourage one another. Our online services have extended our congregation beyond our local community, and we have recently welcomed two new members: Betty Torrance from California, and Donna Capper, who now lives in Ontario.

**Secretary:**

**It was moved by Barb Jardine, seconded by Kirk Meldrum, that Laura Snyder serve as Recording Secretary for the Annual Congregational Meeting. Carried.**

**Agenda:**

**It was moved by Mona Meldrum, seconded by Richard Fillmore, that the agenda distributed with the *Annual Reports for 2020* be adopted. Carried.**

**Minutes:**

**It was moved by Terrlynn Allen, seconded by Beth Cockburn-Savoie, that the minutes of the Annual Congregational Meeting held on February 9, 2020 distributed with the *Annual Reports for 2020* be adopted. Carried.**

**2020 Reports:**

**It was moved by Robert Corkerton, seconded by Anne Miller, that the following 2020 reports be adopted as distributed: Atlantic Mission Society and Ladies' Aid, Atlantic Mission Society Financial Report, Board, Church School, Flower Committee, Greeting & Reading, Ladies' Bible Study, Music Support, Publications, Session, St. Andrew's Library, and Social Committee. Carried.**

Linda Trentini thanked Barbara Jardine for preparing the Bible Study and Nominating Committee reports, and also thanked Beth Cockburn-Savoie for helping with the Bible Study report.

### **Nominating Committee Report:**

It was agreed to consider the following recommendations for the board of managers appointments under one motion.

**It was moved by Mary Bogaard, seconded by Laura Snyder, that the Recommendations 1 to 7 be adopted by consent. Carried.**

1. That Paul Bogaard and Anne Miller be appointed to the Board of Managers for a three-year term (2021-2023).
2. That Art Miller be re-appointed as Chair of the Board of Managers for 2021.
3. That Anne Miller be re-appointed as the church Treasurer for 2021.
4. That Alex Whitla be re-appointed as Secretary of the Board of Managers for 2021.
5. That Elizabeth Millar be appointed Envelope Secretary for a one-year term (2021).
6. That Brian Johnstone be re-appointed as the Financial Reviewer for 2021.
7. That Anne Miller be re-appointed as a Trustee for St. Andrew's for a three-year period (2021-2023).

Linda Trentini noted that Jerry Ward has agreed to take over the Food Bank responsibility when our church collection of food donations resumes.

Rev. Murray noted that the Communion Elements responsibility is left blank for now. He has been doing the preparation, since Matt Somers has been unable to attend during the border closure.

**It was moved by Linda Trentini, seconded by Richard Fillmore, that all other nominations and the Nominating Committee report as a whole be adopted. Carried.**

### **Financial Reports and Review:**

Rev. Murray called upon Anne Miller to present the financial statements. Our funds had reached a low point at the end of 2019, but several measures undertaken during 2020 have improved our fiscal situation significantly. During 2020 total revenue received was \$126,832, while expenses totalled \$96,166, for a net gain of \$30,666. The Vision 2020 campaign was launched in March, with the goal of raising \$20,000 to cover an insulation project in the manse basement and also to increase the balance of the Building and Reserve account. Vision 2020 was a success and the manse project was completed. A letter sent out on July 1 to members and friends of St. Andrew's brought in \$10,750 for Vision 2020 and \$4500 for Local funds. \$10,400 of the \$15,250 raised was from former members of the congregation.

In August Anne applied for a CEBA (Canadian Emergency Bank Account) loan. St. Andrew's received \$40,000 through this program, of which \$10,000 is forgivable if the \$30,000 is paid back by December 2022. The \$10,000 plus some interest will become income in 2022.

**It was moved by Anne Miller, seconded by Paul Bogaard, that all Income and Expense statements, Balance Sheet, and Financial Review for 2020 be adopted as distributed. Carried.**

In her presentation of the proposed budget for 2021, Anne Miller noted that Pandemic Church Services was added as a new budget line, and that insurance rates have increased. As pandemic relief, the Presbytery is not collecting dues this year, and the Synod percentage was reduced from 2% to 1.8%. Rev. Murray reported a very recent notice of a further reduction to 1.2%.

Rev. Murray's change to three-quarter time salary took effect on July 1, 2020, and this reduction for the full year is now apparent in the budget for 2021.

Anne Miller also commented that the decision made in 2020 to remit only what was earmarked for our missions such as Presbyterian Sharing has worked well. If our budget is doing well in December, we may be able to consider sending extra money to Presbyterian Sharing or other missions then. No donations were received for Camp Geddie or Sackville Community Association during 2020. Rev. Murray commented that the plan to highlight these mission opportunities to the congregation did not happen during 2020 but should be considered again for this year.

Gillian Strong described a project she is considering in her role as Church School coordinator, to prepare kits for children and their families to use at home. All agreed that this is a great idea. Gillian was encouraged to move forward with this; funds are available to support this project.

**It was moved by Anne Miller, seconded by Paul Bogaard, that the Budget for 2021, totalling \$102,500 be approved. Carried.**

Brian Neilson asked whether the budget line for Elder Education could be expanded in scope to allow possible use by others in the congregation, such as for workshops or book purchases.

**It was moved by Barbara Jardine, seconded by Brian Neilson, that the Elder Education budget line be renamed as Christian Education; amount to remain at \$200. Carried.**

Anne Miller was thanked for her continuing dedication and hard work as treasurer.

**New business:**

Rev. Murray shared a short video on Presbyterians Sharing, from the PCC.

Gillian Strong commented that she misses seeing everyone and Amherst, NS seems very far away now. She suggested that having church fellowship hours by Zoom. Linda Trentini volunteered to help out with projects for the Church School. Gillian is considering something such as an Easter basket for each child that could be made available through curbside pickup or delivery.

Mary Bogaard thanked Rev. Murray for all of his work. Rev. Murray in turn commended the support of everyone during this past year.

There being no further business, Rev. Murray called for a motion to adjourn.

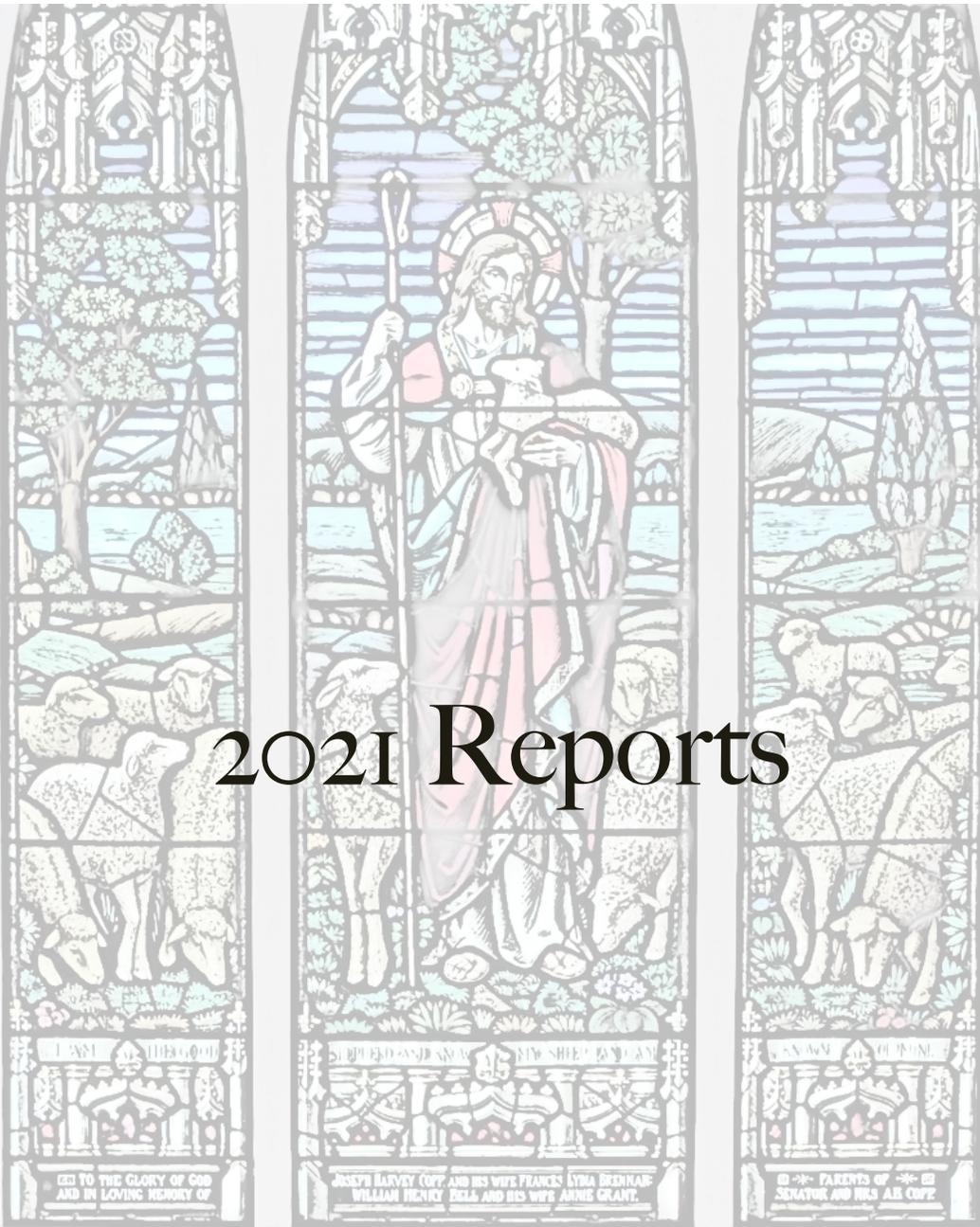
**It was moved by Richard Fillmore, seconded by Edward Allen, that the meeting be adjourned.**

Rev. Murray closed the meeting with prayer at 2:11 p.m.

Respectfully submitted,

Laura Snyder  
Recording Secretary

# 2021 Reports



TO THE GLORY OF GOD  
AND IN LOVING MEMORY OF

JOSEPH HARVEY COPE AND HIS WIFE FRANCES LYRA DEENHAR  
WILLIAM HENRY BELL AND HIS WIFE ANNE GRANT.

THE PARENTS OF  
SENATOR AND HIS AUNT COPE



## *Atlantic Mission Society (AMS) and Ladies Aid*

The occurrence and attendance of the AMS meetings continued to be affected by the Public Health directives due to the Covid-19 Pandemic. Six meetings were held again this year with an average attendance of seven. The executive members continued in their positions as follows: President - Julie Comeau, Vice President - Helen Amos, Treasurer - Eileen Smith and Secretary - Deborah Stewart.

We were to host the “2021 World Day of Prayer” service. It is always held on the first Friday of March, each year. However, in 2021 this was not possible due to public health gathering limits. Our group also contributes to the Fellowship of the Least Coin a program of the Women’s Inter-church Council of Canada (WICC). Information on this organization is at available [wicc.org](http://wicc.org).

In September we had our meeting at Open Sky Co-operative where we and interested members of the congregation learned of their work mentoring young people with mental health conditions.

The women were very happy to welcome a new member, Heather Payne at our October meeting. Mike Payne became an associate member. A potluck lunch was enjoyed at the June and December meetings as gathering limits were larger in these months and our associate members were able to join us.

We sent Easter cards with seeds, Thanksgiving placemats and Christmas cards with angel tree ornaments to the children of the church. They were unable to attend Sunday school during the year, due to public health restrictions.

The Atlantic Mission Society publishes nine issues of *The Presbyterian Message* each year. It contains much information about the AMS in the Atlantic region and is available for \$15 per person by mail or by email. The AMS webpage is <http://pccweb.ca/ams/> and contains valuable material. We usually use the devotional in this newsletter at our meetings.

We continued with our traveling basket again this year. Non-perishable items and crafts were donated and placed in a basket that was circulated among members of the congregation. As of Dec. 31st, \$201. had been raised. It was exciting to have a reproduction of the Last Supper cross stitch, chosen for the 2022 Presbyterian Calendar. It was stitched and donated to St. Andrew’s by Helen Amos and it appears with the month of April.

In a time of circulating virus variants that create health and care problems for the public we are grateful for the support and fellowship of our group and our church.

Respectfully submitted,

Deborah Stewart Secretary, AMS, St. Andrew’s

## Atlantic Mission Society and Ladies Aid Financial Report 2021

Balance forward January 1, 2021 **\$2,130.79**

Received

Mutual Funds	\$933.12	
Message Subscriptions	\$222.00	
AMS Dues	\$51.00	
Women' Inter-Church of Canada	\$102.25	
Missions	\$572.25	
Special Missions (Men's project)	\$75.00	
Ladies Aid	\$179.75	
TD Investments	\$28.93	
Travelling Basket	\$201.00	<b>\$2,365.30</b>

Expenditures

Missions	\$1,139.25	
Open Sky	\$450.00	
Sackville Food Bank	\$250.00	
Wall Tapestry	\$380.00	
BSC	\$18.75	
Craft Supplies	\$57.16	
PWS/D	\$350.00	
Sackville Food Bank	\$200.00	
Dorchester Consolidated School Food Program	\$100.00	
Piggy Banks	\$60.00	
Presbyterian Message Subscriptions	\$255.00	
WICC	102.25	
Postage for shipment of Teddy Bears	\$65.00	<b>\$3,427.41</b>
Balance as of December 31, 2021		<b>\$1,068.68</b>

I have checked the figures for the Atlantic Mission Society and Ladies Aid account and have found them correct and in order.



Date 11 January 2022

## *Board of Managers*

The 2021 year has been a challenge due to a number of circumstances.

**Church** -The most obvious challenge has been keeping the Church open and operational during a Pandemic. The Board wishes to thank Mary Bogaard, Barbara Jardine, Laura Snyder, Richard Fillmore, and Rev. Jeff Murray who formed an ad hoc committee to investigate the pandemic rules for gathering together. And, then setting up protocols to keep us all safe while attending St. Andrew's. All regular maintenance has been performed. The most troublesome issue was with the Boiler Thermostat which controlled dependable delivery of heat to the building. This was solved, eventually by the purchase and installation of a new thermostat. Regular maintenance and inspection was done on the elevator. Organ and Piano tuning will be done early this coming year, 2022. The Church/Manse insurance was renegotiated with Marsh Canada Limited, aided by the very helpful input of Board members, K. Meldrum, and P. Bogaard. The installation of a permanent audio-visual set-up was discussed with Ivan's Camera of Moncton over two meetings dedicated to this topic. An estimate of cost was received and will be discussed during the Annual Meeting. Finally, the Board will be studying, over time, what repairs may be required to the Church roof.

**Manse**-Several kitchen appliances required replacement. A new microwave and a new stove were purchased and installed. The dishwasher is just holding its own and may need to be replaced in the next year. Other ongoing issues are the replacement of the large picture window in the living room and the window in the dining room. We wish to thank Rev. Murray for his active input in working to keep the Manse a home and in good repair.

The Board also thanks Kirk Meldrum for his hard work of keeping the Church walks open and safe during the Winter.

We also recognize the dedicated and faithful work of our Church Treasurer, Anne Miller as she continues to keep our finances in order. As well, during the Pandemic, Anne and Art ensured that the collection was gathered, counted, and deposited each week, even when there was only a virtual congregation. And, we would also recognize, Elizabeth Millar who looked after the Envelopes, issued quarterly statements and income tax statements at year's end.

Taking care of a Church's property takes "a village" as the saying goes. The input of many minds and hands are required and the Lord has blessed us with these at St. Andrew's.

Linda Trentini, Interim Board Chairman

## *Flower Committee*

The flower committee organized weekly flower arrangements in the sanctuary throughout the year.

Special decorating was done for Easter, Thanksgiving, and Advent.

Annuals were planted in the garden under the St. Andrew's church sign.

Many cards and flowers were sent to members and adherents throughout the year for special celebrations, bereavements, and illness.

Flowers were received with thanks in memory of loved ones.

Please contact anyone on the committee if you know of someone who might benefit from a bouquet of flowers, a card, or a fruit basket.

Respectfully submitted,

Carol Sheehan, Debbie Stewart, Eileen Smith, Linda Trentini, Mona Meldrum

## *Greeting & Reading*

Throughout 2021, 15 people of our congregation:

- Discerned, planned and carried out procedures needed for us all to feel and be safe while at church.
- Prepared the sanctuary for the service (lights, power bar, water glasses, marking Bible readings + Christmas tree and wreath plug-ins.
- Welcomed everyone (and squirted them with sanitizer, reminded them to wear a mask, recorded them for “track & trace” or checked their vaccination records).
- Rang the bell.
- Read scriptures.
- Directed the camera’s “gaze” throughout each service so the on-line congregation would feel that they too were “present.”
- Took “bookings” for services, devised seating to keep distances safe, and even “yarned” the pews.
- Assisted those using our elevator.

Thank you to all for the year of sharing these responsibilities while retaining good humour, patience, resilience, and faithfulness.

Mary Bogaard, Greeter and Reader Co-ordinator

## *Ladies Bible Study*

As in 2020, our studies were interrupted by Covid 19 and various shifts in stages. As a result, though we have persevered, we are not done with Jeremiah yet! We did take a break from Jeremiah and looked at a study by N.T. Wright called *God and the Pandemic, a Christian Reflection on the Coronavirus and its Aftermath*. N.T. Wright examines the various reactions to the coronavirus and finds them wanting. Instead, he invites us to consider a different response—one that draws on a careful reading of the bible, Christian history and above all on the way of living, thinking, and praying revealed to us by Jesus. We found this study very insightful and caused us to pause and think. We returned to our study of Jeremiah and continue to hear God speak through him delivering his message of warning and love. We hope to finish this study in early 2022. WE meet on Wednesday mornings at 10:30 a.m. and would welcome new members to join us.

Submitted by Beth Cockburn-Savoie, on behalf of Barbara Jardine, Jean Scobie and Linda Trentini.

## *Library and Archives Committee*

Three adult books were added to the Library collection during 2021. All were donations. Unfortunately, much of our work with the library has continued to be on hold during 2021, due to continued closures, restrictions, and other challenges.

Lindsay Murray oversees the collection and deposit of St. Andrews archival materials (such as copies of publications, reports, minutes, and photographs) to the Archives at Mount Allison University.

The library committee hopes to be able to return to its work with the library collections during 2022. As always, we welcome your suggestions for books to add to the library collections.

Respectfully submitted,

Beth Cockburn-Savoie  
Lindsay Murray  
Laura Snyder

## *Music Committee*

Throughout 2021, the Music Committee met several times and consulted by phone and email (or in line at the grocery).

Laura Snyder coordinated the scheduling of those providing instrumental music for our services: in alphabetical order, Tyler Buchanan, Elizabeth Craig, Laura Snyder, and Charles Torrance.

Choir resumed for 2021 on March 12, and we met every Friday to rehearse with Choir Director Caitlin Strong and Accompanist Jerry Yin throughout the rest of March and April. An anthem was recorded on April 16, which was played at the April 18 service. The university term ended, and then, throughout May, available choir members met without Caitlin to sing hymns. The rehearsals with Caitlin and Jerry plus the hymn singing meant that we were able to rebuild our singing skills and our confidence.

Beginning in late September, Caitlin helped us return to “being a choir,” masked and distanced though we were, aided by Jerry. We held two jam-packed, fun rehearsals to prepare each of our three anthems, and presented them in the services of October 31, November 21, and December 5. Caitlin and available choir members went caroling outside the cafeteria windows at the Sackville Hospital on Dec. 9. Our choir is small, but, joined by others from St. Andrews plus “singer” friends, we made up an enthusiastic group of 15! The caroling was in appreciation for the extraordinary work of the staff in our community’s hospital. Other churches participated in caroling at the hospital on other days, and it was satisfying and fun to be able to respond to the request that we take part in these gestures of “community gratitude” in our town.

When Laura, Elizabeth and Charles formed an ensemble to present instrumental music for every 2021 Christmas service, it was as if they had become “guerilla” musicians engaging every musical instinct, skill, and gift they possessed to banish the shadows and restrictions of Covid 19. Adapting carols and other music from the remote past to more recent times, they contrived to perform in trios, playing the organ, piano, French horn, cello, and violin, according to their expertise and the possibilities they perceived in the music. They delivered, without words, the Christmas messages of love, hope, joy, and peace.

Submitted with our appreciation and thanks to the congregation for continued, generous support for the ministry of music at St. Andrew's,  
Laura Snyder, Carol Sheehan, Jeff Murray, and Mary Bogaard

## *Publications*

The publications committee is responsible for maintaining the website for St. Andrew's Presbyterian Church, the church directory, and the publication of The Salt.

Jeff Murray, the web master, has continued to offer his expertise in maintaining and upgrading the website-sapres.ca, recording live church services, and later posting them on the web site and Facebook.

Our online presence includes a Facebook page, YouTube channel, and CanadaHelps.org donation page.

This virtual connection allows continuous interactions for the session, the board and many members and adherents both locally and at a distance to the ministry of St. Andrew's.

We are all eternally grateful that Jeff's technical abilities, in addition to his ministerial duties, has benefitted so many of the congregation.

The Salt was published twice in 2021: an Easter edition and a Fall edition. Previous editions of The Salt and the annual meeting reports can be found on our website-sapres.ca/News.html

The directory was printed and distributed in January.

Respectfully submitted  
Mona Meldrum

## *Session*

The Session met twelve times during 2021, and the meetings were well attended. Five of those meetings were in person, and seven were held virtually, via Zoom.

During 2021 we continued to adapt our services to accommodate the changing and evolving provincial “Covid-19” health regulations. In all, we celebrated 52 Sunday services and 5 special services, with no weather cancellations! Of the Sunday services, 26 required reduced seating (with individuals or families at a distance of 2 metres) and attendance lists for contact tracing. The church was required to be closed for 3 Sundays; these services were livestreamed utilizing a minimal staff of three – minister, organist/scripture reader, and family member pointing the camera. 8 services during the summer and early fall were unrestricted but many participants continued safety procedures such as masking and hand sanitizing. In the fall, 14 services were held under the new requirement of proof of full vaccination or medical exemption for participants aged 12 and older. Our Easter service was held via Zoom due to illness. Most of these services were livestreamed and also recorded for later viewing via our Facebook page. A few services were not available online due to technical glitches. Installation of WiFi service in the church helped to make our online presence more reliable.

The Sacrament of Holy Communion was celebrated on seven Sundays, as well as Maundy Thursday and the late Christmas Eve service. Procedures for preparation and distribution of the elements were revised to minimize the risk of virus transmission.

Our services included special dedications, events, and guest preachers. During the Pentecost service on May 23, a beautiful framed cross stitch of “The Last Supper” by Helen Amos was dedicated as a gift to the church from the St. Andrew’s Auxiliary of the Atlantic Mission Society. It now graces a prominent wall in the sanctuary and is also featured on the April page of the Presbyterian Church of Canada’s 2022 calendar. During the service on November 21 members of the AMS presented more than 300 Teddy Bears. The hand-knitted bears were dedicated for their journey to provide comfort to children in need. Our Anniversary service was celebrated on October 31, with guest preacher Rev. Wendy MacWilliams. In Rev. Murray’s absence for holidays, Brian Neilson led services on July 18 & 25, October 17, and November 7 & 14.

We were saddened to mark the passing of two members during 2021. Edward Allen passed away on July 2, 2021; his life was celebrated at Jones Funeral Home, Port Elgin on July 6. Helen Lawrence passed away on September 28, 2021.

We welcomed two members in January, 2021; both have been participating from a distance through our online services. Donna Capper joins us from Ontario, and Betty Torrance joins us from southern California.

Brian Neilson continues to serve as Representative Elder. He and Rev. Murray provide regular reports on meetings of the Presbytery and the Synod. Brian also continued as Moderator of the New Brunswick Presbytery until the fall of 2021.

During 2021 Laura Snyder continued to serve as Clerk of Session and Mona Meldrum served as Roll Clerk. Linda Trentini served as Alternate Representative Elder and as the Session representative to the Board. In November 2021 she began serving as Interim Board Chair.

During Lent, Rev. Murray led five study sessions (via Zoom) on the book *Materiality as Resistance: Five Elements for Moral Action in the Real World*, by Walter Brueggemann.

In early 2021 two nominations to General Assembly Standing Committees were submitted by the Session. We nominated Donna Capper to the International Affairs Committee, and Brian Neilson to the Life and Mission Agency Committee. Donna's nomination was successful; we plan to resubmit Brian's nomination for 2022.

In our regular discussions of the church's Covid-19 operational plan, we continue to be concerned about the lack of a workable solution to provide Church School for the children of the congregation. We are very grateful to the AMS for their outreach to our children during the past year.

As we continue to face restrictions on gathering as a congregation, the Prayer Tree, ably coordinated by Mary Bogaard, continues to serve as a vital way to keep us connected, as we support each other and our friends and loved ones through the power of prayer.

At the September meeting of Session, we began a process of discernment under Rev. Murray's guidance – through which we will be considering the question: What will the next year-- two years-- five years-- look like for our church? We plan to reflect on this throughout the year, within Session and perhaps with the congregation as a whole. We will be considering who we are as a church, what we are called to be, and what gifts we have to offer. For inspiration in this process, we have begun by sharing passages from scripture, poems, hymn texts, books, and other sources to help frame our discussion. An initial report was included in the "Clerk's Corner" column of the October 2021 issue of *The Salt*, and we will continue to provide updates as we move forward with our discernment process.

Facing the beginning of "pandemic year 3" we continue to be thankful for the resilience of our congregation as we work together to support and nurture each other – individually and as a community of faith. God continues to bless us and the ministry we share, often in unexpected ways.

Respectfully submitted, *The Session of St. Andrew's*

Rev. Jeffrey Murray, Terrlynn Allen, Mary Bogaard, Richard Fillmore, Mona Meldrum, Brian Neilson, Laura Snyder, and Linda Trentini.

## *Social Committee*

No Coffee & Conversation gatherings nor special lunches were served from St. Andrew's kitchen during 2021, but it was used regularly by Jeff and his helpers to prepare and clean up from a very significant meal that we shared throughout the year – Communion.

Many thanks to whoever emptied and cleaned our refrigerator.

Mary Bogaard for the 2021 Social Committee: Beth Cockburn-Savoie, Ramona Kieser, Debbie Stewart, Helen Amos, Linda Trentini and Mary Bogaard

## *Teddies for Tragedies*

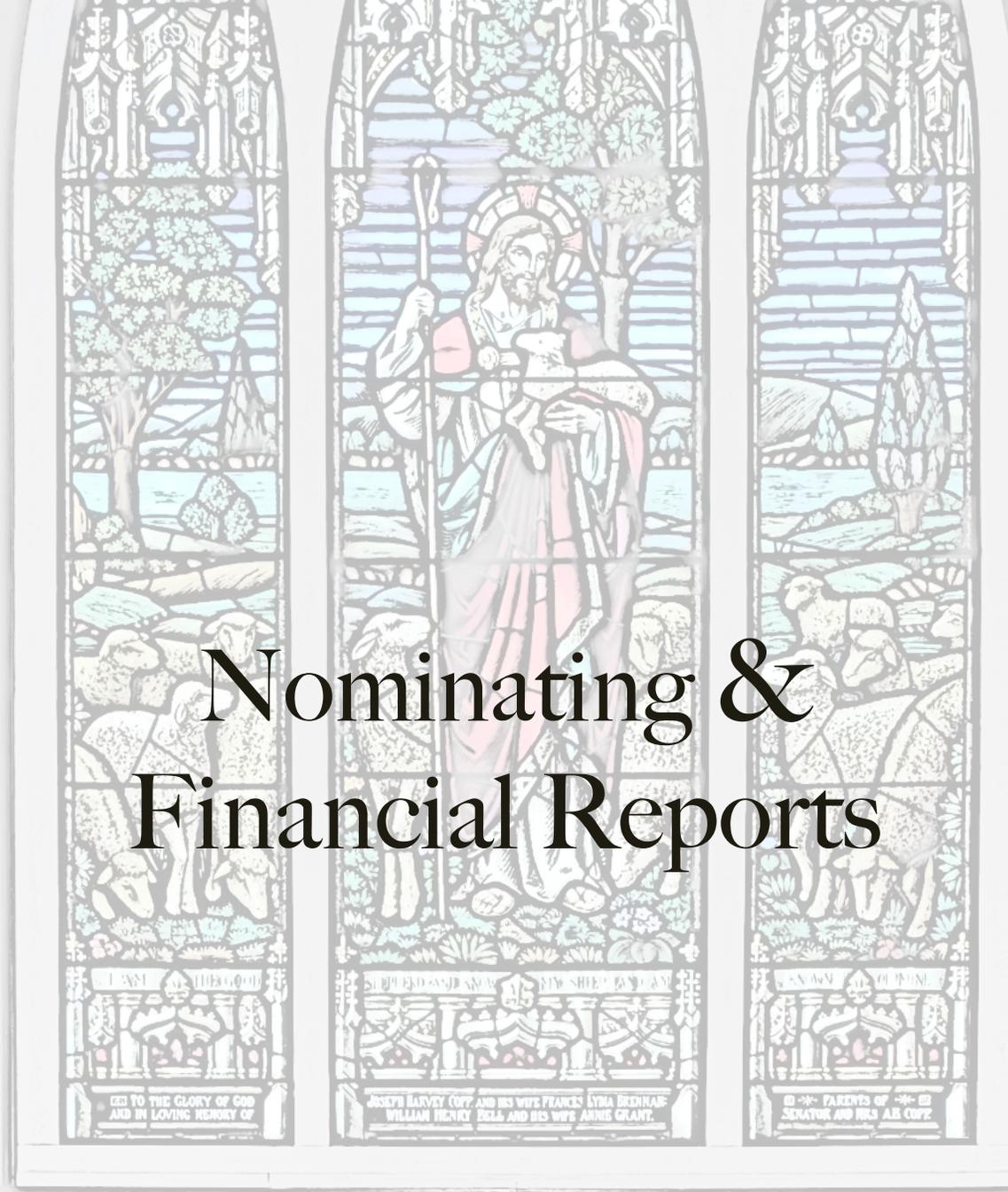
This has been another successful year for our outreach project TEDDIES for TRAGEDIES. We delivered almost two hundred teddy bears to the Presbyterian Church in Puslinch, Ontario, which is the stepping off point for all bears across Canada, before Doctors without Borders pick them up for emotional help with children in countries all over the world that have incurred terrible tragedies.

The ladies I make these teddy bears with are wonderful! In order to make one bear, first of all the bear must be knitted, complete with arms and legs. Then it is all sewn together, except for a place to stuff. It is then stuffed, head first, arms, legs and abdomen, making sure, like all teddy bears have a good size glutinous maximus! By this time the ears have been made, now the face must be hand sewn because eyes stuck on with glue for instance can be swallowed or choked on by little children. Now a scarf is added, but must be sewn on the back for the same reason. Voila! We now have one teddy bear made! Only a couple of hundred more to go!

Enormous thanks to Terrlynn Allen, Eileen Smith, and Jean Scobie who work with yours truly to keep this project going. When I started this seventeen years ago it seemed worthwhile. Now almost eighteen years later it is critical.

We have also partnered with Samaritan's Purse for Operation Christmas child. In closing, I would like to thank the AMS for all their help. They have bought wool, stuffing, and covered any charges necessary. It is very much appreciated.

Blessings  
Julie Comeau,  
Co-ordinator



# Nominating & Financial Reports

I AM THE GOOD  
SHEPHERD AND MY SHEEP  
KNOW ME

LED TO THE GLORY OF GOD  
AND IN LOVING MEMORY OF

SHEPHERD AND MY SHEEP  
KNOW ME

JOSEPH HARVEY COFF AND HIS WIFE FRANCES LYDIA BERNHARD  
WILLIAM HENRY ECKL AND HIS WIFE ANNE GRANT.

KNOW ME

THE PARENTS OF  
SENATOR AND HIS WIFE

## *Nominating Committee*

A sincere thank you to all who have served the Congregation of St. Andrew's on various committees and in various other capacities during the past year. A sincere thank you to all who will continue in these roles and to those who have accepted nomination for the coming year(s).

Please note that committee members are responsible until the Congregational Meeting following their final year: i.e. service until 2022 extends to the Congregational Meeting which will be held early in 2023. Officers of committees are normally approved yearly by the congregation but, if necessary, committees can choose their own officers.

### PRESENTLY SERVING

Linda Trentini 2021  
Barbara Jardine 2023

### NOMINATED FOR CONGREGATIONAL MEETING 2022

#### NOMINATING COMMITTEE

Linda Trentini 2024 Chair 2022  
Eileen Smith 2024

#### BOARD OF MANAGERS

Art Miller 2022  
Kirk Meldrum 2022  
Paul Bogaard 2023  
Anne Miller 2023  
Linda Trentini 2022  
Barbara Jardine 2021  
Alex Whitla 2021  
Mona Meldrum 2022

Barbara Jardine 2024  
Alex Whitla 2024  
Treasurer 2022  
Chair 2022  
Secretary 2022  
Session Rep 2022

#### ENVELOPE SECRETARY

Elizabeth Millar 2021 Elizabeth Millar 2022

#### FINANCIAL REVIEWER

Brian Johnston 2021 Becky Estabrooks 2022

#### TRUSTEES

Kirk Meldrum 2022  
Anne Miller 2023  
Richard Fillmore 2021 Richard Fillmore 2024

LIBRARY COMMITTEE

Laura Snyder 2022  
Beth Cockburn-Savoie 2021 Beth Cockburn-Savoie 2024

SOCIAL COMMITTEE

Linda Trentini 2022  
Beth Cockburn-Savoie 2022  
Debbie Stewart 2023  
Helen Amos 2021 Helen Amos 2024  
Julie Comeau 2021 Julie Comeau 2024 Communications Specialist

PUBLICATIONS COMMITTEE

Jeff Murray 2021 Web Master Jeff Murray 2022 Web Master  
Jeff Murray 2021 Editor, *The Salt* Jeff Murray 2022 Editor, *The Salt*  
Mona Meldrum 2021 *Church Directory* Mona Meldrum 2022 *Church Directory*

FLOWERS

Mona Meldrum 2021 Mona Meldrum 2024  
Eileen Smith 2021 Eileen Smith 2024 Corresponding Secretary  
Carol Sheehan 2023  
Linda Trentini 2023  
Debbie Stewart 2021 Debbie Stewart 2024

FOOD BANK

Jerry Ward 2021 Jerry Ward 2022

READER AND GREETER CO-ORDINATOR

Mary Bogaard 2021 Mary Bogaard 2022

COMMUNITY ASSOCIATION REPRESENTATIVE

Brian Neilson 2021 Brian Neilson 2022

ASSISTANT TO THE TREASURER

Linda Trentini 2021 Linda Trentini 2022

Respectfully Submitted: Linda Trentini (Chair), Barbara Jardine

**Overview of Income 2021 and Budget 2022, St. Andrew's Presbyterian Church**

2021	Actuals:	2022	Budget:
Total Revenue for Budget (Main + B&R):	113351	Total Revenue (Main + B&R):	113899
Total Expenses for Budget (Main + B&R):	88966	Total Expenses (Main + B&R):	111849
Net gain/loss:	24385	Net gain/loss (Reserve amount):	2050
Approved Budget (Main + B&R):	\$102,500	Proposed Budget (Main + B&R):	\$111,849

**Income Statement and Budget - Main Operating Account**

St. Andrews Presbyterian Church  
For the Year 2021, with Budget 2022

	2022	2021	2021	2020
REVENUE	Budget	Actual	Budget	Actual
Local Givings	101599	88481	90000	95076
Loose Offering	300	325	500	244
<b>Total Operating Rev:</b>	101899	<b>88806</b>	90500	95320

EXPENSES	2022	2021	2021	2020
	Budget	Actual	Budget	Actual
Synod Assessment	2283	1117	1676	1713
Pres. Assessment	951	0	0	1429
Church School	100	98	300	
Fruit & Flower Fund	300	156	300	122
Pulpit Supply	1500	1368	1500	1225
Caretaking	2300	2240	2300	2240
Library				
Kitchen Sup. & Hosp.	200	20	200	171
<i>Pandemic Church Serv.</i>	300	283	1000	950
Printing Services	600	565	900	427
Advertising	150	149	100	
Ins.(church & manse)	3396	3921	4091	3723
Liturgical Materials	50	60	50	32
Music Expenses	9180	7825	9280	6970
Present., Honor., Gifts	200		200	
Christian Education	200		200	
Sundry	200	48	200	50
Office Supplies	300	236	150	82
Bank Fee	400	376	200	177
Financial Consultant	1200	1200	1200	1200
Org./Piano Tuning etc	1000		600	159
<b>Subtotal Expenses:</b>	24810	19662	24447	20670

EXPENSES (cont.)	2022	2021	2021	2020
	Budget	Actual	Budget	Actual
<b>CHURCH UTILITIES</b>				
Electricity	1800	1762	1500	1494
Furnace Oil & Service	3200	3021	5000	4045
Telephone	1500	1146	950	934
Water	500	501	405	405
Snow Removal				
<b>Total Church Utilities</b>	7000	6430	7855	6878

MANSE UTILITIES	2022	2021	2021	2020
	Budget	Actual	Budget	Actual
Electricity	1900	1878	1800	1776
Gas, Fuel Oil & serv.	1900	1787	2000	1584
Telephone	1900	1812	2000	1859
Water	750	720	650	637
<b>Total Manse Utilities</b>	6450	6197	6450	5856

PAYROLL	2022	2021	2021	2020
	Budget	Actual	Budget	Actual
Total Stipend	47396	35100	35100	40950
Payroll Expenses	3800	2724	3000	3165
Cong. Pension Assess.	5707	4656	4656	4763
*Continuing Ed.		552	1000	
Med. & Dent. Ins.	4684	4592	4592	4502
Professional Dev.	500	363	500	170
Communications Allow	1000	986	700	683
<b>Total Support of Min.</b>	63639	48421	49548	54233

<b>Total Operating Exp:</b>	101899	<b>80710</b>	88300	87637
<b>NET GAIN/LOSS</b>	0	<b>8096</b>	2200	7683

Extra to Budget In:	2022	2021	2021	2020	Extra to Budget Out:	2022	2021	2021	2020
Presbyterian Sharing	n/a	3330	n/a	2740	Presbyterian Sharing	n/a	3785	n/a	2735
PWS&D	n/a	5580	n/a	2725	PWS&D	n/a	5500	n/a	2725
AMS	n/a	1438	n/a	1225	AMS	n/a	1418	n/a	1240
Foodbank	n/a	110	n/a	50	Foodbank	n/a	100	n/a	50
SRRC	n/a		n/a	80	SRRC	n/a		n/a	85
Calendars	n/a	90	n/a	65	Calendars	n/a	103	n/a	60
<b>Total Extra to Budget In:</b>		<b>10548</b>		<b>6885</b>	<b>Total Extra to Budget Out:</b>		<b>10906</b>		<b>6895</b>

**Income Statement and Budget-Building and Reserve Account**  
**St. Andrew's Presbyterian Church**  
**For the Year 2021, with Budget 2022**

REVENUE	2022 Budget	2021 Actual	2021 Budget	2020 Actual	EXPENSES	2022 Budget	2021 Actual	2021 Budget	2020 Actual
Vision 2020				15132	Church Annual Mainten.	1000	2290	1000	1073
Env. Offering (w.PAR)	12000	24542	12000	16379	Contingency fund	2000		2000	187
Interest		3		1	Elevator expenses	1200	1184	1400	384
Total Revenue B&R	12000	24545	12000	31512	Manse Annual Mainten. Windows,screen doors Basement insulation	750 5000	2279	750	1006
							2503	3000	4718
					<b>Total Expenses B&amp;R</b>	<b>9950</b>	<b>8256</b>	8150	<b>7729</b>
					<b>Total for Reserve</b>			3850	
					<b>NET GAIN/LOSS</b>	<b>2050</b>	<b>16289</b>	0	<b>23783</b>

**Income Statement and Budget - Memorial Fund**  
**St. Andrews Presbyterian Church**  
**For the Year 2021, with Budget 2022**

REVENUE	2022 Budget	2021 Actual	2021 Budget	2020 Actual	EXPENSES	2022 Budget	2021 Actual	2021 Budget	2020 Actual
**Benevolent Fund		85		525	**Benevolent Fund		50		225
In Memoriam		710.55		6505	Video Equipment	8000			
Interest		1			<b>Total Exp. Memorial</b>	8000			225
Video Equipment	8000				<b>NET GAIN/LOSS</b>	0			6805
<b>Total Rev. Memorial</b>	8000	796.55		7030					

<b>**Benevolent Fund (held here since 2013)</b>	
Balance Dec.31, 2021	1680
Donations 2022	0
<b>Total available 2022</b>	<b>1680</b>
Withdrawals in 2022	0
<b>Net available start 2023:</b>	<b>1680</b>

<b>*Continuing Education Fund(maximum \$5000)</b>	
Balance Dec.31, 2021	4448
Budget 2022	552
<b>Total available 2022</b>	<b>5000</b>
Withdrawals in 2022	0
<b>Net available start 2023:</b>	<b>5000</b>

**Balance Sheet**

**St. Andrews Presbyterian Church**  
**As at December 31, 2021 (compared with December 31, 2020 & 2019)**

ASSETS	2021	2020	2019	LIABILITIES	2021	2020	2019
<u>Current</u>				<u>Short Term</u>			
Bank				Accounts Payable/Accruals	3102	2521	2906
Operating Account	37495	28714	3311				
Building & Reserve Acct.	44023	17040	2726	<u>Long Term</u>			
Memorial Account	11840	11539	5084	CEBA Loan	60000	40000	0
Prepaid Expenses	3396	4021	3553	Total Liabilities:	63102	42521	2906
Account Receivable	816	829	592				
GIC (CEBA)	40000	30000					
<b>Total Bank Accounts:</b>	<b>137570</b>	92143	15266				
<u>Fixed</u>				<b>ASSETS OVER LIABILITIES:</b>	<b>1086668</b>	1061822	1024560
Church (book values)							
Building	439400	439400	439400				
Furnishings	55000	55000	55000				
Land, 36 Bridge St.	30000	30000	30000				
Memorial Window	26700	26700	26700				
Organ	223400	223400	223400				
Piano	10700	10700	10700				
Elevator (Sept., 2016)	55000	55000	55000				
Manse (book values)							
Manse	136000	136000	136000				
Manse Contents	11000	11000	11000				
Land, 13 West Avenue	25000	25000	25000				
<b>Total Fixed Assets:</b>	<b>1012200</b>	1012200	1012200				
<b>Total Assets:</b>	<b>1149770</b>	1104343	1027466				

# TANTRAMAR ACCOUNTING SERVICES

**65 Larsen Lane, Salisbury, NB E4J 3L2**

**Tel: 506-372-4488 Fax: 506-372-4499**

**Toll Free: 1-855-364-1107 Email: [tas@nb.aibn.com](mailto:tas@nb.aibn.com)**

January 24, 2022

St Andrews Presbyterian Church  
36 Bridge Street  
Sackville, NB  
E4L 3N7

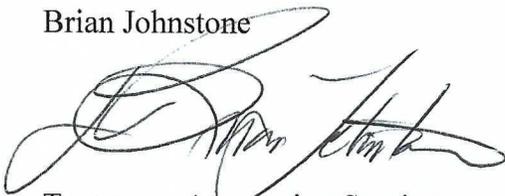
To the Members of St. Andrew's Presbyterian Church,

I have reviewed the balance sheet of St. Andrew's Presbyterian Church as of December 31, 2021, and the statements of income and expenses for the year then ended. My review consisted of enquiry, analytical procedures, discussion relating to the supplied information, and assistance in the preparation of accounting reports with the Treasurer of the church.

Based on my review, nothing has come to my attention that causes me to believe that these financial reports are not, in all material respects, in accordance with generally accepted accounting procedures.

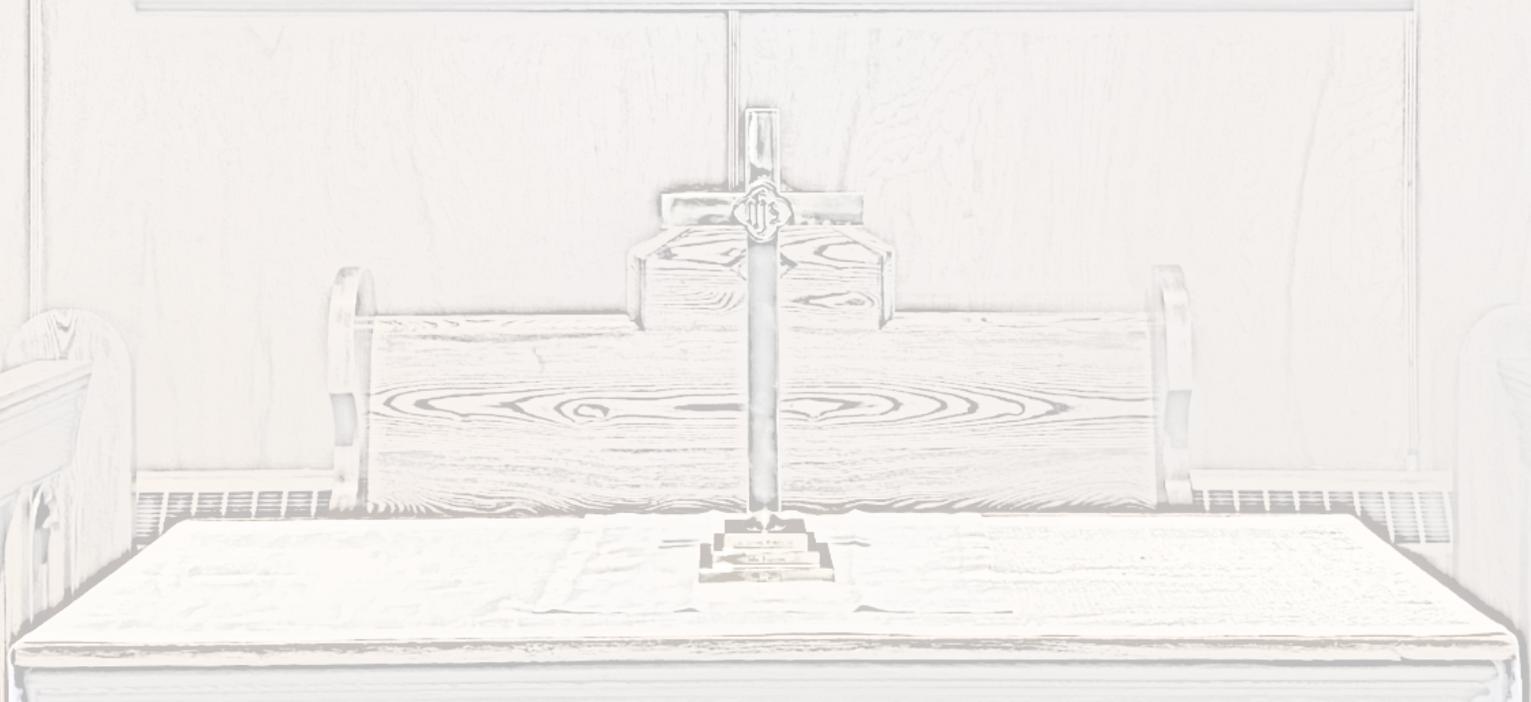
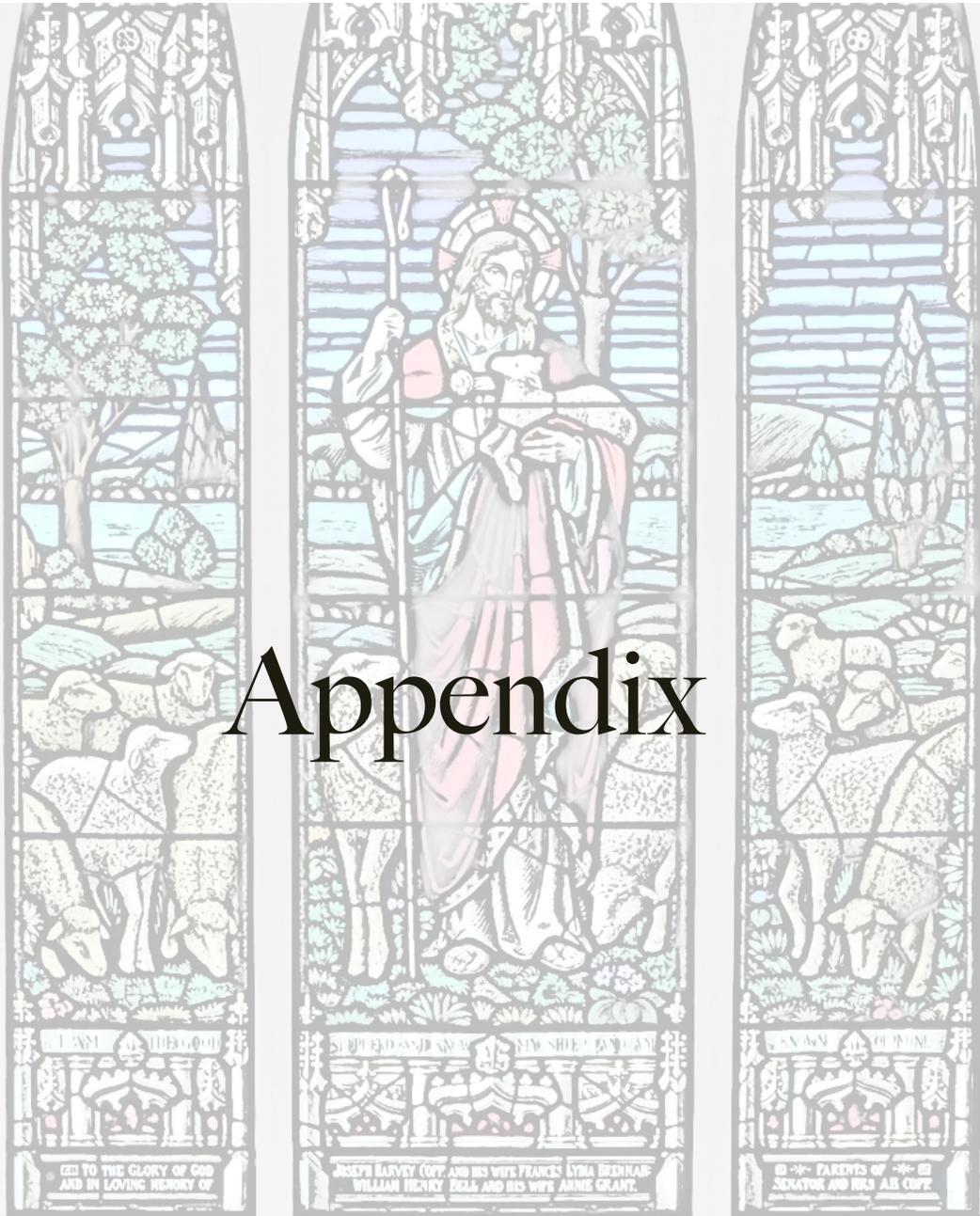
Sincerely

Brian Johnstone

A handwritten signature in black ink, appearing to read 'Brian Johnstone', written over a light blue horizontal line.

Tantramar Accounting Services

# Appendix



## CONGREGATIONAL COMMITTEES - TERM OF OFFICE AND DUTIES

### **Annual Meeting Officials:**

Chair - “At congregational meetings the minister of the congregation, or the minister appointed by the presbytery, presides. But if the minister is absent or declines to preside, the meeting appoints one of its number to take the chair”(Book of forms 154). Duties: Calls the Annual Meeting to order. Conducts the business of the Annual Meeting in an orderly and expeditious fashion. Assures that all motions are properly moved, seconded, debated and voted upon.

Secretary – Appointed annually. Duties: Records the minutes of the Annual Meeting to be reported to session and to the Board and recorded for the next Annual Meeting.

### **Board of Managers:**

Consists of no less than six and no more than eight members nominated by the congregation, plus one member of the Session, appointed by the Session as liaison member. “One-third of the board shall retire each year by rotation, and their places, as also the places of any who vacate their office during the year, shall be filled at the annual meeting. The retiring managers may be re-elected” (Book of Forms 159).

Chair- “Appointed by the congregation at its annual meeting from among the members of the board. If this is not done, the board appoints them at its first meeting held after the annual meeting” (Book of Forms 167). May be re-appointed. Duties: “have each meeting opened and closed with prayer. See that business is properly ordered and recorded; to take the vote; and to announce the decisions. He/she may introduce any business to the Board, and may speak regarding it, but has only a casting vote. As the executive of the board, he/she also has power to perform any functions explicitly assigned to him/her. In the absence of the convener from any meeting of the board, one of the other managers may be chosen to preside” (Book of Forms, 168.)

Treasurer- “Appointed by the congregation at its annual meeting from among the members of the board. If this is not done, the board appoints them at its first meeting held after the annual meeting” (Book of Forms 167). May be re-appointed. Duties: “to keep the accounts of the congregation, together with all vouchers; to receive and disburse all moneys subject to the direction and control of the board; and to produce his/her accounts, properly audited, to the annual meeting of the congregation. Where there is a chartered bank convenient to the congregation, it is the duty of the treasurer to deposit therein, without delay, all money received by him/her, and in a separate account identifying it as belonging to the congregation” (Book of Forms 170).

Assistant to the Treasurer – Appointed by the congregation at its annual meeting. Person assists in the overall work of the treasurer position.

Secretary - “Appointed by the congregation at its annual meeting from among the members of the board. If this is not done, the board appoints them at its first meeting held after the annual meeting” (Book of Forms 167). May be re-appointed. Duties: “to keep a faithful record of the proceedings of the board; to engross therein the record of any congregational meeting held for

temporal purposes; and to take charge of all papers belonging to the board that are not entrusted to the custody of the treasurer. The minute book shall be available to the board at all times, and shall be signed by the convener and secretary” (Book of Forms, 170).

**Envelope Secretary:** Appointed annually at the Annual Meeting. May be re-appointed. Duties: Verify and record the totals of offerings received. Prepare income receipts quarterly. Maintain the envelope holder number file.

**Reviewer:** Appointed annually at the Annual General Meeting. May be reappointed. Duties: Review the Church’s financial records annually.

**Trustees:**

Three members appointed for three year rotational staggered terms; must be professing members of the church (Book of Forms, 149). Duties: Hold the property of the congregation in trust as provided for in the trust deed.

**Social Committee:**

Six members appointed for three year rotational, staggered terms. Duties: Plans and is responsible for all congregational social and fellowship activities. Social Convener is responsible for organizing and supervising catering arrangements for congregational events, including monthly Coffee and Conversation.

**Library & Archives Committee:**

Three members appointed for three year rotational staggered terms. May be reappointed for a second term. Duties: set policy for the Church Library in consultation with the Session when appropriate. Purchase new materials in consultation with the Minister. Accession and classification of new materials. Maintain the collection in an orderly fashion. Encourage use of the library by the congregation.

To collect and deposit in the Mount Allison archives the archival record of the congregation.

**Publications Committee:**

Five members, appointed for rotational staggered three year terms. May be reappointed. Duties: For Newsletter - plan, edit and publish on a regular basis. For Congregational Directory - to gather information, edit and publish annually. For Webmaster - supervise setting up and maintenance of church web site.

**Bible Society Representative:**

One member, serving for three years. May be re-appointed. Duties: Represents the congregation on the local chapter of the Canadian Bible Society. Helps to organize, with other churches, the work of the Bible Society in the congregation and the wider community

**Flower Committee:**

Two (or more) members, one being the chair, appointed for 3-year terms. May be re-appointed. Duties: Providing weekly flower arrangements in the Church, either live materials, potted plants or dried/artificial floral material depending upon availability. Coordination of floral memorials with donor, receiving requests and arranging for purchase and placement as required. Notify Minister of memorial so that acknowledgement can be made from the pulpit or

in the bulletin. Arranging cards and flowers for special events within the life of the congregation - Christmas, births, marriages, illness, deaths, etc.

**Greeter Co-ordinator:**

Appointed annually. Duties: to co-ordinate and remind two persons per Sunday to act as greeters, ring the bell, and take up the offering.

**Reader Co-ordinator:**

Appointed annually. Duties: to co-ordinate and remind persons to read Scripture lessons during weekly worship service and special services.

**Communion Elements:**

Appointed annually. Duties: to prepare communion table and elements for the purpose of celebrating the Holy Communion as directed by the Session.

**Secretary for the Presbyterian Record:**

One member, appointed annually.

Duties: The Presbyterian Record - notify potential subscribers in January/February that it is time to subscribe or re-subscribe. Collect subscriptions for the Treasurer. Prepare and submit subscriber list to the Record.

**Community Association Representative:**

Appointed annually. Duties: Represents the congregation on the Sackville Community Association.

**Nominating Committee:**

Three members appointed for three year rotational staggered terms. The chair is senior member of the Committee. Duties: prepares a list of candidates to serve on various Church committees and boards, other than those appointed by Session.

*Revised January 25, 2017*