

*St. Andrew's Presbyterian Church
Sackville, New Brunswick*



Annual Reports 2024

Index & Agenda

Annual Congregational Meeting

St. Andrew's Presbyterian Church, Sackville, New Brunswick
Sunday 9 February 2025

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Minutes of the Annual Congregational Meeting

**St. Andrew's Presbyterian Church, Sackville, New Brunswick
Sunday, February 11, 2024**

Place and Time

The Congregation of St. Andrew's Presbyterian Church, Sackville, New Brunswick held its annual meeting at the church on Sunday, February 11, 2024 at 12:28 in the afternoon.

Attendance:

Present: Rev. Jeff Murray, Terrlynn Allen, Gordon and Helen Amos, Mary and Paul Bogaard, Jean Cameron, Barb and Lew Clarke, Beth Cockburn-Savoie, Carol Cooke, Irene Corkerton, Lise Corkerton, Lynn Estabrooks, Richard Fillmore, Kirk and Mona Meldrum, Anne Miller, Rebekah Nelson, Heather and Michael Payne, Carol Sheehan, Eileen Smith, Laura Snyder, Matt Somers, Debbie Stewart, Linda Trentini, Jerry Ward, Alex Whitla.

Rev. Murray, Chair, opened the meeting with the reading of Philippians 4:4-9, followed by reflection and prayer.

Secretary:

It was moved by Richard Fillmore and seconded by Terrlynn Allen, that Laura Snyder serve as Recording Secretary for the Annual Congregational Meeting. Carried.

Agenda:

It was moved by Mary Bogaard and seconded by Anne Miller, that the agenda distributed with the *Annual Reports for 2023* be adopted. Carried.

Minutes:

It was moved by Jean Cameron and seconded by Anne Miller, that the minutes of the Annual Congregational Meeting held on February 12, 2023 and distributed with the *Annual Reports for 2023* be adopted. Carried.

2023 Reports:

It was moved by Linda Trentini and seconded by Beth Cockburn-Savoie, that the following 2023 reports be adopted as distributed: Atlantic Mission

Society and Ladies' Aid, Atlantic Mission Society Financial Report, Board, Flower Committee, Reader and Greeter, Ladies' Bible Study, Library, Music Support, Publications, Session, and Social Committee. Carried.

Rev. Murray commented that there is a lot of information in these reports. Jean Cameron commented that the reports provide a very good view and historical record of what has gone on this past year. Rev. Murray noted that a copy of the reports will go to the Archives. He thanked all who serve on committees and those who wrote the reports.

Nominating Committee Report:

Linda Trentini presented the Nominating Committee report, noting that Heather Payne should be added to the Library Committee list. In the Board and Trustees lists there are a few errors in the left-hand column, but the right-hand column correctly lists those serving for the coming year. Kirk Meldrum is stepping down as Board member and trustee; Linda is now serving as a trustee.

It was moved by Kirk Meldrum and seconded by Lynn Estabrooks that all nominations and the report as a whole be adopted with corrections as noted above. Carried.

Rev. Murray noted that it is wonderful to see some new names in this report. He also expressed his appreciation to Kirk Meldrum for his wisdom and insight in his roles as a Board member and a trustee.

Financial Reports and Review:

Anne Miller began by commenting that this is her first time presenting the financial reports at the annual meeting without her late husband Art's support, and also her first time to report that all money has been raised for a project not yet done. Beginning with the Income and Expense statements for 2023, she reported that while the Operating Budget was slightly overspent in 2023, the roof budget is well in place. Most areas came in at or below budget in 2023. The manse projects have not been done yet, but are planned for 2024. Some money was spent from the Benevolent Fund in 2023, but none came in for that fund.

In discussion, Jean Cameron noted that the expenditure in 2022 for the video equipment has been a very good investment. Many people watch our services who cannot attend in person. Debbie Stewart asked how many people are watching. Laura Snyder answered that it is difficult to tell because of the ways Facebook and YouTube count and report viewers. She provides an estimate as part of our church attendance figures for the annual Statistical Report for PCC and appreciates anecdotal information about those watching our services or listening to the

broadcasts on CHMA. Brian Neilson was thanked for his role in the radio broadcasts; it was also noted that his son John Neilson did an excellent job as reader during the morning service. It's great to have our younger congregants take an active part in our services.

It was moved by Anne Miller and seconded by Paul Bogaard, that all Income and Expense statements for 2023 be adopted as distributed. Carried.

Anne Miller next presented the balance sheet, which compares assets and liabilities for 2023 to the two previous years. The CEBA loan was paid off so this has decreased our liabilities.

It was moved by Anne Miller and seconded by Paul Bogaard, that the Balance Sheet and Financial Review for 2023 be adopted as distributed. Carried.

Anne Miller then presented the Budget for 2024. It builds on our good year of 2023, with a total about \$6,000 higher than last year. Some costs are up, including insurance and the Presbytery and Synod amounts, while the cost of utilities didn't increase as much as in 2022. In answer to a question about Presbytery and Synod dues she reported that the increases are due in part to the fact that the unspent roof project money has increased our dollar base. Rev. Murray added that there is also a general increase in the dues now because there were no increases during the height of the Covid pandemic.

For the Building and Reserve budget, the aim is to have about \$1,000 come in per month. We are next on the contractor's list for the roof project. There will be a few other projects to do in the church once the roof is done.

On the Memorial Fund, Anne Miller commented that the Session decides on expenditures of this money. The new AV system came out of this fund, for example.

In discussion, the question was asked whether the national church gives us any money. In general, we are giving rather than receiving. We did, however, receive a grant of \$7,000 for the roof project. This was from the McBain-Barker fund, which also gave us a grant previously for the elevator project. Churches can apply for a grant every five years. The Presbyterian Sharing fund provides aid to churches based on need. Our church received this funding in earlier times.

It was moved by Anne Miller and seconded by Paul Bogaard, that the Budget for 2024, totalling \$127,568, be approved. Carried.

Anne Miller thanked everyone for stepping up with their donations. She also thanked Linda Trentini for her work as Assistant Treasurer, and Rev. Murray and the Board for their support.

Rev. Murray expressed his thanks and commendations to Anne for her work. Paul Bogaard added his voice of appreciation for her terrific work as treasurer.

New business:

A few memories of Art Miller were shared, with warm appreciation for his teaching and his work in the church.

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

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

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

Rev. Murray closed the meeting with prayer at 1:09 p.m.

Respectfully submitted,
Laura Mattern Snyder, Recording Secretary

Reports



Atlantic Mission Society (AMS) and Ladies Aid

The AMS continued to meet at 10:30 on Saturday mornings at the church. We have been busy with 11 active members, with an average attendance of 7.

Our executive is:

President	Helen Amos
Vice-President	Heather Payne
Treasurer	Eileen Smith
Secretary	Debbie Stewart

In February Valentine Letters were distributed to the church children and a large red heart was placed in the narthex. All attending church were invited to write a good deed of kindness they had done on a small heart and placed it on the heart poster, in the spirit of loving others as ourselves. Cards for Easter were mailed and there was an Easter egg hunt following the Easter service. In the Spring sunflower seeds and cards were delivered. In October a tree was hung in the narthex and leaves were available for writing something for which each person was grateful, to be added the tree. Cards with angels and candy canes were distributed to the children at the Dec. 24th Christmas Family Service.

The World Day of Prayer (WPD) service was held at the Church by the Lake on March 1st. It was written by the women of Palestine. Helen Amos attended and read on our behalf. We also donate at each of our meetings to “the Fellowship of the Least Coin”, a program of the Women’s Inter Church Council (WICC). More information is available at <https://wdpcanada.ca/>. April 28th was the date for Mission Awareness Sunday when the members participated in the service, “Keeping the Faith”.

The following organizations were supported financially: the Sackville Food Bank, Open Sky Co-operative, Camp Geddie, Presbyterian Missions, as well as our own congregation. We also supply student snacks and personal hygiene items to the Tantramar High School.

Once again in December a basket was available for donations during a time of fellowship with warm cider and cookies, following the church service. The \$310 raised went to the Community of Hope in Moncton which provides services known as “Rahab’s Refuge” to women at risk.

A potluck lunch was held on June 16th following our meeting. The October meeting was held at Open Sky. As the congregational Christmas potluck dinner was cancelled due to inclement weather, it was held on December 14th to coincide with the AMS potluck lunch. A door prize, won by Jerry Ward, was provided by the AMS.

Visitors and new members are always welcome.

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

Atlantic Mission Society and Ladies Aid Financial Report, 2024		
Balance forward January 1, 2024		\$2,413.03
Received:		
Missions	\$831.25	
Fundraiser	\$100.00	
Ladies Aid	\$268.75	
Piggy Bank Fund	\$330.00	
Sp. Missions	\$50.00	
Message Subscriptions	\$195.00	
Dues	\$42.00	
Least Coin WICC	\$120.75	
Mutual Funds	\$933.12	
TD Investments	\$69.84	\$2,940.71
Expenditures:		
Missions		\$1,541.00
Message Subscriptions		\$225.00
Postage		\$46.83
BSC		\$20.00
Donation to St. Andrew's		\$500.00
Sackville Food Bank		\$200.00
Sunflower Seed (Youth Project)		\$19.23
Order of Cheques		\$76.92
Camp Geddle Donation		\$200.00
Lemonade & Cookies on the Lawn		\$89.02
Youth Project		\$54.07
Open Sky		\$200.00
Coffee Urn for St. Andrew's kitchen		\$104.41
Community of Hope		\$100.00
Balance at year's end December 31, 2024		\$3,376.48
		\$1,977.26

I have checked the figures for the Atlantic Missions Society and Ladies Aid and found them to be correct and in order.

Date 18 January 2025

Board of Managers

The Board of St. Andrew's Presbyterian Church met monthly in 2024 to address issues pertaining to the Church and Manse. Alex Whitla continued as Board Secretary for which we were most grateful.

Various responsibilities were handled by members in an oversight capacity. Barbara Jardine arranged with Laura Snyder, Church Organist, to have the piano and organ tuned as necessary. Mona Meldrum continued as our liaison between the Board and Session. Linda Trentini continued as Board Chairman until health issues required her resignation in late 2024.

Anne Miller continues as the Church Treasurer. The Board is most thankful that this role is done so ably, and we are most appreciative of the vital work of our Treasurer. Linda Trentini continues to serve as aide to the Treasurer.

We wish to thank Elizabeth Millar, Church Envelope Secretary. Elizabeth has served in this role for several years and has agreed to continue for the coming year.

Several structural projects have been the major focus of the Board this year. As mentioned, in last year's Annual Report, we were waiting for a local contractor to start our roof project. We were informed in the Spring that this company would be unable to start this project as planned. We were then tasked with finding another company to start the much-needed roof for which generous donations from the Congregation and Friends of St. Andrew's were received. As well, we had received monies from the Federal Government and from the National Presbyterian Church. We approached SE Metal Roof of Moncton and were visited, within a week, by their estimator and another experienced roofer. After another meeting, which included a drone inspection of the roof, we asked for a quote. Progress moved quickly, and by the first week of July the work was started and completed within a week.

Early in the Spring, during maintenance on the Manse propane fireplace, it was noted that there was significant damage to the chimney that had occurred over time. There was no liner in the flue and several cracks were evident in the upper segment of the chimney. Although this work was not budgeted, the Board felt it could become a safety issue for our minister and family. We proceeded to investigate several options, and in the end decided to replace the chimney and propane fireplace. This work was done by a local company, Goldbrick Masonry, owned by Philip Sears. This triggered several months of discussion on what would be the most efficient way to heat the Manse. A special meeting of the Board took place at the Manse in early June. Several alternatives for heating the Manse were discussed at that time. It was determined that more information was

needed. Alternatives to oil heat were discussed, and after more research, it was decided to convert from an oil heat, hot water system to an electric fired boiler. The conversion required an entrance upgrade and installation of a 20kw electric boiler and control system. This change will provide a cleaner, less expensive, heat to the Manse.

New storm doors and living room window have been ordered. This project had been planned for several years and had been delayed due to the installer's work schedule. The doors and window have been received and will be stored by the installer. This project will go forward as soon as the weather is warm enough in the Spring.

Once the roof was completed our next project at the Church began. St. Andrew's contracted with Ronnie Beal of Windy Marsh to paint everything on the exterior of the Church. They began by repairing and reinforcing the trim and wire mesh that protects the large, stained-glass window and similarly the large window at the other end of the Church. They then proceeded to scrape and paint the eaves, frieze and water table boards. They scraped, repatched and painted all the exterior basement walls where they were above ground. They scraped, sanded and re-varnished the two main entrance doors. All these were agreed upon at the onset.

While they were working we also arranged for them to help us with the storm windows (which were being remade by J. A. Richards & Sons of Amherst) by taking the old ones down and disposing of them, cleaning and repainting the window frames and interior windows, painting the new storm windows once built and delivered, and mounting them on each of eight windows. Those windows facing Bridge Street had UV protective film applied on the inside before they were installed. The painters also agreed to pressure wash all the vinyl cladding on the Church. Finally, these painters offered to repaint all the interior walls of the basement, including trim, ceiling, and back stairway. This all together proved to be quite expensive. But a quality job has been done, and our Church has been upgraded into excellent repair for the first time in many years.

The work at the Church plus the unexpected work at the Manse has made this an expensive, but fruitful year, necessitating a call-out to our St. Andrew's Family for additional funds. We expect the coming year, with no major projects anticipated, will find our funds replenished.

We would close this Report with a 'thank you' to Reverend Murray. Work done of his own accord at the Manse has saved the Church funds. As well, he has supported the Board and lived a difficult Summer with construction taking place literally in his living room.

Finally, I would like to recognize and thank Paul Bogaard and Alex Whitla for their help in preparing parts of this report.

Respectfully submitted, Linda Trentini, Board Chairman, retired

Flower Committee

The flower committee continued to provide arrangements in the sanctuary throughout 2024 with decorating for Easter, Thanksgiving and Advent.

Cards and flowers were sent to members and adherents during the year for special celebrations, bereavements, and illness, as well as, to those not always able to attend in person. Thanks are extended to all who placed memorial flowers.

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, Rebekah Nelson, Carol Sheehan, Eileen Smith, Debbie Stewart
and Linda Trentini

Food Bank

Usually our congregation contributes non-perishable food items every first Sunday of the month to our local Sackville Food Bank.

Our congregation is so generous in giving to the Food Bank that we, Kevin Hicks and myself find ourselves delivering to them not only after the first of the month but throughout the month as well.

We would like to take this opportunity to thank our congregation for all your wonderful support to the Sackville Food Bank. It is greatly appreciated.

Respectfully submitted,
Heather Payne
Kevin Hicks

Ladies Bible Study

The members met on Thursday mornings at 10:30 from September to June in each other's homes.

We completed Rachel Risner's *Significant Six Ordinary Women, One Extraordinary God*. In this study we learned of women from the genealogy of Jesus.

We were sorry to be notified by Jean Scobie that she felt unable to continue to be part of our group. She has been a faithful and cherished member for many years.

In the fall we began a study on the book of Mark by, N.T. Wright, part of the series, "For Everyone Bible Study Guides".

New members are always welcome. We enjoy the challenge and delight of discussion.

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

Library

During 2024 the Library Committee has continued its work on getting the Children & Youth section in better order. 53 outdated fiction items were removed from the collection, relieving some of the congestion on the shelves. The entire section was removed temporarily so that we could clean and re-space the shelving to better accommodate the great variation in sizes of children's books. A lot of books had been out of order on the shelves with categories inter-mixed, so we did a lot of sorting as we re-shelved. During the sorting process we found quite a number of uncatalogued items that we are guessing may have been left as donations. Those are being reviewed, to be added to the collection or donated elsewhere.

Some of the shelving has been taken over as a storage area for multiple copies of bibles, songbooks, etc. We are now working on organizing and consolidating all of that material together. We also continue to seek better solutions for the placement and storage of furniture in the area, so that it will be easier for people to browse the library collections without having to move tables and chairs out of the way.

Our next big task will be to do a thorough review and weeding of the adult collection.

We need to be mindful of our limited space as we add to the collection. We ask potential book donors to consult us first, rather than leaving anonymous gifts. It would be good to add some newer titles, and for that we encourage your suggestions.

Respectfully submitted,

Beth Cockburn-Savoie
Heather Payne
Laura Snyder

Music Committee

The St. Andrew's Music Committee members are pleased to report that, in 2024, the music for church services and our carol sing at the Christmas Potluck was very well planned and presented by our instrumental musicians on organ, piano, cello, violin, horn, and trumpet.

Elizabeth Craig, Laura Snyder and Charles Torrance continued as our employed musicians, and we were pleased and grateful that Eleanor Murray (cello) and John Neilson (trumpet) continued to volunteer to be part of special music for Christmas and Easter.

The Hymn singers continued to show up as able, on Fridays from 5-6 pm, along with occasional drop-ins, and were skillfully accompanied by Elizabeth and/or Laura, to rehearse the hymns to be sung on Sunday, and to sing, for fun, other hymns from the hymnal. The Hymn singers occasionally sang in services as a choir, presenting music suggested by group members or by Laura and Elizabeth. Laura, Elizabeth, and Charles all did some arranging and adapting of music to fit the needs of our singers and instrumentalists. Singing together continues to be our kind of fun. Though the gathering is not a worship service, and there is laughter and chat here and there, we share very special moments as we sing and listen to each other.

The Committee also meets to prepare a budget request to the Board of Managers for the coming year.

Thank you to the Congregation for generously supporting the Music Budget at St. Andrew's.

Respectfully submitted,
Mary Bogaard, Jeffrey Murray, Carol Sheehan, Laura Snyder

Publications

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

Through the new Web Streaming System, video church services were available live on YouTube and Facebook and in audio on CHMA 106.9 FM radio. All services were posted on YouTube and on Facebook for viewing throughout the year.

The Web Streaming System connects members and adherents from near and afar to enjoy the ministry at St. Andrew's. Zoom video conferencing has also been used as a means to participate in Board and Session meetings and Bible study.

There is a CanadaHelps.org donation page available.

A special thank you to several of our children of the congregation who have enthusiastically participated in a training session for the operation of the streaming device. They now regularly 'take command' of the control board with confidence.

The church directory was published and printed in January 2024.

A very special thank you is extended to Rev. Jeff Murray for his technical abilities enabling many people to connect with the work and ministry of St. Andrew's.

Respectfully submitted
Mona Meldrum

Reader/Greeter Coordinator

Looking back on 2024 I have witnessed the faithfulness of those who have been readers and greeters for our worship services, and it's been my pleasure and privilege to be a keeper of the schedule for another year.

I so appreciate the willingness of all who choose to volunteer for these tasks, and their patience with small mistakes and changes of plan.

If you've been thinking of doing some greeting or reading, please let Rev. Murray or me know, and I'll be in touch about finding a date that is good for you. This invitation is to readers and greeters of all ages! Greeters work in twos, and Readers could share a job too - if you might like to try, please talk to me about it.

Respectfully submitted, Mary Bogaard

Session

The Session met eleven times during 2024; the meetings were well attended. All meetings were held in person at the church, sometimes with one or more elders attending by Zoom.

In 2024 we celebrated 51 Sunday services and 4 special services. Poor weather conditions led to the cancellation of one Sunday service in February, as well as the late Christmas Eve service. Services were live-streamed throughout the year, and Sunday services were also broadcast on local radio station CHMA. Brian Neilson continues to serve faithfully as our contact and the moderator for most weekly broadcasts. Recordings of past services are available through our Facebook and YouTube pages.

The Sacrament of Holy Communion was celebrated on seven Sundays, and on Maundy Thursday. Carol Sheehan and Roger Sage have sometimes joined the elders in serving the Communion elements. We continue to use the “health-friendly” procedures developed in 2021. Concerns about rising rates of respiratory infections in September also led to modifications in greeting practices at our services.

Mission Awareness Sunday was celebrated on April 28, with AMS members leading the service. We are also grateful to the AMS for their continuing ministry to the young people of our congregation through cards, gifts, and interactive seasonal displays.

Our Anniversary service, celebrated on November 3, marked the 80th anniversary of the turning of the church building in 1944. Rev. Herb Hilder served as guest preacher, and Rev. Katharine Michie also participated. The 1944 committee (Paul Bogaard, Mary Bogaard, and Anne Miller) did an excellent job of dramatizing the turning of the church building, assisted by a few young worshippers.

In Rev. Murray’s absence, several others led our services: Brian Neilson on April 7, June 30, July 7, and July 28; Helena Human on June 2; Rev. Ian Ross-McDonald on July 14 and 21; Rev. Ellie Hummel on October 20; and Rev. Todd Nelson on November 17.

On July 28 our congregation was augmented by about 30 students and their leaders from Toya Eiwa High School in Japan, here to participate in the “Go Global” program at Mount Allison University.

During 2024 the Session supported funding for church building and manse repairs. In May we approved the spending of \$15,000 from the Memorial Fund. In November

we applied for a grant from the Annie Thompson Bingham Fund; \$6,000 was received in January 2025.

During March and April, Helena Human led four very informative study sessions on the Book of Revelation, via Zoom.

Social connections are important to our congregation, and were encouraged during 2024 through Coffee & Conversations, an Easter breakfast, an all-church picnic on June 9, weekly “Lemonade on the Lawn” during July and August, and our December church potluck dinner – postponed due to winter weather, but re-scheduled and combined with the AMS potluck lunch. These events could not happen without the dedicated work of Helen Amos and the Social Committee, Brian Neilson, and others who prepare food and help with setup and cleanup.

Helena Human gave an informative presentation on Camp Geddie at Coffee & Conversation on May 12. She also invited St. Andrew’s to serve as a partner congregation (along with other congregations in the Atlantic Synod) to support one of the Camp Geddie Counsellors through prayer, and with nine cards (one for each camp session) giving messages of encouragement. A description of our church and a commission for the counsellor to receive at the end of camp were also prepared. AMS provided financial support, and Mary Bogaard served as coordinator. The counsellor supported by our church was Rebekah VanLeeuwen. The volunteers for this project were Carol Sheehan, Eileen Smith, Rev. Jeff Murray, Debbie Stewart, Linda Trentini, Helen Amos, Heather Payne, Brian Neilson, and Mary Bogaard.

At our September meeting, the Session moved to present Helena Human to the Presbytery of New Brunswick for consideration as a candidate for the ministry.

In 2024 Laura Snyder continued to serve as Clerk of Session, and Mona Meldrum as Roll Clerk. Mona also served as Session representative to the Board, while Linda Trentini continued as Board Chair.

Brian Neilson serves as Representative Elder to the Presbytery of New Brunswick and the Synod of the Atlantic Provinces, and is serving again as Moderator for the Presbytery. He and Rev. Murray provide regular reports on those meetings. The Presbytery has had a challenging year, with many changes. Rev. Murray served as Young Adult Representatives leader during General Assembly.

Our congregation continues to be well represented on national PCC committees. Brian Neilson serves on the Life and Mission Agency Committee, Donna Capper on the International Affairs Committee, Rev. Murray on Assembly Council, and Elizabeth Millar on the Archives and Records Management Committee of Assembly Council.

The Prayer Tree, ably coordinated by Mary Bogaard, has been very active this past year. It continues to be a vital way to keep us connected, as we support each other and the extended church family through prayer.

The St. Andrew's congregation supports 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 Tantramar Community Association's Christmas Cheer boxes. Heather Payne and Kevin Hicks are our representatives to the Food Bank, Mary Bogaard serves as our connection for the TRHS programs, and Brian Neilson is our Tantramar Community Association representative.

We are thankful for the engagement of our congregation as we work together to support and nurture each other, and to be a caring church in our community. We pray that God will continue 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.

Social Committee

Coffee and Conversation was held every 2nd Sunday of each month as established with a few variations.

Jan 14th - the first C&C of the New Year.

Feb 11th - C&C, followed by the AGM. The Social Committee welcomed two new members: Lise Corkerton, and Rebekah Nelson.

March no C&C. Instead, an Easter Breakfast was held on the 31st, prepared by Chef Brian Neilson

April 14th - C&C.

May 12th. - Mother's Day C&C. Following which, Helena Human provided a special presentation on Camp Geddie.

June 9th - St. Andrew's Family BBQ. This was well attended. A special thank you to Jerry Ward for doing the BBQing. Also, thanks to Linda Trentini for doing the stove top grilling.

July and August - the resuming of lemonade on the lawn. The AMS provided the funding for this event as their summer project.

St. Andrew's had the privilege of hosting 29 students from Japan on July 28th. This was part of their Go Global Program. Thank you to members of the congregation who contributed lemonade and snacks during the summer.

Sept 8th - C&C resumed

October 20th - C&C was held one week later due to Thanksgiving Sunday occurring on the second Sunday of October

November 3rd - C&C. This was a celebration of the 80th Anniversary of the Church turning. A very successful event.

December 1st. - C&C was provided by the AMS hosting this event. Hot apple cider and cookies were provided. This is in place of the traditional craft and bake sale. A donation basket was available for those who wished to contribute. This year the monies collected went to a local charity, known as Community of Hope.

December 8th - The Congregational Christmas potluck supper was scheduled for this date, but due to a snowstorm was rescheduled to December 14th. This coincided with the AMS potluck luncheon which was opened to the congregation. This event was well attended. A door prize was given by the AMS and was won by Jerry Ward.

A thank you to all those who assisted in the pre-set up of tables, brought food, assisted with the cleanup and putting things in order at the close of the afternoon.

Respectfully submitted on behalf of the Social Committee,

Helen Amos

Committee members: Beth Cockburn- Savoie, Julie Comeau, Rebekah Nelson, Becky Crossman, Lynn Estabrooks, and Lise Corkerton.

A heartfelt thank you to Julie Comeau, our communication specialist and food solicitor



*Nominating &
Financial Reports*

Nominating Committee Report
St. Andrew's Congregational Meeting 09 February 2025

Many thanks to all those serving on committees and to those who have agreed to join a committee.

Committee members are responsible until the Congregational Meeting following their final year. This means that service until 2025 extends to the Congregational Meeting which will be held in 2026.

PRESENTLY SERVING

NOMINATED FOR CONGREGATIONAL MEETING 2025

NOMINATING COMMITTEE

Linda Trentini	2024		
Barbara Jardine	2023	Barbara Jardine	2027
Eileen Smith	2024	Eileen Smith	2027

BOARD OF MANAGERS

Paul Bogaard	2023	Paul Bogaard	2026
Barbara Jardine	2023	Barbara Jardine	2026
Mona Meldrum	2022	Mona Meldrum	2025 <i>Session Rep</i> 2025
Alex Whitla	2024	Alex Whitla	2026 <i>Secretary</i> 2025
Anne Miller	2023	Anne Miller	2026 <i>Treasurer</i> 2025
Michael Payne	2024	Michael Payne	2027
Lynn Estabrooks	2025	Lynn Estabrooks	2028

ENVELOPE SECRETARY

Elizabeth Millar	2024	Elizabeth Millar	2025
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FINANCIAL AFFAIRS

Becky Estabrooks	2024	Becky Estabrooks	2025 <i>Financial Reviewer</i>
Linda Trentini	2024	Linda Trentini	2025 <i>Assistant to Treasurer</i>

TRUSTEES

Linda Trentini	2024	Linda Trentini	2027
Anne Miller	2023	Anne Miller	2026
Richard Fillmore	2024	Richard Fillmore	2025

LIBRARY COMMITTEE

Laura Snyder	2022	Laura Snyder	2025
Beth Cockburn Savoie	2024	Beth Cockburn-Savoie	2027

SOCIAL COMMITTEE

Helen Amos	2024	Helen Amos	2027
Beth Cockburn-Savoie	2022	Beth Cockburn-Savoie	2025
Julie Comeau	2024	Julie Comeau	2027 <i>Communications Specialist</i>
Rebekah Nelson	2024	Rebekah Nelson	2027
Becky Crossman	2024	Becky Crossman	2027
Lynn Estabrooks	2024	Lynn Estabrooks	2027
Lise Corkerton	2024	Lise Corkerton	2027

PUBLICATIONS COMMITTEE

Jeff Murray	2023	Jeff Murray	2025 <i>Webmaster</i>
Jeff Murray	2023	Irene Corkerton	2025 <i>Editor/The Salt</i>
Mona Meldrum	2023	Mona Meldrum	2025 <i>Church Directory</i>

FLOWER COMMITTEE

Mona Meldrum	2024	Mona Meldrum	2026
Eileen Smith	2024	Eileen Smith	2026 <i>Corresponding Sec.</i>
Carol Sheehan	2024	Carol Sheehan	2026
Debbie Stewart	2024	Debbie Stewart	2026
Linda Trentini	2024	Linda Trentini	2026
Rebekah Nelson	2024	Rebekah Nelson	2026

DONATIONS TO FOOD BANK AND DONATIONS TO TRHS STUDENTS

Heather Payne	2024	Heather Payne	2026
Kevin Hicks	2024	Kevin Hicks	2026
Mary Bogaard	2024	Mary Bogaard	2025 <i>TRHS</i>

COMMUNITY ASSOCIATION REPRESENTATIVE

Brian Neilson	2023	Brian Neilson	2026
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GROUP COORDINATOR

Mary Bogaard	2024	2025 <i>Readers/Greeters</i>
Mary Bogaard	2024	2025 <i>Prayer Chain</i>

MUSIC COMMITTEE

Mary Bogaard	2024	2025
Laura Synder	2024	2025
Carol Sheehan	2024	2025
Jeff Murray	<i>ex officio</i>	

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

Overview of Income 2024 and Budget 2025, St. Andrew's Presbyterian Church

2024	Actuals:	2025	Budget:
Total Revenue for Budget (Main + B&R):	221576	Total Revenue (Main + B&R):	184923
Total Expenses for Budget (Main + B&R):	258750	Total Expenses (Main + B&R):	181473
Net Loss 2024:	-37174		
Approved Budget (Main & B & R):	\$127,568	Proposed Budget (Main + B&R):	\$181,473

Income Statement and Budget - Main Operating Account

St. Andrews Presbyterian Church
For the Year 2024, with Budget 2025

	2025	2024	2024	2023
REVENUE	Budget	Actual	Budget	Actual
Local Givings	115723	107672	116518	101564
GIC interest				2510
Loose Offering	900	851	1000	965
Total Operating Rev:	116623	108523	117518	105039

	2025	2024	2024	2023
EXPENSES	Budget	Actual	Budget	Actual
Synod Assessment	1921	3241	3241	2259
Pres. Assessment	1458	2372	2372	1412
Church School				
Fruit & Flower Fund	100	60	100	78
Pulpit Supply	2000	3164	1500	1330
Caretaking	3000	2750	2600	2650
Library			200	
Kitchen Sup. & Hosp.	600	583	500	464
Pandemic Church Serv.	200	189	700	683
Printing Services	700	925	600	652
Advertising				
Ins.(church & manse)	4610	4064	4040	3963
Liturgical Materials	100		100	434
Music Expenses	8500	7775	8550	6575
Present., Honor., Gifts	100		100	
Sundry	200		200	54
Office Supplies	300	69	400	361
Bank Fee	250	248	250	217
Financial Consultant	1320	1320	1320	1200
Org./Piano Tuning & Rep.	600		600	575
Christian Education				
Subtotal Expenses:	25959	26760	27373	22907

	2025	2024	2024	2023
EXPENSES (cont.)	Budget	Actual	Budget	Actual
CHURCH UTILITIES				
Electricity	2300	2229	2200	2174
Furnace Oil & Service	8000	7830	7000	6205
Telephone	1500	1431	1500	1360
Water	700	570	600	534
Snow Removal				
Total Church Utilities	12500	12060	11300	10273

	2025	2024	2024	2023
MANSE UTILITIES	Budget	Actual	Budget	Actual
Electricity	5500	1783	1500	1467
Propane	100	2842	4000	3954
Telephone	1600	1552	2300	2290
Water	650	635	650	589
Snow Removal	300		300	
Total Manse Utilities	8150	6812	8750	8300

	2025	2024	2024	2023
PAYROLL	Budget	Actual	Budget	Actual
Total Stipend	54446	52806	52806	49815
Payroll Expenses	4500	4549	4300	4228
Cong. Pension Assess.	3888	6325	6325	5084
*Continuing Ed.	0		0	
Med. & Dent. Ins	5680	5164	5164	4918
Professional Dev.	500	500	500	122
Communications Allow.	1000	746	1000	1042
Total Support of Min.	70014	70090	70095	65209

Total Operating Exp:	116623	115722	117518	106689
NET GAIN/LOSS	0	-7199	0	-1650

DONATIONS

Extra to Budget In:	2025	2024	2024	2023	Extra to Budget Out:	2025	2024	2024	2023
Presbyterian Sharing		2975	n/a	3045	Presbyterian Sharing		2980	n/a	3225
PWS&D		3305	n/a	4315	PWS&D		2805	n/a	4345
AMS		1593	n/a	1896	AMS		1652	n/a	2476
Sackville Foodbank		20	n/a	45	Sackville Food Bank			n/a	
Camp Geddie		390	n/a		Camp Geddie		390	n/a	
Total Extra to Budget In:		8283		9301	Total Extra to Budget Out:		7827		10046

Income Statement and Budget - Building and Reserve Account

St. Andrews Presbyterian Church
For the year 2024, with Budget 2025

REVENUE	2025 Budget	2024 Actual	2024 Budget	2023 Actual
Env. Offering (incl. PAR)	12000	12920	12000	12310
Roof fund				2500
Interest	1300	1257	1700	1613
Church Exterior***		16456		
Manse chim/heating***		12800		
Short Term Loans***		55000		
Transfer from Memorial***		14620		
Debt repayment	55000			
Total Revenue B&R	68300	113053	13700	16423
Budget Revenue	13300	14177		
Project Revenue	55000	98876		

EXPENSES	2025 Budget	2024 Actual	2024 Budget	2023 Actual
Church Annual Mainten.	2000	2130	1000	1339
Church Exterior***		98281		
Elevator expenses	1350	1326	1300	1284
Church roof*****		49290		
Manse Annual Maintenance	1500	1531	750	
Manse Windows & doors	5000	8000	7000	
Manse chimney/heating***		31760		
Short term loans	55000			
Total Expenses B&R	64850	143028	10050	2623
Budget Expenses	9850	12987		
Project Expenses	55000	130041		
Net Gain/Loss	3450	-29975	3650	13800

*****not in total: paid from 2022 roof fund

Income Statement and Budget - Memorial Fund

St. Andrews Presbyterian Church
For the year 2024, with Budget 2025

REVENUE	2025 Budget	2024 Actual	2024 Budget	2023 Actual
**Benevolent Fund				
In Memoriam		75		13578
Interest		328		305
Total Rev. Memorial	0	403	0	13883

EXPENSES	2025 Budget	2024 Actual	2024 Budget	2023 Actual
**Benevolent Fund				600
Manse chimney (to B & R)		14620		
Total Exp. Memorial	0	14620	0	600
NET GAIN/LOSS	0	-14217	0	13283

**Benevolent Fund (held here since 2013):	
Balance Dec. 31, 2024	\$480
Donations 2024	\$0
Total available for 2025	\$480
Withdrawals in 2025	\$0
Net available for 2025	\$480

*Continuing Education Fund (maximum \$5000)	
Balance Dec. 31, 2024	\$5,000
Budget 2025	\$0
Total available for 2025	\$5,000
Withdrawals in 2025	\$0
Net available for 2025	\$5,000

Balance Sheet

St. Andrew's Presbyterian Church
As at December 31, 2024 (compared with December 31, 2023 and 2022)

ASSETS	2024	2023	2022
<u>Current</u>			
Bank			
Operating Account (adjusted)	22931	63499	52110
Building & Reserve Account***	22256	72867	64254
Memorial Account	3683	17975	5675
Prepaid Expenses	4417	3872	3795
Account Receivable(1/2 of HST)	10542	669	594
GIC (CEBA)		0	40361
Total Bank Accounts:	63829	158882	166789
<u>Fixed</u>			
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
Total Fixed Assets:	1012200	1012200	1012200
Total Assets:	1076029	1171082	1178989

LIABILITIES	2024	2023	2022
<u>Short Term</u>			
Accounts Payable/Accruals	1949	2294	1915
Short term loans	55000		
<u>Long Term</u>			
CEBA Loan (paid off!)		0	60000
Total Liabilities:	56949	2294	61915
ASSETS OVER LIABILITIES:	1019080	1168788	1117074

***Church Exterior			
	Fail 2024	Manse chim/heating	
Leftover from roof	7541	Memorial Account	14620
Donations 2024	16456	Donations 2024	12800
Short term loans	55000	Total In:	27420
Total In:	78997	Goldbrick Masonry	21391
Windy Marsh	91299	CMA Plumbing	4279
J. A. Richard & Son	6982	Tantramar Electric	6090
Total Out:	98281	Total Out:	31760
Gain/Loss	-19284	Gain/Loss	-4340
Net Loss for the two projects:	-23624		

Crossroad Tax Services



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

January 17, 2025

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, 2024, 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 throughout the year.

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



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