



## Annual Report 2021

*"St. Andrew's United Church is a family that celebrates God's presence through people, worship, music and outreach."*

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The meeting will be held by Zoom at 1:30 pm on Sunday, February 27, 2022.  
Please review the report prior to the meeting.



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## VISION, MISSION AND VALUES STATEMENTS

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### Vision Statement:

St. Andrew's United Church seeks to nurture:

- a family atmosphere of inclusion and acceptance
- a stronger presence in the local community
- a growing small group ministry
- a stronger outreach ministry in the community and the world

### Mission Statement:

St. Andrew's United Church is a family that celebrates God's presence through people, worship, music and outreach.

### Values Statement:

St. Andrew's United Church values:

- people
- family atmosphere
- relationships with others
- varied worship and music ministry
- outreach
- a stronger presence in the local community
- a growing small group ministry
- a stronger outreach ministry in the community and the world

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## 2021 EXECUTIVE COUNCIL REPORT

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***Love each other with genuine affection, and take delight in honoring each other. Never be lazy, but work hard and serve the Lord enthusiastically. Rejoice in our confident hope. Be patient in trouble, and keep on praying. When God's people are in need, be ready to help them. Always be eager to practice hospitality.***

Romans 12:10-13 NLT

This bible verse speaks beautifully to the spirit of our St. Andrews church family. What a blessing each and every one of you are! Your gifts of love and service, your unwavering hope for better times, and your persistent prayers are the very heart of St. Andrews. You are a blessing to this ministry and to our community!

In some ways, 2021 was a difficult year. The challenges of another year living with COVID-19 were many. It was tempting to lose hope and allow fear to creep into our lives. We lost some dear friends and family members, and many felt the loneliness of isolation.

Our staff and volunteers spread love and hope as they worked very hard to support our St. Andrews church family. Virtual services kept people connected that were not able to attend live church. Sermons were encouraging, hopeful and reminded us of God's love. Praise and worship music went up to God every week at St. Andrews. Families were supported. Shut-ins were reached out to and encouraged. The building was safe for all who entered. And the church's finances were managed wisely.

Thank you to our staff: Pastor Greg, Devon, Erin, Gabriella, Barbara, Tracy, Vicky and Tim as well as those who have moved on but served over this past year: Brittany, Harold and John. Thank you to all of our committee members and volunteers who give their time to contribute to the work of St. Andrews. We are blessed to have each of you and thank you for your service to this ministry.

This annual package highlights the work of our staff and volunteers and I encourage you to read through the enclosed reports to learn more about the good work that St. Andrews does. I know that you'll feel as blessed as I do when I contemplate the many ways that our church provides love, hope and encouragement to God's people.

***You are the light of the world—like a city on a hilltop that cannot be hidden. No one lights a lamp and then puts it under a basket. Instead, a lamp is placed on a stand, where it gives light to everyone in the house. In the same way, let your good deeds shine out for all to see, so that everyone will praise your heavenly Father.***

Matthew 5:14-16 NLT

Looking ahead to 2022, I'm excited about the many ways that I know our St. Andrews family will live out our faith! With God's blessing, 2022 will allow us to connect more frequently in person again. People that we haven't seen for months will have opportunity to connect socially, and we'll continue to connect with those that remain shut-in. We will honour established traditions and create new ones to reflect the changing face of church brought on by the pandemic. It is going to be a fantastic year for St. Andrews! As Christ followers, we know that prayer opens the door for God's blessing. My hope is that you will continue to spend quiet time praying for your church family and our community. Please pray for our staff, our volunteers, and our church leaders, that we will use our spiritual gifts to serve God's people.

Please pray that St. Andrews will be there to minister to those that are seeking a deeper relationship with God.

My prayer is that you will spend time with God and ask him how you personally can support the work of St. Andrews. You are special. You have unique gifts and talents that can help St. Andrews help others. If you're thinking of getting more involved with the work of the church, then please reach out to the church office. We have volunteer opportunities that take as little as an hour a month, and some that require more time. Whatever your availability and whatever your interest, we'll help you figure out which volunteer opportunity would work best for you.

As you may know, Council meets monthly on the third Tuesday of every month at 7:00 p.m. The meetings are open to anyone that would like to know more about what St. Andrews does. You are welcome to join us if you would like. Please let the church office know ahead of time when you would like to attend and we will be sure to have a place at the table for you!

God's love and peace to you all.

Linda Swain, Chair of Executive Council

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**ST. ANDREW'S UNITED CHURCH  
ANNUAL CONGREGATIONAL MEETING  
SUNDAY, FEBRUARY 7, 2021**

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**Preliminaries** – Greg Simpson, Minister

Greg Simpson called the virtual Zoom meeting to order at 2:11 pm. Greg thanked people for attending virtually so all can stay safe during the COVID-19 pandemic, and shared that he missed the fact that there are no sandwiches or that we are not all in the building this year. However, he noted it was good to see everyone's smiling faces. Greg thanked Erin Stirling for her tech support. At this point, Erin noted there are two different views available – gallery view and speaker view. Greg highlighted that all motions have been pre-planned with the “mover” and “seconded”, but any motions are open for discussion. Greg also noted that the reactions available on Zoom would act as visual cues for voting – i.e. “thumbs up” would indicate a yes vote.

At this time, Greg invited everyone to take a moment to centre ourselves and to take a deep breath and opened with prayer.

1) Election of Chairperson for Annual Congregational Meeting

**Moved by:** Jennifer Cobb; **Seconded by:** Ed Robbins **CARRIED**

**“That Linda Swain be appointed chairperson for this Annual Congregational Meeting and any other Congregational Meetings until February 22, 2022.”**

2) Election of Recording Secretary

**Moved by:** Gary Rieger; **Seconded by:** Michael Smith **CARRIED**

**“That Vicky Bechard be appointed secretary for this Annual Congregational Meeting and any other Congregational Meetings until February 22, 2022.”**

3) Constitution of the Annual Congregational Meeting – Linda Swain

“In the name of Jesus Christ, the one true head of the church, I hereby call this meeting of the congregation of St. Andrew's United Church to order, for such business as may properly come before it.”

4) Appreciation – Jennifer Cobb

Good afternoon everyone! Hello from the living-rooms, kitchens and dens from around Chatham Kent and beyond! We are here to celebrate St. Andrew's over the past year, and to look ahead to 2021.

I believe all the members of our congregation, and all the friends of St. Andrew's need to be thanked for all you have done over the past year under some pretty challenging circumstances to remain a solid supporter of St. Andrew's. Our doors would not have remained OPEN were it not for your abiding Faith. The work of Christ continued at St. Andrew's despite a worldwide pandemic!

We need to thank our Executive Council, and all the committees who continued to meet monthly either in person or via Zoom following the guidelines directed by the Ontario Government, the local municipal government, the local Public Health Unit and the United Church of Canada. We made it our priority to continue with weekly live streaming Sunday worship services whether we were able to have friends join us in the Sanctuary, or strictly live streamed. The Council approved the purchase of the video equipment required for this to happen. Thanks to the outstanding work

of the Media & Communications Committee for installing and operating this equipment! What a blessing this has been to allow our members and friends to hear the scriptures, listen to beautiful music whether it was soloists, our choir, or instrumentalists, enjoy and be challenged by profound messages and to be calmed by prayer. A big thank you to our amazing staff who discovered what it means to be flexible in a work environment during a pandemic! Each one of our staff played an integral role in St. Andrew's remaining 'OPEN' during this past year.

2020 was indeed a Year of Vision as set out by Greg last year! Every person involved with St. Andrew's this past year is to be commended for their part in coming up with terrific ideas (or visions) on how to do some things differently. Many people made phone calls to keep in touch with members and friends of the congregation; some created beautiful cards to send to those who needed to be reminded how much they are missed and loved; others ensured that we continued to offer gift cards to those in need when it was safe to do so from our Mission & Outreach Committee. Some people attended webinars to keep up to date on all the various ways for the church to stay safe and open during a pandemic; others entertained us at Saturday's at 7 concerts, and helped us to celebrate Christmas in a unique and fun way.

St. Andrew's is indeed blessed to have such a caring, kind and generous congregation, staff and friends.

We are OPEN, thanks to each of you, and thanks be to God!

- 5) Voting privileges for adherents on all temporal matters only

**Moved by:** Erin Stirling; **Seconded by:** Susan Brooks **CARRIED**

**“That all persons present who are not in full membership in the congregation be permitted to vote on temporal matters.”**

- 6) Approval of Agenda

**Moved by:** Will Tremblay; **Seconded by:** Lynn Marentette **CARRIED**

**“That the agenda for the 2021 Annual Congregational Meeting be approved with a correction to item 12 and the renumbering of pages in item 10 (47, 48, 49, 50, 51 and 52) otherwise as printed and distributed.”**

- 7) Approval of Minutes - Annual Congregational meeting – February 9, 2020

**Moved by:** Margaret Keech; **Seconded by:** Lynn Marentette **CARRIED**

**“That the Minutes of the Annual Congregational Meeting of February 9, 2020 be adopted with the following amendment (report omitted between items 6 and 7):**

Margaret Keech reported that Jeffery Malott, of Malott Professional Corporation, has just finalized an unaudited financial review of the books of St. Andrew's for the years ended December 31, 2016, 2017 and 2018. Though the ASR Committee and Executive Council have not had an opportunity to review Mr. Malott's findings, Mr. Malott did prepare the following statement for the annual meeting for information: **“I have completed the financial review of St. Andrew's United Church – Chatham for the years ended December 31, 2016, 2017 and 2018. I found the books and records to be in good order, though primarily on a cash basis. Once the ASR Committee and Executive Council have had the chance to review and approve the review engagement financial statements I have prepared for these years, I will be able to issue my formal review engagement report. I thank you all for the opportunity to be of service.”**

8) **Staff Appreciation** – Mary Alice Marchand

On behalf of the St. Andrew's congregation, I want to express appreciation to our church staff – Barbara, Brittany, Devon, Gabriella, Greg, Harold, John, Tim and Vicky.

Each of you is passionate about your role in the day-to-day activities as well as the well-being and future of St. Andrew's. You care deeply about each and every member of our congregation.

2020 was indeed a challenging year due to COVID but you stepped up to the challenge of doing your jobs in different ways. I know it was extremely stressful when you never knew what the next day would bring.

In the 2019 Annual Meeting minutes, John Keech is recorded as saying in his appreciation to staff, "If I were to give out t-shirts today, they would read, 'I Survived St. Andrew's 2019'". Little did we know what 2020 was about to bring! Our staff truly deserve t-shirts that say in bold letters, "I Survived St. Andrew's and COVID 2020".

So to each of you, I say a very special thanks. You are truly a blessing to St. Andrew's.

9) **Remembrances** – Greg Simpson read the list of members who have passed during the 2020 year:

Jean Rapley, Abie Heersma, Joe Cornforth, Ralph Phillips, Ernie Glassford, Agnes Clark, Norris Reynolds, Carol Mairs, Bev Lawton, Jessie Charlton, Norine Edwards, Jackie Walker, Ted Takahashi, Wayne Edwards, and Patricia Garrod. Greg also shared that the 2020 year has been a particularly difficult time to lose someone due to the restrictions around holding funerals. Greg ended his remembrances with prayer.

10) **Discussion and Approval of all reports contained in Annual Report**

(exception of the Statements of Receipts and Disbursements Pages 47, 48, 49, 50, 51, and 52)

**Moved by:** Brandon Cook; **Seconded by:** Susan Brooks **CARRIED**

**"That the Annual Reports from the Committees of St. Andrew's United Church for the year 2020 be received for information."**

11) **Approval of the 2020 Financial Reports** – Margaret Keech gave a PowerPoint presentation detailing the finances of the church.

**Moved by:** Margaret Keech; **Seconded by:** Gary Rieger **CARRIED**

**"That the unaudited financial statements (pages 47, 48, 49, 50, 51 and 52), as printed in the 2020 Annual Report, be received for information."**

12) **Approval of the 2016, 2017, 2018 and 2019 Financial Reviews**

**Moved by:** Margaret Keech; **Seconded by:** Ed Robbins **CARRIED**

**"That the unaudited financial reviews of St. Andrew's United Church, Chatham, for the years ended December 31, 2016, 2017, 2018 and 2019, be accepted."**

13) **Examination of 2020 Financial Statements**

**Moved by:** Margaret Keech; **Seconded by:** Lynn Marentette **CARRIED**

**"That Jeffrey Malott of Malott Professional Corporation be retained to review the financial records for the year 2020."**

14) **Approval of the 2021 Proposed Budget** – Margaret Keech presented the proposed 2021 budget using a PowerPoint presentation to highlight committees' budget requests and anticipated revenues and expenses for the 2021 year

**Moved by:** Margaret Keech; **Seconded by:** Ed Robbins **CARRIED**  
**“That the budget for 2021 be adopted as printed.”**

- 15) **Approval of the 2020 Mission and Service Objective – (\$18,000)** – Michael Smith presented the proposed Mission & Service Objective

**Moved by:** Michael Smith; **Seconded by:** Erin Stirling **CARRIED**  
**“That the Mission and Service Fund Objective for 2021 be \$18,000.”**

- 16) **Constitution Changes (Performing Arts Committee)** – Ed Robbins spoke to the proposed changes in the constitution for the Performing Arts Committee

**Moved by:** Lynn Marentette; **Seconded by:** Michael Smith **CARRIED**  
**“That the St. Andrew’s United Church Constitution be amended to reflect the following changes effective immediately.”**

- 1) Performing Arts Committee
  - a) Add mandate
  - b) Under responsibilities  
In accordance with the Congregation’s Vision, Mission and Values Statements:
    1. Plan and organize a variety of performing arts events.
    2. Through collaboration, develop opportunities to partner with other arts organizations.
    3. Maintain and support a Choral Scholar program.
    4. Develop and support a youth music program.
    5. Ensure that space is available to hold an event and not conflicting with other events already scheduled.
    6. Notify the Worship Committee prior to confirming booking of events.
    7. Ensure that all paperwork is completed as required by the Church Office.
    8. Ensure that custodial services are booked for events.
    9. Oversee the Music Trust Fund.
    10. Perform such other matters as may be reasonably requested by the Executive Council.

- 17) **Report from Nominating Committee** – Mary Alice Marchand introduced the members of the Nominating Committee for 2020 as follows, Co-chairs – Ed Robbins and Jennifer Cobb, Greg Simpson, Devon Hansen and we welcomed a new member, Mary Alice Marchand.

This year the Nominating Committee worked a little differently in approaching people to consider becoming a committee member. It is preferable to speak to people in person; however, well you know it was not safe to do so this past year. We made many phone calls, and reached out over the World Wide Web to connect with people.

We are pleased that the following people have made a decision to live out their faith by becoming a member of a committee and welcome them!

- Linda Swain – Chair of Council
- Nadene Hunter – FISH
- Chris Wilton – Media & Communications Committee
- John Keech – Resource for Ministry & Personnel Committee
- Joe Duda – Mission & Outreach Committee
- Linda Swain – Nominating Committee
- Darlene Egan – Performing Arts Committee
- David Cobb – Property Committee
- LeeAnne Caldwell – Property Committee
- Jennifer Wood – Worship Committee

There are many others who have expressed an interest in committee work, however would prefer to wait until the pandemic is under control, and it is safe to be going out.

If there is a particular committee that you are interested in joining, please contact Greg, any member of the Nominating Committee or Vicky in the Church Office. We would be pleased to answer any questions you may have, and invite you to attend one of the committee meetings. It does take many hands to keep St. Andrew's the vibrant church that it is, so if you would like to keep your hands busy – please reach out!

Thank you to all those who have stepped forward to help. We look forward to your contributions, fresh ideas and visions for the committee you will be representing. Additional nominations may be made from the floor for any position.

18) **Election of Council Officers and Members of Committees of Council**

**Moved by:** Jennifer Cobb; **Seconded by:** Will Tremblay **CARRIED**

**“That the slate of officers of the Council and the members of the Committees of Council for the year 2021 be declared elected with the addition of Brenda Kent to the Worship Committee and that nominations cease.”**

19) **Authority to Fill Vacancies – Jennifer Cobb**

**Moved by:** Jennifer Cobb; **Seconded by:** Erin Stirling **CARRIED**

**“That the 2021 Council be given authority to elect people to fill new vacancies on Council or the Committees of Council that occur over the next year.”**

20) **Election of the Congregational Representative to the Antler River Watershed Region**

**Moved by:** Jennifer Cobb; **Seconded by:** Brandon Cook **CARRIED**

**“That Michael Smith and Erin Stirling be declared elected as the St. Andrew’s United Church Representatives to the Antler River Watershed Region.”**

St. Andrew’s is in the unique position to have two representative to the ARWSR – and if anyone has interest in joining – Michael Smith offered to join as a second congregational representative to the ARWSR.

21) **Report of the Board of Trustees – Gary Rieger reported: “As Chair of the Board of Trustees, I would like to take this opportunity to not only thank but also commend the Administrative**

Stewardship & Resources Committee as well as all of the other committees and staff for working together to present a balanced budget for 2021.

As we have all experienced, 2020 turned out to be a very unusual and trying year, as we had to deal with the pandemic situation known as COVID 19. I believe that the congregation should be extremely pleased with the way our congregation, committees and staff have stepped up to the plate to meet the challenges during this difficult period. I am especially pleased to see how our Media and Communications Committee have created a professional way of live streaming our Sunday services, so that not only, our local community but also those spread throughout the country were able to view and support our ministry. I know that many people are impressed with the live streaming of our Sunday Services. Without this technology, our financial support would have been seriously limited. Thanks to all who made this effort a great success.

As you know, the Board of Trustees has made it their priority to make sure that the church is properly insured. It is important to note that the cost of insurance has increased from \$15,505.56 (2019-2020) to \$20,188.27 (2020-2021). So far the investment income that we receive from the Memorial Trust is still able to cover the increased cost. We are in the process of seeing if our insurance costs could be lowered as we have installed a new burglar alarm system.

I would like to thank all of the members of the St Andrew's Board of Trustees for their support during this unusual year. Even though we were not able to meet as often as we usually do, we were still able to meet our commitments to the church. It has been a pleasure working with all of you."

- 22) **Election of the Board of Trustees** – Gary Rieger made the following motions: "That Jennifer Cobb, John Ferguson, William Keech, Gary Rieger, Jim Robinson, Kurt Fellner and Barb Carruthers, be confirmed as members of the Board of Trustees for St Andrew's United Church for 2021."

**Moved by:** Gary Rieger; **Seconded by:** Brandon Cook **CARRIED**

**"That Barb Carruthers, Jennifer Cobb (Secretary), Kurt Fellner, John Ferguson, Bill Keech, Gary Rieger (Chair), and Jim Robinson be confirmed as members of the Board of Trustees for St. Andrew's United Church."**

**Moved by:** Gary Rieger; **Seconded by:** Lynn Marentette **CARRIED**

**"That the actions of the Board of Trustees, taken during the year, be confirmed by the congregation."**

- 23) **New Business**

a) No new business at the time of the meeting.

- 24) **Next Annual Congregational Meeting – February 27, 2022**

**Moved by:** Ed Robbins; **Seconded by:** Will Tremblay **CARRIED**

**"That the next Annual Congregational Meeting of St. Andrew's United Church be held on Sunday, February 27, 2022."**

- 25) **Benediction** – "May the Lord watch over you and me while we are absent one from the other."

Greg Simpson thanked everyone for their attendance and that he hoped that there will be no need for future congregational meetings to be held virtually, but if so, we are now prepared.

- 26) **Close of Meeting** – David Cobb moved to close the meeting at 3:22 pm

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**MINISTER**  
**GREG SIMPSON, DLM**

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*For where two or three are gathered in my name, there am I among them.*  
-Matthew 18:20

## Thriving, not just Surviving

Friends, you continue to bless each other and the community with your presence, your commitment, your support and your love. Thank you for being the faithful people you are, a living example of God's love in our world.

2021 has been another year of uncertainty and unease, but it has also been a year of new hope, reflection, growth and caring. It's been a tough year, and if we look at our community and our world we can see that many people are in survival mode. Some people are withdrawing from relationships and connections over disagreements and arguments. Some people tend to be more self-focused, with less energy to share or ability to care while their own health, security, financial future or relationships are in question. This survival mode is understandable, and for many people it's exactly what they need to do.

But the St. Andrew's community has been thriving through the uncertainty, all thanks to you. You have picked up the phone and called people who needed to know that someone was thinking about them. You have sent letters and cards, you have played games with people online, you have arranged Zoom calls and outdoor visits. You have found new (and reinvigorated old) ways to support one another, the congregation, the building and the administration of St. Andrew's. You have attended in-person and online worship services, you have volunteered your time in a multitude of ways, you have invited friends to learn more about what St. Andrew's means to you, you have shared God's love in every imaginable way.

*And every day, in the temple and from house to house,  
they did not cease teaching and preaching Jesus as the Christ.*  
-Acts 5:42

### **Growth Everywhere you Look**

Each of us have different ways to define success. Some look at the financial records of the church and thank God for all the gifts, as well as the support provided by government grants. Some people look at the membership list and are grateful for the new people being added every few months. Others look in the pews and online attendance and recognize the beautiful growth as more people find St. Andrew's as a house of worship. There are people who look at all the people in our community and around the world whose lives are a little bit better, whose future is a little brighter because of you. Still others look at the fellowship and community building that continues to flourish in new and creative ways. I am sure many of you have other success criteria that I haven't mentioned here, but they bring you great joy because you can see that St. Andrew's is growing and thriving in many unique ways.

### **What will 2022 Bring?**

The short answer is: I'm pretty shy about predicting anything anymore. Who of us could have described the last two years with any predictive accuracy?

I look at 2022 with great hope! It appears that we are headed toward being able to safely resume some activities that have been on hold for quite a while. I am certain this will lead to much joy and celebration in the church and wider community. We have thrived so far, imagine how we will flourish!

We have learned and established new ways to use technology to stay connected and to reach out and have established ourselves as leaders among churches in the area. These skills will continue to grow, and we will uncover new hybrid ways to strengthen online and in-person connections, build our ability to communicate and be more visible.

Within the congregation and administration there is a lot of talk of strategic planning, looking to the future, and faithfully growing into what God has planned for us. I am excited and encouraged by these thoughts, and will do everything I can to support them. With many people sharing and growing projects through passion, strong planning, vision and unity of direction will benefit us and those we serve.

I feel so blessed that I get to share this ministry with all of you. Thank you for all your encouragement, your support, and your love. May 2022 be a year of vision, renewal, growth and love for all.



Greg Simpson

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## DIRECTOR OF MUSIC MINISTRY DEVON HANSEN

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As I enter my tenth year at St. Andrew, I took some time to look back and reflect on all we have been able to accomplish in these past years. It is very easy to take for granted all the things we have, and I am very blessed to still be able to lead the music ministry here at this church. The music ministry continues to provide varied opportunities for both musicians and non-musicians who wish to offer praise to God and assist in Sunday services as well as various musical outreach opportunities. The *Chancel Choir* presents a varied repertoire during Sunday services and in Saturdays at 7 concerts. They are frequently joined by the other instrumentalists, singers, and community ensembles. The *Handbell Choir* also presents a diverse repertoire at Sunday services and special events. The *Chamber Orchestra* is the newest adult ensemble and was launched in the fall of 2021. It includes various instrumentalists from the community, and they perform both on their own and with the Chancel Choir. The *Bel Canto Choir School* is also a new outreach program for children in the community. The *Saturdays at 7* concert series is currently in the middle of its ninth season and the *Windsor Symphony* concert series is currently on hiatus due to COVID. More information about all these ministries can be found at [www.standrewschatham.org/music](http://www.standrewschatham.org/music)

2021 continued to be an unpredictable year due to COVID, but it did not stop the music program from providing quality music to the congregation and community. COVID caused us to rethink how we can best provide music and musical opportunities regardless of the obstacles. The *Chancel Choir* returned in the fall in a reduced capacity while practicing safe singing. We were very thankful to have gotten through the fall season including both Christmas Eve and the Christmas concert. The *Handbell Choir* took a bit of a hiatus but will once again be returning this spring. This fall we launched the *Chamber Orchestra*, which was comprised of approximately 25 local musicians. They performed at the Saturdays at 7 Christmas concert with music success. Many of the members thank St. Andrew's for launching this initiative. Did you know Chatham had its own orchestra back in the day? Some of our current members played in it as teenagers! Another exciting new initiative that we launched in the fall was the *Bel Canto Choir School (BCCS)*. A barrier-free redesign of the 21st century church choir school for children in the community. Unique to Chatham-Kent is that it will be the only program of its type by complimenting St. Andrew's already vibrant music program. Our commitment is to create an inclusive choral experience that is accessible to all as there is no cost for participants. We had approx. 25 kids in the junior choir and 15 kids in the senior choir. We were blessed to have them join our other ensembles and perform at the Saturdays at 7 Christmas concert. I want to personally thank Christine Baribeau who co-directed them with me and Erin Stirling who was the choir manager. This will be an exciting ministry and I can't wait to see it grow.

St. Andrew's was also graced this past year with many talented guest musicians and ensembles from Chatham-Kent and beyond. It was exciting to involve so many community members in the music ministry at St. Andrew's and see how excited they are to be involved. This included parishioners who volunteered their services, college students, friends of the church, singers from all over the area, and ensembles such as the Occasional 5 plus 1 Brass Quintet. This became even more important during COVID as we utilized

more guest musicians than ever before. Each month we featured flutes, brass, strings, and more to help us in our worship services. We hope to continue that more in the future.

The challenges for the music ministry in 2021 continued to be the pandemic. While it was better than in 2020, we still had to be creative in presenting concerts and rehearsing our ensembles. We thank everyone who was involved for their resiliency and willingness to adapt to ever-changing conditions. With COVID still a piece of our lives, I would hope that we soon see more normalcy as we learn to live with it. I am excited to present a few more concerts this spring as well as the launching of our 10<sup>th</sup> Anniversary season of Saturdays at 7 this fall. We will also be continuing with some major organ restoration work as we prepare for its centennial celebration in 2023.

Musically Yours,

**Devon L. Hansen**, Director of Music (January 2022)

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**PASTORAL CARE COORDINATOR**  
**GABRIELLA CUTLER**

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The Pastoral Care Team of St. Andrew's United Church continued to maintain contact with our church family members (January 1, 2021 – 44 people; December 31, 2021 – 43 people) who reside in eleven retirement residences and long-term care facilities. Due to the continuing COVID-19 pandemic, in-person visits continued to be banned. The team kept in touch with cards and phone calls where possible to let our shut-ins know they were in our thoughts and prayers.

We greatly appreciate the dedication, caring, and commitment of these volunteer visitors who made monthly contact with our church families:

Shirley Baker (January – August) – Chatham Retirement Resort (eight people January 1, 2021; six people December 31, 2021), and Village on the Thames (two people January 1, 2021; one person December 31, 2021);

Tom Brunt – St. Andrew's Residence (11 people January 1, 2021; 13 people December 31, 2021);

Roy Cornell – Copper Terrace (one person January 1, 2021; two people December 31, 2021); and Riverview Gardens (six people);

Dave Kent (January – October) – Meadow Park Nursing Home (four people January 1, 2021; and five people December 31, 2021);

Jill Slaughter – Riverview Gardens (five people January 1, 2021; and four people December 31, 2021);

the Telephone Ministry position remains vacant.

The Pastoral Care Coordinator visited with the residents by phone and/or sending cards at:

Blenheim Community Village (two people January 1, 2021; and one person December 31, 2021);

Chatham Retirement Resort (August – December);

Maple City Residence (one person);

Meadow Park Nursing Home (November – December);

Oaks Retirement Village (three people);

Tilbury Manor (one person);

Village on the Thames (August – December); and

those living in their own homes.

St. Andrew's United Church's Lap Blanket Ministry is still going strong. Our anonymous volunteer continues to knit blankets for our shut-ins and those who may need an extra hug (via a lap blanket).

Ten blankets were delivered to shut-ins in 2021. The lucky recipients were chosen from a list of names suggested by the pastoral visitors. We know the lap blankets were well received and will keep our shut-ins warm and cozy. The blankets will also be a reminder that they continue to be held with love as part of our church family.

Our anonymous volunteer knitter also donated 40 sets of hats and mitts for children of various ages and 41 sets of Christmas mitts for children five to seven years of age. These mitts were distributed through the Victoria Avenue United Church Pantry Program, which is held in the Games Room at St. Andrew's United Church. Our sincere thanks to Mrs. Santa Claus for her generosity and kindness!

Pastor Greg Simpson and Gabriella Cutler officiated at 24 funerals (Pastor Greg – 23; Gabriella – 1). Nine funerals were for those belonging to the St. Andrew's United Church family, and fifteen funerals were on behalf of those in our community without church affiliation.

The Ministry Staff and Pastoral Visitors continued to rely heavily on our church members and their families and friends to advise the church office, the Pastor, or the Pastoral Care Coordinator of anyone in hospital or who may be in need of pastoral care.

The Prayer Group included: Fran Baughman, Brenda Brunt, Gabriella Cutler, Faye Geddes, Laurie Hinz, Marlys McCallum (January – October), Linda Rieger, Anthony Smith and Pastor Greg Simpson. Judythe Cornell continued to be the Card Convener, sending cards to let folks know we are thinking of them.

The Prayer Group faithfully prayed for those who requested or provided consent to be included in prayers, whether by the Prayer Group only or for public prayers on Sunday morning. Know that everyone is prayed for, even if it is only "in the silence of our own hearts."

Donations of flowers for the Sunday worship services were shared with those in hospital, long-term care facilities, retirement homes, hospice, or living in their own home. Thank you to those who donated the lovely floral arrangements. Your thoughtfulness brought much cheer to many people!

Easter kalanchoe plants and Christmas poinsettias were delivered to our shut-ins who enjoyed the lovely reminder that their church family continues to remember them and fondly holds them in our hearts.

The Pastoral Care Team members give their time, energy and compassion to those they visit. We received, with regret, the resignations of Shirley Baker and Dave Kent from the team, and we appreciate their many years of dedication. Many thanks are extended to this caring group of individuals, as they are each an integral part of this important ministry. With God's help and your constant support, we will continue to meet the pastoral care needs of our church family.

Respectfully submitted,

*Gabriella Cutler*

Pastoral Care Coordinator

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## **FAMILY MINISTRY COORDINATOR**

### **ERIN STIRLING**

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It's been an exciting few months for Family Ministry at St. Andrew's! Although I just joined the team in this capacity in August, we hit the ground running and I have really enjoyed this new role!

One of the first changes that took place was a change from "Children's Ministry" to "Family Ministry". This seemingly minor change has big impact on the intention of work in this crucial ministry. It better reflects the holistic understanding that all children belong to unique families with unique needs that we as a church might help meet. It also reminds us that we are all part of families both natural and chosen.

We then began the work of creating a vision for Family Ministry at St. Andrew's. That led us to three key areas of growth: Relationship Building, Congregational Engagement and Community Partnering. Relationship building began with visiting our current and new families. I really enjoyed my time in this project and learned so much about what families want for their children at church! I look forward to continuing this relationship building in Sunday School and creative approaches in the coming year.

Congregational Engagement saw the installation of "Family Ministry Moment" to our weekly service. I deeply appreciate the positive response I have received from so many of our congregation as I ask you to think about your own faith development and the important moments that shaped your growth! Your support in this endeavour is a great reminder that we as a church value children and young families in our worship and environment and that is key. Family Ministry is an intentional choice we all make as a church, and I see your willingness each time you participate and share with me. So thank you!

Community Partnering has led me to research some key areas of need in our greater community. Mindfulness and mental health have repeatedly arisen as opportunities to help families in our area. As well, St. Andrew's central location situates our congregation as a potential safe space for families. I look forward to working with the FISH committee and our whole church community as we consider creative ways to meet these needs in the coming year!

Thank you again to the FISH committee, the church leadership and each and every one of you for such a warm, positive beginning to my time as Family Ministry Coordinator.

Erin Stirling  
Family Ministry Coordinator

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## COMMITTEES AND COUNCIL IN 2021

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### EXECUTIVE COUNCIL

Victoria Bechard (Recording Secretary)  
Linda Swain

Greg Simpson (Minister)  
(Vacant) Vice Chair

### ADMINISTRATION, STEWARDSHIP & RESOURCES COMMITTEE

Peter Cook (Property Committee)  
Bill Guerin (Property Committee)  
Faye Geddes  
\*Margaret Keech (Chair)  
Leo Marentette  
Steve Pratt

Gary Rieger (Board of Trustees)  
Barbara Robbins (Treasurer)  
Ed Robbins (Ex-Officio)  
Greg Simpson (Resource)

### ANTLER RIVER WATERSHED REGION (Former Kent Presbytery)

Michael Smith  
\*Erin Stirling

### BOARD OF TRUSTEES

Barb Carruthers  
Jennifer Cobb (Secretary)  
Kurt Fellner  
John Ferguson

Bill Keech  
\*Gary Rieger (Chair)  
Jim Robinson  
Greg Simpson (Resource)

### FAITH, INVITATION, SHARING, HOSPITALITY COMMITTEE (FISH)

Brittany Borges (Resource)  
Beth Germs  
Nadene Hunter  
Susan Nuttall  
Maxine Robbins

Meghan Schultz  
\*Greg Simpson (Acting Chair)  
Erin Stirling (Resource)  
Bev Whalls (Library)

### MEDIA & COMMUNICATIONS COMMITTEE

Vicky Bechard (Resource)  
Brandon Cook (Secretary)  
Ashley Hansen  
Matt Hunter

Greg Simpson (Resource)  
\*Will Tremblay (Chair)  
Stan Wharram

### MINISTRY & PERSONNEL COMMITTEE

Linda Bowers  
Tim Cummings  
George Haddock  
John Keech (Resource)

Mary Alice Marchand  
\*Ed Robbins (Chair)  
Mary Ann Stokes

### MISSION & OUTREACH COMMITTEE

\*Roy Cornell (Acting Chair)  
Gloria Hanstein  
Sue Preston  
Edwinna Rawlings

Barb Rayment  
Greg Simpson (Resource)  
\*Michael Smith (Chair)  
Bev Whalls (Secretary)

**NOMINATING COMMITTEE**

Devon Hansen (Resource)  
Mary Alice Marchand

Greg Simpson (Resource)  
\*Linda Swain (Chair)

**PERFORMING ARTS COMMITTEE**

Christine Baribeau  
Susan Brooks  
Darlene Egan  
Kenzie Eldridge

Devon Hansen (Resource)  
\*Lynn Marentette (Chair)  
Lee Anne Polowick

**PROPERTY COMMITTEE**

David Cobb  
\*Peter Cook (Chair)  
\*Brandon Cook (Secretary & Acting Chair)

Bill Guerin (Acting Chair)  
Dave Kent  
Lee Anne Polowick

**UCW EXECUTIVE**

\*Susan Brooks (Co-Chair)  
\*Bonnie Cornforth (Co-Chair)  
Linda Rieger (Treasurer)

Barbara Robbins (Resource)  
Teena Sterling (Secretary)

**WORSHIP COMMITTEE**

John Cernanec  
Devon Hansen (Resource)  
Brenda Kent  
\*Shane McDowell (Co-Chair)

Kim Sanson  
Greg Simpson (Co-Chair)  
Jennifer Wood

**STAFF 2021**

Harold Baughman (Caretaker)  
Vicky Bechard (Secretary)  
Brittany Borges (Children's Ministry Coordinator)  
Tim Bork (Relief Caretaker / Caretaker)  
John Cernanec (Relief Caretaker)  
Gabiella Cutler (Pastoral Care Coordinator)  
Devon Hansen (Director of Music Ministry)  
Barbara Robbins (Treasurer)  
Greg Simpson (Minister)  
Erin Stirling (Family Ministry Coordinator)  
Tracy Wygiera (Relief Secretary)

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## PEOPLE OF MISSION AND MINISTRY

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It's amazing the way people share their time with the church. These are the different sub-committees, teams, and groups who devote time and resources to the mission and ministry of St. Andrew's United Church. Thank you to all volunteers and helpers and to the many, many more who give so generously of their skills and talents. All of these groups are looking for more helpers; if you would like to get involved, contact one of these groups and see how you can.

Bel Canto Choir School	Handbell Choir
Benevolent Fund	Handy Helpers
Broadview Representative	Kenesserie Camp Representatives
Caring Callers	Memorial Garden
Chamber Orchestra	Office Volunteers
Chancel Choir	Pastoral Visitors
Communion	Sanctuary Decorators
Counting Teams	Seasonal Flowers
Greeting Cards	UCW & Helpers
Greeters	Wedgewood Place

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## SMALL GROUPS

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Bible Study  
Spiritual Study Group  
Quilters

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## ONGOING OUTSIDE GROUPS

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After Group  
CK Singers  
Jubilee Chorus  
Narcotic Anonymous  
STEM Camp  
Theatre Kent  
Victoria Avenue Pantry Program

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## AD HOC BUILDING RE-OPENING COMMITTEE

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The Ad Hoc Re-opening Committee was formed to monitor all levels of government guidelines with regards to the COVID-19 pandemic, and ensure St. Andrew's is following all the protocols issued.

The Ad Hoc Re-opening committee met 15 times in 2021. As new guidelines/measures were directed by the various levels of government, our committee met to handle the updates. The committee is made up of St. Andrew's members and staff which ensures we have input from everyone involved at St. Andrew's.

The committee has updated our Response to the World Wide Pandemic Reopening Plan since June 2020 - keeping it updated for St. Andrew's United Church. It contains our response to all the announcements from federal, provincial & local government.

This past year the committee developed a COVID-19 Staff Policy in order to keep our staff safe and healthy during these unprecedented times.

We now have a master list for those attending worship each Sunday, which can easily allow the ushers to update as needed for new visitors to Sunday Worship with their information for contact tracing purposes.

If you have any questions or concerns please direct them to a member of this committee.

Thank you, please stay safe and stay healthy!

Blessings,

Jennifer Cobb, Ed Robbins, Linda Swain, Margaret Keech, Susan Brooks, Shane McDowell, Vicky Bechard, Devon Hansen, Greg Simpson, newest member-Tim Bork. Past members - Harold Baughman (retired), Tracy Wygiera (attended on behalf of the office), Brandon Cook (on leave -university).

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## **ADMINISTRATION, STEWARDSHIP & RESOURCES COMMITTEE**

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On behalf of the Administration, Stewardship and Resources (ASR) Committee, thank you for the generosity and gratitude you have shown through your support of the ministry and mission of St. Andrew's United Church in 2021.

Though St. Andrew's started off the year closed to in-person worship due to COVID-19, the church was able to transition to in-person worship mid-February, with on-line worship connecting members and non-members alike throughout the whole year. What a blessing our strong on-line presence has been!

In spite of the challenges of COVID and the inability to truly be back meeting in small groups and hosting bazaars and church luncheons, St. Andrew's has found ways to support one another, the community and financially support the church and its call. At the February 2021 Annual Congregational Meeting, the congregation supported the proposed budget of \$330,173. During the year, the ASR Committee met monthly to review the revenue and expenditures. Committees continue to self-monitor and ensured they were able to stay within their budget. By year end, all committees, with the exception of Ministry and Personnel, were able to remain well below budget. St. Andrew's is blessed with the staff we have. Staffing costs alone this year were \$223,760, which is approximately two-thirds of the budget. Givings received from the congregation totalled \$222,505 – almost enough to cover staffing costs.

The challenge that the church had again in 2021 was the inability to rent space out to groups and to host fundraising events on a consistent basis due to provincially and federally mandated COVID restrictions. These additional funds help to finance the remainder of the church expenses. The church was able to secure a rental agreement for a very successful STEM Camp this summer, which helped to increase our use of facilities income. By September, some of our other user groups were able to start meeting again. Our apartment continues to be rented and provides steady, monthly income.

During the year, a group was established to update user fees charged by St. Andrew's, to develop a more consistent fee schedule taking into account size of room, utility costs, and the number of hours the room would be used. These new fees will be used starting in 2022, with current groups having a gradual increase in their rates over a period of time.

Once again, St. Andrew's was eligible to receive wage subsidies through the Canada Emergency Wage Subsidy program offered by the federal government. St. Andrew's received \$53,961 in 2021 through this program. St. Andrew's applied and received an additional \$20,000 loan through the Canada Business Emergency Assistance program, \$12,000 of which was used this year. Since 2020, the church has received \$60,000 through this program, with \$40,000 to be paid back by December 31, 2022, and the remaining \$20,000 being a grant for the church. Over the course of the last two years, the Treasurer has, as directed by ASR, been setting aside funds so that the \$40,000 will be available for repayment by the due date. As of December 31, 2021, \$32,000 has been set aside for the repayment. As well, the Treasurer was able to apply to Restorative Care, a United Church employee program. This program helps to cover a percentage of wages for staff who are on extended leaves. St. Andrew's received \$9,616 through Restorative Care.

Because of these grants and subsidies which stabilized our cash flow, and together with the congregation's support, all of our staff again remained fully employed during the weeks when the church offices were closed. It also meant that the ASR Committee did not have to request funds from the Trustees to support the day-to-day operations. The Trustees do provide funds to cover insurance costs. This year, that amount was \$19,114, however this amount may be increasing as much as 40% in 2022. It must be noted that without the \$65,961 which St. Andrew's received in grants and subsidies, we would not have been able to end the year in a positive position, rather, we would have had a deficit of \$47,369. As a congregation, we must continue to work towards covering the general operating costs of the church without assistance.

St. Andrew's is a beacon of hope for those within Chatham and the larger community who are in need. In 2021, the congregation is to be commended for financially contributing \$30,143 towards St. Andrew's benevolent and outreach general funds, The United Church of Canada's Mission and Service Fund, as well as numerous local charities such as AIDS Support, Chatham Goodfellows, Outreach for Hunger, Kenesserie Camp, Queen Elizabeth II School Breakfast program, Salvation Army, Hope House and the Women's Centre. Many members also contribute material goods for the homeless kits, and their time to programs that run at the church such as the Victoria Avenue Pantry Program. Almost \$25,000 was received for the Join the Journey capital campaign at St. Andrew's in 2021. New doors at the Memorial Garden were purchased and installed, and additional brick repointing and roofing projects are lined up for 2022.

This year, St. Andrew's has been truly blessed by legacy gifts totalling \$390,000. Of this amount, \$15,000 was received as restricted funds, with the remaining \$375,000 in unrestricted funds. All of these gifts have been given because of the importance that St. Andrew's has or had in member's lives. These gifts enable the church to continue to be there for future generations. Legacy giving is something we hope you too will consider. For additional information, visit the church website at [www.standrewschatham.org/stewardship](http://www.standrewschatham.org/stewardship) or contact the church Treasurer.

2020 financial reviews of the church books, as well as those of the Trustees and the United Church Women, were completed by Jeffrey Malott of Malott Professional Corporation during the summer and approved by Executive Council in October. This review will be brought forward at the annual meeting in 2022 for approval by the congregation.

The number of individuals / families giving through PAR (Pre-Authorized Remittance) has remained constant at 61. Setting up your givings on a monthly basis helps to ensure a constant, steady cash flow, and reduces the need for the church to borrow funds. The committee would like to see giving through PAR grow in 2022. If you are not currently on PAR, we invite you to consider this option and speak with the Treasurer, Shelley Wilkins (519.352.0010 ext. 3) to get set up. For those currently on PAR, we ask that you consider contacting the Treasurer to increase your givings to reflect the rising church operating costs.

We continue to have six people volunteer twice a month to count offering received on Sundays or throughout the week. As more individuals / families sign up for PAR or utilize e-transfers, we hope that someday we will be able to disband these volunteers! Until then, their time is greatly appreciated.

The ASR Committee extends immense thanks to Barbara Robbins, St. Andrew's Treasurer, for 25 years. Barbara has seen our church through many changes, notably going from manually produced ledgers to electronic spreadsheets, from cash offerings to e-givings! Barbara has maintained detailed

documentation of all transactions, and we thank her for her diligent work, guidance and friendship. We wish her all the best in her well-deserved retirement. ASR was saddened with the passing of Peter Cook, who represented Property on our Committee. We miss Peter and his leadership, wisdom and friendship. The Committee wishes to thank Leo Marentette for his term spent on the ASR team. Leo was a great financial resource to the Committee and we appreciated his financial insights and direction.

The Committee has worked hard to bring forward a balanced budget for 2022, and we again ask for and are grateful to you for your continued support.

Administration, Stewardship and Resources Committee:

Faye Geddes	Steve Pratt (on leave)
Bill Guerin (Interim Property Rep.)	Gary Rieger (Trustee Rep.)
Margaret Keech (Chair)	Barbara Robbins (Treasurer)
Leo Marentette	Linda Swain (Ex-Officio)

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## ‘JOIN THE JOURNEY’ – CAPITAL CAMPAIGN

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At the Annual Congregational Meeting of St. Andrew’s United Church on February 10, 2019, the ‘Join the Journey’ Capital Campaign was introduced by Jennifer Cobb, Peter Cook, Ed Robbins and Greg Simpson. The Capital Campaign was to provide a portion of the revenue needed to accomplish the fifteen year building restoration strategic plan that was approved. The goal of the campaign is to raise at least \$300,000 over a three-year period from members and non-members of the congregation of St. Andrew’s United Church.

We are pleased to announce that as of December 31, 2021 \$220,712 has been donated from the aforementioned groups. To date, approximately 165 individuals/families/groups have contributed averaging approximately \$1,340 per contribution. Your contribution has gone toward the following:

- entrance and door off the Memorial Garden
- renovation to the William Street entrance
- roof over the Chapel
- some needed electrical upgrades
- roof repairs over the Sanctuary
- portion of stabilizing the roof over the Sanctuary
- portion of consulting fees
- window frame repair and painting
- raised floor in corridor leading to the West exit
- and several other small repairs and updates.

Three larger projects are approved to be completed in 2022:

- roof over Boardroom wing
- some brick repointing on the east wall
- partial refurbish of North wall

Paying for this work will deplete our current donation holding. As part of the Capital Campaign we are asking for donations to provided needed airflow and air conditioning to the Sanctuary (goal \$90,000).

As of December 31, 2021 the following revenue and expenses have been applied to the building restoration expenses:

<u>Income</u>		<u>Expenses</u>	
*Donations	\$220,712	Consulting Engineers	\$29,375
Trustees	74,408	Boiler/Heating System	123,055
Blackburn Estate	142,356	Roof Structure/Roof	177,530
Fix It Fund	9,707	Electrical/Asbestos	13,236
Rebates/Interest	40,053	Renovate Entrance	15,193
		Misc. – HST, Administration	49,158
<b>Total</b>	<b>\$487,236</b>	<b>Total</b>	<b>\$407,547</b>

By reviewing and following the 15 year strategic building restoration plan, the next major projects will be:

- replacing shingles in Sanctuary roof (\$100,000)
- additional brick repointing (\$50,000)
- match fundraising (air flow and A/C) to \$45,000
- many small;l projects (\$10,000) added to property.

Fortunately the money to pay these major projects will come from an undisclosed estate.

Getting back to the “Join the Journey” capital campaign goal of raising \$300,000, we need to continue raising funds. With this in mind, as part of the campaign we are focusing on the air flow and air conditioning project which we can all benefit from.

To accomplish our objective, we plan to continue giving everyone the opportunity to “Join the Journey” or give an additional donation through: letters to non-resident members, announcements at church or other events, maintaining a thermometer to show our progress and generally making all within our church community aware of this opportunity.

Again, thank you to you who have donated and to everyone for considering and/or acting on this opportunity.

Respectfully submitted,

Jennifer Cobb (Campaign Coordinator)

Bill Guerin (Property)

Gary Rieger (Board of Trustees)

Devon Hansen (Community Partnerships)

Ed Robbins (Campaign Coordinator)

Greg Simpson (Grants and Research)

Larry Stokes (Facilities Connector)

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## BOARD OF TRUSTEES

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Due to the continuing COVID-19 situation, the St Andrew's Board of Trustees were only able to meet in person once during 2021 to review the current affairs and financial position of the trusts as well as to deal with the directions from Executive Council for transfer of funds to the Church. All assets of St. Andrew's trusts are being held in safekeeping by TD Waterhouse Canada Inc., Markham and bank accounts are being handled by TD Canada Trust, St Clair Branch Chatham, Ontario. All of the assets are reviewed regularly by the Investment Committee of the trustees. The funds of the Board of Trustees are all administered by it in accordance with a newly revised "Investment Policy" that has been approved by the Church's Executive Council and the congregation of St Andrew's.

Due to the changes in our investment structure and policy mandate, which took effect in March of 2015, the trustees have been able to receive a better return on our investments. However, due to the extra expenses incurred during the past few years, there has been a reduction in our investment capital. As a result, our annual investment income has been reduced. It should also be reported that the cost of insurance coverage for the Church has increased significantly. However, the Trustees are determined to ensure that the Church is fully insured. On a brighter note, this year we have once again received a generous donation from the Uniac Foundation Fund. We would like to thank them for their generous donation designated to support the St Andrew's Music Program under the leadership of Devon Hansen.

Funds transferred to St. Andrew's United Church during the year were as follows: Providing Collateral for the Church's line of Credit (\$55,000); Insurance Premiums (\$20,155.27); Repairing the Choir Reservoir of the organ (\$11,043); Ministerial Housing Trust Income (\$2,219.36); Funds rec'd from Uniac Foundation (\$20,000) and Honoraria for the Section Singers(Jan-June) (\$1,0000).

For a total of \$89,417.63.

We are pleased to report that Jeff Malott completed the financial review of the 2020 Trustee Accounts. Also, since all of the financial information, such as T5 interest slips, are not available until after the annual meeting, minor discrepancies can occur when making up the financial statement for the annual meeting. For this reason, we are now submitting the annual financial statements as a draft. Please note that the Final Updated Draft for 2020 is now also included in my report.

We would like to thank all members of our congregation who continue to practice responsible stewardship to ensure that the everyday operational expenses of the Church are met. We also want to thank the people who during 2021 donated funds to the trusts of St. Andrew's and who have designated funds for the future operations of the Church.

Thanks also to Barbara Robbins (Treasurer), Vicky Bechard (Secretary) and Tracy Wygiera (Relief Secretary) for their cooperation and help during the past year.

Gary Rieger (Chair/Treasurer)

John Ferguson

Barb Carruthers

Bill Keech

Jennifer Cobb (Secretary)

Jim Robinson

Kurt Fellner

Greg Simpson (Minister)

THE BOARD OF TRUSTEES OF ST. ANDREW'S UNITED CHURCH

STATEMENT OF ASSETS AND EQUITY  
AS OF DECEMBER 31, 2020

<u>ASSETS:</u>		<u>EQUITY:</u>	
Bank Balance Dec. 31/20	\$ 1,821.44	Rev. W. King Trust	\$ 893.94
Securities at Book Value	1,006,644.82	W.A. & M.H. McGeachy Trust	157,081.14
		Memorial Trusts	536,503.49
		Ministerial Housing Trust	111,600.00
		T.G. Walker Trust	5,593.26
		JF Trust	105,658.21
		Music Fund Trust	91,136.22
	<u>\$ 1,008,466.26</u>		<u>\$ 1,008,466.26</u>

STATEMENT OF INCOME AND DISBURSEMENTS  
For the Period January 1, 2020 - December 31, 2020

Income:	
Bequests	\$ 28,333.34
Investment Income - Designated Trusts	29,057.66
Investment Income - Memorial Trusts	<u>20,921.13</u>
Total Income	<u>\$ 78,312.13</u>
Disbursements:	
Office and Bank Expenses	\$ 97.45
Replacing Portable Sound System	2,423.39
Outreach - Friendship Meals	3,600.00
Insurance - Property	17,320.35
Financial Reviews (2016, 2017, 2018)	6,780.00
Ministerial Housing Trust Income	1,840.87
Music Trust Fund Trsf. (Uniac Donation)	23,000.00
Attic Reinforcement repairs	50,000.00
Money from Shares donated by M. Asher	1,055.91
Total Disbursements	<u>\$ 106,117.97</u>
Increase (Decrease) in Assets Held	<u>\$ (27,805.84)</u>

**NOTE:** This is the Final Copy of the 2020 Financial Statement for the St Andrew's Board of Trustees.

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THE BOARD OF TRUSTEES OF ST. ANDREW'S UNITED CHURCH

(Master Draft) STATEMENT OF ASSETS AND EQUITY  
AS OF DECEMBER 31, 2021

<u>ASSETS:</u>		<u>EQUITY:</u>	
Bank Balance Dec. 31/21	\$ 1,691.98	Rev. W. King Trust	\$ 870.68
Securities at Book Value	1,272,607.29	W.A. & M.H. McGeachy Trust	439,301.96
Fund Transfer - St. Andrew's UC	55,000.00	Memorial Trusts	605,817.71
		Ministerial Housing Trust	56,600.00
		T.G. Walker Trust	5,714.14
		JF Trust	117,784.36
		Music Fund Trust	103,210.42
	<u>\$ 1,329,299.27</u>		<u>\$ 1,329,299.27</u>

STATEMENT OF INCOME AND DISBURSEMENTS  
For the Period January 1, 2021 - December 31, 2021

Income:

Bequests	\$ 25,000.00
Investment Income - Designated Trusts	33,048.05
Investment Income - Memorial Trusts	<u>24,177.85</u>
Total Income	<u>\$ 82,225.90</u>

Disbursements:

Office and Bank Expenses	\$ 132.97
Instrument Maintenance	11,043.00
Tsf. to Church re: collateral for Line of Credit	55,000.00
Outreach - Friendship Meals	-
Insurance - Property	20,155.27
Honoraria for singers (Jan.- June, 2021)	1,000.00
Housing Trust Income	2,219.36
Total Disbursements	<u>\$ 89,550.60</u>
Increase (Decrease) in Assets Held	<u>\$ (7,324.70)</u>

**NOTE:** This is the **Draft Copy** of the 2021 Financial Statement for the St Andrew's Board of Trustees.

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## FAITH, INVITATION, SHARING, HOSPITALITY COMMITTEE (FISH)

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Like so many other committee and groups, 2021 was an uncertain time for the FISH committee, where great strides were made in some areas, while others were extremely limited. Family Ministry saw change and growth, Pastoral Care expanded new and exciting directions but gathering people for education or fellowship have been curtailed for now.

### **Family Ministry**

Brittany Borges submitted her resignation in June and we were sad to see her go. Children and Youth Ministry had developed in some wonderful ways during her tenure; we were all blessed by her service and presence. This significant change sparked new conversations about the place of Youth Ministry at St. Andrew's, and ultimately lead to ErinLouise Stirling being hired into a modified version of the job description. Erin proposed new directions and elements to focus on, as well as a name change to Family Ministry. She has been an active part of Sunday services with renewed Family Ministry Moment, leading Sunday school, as well as developing and deepening relationships with the families and children who connect with St. Andrew's. The FISH committee is committed to building support for Family Ministry in as many ways as possible. We feel that strong Family Ministry is a critical component for the continued success of our congregation.

### **Pastoral Care**

A new and exciting ministry of St. Andrew's developed in the spring of 2021. Hearing the increased needs of members and adherents who were feeling isolated and cut off, the Caring Callers initiative was created to ensure that the church was supporting people and keeping them connected. This grew from a desire to connect and coordinate the many people who were already calling, sending letters, and emailing friends and connections in the church. Our secretary Vicky Bechard played a big part in organizing this, creating lists of people who were feeling isolated, and connecting them with people who were willing to make the calls. The Caring Callers have grown and flourished over the past year, and we are continuing to improve connections, collect numbers of calls being made, and adding people to the callers list and adding volunteers as the needs arise. We would love to continue to grow this beautiful ministry, please let Greg or Vicky know if you would like to help, or if you know someone who would appreciate a call. We are working on improving our data collection methods, and we know that our reported numbers are lower than the actual number of calls happening, but we are happy to report the following calls and visits:

May: 236 calls/visits

June: 87 calls/visits

July: 38 calls/visits

August: 59 calls/visits

September: 44 calls/visits

October: 65 calls/visits

November: 49 calls/visits

December: 14 calls/visits (data entry not complete)

## **Education**

While we have been apart there have been fewer opportunities for education events. Greg's messages on Sunday have continued to challenge us to grow in our faith, learn more about the bible, and deepen our relationships with God. We look forward to 2022 opening up more chances for us to create learning events. We hope to resume our efforts to make St. Andrew's a place where people come to learn.

## **Fellowship**

During Advent the Worship committee asked 4 different questions of the congregation and the community. Some of these answers were very interesting to FISH, and we heard loud and clear that you are looking forward to Fellowship Time resuming as soon as it's safe. We are also looking forward to the chance to share coffee, goodies, and conversations after worship services. We are also excited for other opportunities to host events, share time and food, and deepen relationships that have been put on pause for the last couple of years. We look forward to social events which will help us get to know our new members better and re-connect with old friends.

## **Broadview Magazine**

The FISH committee would like to thank Sharon Moore for all the years that she has managed the Broadview (Observer) Magazine subscriptions as our Subscription Coordinator. Maxine Robbins has stepped into this position.

## **Membership**

The FISH portfolios include handling membership changes through transfers, baptisms, and declarations of faith. It is very exciting that over the course of 2021 our congregation continued to grow with 5 baptisms and 4 memberships.

Greg's term as acting Chair comes to a close this year as we welcome Shane McDowell into that leadership role this year. We look to the coming year with hope, renewal, and joy. We know that it will be important to continue to be flexible and creative with the ministries we oversee and support. The core pillars of Faith, Invitation, Sharing and Hospitality will lead us joyfully into the work that God is doing in and around St. Andrews' for 2022

FISH Committee Members:

Gabriella Cutler (Resource)

Beth Germs

Nadene Hunter

Susan Nuttall

Maxine Robbins

Meghan Schultz

Erin Stirling (Resource)

Greg Simpson (Acting Chair / Resource)

Bev Whalls (Secretary)

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## GREETING CARD REPORT

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Birthday (80+)	98
Get Well	5
New Baby	1
Sympathy	39
Thank you	1
Thinking of You / Encouragement	11
Wedding Anniversary (50+)	26
Total	181

Card Convenor,  
Judythe Cornell

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## MEDIA & COMMUNICATIONS COMMITTEE

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Here we will take a look into Media & Communications and the year we had:

Successes:

We had a number of success the past year. We took what we had started the previous year with what we learned from online streaming and figured out how to make it reliable and repeatable. The tech team identified new areas to help the staff and other committees to help communicate with each other a bit easier. We took a step towards an area that is partially in our name but we may have not been such a part of with the social media. We troubleshoot through every event, whether it is a Sunday worship service, Performing Arts event or other events as they may be. Another thing that was asked of the committee to anticipate no major failures of equipment or practices.

Failures:

Though we like to focus on the successes for the feelings they can bring us; failures are where we learn to become better. The inconsistent scheduling of meetings might be our biggest downfall of the year. Combined with the lack of growth in the volunteer pool leaves us with a talented and dedicated if small number of people, that help us, keep going each week.

2022:

Looking ahead I find it very easy to start getting excited, from more possible rentals and being able to help them in new ways. We hope to get committees communicating with each other like never before. We look forward to having new people to teach and gain new insights into our workings. In addition to adding to the technology we have been building, this next year looks like it could be a huge jump for Media & Communications and for all of St. Andrew's United Church in Chatham as a whole.

Media & Communications Committee:

Vicky Bechard (Resource)

Brandon Cook (Secretary)

Ashley Hansen

Matt Hunter

Greg Simpson (Resource)

\*Will Tremblay (Chair)

Stan Wharram

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## MINISTRY & PERSONNEL COMMITTEE

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The Ministry & Personnel (M&P) Committee acts under the guidelines of the Manual of the United Church of Canada. The committee functions around three roles, which are the consultative and supportive role, the healthy relationships role, and the supervisory role. We provide resources and support for the staff and the community of faith with respect to any issue affecting staff of our church, including ministry and lay employees. The committee works to build positive relationships between staff and members and adherents of St. Andrew's.

We once again faced a year of challenges for everyone due to the COVID 19 pandemic. The committee met nine times during 2021 to discuss and act upon responsibilities and needs of our staff. Three of these meetings were held via Zoom due to the outbreak. Liaison responsibilities continue between each committee member and a member of the staff to maintain open communication and help address any issues, which arose. We also approved vacation and leaves. Our committee also had the responsibility of setting the budget for our staff taking into consideration not only wages but continuing education and professional workshops.

This past year we received three resignations. Harold Baughman, our Custodian; Brittany Borges, Children's Ministry Coordinator and John Cernanec, Relief Custodian. Barbara Robbins, our Treasurer has indicated her intention to retire. We thank them for their dedication and hard work to St. Andrew's. We were pleased to welcome Erin Stirling as our new Family Ministry Coordinator. This new position takes the place of the previous Children's Ministry Coordinator. Tim Bork has taken over the custodial duties. Thank you Tim. We began the process of looking for a new Treasurer toward the end of the 2021. We would also like to take the opportunity to thank Tracy Wygiera for her great work supplying in the Church Office while Vicky was away.

During December, in the spirit of trying to develop a balanced budget for 2022, the M&P Committee met with each staff member. At these meetings, they were asked to thoroughly review their jobs, outlining their goals, job satisfaction, job description and performance.

The M&P Committee welcomes input (in writing and signed) from members of our congregation who may have concerns. We will appropriately and confidentially act upon any issues.

We wish to express our gratitude to our staff for so capably meeting the administrative and spiritual needs of St. Andrew's.

Ministry & Personnel Committee:

Linda Bowers (Secretary)

Tim Cummings

George Haddock

John Keech (Resource)

Mary Alice Marchand

Ed Robbins (Chair)

Mary Ann Stokes

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## MISSION & OUTREACH COMMITTEE

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This is a committee of hard working members who give of their time and talents to raise funds that help many organizations. Due to COVID, it was a difficult year for them to conduct business in a normal manner.

- The focus for January 2021 was the Salvation Army Care Packages. The congregation donated \$385.00. The expenses were \$372.23. Our expenses were lower due to the generous donations of towels, washcloths, socks, toothbrushes, toothpaste and miscellaneous items. The Salvation Army, due to COVID restrictions did not want the care packages until July 2021. Sixty bundles were then prepared and given to the Salvation Army for distribution. Special thanks to Shirley Bork for the donation of material sewn bags for the care packages.
- The focus for February 2021 was AIDS Support Chatham-Kent. The congregation donated \$205.00 and \$95.00 was added from the Outreach General Fund. \$300.00 was forwarded to the organization. In addition, this committee supplied wool to a group of knitters who produced red wool scarves. 49 were given to ROCK (Reach Out Chatham Kent), 10 to the Benevolent Fund and 20 to AIDS Support Chatham-Kent.
- The focus for March 2021 was the Chatham Kent Women's Centre. The congregation donated \$400.00 to help this organization.
- The focus for April 2021 was Kenesserie Camp. Due to COVID regulations they were unable to operate the camp but they still had expenses. The congregation donated \$140.00 and \$60.00 was added from the Outreach General Fund. \$200.00 was forwarded to Kenesserie Camp.
- The focus for May 2021 was the Mental Health Network (Hope House). The congregation donated \$350.00 to this organization.
- The focus for July 2021 was the Mission and Service Fund of the United Church of Canada. The congregation donated \$17,236.46 to the fund in 2021.
- The focus for September 2021 was the Queen Elizabeth II Public School Breakfast program. The congregation donated \$570.00 and \$430.00 was added from the Outreach General Fund. \$1,000.00 was forwarded to the school.
- The focus for October 2021 was Chatham Outreach for Hunger. The congregation donated \$1,090.00 and \$510.00 was added from the Outreach General Fund. \$1,600.00 was forwarded to this organization.
- The focus for November 2021 was the Chatham Good fellows. The congregation donated \$600.00 to help this organization.

The committee received \$2,050.00 from the United Way in 2021. These funds will be used for our projects in future months.

The pop can tabs that are received are taken to John McGregor Secondary School. The used batteries are taken to Battery Boy.

Michael Smith, the chair of our committee unfortunately resigned from the committee in August 2021 due to poor health. We wish to thank him for his service to our committee for the past 8 years.

Mission & Outreach Committee:

Roy Cornell

Gloria Hanstein

Sue Preston

Edwinna Rawlings

Barb Rayment

Greg Simpson (Resource)

Michael Smith (Chair)

Bev Whalls (Secretary)

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## **BENEVOLENT FUND**

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Clients receive a \$15.00 gift card every 60 days on the third Tuesday of the month.

Due to the COVID-19 virus, we did not operate in January and February 2021. We opened up again in March and were able to operate the rest of the year as normal allowing ten people into the church at a time with social distancing. Our clients were served in the Memorial Garden for May, June, July and August.

In April 2021, the Fund received a \$10,000.00 donation from the estate of Wayne Edwards. As a result, we raised the amount of the cards from \$15.00 to \$25.00 for the remainder of the year.

We served 450 clients in 2021.

During 2021, the congregation donated \$5,022.00.

We wish to thank Barbara Robbins (Treasurer), Vicky Bechard (Secretary), Tracy Wygiera (Relief Secretary) and Tim Bork (Care Taker) for their support in the administration and operation of the Fund.

Roy Cornell (Director)

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## NOMINATING COMMITTEE

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***In his grace, God has given us different gifts for doing certain things well. So if God has given you the ability to prophesy, speak out with as much faith as God has given you.***

***If your gift is serving others, serve them well. If you are a teacher, teach well.***

***If your gift is to encourage others, be encouraging. If it is giving, give generously. If God has given you leadership ability, take the responsibility seriously.***

***And if you have a gift for showing kindness to others, do it gladly.***

Romans 12:6-8 NLT

Those timeless words were written by the apostle Paul approximately 55 years after the death of Jesus. His hope was to provide direction, encouragement and guidance to the community of Christ followers in Rome.

His message is still encouraging for our church family today. When we were created, God gave each and every one of us special gifts, and I believe that He gave them to us so we could use them to build up His church. Look carefully at the gifts that Paul spoke of: *speaking, serving, teaching, encouraging, giving, leadership, and kindness*. Do they touch your heart? If so, then there is a place for you to get involved at St. Andrews. No special skills or abilities are required and you do not need to be a member of St. Andrews. If you call St. Andrews your home church and you have a desire to serve God's church, then volunteering may be a great option for you!

Perhaps you have concerns about safety as it relates to COVID? If so, then allow me to highlight that St. Andrews is a safe place. All Public Health Unit recommendations are followed including social distancing, wearing masks, hand sanitizer stations, a reduced number of occupants in each room, screening, and sign in/out sheets. Additionally, in support of government restrictions / recommendations, many of our meetings are conducted virtually via Zoom.

I hope you will consider getting more involved in St. Andrews. It is a great way for you to learn new skills, make new friends, influence what our church focuses on next year, and get connected. Please reach out to any of the members of our Nominations Committee – they include Pastor Greg Simpson, Devon Hansen (Music Director), Mary Alice Marchand and myself, or the church office. We would love to hear from you! We will partner with you to help you identify what your special gifts are and match your interest to the positions we have available.

***Whoever wants to serve me must follow me, so that my servant will be with me where I am.***

***And my Father will honor anyone who serves me.***

John 12:26 Good News Translation

Blessings to you all,  
Linda Swain, Chair of Nominations Committee

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## PERFORMING ARTS COMMITTEE

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Established in 2013, this committee oversees the promotion, production and scheduling of musical performances in the Sanctuary, in the community and, thanks to the COVID-19 variants, online. Initially intended to assist with the Saturdays at 7 concert series, now it is ninth season, the committee's responsibility was expanded to include the Windsor Symphony Orchestra concert series.

With the pandemic still ongoing, and many restrictions still in place the Saturdays at 7 concerts continued with both online and in-person concerts with great success. During 2021 there were 4 concerts:

- What I Did for Love – July 10, 2021 (held virtually) where the artists gave testimonials on why they got vaccinated.
- 88 Keys for St. Andrews – October 9, 2021 (held in-person and virtually) – dedication of the new concert grand piano by Dr. Benjamin Smith
- Sultans of String – November 6, 2021 (held in-person and virtually)
- Merry Christmas Chatham – December 18, 2021 – held in-person at the Capital Theatre

Unfortunately, due to COVID-19, St. Andrew's was not able to host the Windsor Symphony Orchestra during 2021, but discussions are ongoing with them to plan concerts for 2022. We are thankful to our community advertisers who purchase advertising space in our WSO programs, thus keeping the costs for attendees at a very reasonable rate.

The Committee is very proud of the Choral Scholar program. Due to COVID-19, the program has been put on hold, but we are thrilled that Christine Baribeau, Andrew Derynck, and new section leads Colin Bell and Victoria Hoshowsky have been able to assist with music during our in-person and online church services. Often our former choral scholars return to assist with concerts and church services.

Proceeds from the concerts are used to pay for choir music and supplies, licensing fees to SOCAN for the performance of music, for musicians for special events such as Remembrance Day, Christmas and Easter and for other music projects.

We are thrilled to have fundraised and purchased a new Yamaha 9-foot concert grand piano. This piano along with the beautiful acoustics in our Sanctuary greatly enhances the quality of our worship services, concerts and celebrations of all kinds. This long-term investment is not only for the music program at St. Andrew's but also for the people of Chatham-Kent who will have access to such an astoundingly beautiful instrument in the community.

Our Sanctuary is home to a beautiful Casavant Pipe Organ. This nearly 100-year-old organ is an integral part of our worship services and many concerts. Time has come to refurbish the organ. The blown-out Choir reservoir was replaced during 2021 and during 2022 a detailed cleaning will be completed. There will be further refurbishment undertaken in 2023 to ensure the organ continues to be a wonderful part of our church.

We hope to continue to open the doors of this wonderful building to the community and showcase St. Andrew's as a centre for musical excellence. The new concert grand piano and refurbished organ will help in achieving this goal. Upcoming concerts are posted on the Church website and on Facebook.

During the first part of 2021, the committee took some time to vision for the future and strategically plan the next 5-10 years. The music ministry has expanded to include two new ensembles – The Chamber Orchestra and the Bell Canto Choir School. The Chamber Orchestra consisting of 25 community members played at our annual Christmas Concert held at the Capital Theatre. The Bel Canto Choir School is a free program to school-aged children and allows them to experience choral music at its best. It consists of a junior choir for children aged 8-12 and a senior choir of children aged 13-18. These choirs were showcased for the first time at our Christmas concert to much success. Our thanks are extended to co-directors Devon and Christine Baribeau and to Erin Stirling the manager of the Choir School for their vision and implementation of this wonderful outreach program.

The success that the Performing Arts Committee has achieved over the last nine years would never have been possible without the leadership, guidance and inspiration of Devon Hansen. His vision, creativity, connections with the music community, and ability to select music, musicians and performances which connect with our audiences is amazing. This connection has been instrumental in continuing to bring in appreciative audiences both in-person and online to our music series. Thank you, Devon!

Special thanks are also extended to all our volunteers who assisted with the various concerts, whether in advertising, promotion, corporate advertisers, ushers/greeters, food preparation, lighting, sound, counting and ticket sales. The volunteers are an integral part of the success of these concerts. Thank you!

Performing Arts Committee:

Christine Baribeau

Susan Brooks

Darlene Egan

Kenzie Eldridge

Devon Hansen (ex officio)

Mary Alice Marchand (ex officio)

Lynn Marentette (Chair)

Lee Anne Polowick

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## PROPERTY COMMITTEE

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Since the passing of Peter Cook in March, 2021 (Perter is greatly missed), Brandon Cook took over as Chair of Property until December, 2021 at which time he resigned from the committee to further his education. Bill Guerin has assumed the role as Chair of Property for the present time.

### PLANNED PROJECTS COMPLETED IN 2021

At the Memorial Garden entrance the wooden door was replaced with a metal door.

Electrical lights on the main floor corridor were replaced with higher efficiency LED bulbs.

Three benches from the Walker Memorial Garden were repaired and repainted.

With the assistance of Will Tremblay, a security system was added to the church.

The co-ordinated effort of the Garden Sub-Committee resulted in the removal of the parking lot shed and a brighter yard light was added to the Memorial Garden entrance.

### UNPLANNED PROJECTS FOR 2021

Due to an insurance audit repairs to the electrical work in the boiler room, placing of C.O. alarms in strategic location, repairs to the boiler room fire door, cleaning of eve troughs on the Sanctuary roof as well as placing gutter guards were all completed.

Under the direction of Pastor Greg Simpson and Director of Music, Devon Hansen, the main hall corridor was painted.

Light bulbs were replaced in the Sanctuary chandelier, and the handrail on the ramp leading into the Sanctuary was repaired.

Wind damage to the Sanctuary roof in the fall required an emergency repair job to the shingles.

### PLANNED PROJECTS FOR 2022

Due to water damage, it is the committee's intention to repair the roof over the Board Room hallway, remove the skylights and complete necessary repairs inside.

The brick wall on the East side of the Sanctuary and the North side of the Wellington Street entrance will need to have the bricks repointed. In addition, two pilasters will need repair as well as sills under the louvers on the bell tower and the step sidewalls need attention.

While the 80 foot lift is on site the committee plans to repoint the joints and caulk the window frame on the West wall of the stained glass round window.

### THANKS TO OUR TEAM

Projects would not have been completed had it not been for all the great work of the Property Committee and the many church volunteers.

A special thank you to Harold Baughman, Tim Bork and John Cernanec for their efforts in keeping the church in good order and by keeping the committee apprised of any items that need attention plus all the repairs that have been made.

Respectfully submitted by:

David Cobb

Brandon Cook (Secretary)

Peter Cook (Chair)

\*Bill Guerin (Acting Chair)

Dave Kent

Lee Anne Caldwell

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## LAWN & GARDEN SUB-COMMITTEE

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This is a sub-committee of the Property Committee.

We purchase plants for the beds and the concrete pots. We maintain these flowers.

We perform weeding, watering, spraying and cleanup on a weekly basis during the growing season. We also trim the shrubbery around the church and in the Memorial and Walker Gardens.

This year the lawn was fertilized and the weeds sprayed. Many bags of red mulch were purchased and spread around the church and in the Memorial Garden. The fountain was filled with soil and flowers.

We wish to thank David Kent and Jim Glassford for another super cleanup of the lawn and garden leaves in the fall. We also wish to thank Harold Baughman, Tim Bork and John Cernanec for their grass cutting and lawn maintenance. Four six-foot steel powder coated benches were purchased for the Memorial Garden. The committee purchased three and the Chatham Optimist Club purchased one. The old cast iron and wooden benches were sold. Also, a steel cylinder waste receptacle was placed in the garden.

In 2021, ten new plaques were placed in Memorial Gardens. If you wish to purchase a plaque, contact the church office. The cost is \$100.00 each. This money is used for the upkeep of the Memorial Garden and areas around the church.

Members and Helpers:

Harold Baughman

Tim Bork

Dale Bowers

Linda Bowers

John Cernanec

Carol Chorenyko

Matt Chorenyko

Roy Cornell

Jim Glassford

David Kent

Edwinna Rawlings

Bev Whitelaw

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## UCW – UNITED CHURCH WOMEN

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### **Purpose**

To unite the Women of the Congregation for the total mission of the Church and to provide a medium through which we may express our loyalty and devotion to Jesus Christ in Christian Witness, Study, Fellowship and Service.

### **Executive**

Susan Brooks (Co-Chair)  
Bonnie Cornforth (Co-Chair)  
Teena Sterling (Secretary)  
Linda Rieger (Treasurer)  
Susan Brooks (Correspondence)  
Shirley Baker (Card Secretary)  
Wilda Haddock (Publicity)

### **Meetings**

Meetings are held on the second Wednesday of each month at 1:30 pm. This year, sadly, we were only able to meet in November and December. Attendance was very good. Due to COVID-19 restrictions no more meetings were possible. Budget obligation were kept up to date. .

We were saddened to lose Lola Holly and Donna MacLachlan and will miss their contributions.

All meetings close with the Mitzvah Benediction.

In hope and with prayer we look forward to resuming regular meetings. We ask that you keep us in your prayers and are so thankful for the support we enjoy.

Respectfully submitted,  
Susan Brooks (Co-Chair)  
Bonnie Cornforth (Co Chair)  
Linda Rieger (Treasurer)  
Teena Sterling (Secretary)

**ST. ANDREW'S UNITED CHURCH WOMEN**  
**STATEMENT OF RECEIPTS & DISBURSEMENTS**  
**FOR THE PERIOD JANUARY 1 TO DECEMBER 31, 2021**

BALANCE – January 1, 2021 \$ 2,020.17

RECEIPTS

Envelopes / Loose Donations	\$ 1,240.00
Memorial Donations	0.00
Miscellaneous Receipts	0.00
Receptions	0.00
Muffin Party	0.00
Spring Luncheon	0.00
Christmas Bazaar	0.00
Pies 'R' Us 0.00	
Projects	0.00
Interest Earned	<u>41.16</u>

Total Receipts 1,281.16

DISBURSEMENTS

U.C.C. Mission & Service Fund	\$ 0.00
St. Andrew's United Church – General/Operating	1,000.00
St. Andrew's United Church – Benevolent Fund	0.00
St. Andrew's United Church – Library Fund	0.00
St. Andrew's United Church – Memorial Fund	100.00
St. Andrew's United Church – Youth	0.00
St. Andrew's United Church – Capital Campaign	0.00
Kenesserie Camp – General	0.00
Kenesserie Camp – Building	0.00
Kenesserie Camp – Jenner House	0.00
Medical Electives	200.00
Canadian Bible Society	0.00
Canadian Foodgrains Bank	0.00
Fairfield Museum – CFGB	0.00
Sleeping Children Around the World	0.00
Queen Elizabeth II P.S. – Student Breakfasts	0.00
W.I.S.H. Centre – After School Program	<u>0.00</u>
	1,300.00

ST. ANDREW'S UNITED CHURCH WOMEN  
 STATEMENT OF RECEIPTS & DISBURSEMENTS  
 FOR THE PERIOD JANUARY 1 TO DECEMBER 31, 2021  
 Page 2

BALANCE – January 1, 2021 (from page 1)		\$ 2,020.17
RECEIPTS (from page 1)		1,281.16
DISBURSEMENTS (sub-total from page 1)	\$ 1,300.00	
National UCW	135.00	
Summer Event	0.00	
Fundraising	0.00	
Guest Speakers	0.00	
Broadview Magazine	0.00	
Legion Poppy Fund	50.00	
Receptions	0.00	
Kitchen Supplies	0.00	
Pies 'R' Us	0.00	
Projects	0.00	
Special Requests	100.00	
Cards and Gifts	0.00	
Postage/Advertising	100.00	
Miscellaneous	<u>10.05</u>	
	<u>395.05</u>	
Total Disbursements		<u>1,695.05</u>
BALANCE – December 31, 2021		<u>\$ 1,606.28</u>

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## WORSHIP COMMITTEE

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As we navigated through the past year, worship took on a mixture of both returning to familiar traditions and new experiences. Most of the year had both in person and online worship which allowed us to worship with some of our usual customs and still making worship relatable to our ever-changing world.

St. Andrew's has been blessed with a devoted online portion of our congregation that is present for every worship service alongside our in-person worship. This has challenged the committee and worship planners to create experiences that are meaningful to our entire congregation, regardless of where or when they are worshipping with us. It has given us the opportunity to consider all who are worshipping with us, and how our rituals might be adapted going forward. The Worship Committee is devoted to building and growing our services so that God's presence is felt wherever we are worshipping.

We were able to settle into a routine for much of the year, returning to celebrate our beloved services: Mothers and Father Day, Pride, Memorial Sunday, and many more. On Anniversary Sunday we were blessed to welcome Rev. Dr. Jeff Crittenden join us for worship.

Throughout the year we were led through and challenged by many preaching themes. We looked inside and out with themes of healing and empathy. We learned with series on 'Women of the Bible' and 'Bet You Never Knew'. We considered what it means to be a church and a community with 'Why Church?' when we thought about why church has made an impact on our lives and how we can be a light to our community.

The Worship Committee is truly grateful to the many people who donated their talents this year. From our regular usher volunteers to our cookie bakers, readers, musicians and all those who took care of miscellaneous odd jobs that needed doing. When the Holy Spirit is allowed to work through us in worship, great things happen.

We look to the future with hope as we continue to see how the Spirit is making itself known to us.

Thank you to everyone who supported us on this journey.

Faithfully Yours,

Worship Committee

Devon Hansen (Resource)

Brenda Kent

Shane McDowell

Kim Sanson

Greg Simpson

Jennifer Wood (Secretary)

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## **QUILTERS GROUP**

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The Quilters of St. Andrew's United Church disbanded in November 2021 after 47 years. We thank them for their faithful stitching and support of St. Andrew's United Church.

Members:

Lois Bedford (Convenor)

Betty Baker

Barbara Gilbert

Marjorie Irwin

Beth Montague

Sandy Sedge

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## **SHUFFLEBOARD GROUP**

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The Shuffleboard Group did not meet in 2021 due to the COVID-19 restrictions.

Our longtime member Ernie Glassford passed away on October 18, 2020.

Roy and Judythe Cornell

Convenors

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## ST. ANDREW'S UNITED CHURCH STATISTICS - 2021

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Resident members as of December 31, 2020 .....	331
Non-resident members as of December 31, 2020 .....	102
Total Membership, Resident & Non-Resident as of December 31, 2020 .....	433
Baptisms – Adult .....	0
Baptisms – Child.....	5
Marriages .....	5
Funerals.....	10
Members Received by Profession of Faith .....	1
Members Received by Certificate or Other.....	3
Members Removed by Death.....	14
Members Removed by Certificate or Other .....	0
Resident members as of December 31, 2021 .....	324
Non-resident members as of December 31, 2021 .....	99
<b>Total Membership, Resident &amp; Non-Resident as of December 31, 2021 .....</b>	<b>423</b>
<b>Total number of Households under Pastoral Care .....</b>	<b>263</b>

### Statistics Details for 2021

**Adult Baptism .....**0

**Child Baptism .....**5

Danica Isabelle Gore ..... September 26, 2021

Braelyn Leanne Gore ..... September 26, 2021

Rose Margaret Mayo ..... September 26, 2021

Cora Frances Mayo ..... September 26, 2021

Evelyn Higgins ..... November 21, 2021

**Members Received by Profession of Faith.....**1

Charlie Hannah..... November 21, 2021

**Members Received By Certificate or Other .....**3

Marsha Thorpe..... November 21, 2021

Paul Thorpe..... November 21, 2021

Suzy VanDaele..... November 21, 2021

### **Weddings (As recorded in the Church Register for Marriages)**

**Name**.....Date of Marriage

Aaron L'Ecuyer & Candice May..... July 3, 2021

Wade Geddes & Shawna McLeod ..... August 7, 2021

Sheldon Neely & Samantha McRitchie..... September 4, 2021

Ruth Malczyk & Karen Buehringer..... September 11, 2021

Curtis Brown & Susana Fehr ..... September 18, 2021

**Funerals (As recorded in the Church Register for Burials).....** 26

**Name**.....Date of Death

Dorothy Chepeka ..... January 4, 2021

Marilyn Jane Bornais..... January 4, 2021

\*Donna MacLachlan ..... January 11, 2021

\*Stewart Rawlings..... January 19, 2021

Karen DeKoning ..... February 10, 2021

Gordon Coyle .....	February 25, 2021
Joyce Norman .....	March 7, 2021
Andrew Smith .....	March 16, 2021
*Peter Cook.....	March 22, 2021
Robert Hendrickx .....	June 25, 2021
*Lola Holly.....	July 11, 2021
Clara Corlett .....	August 3, 2021
Lois Murphy .....	August 11, 2021
James McKerrall.....	August 21, 2021
*Dorothy Phillips.....	August 25, 2021
Michael McEllistrum .....	August 26, 2021
*Mark Whalls .....	September 12, 2021
Linda Blomme .....	September 26, 2021
George Hitchmough.....	September 29, 2021
*Marsha Kelley-Hall .....	October 10, 2021
William Edmondson.....	October 17, 2021
Sharon Hendricks .....	October 23, 2021
*Donald Poole.....	December 21, 2021
Barbara Broadbent .....	December 29, 2021
Shirley Morrice.....	December 31, 2021
Robert Billingham .....	December 31, 2021

Funerals of members conducted by others and therefore not recorded in the church register: .....

.....	6
*Betty Krekewich .....	January 4, 2021
*Helen Coyne .....	January 16, 2021
*Donna Alexander .....	March 9, 2021
*Joan Macphail .....	March 23, 2021
*Setsuko (Sue) Hunt .....	September 21, 2021
*Evelyn Cumming .....	October 23, 2021

\* indicates member

ST. ANDREW'S UNITED CHURCH  
GENERAL / OPERATING FUND  
STATEMENT OF RECEIPTS AND DISBURSEMENTS  


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**JANUARY 1 TO DECEMBER 31, 2021**  


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	<u>ACTUAL 2021</u>	<u>BUDGET</u>	<u>ACTUAL 2020</u>
<b>RECEIPTS</b>			
Offerings – General	\$111,839.87	\$116,000.00	\$100,350.50
Offerings – PAR	76,817.42	80,000.00	80,381.48
Offerings – Digital Giving	31,987.90	30,000.00	25,965.75
Offerings – Loose	830.00	600.00	281.55
United Church Women	1,000.00	1,000.00	3,000.00
Fundraising – General	0.00	2,000.00	0.00
Fundraising – FundScrip	0.00	0.00	324.63
Fundraising – Performing Arts	<u>0.00</u>	<u>2,000.00</u>	<u>7,000.00</u>
	222,475.19	231,600.00	217,303.91
Miscellaneous Receipts	1,684.50	1,000.00	1,062.85
Broadview Subscriptions	475.00	700.00	680.00
Use of Facilities	12,910.00	8,000.00	9,300.00
Use of Facilities – Apartment	9,600.00	9,600.00	3,950.00
Gov. of Canada – CEBA Loan	12,000.00	20,000.00	40,000.00
Gov. of Can. – Temporary Wage Subsidy	0.00	0.00	4,276.77
Gov. of Can. – Can. Emerg. Wage Subsidy	53,961.13	25,000.00	44,978.12
U.C.C. – Restorative Care Plan	0.00	0.00	0.00
From Desig. Funds – Memorial	0.00	5,000.00	5,164.04
From Desig. Funds – Music (PAC)	223.00	2,500.00	1,944.50
From Desig. Funds – Other	<u>0.00</u>	<u>500.00</u>	<u>2,853.96</u>
	90,853.63	72,300.00	114,210.24
Board of Trustees – General	19,114.69	20,273.00	19,262.91
Board of Trustees – Special Projects	<u>0.00</u>	<u>6,000.00</u>	<u>9,203.39</u>
	<u>19,114.69</u>	<u>26,273.00</u>	<u>28,466.30</u>
 TOTAL RECEIPTS	 332,443.51	 330,173.00	 359,980.45

	<u>ACTUAL 2021</u>	<u>BUDGET</u>	<u>ACTUAL 2020</u>
<b><i>DISBURSEMENTS</i></b>			
<b><i>Administration, Stewardship &amp; Resources</i></b>			
Apartment – Municipal Taxes	\$ 1,574.07	\$ 1,600.00	\$ 1,536.71
Bank / Service Charges	1,977.89	1,800.00	1,642.85
Financial Review	2,000.00	2,000.00	8,000.00
HST Expense	11,244.51	10,000.00	18,537.45
HST Rebate	(13,206.30)	(10,000.00)	(12,071.67)
U.C.C. Assessment	12,562.00	13,340.00	13,340.03
Office Equipment	3,687.40	5,700.00	2,514.94
Office Supplies	3,439.54	4,000.00	4,444.55
Postage / Courier	1,014.56	1,200.00	1,236.94
Software	2,030.30	2,100.00	600.79
Telephone	2,393.53	2,400.00	2,364.89
Internet	<u>1,019.40</u>	<u>1,100.00</u>	<u>1,045.31</u>
	29,736.90	35,240.00	43,192.79
<b><i>Faith Invitation Sharing Hospitality (FISH)</i></b>			
Fellowship Time	0.00	300.00	149.70
Membership Resources	124.20	200.00	39.02
Broadview Magazine	442.48	600.00	597.35
Broadview Mag. Gift Subscriptions	0.00	80.00	0.00
Pastoral Care	290.18	400.00	329.99
These Days Magazine	324.71	300.00	304.80
Adult Education – Resources	0.00	200.00	0.00
Region Delegates	0.00	300.00	0.00
Library	0.00	200.00	0.00
Sunday School – Curriculum	0.00	200.00	146.00
Sunday School – Supplies	0.00	250.00	19.25
Youth – Activities – Supplies	0.00	600.00	0.00
Youth – Education – Resources	<u>0.00</u>	<u>450.00</u>	<u>0.00</u>
	1,181.57	4,080.00	1,586.11
<b><i>Media &amp; Communications</i></b>			
Advertising	680.33	600.00	800.00
Audio Visual Systems	0.00	600.00	2,144.59
Licenses / Copyright Fees	685.00	700.00	453.80
Website	555.44	500.00	867.41
New Infrastructure	<u>740.00</u>	<u>2,500.00</u>	<u>12,906.68</u>
	2,660.77	4,900.00	17,172.48

	<u>ACTUAL 2021</u>	<u>BUDGET</u>	<u>ACTUAL 2020</u>
<b>DISBURSEMENTS</b>			
<b>Ministry &amp; Personnel</b>			
Salaries & Allowances	\$180,107.90	\$176,128.00	\$173,200.16
CPP, EI, Pension, Insurance	35,068.74	33,150.00	31,262.06
Workplace Safety Insurance Board	850.81	850.00	804.79
U.C.C. Restorative Care Plan	(9,616.47)	0.00	0.00
Support Staff Relief	17,134.31	4,500.00	4,658.64
Support Staff Prof. Development	<u>215.62</u>	<u>1,000.00</u>	<u>193.03</u>
	223,760.91	215,628.00	210,118.68
<b>Mission &amp; Outreach</b>			
AIDS Support	112.27	200.00	0.00
Care Packages	0.00	500.00	0.00
Kenesserie Camp	0.00	200.00	0.00
Resources / Supplies	<u>0.00</u>	<u>100.00</u>	<u>165.00</u>
	112.27	1,000.00	165.00
<b>Property</b>			
Alarm Systems	329.53	1,000.00	0.00
Utilities – Gas	10,427.07	12,000.00	11,626.34
Utilities – Hydro	4,216.87	5,000.00	3,424.41
Utilities – Water	1,245.61	1,200.00	923.43
Insurance	16,895.33	20,180.00	17,422.07
Memorial Garden	318.23	300.00	76.99
Parking	3,120.00	3,120.00	3,120.00
Repairs/Maintenance – Apartment	250.00	1,200.00	0.00
Repairs/Maintenance – Cleaning	998.96	1,000.00	1,191.21
Repairs/Maintenance – Equipment	2,687.22	3,500.00	6,221.79
Repairs/Maintenance – General	<u>6,696.03</u>	<u>10,000.00</u>	<u>3,251.83</u>
	<u>47,184.85</u>	<u>58,500.00</u>	<u>47,258.07</u>
<b>Worship</b>			
Guest Speakers	345.00	150.00	0.00
Music – Choir	1,639.62	2,000.00	1,625.21
Music – Handbell Choir	206.11	250.00	325.82
Music – Honoraria	1,275.00	1,500.00	1,490.00
Music – Instrument Maintenance	4,155.84	4,000.00	3,348.79
Minister/Pulpit Relief	1,105.00	2,000.00	459.72
Worship – Supplies	149.35	400.00	77.85
Worship – Communion	160.76	125.00	103.92
Worship – Decorations	<u>176.98</u>	<u>400.00</u>	<u>1,379.95</u>
	<u>9,213.66</u>	<u>10,825.00</u>	<u>8,811.26</u>
<b>TOTAL DISBURSEMENTS</b>	<u>313,850.93</u>	<u>330,173.00</u>	<u>328,304.39</u>
<b>OPERATING GAIN (LOSS)</b>	<u>\$ 18,592.58</u>	<u>\$ 0.00</u>	<u>\$ 31,676.06</u>

ST. ANDREW'S UNITED CHURCH  
 OUTREACH / DESIGNATED FUNDS  
 STATEMENT OF RECEIPTS AND DISBURSEMENTS  
JANUARY 1 TO DECEMBER 31, 2021

	<u>ACTUAL 2021</u>	<u>BUDGET</u>	<u>ACTUAL 2020</u>
<u>RECEIPTS</u>			
<u>Mission &amp; Outreach</u>			
Mission & Service Fund – Cong.	\$ 17,236.46	\$ 18,000.00	\$ 20,183.47
Mission & Service Fund – U.C.W.	0.00	0.00	2,000.00
Benevolent Fund	16,272.00	0.00	8,477.00
Outreach – General	2,670.00	0.00	640.00
Outreach – Designated	<u>3,965.00</u>	<u>0.00</u>	<u>8,587.10</u>
	40,143.46	18,000.00	39,887.57
<u>Designated</u>			
Memorial Fund	1,173.80	0.00	4,783.32
Memorial Flower Fund	1,030.00	0.00	190.00
Memorial Garden Fund	2,550.00	0.00	0.00
Memorial Music Fund	1,094.00	0.00	375.00
Drama Group Fund	0.00	0.00	0.00
Faith Formation & Development Fund	0.00	0.00	0.00
Fix It Fund	1,280.00	0.00	25.00
Fundraising Fund – General	0.00	0.00	0.00
Fundraising Fund – FundScrip	0.00	0.00	4,035.00
Fundraising Fund – Grand Piano	2,420.60	0.00	67,887.00
Fundraising Fund – Performing Arts	0.00	0.00	4,520.00
Handbell Choir Fund	0.00	0.00	0.00
Instrument Maintenance Fund	11,043.00	0.00	0.00
Library Fund	0.00	0.00	0.00
Organ Restoration Fund	11,670.00	0.00	0.00
Quilters Fund	350.00	0.00	40.00
St. Andrew's Music Fund	14,833.05	0.00	16,714.13
Special Gifts Fund	400,000.00	0.00	28,333.34
Administrative Operations Fund	0.00	0.00	915.00
Gov. of Canada – CEBA Loan	20,000.00	0.00	40,000.00
CEBA Loan Repayment Fund	24,000.00	0.00	8,000.00
Building Restoration Fund	<u>28,221.40</u>	<u>0.00</u>	<u>113,043.90</u>
	<u>519,665.85</u>	<u>0.00</u>	<u>288,861.69</u>
 TOTAL RECEIPTS	 <u>\$559,809.31</u>	 <u>\$ 18,000.00</u>	 <u>\$328,749.26</u>

ST. ANDREW'S UNITED CHURCH  
 OUTREACH / DESIGNATED FUNDS  
 STATEMENT OF RECEIPTS AND DISBURSEMENTS  
JANUARY 1 TO DECEMBER 31, 2021

<u>DISBURSEMENTS</u>	<u>ACTUAL 2021</u>	<u>BUDGET</u>	<u>ACTUAL 2020</u>
<u>Mission &amp; Outreach</u>			
Mission & Service Fund – Cong.	\$ 17,250.00	\$ 18,000.00	\$ 20,300.00
Mission & Service Fund – U.C.W.	0.00	0.00	2,000.00
Benevolent Fund	10,975.00	0.00	5,880.00
Outreach – General	1,095.00	0.00	950.00
Outreach – Designated	<u>3,684.41</u>	<u>0.00</u>	<u>12,837.92</u>
	33,004.41	18,000.00	41,967.92
<u>Designated</u>			
Memorial Fund	2,000.00	0.00	5,164.04
Memorial Flower Fund	1,456.05	0.00	238.89
Memorial Garden Fund	1,852.32	0.00	0.00
Memorial Music Fund	0.00	0.00	0.00
Drama Group Fund	0.00	0.00	2,853.96
Faith Formation & Development Fund	0.00	0.00	25.00
Fix It Fund	1,184.96	0.00	0.00
Fundraising Fund – General	0.00	0.00	0.00
Fundraising Fund – FundScrip	0.00	0.00	156.00
Fundraising Fund – Grand Piano	10,307.60	0.00	60,000.00
Fundraising Fund – Performing Arts	0.00	0.00	12,977.00
Handbell Choir Fund	0.00	0.00	0.00
Instrument Maintenance Fund	11,043.00	0.00	0.00
Library Fund	0.00	0.00	0.00
Organ Restoration Fund	0.00	0.00	0.00
Quilters Fund	659.37	0.00	800.00
St. Andrew's Music Fund	16,126.78	0.00	21,376.74
Special Gifts Fund	400,000.00	0.00	28,333.34
Administrative Operations Fund	0.00	0.00	0.00
Gov. of Canada – CEBA Loan	12,000.00	0.00	40,000.00
CEBA Loan Repayment Fund	0.00	0.00	0.00
Building Restoration Fund	<u>8,391.83</u>	<u>0.00</u>	<u>100,506.70</u>
	<u>465,021.91</u>	<u>0.00</u>	<u>272,431.67</u>
 TOTAL DISBURSEMENTS	 <u>\$498,026.32</u>	 <u>\$ 18,000.00</u>	 <u>\$314,399.59</u>

ST. ANDREW'S UNITED CHURCH  
BALANCE SHEET  
AS AT DECEMBER 31, 2021

	<u>2021</u>	<u>2020</u>
<u>ASSETS</u>		
Current Account	\$ 41,839.53	\$ 51,257.50
Savings Account (Designated)	74,816.71	27,693.26
Savings Account (Join the Journey)	74,231.74	53,116.71
GIC 8677986	55,000.00	0.00
Petty Cash	<u>100.00</u>	<u>100.00</u>
 BALANCE	 <u>\$245,987.98</u>	 <u>\$132,167.47</u>
 <u>LIABILITIES</u>		
From Reserves – Operating	\$ 0.00	\$ 0.00
From Reserves – Insurance	3,259.94	0.00
From Reserves – Secure GIC	<u>55,000.00</u>	<u>0.00</u>
	58,259.94	0.00
 <u>DESIGNATED FUND BALANCES</u>		
Mission & Service Fund	44.68	58.22
Benevolent Fund	15,975.59	10,678.59
Outreach Fund – General	1,834.06	259.06
Outreach Fund – Designated	769.77	489.18
Memorial Fund	3,561.61	4,387.81
Memorial Flower Fund	200.14	626.19
Memorial Garden Fund	2,092.73	1,395.05
Memorial Music Fund	1,520.37	426.37
Drama Group Fund	0.00	0.00
Faith Formation & Development Fund	755.00	755.00
Fix It Fund	120.04	25.00
Fundraising Fund – General	0.00	0.00
Fundraising Fund – FundScrip	0.00	0.00
Fundraising Fund – Grand Piano	0.00	7,887.00
Fundraising Fund – Performing Arts	445.74	445.74
Handbell Choir Fund	0.00	0.00
Instrument Maintenance Fund	0.00	0.00
Library Fund	964.09	964.09
Organ Restoration Fund	11,670.00	0.00
Quilters Fund	0.00	309.37
St. Andrew's Music Fund	760.80	2,054.53
Special Gifts Fund	0.00	0.00
Administrative Operations Fund	0.00	915.00
Gov. of Canada – CEBA Loan	8,000.00	0.00
CEBA Loan Repayment Fund	32,000.00	8,000.00
Building Restoration Fund (Join the Journey)	<u>73,022.18</u>	<u>53,192.61</u>
	153,736.80	92,868.81
 <u>GENERAL/ OPERATING FUND</u>		
Operating Fund Balance	<u>33,991.24</u>	<u>39,298.66</u>
 BALANCE	 <u>\$245,987.98</u>	 <u>\$132,167.47</u>

ST. ANDREW'S UNITED CHURCH  
**IDENTIFIABLE GIVERS – 2021**

<u>Annual Givings</u>	<u>Weekly Givings</u>	<u>No. of Givers</u>	<u>% of Givers</u>
\$ 50 - \$ 100	\$ 0.96 - \$ 1.93	34	15.04%
\$ 101 - \$ 250	\$ 1.94 - \$ 4.82	26	11.50%
\$ 251 - \$ 500	\$ 4.83 - \$ 9.62	38	16.81%
\$ 501 - \$ 1,000	\$ 9.63 - \$ 19.24	32	14.16%
\$ 1,001 - \$ 1,500	\$ 19.25 - \$ 28.86	33	14.60%
\$ 1,501 - \$ 2,000	\$ 28.87 - \$ 38.47	22	9.74%
\$ 2,001 - \$ 2,500	\$ 38.48 - \$ 48.09	13	5.75%
\$ 2,501 - \$ 3,000	\$ 48.10 - \$ 57.70	9	3.98%
\$ 3,001 - \$ 4,000	\$ 57.71 - \$ 76.93	6	2.66%
\$ 4,001 - \$ 5,000	\$ 76.94 - \$ 96.16	3	1.33%
\$ 5,001 - \$ 6,000	\$ 96.17 - \$115.39	0	0.00%
\$ 6,001 - \$ 7,000	\$115.40 - \$134.62	1	0.44%
\$ 7,001 - \$ 8,000	\$134.63 - \$153.85	1	0.44%
\$ 8,001 - \$10,000	\$153.86 - \$192.31	1	0.44%
\$10,001 - \$15,000	\$134.62 - \$288.46	3	1.33%
\$15,001 +	\$288.47 +	<u>4</u>	<u>1.78%</u>
		226	100.00%

