

ANNUAL REPORT 2021

**St. James United Church
Dartmouth, NS
June 21, 2022**

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Agenda

Opening Prayer

Act of Covenant

Election of Chairperson and Secretary

Adoption of Agenda

Approval of Vote for Participants

Minister's Comments

In Memoriam

Approval of Minutes from Annual Meeting Held June 23, 2021 (As Printed)

Approval of Committee Reports

Election of Stewards

2021 Financial Statements

2021 Trustees' Report

2022 Proposed Operating Budget

New Business

 Motion Re: Signing Officers

 Motion Re: Appointment of Professional Accountant

Motion to Adjourn

Benediction

Act of Covenant

Every community of faith is required to reaffirm its covenant with its Region on an annual basis.

Act of Covenant

Today, as we gather, we are reminded that we are all part of the larger body of The United Church of Canada. Just as those gathered for the Regional Annual General Meeting reaffirmed their covenant with us, we now reaffirm our covenant with them.

Introduction:

Christ's body is composed of many parts. Christ has many ministries. Some are easy, others are difficult. Some bring honour, others bring reproach. Some are suitable to our natural inclinations and temporal interests, others are contrary to both. Yet the power to do all these things is given to us in Christ, who strengthens us.

Let us share this Covenant together:

We the people of St James United Church, Dartmouth, renew our covenant of mutual responsibility with Region 15 of the United Church of Canada.

We will seek after God in all we say and think and do and live in communion with God and each other.

We will search for what God wants through Prayer, in Scripture and by fellowshiping with each other as we listen to God through many media.

We will celebrate God's Presence in worship, music, life passages, and Sacraments.

We will invite others to join us in our journey with God.

We will do all things for the glory of God and the good of God's World.

We give ourselves to God and rededicate ourselves to live in covenant as the people of God and the Living Body of Christ.

To God be all glory, praise, honour and thanksgiving, now and forever, Amen.

Minutes
ST. JAMES ANNUAL CONGREGATIONAL MEETING
June 23, 2021, 7 pm, via Zoom

Attendance: Ralph Settle (chair), Jennifer Adams, Dean Bradshaw, Dick Chittick, Marg Chittick, Jackie Clark, Sarah Cluett, Wayne Cochrane, Audrey Cox, Ian Flemming, Irene Flemming, Heather-Anne Gillis, Myrtle Gillis, Norine Heselton, Dale Hudson, Bonnie Hudson, Rick Joedicke, Donna Kuhn, George Kuhn, Anne Laybolt, Wilf Laybolt, Rena Mae MacDonald, Shauna MacDonald, Cathy McLeod, Brian McLeod, Barb Millar, Shirley O'Sullivan, Anne Purcell, Carl Purcell, Murray Wylie, Joyce Wylie, Rev. Fred Snyder

Regrets: Joan Clark, Ian Travers, Lynne Travers

A quorum was present.

Rev. Fred Snyder opened the meeting with a prayer at 7:00 pm, then called for nominations for Chair and Secretary.

Heather Anne Gillis nominated Ralph Settle as Chair for the Annual Meeting. There were no further nominations, unanimous consent by those present.

Norine Heselton nominated Cathy McLeod as Secretary for the Annual Meeting. There were no further nominations; unanimous consent by those present.

Rev Fred expressed thanks to Cathy and Ralph for all they've done this year.

AGENDA

MOTION that the agenda as circulated be the agenda for the meeting.
 Moved by Brian McLeod, seconded by Noreen Heselton.
 Motion carried.

MOTION to allow all present to vote on all temporal matters for this meeting.
 Moved by Joyce Wylie, seconded by Donna Kuhn.
 Motion carried.

MINISTER'S COMMENTS

Rev. Snyder expressed that the COVID pandemic has changed us, forced us to make adjustments, made us realize how vulnerable we are. We learned a lot with our online services, how important an enhancement they can be. He expressed thanks to Vale Snyder for her help with the initial work of starting to do video services, then to Murray and Joyce Wylie for their dedication with the current Facebook live streaming.

IN MEMORIAM

Brian McLeod read out the In-Memoriam list. A moment of silence was observed.

MINUTES OF LAST ANNUAL GENERAL MEETING

MOTION to approve the minutes of the last annual meeting, March 1, 2020.

Moved by Wayne Cochrane, seconded Ian Flemming.

Motion carried

COMMITTEE REPORTS

Paused to allow members of the congregation to read through the reports, p.10-46.

Norine Heselton expressed thanks to the women of the UCW for their resolve.

Irene Flemming, food bank coordinator, noted a correction to the spelling of Ian Travers name in her report.

Donna Kuhn, FOOD coordinator, thanked everyone for supporting this program.

Wilf Laybolt expressed thanks to Joyce Wylie and her team and to Rick Joedicke for keeping everything going this year with the scouting programs.

MOTION to receive reports contained in the annual report.

Moved by Wayne Cochrane, seconded by Wilf Laybolt

Motion carried.

ELECTION OF STEWARDS

MOTION to elect the 2021 nominee to the committee of stewards: the only steward for election is Wilf Laybolt. Moved by Jackie Clark, seconded by Wayne Cochrane.

Motion carried.

ELECTION OF REPRESENTATIVES TO REGION 15

Joyce Wylie and Shauna MacDonald were elected as our representatives to Region 15 by the Official Board in an e-vote on March 29. This occurred because of the late date of

our AGM and the need to have representatives in place for the Region 15 AGM, but objections were raised over the lack of notice and opportunity for others to volunteer.

FINANCIAL REPORT – Presented by Jackie Clark

For our information, Ralph Urquhart is a retired CPA. He compiles the financial information for us, showing all of our information together.

Thanks were expressed to Anne Laybolt for her service as treasurer, for all of the fill in work she has done since, and for her help with year-end.

MOTION: moved by Jackie Clark, seconded by Wayne Cochrane, that the financial statements as presented be approved.

Motion carried.

TRUSTEES: Wayne Cochrane reported.

Trustees have expressed the same fears for several years. Our financial issues are serious and must be addressed. Also, our congregation is aging, and without new members we will not be able to fulfill all of our obligations. We still have not addressed any of the problems raised every year.

Rev. Snyder spoke to this, informing us that St James has been participating in a new program, Called to Be the Church, facilitated by Roger Janes. This has been introduced at many churches. The objective is to produce a form-fitted, blunt document stressing how to work on growing the congregation, not just financials. It would present priorities and a one-year plan. Section 1, St James Stewardship Analysis, was completed as a first step. Pandemic restrictions prevented the hands-on instruction that should have happened. This document will be sent to the Official Board.

Shauna MacDonald asked that two references to the year 2021, on page 38 and 43, be removed from the Trustee's report, as they do not pertain to 2020.

MOTION: moved by Wayne Cochrane, seconded by Heather Anne Gillis, that the trustees report be accepted, with the exclusion of the 2021 references on page 38 and 43. Motion carried.

BUDGET 2021 – Presented by Jackie Clark

There was a difficult line by line struggle to put together the 2021 budget, in an attempt to be realistic about projections.

A deficit budget was again presented. We had some fundraising and rentals, but it is difficult to predict how the year will proceed, due to pandemic issues. Offerings are down \$10,000 ytd for May, but total revenue is up because of a transfer from trustees to cover last year's deficit.

There was discussion of whether we should actually be passing a budget for just 2022, since it would be better to work a year ahead. We should consider changing our practice, since much of our revenue is generated in December, which leaves us without good information to create a budget on short notice.

MOTION: moved by Jackie Clark, seconded by Shauna MacDonald, to accept the deficit 2021 budget as presented.

2 Abstentions: Wayne Cochrane, Ian Flemming

Motion carried.

Thank-you from the Chair for the efforts of all in 2021.

NEW BUSINESS

MOTION that signing officers in 2021 will be Jackie Clark, Ian Travers and Wayne Cochrane. Moved by Heather Anne Gillis, seconded by Joyce Wylie
Motion carried.

We will need a new financial reviewer, as Ralph Urquhart is retiring. Official Board will present a motion once a new reviewer is found.

MOTION TO ADJOURN: Moved by Ralph Settle to adjourn at 8:44 pm, as business of the meeting was finished.

Benediction by Rev. Snyder.

Respectfully submitted,

Ralph Settle, Chair

Cathy McLeod, Secretary

Minister's Letter
"Our Unknown Future"
Rev. Fred Snyder
March, 2022

I want to say that what you're reading here is an updated version since the heartbreaking invasion of Ukraine.

Looking back over 2021, we continued to deal with COVID following all the protocols in place including a new vaccine mandate. As I've said previously, COVID has caused us to think much more seriously, if we hadn't before, about our own finiteness, our vulnerability, our isolation, the supreme importance of our health, our safety, our loved ones, and our walk with God. In 2021, our lockdown and semi-lockdown continued. When we could not worship in person, we continued to be live on Facebook weekly, as we are today.

But thankfully to this point in time, we've come a long way in this journey. As of March 1, 2022, many restrictions have been lifted in a new phase 1 of 3 new phases that will carry us through the next few months with the end goal being a lifting of all restrictions and protocols, assuming it will continue to be clear to do so. Hopefully, this now is a new beginning of a returning back to our normal way of life somewhat, including our worship services. Clearly, after all this time, we know how critical our worship on Facebook is for us moving forward. Our Reopening Committee continues to be active guiding us with the most current updates from the province and Region 15 regarding our ongoing status. They will continue to keep us all informed moving forward.

As for our current and future worship services, whether they are in person or not, we continue to be live on Facebook every Sunday at 10 am, with the recorded version posted by Murray on our Facebook. My continued thanks on behalf of all of us to the members of our Reopening Committee: Jackie Clark (Chair), Joan Clark, and Murray Wylie, for their commitment in keeping us safe and secure in our services; and also to Joyce and Murray Wylie for their weekly commitment in bringing us the live and recorded services on Facebook week by week, and also to our secretary Cathy McLeod for all the multiple things she continues to do for all of us week by week.

Thank you to all of you who continue to serve on our Board and in other vital capacities within St. James.

Finally, these are days of incredible challenge for us as a church and faith community. Far more than that however, there is now Russia's invasion of Ukraine, a democratic and free sovereign nation, and the incredible heightened uncertainty and very real fear

it has created for all of us that pervades absolutely every level of our world right now. More than ever perhaps, we worry about ourselves, our families, their safety and our own safety. We worry about the future, for our children, our grandchildren, our great grandchildren. This is why we do need to remember that because of Easter and the Resurrection which we will celebrate in April, the Spirit of the Risen Christ is absolutely with us on this personal and collective journey of life and will never abandon us, no matter what happens. We do need to remember that while we cannot control the future, the future belongs to God and God alone. We pray for our brothers and sisters in Ukraine, and for all who love freedom.

God is with us, we are not alone.

Rev. Fred

Terms of Elders

2023	2025	2027
Joan Clark	Bonnie Hudson	Brian McLeod
Cathy McLeod	Shirley O'Sullivan	Shauna MacDonald
Jeff Moors	Ralph Settle	
Faye Hawes	Rick Horne	
Debra Keays-White	Jennifer Adams	
	Joyce Wylie	

Honorary Life Elder: Harry Gilfoy

Terms of Stewards

Nominees for Stewards:

Term ending December 31, 2024

Wilf Laybolt

Term ending December 31, 2023

Rick Joedicke Rena Mae MacDonald
Murray Wylie Dale Hudson

Term ending December 31, 2022

Jackie Clark Ian Travers
Wayne Cochrane

Term ending December 31, 2021

Anne Laybolt

Church Statistics

	2021	2020	2019	2018	2017	2016	2015	2014
Baptisms	0	0	2	2	0	2	6	3
Confirmations	0	0	0	0	0	1	3	0
Deaths	7	3	5	4	8	6	6	10
Weddings	0	1	0	3	2	0	3	3
Under pastoral care	793	800	1113	1121	1126	1130	1130	1131
Families	293	300	401	409	411	414	415	418
Transferred in	0	0	0	0	0	1	0	4
Transferred away	0	1	3	5	0	0	1	0
Deaths of members	7	3	5	4	7	2	4	10
Resident members	259	266	299	305	309	316	317	322
Non-resident	30	30	91	91	91	90	90	91

Marriages; Baptisms; Burials

Deaths in 2021

Bill Purvis January, 2021
Marie Naugle March 10, 2021
Don Barteaux June 30, 2021
David Paul-Elias August 27, 2021
Ann Bennett October 6, 2021

Deaths and Burials through St. James

Alex Ritchie June 13, 2021
Ian Flemming December 12, 2021

Report from the Session

The Session of St. James United Church provides leadership and supports the spiritual life of the congregation. The membership of the session consists of a group of elders elected by the congregation. Once elected, an elder has a district of church members, whom they are responsible for visiting or contacting to provide a personal connection with the church.

The Session of St. James comprises various committees: Communion, Social Action, Pastoral Care, and Worship. Ralph Settle is chair of session; Brian McLeod is clerk of session. There are 15 serving elders.

Our Region 15 representatives are Rev. Fred Snyder, Joyce Wylie, and Shauna MacDonald.

Due to the COVID-19 pandemic there were times of lock down and times when we could worship together. Our services were streamed live on Facebook, thanks to Joyce and Murray Wylie. We also brought back after service coffee break in the fall, until new restrictions made this unwise. We were happy that we were able to host two in person services for Christmas. The joint summer services were held in person, St. James open in July and Grace United in August.

Also due to the pandemic, we weren't able to hold many of the usual yearly events. However, we held a successful flea market in November, thank you to chair Joan Clark and her team. Most outreach was by telephone. The food bank continued all year on a biweekly basis, with many modifications because of COVID restrictions. At Christmas we supported Christmas baskets for singles. We also support Feed Others of Dartmouth, which also continued all year in modified form.

Session would like to thank Rev. Fred Snyder and the congregation for their support this year.

Respectfully submitted,

Ralph Settle,
Chair of Session

Brian McLeod,
Clerk of Session

Report from the Official Board

The official board is the governing body of the Church of Saint James and acts on behalf of the congregation between congregational meetings. It is composed of all members of the Session and the Board of Stewards, as well as one representative from each of the following: Trustees, Stewardship Committee, M&P Committee, Worship Committee, Food Bank, and UCW.

During 2021 the Official Board held virtual meetings via Zoom on Jan 27 and April 21, due to the COVID-19 pandemic. Verbal reports were received from committees at each meeting of the board, and details of the activities of each committee can found in their written reports included in this annual report.

The January 27 meeting was reconvened from December 1. This meeting was held to discuss our finances, which have been impacted by the effects of COVID-19. Though total offerings were near normal amounts, lack of fundraisers and reduced rental income created a larger deficit than the budgeted projection for 2020. At the meeting, guest speaker David Hewitt lead a discussion of possible options for St James to consider in 2021 to help get through the extra financial difficulties caused by the pandemic. The members passed a motion directing the trustees to release funds to cover the 2020 deficit. A budget for 2021 was to be presented to the congregation at the AGM.

On March 29 an email vote was held to elect Joyce Wylie and Shauna MacDonald as our congregational delegates to Region 15 AGM.

At the April 21 meeting of the Board a deficit budget was approved to present to the congregation, developed based on assumptions around the progress of COVID-19. The M&P committee was empowered to conduct a search for a bookkeeper, as we are without a treasurer, but need basic monthly financial transactions taken care of.

In the summer the Board received a stewardship analysis report, done with the guidance of Roger Janes, under the "Called to be the Church" program, module 1: Stewardship Best Practices. This program is in place to help churches define their mission and work on solving problems, including financial.

The Executive of the Official Board met via Zoom on October 7 to approve the hiring of Julie Myers as our bookkeeper. Also discussed, St James has been awarded a large government grant to carry out accessibility renovations to the entrance to the church hall. The Board approved the proposed renovation plan, and elected signing officers in an email vote on October 19.

The COVID-19 Reopening Committee, a standing committee set up in August under the Official Board, has worked to help us follow NS Public Health and Region 15 protocols. They provided guidelines for renters and congregation in-person services as we moved through the fall and in and out of lock-downs. With their guidance we were able to have coffee fellowship after Sunday services in the fall, host a fundraising flea market, and have two Christmas Eve services.

Thank you to all who have volunteered and supported the work of the Official Board through another difficult pandemic year.

Respectfully submitted,
Ralph Settle, Chair

Report from the Affirming Congregation Committee

Due to limitations imposed by COVID-19 health regulations, implementation of activities related to our Action Plan was severely limited. When services were held, the rainbow inclusivity candle was always lighted by Rev. Fred. The outwardly visible signs of our affirming status (i.e. the rainbow flag, door decals, painted stairway) were maintained.

To celebrate PIE Day (officially March 14), baked pies were provided to our Food Bank clientele (approximately 35 individuals/families). An information brochure about the services available through St. James was prepared and also provided to the clientele, as well as information specific to the affirming aspect of the Church. The service at St. James (on March 14) included readings and a video related to PIE Day. Members of the Congregation were provided with a symbolic pie “wheel” that included a selection of messages related to being an affirming congregation.

It is hoped that in 2022 we will begin to see a return to some degree of “normal” and the ability to implement items as outlined in our Action Plan.

Members of this committee included:

Joyce Wylie
Jennifer Adams
Fred Snyder
Ian Travers (Chair)

The work of the Committee is also assisted by several members (Reid Harrison, Anne Laybolt, Elaine Robinson, Norine Heselton and Brian McLeod) who generously provide advice and suggestions on specific Committee activities.

Respectfully submitted,
Ian Travers

MARRIAGE POLICY

Here at St. James United Church, Dartmouth, we recognize marriage as a sacred and special union in which two people commit themselves to each other in vows of love and faithfulness in the presence of God.

We believe it is an opportunity to celebrate something wonderful and beautiful that has happened in their lives together.

We are an open, caring, welcoming, and inclusive congregation, celebrating this sacred and special moment, affirming the equal access to marriage of all who come through our doors. Regardless of background, social situation, sexual orientation or gender identity, all are welcome to be married in St. James United Church.

We affirm that it is an ongoing commitment, whereby lives are enriched and strengthened, where true love in all of its fullness, can find a place for expression in security and without fear. All wedding ceremonies in St. James are approved and conducted by the current resident ministerial personnel.

~ St. James United Session 2019 ~

AFFIRMING VISION STATEMENT

As approved by Official Board on April 7, 2019

The Congregation of St. James United Church is Christ centered, people friendly and life affirming. As such, we are intentionally creating safe spaces where all people are welcomed and accepted regardless of age, gender, race, ethnicity, sexual orientation, gender identity, family configuration, ability or economic circumstance. Open invitation and opportunities exist for everyone to take part in all aspects of St. James Church life including worship, membership, fellowship, outreach, advocacy, leadership, marriage and the marking of life passages, according to their gifts and talents. We are committed to being an integral part of a community together. We celebrate the richness that diversity brings to St. James recognizing that life is a journey of compassion and understanding.

AFFIRMING PLAN OF ACTION

Prepared: April 28, 2019

The following Affirming Plan of Action is a living document and will be revised annually.

Immediate term items:

- Establish permanent Affirming Congregation Committee accountable to the Official Board. The Committee will be mandated to maintain, review, measure progress and report on the implementation of the Plan of Action.
- Include a gender-neutral sign on Hall washroom door.
- Display the Rainbow Flag at the exterior sign and affix rainbow decals on main Hall and Lower Hall entrance doors.
- Replace the existing United Church logos on the exterior sign and at entrance to main Hall with weatherproof Affirm United UCC/rainbow signs.
- Display the Affirm United banner in narthex.
- Allocate a bulletin board in the gym, tunnel area or lower Hall for affirming messaging and activities.
- Strive to incorporate inclusive language used in all aspects of worship.
- Continue “Affirming Minutes” in weekly bulletin and messages from pulpit.
- Consider hiring practices that could invite applicants from diverse communities to apply for unfilled secretary position.

Medium term items:

- Establish and maintain a LGBTQ2S+ information/resource table in the Library.
- Paint exterior steps between Hall and Church in rainbow colours.
- Participate in/attend the annual HRM Pride Parade.
- Distribute gender neutral hygiene kits at Food Bank.
- Search out and invite choral members from diverse communities to grow the choir to be more inclusive.

Long term items:

- Develop and promote an “Affirming Fund” to improve accessibility to the Sanctuary and Hall. Possible items include: purchase of Braille Bible and hymnals; installation of exterior wheelchair ramp at Hall entrance; modification of an existing washroom to meet wheelchair accessibility requirements and modification to improve access to the Pulpit and Choir Loft.
- Encourage St. James members to volunteer with other diverse groups, or their projects, within the Downtown Dartmouth community to act as a liaison to learn ways that we can support their efforts.
- Have leadership of all committees confirm that they will add 'diversity' agenda items into their regular meetings and discussions.
- Promotion/education within and outside the church is key. There are LGBTQ2S+ groups to which we could reach out. Also, local businesses may have inclusive policies. Use the pulpit, the website and the weekly bulletin to promote the vision and the work.
- Installation of an electronic sign on the front lawn would be helpful to convey a variety of messages and symbols.
- Make PIE Day an annual event.

Report from the Stewardship Committee

The Stewardship committee is without a chair again this year, and most events would not have been possible due to COVID restrictions. However, Joan Clark chaired a successful flea market in November. Thank you to Joan and her team of volunteers.

Report from the UCW

2021 marked 59 years for the United Church Women's Organization across Canada and in Bermuda. The UCW struggled this year in the effort to worship and work together. The age of our members, the lack of younger women joining the organization because of work and family responsibilities and, most of all, COVID made it impossible to maintain the same level of commitment. Social functions and fundraising events were practically non-existent. While some churches were able to hold "drive-in, take out" no contact events, our location at a busy intersection, plus lack of parking, prevented that.

The Annual General Meeting in April was a Zoom event, hosted by Woodlawn United. Executive meetings were held in the same manner. Unfortunately, there was no way to share a homemade soup or a delicious sweet at that kind of meeting! Although our units did not meet in person, unit leaders kept in touch with their members by phone, mail or e-mail, and we conducted a limited amount of business in the same manner.

At Christmas, in memory of loved ones who have gone before us, two large poinsettias were again placed in the sanctuary. The absence of those we hold most dear is especially poignant during this season and very generous memorial donations enabled us to meet some of our charitable commitments, detailed in the Treasurer's Report. Shirley O'Sullivan assigned names of shut-ins who were remembered with Christmas cards, phone calls, and in some cases, a little surprise drop-off at their door. No doubt some "masked" visits took place! Birthday, get well and sympathy cards were mailed out on a regular basis during the year. Margaret Teasdale celebrated her 90th birthday! It is a blessing that the pandemic has not stopped our prayer shawl ministry which began in 2010. This is a valuable outreach program which benefits the knitter as well as the recipient. Thank you to Reverend Snyder who blessed 22 shawls which were gifted to those facing life altering experiences; 5 within our congregation and 17 outside. Our shawls have gone far and wide, even to Japan. Positive feedback indicates the shawls and the prayers woven within provide comfort in trying times. "My prayer shawl brings me quiet rest and peace of mind," commented one recipient. A sincere thank you to our seven knitters. If you know of someone in need of comfort and prayer, please contact Shirley O'Sullivan or any UCW member.

On a happy note, Rena Mae MacDonald and Barbara Millar have registered to attend the UCW 60th Anniversary Celebration, Continuing In Hope, to be held at the Membertou Trade and Convention Centre in Sydney in July, 2022. Worship services, tours of the beautiful island, and entertainment, such as Men of The Deeps, are on the program. Hopefully, we will all be getting back together in the not too distant future. Thank you to our president, Norine Heselton, for her leadership in challenging times.

The Executive Committee for the year 2021 was:

President	Norine Heselton
Vice-President	June Young
Past President	Rena Mae MacDonald
Treasurer	Barbara Millar
Recording Secretary	Elaine Robertson
Corresponding Secretary	Elaine Robertson
Annetta Rose Leader	Margaret Chittick
Miriam Leader	Audrey Forsythe

Respectfully submitted,
Elaine Robertson,
Recording Secretary

Report from the UCW's Correspondence Committee

UCW members are concerned about our congregational friends and try to acknowledge both the high and low points in their lives through correspondence. This year we sent 11 sympathy cards, two get well cards, one 65th Anniversary card to Reverend Donald and Marjorie MacDonald, and three birthday cards: Margaret Teasdale (90), Harry Gilfoy (99), and Florence Dares (102). Happy belated birthday to those we may have missed.

Respectfully submitted
Elaine Robertson
Corresponding Secretary

Report on the UCW's Finances

Income

Donations	300.00
Prayer Shawl Donation	30.00

Poinsettia Memorials	1190.00
Total: \$1520.00	
Expenses	
St. James	200.00
Halifax UCW	250.00
Food Bank	100.00
Souls Harbour	174.60
Sleeping Children	74.00
Poinsettias	59.78
Christmas gifts	150.00
Anniversary pins	42.00
Phoenix House	50.00
Total: \$1100.38	

The members of the St. James UCW are pleased that they could assist in these projects.

Respectfully submitted,
Barbara Millar,
UCW Treasurer

Report from the Bible Study Group

There is no activity to report this year, due to pandemic restrictions.

Report on Facebook

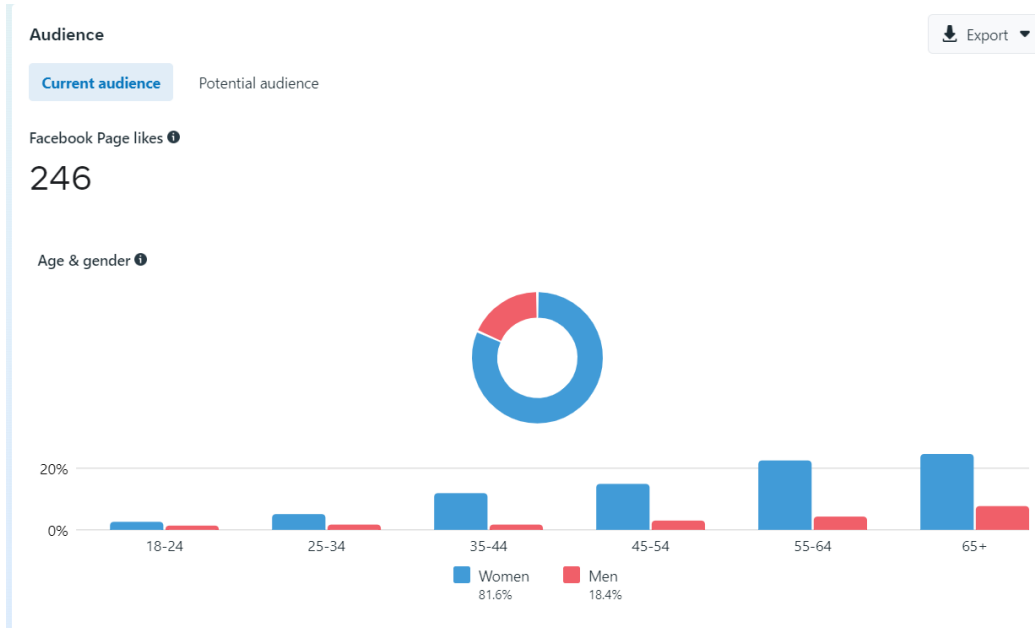
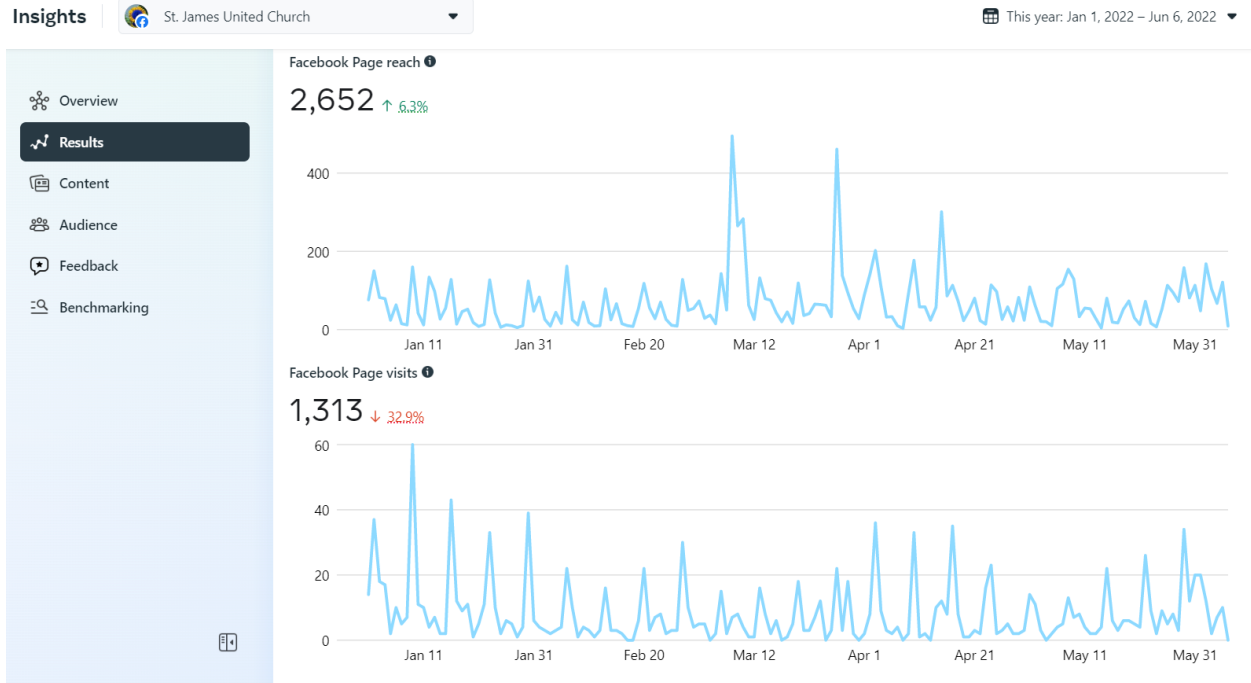
We provided 54 sessions since 6 June 2021. Typically 10-15 watched it live, then a high of 235 watched it later, an average 85 watching these later.

Celebration of Life for Ian Fleming had 160 viewers.

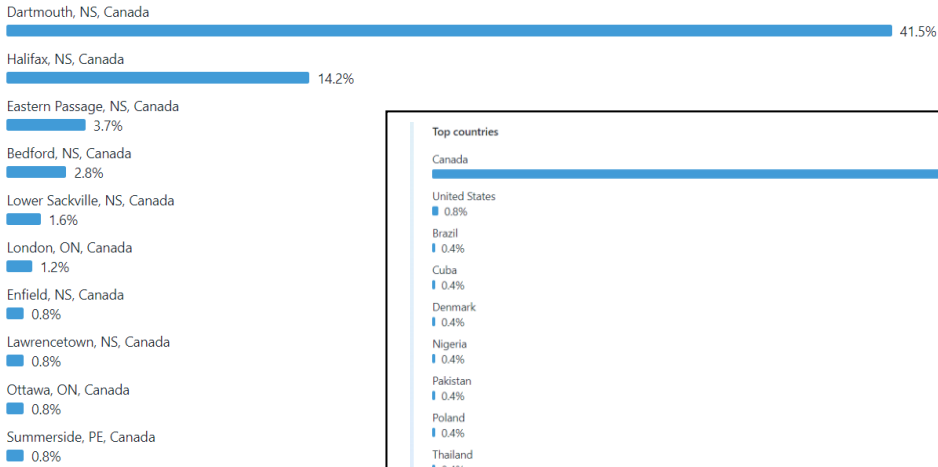
Initially we had some technical issues that we seem to have rectified. Thanks to Joyce Wylie for all her time and energy to provide this important outreach especially during COVID-19.

Murray would like to conduct a Google survey to gauge how we are doing and what we might consider to improve these sessions.

Following Facebook statistics are provided:



Top cities



Top countries



Insights

St. James United Church

This year: Jan 1, 2022 – Jun 6, 2022

- Overview
- Results
- Content
- Audience
- Feedback
- Benchmarking

Results

Facebook Page reach

2,652 ↑ 6.3%



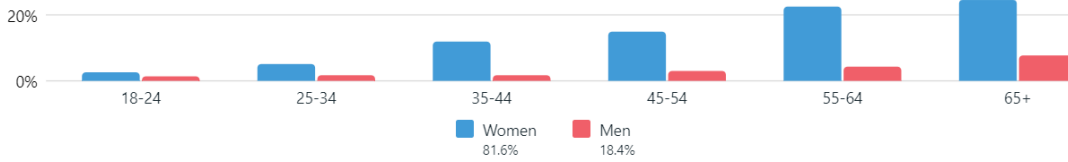
See results report

Audience

Facebook Page likes

246

Age & gender



See audience report

Submitted by Murray Wylie

Report from the Food Bank

The past year, 2021, was similar to the previous year, with St. James Food Bank remaining open every two weeks during COVID to support our clients, while carefully following protocols outlined by the province. We also continued the usual schedule with food supplies delivered by Feed Nova Scotia on Monday mornings when the volunteers unloaded the truck and sorted the food. These volunteers then filled single and family bags with canned goods and pasta, ready for the clients to pick up on Tuesday mornings. During Monday afternoons other volunteers filled extra bags with non-perishable items, vegetables and fruit. On Tuesday mornings frozen products, including meat, were added to the already prepared food bags and given out to the clients. Some of the same volunteers worked on both days to prepare food bags and to serve the clients.

During the year, St. James Food Bank served an average of 32 clients each visit, which included single men and women, as well as families from the Dartmouth area. The number of clients seemed to fluctuate monthly due to the arrival of new clients and also other clients who transferred to St. James Food Bank. It was difficult to fully register new clients because our volunteers were unable to have in-person interviews due to safety precautions. However, we met these clients outside and acquired some information. Then we provided food for these new clients, as well as for others who came regularly for food support. The busiest months were November and especially December, with many looking for Christmas support.

For Christmas, Feed Nova Scotia distributed food hampers to 32 families who had registered for support. These hampers contained turkeys or chickens, vegetables, fruit and other food items. We added gift bags with hygiene products, appropriate books and plush toys for children, candy and other treats. These food hampers were given to the clients who waited outside to receive them. Families with children were also provided with gifts from a community agency or \$50.00 Walmart gift cards for each child, issued by Feed Nova Scotia. Our food bank was given 24 gift cards for the 14 families who had requested them. Overall, our families were provided with enough food to prepare a complete Christmas dinner, as well as gifts for all their children.

The single clients received Christmas support at the church, organized by Shauna MacDonald. These clients were given large, plastic shopping bags containing a variety of food items. A huge thank you to Shauna and her helpers who were able to purchase all the food required to fill these bags, due to monetary donations. This was a tremendous job and the clients seemed pleased when they picked up their two food bags. One bag was filled with a large canned ham, tins of meat and fish and other non-

perishables; the second bag had fresh vegetables and fruit. Hygiene gift bags, winter items, socks and treats were included with these food bags. All leftover bags with non-perishable items were given to the food bank for use later on. Our single clients followed all the required precautions to pick up their food orders. They seemed happy and appreciative for the great work done by the volunteers who helped to make their Christmas special, in spite of the challenging pandemic.

Again, St James Food Bank was unable to have the annual Christmas luncheon, a popular event which our food bank partners with the UCW and invites the clients, their families and their friends.

On March 9, 2021, St. James Food Bank celebrated PIE Day. The initials PIE stand for "Public, Intentional and Explicit", and this day is important as we stand in solidarity with the inclusion of the LGBTQ2SIA+ people in faith communities and beyond, across Canada. To support this endeavour, Rev. Fred and the staff gave out pies to all clients, along with information about the significance of this day. Our food bank hopes to celebrate PIE Day again in March 2022.

Our food bank continued to issue hygiene kits four times during the year, with 220 in all distributed to the clients. They were delighted to receive these kits, especially at Christmas and on other special occasions. Many thanks again to Anne Purcell and Elaine Robinson who spent extra time and effort organizing and preparing these well-filled hygiene kits. We are grateful for donations from the congregation and members of the UCW toward this hygiene project, which is an important and successful part of our food bank program.

During the earlier months of 2021, Feed Nova Scotia received a great deal of funding from many individuals, businesses and foundations, related to Canada's COVID-19 Response Fund. This extra funding was distributed by Feed Nova Scotia among food banks throughout the province that remained open. St. James Food Bank was fortunate to be included in this funding distribution.

The church lost two dedicated food bank volunteers, Ann Bennett and Bill Purvis, who passed away during 2021. These volunteers were excellent workers with our food bank for many years and were well-liked by the clients.

The food bank volunteers extend much thanks and appreciation to the organizations, groups, and individuals from the community who gave generous donations of money, food or toiletries to support the food bank. Thanks to Cathy McLeod for her always willing assistance and her interest in our food bank activities. Thanks also to Pat Rowell for continuing to prepare numerous portions of sugar and tea bags at home, which were included in the food bags given out each time to the clients.

St. James Food Bank has excellent volunteers who have worked diligently to enable our food bank to achieve continued success. These volunteers have given freely of their time and are friendly and most understanding for the needs of our clients. I sincerely thank all these volunteers for their cooperation, dedication and support. During the pandemic the food bank has been efficiently run, with special thanks to Brian McLeod and our hardworking group of volunteers.

It had continued to be a challenging year at the food bank because of COVID-19. Importantly, we are thankful for our dedicated volunteers who were successful in keeping St. James Food Bank open in 2021, so that all clients had the opportunity to obtain the food support they needed.

These were the volunteers who worked on Mondays and/or Tuesdays at St. James Food Bank:

Robert Carroll, Dianne Cleveland, Irene Flemming, George Kuhn, Wilf Laybolt, Brian McLeod, Anne Purcell, Carl Purcell, Ray Rendell, Elaine Robinson, Pat Rowell, Ian Travers, Lynn Travers.

Respectfully submitted,
Irene Flemming,
St. James Food Bank Coordinator

Report from FOOD (Feeding Others of Dartmouth)

The FOOD program has been in effect for more than 30 years with assistance from the Coalition, downtown and surrounding churches, **normally** providing a free noontime meal seven days a week and evening meals on Monday, Tuesday, and Wednesday. The program serves individuals who are less fortunate than most. For many of them, this may be their only meal of the day.

Margaret's House is located at 43 Wentworth Street, directly across from Christ Church. This is a volunteer-based organization, with a small part-time staff (a coordinator, two supervisors, and a maintenance person). They are overseen by a board of directors, half from the downtown Dartmouth business community and the other half from various churches in the area.

First, we want to thank the generous congregation of St. James for their support of Feeding Others of Dartmouth-Margaret's House during the last year. Each family of the congregation is called once a year for a monetary donation made out to the church. Your gift will be added to your church giving for income tax purposes. St. James is

responsible for a noontime meal on the third Tuesday of each month. Money is used to provide groceries delivered to Margaret's House, and the staff prepare the meal. We submit the receipts to the Board of Stewards, who in turn issue a cheque to us.

Due to COVID-19 the last "sit-down meal" at Margaret's House was March 14, 2020. From that time to present they have prepared "Take Home Bags". Each person gets two meals in separate plastic containers with non-spill lids, rolls, juice packs, and deserts of banana loaf, cake or cookies. On Friday they get additional food for the weekend - Kraft dinner, canned beans, pasta, chunky soup, granola bars, etc. Between January 1 and December 31 of 2021, there were 37,348 meals prepared at Margaret's House. Since COVID-19, guests start to line up any time after 11:00 am, and there has been as many as 100 awaiting their "Take Home Bag". On Saturday and Sunday three of the kitchen staff are busy preparing nourishing meals for the following week.

The guests who came to Margaret's House are very vulnerable so staff and volunteers are alert and recognize the importance to enforce the guidelines to keep everyone safe.

To see more about this wonderful outreach program for the disadvantaged and those in need go to their Facebook page, **Feeding Others of Dartmouth-Margaret's House**.

Respectfully submitted,
Donna and George Kuhn,

Report from the 1st Dartmouth Group Committee / Scouts Canada

This year marked 103 years of 1st Dartmouth scouting sponsorship for St. James. This year will also be known as year-2 of COVID-19.

Normally, the 1st Dartmouth Group Committee meets regularly, as required from August to June, in the parlour at St. James but with COVID-19 restrictions all group committee meetings were conducted on line. Regular attendees include the Group Committee members, section leaders, and any other interested persons.

The leadership of the Group Committee has the following membership:

- Group Commissioner Wilfred Laybolt
- Church Sponsor Representative Joyce Wylie
- Registrar Alex Graham
- Treasurer Rick Joedicke

Membership

The 1st Dartmouth Group consists of four sections: a Beaver Colony, a Cub Pack, a

Scout Troop, and Venturers along with the Rover Crew in development. This year with COVID-19 restrictions being increased and reduced, our all sections had to remain flexible. Our sections have been meeting outdoors and on line.

- **Beaver Colony**

Beavers meet on Thursday night at the church hall, from 6:30 to 7:30. There are 17 youth and 6 volunteers for this section. The point of contact for Beavers is Joyce Wylie.

- **Cub Pack**

Cubs meet on Tuesdays at the church hall, from 6:30 to 8 p.m. There are 13 youth and 3 volunteers for this section. The point of contact is Greg Van Slyke.

- **Scout Troop**

Scouts meet on Tuesday night in the lower church hall, from 7 to 9 p.m. There are 4 youth and 4 volunteers for this section. The point of contact for Scouts is Geoffrey Maksym.

- **Venturer Company**

Venturers meet on Tuesday night in the lower church hall, from 7 to 9 p.m. There is 1 youth in this section, with 2 volunteers. The point of contact for Venturers is Geoffrey Maksym.

Activities

The Beaver Colony is very active. The volunteer group conducted zoom meetings and outdoor meetings as COVID-19 restrictions allowed. Normally, community events include recycling talks, an annual Church Parade, Remembrance Day, supporting Christmas Daddies, and serving at our annual pancake breakfast. Because the annual pancake breakfast could not take place, the group along with the support of some families made a donation to the Christmas Daddies telethon.

The Cub Pack continues to be very strong and active. The program was delayed in starting as we were short of leaders. A request was sent out to the parents and two parents stepped up. Now the program is running smoothly. All the community events were cancelled due to COVID restrictions. The Cubs are keenly interested in the outdoors, with activities such as weekend camping and hiking at Miller Lake and at Camp Harris. Unfortunately, many of the spring planned activities were cancelled due to Scout Canada restrictions.

The Scout Troop has been very active and is very “out of doors” in its orientation. The troop regularly holds a number of outdoors events, such as weekend camping during all four seasons. This type of robust camping continues to be of keen interest to the Scouts. Within the community, they participate in Christmas Daddies, the pancake breakfast, the Remembrance Day ceremony, and the annual Church Parade. With loosened restrictions the scouts were permitted to do overnight camp at Soldier’s Lake.

The Venturer Company is independent and self-directed in their activities. Changes in St. James United Church · Dartmouth, Nova Scotia · Annual Report 2021

leadership have created an opportunity for more independence from the Scout Troop and to develop young leaders within this section. Their activities are also centered on an outdoor camping experience.

Fundraising

- **Pancake Breakfast**

The Christmas Daddies breakfast could not be conducted due to COVID restrictions. A donation was made by the group to ensure continued support to this worthwhile fundraiser.

- **Popcorn Sales**

The Popcorn Campaign was held in October 2021 by all sections. This year the group decided to use a local business, Miller Kettle Corn, to provide popcorn and other products in support of our campaign. It went well, and we hope to continue our relationship with this company. This continues to be our main fundraiser.

Sponsor Support

The Scouts and Venturers actively support St. James United Church with work parties and assistance in some of the public church activities. They help the church by setting up and putting away tables and chairs for events like flea markets, church teas, and book sales. Due to COVID-19 restriction Church Parade during Baden-Powell week, had to be cancelled. This is an important event as it pays homage to Sir Baden Powel while allowing the congregation to interact with all sections of youth and their leaders.

Miller Lake Cabin

The use of the cabin at Miller Lake has been limited. The cabin has been listed as out of bounds while we conform to Scout Canada COVID-19 guidelines. Work in and around the cabin, in order to meet all health, safety, and fire requirements, will continue when safety guidelines permit.

Conclusion

Scouting in Nova Scotia has been one of many victims of COVID-19. All in person, indoor and outdoor activities were on and off as COVID restrictions changed. It should be noted however, under the leadership of the program volunteers, the beavers, cubs, and scouts continued to meet on line and outdoors. This is just another example of the strong leadership provided by our team of volunteers.

The 1st Dartmouth Group encompasses great people who continue to donate their time and energies as Scouters to our youth. Of note, Joyce Wylie received her 20 year service award while Alex Graham received his 10 year service award.

In conclusion, thanks go out to St. James United Church, the Group Committee members, all leaders, and the parents who support this collective effort. I am proud to

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say the scouting program being offered here at 1st Dartmouth has survived COVID times. Not all other groups can make this statement.

Respectfully submitted,
Wilfred Laybolt,
1st Dartmouth Group Commissioner

Report on the Senior Choir

Choral singing (and singing in general) was limited in 2021, as we followed health regulations suggested by the province and our own reopening committee. Special music was offered occasionally by guests; students from the Suzuki school played violin with Dean Bradshaw accompanying at the piano. It would not be until Advent that a very reduced choir sang anthems that they had done in previous years. It was unfortunate that our Carol service (which would have been primarily handbell music) had to be cancelled due to a lockdown. A quintet of singers from the choir had prepared anthems for that service and our Christmas Eve service, which was online. Fortunately, videos were made before the lockdown, and the Facebook services of Christmas Eve and later December, included music from cellist Blanche Israel, Dartmouth trumpeter Kurtis George-Wegner, and songs performed by Jennifer Cleveland and Leander Mendoza.

Singers from our choir who performed in 2021 were Kathy Ibel, Sondra MacLeod, Anne Purcell, Jackie Clark, and Joan Clark.

Respectfully submitted,
Dean Bradshaw,
Music Director

Report on the Carillon Choir

2021 began with the Nova Scotia government COVID -19 restrictions easing somewhat and the Carillon Choir began its practices in early January with the intention of playing at St. James on Palm Sunday. Fortunately we were able to do this and our music was greatly appreciated by those in attendance and those who viewed the service on Facebook. Our 'uniform' included masks with a music theme!

We hoped to be able to play again at a service before the summer break, but a COVID surge sent the province back into a partial lock-down and our practices were again suspended.

However, in September we were able to practice and played at St. James on October 10, Thanksgiving Sunday.

We enthusiastically began practices for the Christmas season and the Carol Service, scheduled for Sunday, December 19. Without the Senior Choir taking part, the handbell choir planned a service of a variety of familiar Christmas carols. We performed at Parkstone Enhanced Care in Halifax on Saturday, December 11 and at Harris Hall on Baker Drive on Monday, December 11 and were eager to play at the Carol Service. However, another COVID surge occurred and the decision was made to cancel the Carol Service. Perhaps we should have done a virtual carol service. Who knows what 2022 will bring! Faced with similar circumstances virtual might be the way to go.

During 2021 the following ladies rang with the choir:

- Shannon Harrison
- Bonnie Hudson
- Yvonne Bannerman
- Cathy McLeod
- Caro-Anne Kelly
- Joan Clark
- Lynne Travers
- Dianne Cleveland
- Donna Williams
- Jackie Clark
- Shauna MacDonald

It was another trying year for all of us, as we tried to find some sense of normality in our daily lives. Ringing with the choir was one way we attempted to do that. We hope that 2022 will allow us even more possibilities for ringing and sharing our music with the congregation.

Respectfully submitted,
Joyce Wylie, Director

Report from Sunday School

There is no activity to report this year.

Report from the Worship Committee

The Worship Committee became active in October 2009 with terms of reference passed by the Session of St. James in November to read as follows: The membership of the committee will be members of the Order of Ministry; members of the church as appropriate individuals interested in the baptismal and other life of the community; the Organist and Choir Director; coordinators of other music programs; and representatives from the women of the United Church and Christian Education Committee.

The responsibility of this committee is to join with member(s) of the Order of Ministry in the general supervision of the worship life of the congregation.

The Committee's duties include the following:

- To develop ways for the whole congregation in becoming increasingly aware of the purpose and meaning of worship;
- To identify worship needs of all age levels and groups of our church;
- To care for music and ushering;
- To provide pulpit supply, as necessary, in consultation with the minister;
- To plan and coordinate the musical program of the church services;
- To arrange supply musicians;
- To maintain a calendar of events based on the Christian seasons;
- To guide and assist groups leading worship;
- To prepare sanctuary for special occasions;
- To coordinate selection of scripture readers; guidance over bulletin covers, responsible to purchase and care for bibles, hymnals, service books and other worship and study aids.

Highlights from 2021: All 2021 services streamed live on Facebook.

January 17/21 – First Sunday back to in person services after lockdown.

February 28/21 - Special music, Indi Tisoy , “Legend” (H. Wieniawski)

March 14/21 - Ian Travers did a presentation on the importance of P.I.E. day (Public, Intentional and Explicit)

Special music, Samira George, violin, Sonata in G minor (I. Largo II. Allegro) (H. Eccles)

March 28/21 - Palm Sunday - Carillon Choir

April 2/21 - Good Friday service

April 4/21 - Easter Sunday, Communion Service (items brought into the sanctuary must be removed afterwards).

Special Music: Jennifer Cleveland, "Hallelujah" (L. Cohen/K. Mooney)

April 25/21 – Because of strict COVID lockdown again, Rev. Fred posted Reflections from home every Sunday, recorded by Vale.

June 27/21 - First Sunday back from lockdown. Services now in-person and also recording LIVE on Facebook thanks to Joyce and Murray Wylie

July 4/21 - FIRST Sunday Grace worshipping with St. James

July 18/21 - Special Music: Aurora Morrison, Maxen Morrison - violin
"Concerto for Two Violins (allegro)" (J.S. Bach)

August 8/21 - FIRST Sunday St. James closed, worshipping with Grace United

September 12/21 - FIRST Sunday St. James and Grace worshipping in their own respective churches. Now in-person service and LIVE on Facebook.

September 26/21 - Resumed coffee fellowship after the service.

October 3/21 – Worldwide Communion Sunday. Following COVID rules (items brought into the sanctuary must be removed afterwards).

October 10/21 - Thanksgiving Sunday.

November 7/21 - Remembrance Sunday. Special Poppy display.

November 14/21 - Special Music: Érica Blouin, violin, *Salut D'Amour* (E. Elgar)

November 21/21 – 194th Anniversary of the Church of St. James.

November 28/21 - First Sunday in Advent.

December 5/21 - Second Sunday in Advent - White Gift Service.

December 12/21 - Third Sunday in Advent – Choir returned for anthem:

"When Will We See the Little One?" (J. Althouse)

December 19/21 - Fourth Sunday in Advent – COVID Lockdown again - LIVE on Facebook only, with Rev. Fred, Dean, Joyce & Murray. Carol service cancelled.

December 24/21 - First of 2 Services on Christmas Eve - 4:00 pm Family Service - LIVE on Facebook. Special Music Video: Blanche Israel, cello "In the Bleak Midwinter"

December 24/21 - Second of 2 Services on Christmas Eve - 7:00 pm Communion Service - LIVE on Facebook. Special music video with soloist Jennifer Cleveland, "Mary Did You Know" (B. Greene)

December 26/21 - LIVE on Facebook. Special Music Video: Kurtis George-Wegner
"While Shepherds Watched Their Flocks"

Thank you will never be enough from all of us here at St. James to Murray and Joyce Wylie for all of their hard work and dedication since we began this new journey of live streaming and posting online our weekly Service to Facebook. Joyce & Murray make everything they do look easy; but it takes a great deal of time, talent, energy and many of their own resources to achieve this weekly (tablet, cell phone, laptop, tripods - equipment used with the church's projection screen). Posting to Facebook would not be a reality without the talents of Murray and Joyce. Jackie Clark & Cathy McLeod have also received training for the FB live-streaming.

Also, a special thank you goes out to the Re-opening Committee members consisting of Rev. Fred Snyder, Jackie Clark, Joan Clark and Murray Wylie. You made sure the congregation of St. James stayed safe throughout these difficult times of COVID-19. Wearing masks and sanitizing hands are mandatory inside our buildings; in assigned seating. We continue to follow Region 15 and the NSHA's guidelines and protocols. Throughout lockdowns, this committee kept everyone apprised of the guidelines we had to follow. They did so with grace, patience and full disclosure on 'how we were doing' and 'what we were living through.'

We continue to work together to enhance worship here at St. James. Committee members are dedicated and hardworking even during these difficult and trying times with COVID-19. This pandemic continued throughout 2021, with lockdowns and briefings by the Province; this Committee came together, working as a team. I wish to thank everyone for their time and assistance throughout 2021. Your faith in Christ shines through especially during these extremely difficult times.

Members of this Committee:

Rev. Fred Snyder	Minister
Shauna MacDonald	Chair, scripture readers
Dean Bradshaw	Organist and Choir Director
Ralph Settle	Chair of Session
Brian McLeod	Clerk of Session
Cathy McLeod	Secretary, Official Board
Joyce Wylie	Carillon Choir, Communion
Jackie Clark	Chair of Stewards
Joan Clark	Session, special music
Wayne Cochrane	Board of Trustees
Bonnie Hudson	Session (Jan-Mar)
June Young	UCW (Jan-Nov)

Respectfully submitted,
Shauna MacDonald
Chair

Report from the Ministry & Personnel Committee

Reporting to the Official Board, the Ministry and Personnel Committee provides support and supervision to the Staff positions in the church. M&P are also responsible for assessing the performance of staff members.

Our Minister assists us as a pastoral charge to accomplish our Mission and we as a pastoral charge assist our Minister in fulfilling his calling, As both are called by Christ, we must remember how similar both callings are as they overlap almost completely so that what the Minister wants to do, the Pastoral Charge wants done and vice versa. This reminds us how symbiotic a relationship we all have with each other as children of God.

COVID-19 was still prevalent throughout 2021 as this became our new or "new normal" way of life. Another year of wearing masks, self distancing and sanitizing hands. Opening and closing of facilities continued throughout 2021.

Our Staff continually adapted according to the protocols set forth by Region 15 and the Nova Scotia Health Authority. The work of the church continued throughout 2021.

Cathy McLeod, our Church Secretary - Cathy went above and beyond throughout 2021. Cathy continued to work from home as well as going into the church office to perform necessary tasks on a regular basis. Cathy continued to make herself available whenever people wanted to drop off monetary and/or food donations. Cathy always followed the Nova Scotia Health Authority and Region 15's strict guidelines and protocols that were in place throughout the church building. Cathy escorted people in the building when protocols required; waited onsite for maintenance or service persons; all of this was going on to allow St. James to keep running as smoothly as possible in such difficult times. Cathy continued throughout 2021 contacting members of the congregation to check up on how they were fairing with the isolation and being away from their church community. Bulletins were created weekly and posted on the St. James church website and Facebook pages as well as placed in pews for in-person services, when permitted. Cathy set up Zoom meetings for each committee and group within our church. Cathy put together the Annual Reports for the AGM - after typing, formatting and altering various parts to fit on each page. Due to the continuation of COVID-19, once again Region 15 allowed churches an extra 6 months to have their AGMs. With churches being shut down and most personnel working from home, this allowed Staff and Volunteers alike extra time to complete their reports for the annual meeting. Words

cannot express the tremendous amount of work Cathy performed daily, weekly and monthly throughout 2021. Thank you Cathy, from your entire church family.

Doris Jennings, our Custodian - Doris is one of the unsung heroes of St. James. People rarely see Doris but she keeps everyone safe. COVID-19 continued throughout 2021 and Doris kept sanitizing and cleaning the church building as permitted by protocols set forth by Region 15 and NSHA. Doris would do a thorough cleaning before an in-person service of both the narthex and sanctuary. Doris was kept apprised of who entered the church facilities and dates so she could be given the opportunity to clean before and after, if necessary. Looking after the building, even without people present on a regular basis still requires care, even on a smaller scale, as there are many individuals who require entrance to the church to perform their duties. Doris always made sure the wall sanitizers were refilled, pump sanitizers were placed throughout the building along with antiseptic wipes and gloves for everyone to use as required. The re-opening committee asked people to let the office know when they planned on making entry inside the building, as this allowed Doris to alter her schedule to ensure those areas utilized, were cleaned and sanitized accordingly. Thank you will never be enough Doris for caring about the safety of our church members and for all those who enter our building.

In the fall we hired a bookkeeper, Julie Myers, who is well qualified to help us with our monthly financials, as we continue to seek a treasurer. We welcome Julie to our church.

Dean Bradshaw, our organist and music director - Dean is truly an inspiration to us all. His musical talents are awe inspiring and uplifting. Dean's musical reflections permeate our mind, body and soul allowing each one of us to feel God's Holy Spirit flow over and around us. Dean experiences each note he plays and it transcends through to us. We are very blessed to have Dean here at St. James. He is admired and greatly appreciated by the members of our choir and congregation for his thoughtful and creative ministry of music. Dean continues to impress us all with his tremendous talents on both the organ and piano. Travelling back and forth on metro transit as this pandemic continued throughout 2021 was not only stressful for Staff but for their families and friends and sometimes we forget those aspects of someone's job. In-person Services began again on January 17/21 through to April 18/21. April 25/21 saw us back on lockdown and Fred was recording the service from his home until June 20/21. In-person services resumed on June 27/21 and weekly services continued through to December 12/21. Lockdown began once again on December 19/21 which unfortunately meant we had to cancel our Annual Carol Service which was disappointing to those participating. Dean was able to show us LIVE on Facebook his amazing talents on both the piano and organ even with this major setback for us as a Community of Faith. On Christmas Eve, December 24/21 our 2 services - 4:00pm and 7:00pm were LIVE on Facebook. Dean found musical talents who pre-recorded their videos showcasing each person's phenomenal abilities. These

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pre-recorded pieces were sent to Joyce to be played during each service. With reduced numbers permitted in the sanctuary again in 2021, we were so fortunate that protocols allowed for live performances at various times throughout the year. Thank you will never be enough Dean for your tremendous gift of music and love of God and our church.

Rev. Fred Snyder, Minister - Fred is an inspiring leader who possesses a very special ability of preaching, without even a note in front of him. Rev. Fred incorporates events of the day along with the Old and New Testaments giving us a fresh approach to the teachings of Jesus. Rev. Fred works extremely well with other Staff. Due to COVID-19, our in-person services began and stopped periodically throughout 2021. Palm Sunday, Good Friday and our Easter Sunday Communion Service were all held in-person and LIVE on Facebook. Those participating in the Easter Sunday Communion were asked to bring their own elements (bread and juice) and to remove all packaging and containers after the service. April 25/21 through to June 20/21 the church was once again in full lockdown and Rev. Fred was posting his reflections every Sunday from home, recorded by his wife Vale. On June 27/21 Rev. Fred began in-person services once again. Murray & Joyce Wylie resumed the audio and video portions of live streaming on Facebook. Services continued throughout the summer of 2021 with combined services with Grace United who began worshipping with St. James on July 4/21 through to and including August 1/21. August 8/21 St. James began worshipping with Grace United through to and including September 5/21. On October 3/21 our Worldwide Communion Sunday, Rev. Fred explained to those in attendance and LIVE on Facebook that those participating in taking communion in-person, had been advised to bring their own elements (bread & juice) to the service, and afterwards to remove all packaging and containers from the sanctuary. From October 10/21 until the Third Sunday in Advent, December 12/21 Rev. Fred was in-person and LIVE on Facebook. Once again, Region 15 along with the Nova Scotia Health Authority put us in lockdown and we were unable to have our in-person services from December 19/21 through to and including December 26/21. Our Christmas Eve, December 24/21 - 2 Services (4:00pm & 7:00pm) were LIVE on Facebook only. Rev. Fred, Dean, Murray and Joyce were in the sanctuary while everyone could watch LIVE on Facebook. We are very grateful to Rev. Fred for everything he does in front of the camera and behind the scenes. Thank you for everything you have done throughout the pandemic that continued through the entire year of 2021.

Rev. Fred, along with Dean on piano and organ, Murray on audio and Joyce on video - were LIVE on Facebook each week.

We are richly blessed here at St. James with our Staff; Rev. Fred Snyder, Dean Bradshaw, Cathy McLeod, Doris Jennings and Julie Myers. The Ministry and Personnel Committee met early on in the year with each Staff member in 2021 and kept in contact

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with each one throughout the year. Even in the midst of chaos, our Staff remain hopeful and optimistic for our future here at St. James.

Throughout 2021, we experienced a myriad of feelings and emotions due to COVID-19. The Ministry & Personnel Committee are very appreciative of our Staff for stepping up and for their willingness to continue onwards, even when some Communities of Faith, have chosen not to reopen.

2021 has been a trying year once again for us all. Feelings of isolation in our homes; inability to visit family and friends; restrictions on travel locally and worldwide, made time away from everything and everyone we know and love even more difficult; but here at St. James, we are Christ Centered, People Friendly and Life Giving.

Respectfully submitted,
Shauna MacDonald
Chair - Ministry & Personnel

Report from the Committee of Stewards

We had quite a roller coaster of a year in 2021, alternating between moments of elation upon the realization that vaccines were becoming available, and then another wave of COVID lockdowns late in the year.

The COVID-19 Reopening Committee continued to operate through the year, keeping track of the fluctuations in numbers, and revised the guidelines late in the year as vaccines came out. We continue to require masking at church services as a comfort level to people who wish to attend in-person services, as we have a significant number of vulnerable people in our congregation.

The insurance repairs by GBE are now complete, and a number of people have taken note of our beautiful refinished front doors. During the summer break Joan Clark and Jackie Clark scraped down and painted the front concrete and the steps, as they were looking quite shabby.

Maintenance on our buildings continues to be an ongoing responsibility. There was a video inspection carried out in April, attended by our property chair, Dale Hudson, as there was significant blasting work being carried out across the street for the new development. If there was any damage to St. James as a result, the developer would be responsible for the repairs.

We hired a bookkeeper to take over some aspects of the finances for the church, as we still do not have a treasurer. She has been a great asset, but of course cannot replace all of the work done by a church treasurer. A treasurer is a very important function in church life, and we continue to look for a member of the congregation to help with this vital work.

In the fall, thanks in no small part to Murray Wylie's research, we were blessed to obtain a large federal grant (\$100,000) to make our church hall wheelchair accessible. I would like to thank all of the people who worked so hard to get this funding, as it was a very tight deadline and people cooperated beautifully to get it done on time. The money will allow us to have a fully accessible hall, including a wheelchair-accessible bathroom and electronic door, at no cost to the church. This is an important step not just for the congregation, but also for the community that we serve, and will make the space more desirable for larger rental possibilities. We have two years from September 2021 to have the work completed.

We have a few new renters using our space, including a music group in our sanctuary. Eastern Front Theatre used our gym as a space to build props for their new year production, and it is always good to build partnerships with close neighbours. Unfortunately, we lost one of our long-time renters, Dartmouth Pipes & Drums, in December with virtually no notice. They provided a consistent source of income to the church, which will be missed. Rental income fluctuated drastically in 2021, largely attributable to the fluctuations with COVID-19. Murray Wylie continues to act as our facilities manager and we are blessed to have him doing this work.

We were fortunate to be able to have an indoor church yard sale late in the fall just before we were required to shut down again, and this event was greeted enthusiastically by church volunteers and the community. The intent of the yard sale was to have some fun, get rid of things that we'd all been hanging onto for a very long time and bring people together to do something we all enjoy. We made an amazing amount of money with this event, which was simply an added benefit as an assist to our finances.

December brought very sad news to Stewards and the entire church community. Ian Flemming, a long-serving and extremely valued member of Stewards, passed away mid-December surrounded by his loved ones. Ian was more than just a member of Stewards, as we all know. We will miss his wisdom, his wonderful voice, and his amazing sense of humour.

Finances continue to be a struggle, although we did a bit better in 2021 than in 2020. There is a great need to do some planning to secure our future, and budgeting will continue to be difficult going forward. While COVID did have some impact on our St. James United Church · Dartmouth, Nova Scotia · Annual Report 2021

finances, it certainly is not the only difficulty, and we will have to take a serious look at how we go forward.

As the last thing I always say in reports, I must thank all members of Stewards who care so much about our church and give of their time. I must also note, however, that we have lost several members of Stewards in the last few years and they have not been replaced. We are in dire need of more members. The work of Stewards is important to the life of the church, and we do not wish to risk burning out people who are wearing multiple hats. We ESPECIALLY need a treasurer, but we also need members at large, and I would ask everyone to prayerfully consider joining our committee.

Respectfully submitted,

Jackie Clark,
Chair, Committee of Stewards

Report from the Trustees

2021 Annual Report Trustees of St. James Church, Dartmouth, NS for the Year Ending 31 December 2021

I The Trustees of St. James

For 2021, the Trustees of St. James Church comprised the following:

- Wayne Cochrane (Chair and acting Secretary)
- Ian Flemming (died 12 December 2021)
- Rick Joedicke, CPA, CA (Treasurer of Trustees)
- Michael Murphy, C.I.M., F.C.S.I.
- Perry Smith, C.I.M., F.C.S.I., P.F.P.
- Rev. Fred Snyder (*ex officio*)

II Investments

Investment Policy

The Trustees have continued to apply the investment policy adopted in 2005 (and reviewed regularly since), disposing of some assets and acquiring new ones, and continuing to try to ensure St. James has a prudent and productive portfolio. The

Trustees have a long-held policy of being fully invested in equities. This comprises, in the main, common shares in various “blue chip” corporations, as well as some ETFs (exchange traded funds). The latter invest in large numbers of different kinds of stocks, but in a much less expensive way than mutual funds.

In recent years, the Trustees have included some (currently about 15%) non-Canadian stocks, primarily of American companies, in the form of ETFs.

The Trustees decided to do this because the Canadian stock market has for some years significantly underperformed the stock market in the United States and elsewhere. Further, the Canadian stock market has a relatively limited range of types of companies. By investing outside Canada, Trustees’ holdings have become more diversified geographically but also more diversified in terms of the types of investments.

The Trustees concluded that diversifying some of the Trustees’ investments to outside Canada was, over time, more likely than not to increase returns as well as to decrease risk. This decision contributed to the significant increase in most recent years (and, particularly, 2021) in the value of the assets managed by the Trustees.

Assets Managed by the Trustees on behalf of the Congregation

As the Trustees have noted in previous reporting to the Congregation, the sale of the manse in late 2017 meant that the Trustees received a large amount of cash (about \$314,000) from the proceeds of the sale to invest in 2018.

This to a considerable degree restored the Trustees’ assets which had been largely depleted in recent years through paying annual operating deficits of the Church (with, as noted below, the Minister’s full-time salary being the largest expense) as well as capital expenditures.

Additionally, in 2021, the Trustees received two extraordinary gifts in memory of former members of the Congregation. One was for more than \$108,000 and one for more than \$10,000.

The timing of these gifts turned out to be just right: The Trustees were able to put these gifts to good use during the sharp rise of stock values which occurred in 2021.

Following the established policy for these investments, all funds were invested by the Trustees in stock and ETFs, both domestic and foreign (details attached, in a page prepared by the Trustees’ Treasurer, Rick Joedicke, CA, CPA, on the final page of this Report).

Increased value of Trustees' investments

From the point of view of the performance of investments, 2021 was overall a wonderfully pleasant contrast to 2020. The year 2020 was a tumultuous year for the stock market, and the value of the investments managed by Trustees declined by roughly \$28,000, to \$436,519. However, 2021 was the exact opposite, with very significant increases occurring in the Trustees' holdings, partly because of the two gifts referred to, and partly because of the rising value of the Trustees' investments in the stock market.

Value of investments in 2019: \$464,989.31

Value of investments in 2020: \$436,519

Value of investments in 2021: \$711,234

III Continuing Operating Deficits: Urgent need to plan the financial future of St. James

The wonderful performance of the stock market in 2021 (and resulting jump in the assets managed by the Trustees) is in sharp contrast to the state of the Church's operating finances.

With respect to operating finances, income is much less than expenditure, as it has been for a number of years. And the situation is getting worse, year by year.

The Trustees think it important to note that, until around 2016, the Church very nearly always broke even, and sometimes better than that. To put it another way: the Church's operating expenses in a particular year were almost always paid for by the offerings and other revenue for that same year.

Since then, the Church has, unfortunately, run a deficit on operations, year after year. These deficits have in effect been subsidized by using the funds invested by the Trustees.

The trend of using the investments managed by Trustees to meet current expenses continued in 2021.

On April 7, 2021, in compliance with a decision of the Official Board, the Trustees authorized the sale of stock and the transfer of the proceeds, \$30,829, to the Stewards. The purpose of the transfer was simply to meet current expense requirements for 2021.

Trustees have recently been informally advised that they can expect to very soon be asked to give an additional substantial sum of money to Stewards to cover a further cash shortfall for this year.

Unless steps are taken to reduce the Church's expenses, the Trustees see no way other than the continued sale of investments to subsidize the operations of the Church. The Trustees note once again, as they have previously, that the largest expense is the salary of a full-time minister.

If the operating deficits are not stopped, they must assuredly lead to the closure of the Church. The Church's demise is avoidable, in our view, but only if the Congregation recognizes that the Trustees' assets cannot be allowed to fall below the critical level needed to generate income sufficient to pay for such things as ongoing maintenance and a part-time Minister.

If the change to a part-time Minister does not occur until the Trustees' assets have been depleted past this critical level, switching to part-time later will not save the Church. At that point, it will take not just income from the Trustees' assets to sustain the Church, but depletion of capital as well. The demise of St. James will then become not a matter of "if" but "when."

But the Trustees believe that unhappy result can be avoided if we act now to reduce current expenses, however painful taking such action may be.

In previous reports to the Congregation, Trustees have stated these same concerns, for example in 2019's Report:

.... all the Trustees are acutely conscious - and the Chair of Stewards, Jackie Clark, and the Church Treasurer, Anne Laybolt, agree - that (however tempting it may be) there is great danger in using more of the Trustees' investment funds than is absolutely required. In their view, the Trustees' assets form an essential "backstop" for the financial health of the Church, and if they are eroded, the sustainability of the Church is likely to be placed at risk.

An organization cannot survive indefinitely if it continues to use capital (such as the sale of stocks, or of the manse) to cover current operating expenses . . . the Trustees state again, as they did last year, how essential it is that members of the Congregation recognize the importance of thinking about how to plan for the future of St. James.

The Trustees see the above concerns as not only continuing to be true, but also becoming still more serious. The immediate need for better financial planning is, in the view of the Trustees, a stark one. This is because of such factors as the following:

- **the number of givers, and total offerings, have been declining steadily, and the key givers are increasingly elderly,**
- **offerings have been below expenses for several years, and**
- **the situation is getting worse.**

As the Trustees have noted in previous Reports to the Congregation, the number of givers has been declining for the past several years - for example, declining from 212 givers in 2012 to 145 in 2020, and to 121 in 2021.

Likewise, offerings have been declining steadily for several years, with 2017 to 2020 being illustrative: 2017: \$162,062; 2018: \$150,685; 2019: \$139,684; 2020: \$137,842; 2021: \$130,457.

Things would be even worse than they are if not for the fact that while we have fewer and fewer donors, the ones who remain have been on average each giving more than they were before. The average gift size (the average amount given by individual donors to the Church) has been increasing: the average annual gift per donor in 2017 was \$862; the average in 2020, 3 years later, was \$950; and in 2021, \$1,078.

Despite the increased average gift per donor, the decline in the number of donors means that offerings are much less than expenditures, and have been for several years. For example:

- offerings in 2020 were \$137,842, and expenses were \$186,135
- offerings in 2021 were \$130,457, and expenses were \$195,237 (after deducting unusual expenses such as break-in repairs, compensable by insurance)

Again, **this huge shortfall of offerings in relation to expenses** is not new. Given the Church's outlook for a significant projected operating loss in 2022, this will mean that **most of the last 6 years will have had deficits that have been getting bigger and bigger. These deficits have been ultimately paid for by selling investments managed by the Trustees for the Church.**

Further, the Church continues its heavy reliance on a small and declining number of donors, who are mostly elderly. As it has previously done in earlier reports, the Trustees once again conclude that, in essence, **the only thing saving the Church from even bigger operating deficits in recent years has been the increasing generosity of what amounts to little more than a handful of members of the Congregation, almost all of whom are older:**

“ . . . a small number of members of the congregation, all of them relatively older, have been contributing sharply greater amounts to make up the shortfall. . . . In addition to a higher level of regular weekly giving by such donors, some of these same people have made extra donations of large lump sums at year end. More than once, thousands of extra dollars have come as a lump sum, year-end gift from a single person. However, almost without exception these donors are past the age of 70 - often, well past that age. Given their age, such gifts cannot be expected, statistically, to continue for more than a few years. Accordingly, this pattern, comforting as it is right now, cannot realistically be expected to continue.”

As in the past several years, the Trustees again note that **reliance for the financial survival of the Church on a small (and steadily shrinking) group of increasingly elderly donors has continued unabated. Indeed, it has gotten worse.**

For 2020 (as for the past several years), the last year for which Trustees have received such donor data, the total number of givers declined yet again, to 145. Of these 145, **18 givers contributed slightly more than half of the total giving at St. James; of these 18 givers, at least half were over 80; and most were over 70.**

Given the Church’s heavy reliance on the generosity of this small group, the loss of even one of these critically important donors has a significant effect on the Church’s revenue.

And given the ages of these donors, it is (as we have noted repeatedly in our Reports to the Congregation) an unavoidable conclusion that it is unrealistic to expect the loss of such a donor will not occur – and quite possibly more than one, in a single year. The reason is simple: the older people are, the more likely it is they will die in a given year.

Declining pool of workers

We also note a related problem, which is the declining number of people available to do Church work. This has financial implications for our operations. The volunteers currently carrying out the work of the Church are also predominantly in the older age range just referred to. These older volunteers often have skills, experience and knowledge of the Church which make them extraordinarily effective. However, just as with the higher mortality rates affecting older donors, older volunteers can encounter circumstances which make continuing with their volunteer work difficult or impossible. Some may also feel that, while they could continue, they have “done their bit”, and it is time for others to take over.

As but one specific example, replacing our Treasurer from the available Congregational pool has been a challenge, and one likely to have ongoing consequences.

Unfortunately, as our pool of older volunteers shrinks, there seems to be little in the way of younger people replacing them. If work is no longer done by a volunteer but still must be done, then it will have to be done by someone who is paid, incurring still more costs.

Financial management issues

Further, the declining pool of volunteers makes it more difficult to separate the roles of managing money and spending it. In any organization, this can raise questions of how to maintain proper financial controls.

Status quo not sustainable

Given these circumstances, the Trustees note for fifth year in a row that:

It is the opinion of the Trustees . . . that the data just referred to are not consistent with the Church's operations being financially sustainable in the medium or longer term.

Accordingly, the Trustees once again recommend, as they have previously done repeatedly, that a review, and immediate action thereafter – by Congregational meeting or special Committee – occur

. . . to directly address financial sustainability. Topics for review should not be restricted in scope; in particular, they should include whether some form of association with another Congregation is an option to be considered. . . . Trustees believe that discussion of all the options which may be available - however unattractive some may seem - should occur earlier, while there is more time to plan, rather than if finances become critical, when it may be too late.

The large size of the Trustees' assets at the close of 2021 (as a result of a wonderful year in the stock market, as well as two large gifts) may create the comforting illusion that the Church can continue running deficits without consequences fatal to the Church. But those assets are not large enough to be able to sustain the Church indefinitely, if costs are not brought under control.

If costs (the full-time ministerial salary primarily) remain as they are, or grow, while offerings decline, the shortfall will increase. In turn, this will mean that the assets managed by the Trustees will shrink even faster.

Free discussion of the practical options which we actually have, followed by action, must replace inertia. Inertia – continuing to do what we have been doing – almost certainly will not lead to a happy result.

Like other members of the Congregation, every one of the Trustees has a deep affection for St. James – for the people making up the current Congregation, for the people who have gone before us, and also for the building itself.

Like, we presume, all or most of the Congregation, the Trustees' preference would be that the status quo be maintained. But we are firmly convinced of one thing: **the cold, hard, facts are that the status quo is not sustainable. These facts include:**

- **declining attendance**
- **an overwhelming reliance on older members of the congregation for volunteer work in the church**
- **declining offerings – which are much less than expenditures**
- **an overwhelming reliance on the oldest members of the congregation for the bulk of those offerings**
- **increasing costs – primarily for salary (and again, principally, that of a full-time minister), and secondarily for building maintenance.**

In our regretful opinion, these numbers all dictate that the way St. James manages itself must change in significant ways - or it will not survive.

What must happen now is that the Church address the question of just what that change is to be. And we must not just talk about the issue but must act.

The Trustees firmly believe that St. James is sustainable, but only if the Church has the initiative and courage to take necessary actions now.

Action needed: possible partnership with another church; part-time ministry

The Trustees continue to see no practical sustainable options which do not involve significant change, of various possible types.

One possible change might for example involve building sharing with another church or churches, preferably using the building in which St. James is presently located. Such a partnership could take a variety of forms, at least from the Trustees' knowledge of what has been done in other congregations. For example, a partnership with another church could involve sharing of the building with one or more other congregations who could hold services at different times and split the costs of maintenance. Opportunities

for such sharing were being pursued in years past, but so far as the Trustees are aware have not been pursued since 2013.

Part-time ministry

A key point is that **the number-one expense for St. James is salaries, principally that of a full-time minister, rather than a part-time one.** Building costs, while large, are secondary.

If St. James were to switch to a part-time ministry, a part-time minister could be involved only with St. James, or shared with another church (a possibility alluded to at an Official Board meeting early in 2021).

Whatever the form of part-time ministry used, costs would be reduced significantly.

At present, the assets held by the Trustees, if they continue to be prudently and productively managed, can reasonably be expected to sustain the Church, but *only if we have a part-time rather than fulltime minister.*

If the ministerial position does not become part-time, the continued use of the Trustees' assets to subsidize a full-time salary can be expected to cause the Trustees' assets to fall below the critical amount needed to subsidize the salary of even a part-time minister. At that point, all that will be left for us to do will be to continue to deplete our assets until they are gone and the church must close.

The situation facing St. James is unfortunately not one which is unique to us. United Church congregations are closing or amalgamating or otherwise re-organizing all across the country. That, we recognize, is of little or no comfort.

Failing to begin the unpleasant process of developing, evaluating, and implementing realistic options now - while some options at least remain open to us - will almost certainly mean that the Church will discover it has run out of options later.

IV Gifts to St. James Church

Gifts by Will and Gifts from Living Donors

Gifts from supporters of St James are vital to its work, and a source of inspiration for those carrying out the Church's activities - including those working on various committees, and the Minister as well.

You can be sure that great care will be taken to invest and use all gifts, large or small, as wisely as we can, to get the greatest benefit for the Church.

You should also be aware that there can be significant tax advantages to you in making a direct gift of stock (i.e., corporate shares), or other property, which have gained in value, rather than selling the stock and giving the net proceeds to the Church.

In comparison to, for example, selling stock and then making a gift to the Church of the after-tax proceeds, simply giving the stock to the church can yield a much, much, greater tax deduction for you or your estate, and a much, much, larger net gift (after taxes) for the Church.

These gifts can be made by Will, but can also be made when you are living, with similar tax advantages.

Again, if you want to help the Church as much as possible with a gift of stock:

Don't sell the stock and then donate the proceeds to the Church - just give the stock to the Church. You and the Church will both be much better off as a result.

If you would like to talk about such gifts, or about gifts through a Will, please get in touch with:

- Rick Joedicke (902-466-7908; rick_joedicke@hotmail.com), or
- Wayne Cochrane (902-229-4057; waynedcochrane@gmail.com)

Any such conversation will be treated with absolute confidentiality by Rick, or Wayne.

V Remembering Ian Flemming

On December 12, 2021, the Congregation of St. James lost Ian Flemming, who for so many years played a key role in the investment decisions of the Trustees. He was a practical, wise, and witty member of the Trustees' team, just as he was in the very many other roles he fulfilled at the Church and with his family and friends. One lighter role he had in meetings of the Trustees or of the Stewards was to make cheerful - and always greatly appreciated - motions to adjourn at just the right moment.

Among many other things, he was a man devoted to his family, a wonderful singer, a talented raconteur, a joyful aviator who loved the poem "High Flight" (<https://www.youtube.com/watch?v=L7eX9cwpzmQ>), and a trusted friend.

We will, and do, miss him very much.

VI Summary of key points

In the respectful opinion of the Trustees, St James must significantly reduce its expenditures, so that offerings equal expenses, rather than (as has been the case for about six years), running a large deficit. By far the biggest expense is a full-time ministerial salary.

If the position of minister is modified to part-time, the Church can survive into the future. If the position remains full-time, it cannot.

All of which is respectfully submitted by the Trustees of St. James Church,

Wayne Cochrane, Chair of the Trustees of St. James United Church, and
Acting Secretary

Rick Joedicke, CPA, CA, Treasurer of Trustees

Michael Murphy, C.I.M., F.C.S.I., Trustee

Perry Smith, C.I.M., F.C.S.I., P.F.P., Trustee

Appendix entitled "Trust Funds Trial Balance as at December 31, 2021" attached.

APPENDIX

CHURCH OF ST JAMES, DARTMOUTH, NS
TRUST FUNDS
TRIAL BALANCE
AS AT DECEMBER 31, 2021

ROYAL -CURRENT A/C	\$99,930.20	
RBC - INVESTMENT A/C CASH	\$2,858.07	
BANK OF MONTREAL	\$23,469.78	200
BCE INC.	\$6,231.35	162
BANK OF NOVA SCOTIA	\$39,223.45	545
BROOKFIELD ASSET MANAGEMENT	\$10,222.63	178
BROOKFIELD ASSET MANAGEMENT REINSURANCE	\$63.94	1
CDN NATIONAL RAILWAY	\$46,825.33	404
FORTIS INC.	\$32,979.29	784
ISHARES GLOBAL HEALTH	\$42,827.99	666
KEYERA CORP.	\$29,895.98	910
PEMBINA PIPELINE CORP	\$30,013.44	763
ROYAL BANK OF CANADA	\$40,042.78	434
SMARTCENTRES REAL ESTATE INVEST TRUST	\$29,718.03	1074
SUN LIFE FINANCIAL INC	\$79,078.24	1241
TELUS CORP	\$4,956.81	279
TORONTO-DOMINION BANK	\$40,651.82	646
TC ENERGY CORP.	\$38,489.52	740
VANGUARD S&P 500 INDEX ETF - HEDGED	\$41,998.57	900
VANGUARD S&P 500 INDEX ETF	\$21,345.38	300
MARKET VALUE ADJUSTMENT-NET 2018	\$153,199.59	
COMMON SHARES SUBTOTAL	<u>\$711,233.92</u>	
DUE OPERATING FUND	\$4,435.70	
DUE BUILDING FUND	\$212,286.85	
RESERVE FOR LEGACIES	\$487,335.63	
DIVIDEND INCOME	\$17,095.54	
INTEREST INCOME	\$2.28	
OTHER INCOME	\$3,056.47	
INVESTMENT GAINS (LOSSES)	\$6,139.27	
MISCELLANEOUS	\$31,523.01	
UNREALIZED GAINS	\$115,193.46	
	<u>\$845,545.20</u>	<u>\$845,545.20</u>

St. James United's Covenant of Grace

Gratitude with Humility

We are grateful for the blessings of church and community with which God has graced us. With contrite hearts, we acknowledge that we have fallen short of the desires of our Lord for our church. We are thankful for God's grace and love as we acknowledge our shortcomings and seek to follow his direction for our church's renewal in love for God.

Relationships that Are God-Honouring

In every way, by thought, word, and deed, we seek to build God-honouring relationships with each other. We will build each other up and not tear down. We will respect everyone's participation and contribution as a joyful response in expressing love for God.

Always Gentle, Loving, and Open Communication

Our approach to dealing with difficult issues will be gentle and loving. Whenever any of us has a disagreement with or criticism of another, we will communicate directly with that person; we will speak for ourselves only; and we will do so in the Christ-honouring and compassionate spirit of this covenant. We accept disagreement and conflict as normal and natural.

Considerate and Respectful, Graceful, and with Empathy

We will consistently strive to be respectful of one another's point of view, graceful in our manner of communication, and always acting with empathy and understanding of another's ideas or position. We will listen, with an open mind, to the opinions, ideas, and concerns of others and respond with thoughtfulness and sensitivity. We will focus on issues and not personalities.

Everyone Seeking Unity through Sacrifice

We recognize that we church he desires for us to be.

Each person in the congregation is authorized to remind each other of our commitment to abide by this covenant whenever we find ourselves in an interaction that does not represent the relational grace to which we have agreed.

(Adopted by the official board of St. James United Church, Dartmouth, on Sunday, June 4, 2017.)