

Index & Agenda

Annual Congregational Meeting

St. Andrew's Presbyterian Church, Sackville, New Brunswick Sunday 12 February 2023

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Minutes of the Annual Congregational Meeting

Place and Time

The Congregation of St. Andrew's Presbyterian Church, Sackville, New Brunswick held its annual meeting at the church on Sunday, February 6, 2022 at 12:15 in the afternoon, with some people attending virtually, via Zoom.

Attendance:

<u>Present:</u> Rev. Jeff Murray, Helen Amos, Mary and Paul Bogaard, Jean Cameron, Barb and Lew Clarke, Beth Cockburn-Savoie, Elizabeth Craig, Richard Fillmore, Barb Jardine, Mona Meldrum, Anne and Art Miller, Brian Neilson, Laura Snyder, Debbie Stewart, Linda Trentini, and Marc Truitt.

Rev. Murray, Chair, opened the meeting with the reading of Colossians 3:12-16, followed by prayer. In his remarks on this passage, he provided an introduction to the self-assessment process in which the Session has been engaged, and invited the congregation to participate by answering a set of questions during the month of February.

Secretary:

It was moved by Brian Neilson and seconded by Mona Meldrum, that Laura Snyder serve as Recording Secretary for the Annual Congregational Meeting. Carried.

Agenda:

It was moved by Linda Trentini and seconded by Paul Bogaard, that the agenda distributed with the *Annual Reports for 2021* be adopted. Carried.

Minutes:

It was moved by Mary Bogaard and seconded by Art Miller, that the minutes of the Annual Congregational Meeting held on February 7, 2021 distributed with the *Annual Reports for 2021* be adopted. Carried.

2021 Reports:

It was moved by Anne Miller and seconded by Mona Meldrum, that the following 2021 reports be adopted as distributed: Atlantic Mission Society and Ladies' Aid, Atlantic Mission Society Financial Report, Board, Flower Committee, Greeting & Reading, Ladies' Bible Study, Library & Archives,

Music Support, Publications, Session, Social Committee, and Teddies for Tragedies. Carried.

Nominating Committee Report:

The Nominating Committee report was presented by Linda Trentini.

It was moved by Linda Trentini and seconded by Barb Jardine, that the Recommendations 1 to 7 be adopted by consent. Carried.

- 1. That Barbara Jardine and Alex Whitla be appointed to the Board of Managers for a three-year term (2022-2024).
- 2. That Linda Trentini be appointed as Chair of the Board of Managers for 2022
- 3. That Anne Miller be re-appointed as the church Treasurer for 2022.
- 4. That Alex Whitla be re-appointed as Secretary of the Board of Managers for 2022.
- 5. That Elizabeth Millar be appointed Envelope Secretary for a one-year term (2022).
- 6. That Becky Estabrooks be appointed as the Financial Reviewer for 2022.
- 7. That Richard Fillmore be re-appointed as a Trustee for St. Andrew's for a three-year period (2022-2024).

Linda Trentini noted that Art Miller is stepping down as Chair of the Board of Managers after 11 years of dedicated service in this capacity. She listed just a few of the many wonderful things that have been accomplished under his leadership during this time, including the installation of the elevator and the renovation of the washroom. Rev. Murray also commended Art Miller for his dedication, leadership, stewardship, and guidance as Board Chair.

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

Financial Reports and Review:

Anne Miller presented the financial statements. 2021 was an amazingly good year for St. Andrew's, financially. The Operating and Building & Reserve funds ended the year with nice net gains. Donations to the Operating fund were 98% of the budgeted amount, and additions to the Building & Reserve fund included a large estate bequest, as well as other generous gifts. During 2021 total revenue received was \$113,351, while expenses totalled \$88,966, for a net gain of \$24,385. Anne noted that B&R expenses were higher than budgeted, due to needed replacement of the furnace thermostat in the church and a couple of appliances in the manse.

It was moved by Anne Miller and seconded by Art Miller, that all Income and Expense statements for 2021 be adopted as distributed. Carried.

Anne noted that our assets have taken a nice jump in the past two years, but our liabilities are also higher. A total of \$60,000 has been received in CEBA (Canadian Emergency Bank Account) loans. \$40,000 of this will need to be paid back by the end of 2022, and the remaining \$20,000 will become income.

It was moved by Anne Miller and seconded by Paul Bogaard, that the Balance Sheet, and Financial Review for 2021 be adopted as distributed. Carried.

Anne Miller reported that the proposed budget for 2022 is about \$10,000 higher than for 2021.

Linda Trentini took over as Chair while Rev. Murray vacated the room for discussion of the payroll budget. The Board has proposed in the 2022 budget to have Rev. Murray return to full-time status, and the Session is in agreement with this. The resources are currently available to support this increased cost and Rev. Murray has indicated his willingness to return to full-time ministry. In discussion, Anne clarified that we would be paying at the top of the minimum stipend schedule. This will increase every year, based on the COLA (cost of living adjustment), and we would aim to stay committed to that. Based on our current financial situation, this change is definitely affordable at this time. Linda Trentini noted that Rev. Murray should be encouraged to utilize his Continuing Education allowance. This amount is required by the PCC and is used for formal programs such as courses and workshops. The Professional Development line is an extra allocation that we provide, and is generally used for book purchases.

It was moved by Anne Miller and seconded by Paul Bogaard, that the payroll budget be approved as submitted. Carried, in a unanimous vote.

Rev. Murray returned to the meeting as Chair.

Continuing with her presentation of the rest of the 2022 budget, Anne Miller explained that the aim is to have about \$1000 per month in revenue for the Building & Reserve fund, in order to cover normal maintenance costs. Additional funds will be required to replace the roof.

Anne also noted that there is currently \$8000 in the Memorial Fund. Linda Trentini presented a proposal from the Board to utilize these funds to purchase audio-visual equipment that will improve capabilities for livestreaming and recording of services and other events. A vendor has met with the Board and proposed a basic system for

the church that would cost around \$8500, including equipment and installation. A few questions were raised and answered during discussion. The system will not require upgrading of our current WiFi service. No regular maintenance of the system will be required, though repair or replacement of components may be required later. Our current insurance policy will include coverage for this equipment. A security system for the church is not currently part of this proposal. Linda Trentini will investigate this possibility; it would require an additional quote. She will also inquire about the feasibility of leaving the camera on when the building is closed, to record incidents of concern.

It was moved by Linda Trentini and seconded by Paul Bogaard, that the Board be authorized to proceed with this project, to be funded by the Memorial Fund. Carried.

In concluding her financial report, Anne Miller noted that our collective giving to missions such as Presbyterian Sharing and PWS&D increased in 2021. The current system of basing these contributions on designated giving rather than specific budgeted amounts seems to be working well.

It was moved by Anne Miller and seconded by Art Miller, that the Budget for 2022, totalling \$111,849.00, be approved. Carried.

Brian Neilson asked whether an energy assessment could be done on the manse, in order to get some money back on later improvements such as replacement of windows. An energy assessment was done some years ago; it might be a good idea to have another assessment and also to have the church building assessed. This was received as a suggestion for further investigation by the Board.

Rev. Murray thanked Anne Miller for her thorough, clear report and her continued excellent service in her work as treasurer.

New business:

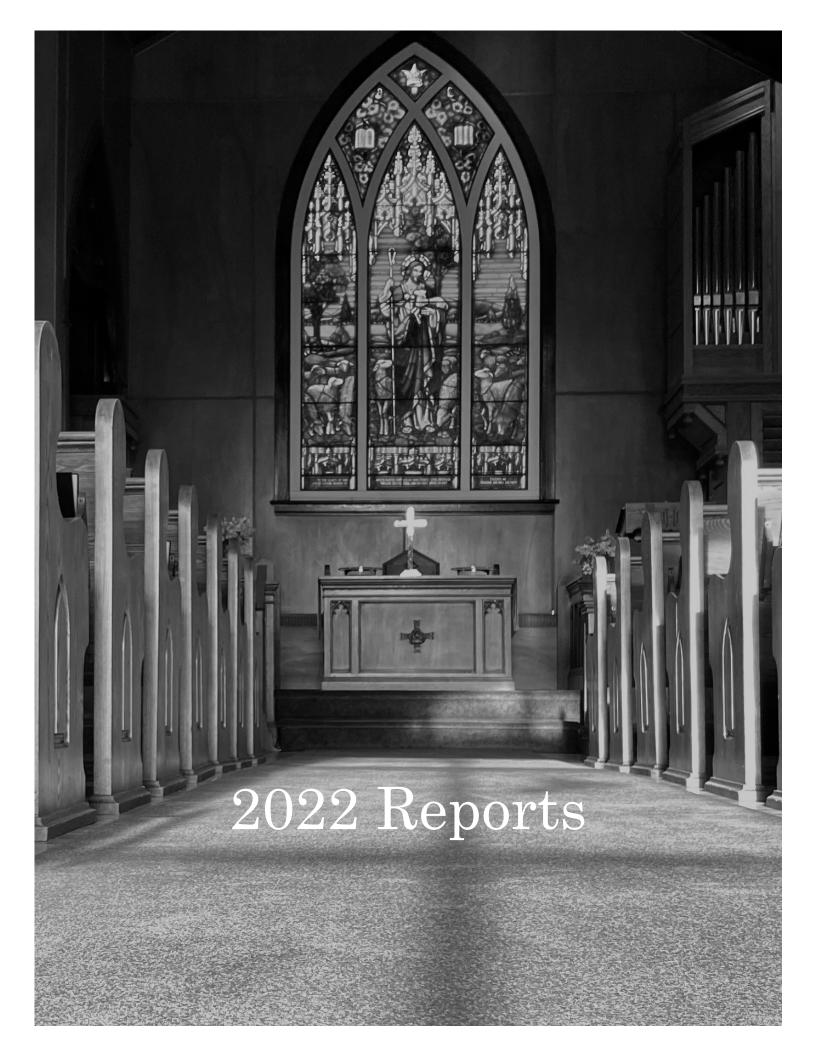
Mary Bogaard thanked Rev. Murray for another year of extraordinary leadership.

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

It was moved by Mona Meldrum and seconded by Brian Neilson, that the meeting be adjourned. Carried.

Rev. Murray closed the meeting with prayer at 1:15 p.m.

Respectfully submitted, Laura Snyder, Recording Secretary



Atlantic Mission Society (AMS) and Ladies Aid

The group generally met at the church at 10:30 on the second Saturday of the month. Our meetings continued to be affected by Covid-19 Pandemic Public Health recommendations, as well as the weather. There were no meetings in January, February, and September.

The average attendance for the year was eight. We were saddened to lose our long-time and faithful member, Bertha Fillmore, who died May 27, 2022.

The executive members are:

President Julie Comeau
Vice President Helen Amos
Treasurer Eileen Smith
Secretary Deborah Stewart

Our October meeting was held at Open Sky Co-op in September. Laura Hunter welcomed us and spoke of some of the changes and improvements that have taken place at the farm. Potluck meals were enjoyed in June and December. We have associated members who attend our potluck meals and make donations to our projects.

Projects supported financially during the year were the Fellowship of the Least Coin (a program of the Women's Inter-church Council), Presbyterian World Service and Development (PWS&D), Missions, Tantramar Regional High School Culinary Program, Hymn books, Sackville Food Bank, the Tantramar Breakfast Program and Open Sky Co-operative.

Once again, the World Day of Prayer Service usually held the first Friday in March was not held in the church but was available on line.

Our members participated in the Mission Awareness Sunday Service on April 24th.

A Christmas Craft Sale was held on November 25th, following the church service. The proceeds were evenly split and donated to the Sackville Food Bank and Tantramar Breakfast Program.

New members or visitors are always welcome!

Respectfully submitted, Deborah Stewart Secretary, AMS, St. Andrew's

Atlantic Mission Society and Ladies Aid Financial Report 2022

Balance forward January 1	st, 2022			\$\$1,068.68
Received:				
Missions	\$1,487.50			
Mutual Funds	\$933.12			
Special Missions	\$125.00			
Ladies Aid	\$552.50			
Piggy Bank Collection	\$352.50 \$482.25			
Craft and Bake Sale	\$435.00			
Message Subscriptions	\$435.00 \$135.00			
Least Coin (WICC)	\$80.53			
Travelling Basket	\$55.00			
Dues	\$33.00			
T/D Investments	\$28.93			
Donations	\$5.00			
BSC Credit	\$1.25			
Total amount received	Ψ1.25			\$4.254.00
rotal amount received				\$4,354.08
Expenses:				
Atlantic Mission Society			\$1,882.25	
St. Andrew's Church			\$500.00	
Open Sky			\$400.00	
Sackville Food Bank			\$200.00	
Hymn Books			\$157.50	
Craft Supplies			\$88.08	
WICC			\$80.53	
Mutual Fund Admin, Fee			\$57.50	
Canada Post (stamps)			\$52.90	
BSC			\$21.25	
Expenses for Craft & B Sale	e Sale		\$20.59	
•				
Total amount for expenses				\$3,460.60
•				
Balance in the Account for A	AMS & Ladies Ai	d		\$1,962.16
I have checked the figures f	or the Atlantic Mi	ission Soc	iety and Ladies Aid ar	nd have found
them correct.			0	
Signed		etherinatrical disconnection between the contribution and accompanying	Date 18 Jane	eary 2023
			V	/

Board

2022 has been a busy and productive year. In the last year the Board has arranged to have the Web Streaming System installed. It has proved much appreciated by those who are unable to attend Church in person. This installation, along with the replacement of some of the windows in the Manse, have been the main structural projects for St. Andrew's this year. The Board has also arranged to have yearly services done on the Air Exchanger, Elevator, Organ and Piano. This last Summer painting of the portico area was done and this Fall the carpets were cleaned in the Manse and the Church.

The major project coming in 2023 will be the replacement of the Church roof. As you may know our present roof has required repeated maintenance due to shingles dislodging. The Board of Managers sent out a financial update this last Summer. At that time the results of the Vision 2020 campaign were shared. As well, the Roof project was introduced, and requests made for donations. We have been overwhelmed and most thankful for the response to this project. The Congregation and friends of St. Andrew's have shared their blessings through generous support of the Roof project. Due to this gracious response we will be installing a new metal roof as soon as the contractor can schedule the St. Andrew's project. If monies allow, we will have the Church windows recalked and painted. Several projects are being considered for the Manse: Replacement of the front and back doors and windows in the living and dining rooms.

Various members of the Board have taken on overseeing the Roof project, the Elevator, Snow removal and Tuning of the Organ and Piano.

We wish to take this time to thank Elizabeth Millar who will be continuing as Envelope Secretary.

In closing, we wish to sincerely thank Anne Miller, our Treasurer, for her dedicated work for us all at St. Andrew's.

Submitted by, Linda Trentini, Board Chair

Flower Committee

The flower committee continued to provide flower arrangements in the sanctuary during 2022 with appropriate decorating for Easter, Thanksgiving and Advent.

Cards and flowers were sent to members and adherents throughout the year for special celebrations, bereavements, and Illness. Thanks are extended to those who placed flowers in memory of loved ones.

If you know of someone who could be cheered by a bouquet of flowers, a card, or a fruit basket, please contact a committee member.

Respectfully submitted,

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

Greeting & Reading

Throughout 2022 over a dozen people of our congregation took part in and supported every worship service. Readers, of course, read scripture, and sometimes serve as Greeters as well. Greeters' tasks are pleasantly diverse: making sure everyone is welcomed comes first, including assisting with the elevator, but they also make it their business to prepare the sanctuary for worship and play their parts within the service. Before leaving, a few tasks await them, ending with "the release of the panic bar with the allen key" which, in this age of mercurial digital/wireless technology, works just as it is meant to do, every time.

If you would like to join this band of "worker bees," please tell me (Mary Bogaard) or Rev. Murray. All will be welcomed, as Readers or as Greeters regardless of whether you are available often or only once in a while!

To all who read and greet, thank you so much for your faithfulness, camaraderie, good humour, patience and resilience.

Mary Bogaard, Greeter and Reader Coordinator

Ladies Bible Study

We have been meeting on a more regular basis this year, meeting on Wednesday mornings at 10:30 a.m. We also began doing more rotating among our homes. With perseverance and fewer interruptions, we finally finished our study of Jeremiah, Daring to Hope in an Unstable World. We found this to be a very insightful and thought-provoking study. We enjoyed Melissa Spoelstra's way of presenting her bible studies, so decided we would embark on another one of hers. We chose to look at the book of Romans, Good News that Changes Everything. Bad news surrounds us. It comes through our phones, computer, and television screens. We encounter it in doctors' offices, the workplace, and our own homes. If we're not careful, we can drift toward cynicism, fear, or despair. As followers of Jesus, we must not lose sight of the fact that God has given us *good news*. We have been working away at this study and learning about the good news it holds for us and how it can/does change everything. We are finding it quite uplifting. New members are always welcome. For more information, please speak to any one of the group members.

Respectfully submitted by Beth Cockburn-Savoie, on behalf of Barb Jardine, Heather Payne, Jean Scobie and Linda Trentini.

Library Committee

The Library Committee was, unfortunately, largely inactive in 2022, but is eager to get back to work on the St. Andrew's library collections. During 2023 we plan to focus our efforts first on weeding, reorganizing, and cataloguing the children's collection.

Respectfully submitted,

Beth Cockburn-Savoie Laura Snyder

Music Committee

Throughout the year Elizabeth Craig and Laura Snyder shared the Organist position at St. Andrew's, with Laura coordinating the schedule for services. Cellist Charles Torrance often added to the music complement when Elizabeth was the organist. For special services on Good Friday, Easter, Christmas Eve, and Christmas Day, the three musicians worked as an ensemble with Elizabeth on piano and violin, Laura on organ and horn, and Charles on cello and violin. At the Christmas Eve Family service, they were joined by John Neilson on trumpet and piano, Jim Tranquilla on trombone and Evan Ziccarelli on piano. The thoughtful choices, extra rehearsals and technical planning by Laura, Elizabeth and Charles and all involved, brought additional beauty and joy to these services.

Early in 2022, the choir presented two anthems under the direction of Caitlin Strong, accompanied by Jerry Yin: on March 20 and April 17. April 17 was Easter, and three other Mount Allison students came to sing with us. It was also Caitlin's and Jerry's last anthem with us, as they were both graduating. Jeff thanked them for their excellent leadership and collaboration and gave them our good wishes for the next steps in their lives.

On each Friday afternoon in May, Laura led choir members past and present in a "Hymn May-hem." Some singers brought instruments and played along, which was enjoyed by all. The last one, May 27, was very special, as Bertha Fillmore, a long-time, enthusiastic, and faithful choir member, had passed away earlier that day. With Laura at the piano, Anne Miller on recorder and Beth Cockburn-Savoie on ukulele, we dedicated this hour to her memory and sang our hymns with grateful thanks for the years we enjoyed worshipping and singing with her at St. Andrew's. Choir members also sang for her memorial service on June 1.

Come late September, still without a director, Laura and Elizabeth prepared the choir to lead the rest of the congregation in singing (in 3 parts) the hymn "By the Waters of Babylon," which we did on October 2. Encouraged by this experience, Laura, Elizabeth and others resolved to enable the "occasional choir" to contribute to worship services, to sustain the concept of having a "choir" and to help those who wanted to keep their voices in good condition.

Laura offered to lead more hymn sings, and we thought the invitation should include everyone who would like to attend, not just the "occasional choir" members.

During Advent Laura led three Friday afternoon hymn sings and Elizabeth led one; they focused on Advent and Christmas requests, as well as practicing hymns which would be sung in services to come. The hymn sings of November 25, Dec. 2, 9 and 16 were well attended and included some people from town.

As in the past, we on the Music Committee wish to thank the congregation for continued generous support for the ministry of music at St. Andrew's, both with funding and with comments of appreciation and encouragement.

Respectfully submitted,

Mary Bogaard, for the Music Committee (Laura Snyder, Carol Sheehan, Rev. Jeffrey Murray and Mary Bogaard)

Publications

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

Rev. Jeff Murray, the webmaster, has continued to offer his expertise in maintaining and upgrading the website – sapres.ca

With the installation in April 2022 of the Web Streaming System church services were available live on YouTube and Facebook and CHMA 106.9FM radio. The services were also posted on the website and on Facebook for enjoyment anytime throughout the year. We also have a CanadaHelps.org donation page.

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

A special thank-you to Rev Jeff for his technical abilities, in addition to his ministerial duties, enabling many to connect with the work and ministry of St. Andrew's.

The Salt was published twice in 2022: an Easter edition and a Christmas edition. All publications of The Salt and AGM reports can be found on our sapres.ca/News.html

The directory was printed and published in January 2022.

Respectfully submitted

Mona Meldrum

Session

The Session met fourteen times during 2022, and the meetings were well attended. Five of those meetings were in person, four by Zoom, and five in person with some attending by Zoom.

In the early months of 2022 we continued to adapt our services to accommodate provincial "Covid" health regulations. From January 2 through February 13 five services were held in the church but with no singing. The church was closed for two Sundays; those services were livestreamed with just the minister, organist, and reader present. Restrictions were eased in late February and were lifted altogether during March. We chose, however, to continue following precautions such as the use of face masks. In all, we celebrated 52 Sunday services and 4 special services, with no weather cancellations. Services were live-streamed throughout the year. The installation of a new AV system in early April improved the quality and made the operation easier, aside from a few glitches. In mid-January local radio station CHMA began broadcasting our Sunday services using the livestream feed through Facebook. This has become a popular option, especially for those who lack good internet connections at home. Many thanks to Brian Neilson for setting this up and moderating the weekly broadcasts!

The Sacrament of Holy Communion was celebrated on seven Sundays, as well as Maundy Thursday and the late Christmas Eve service. We continued to use the procedures developed in 2021 for preparation and distribution of the elements, to minimize the risk of virus transmission.

Our services included three guest preachers during the year. Our Anniversary service was celebrated on October 30, with guest preacher Rev. Dr. Philip Lee. In Rev. Murray's absence, Brian Neilson led services on May 1, July 3, 10, and 17, October 23, and November 6. Rev. Todd Nelson led the service on June 5. Mindful of changing health regulations and the reality that Covid and other illnesses such as flu continue to spread, we have tried to balance the health needs of our congregation with the need to return to more social connections. Coffee & Conversation events were brought back with revised procedures and Lemonade on the Lawn was a pleasant way to reconnect after services in July and August, but we decided, reluctantly, that it was too soon to bring back our traditional December church potluck.

We were saddened to mark the passing on May 27, 2022 of Bertha M. Fillmore, a faithful long-time member and Elder at St. Andrew's. A service commemorating her life was held at the church on June 1.

We welcomed one new member during 2022. Irene Corkerton joined by certificate of transfer from Ile Perrot Presbyterian Church, Pincourt, Quebec.

During the service on November 27 we celebrated the baptism of Margaret Grace Strong-Harris, daughter of Gillian Strong and Michael Harris, born August 18, 2022.

Brian Neilson continues to serve as Representative Elder. He and Rev. Murray provide regular reports on meetings of the Presbytery and the Synod. Linda Trentini serves as Alternate Representative Elder.

During 2022 Laura Snyder continued to serve as Clerk of Session and Mona Meldrum served as Roll Clerk. Mona also took on the role of Session representative to the Board, as Linda Trentini became Board Chair.

During Lent, Rev. Murray led five study sessions (primarily via Zoom) focused on the Passion narrative in the four Gospels.

In early 2022 the Session submitted a General Assembly Standing Committee nomination for Brian Neilson to serve as a member of the Life and Mission Agency Committee. This nomination was successful, and Brian has now begun his work on this committee. Donna Capper continues to serve on the International Affairs Committee and Rev. Murray serves on the Assembly Council. Elizabeth Millar is a member of the Archives and Records Management Committee of Assembly Council, serving as the representative for the Atlantic region. Laura Snyder was named by the Session as a commissioner for the Presbytery of New Brunswick, to the General Assembly, held virtually on June 5-8, 2022.

During 2022 the Session continued the process of discernment (self-assessment and planning) that was begun in 2021. In February we distributed a questionnaire inviting feedback on the gifts of our church, the needs in our community, the challenges for St. Andrew's, our calling as a church, and scriptural passages or hymn texts that might inspire us in this process. On May 15 the Session organized a Coffee & Conversation, where participants gathered in small groups to discuss the question "What have you been missing about the church in the past 2 years?" The lively conversations on this question produced many insightful comments and excellent ideas for the future. For the November meeting of the Session, Rev. Murray prepared a summary of the ideas that have come out of this process. That document is appended to this report.

One key concern of the Session continues to be the need for a workable solution to provide Church School for the children of our congregation. We are very grateful to the AMS as they continue their outreach to the children.

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 the extended church family through the power of prayer.

The St. Andrew's congregation responds generously to needs in the local community through donations to the Sackville Food Bank and the Tantramar Regional High School's Food for Thought & Tantramar Pantry programs, as well as "White Gift Sunday" donations for the Community Association's Christmas Cheer boxes. Jerry Ward handles the deliveries to the Food Bank, Mary Bogaard takes care of the TRHS donations, and Brian Neilson is our Community Association representative. Reminders and lists of needed items for these programs are distributed on a regular basis. In the fall we welcomed the Parents & Tots program back to our child-friendly lower level.

We are thankful for the engagement and resilience of our congregation as we work together to support and nurture each other, and to be a caring church in our community. God continues to bless us and the ministry we share.

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.

<u>Discernment summary</u>

Last year's Discernment process identified many of the challenges that our congregation and many other congregations face: declining attendance (not helped by COVID), fewer families and children, aging congregation, etc.

Nevertheless, the information collected was very affirming of the life, work, and ministry of our congregation with a deep appreciation for the hospitality and worship of our congregation. There is an appreciation for what our congregation offers and wish others could experience the sense of warmth and community found at St. Andrew's.

There is a strong desire to also reach out to the community and beyond, while recognizing the limitations of our congregation's size and abilities.

After searching the Scriptures, discerning as a session, and hearing from the congregation the following scripture passages, thoughts shared, and hymn provide a summary of our work and what guides us as we move forward in our ministry together at St. Andrew's.

Scripture

The following passages of scripture came before us frequently throughout the process and seems to balance worship, personal growth, the church family, and outreach for our small congregation:

Luke 11:33

"No one after lighting a lamp puts it in a cellar, but on the lampstand so that those who enter may see the light."

Philippians 4:4-9

Rejoice in the Lord always; again I will say, Rejoice. Let your gentleness be known to everyone. The Lord is near. Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.

Finally, beloved, whatever is true, whatever is honourable, whatever is just, whatever is pure, whatever is pleasing, whatever is commendable, if there is any excellence and if there is anything worthy of praise, think about these things. Keep on doing the things that you have learned and received and heard and seen in me, and the God of peace will be with you.

Colossians 3:12 -17

12 As God's chosen ones, holy and beloved, clothe yourselves with compassion, kindness, humility, meekness, and patience. ¹³Bear with one another and, if anyone has a complaint against another, forgive each other; just as the Lord has forgiven you, so you also must forgive. ¹⁴Above all, clothe yourselves with love, which binds everything together in perfect harmony. ¹⁵And let the peace of Christ rule in your hearts, to which indeed you were called in the one body. And be thankful. ¹⁶Let the word of Christ dwell in you richly; teach and admonish one another in all wisdom; and with gratitude in your hearts sing psalms, hymns, and spiritual songs to God. ¹⁷And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him.

Thoughts & Discernment

Below are some of the thoughts, which members shared in the questionnaires circulated about how as a small church we might do Christian Ministry in these challenging times:

"Persistence... and a sense of community."

"To keep our little church standing, and keep its doors open. Not very exciting, nor imaginative... but our church provides for the needs of whoever joins in, and in a way that cannot be readily provided any other way."

"We often think we have to do big things but it is often the small things that matter."

Hymn

The following hymn recognizes the challenges we face, encourages outreach, and the calling of the church:

The church of Christ, in every age:

The church of Christ, in every age, beset by change but Spirit led, must claim and test its heritage and keep on rising from the dead.

Across the world, across the street, the victims of injustice cry for shelter and for bread to eat, and never live until they die.

Then let the servant church arise, a caring church that longs to be a partner in Christ's sacrifice, and clothed in Christ's humanity.

Social Committee

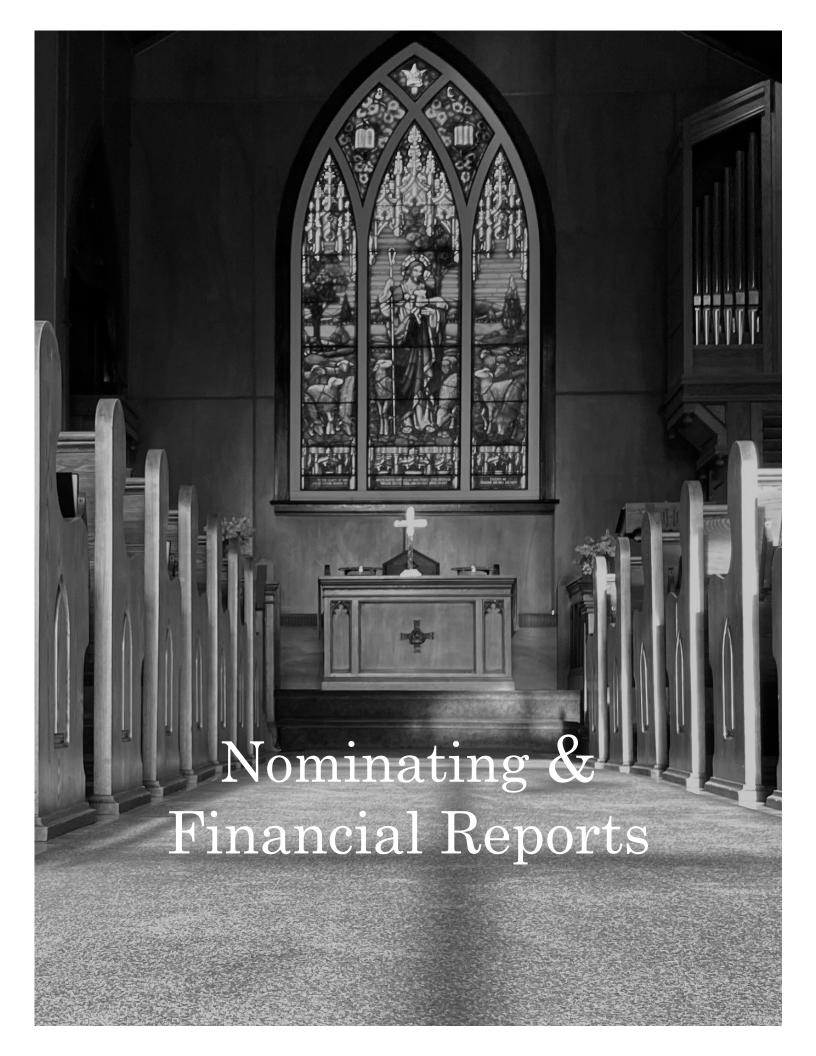
2022 saw St. Andrew's return to celebrating Coffee and Conversation the second Sunday of each month. It was a delight to meet once again with our Church family over a cup of tea or coffee....along with a sweet of two. Some Coffee and Conversations were celebrations, both happy and sad. Anniversary Sunday, a discernment discussion, a Baptism and a goodbye for Bertha Fillmore.

During the Summer, Lemonade on the Lawn was restarted and offered an opportunity to share a refreshing glass of lemonade or cool water along with cookies on the cool grass and shade of the trees beside the Church.

Many thanks to Julie Comeau, our Communication Specialist, whose telephone skills are much appreciated.

The committee thanks all who shared food and time to make our times together celebratory and sustaining.

Linda Trentini for the 2022 Social Committee: Beth Cockburn-Savpoe. Debbie Stewart, Helen Amos, Julie Comeau, Becky Crossman and Lynn Estabrooks.



NOMINATING COMMITTEE REPORT CONGREGATIONAL MEETING 13 FEBRUARY 2023

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 years(s).

Please note that committee members are responsible until the Congregational Meeting following their final year. This means that service until 2023 extends to the Congregational Meeting which will be held early in 2024. Officers of committees are normally approved yearly by the congregation but, if necessary, committees can choose their own officers.

PRESENTLY SERVING

NOMINATED FOR CONGREGATIONAL MEETING 2023

NOMINATING COMMITTEE

Linda Trentini 2024 Linda Trentini Chair 2023 Barbara Jardine 2023

Eileen Smith 2024

BOARD OF MANAGERS

Kirk Meldrum 2022 Kirk Meldrum 2025

Paul Bogaard 2023

Anne Miller 2023 Anne Miller Treasurer 2023 Linda Trentini 2022 Linda Trentini 2025 Chair 2023

Barbara Jardine 2024

Alex Whitla 2024 Alex Whitla Secretary 2023 Mona Meldrum 2022 Mona Meldrum 2025 Session Rep 2023

ENVELOPE SECRETARY

Elizabeth Millar 2022 Elizabeth Millar 2023

FINANCIAL REVIEWER

Becky Estabrooks 2022 Becky Estabrooks 2023

TRUSTEES

Kirk Meldrum 2022 Kirk Meldrum 2025

Anne Miller 2023 Richard Fillmore 2024

LIBRARY COMMITTEE

Laura Snyder 2022 Laura Snyder 2025 Beth Cockburn-Savoie 2024 Heather Payne 2025

SOCIAL COMMITTEE

Helen Amos 2024

Beth Cockburn-Savoie 2022 Beth Cockburn-Savoie 2025

Debbie Stewart 2023

Linda Trentini 2022 Linda Trentini 2023

Julie Comeau 2024 Communications Specialist

PUBLICATIONS COMMITTEE

Jeff Murray2022 Web MasterJeff Murray2023 Web MasterJeff Murray2022 Editor The SaltJeff Murray2023 Editor The SaltMona Meldrum2022 Church DirectoryMona Meldrum2023 Church Directory

FLOWER COMMITTEE

Mona Meldrum 2024

Eileen Smith 2024 Corresponding Secretary

Carol Sheehan 2023 Debbie Stewart 2024 Linda Trentini 2023

FOOD BANK

Jerry Ward 2022 Jerry Ward 2023

READER AND GREETER CO-ORDINATOR

Mary Bogaard 2022 Mary Bogaard 2023

COMMUNITY ASSOCIATION REPRESENTATIVE

Brian Neilson 2022 Brian Neilson 2023

ASSISTANT TO THE TREASURER

Linda Trentini 2022 Linda Trentini 2023

Respectfully Submitted: Linda Trentini (Chair), Barbara Jardine, Eileen Smith

Overview of Income 2022 and Budget 2023, St. Andrew's Presbyterian Church

2022 Actuals: lget (Main + B&R): 149326 2023

Budget:

Total Revenue for Budget (Main + B&R): Total Expenses for Budget (Main + B&R):

112953

Total Revenue (Main + B&R): Total Expenses (Main + B&R): 122581

Net gain/loss:

36373

Net gain/loss (Reserve amount):

121481 1100

Approved Budget (Main & B & R):

\$111,849

Proposed Budget (Main + B&R): \$1

\$121,481

Income Statement and Budget - Main Operating Account

St. Andrews Presbyterian Church For the Year 2022, with Budget 2023

REVENUE	2023 Budget	2022 Actual	2022 Budget	2021 Actual
Local Givings	110031	104176	101599	88481
Loose Offering	400	515	300	325
Total Operating Rev:	110431	104691	101899	88806

	2023	2022	2022	2021
EXPENSES	Budget	Actual	Budget	Actual
0	0050	0000	0000	4447
Synod Assessment	2259	2283	2283	1117
Pres. Assessment	1412	951	951	
Church School	100		100	98
Fruit & Flower Fund	300	67	300	156
Pulpit Supply	1500	1683	1500	1368
Caretaking	2600	2260	2300	2240
Library				
Kitchen Sup. & Hosp.	400	339	200	20
Pandemic Church Serv.	300	215	300	283
Printing Services	600	472	600	565
Advertising	150		150	149
Ins.(church & manse)	3795	3396	3396	3921
Liturgical Materials	50		50	60
Music Expenses	9380	6490	9180	7825
Present., Honor., Gifts	100	64	200	
Sundry	200	13	200	48
Office Supplies	400	405	300	236
Bank Fee	200	185	400	376
Financial Consultant	1200	1200	1200	1200
Org./Piano Tuning & Rep.	500	495	1000	
Christian Education	200		200	
Subtotal Expenses:	25646	20518	24810	19662

EXPENSES (cont.)	2023 Budget	2022 Actual	2022 Budget	2021 Actual
CHURCH UTILITIES				
Electricity	2000	1973	1800	1762
Furnace Oil & Service	8000	7502	3200	3021
Telephone	1500	1360	1500	1146
Water	600	497	500	501
Snow Removal				
Total Church Utilities	12100	11332	7000	6430
MANSE UTILITIES				
Electricity	1500	1590	1900	1878
Gas, Fuel Oil & serv.	3000	3228	1900	1787
Telephone	2000	2146	1900	1812
Water	750	631	750	720
Total Manse Utilities	7250	7595	6450	6197
PAYROLL	10015	47000	17000	05404
Total Stipend	49815	47396	47396	35100
Payroll Expenses	4000 5084	3776 5707	3800 5707	2724 4656
Cong. Pension Assess. *Continuing Ed.	118	118	5707 552	4000
Med. & Dent. Ins	4918	4684	4684	4592
wed. & Dent. Ins	4910	4004	4004	4392
Professional Dev.	500	119	500	363
Communications Allow.	1000	979	1000	986
Total Support of Min.	65435	62779	63639	48421

Total Operating Exp:	110431	102224	101899	80710
NET GAIN/LOSS	0	2467	0	8096

DONATIONS

Extra to Budget In:	2023	2022	2022	2021	Extra to Budget Out:	2023	2022	2022	2021
Presbyterian Sharing	n/a	3460	n/a	3330	Presbyterian Sharing	n/a	3280	n/a	3785
PWS&D	n/a	5435	n/a	5580	PWS&D	n/a	5405	n/a	5500
AMS	n/a	2452	n/a	1438	AMS	n/a	2147	n/a	1418
Sackville Foodbank	n/a	150	n/a	110	Sackville Food Bank	n/a	150	n/a	100
SRRC	n/a		n/a		SRRC	n/a		n/a	
Calendars	n/a	20	n/a	90	Calendars	n/a		n/a	103
	n/a		n/a			n/a		n/a	
Total Extra to Budget In:		11517		10548	Total Extra to Budget Out		10982		10906

Income Statement and Budget - Building and Reserve Account

St. Andrews Presbyterian Church For the year 2022, with Budget 2023

REVENUE	2023 Budget	2022 Actual	2022 Budget	2021 Actual
Env. Offering (incl. PAR)	12000	17074	12000	24542
Roof fund Interest	150	27330 231		3
Total Revenue B&R	12150	44635	12000	24545

	2023	2022	2022	2021
EXPENSES	Budget	Actual	Budget	Actual
Church Annual Mainten.	1000	2683	1000	2290
Contingency fund	1000		2000	
Elevator expenses	1300	1894	1200	1184
Manse Annual Maintenance	750	663	750	
Manse Windows	5000	5489	5000	2279
Manse basement insulation				2503
Manse doors	2000			
Total Expenses B&R Reserve Amount:	11050	10729	9950	8256
NET GAIN/LOSS	1100	33906	2050	16289

Income Statement and Budget - Memorial Fund

St. Andrews Presbyterian Church For the year 2022, with Budget 2023

	2023	2022	2022	2021
REVENUE	Budget	Actual	Budget	Actual
**Benevolent Fund		500		85
In Memoriam		1810		781
Video Equipment			8000	
Interest		14		1
Total Rev. Memorial	0	2324	8000	867

	2023	2022	2022	2021
EXPENSES	Budget	Actual	Budget	Actual
**Benevolent Fund		1100		50
Paper Stmnt(one time)		2		
Video Equiipment		7940	8000	
Total Exp. Memorial	0	9042	8000	50
NET GAIN/LOSS	0	-6718	0	817

**Benevolent Fund (held here since 2013):				
Balance Dec. 31, 2022	\$1,080			
Donations 2023	<u>\$0</u>			
Total available for 2023	\$1,080			
Withdrawals in 2023	<u>\$0</u>			
Net available for 2023	\$1,080			

*Continuing Education Fund (maximum \$5000)				
Balance Dec. 31, 2022	\$4,882			
Budget 2023	<u>\$118</u>			
Total available for 2023	\$5,000			
Withdrawals in 2023	\$0			
Net available for 2023	\$5,000			

Balance Sheet St. Andrew's Presbyterian Church As at December 31, 2022 (compared with December 31, 2021 and 2020)

<u>ASSETS</u>	2022	<u>2021</u>	<u>2020</u>	<u>LIABILITIES</u> 202	2021	<u>2020</u>
<u>Current</u>				Short Term		
Bank				Accounts Payable/Accruals 191	3102	2521
Operating Account	52110	37495	28714			
Building & Reserve Account***	64254	44023	17040			
Memorial Account	5675	11840	11539			
Prepaid Expenses	3795	3396	4021	Long Term		
Account Receivable	594	816	829			
GIC (CEBA)	40361	<u>40000</u>	30000	CEBA Loan 6000	60000	<u>40000</u>
Total Bank Accounts:	166789	137570	92143	Total Liabilities: 6191	63102	42521
<u>Fixed</u>						
Church (book values)						
Building	439400	439400	439400	ASSETS OVER LIABILITIES: 111707	1086668	1061822
Furnishings	55000	55000	55000			
Land, 36 Bridge St.	30000	30000	30000			
Memorial Window	26700	26700	26700			
Organ	223400	223400	223400	***Roof Funding: call for donations July, 2022		
Piano	10700	10700	10700	Members and Friends Donations: \$17,33)	
Elevator (Sept 2016)	55000	55000	55000	Helen Lawrence Estate: \$10,00)	
Manse (book values)				CEBA Loan forgiveable portion: \$20,00	<u>)</u>	
Manse	136000	136000	136000	Total on December 31, 2022: \$47,33)	
Manse contents	11000	11000	11000			•
Land, 13 West Avenue	<u>25000</u>	<u>25000</u>	<u>25000</u>			
Total Fixed Assets:	1012200	1012200	1012200			
Total Assets:	1178989	1149770	1104343	21		

Crossroad Tax Services



150 Stanley Drive, Sackville, NB E4L 1P9 (506) 536-4528 crossroadtaxservices@hotmail.com

January 16, 2023

St. Andrew's Presbyterian Church 36 Bridge Street Sackville, NB E4L 3N7

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

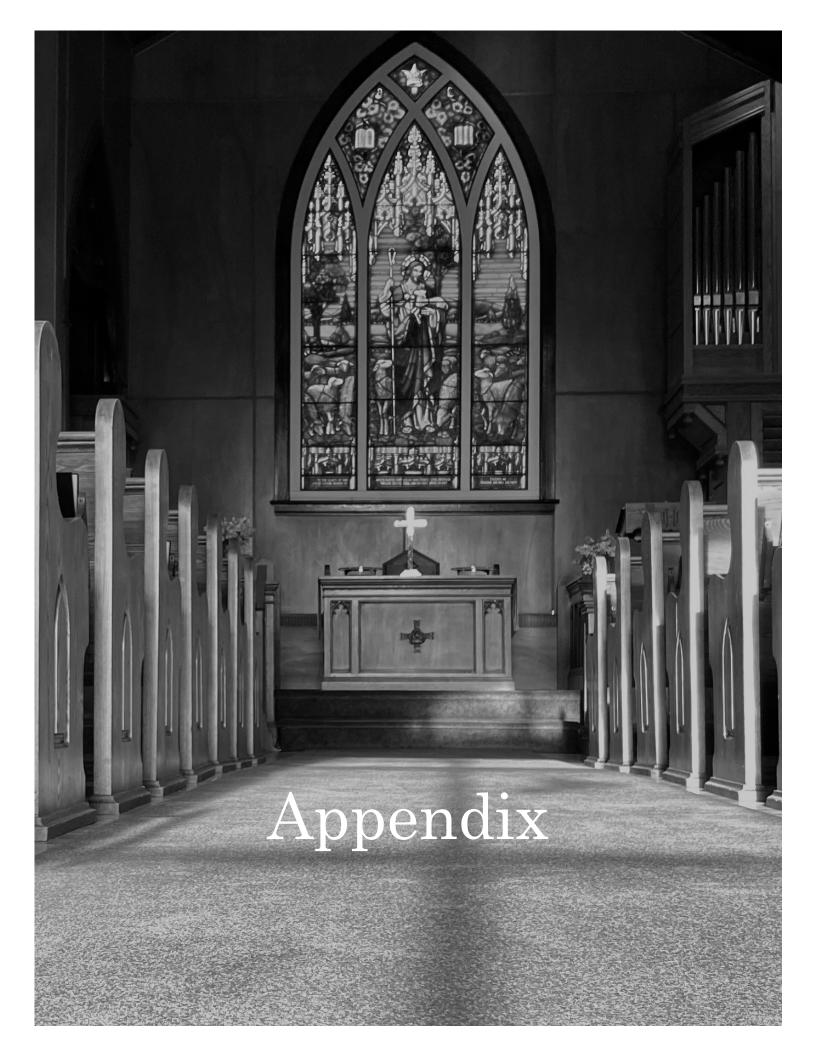
I have reviewed the balance sheet of St. Andrew's Presbyterian Church as of December 31, 2022, and the statements of income and expenses for the year end. The review also consisted of discussions and preparation of accounting reports with the Treasurer of the church.

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,

Becky Estabrooks

Crossroad Tax Services



CONGREGATIONAL COMMITTEES - TERM OF OFFICE AND DUTIES

Annual Meeting Officials:

<u>Chair</u> - "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.

<u>Secretary</u> – 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).

<u>Chair</u>- "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).

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

<u>Secretary</u> - "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).

<u>Envelope Secretary</u>: 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