

ANNUAL REPORT 2023

St. James United Church
Dartmouth, NS
March 3, 2024



Table of Contents

Minutes	1
Terms of Elders.....	4
Terms of Stewards	4
Marriages; Baptisms; Deaths.....	4
WORSHIP REPORTS.....	5
Carillon Choir	5
Senior Choir	5
Session.....	6
Worship and Faith Formation	6
MINISTRY REPORTS.....	7
Minister	7
Official Board.....	8
Transition Team	9
OUTREACH REPORTS.....	11
Affirming Congregation	11
Facebook.....	11
First Dartmouth Scouts Group Committee / Scouts Canada.....	13
FOOD (Feeding Others of Dartmouth)	15
Food Bank.....	16
Pastoral Care/Prayer Shawl	19
Website.....	19
PROPERTY REPORTS	19
Facilities.....	19
Property	21
FINANCIAL REPORTS	21
Facilities.....	21
Fundraising.....	22
Stewards.....	23
Trustees.....	23
Act of Covenant with Bermuda Nova Scotia Region	28

Appendix A
Financial Report

Minutes
ST. JAMES ANNUAL CONGREGATIONAL MEETING
May 24, 2023, 7:30 pm, via Zoom

Attendance: Ralph Settle (chair), Jennifer Adams, Jackie Clark, Joan Clark, Carol Hiltz, Steven Hiltz, Dale Hudson, Bonnie Hudson, Rick Joedicke, Shauna MacDonald, Fran MacKnight, Cathy McLeod, Brian McLeod, Barb Millar, Shirley O'Sullivan, Anne Purcell, Carl Purcell, Melanie Rendell, Ray Rendell, Murray Wylie, Joyce Wylie, Rev. Catherine MacDonald.

Regrets: Wilf Laybolt, Anne Laybolt, Irene Flemming

A quorum was present.

Rev. Catherine MacDonald opened the meeting with a prayer at 8:00 pm, then called for nominations for Chair and Secretary.

Jackie Clark nominated Ralph Settle as Chair of the annual meeting; Joyce Wylie seconded. There were no further nominations; unanimous consent by those present.

Anne Purcell nominated Cathy McLeod as Secretary for the annual meeting; Joan Clark seconded. There were no further nominations; unanimous consent by those present.

AGENDA

MOTION that the agenda as circulated be the agenda for the meeting with the addition of Leadership Roles to new business if needed.

Moved by Murray Wylie, seconded by Jennifer Adams.

Motion carried.

MOTION to allow all present to vote on all temporal matters for this meeting.

Moved by Joyce Wylie, seconded by Brian McLeod.

Motion carried.

COVENANT

Every community of faith is required to reaffirm its covenant with its Region on an annual basis. We do this at our annual meeting.

Our representative Joyce Wylie lead us in our Act of Covenant with Region 15.

MINISTER'S COMMENTS

Rev. Catherine MacDonald led us in a reading of Holy Manners, the behavioural covenant adopted by Region 15.

IN MEMORIAM

Brian McLeod read aloud the in memoriam list. A moment of silence was observed.

A **correction** to the 2022 statistics given in the annual report: Shauna MacDonald and Walter Wakulicz's marriage will be added to the marriage roll, 12 July 2022.

MINUTES OF LAST ANNUAL GENERAL MEETING

MOTION to approve the minutes of the last annual meeting, June 21, 2022.

Moved by Carl Purcell, seconded Shauna MacDonald.

Motion carried

COMMITTEE REPORTS

MOTION to receive reports as written in the annual report.

Moved by Brian McLeod, seconded by Steven Hiltz

Motion carried.

ELECTION OF STEWARDS

MOTION to elect a 2023 nominee to the committee of stewards: Ian Travers. Moved by Jackie Clark, seconded by Steven Hiltz.

Motion carried

MOTION to elect a 2023 nominee to the committee of stewards: Jackie Clark. Moved by Shauna MacDonald, seconded by Melanie Rendall.

Motion carried

FINANCIAL REPORT – Presented by Rick Joedicke.

MOTION: Moved by Dale Hudson, seconded by Murray Wylie, that the financial statements as presented by Stephen Schupe of Shupe and Company be approved.

Motion carried.

TRUSTEES: Rick Joedicke reported. Our investments at year-end 2021 totalled \$711,000; but \$620,000 in 2022 due to fluctuations in the market.

MOTION: Moved by Joan Clark, seconded by Jennifer Adams, that the trustees report be accepted.

Motion carried.

BUDGET 2023 – Presented by Murray Wylie

The stewards are seeking approval of a 2023 and 2024 budget. They developed budgets for 2023 and 2024 based on last years actual budget numbers, attempting realistic projections. We expect a deficit both years. Rental income in particular may need adjustments.

MOTION: Moved by Murray Wylie, seconded by Rick Joedicke, that we accept the deficit 2023 budget as presented.

Motion carried.

MOTION: Moved by Murray Wylie, seconded by Shauna MacDonald, that we accept the deficit 2024 budget as presented.

Motion carried.

NEW BUSINESS

MOTION that Stephen Shupe, CPA, of Shupe and Company, be appointed as financial reviewer for the church for 2023. Moved by Murray Wylie, seconded by Rick Joedicke
Motion carried.

MOTION to elect Shauna MacDonald and Joyce Wylie as lay members to Region 15.
Moved by Joan Clark, seconded by Jackie Clark.
Motion carried.

MOTION TO ADJOURN: The business of the meeting finished, Ralph Settle declared the meeting adjourned at 8:34 pm.

Benediction by Rev. Catherine MacDonald.

Respectfully submitted,

Ralph Settle, Chair

Cathy McLeod, Secretary

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	

Terms of Stewards

Term ending December 31, 2025

Jackie Clark Ian Travers

Term ending December 31, 2024

Wilf Laybolt

Term ending December 31, 2023

Rick Joedicke Rena Mae MacDonald
Murray Wylie Dale Hudson

Marriages; Baptisms; Deaths

Marriages in 2023

Spencer Axford and Hannah Perry

14 July 2023

Dante Manchester and Caroline Evans

22 July 2023

Deaths in 2023

Harold Otto Jan 4

Harry Heselton Jan 5

Rev. Fred Snyder May 5

Graham Skerrett June 27

Margaret Chittick Oct 28

WORSHIP REPORTS

Carillon Choir

Although restrictions due to COVID eased during the year 2023, COVID continued to create challenges for the Carillon Choir. From time to time members were unable to practice or take part in performances due to exposure to COVID or because they had COVID themselves. As well, many ringers took the opportunity to travel after years of restrictions.

A special thank you to Anne Purcell and Carol-Anne Kelly for their willingness to fill in for us on short notice and allowing us to fulfill all our commitments. It could not have happened without them.

I must also send a huge thank you to Dean Bradshaw, organist and music director at St. James, for directing the Carillon Choir for our Christmas performances. This was necessitated when one of our ringers was injured and I decided to ring her bells and have Dean direct.

The choir played at St. James on Palm Sunday and on December 17 at the special musical service - Something to Ring About. We also played at Parkstone Enhanced Care on December 2; Glasgow Hall on December 4 and Kinross Hall on December 11.

A highlight of the year was taking part in a bell festival in Moncton on June 2 and 3. Six bell choirs came together to perform at First Baptist Church under the direction of John Nelson. Massed ringings such as this are always a lot of fun and we thoroughly enjoyed the festival.

During the year some bells from our second set were used for a short period by the Aeolian Singers and by the Suzuki School of Music. We were pleased to be able to assist them in this way.

Ringers during the year were:

Yvonne Bannerman, Lynn Boothroyd, Jackie Clark, Joan Clark, Dianne Cleveland, Shannon Harrison, Bonnie Hudson, Shauna MacDonald, Cathy McLeod, Lynne Travers, and Donna Williams.

It is only due to the dedication of the ringers and their willingness to be flexible and adapt to challenging situations that Carillon was able to ring during the year. Thank you so much.

Respectfully submitted
Joyce Wylie, Director

Senior Choir

Our choir sang in services throughout 2023, providing anthems for all the weeks of Lent/Easter and Advent. They also taught the congregation unfamiliar hymns from "More Voices" and a "trial run" of a few songs from a hymn resource to be put out by the United Church in the future. While the Carillon Choir provided most of the music in our Carol Service, members of the choir sang two anthems. They also sang an anthem during our Christmas Eve service. Special music was offered occasionally by guests with Dean accompanying at the piano, one singer, and violin students from the Scotia Suzuki school.

The choir rehearses on Sundays before and after the service. Singers from our choir who performed in 2023 were Kathy Ibel, Sondra MacLeod, Anne Purcell, Jackie Clark, Lynn Travers, Irene Flemming, Shirley O'Sullivan, and Joan Clark.

Respectfully submitted,
Dean Bradshaw,
Music Director

Session

The Session of St. James provides leadership and supports the spiritual life of the congregation. It comprises various committees: Communion, Social Action, Pastoral Care. Currently there are 13 elders. Rev Catherine MacDonald assumed the role of chair in 2023 after the resignation of Ralph Settle. We thank Ralph for his years of service.

The food bank operated all year on a biweekly basis. We also support Feed Others of Dartmouth, which continued all year in its modified form. The pastoral care team does important outreach with the prayer shawl ministry and visitations. The committees submit their own annual reports.

There were two weddings performed at St James this year, and three funerals.

This year members of Session worked to put in place consistent written policies and prices for weddings and funerals at St James.

Respectfully submitted,
Brian McLeod,
Clerk of Session

Worship and Faith Formation

I took over as Chair of the Worship Committee following the Annual Meeting. Shauna MacDonald stepped down when she became aware that according to the United Church Manual, she could not chair both the Worship Committee and Ministry and Personnel Committee.

Creating and leading worship is always a joy and a challenge! I appreciate that the congregation demonstrates adaptability and flexibility in worship style and content. Removing a few pews from the front has allowed for some 'breathing room' as well as the opportunity for greater creativity and I am loving it! We were the grateful recipients of two lecterns when I asked colleagues if they had a spare one; this gives our readers a spot to put their paper. So many people are involved in making Sunday morning a positive and uplifting experience. From Dean and the choir who lead the music, to the Wylies who normally look after the tech, to the readers, communion servers, custodian, and secretary - all of us play a part in creating worship.

Highlights of the Year:

- Thinking Day – A first for me since I was a Brownie!
- A Lenten series – Seeking: Honest Questions for a Deeper Faith; this included a Wednesday morning Study Group.
- The Bell Choir shared their gift of music on Palm Sunday
- Easter Series – Unearthing Joy – With many thanks to Anne Laybolt for her creativity in bringing it to life.
- International Day Against Homophobia – Special Guest Speaker Luke Fage
- Orange Shirt Day
- All Saints Day – Photos of loved ones were displayed and candles lit.
- Celebrating the UCW – Ritually marking their decision to disband and celebrate their many years of ministry.
- Remembrance Day – Photos of those who had served in the military, along with a
- Advent and Christmas Series – Making Room, which also include a Wednesday morning Study Group.

Respectfully Submitted, Rev. Catherine

MINISTRY REPORTS

Minister

As your **Intentional Interim Minister**, thank you for opening your hearts and sharing your dreams, hopes, visions for the church, as well as sharing your grief and fear. My first priority is the interim goals and I have deeply appreciated the commitment and dedication of the Transition Team. A great deal of time and energy goes on behind the scenes as we have met every three weeks over the past year. My focus this past year has been building relationships within the church, a multitude of Listening Circles, some workshops, decluttering/refreshing some spaces, and working on policies and a governance change that will roll out this spring. Joyce Wylie's expands.

United in Faith

Worship is an integral part of a faith community and it's been delightful to experience the greater engagement and hospitality that is evident over the past year. Faith is also

explored through study groups and book studies. I hope many of you participate in an upcoming one that I'm offering.

Strengthened By Friendship

Friendship and care are clearly demonstrated in the connections and compassion that is offered to one another in multitude of ways, on Sunday morning as well as activities throughout the week. God's love shines through you at funeral receptions and through the prayer shawl ministry.

While routine pastoral care is not part of my role, if you want/need a visit for any reason, please call/text/email me, I will make time for you and I am always available in an emergency.

Building a Community of Love and Justices

The Food Bank and F.O.O.D are distinct parts of the identity of our church. Through them, Jesus' commandment to 'love your neighbour as yourself' is clearly demonstrated.

I have been connecting with the wider community through the Dartmouth Food Network, which is a community group consisting of other churches and organizations that are concerned about food insecurity in Dartmouth. I'm also active in the United Churches for Dartmouth Cluster.

Our facility is widely used by a variety of organizations, and I've been pondering how we might partner more with them rather than think of them as merely renters. With that goal in mind, there are plans underway to hold an Easter Egg Decorating event with participation from Accent Music students; there are tentative plans to hold a Music and Poetry evening in the spring with participation from Dartmouth Player and Ekko Music.

As we move into 2024, I am looking forward to exploring how we can live out our Core Values Statement in fresh, new ways while building on the foundations of the past.

Blessings on the coming year... Catherine

Official Board

During 2023 the St. James Official Board met on Mar 26, Apr 23, Sep 19 and Nov 21. Only the March meeting was held via Zoom, all others in person. Details of the activities of committees can be found in their written reports included in this annual report. Official board minutes give details of motions summarized here.

In January we were pleased to welcome the Rev. Catherine MacDonald as our Interim Minister, with a Covenanting Service on February 12. We honoured the UCW with a special service on October. This year we hosted fundraising flea markets in the spring and fall, and Christmas Magic, a sale/social event, in December.

Below are some important highlights of the year:

- The Saint James Hall Committee was authorized to initiate a feasibility study that will address relocation of necessary services currently located in the church hall over to the church building. This is in anticipation of the sale of our church hall.
- The Transition Team developed a Behavioural Covenant and a Communication Strategy as well as researching new Governance Models for St James.
- A fifth goal was added to the goals for the Interim Ministry period: To work on renewal and revitalization of the congregation.
- The Reopening Committee was dissolved, since the reason it was created, COVID-19 restrictions, is no longer an issue.
- Joyce Wylie and Shauna MacDonald were elected as our representatives to the newly named Bermuda Nova Scotia Region.
- The Board voted to remove the first three rows of pews in the sanctuary.
- We have been awarded a Facilities Innovation Grant of \$7500 for upgrades to the Sanctuary AV system.
- At the meeting of November 21, the board voted yes on **Remit 1, Category 3**, the United Church of Canada's proposed the development of an autonomous National Indigenous Organization within the United Church of Canada.

Thank you to all who have volunteered and supported the work of the official board.

Submitted by Cathy McLeod, Secretary

Transition Team

The Transition Team assists the Interim Minister and guides the work of the interim ministry. The members elected at a special meeting of the Official Board on August 17, 2022 are Jennifer Adams, Joan Clark, Audrey Cox, Bonnie Hudson, Melanie Rendell, and Joyce Wylie. The Rev. Wendy Kean was appointed to the Transition Team by Region 15.

The congregation approved the Transition Team's selection of the Rev. Catherine MacDonald as our Interim Minister and she joined us in January. Since then the Transition Team has been meeting every three weeks and has been busy.

A Covenanting Service for Rev. Catherine, St. James, and Region 15 was organized and held on February 12. It was well attended, with the Rev. Wendy Kean presiding and the Rev. Dr. Ross Bartlett preaching. The offering was designated for the Mission & Service Fund.

Funding for the Transition Team (\$2000) was requested and approved at a special meeting of the Official Board.

De-cluttering and re-organizing was carried out in many spaces. The ladies' choir room is now home for worship resources; the cloakroom on the gym side was decluttered; the kitchen was thoroughly cleaned.

Listening Circles were held with all available spaces filled. The data collected was analyzed by Rev. Catherine and presented to the congregation at a Lunch and Learn after church on November 5, with soup and dessert provided by the Transition Team. At this event those present had an opportunity to suggest ideas they would like to see undertaken moving forward. Another session to explore some of these ideas will follow in February 2024.

A communication strategy and a behavioral covenant were developed by the Transition Team and approved by the Official Board.

A Leadership Dinner for the Transition Team and various leaders in the church was held on April 11. This was a night of fellowship and learning.

A small group has been developing a new Governance Model that will be flexible enough to meet our church's current needs and will facilitate the development of new visions and hopes. The basic structure of the new model was presented at the most recent meeting of the Transition Team and was received with enthusiasm. The final Governance Model will be presented to the Official Board for comments and suggestions and then sent to Region, where it will be reviewed by Rev. Faith March-MacCuish (Regional Executive Minister). Once Region is satisfied that all United Church of Canada governance requirements are fulfilled it will be presented to the congregation for approval.

Five members of the team and Rev. Catherine attended the ReVitalize Conference held at St. Andrew's United in Halifax from June 7 to 9. Those attending were inspired and enriched by different worship formats and speakers on a range of topics.

The Official Board approved the Team's request that a fifth goal be added for the Interim Ministry Period: To work on renewal and revitalization of the congregation.

One of the Team members, Audrey Cox, has stepped away from the team activities.

A session for leaders in the congregation entitled "Having Difficult Conversations" was led on May 9 by Rev. Dr. Susan MacAlpine-Gillis. Supper, supplied by the Transition Team, was included for all attending. This was extremely well-received and a follow-up session is being planned. The session helped address two of the goals of our Interim Ministry: to acquire and strengthen decision-making skills and processes and to heal divisions that have arisen over the most recent pastorate.

The Transition Team did not meet during the months of July and August when Rev. Catherine was on leave.

A Core Values workshop was led by Rev. Catherine and from the values identified a tag line developed -- United by Faith; Strengthened by Friendship; Building a Community of Love and Justice.

The Team asked members of the congregation to send pictures into the office of things that refresh and bring them joy. These were incorporated into worship services in the fall.

The Transition Team is feeling encouraged by the congregation's support, participation, and enthusiasm for the interim ministry process. We are hopeful and encouraged as we continue to support the work of the Interim Ministry and appreciate the congregation's interest and willingness to engage in the process.

Respectfully submitted
Joyce Wylie, Chair
Transition Team

OUTREACH REPORTS

Affirming Congregation

As a visible demonstration of our affirming status, the pride flag is displayed outside the front steps to the Church and in the Narthex. The rainbow steps beside the Hall are also an external message to the community of our affirming status. In the Sanctuary, the affirming pride candle is placed on the altar and is lit at the beginning of each Service.

PIE (Public-Intentional-Explicit) Day is becoming an annual event at St. James and is held as close as possible to March 14 each year. This year, pies were provided to our Food Bank clientele (approximately 40 individuals/families) on March 7. Rev. Catherine participated in the distribution of the pies and welcomed each client. Members of the Affirming Committee participated in an affirming-themed Service on March 12. Following the Service, pies were served to members of the Congregation.

In support of the International Day Against Homophobia, Biphobia and Transphobia (May 17), the guest speaker at our Service on May 28 was Luke Fage. Luke shared his life experience as a transman living and working in Nova Scotia, including raising a young family.

The priority for 2024 will be reviewing and updating the current Plan of Action.

Members of this committee included:

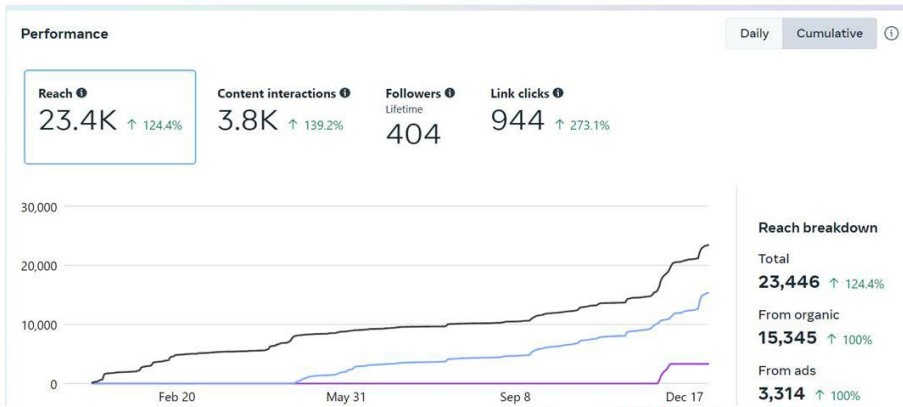
Joyce Wylie
Jennifer Adams
Ian Travers (Chair)

Respectfully submitted,
Ian Travers

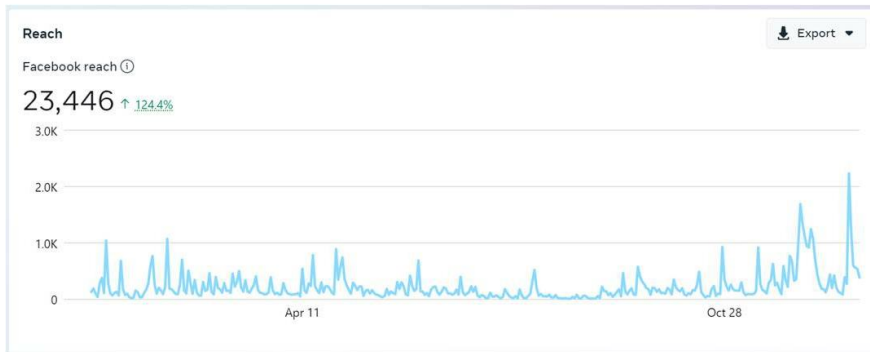
Facebook

The following Facebook statistics are provided: 1 January – 31 December 2023
Submitted by Murray Wylie

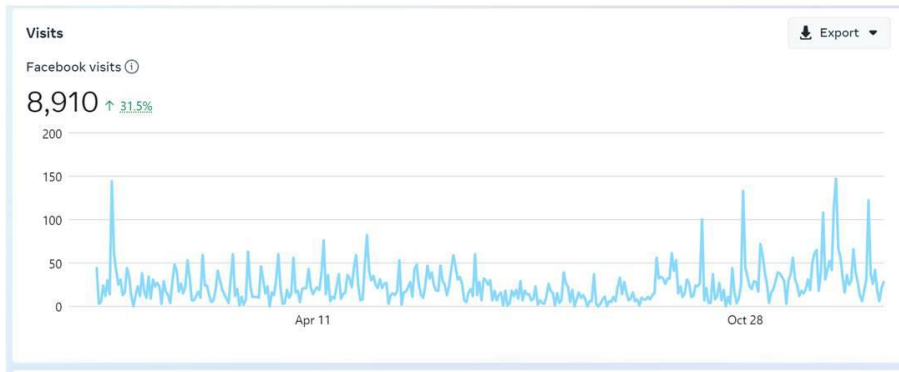
Jan 1, 2023 – Dec 31, 2023



Jan 1, 2023 – Dec 31, 2023



Jan 1, 2023 – Dec 31, 2023



Jan 1, 2023 – Dec 31, 2023



First Dartmouth Scouts Group Committee / Scouts Canada

This year marks 108 years since St. James started sponsoring 1st Dartmouth Scouting in 1915 and 25 years since gender equality became Scouts Canada policy in 1998. As well, mandatory online meetings brought about by the COVID-19 restrictions begun in 2020 came to an end.

The 1st Dartmouth Group Committee meets as required from August to June, in the parlour at St. James. Attendees include Group Committee members, section leaders, and any other interested persons.

Committee members:

- Group Commissioner Wilfred Laybolt - January to March
Robert Banton - April to December
- Church Sponsor Representative . . . Joyce Wylie
- Registrar Alex Graham
- Treasurer Rick Joedicke

Sections

- Beaver Colony Joyce Wylie
 - **20 youths** (up from 16), 7 volunteers (up from 5)
 - Thursday 6:30-7:30 pm in church hall
- Cub Pack Greg Van Slyke
 - **25 youths** (up from 20), 5 volunteers (up from 2)
 - Tuesday 6:30-8:00 pm in church hall
- Scout Troop Geoffrey Maksym
 - **11 youths** (up from 5), 5 volunteers (up from 2)
 - Tuesday 7:00-9:00 pm in lower church hall
- Venturer Company David Hodd
 - **3 youths**, 3 volunteers (up from 2)
 - Tuesday 7:00 to 9:00 pm in lower church hall

Note: Volunteer counts may include fully accredited reserve scouters coming on short notice for special events and/or when regular scouters are unavailable.

Activities

Regular indoor meetings for communications/planning, learning, games, crafting and awards; ongoing outdoor meetings at various local venues for hiking/orienteering at Shubie park, Sullivan's Pond & Dartmouth Commons; swimming at Zatzman Sportsplex; skating at Emera Oval in Halifax; sledding at Southdale School, etc... Special local events including: door to door popcorn sales in local neighborhoods; Remembrance Day parade through downtown Dartmouth; Baden Powell church parade; Christmas Daddies pancake breakfast at St James Church. Weekend events including: St James hall sleepovers; Miller Lake cabin stays; Soldiers Lake back woods camping. Highlights: spring swimup/leapup/awards banquet at St James church hall; two night Scouts/Ventures wilderness canoeing adventure in Milford Lakes Wilderness Area; an all sections provincial overnight Fire Builder / Operation Alert event at Camp Nedooae.

Fundraising

- **Popcorn Sales**

A door to door popcorn sale in October-November conducted by 35 youth members, supplied by 'Miller Kettle Corn'. Proceeds are mainly used for purchase of badges and accessories from online ScoutsShop.

- **Christmas Daddies**

A sit down public pancake breakfast usually in early December. Strong public response, inter-section cooperation plus access to the church hall and kitchen are all key elements to its continued success. Proceeds go directly to the 'Christmas Daddies' Charity.

- **Alderney Landing**

The Cub pack sometimes operates a table displaying the arts & crafts and other curios produced at their regular meetings. Proceeds go to purchase of new crafting materials.

- **Miller Lake Cabin**

The Miller Lake cabin is used by all sections and continues to be an important focal point of the 1st Dartmouth scouting program. Repairs and upkeep are desperately needed. Focused fundraising will soon be a regular part of our agenda.

Sponsor Support

Scouts and Venturers actively support St. James United Church with work parties and assistance in various public church activities. They help by setting up and putting away tables and chairs for flea markets, church teas, and book sales.

Conclusion

1st Dartmouth's numbers have increased dramatically since the end of COVID-19. Section programs continue to flourish due to unwavering and dedicated effort of our many volunteer scouters. Thanks to St. James United Church, Scouts Canada & District support teams and to our parents.

Respectfully submitted,

Robert Banton - 1st Dartmouth Group Commissioner, Feb 19, 2024

1ST DARTMOUTH GROUP COMMITTEE STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR YEAR ENDED DECEMBER 31, 2023

	2023 ACTUAL (12 Months)	2023 BUDGET (12 months)	2022 ACTUAL (4 Months)
CASH ON HAND AT BEGINNING OF YEAR	\$6,735.63	\$6,735.63	\$5,757.87

RECEIPTS

REGISTRATIONS	\$870.00	\$700.00	\$779.54
POPCORN- COFFEE FUNDRAISING	\$4,603.85	\$2,900.00	\$2,750.25
COMMUNITY SUPPORT	\$0.00	\$300.00	
PANCAKE BREAKFAST		\$1,100.00	\$1,095.00
APPLE DAY		\$100.00	
	<u>\$5,473.85</u>	<u>\$5,100.00</u>	<u>\$4,624.79</u>

DISBURSEMENTS

REGISTRATIONS			
POPCORN	\$3,105.28	\$2,200.00	\$1,977.00
SUPPLIES - BEAVERS		\$300.00	\$92.12
SUPPLIES -CUBS	\$159.52	\$300.00	\$233.49
SUPPLIES - SCOUTS		\$100.00	\$17.25
ACTIVITIES - BEAVERS	\$228.81	\$125.00	\$64.15
ACTIVITIES - CUBS		\$125.00	
CAMPS - SCOUTS	\$253.74	\$500.00	\$116.63
CAMPS - VENTURERS		\$100.00	
MILLER LAKE CABIN	\$521.39	\$500.00	\$131.39
BANQUET	\$207.67	\$150.00	
PANCAKE BREAKFAST		\$240.00	\$198.10
CHRISTMAS DADDIES	\$300.00	\$860.00	\$746.90
OTHER	\$175.50	\$150.00	\$70.00
	<u>\$4,951.91</u>	<u>\$5,650.00</u>	<u>\$3,647.03</u>

CASH ON HAND AT END OF PERIOD **\$7,257.57** **\$6,185.63** **\$6,735.63**

NOTE: Fiscal period changed from August 31st to December 31st as per Scouts Canada mandate in 2022

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. The program serves individuals who are less fortunate than most.

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" served at Margaret's House was March 14, 2020. From that day 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 desserts of banana loaf, cake or cookies six days a week. On Saturday they get additional food for Sunday - sandwiches, canned beans, canned pasta, chunky soup, Kraft dinner, canned milk, margarine. This past year in the warmer months bottled water, hot dogs, popsicles or freezies were available in their courtyard, a well received treat. On some of the cold days volunteers come around with coffee, which is a great service to help with the socialization of the guests, as well as a welcome warm-up.

Between January 1 and December 31 of 2023, there were 42,189 meals prepared at Margaret's House, 1086 more than the same time in 2022. During 2019, a total of 37,768 meals were prepared. It's a sad and heart-breaking reality that the need continues to grow right here in Dartmouth! **There are 100+ lined up most days at 11:00 am** for their "Take Home Bag". On occasion there are women with children who come for food; they are taken from the line-up to another door for personal service.

On Saturday morning there is a supervisor and seven volunteers preparing Monday's meals, restocking, and organizing the kitchen.

The guests who came to Margaret's House are very vulnerable so staff and volunteers are alert and recognize the importance of enforcing 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,

Food Bank

During 2023 we continued to operate St. James Food Bank in the same way as the previous year, by being open for clients to visit every two weeks. Beginning in February, clients were invited to come into the church building to be served. Our usual schedule of food delivery from Feed Nova Scotia continued on Monday mornings when the volunteers helped to unload food items from the truck and sorted them. These volunteers then filled single and family bags with canned goods and pasta, ready for the clients to pick up on Tuesday, during the time the food bank was open from 8:30 until 11:00. On Monday afternoons other volunteers filled extra bags with non-perishable goods, vegetables and fruit. On Tuesday mornings the frozen products, including meat, were added to these already prepared bags and given to the clients. Some of our same volunteers worked on both days to prepare food bags and to serve the clients.

During the year, St. James Food Bank served overall an average of 38 clients on Tuesdays, which included single men and women, as well as families from the Dartmouth area. The number of clients seemed to fluctuate monthly with the arrival of new clients and previous clients who returned, having been absent for several years. Each client had to be registered in the computer, with information sent to Feed Nova Scotia. The months when most clients came to our food bank were in November and especially December, looking for Christmas support.

Christmas at St James Food Bank was very busy. On Monday morning, December 18, **Feed Nova Scotia distributed food hampers to 47 households, which consisted of 34 families and 13 singles, who had registered for food support.** This food included turkeys for families and chickens for singles, boxes of stuffing, vegetables, fruit, pies and other food items. Our food bank added bags of candy, socks, mittens, gloves and books. The clients were able to pick up their Christmas hampers from 10:00 am until 12:00 pm on the day the food was delivered. Families with children were also provided with gifts from a community agency or \$75.00 Walmart gift cards for each child, issued by Feed Nova Scotia. **Our food bank was given 36 gift cards for the 14 families** who had requested them. Overall, clients were supplied with ample food to prepare a complete Christmas dinner, as well as gifts for their children.

On March 7, 2023, St. James Food Bank celebrated PIE DAY in the same way as last year. 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. The volunteers gave out pies to all the clients, along with information about the significance of this day. Our food bank plans to celebrate PIE DAY again in 2024.

St. James Food Bank continued to issue hygiene gift bags four times during the year, with 200 in all distributed to the clients. On our last regular Tuesday morning, December 13, our clients were given special Christmas gift bags filled with a variety of hygiene items, in addition to their food bags. Thanks to Anne Purcell and Elaine Robinson who spent much time and effort in the organization and preparation of these well-filled hygiene bags at Christmas and throughout the year. We are grateful to the members of the congregation and friends from the community, for donations of products, or money for the “Hygiene Project”, which is an important part of our food bank program.

Grateful appreciation is extended to members of the congregation, community organizations, groups and individuals who supported St. James Food Bank with money, time, and food donations. Thanks again to Cathy McLeod who is always willing to give her assistance to our food bank. Special thanks to Pat Rowell who prepares at home numerous portions of sugar and tea bags, which are arranged in plastic baggies and included in food bags given to our clients. Also thanks to Rev. Catherine whose presence on Tuesday mornings is much appreciated by everyone.

St. James Food Bank has excellent volunteers who have worked diligently to enable our food bank to achieve the continued success it has. This group of volunteers give freely

of their time and are most friendly and understanding for the needs of the many clients we serve. We were pleased to welcome T.H. Paris and Robert Ibel as volunteers to our food bank. I sincerely thank all the volunteers for their cooperation and support throughout the year. St. James Food Bank has been efficiently run with much thanks to Brian McLeod and our dedicated volunteers.

Our regular volunteers who worked Mondays and/or Tuesdays at St. James Food Bank were: Dianne Cleveland, Irene Flemming, Rick Horne, Kathy and Robert Ibel, Kim Kinrade, George Kuhn, Wilfred Laybolt, Brian McLeod, T.H. Paris, Anne and Carl Purcell, Ray Rendell, Elaine Robinson, Ian and Lynne Travers

Respectfully submitted, Irene Flemming
St. James Food Bank Coordinator

St. James Food Bank
FACTs at a GLANCE

HOUSEHOLDS	2022 162	2023 (unique) 197
HOUSEHOLDS	2022 889	2023 (total) 920
ADULTS	275	284
CHILDREN	87	128
CHRISTMAS SUPPORT	51	46
HYGIENE BAGS	200	200
NON FEED NS	\$3,619	\$2500

This non-Feed Nova Scotia money and all money for the hygiene project comes totally from donations for which St. James food bank is very grateful.

Submitted by Anne Purcell and Elaine Robinson



Pastoral Care/Prayer Shawl

COVID restrictions even now caused fewer person to person visits. However we kept in touch by phone, sending cards to people in their homes, with a few visits in hospital. We made special contact to families upon the deaths of Herold Otto, Henry Heselton, Rev. Fred Snyder, Graham Skerrett, Margaret Chittick and also Barb Ryan (Brown), a former member. We were able to provide prayer shawls in some cases. We made special efforts to attend funerals were possible.

Our regular visits and contacts were faithfully made each month by Margaret Chittick, Mary Smith, Barb Millar, Donna and George Kuhn and Shirley O'Sullivan.

Prayer Shawl is an effective and important outreach ministry. Our knitters are very sincere and enjoy their knitting and prayers in God's service. Rev. Fred Snyder was always very willing to bless the shawls at any time. Our supply ministers very capably filled that need more recently and at present blessing is done by Rev. Catherine MacDonald.

Prayer shawls presented – 32
Outside the congregation – 30
Inside the congregation – 2

Our knitters were: Myrtle Gillis, Rena Mae MacDonald, Shirley O'Sullivan, Isobel Paterson, Colette Sanford, Lynne Travers, Virtue Tulk.

Respectfully submitted, Shirley O'Sullivan

Website

Website Fun Facts!

New website was launched March 2023, these are stats for the remainder of the year.

Views	6802
Posts	48
Words	31,013
Visitors from Canada	191
Visitors from USA	21
Most Popular Day	Sunday – This was a surprise

PROPERTY REPORTS

Facilities

There are **regular weekly**, **regularly monthly** and **occasional users** at St James. Typically there are **340 people** at St James on a weekly basis using our facilities

Submitted by Murray Wylie

Who, when, where, how much

Japanese School	Rm 10, 11, 12, 14 & Parlour	\$60.00	
Ekko Music	sanctuary (Thu, Sun)	\$165.00	
Accent Music Studio	Rm 456, 9, 10	\$175.74	
PERA Men's Volleyball (Thu)	Gym Thu	\$50.00	
Men's Volleyball (Mon)	Gym Mon	\$50.00	
Pilates	Gym Sat (1hr)	\$50.00	
Sparks	Gym Mon		
Beavers	Gym Thu		
Cubs	Gym Tue		
Scouts, Venturers	Lower Hall/Gym (Tue)		
You Have a Choice	Gym (\$25/mo)	\$8.25	
Strength in Numbers	Lower Hall (\$25/mo)	\$8.25	
Dartmouth Grannies	Parlour, Kitchen		
Dartmouth Players	Rm 123, sanctuary, stage, lower hall (3hr sessions)	\$275.00	
HHA	storage Rm7	\$33.00	\$132.19
Workshop Wednesday	Parlour		
Recitals	Lower Hall/Gym (Tue)		
Handbells	Lower Hall		
Choir	Lower Hall, sanctuary		
Weekly Total		\$871.24	

Schools	1/6
Sports	1/6
Youth	1/5
Outreach	1/6
Misc	1/9
Other	1/5

\$ 34,849.60

Typical Week @ St James

21 JAN, SUN	<ul style="list-style-type: none"> 10 – 11am 6 – 9pm 6 – 7:30pm 	Worship Strength in Numbers Lower Hall Out Loud Community Choir sanctuary	24 JAN, WED	<ul style="list-style-type: none"> 1 – 3:30pm 3:30 – 7pm 4 – 7pm 6 – 7pm 6:30 – 9:30pm 7 – 10pm 	Workshop Wednesday Parlour Accent Music Studios Classroom 456 Accent Music Studios Classroom 10 Accent Music Studios Classroom 9 FSA Soccer gym There Was a Mouse (TWAM) sanctuary
22 JAN, MON	<ul style="list-style-type: none"> 1:30 – 7pm 2:30 – 7pm 3:30 – 8pm 6 – 7:15pm 6:30 – 8pm 7 – 8:30pm 8 – 10pm 	Accent Music Studios Classroom 9 Accent Music Studios Classroom 456 Accent Music Studios Classroom 10 Choir sanctuary Sparks gym Carillon Choir Lower Hall Men's Volleyball Gym	25 JAN, THU	<ul style="list-style-type: none"> 9:30 – 10:30am 3:30 – 7pm 3:30 – 7pm 4:45 – 5:45pm 6 – 7pm 6:15 – 7:15pm 6:30 – 7:30pm 7 – 9pm 7:30 – 8:30pm 8 – 10pm 8:45 – 9:45pm 	Accent Music Studios Classroom 456 Accent Music Studios Classroom 10 Accent Music Studios Classroom 456 Ekko - Kid's Choir Sanctuary Accent Music Studios Classroom 9 Ekko - Lake City Orchestra sanctuary Beavers gym or Findlay Centre Murder Monday - Rehearsal Lower Hall Ekko - Fiddle Jam sanctuary PERA Volleyball gym 1st Dartmouth Group parlour
23 JAN, TUE	<ul style="list-style-type: none"> 8 – 11am 1 – 1:30pm 3:30 – 7pm 6:30 – 8pm 7 – 9pm 7 – 9pm 	Food Bank Saint James United Church Accent Music Studios Classroom 10 Accent Music Studios Classroom 456 Cubs gym Murder Monday - Rehearsal sanctuary Scouts Lower Hall/Gym			
26 JAN, FRI	<ul style="list-style-type: none"> 6 – 9pm 6:30 – 9:30pm 	You have a Choice Lower Hall FSA Soccer gym			
27 JAN, SAT	<ul style="list-style-type: none"> All day 9am – 12pm 9 – 10am 10am – 9pm 	MM & TWAM - DP#2 (Day 1/30) Japanese School - Term 3 - 2023/24 Parlour, and Classrooms 10, 12, 14 Pilates gym DP#2 - setup			
28 JAN, SUN	<ul style="list-style-type: none"> All day 10am – 9pm 10 – 11am 1 – 3pm 6 – 9pm 6 – 7:30pm 	MM & TWAM - DP#2 (Day 2/30) DP#2 - setup gym, stage, Rm123 Worship Murder Monday - Rehearsal stage Strength in Numbers Lower Hall Out Loud Community Choir sanctuary			

<https://stjamesdartmouth.ca/calendar/>

Property

The Property Committee has been primarily focused on the consolidation of the church hall facilities into the church proper.

The committee is working with TA Scott Architecture for a feasibility study into the redesign/consolidation of our church operations into the main church building at 181 Portland Street, Dartmouth. The hall building currently houses our facilities' electrical entrance, the heating system, washrooms and kitchen as well as meeting spaces and the gym. To consolidate requires that we establish a new electrical entrance and relocate our primary electrical distribution system to the basement of the church building. The existing heating system may be relocated (or replaced). We are considering the use of heat pumps to provide the primary heating source and may use one of the existing boilers for back-up heat, or a new electrical back-up system.

The redesigned basement would include new accessible washrooms and a relocated small kitchenette. The newly renovated space is being designed to allow for use by our food bank as well as various other user groups and church staff.

We have a potential buyer for the hall building which will provide the funds for the renovations of the basement. Congregational review and approval of feasibility plans will be obtained before proceeding.

We are also working with the City of Dartmouth's Sawmill Creek Day-lighting design team who are expecting to modify the location of our church street access.

New Audio-Visual System. In 2023 we were awarded a Facilities Innovation Grant of \$7500 for upgrades to the sanctuary AV system. This will allow new screens, camera, controls, and connections to the church audio, after electrical updating. We have ordered two 85" TVs from Best Buy with installation planned for early 2024.

Other issues addressed include:

- Removal of pews at the front of the sanctuary to provide more room. Some of these will be relocated to the balcony.
- Repairs to our main floor drain after flooding.

Submitted by Dale Hudson and Murray Wylie

FINANCIAL REPORTS

Facilities

Rental of our hall brought in over **\$40,000 in 2023**. Submitted by Murray Wylie

Who, when, where, how much

Japanese School	Rm 10, 11, 12, 14 & Parlour	\$60.00	
Ekko Music	sanctuary (Thu, Sun)	\$165.00	
Accent Music Studio	Rm 456, 9, 10	\$175.74	
PERA Men's Volleyball (Thu)	Gym Thu	\$50.00	
Men's Volleyball (Mon)	Gym Mon	\$50.00	
Pilates	Gym Sat (1hr)	\$50.00	
Sparks	Gym Mon		
Beavers	Gym Thu		
Cubs	Gym Tue		
Scouts, Venturers	Lower Hall/Gym (Tue)		
You Have a Choice	Gym (\$25/mo)	\$6.25	
Strength in Numbers	Lower Hall (\$25/mo)	\$6.25	
Dartmouth Grannies	Parlour, Kitohen		
Dartmouth Players	Rm123, sanctuary, stage, lower hall (3hr sessions)	\$275.00	
HHA	storage Rm7	\$33.00	\$132.19
Workshop Wednesday	Parlour		
Recitals	Lower Hall/Gym (Tue)		
Handbells	Lower Hall		
Choir	Lower Hall, sanctuary		
Weekly Total		\$871.24	

Schools	1/6
Sports	1/6
Youth	1/5
Outreach	1/6
Misc	1/9
Other	1/5

\$ 34,849.00

Fundraising

Christmas Magic

We held another successful “Christmas Magic” in December, a fundraiser and social event. The Downtown Dartmouth Business Association coordinated to schedule their roving carol singers at our hall entrance as we opened. Thank you to Richard Bonner from Dartmouth Players for the use of their lights. His expertise in lighting created a magical atmosphere. Thank you to the dedicated team of volunteers and to all of those who donated silent auction items. **We raised approximately \$3,000.**

Submitted by co-chairs Melanie Rendell and Bonnie Hudson

Yard Sales

We held two successful Indoor Yard Sales in 2023 in May and October, **the first raising \$2045 and the second \$3954, for a total of \$6000.** Aside from the financial success, we were able to come together as a congregation to work and visit, as well as interact with our community. Since the goods and the labour as well as food for workers is all donated, there is little expense to the church other than heat and lights and printing a few flyers. The help of the Scouts was greatly appreciated, and expedited clean-up times considerably! I believe it also counts towards their community work. Thanks to all who made these events such fun, and go smoothly.

Respectfully submitted, Joan Clark and Jackie Clark

Stewards

Report from the Committee Stewards

Hard to believe we are having our annual report so soon. For myself, it feels like 2023 just flew by!

Since St. James is looking at changing its governance structure, I have not sent in a report on terms of stewards this time. I will remain as chair, assuming the congregation wills it, until such time as governance changes.

There is a separate property report this year, as things property-wise have been very active.

Our hall rentals, which are so well managed by Murray Wylie, were a large source of revenue for us and will continue that way in the foreseeable future. In addition to the many community groups who use our spaces, we are now the home of the Dartmouth Players, a community theatre company. It has required us to be flexible with some of our own events, but it is so rewarding to see our buildings being put to use by so many. Our sanctuary is being used more through the week as word of mouth lets others know what a wonderful space it is.

Finances are an ongoing concern, as they always are, and I will once again mention that we really do need a treasurer. Having a member of the congregation dedicated to this position makes it easier to keep track of the church's financial life.

As always, I wish to thank everyone on Stewards who put their time and energy into the work of the church.

Jackie Clark
Chair of Stewards

Trustees

2023 Annual Report Trustees of St. James Church, Dartmouth, NS for the Year Ending 31 December 2023

The Trustees of St. James

For 2023, the Trustees of St. James Church comprised the following:

- Wayne Cochrane (Chair and acting Secretary)
- 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. (part of 2023 only)
- the Rev. Catherine MacDonald, (*ex officio*)

Trustees' 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, or stock, in various "blue chip" corporations, as well as some ETFs (exchange traded funds). ETFs 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 are able to become more diversified not just geographically but also in terms of the types of investments.

The Trustees accordingly concluded that diversifying some of the Trustees' investments to outside Canada was, over time, more likely than not to increase returns for the Church.

Assets Managed by the Trustees on behalf of the Congregation

Stock and ETFs

As the Trustees have noted previously, the sale of the manse in late 2017 meant that the Trustees received a large amount of cash from the proceeds of the sale to invest in 2018. Specifically, the Trustees had about \$314,000 in new cash on hand to invest that year and in ensuing years.

This to a considerable degree restored the Trustees' assets which have been significantly depleted in recent years through expenditure on capital projects, as well as through meeting deficits in the Stewards' operating budgets.

Following the Trustees' established investment policy, all new funds invested by the Trustees are 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).

Cash

Trustees note once again that they are also holding a considerable amount of money (\$144,833) in cash. This is unusual, given the Trustees' long-established policy of being fully invested. The large cash amount reflects the fact that the Church sought and obtained an accessibility grant of approximately that amount in cash from the Government of Canada. The grant was made for planned improvements to the church hall (a wheelchair ramp, door, related equipment, etc.), which are currently in abeyance. Trustees have been asked by the Church to hold the money from the grant. If the grant

is not ultimately used for a purpose acceptable to the Government, the Church must repay the grant. This would be done using the cash held for that purpose by Trustees.

Trustees’ Investments on behalf of St. James: Summary

Market value of investments as at January 1, 2023	\$620,715
Net Investment Additions	\$28,923
Increase in Unrealized Gains	\$31,336
Return of Capital by ETFs	-\$353
Market Value of Investments as at December 31, 2023	<u>\$680,621</u>

The Financial Future of St. James

For several years, the Trustees (with the help of Anne Laybolt, the former Treasurer of the Church, whose advice has so often been of great assistance to us) raised in detail in successive annual Reports their concerns with respect to the actions we saw as needed to help ensure financial viability of St. James.

While Trustees continue to have those same concerns, the 2022 Report of the Trustees stated we would no longer repeat them in our annual reports. That continues to be our position. Anyone who may be interested in reviewing the Trustees’ concerns may do so by referring to Trustees’ Reports for 2022 and earlier, or by contacting Rick, Mike, or myself to request copies of any of those reports.

Retirement of Perry Smith, C.I.M., F.C.S.I., P.F.P.

In 2023, we accepted with regret the resignation of Perry Smith as a member of the Trustees after more than a decade of wonderful service. He had previously indicated a desire to retire from Trustees, in part so that he and Alison could do more travelling. However, he kindly delayed his departure until now. Throughout the years, the Trustees have benefitted from Perry’s prudent advice, as well as his good humour. We are glad to note, however, that he will continue to serve the Congregation as (we think all will agree) an *excellent* scripture reader.

Gifts to St. James

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 (of cash, stock, or any other property), be they large or small, as wisely as we can, to get the greatest benefit for the Church.

You should also be aware that *there may be significant tax advantages to you in making gifts of stock directly to the Church*, 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 larger tax deduction for you or your estate, and a 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.

If you would like to talk with us about such gifts to St. James, please get in touch with either:

- **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 Wayne and Rick.

Conclusion of 2023 Trustees' Report

This Report is concurred in, and respectfully submitted, by the Trustees of St. James. They are:

Wayne Cochrane Chair, and Acting Secretary

Rick Joedicke, CPA, CA, Treasurer

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

NOTES TO 2023 TRUSTEES/ ACTIVITIES

	2023	2022	INCREASE
INVESTMENT INCOME	\$27,887	\$25,577	9%
INVESTMENT HOLDINGS AT YEAR-END			
EQUITY STOCKS & ETFs	18		
Valuation Increase over cost	12	\$121,005	
Valuation Decrease from cost	6	<u>-\$9,075</u>	
		<u>\$111,930</u>	
Above reflects a \$31,336 over 2022 year-end.			
No securities sold in 2023			
One Bequest	\$40,500		
One gift	\$3,530		
Approximate Return	4.3%	3.3%	
Cash Position	\$144,800		
Restricted	\$88,000		
for Gov't of Canada Accessibility grant			
Unrestricted	\$56,800		

**TRUST FUNDS
TRIAL BALANCE
AS AT DECEMBER 14, 2023**

ROYAL -CURRENT A/C	\$104,540.82	
RBC - INVESTMENT A/C CASH	\$40,291.87	
		#
BANK OF MONTREAL	\$25,307.40	215
BCE INC.	\$7,274.66	179
BANK OF NOVA SCOTIA	\$43,596.86	608
BROOKFIELD ASSET MANAGEMENT	\$0.00	44
BROOKFIELD CORP VTG	\$10,222.63	178
BROOKFIELD ASSET MGMT CL A		
BROOKFIELD ASSET MANAGEMENT REINSURANCE		
CDN NATIONAL RAILWAY	\$48,691.97	416
ENBRIDGE INC	\$3,674.67	70
FORTIS INC.	\$36,357.21	845
KEYERA CORP.	\$33,489.82	1027
PEMBINA PIPELINE CORP	\$33,981.44	853
ROYAL BANK OF CANADA	\$44,243.42	467
SMARTCENTRES REAL ESTATE INVEST TRUST	\$32,755.25	1221
SUN LIFE FINANCIAL INC	\$86,240.66	1353
TELUS CORP	\$5,618.20	304
TORONTO-DOMINION BANK	\$45,274.00	700
TC ENERGY CORP.	\$43,804.68	834
VANGUARD S&P 500 INDEX ETF - HEDGED	\$46,525.31	918
VANGUARD S&P 500 INDEX ETF	\$21,633.01	303
MARKET VALUE ADJUSTMENT-NET 2022	<u>\$111,929.92</u>	
COMMON SHARES SUBTOTAL	<u>\$680,621.11</u>	
DUE OPERATING FUND		\$0.00
DUE BUILDING FUND		\$212,286.85
RESERVE FOR LEGACIES		\$557,643.71
DIVIDEND INCOME		\$24,470.13
INTEREST INCOME		\$8.59
OTHER INCOME		\$3,407.56
INVESTMENT GAINS (LOSSES)		
MISCELLANEOUS	\$3,698.75	
UNREALIZED GAINS		\$31,335.71
TRANSFER TO STEWARDS - OPERATIONS		
	<u>\$829,152.55</u>	<u>\$829,152.55</u>

Act of Covenant with Bermuda Nova Scotia Region

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

APPENDIX A

**2024 Budget
2023 Financials
(unaudited)**

**St James Church
Budget Approved May 2023**

	Budget 2024
Revenue	
Offerings	142,830
Other	34,700
Total revenue	177,530
Expenses	
Salaries and Benefits	158,354
Administration	12,150
Property: Church/Hall	50,300
Organizations	1,810
External	12,015
Total expenses	234,629
Operating Revenue/(Expense)	(57,099)
Prior Year (Deficit) Surplus	
Loan repayment	-
Net Revenue (Expense)	(57,099)
	Budget 2024
Total revenue for budget purposes	177,530
Total expenses for budget purposes	234,629
Net Revenue (Expense)	(57,099)

EXPENSES	Budget 2024
Salaries and Benefits	
Salaries	131,834
Employee benefits	20,000
Minister's travel	1,000
Minister's telephone	1,200
Minister's study allowance	2,500
Minister's moving	-
Treasurer	1,820
	158,354
Administration	
Office	3,000
Telephone (Church & Hall)	2,000
Prof'l Svcs-accounting	2,500
Pulpit supplies	1,650
Interest and s/c	1,300
Transition Team Workshop	
Incidentals	150
Computer & office equip	
Worship	
Transition Team	1,550
	12,150
Property: church/hall	
Repairs & Maintenance	15,000
Insurance	12,000
Heating	13,000
Light & power	8,000
Water	2,000
Taxes	300
Repairs (break-in)	-
Repairs (accessibility)	-
	50,300
Organizations	
Music/Choir	-
Organ	610
Christian education	1,000
Library & Upper Room	200
	1,810
External	
Mission & Service	5,000
Region	6,765
Camp Kidston	250
Other	-
	12,015
Total operating expense	234,629
Total Expenses	234,629

REVENUE

	Budget 2024
Offerings	
Envelopes & PAR	120,000
Loose	200
Initial offering	130
United Way (our members)	-
Easter envelope	2,500
Thanksgiving envelope	2,000
Christmas envelope	14,000
Mission & Service	4,000
Anniversary (to M&S)	-
Total Mission & Service	4,000
Total offerings	142,830
Other	
UCW, for M&S	-
UCW, other	-
Hymn Sing	-
Flea Markets	4,500
Special Fundraising	-
Christmas Tea & Sale	2,500
Talent Balloon Project	500
Soup Lunches	1,000
Investment Income	200
Special Income (Trustees)	-
Rental, Hall	25,000
Other income	1,000
Insurance Proceeds (from break-in)	-
Accessibility Grant	-
Total other income	34,700
Total Revenue	177,530

CHURCH OF ST. JAMES

Income Statement
December 31, 2023

	Actual December 31, 2023	Budget 2023	Actual December 31, 2022	Variance from budget
Revenue				
Offerings	101,596	142,830	108,018	(41,234)
Other	56,746	29,700	(10,947)	27,046
Total revenue	<u>158,342</u>	<u>172,530</u>	<u>97,071</u>	<u>(14,188)</u>
Expenses				
Salaries and Benefits	139,134	127,931	109,803	(11,203)
Administration	18,296	16,350	11,318	(1,946)
Property: Church/Hall	44,554	50,300	39,945	5,746
Organizations	920	910	1,110	(10)
External	12,227	12,015	10,707	(212)
Total expenses	<u>215,130</u>	<u>207,506</u>	<u>172,884</u>	<u>(7,624)</u>
Operating Revenue/(Expense)	(56,788)	(34,976)	(75,813)	21,812
Prior Year (Deficit) Surplus				
Loan repayment	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net Revenue (Expense)	<u>(56,788)</u>	<u>(34,976)</u>	<u>(75,813)</u>	<u>21,812</u>

**Income Statement
December 31, 2023**

	<u>Actual December 31, 2023</u>	<u>Budget 2023</u>	<u>Actual December 31, 2022</u>	<u>Variance from budget</u>
Total revenue for budget purposes	158,342	172,530	97,071	(14,188)
Total expenses for budget purposes	<u>215,130</u>	<u>207,506</u>	<u>172,884</u>	<u>(7,624)</u>
Net Revenue (Expense)	<u><u>(56,788)</u></u>	<u><u>(34,976)</u></u>	<u><u>(75,813)</u></u>	<u><u>(21,812)</u></u>

CHURCH OF ST. JAMES

EXPENSES

Year to date

December 31, 2023

	Actual December 31, 2023	Budget 2023	Actual December 31, 2022	Variance from budget
Salaries and Benefits				
Salaries	108,027	101,411	90,875	
Employee benefits	25,574	20,000	16,988	
Minister's travel	527	1,000	-	
Minister's telephone	1,200	1,200	800	
Minister's study allowance	2,500	2,500	-	
Minister's moving	-	-	-	
Treasurer	1,305	1,820	1,140	
	<u>139,134</u>	<u>127,931</u>	<u>109,803</u>	<u>(11,203)</u>
Administration				
Office	3,642	3,000	1,999	
Telephone (Church & Hall)	1,844	2,000	1,843	
Prof'l Svcs-accounting	2,559	2,500	2,688	
Worship	1,811	1,000	-	
Pulpit supplies	3,109	1,650	3,456	
Interest and s/c	1,623	1,300	1,265	
Transition Team Workshop	-	2,000	-	
Incidentals	1,516	150	67	
Computer & office equip	1,077	1,200	-	
Transition Team	1,116	1,550	-	
	<u>18,296</u>	<u>16,350</u>	<u>11,318</u>	<u>(1,946)</u>
Property: church/hall				
Repairs & Maintenance	12,939	15,000	7,406	
Insurance	9,105	12,000	13,241	
Heating	15,674	13,000	13,060	
Light & power	4,347	8,000	4,422	
Water	2,154	2,000	1,640	
Taxes	335	300	176	
Repairs (break-in)	-	-	-	
Repairs (accessibility)	-	-	-	
	<u>44,554</u>	<u>50,300</u>	<u>39,945</u>	<u>5,746</u>
Organizations				
Music/Choir	140	-	75	
Organ	629	610	922	
Christian Education	100	100	100	
Library & Upper Room	51	200	13	
	<u>920</u>	<u>910</u>	<u>1,110</u>	<u>(10)</u>
External				
Mission & Service	5,000	5,000	3,942	
Region	7,171	6,765	6,765	
Camp Kidston	-	250	-	
Other	56	-	-	
	<u>12,227</u>	<u>12,015</u>	<u>10,707</u>	<u>(212)</u>
Total operating expense	215,130	207,506	172,884	(7,624)
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Expenses	<u><u>215,130</u></u>	<u><u>207,506</u></u>	<u><u>172,884</u></u>	<u><u>(7,624)</u></u>

CHURCH OF ST. JAMES

REVENUE

Year to date

December 31, 2023

	Actual December 31, 2023	Budget 2023	Actual December 31, 2022	Variance from budget
Offerings				
Envelopes & PAR	84,604	120,000	86,131	
Loose	732	200	1,048	
Initial offering	-	130	15	
United Way (our members)	48	-	48	
Easter envelope	3,242	2,500	2,802	
Thanksgiving envelope	1,697	2,000	572	
Christmas envelope	8,442	14,000	11,932	
Mission & Service	1,766	4,000	3,604	
Anniversary (to M&S)	1,065	-	1,867	
Total Mission & Service	<u>2,831</u>	<u>4,000</u>	<u>5,471</u>	<u>(1,169)</u>
Total offerings	<u>101,596</u>	<u>142,830</u>	<u>108,018</u>	<u>(41,234)</u>
Other				
UCW, for M&S	-	-	-	
UCW, other	-	-	170	
Hymn Sing	-	-	-	
Flea Markets	4,014	4,500	2,403	
Special Fundraising	40	-	-	
Christmas Magic	3,166	2,500	-	
Carol Service	121	-	-	
Talent Balloon Project	89	500	295	
Soup Lunches	105	1,000	-	
Investment Income	214	200	(37,273)	
Special Income (Trustees)	-	-	(272)	
Rental, Hall	46,562	20,000	17,931	
Other income	2,436	1,000	5,799	
Insurance Proceeds (from break-in)	-	-	-	
Accessibility Grant	-	-	-	
Total other income	<u>56,746</u>	<u>29,700</u>	<u>(10,947)</u>	<u>27,046</u>
Total Revenue	<u><u>158,342</u></u>	<u><u>172,530</u></u>	<u><u>97,071</u></u>	<u><u>(14,188)</u></u>