

Saint Andrew's United Church Truro, Nova Scotia



Annual Report 2020



Affirm/S'affirmer
UNITED ENSEMBLE

ST.ANDREW'S UNITED CHURCH

PURPOSE STATEMENT

*Working together as a Congregation
devoted
to carrying out God's will through total commitment and service
and
proclaiming the gospel of Jesus Christ,*

We at St. Andrew's endeavour to:

- **Fill every person in our church with God's love as revealed in Jesus Christ.**
- **Seek and welcome all who wish to share our journey in fellowship with Christ while supporting and promoting the concept that all persons are important,**
- **Provide opportunities for personal and spiritual growth, that a more faithful expression of the Gospel take place,**
- **Responsibly, with other churches and secular agencies, meet human needs both at home and in the world,**

and to do all this and more in love, in the Spirit of Jesus Christ.



In Memoriam

Sadly in 2020 we said our final goodbyes to the following persons.

May we find comfort in knowing they are secure in God's love.

Sadie Charleen (Snow) Latimer

February 16, 2020

Ralph Lee Salter

February 19, 2020

Mary Ruth MacLeod

March 30, 2020

Bruce McIntosh Talbot

June 30, 2020

Randall Carson Dewar

August 24, 2020

Rev. Kenley Murray MacNeill

November 6, 2020

Marriages 2020

Beckett Hunter Mageau & Mary-Kate Elizabeth Evans

November 27, 2020

CHURCH STAFF, OFFICERS & LEADERS 2020

Minister

Keith Selwyn-Smith DLM (January 1- June 30)

Minister	Rev. Shannon MacLean (July 1- December 31)
Region 15 Supervisor	Fay Smith (January 1 – June 30)
Musical Director	Chella Henderson
Musician	Merv Henwood/Linda Wallace
Administrative Assistant/Bookkeeper	Janice MacLean
Sexton	Sigrid Newman
Chairperson Church Council	Ken Henderson
Secretary of Church Council	Susan Cochrane
Chairperson of Stewards & Trustees	Allan Bruce
Treasurer	Juanita Powell
Spirit Quest Team Leader	Katherine Burris

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**St. Andrew's United Church
March 8, 2020**

Annual Meeting for the year ending 2019

Approximately 51 people attending on this Sunday meeting at 9:30 am before worship service.

Call to Order: The meeting was called to order at 9:35am Opening

Prayer: Keith Selwyn-Smith gave the opening prayer.

Memorials: Read by Keith Selwyn-Smith

Approval of Agenda: Don Cameron moved the approval of the agenda. Jennifer Cameron seconded the motion. All members were in favor and the motion was carried.

Garth Coffin made the motion to grant voting privileges to adherents. Allan Bruce seconded the motion. All were in favor and the motion was carried.

Approval of Minutes from Annual Meeting 2019:

Ken Snow made the motion that the minutes from February 24, 2019 annual meeting be approved. Dale Ells seconded the motion. All were in favor and the motion carried.

Katherine Burris moved the approval of the minutes from the May 27, 2019 congregational meeting. Mildred Fulton seconded the motion. All were in favor and the motion carried.

Report of District 15 Supervisor: Ken Henderson thanked Fay Smith for all of her hard work in helping St. Andrew's. Fay Smith reported that Region 15 is moving along although the region does not have a charity number. Fay gave the example of Region 14 New Brunswick and PEI and how they absorbed Maritime Conference. The Region had to apply for a number and that can take up to a month. The Region is still waiting for a number. Everything is happening now through the Church Hub. There is the ministry side and the Communities of Faith side. Fay noted that she is on the property committee for Region 15. There was

a call for questions and none were asked. Ken Henderson made reference to the Church Hub and that it is the central communication tool.

Adoption of the Committee Reports in the Annual Report: Ken Henderson presented a slide show on the Narrative Budget. Different components regarding the importance of the narrative budget were discussed. This included; why it was done, who we are as a church and what we do as a church. Various church committees were noted as well as church employees, such as where the administrative assistant and sexton fit in. Volunteer hours were mentioned in comparison to how much it would cost if those volunteers were being paid minimum wage. 5769 volunteer hours at minimum wage would equal \$63,459. That equates to 41% of church expenditures. Ken Henderson made note that Kenley MacNeill and Dave Clark contributed much to the Narrative Budget.

Allan Bruce moved the adoption of the reports as found in the Annual Report for 2019. Jamie Muir seconded the motion. All were in favor and the motion carried.

Presentation and Adoption of Audited Financial Report (year ending December 31, 2019): Highlights of the 2019 budget review as given by treasurer Juanita Powell included: a comparison of 2018 budget to 2019 budget, balance sheet, assets, investments, current liabilities, long term liabilities, and the income statement. The income statement included: memorials, donations, fundraising, and UCW donations. Expenses noted included: occupancy and operating costs, additional costs incurred from fire inspection, presbytery assessment being higher and an unexpected legal bill regarding a property line dispute. Regarding investments it was noted that the Bethel Trust fund was being liquidated and that these monies would be invested by the Board of Stewards and Trustees into the Canoe fund. The Benevolent fund was also noted. For 2019, a deficit of just over \$15,000 was incurred but this was offset by Canoe investments.

Katherine Burris inquired about the property line dispute. Allan Bruce addressed this question. There is a right away on the land donated by Mrs. Ross next to the church. The current residents of the property thought it was their right of way and want to use access from church parking lot to their property. Ken Henderson gave more details. Juanita Powell moved acceptance of the treasurer's report as found in the Annual Report. Don Cameron seconded this motion. All were in favor and the motion carried.

Presentation of the Budget for 2020: Juanita Powell expressed thanks to Janice MacLean for all her assistance. Highlights of the proposed 2020 budget included: 1.9% cost of living increase for church employees, ministerial costs, difference between current ministry and new minister – travel and moving expenses were noted here as well as repayment of loans.

Occupancy costs are a bit of an unknown due to fuel costs and the situation with the railroads at the time. Thank you was expressed to the Wednesday Morning work Crew and their assistance in keeping maintenance costs low. There is likely to be an increase in expenses regarding technology with an increased online presence in promotion of new ministry. Revenue was also discussed. There has been an \$8000 shortfall in givings. The income from the nursery will increase to \$600 in September 2020. As of March 1st both suites have been rented providing a \$6000 rental income. Mission and Service and UCW were also noted. Katherine Burris asked if we can plan on having income from the nursery due to the increase of pre primary program in the province. Juanita Powell noted that the nursery did take a hit due to this but also began taking in younger children. Ken Henderson mentioned that the municipal tax assessment is based on the floor area used by the preschool. This means that even if there were no preschool we would still be taxed for \$1200-\$1300. Call for further questions but there were none. Juanita Powell moved that the operations budget for 2020 as found in the annual report be approved. Allan Bruce seconded the motion. All were in favor and the motion was carried.

Setting Mission and Service Fund Target: Trinkie Coffin moved to set the Mission and Service Target at \$20,000. Kenley MacNeill seconded the motion. All were in favor and the motion carried.

Previous Business: None.

Report of Nominating Committee: Katherine Burris thanked all volunteers and the hours these volunteers have put in at the church. Katherine reported that Ron Laking and Glenn Ross have agreed to co-chair the LOGC committee. Ken Henderson is the only regional liaison and we are allowed to have two representatives. It was noted that a lot is done online and there are very few meetings. Kenley MacNeill noted that there is only one woman on the Board of Stewards and that the UCW use to send a member to the Board of Stewards meetings. Speaking for the UCW, Mildred Fulton mentioned that the UCW have been trying to get a member to attend Board of Stewards meetings.

Katherine Burris made the motion to accept the nominations as outlined in the nominating committee report.

Marilyn Bailey seconded the motion. All were in favor and the motion carried.

Ken Henderson inquired about the installation of officers. Fay Smith will be at the Church Service.

New Business: None

Correspondence: None

Closing Benediction/Adjournment: Ken Henderson thanked members of council for all their work as well as the search committee. He also thanked Fay Smith and numerous volunteers who worked on the Living Faith story.

Ken Snow mentioned that a big thank you should be given to Ken Henderson for all his work.

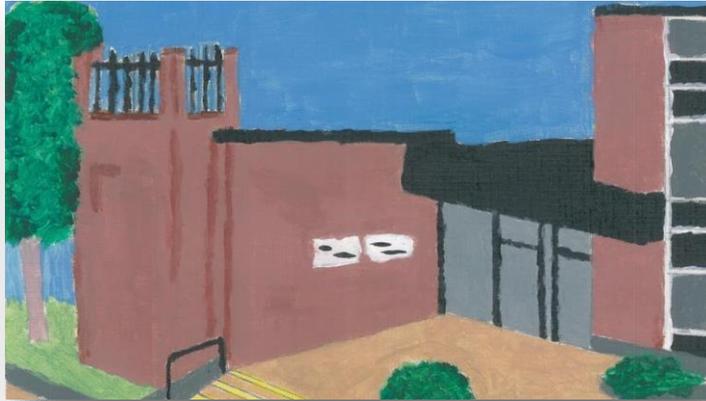
Fay Smith noted that M&P committee would be meeting with those returning members and those coming on board after Annual Meeting.

Jon Davison made the motion to adjourn.

Keith Selwyn Smith gave the closing benediction. Meeting adjourned at 10:40am.

Susan Cochrane, Secretary

Ken Henderson, Chair



Minister's Report

"Be kind and compassionate to one another" ~Ephesians 4:32

One word I heard over and over this year was *unprecedented*. Since mid-March, we have been living in unprecedented times! Our daily vocabulary grew to include: quarantine, self-isolation, family bubbles, and Covid-19. We learned how to work/study from home, how to ZOOM, how to worship online, who Dr. Strang was, how to social distance and the importance of wearing masks!

For most of us, our vocabulary and way of relating to the world changed more in 2020 than in any other year.

There has been so much sadness in 2020 caused because of this pandemic: death, illness, isolation, loneliness, a spike in mental illness and fear. And during this pandemic, in the midst of a time that felt so dark, a severely broken individual, in a horrific act of evil killed 22 people. Twenty-two people's lives were ended and the vibrations of shock and grief were felt far and wide.

It begs the question: did anything good come out of 2020?

In my sermon from Jan 17th I said, our world is feeling pretty broken right now. It is easy to wonder if ANYTHING good can come out of it. But we believe in a God whose capacity to restore and resurrect is beyond anything we can imagine. In the stories of our faith, we see again and again a God who redeems. A God who redeems what at first appears to be unredeemable. Sometimes we just need to be OPEN to the Holy, to be able to encounter it. I do not believe that mass shootings or pandemics are "part of God's plan". But I do believe that it is possible for some good to come out of terrible times, if we look for it.

This poem that I received in my weekly email from "Journey with Jesus" really spoke to me:

Pandemic by Lynn Unger

What if you thought of it
as the Jews consider the Sabbath—
the most sacred of times?
Cease from travel.
Cease from buying and selling.
Give up, just for now,
on trying to make the world
different than it is.
Sing. Pray. Touch only those
to whom you commit your life.
Center down.

Know that our lives
are in one another's hands.
(Surely that has come clear.)
Do not reach out your hands.
Reach out your heart.
Reach out your words.
Reach out all the tendrils
Of compassion that move
Invisibly,
Where we cannot touch.

And when your body has become still,
reach out with your heart.
Know that we are connected
in ways that are terrifying and beautiful.
(You could hardly deny it now.)

Promise this world your love-
For better or worse,
in sickness and in health,
So long as we all shall live.

This year has given us a chance to follow the words in Ephesians in a new way. "Be kind and compassionate to one another". And I think St. Andrew's is a place that takes that mission very seriously! I am proud to be called your minister.

This year has been hard, but it also was the year that brought us together. From the first time I read about St. Andrew's I felt called to be here. (*I am glad you felt the same*). I was drawn here for so many reasons and I thought I would share 10 of them with you in my report (*in no particular order*).

- 1. You are Affirming and continue to do the work to be welcoming to all people.**
- 2. You are ready to try new things, experimenting at ways to help people build relationships with each other and God.**
- 3. Social Justice is at the very heart of your ministry and this work continues to evolve and change as needs do. You have hosted refugee families, community dinners, helped with shelters for folks who do not have a home, give generously to the Mission and Service of the United Church of Canada, just to name a few things.**
- 4. You have an active children and youth ministry supporting their spirituality and helping them to lead worship.**
- 5. You have a culture of gratitude... that was evident from the annual reports I read and the people I spoke to, including staff who said that people are always generous with their praise, thanks and gratitude.**
- 6. You have a very active pastoral care team who works to not only care for people when they are ill, but celebrate with them when milestones are reached! (Flowers for milestone birthdays and anniversaries).**
- 7. You have a Wednesday group who gathers to do odd jobs, upgrades and repairs around the church... this really expressed to me that there were all sorts for ways for folks to share their individual skills with the church.**
- 8. You have a dedicated, loyal and capable staff (Janice, Sigrid, Chella & Merv) who I was very excited to work with.**
- 9. Your building was built with thought for flexibility and diversity of programs so that it can be used in many different ways to be the Church in the world.**
- 10. You share your space freely with other community groups who are working to make the world a better place.**

When I arrived at St. Andrew's I found out so many little ways that you are working for God's mission in this world.

- Like Wanda and Wendy making masks for our community of faith, the wider community and even for school kids.**

- Like the Wednesday Crew putting up Christmas decorations near the front doors so people could enjoy them, even while we could not meet in person for worship.
- Like Joanna and Katherine working so hard with all of our Spirit Quest children and youth to create a musical for White Gift.
- Like Sigrid disinfecting, disinfecting, disinfecting so that we can safely use our building.
- Like Merv, Ken and Chella spending hours and hours each week to help create a meaningful worship experience for online.
- Like Janice keeping a careful list of those who don't have access to email or online service so that she mail them letters to keep them in touch.
- Like Deanna who let's me know if someone might appreciate a call because she read in the obituaries that their mother died.
- Like Alan and Dave C. dropping in to sign cheques and make sure things keep running smoothly.
- Like Dave D who keeps our website up and running and comes in when permitted to lead Bible Study!
- Like Juanita who oversees the financial workings of our congregation.
- Like the laughter and play we hear ringing out in the day that comes from the daycare kids!
- Like the moments of fun on Wednesday mornings as I hang out with the kids waiting for their school bus!
- Like all the people who work tirelessly to do ministry at St. Andrews.

I could go on and on. It HAS been an unprecedented year. But there have been some amazing moments of light in the darkness. There have been lessons we have learned that I hope we don't forget when things do get back to normal.

My blessing for 2021 is that we, at St. Andrew's, and in our individual lives continue to strive to follow Ephesians 4: 31-32. *"Put away from you all bitterness and wrath and anger and wrangling and slander, together with all malice, and be kind to one another, tenderhearted, forgiving one another, as God in Christ has forgiven you."* May God bless our ministry as we continue to work to do our little piece in God's mission in the world. Amen

Rev. Shannon MacLean

Saint Andrew's Church Council 2020

The Council has oversight of the committees that carry out the church's work, namely Christian Development, Local Outreach and Global Concerns, Ministry and Personnel, Music and Worship, Pastoral Care, Board of Stewards & Trustees, and the UCW, each of which is represented on the Council, and many of which have supervision responsibility for sub-groups within our Community of Faith.

You are encouraged to carefully read the reports of each of these for details of their work.

The highlight of 2020 for Council and the congregation was, of course, the appointment of our Congregational Minister, Shannon MacLean (now REV Shannon MacLean). It was perhaps a portent of what was to come during the year that the meeting for the congregation to hear the report of the Search Committee was postponed twice due to the January weather.

The presentation by the Search Committee described Shannon as a gifted and experienced youth worker with leadership experience at Berwick Camp, a passion for inclusivity and commitment to continue the work of St Andrews as an Affirming congregation, an engaging and varied style of presentation, and a commitment to congregational care through working in a team with people of all ages. A highlight of our year was the Covenanting Service we were able to have in person.

With Shannon's arrival, we have said a grateful farewell to Keith Selwyn-Smith (and Edie) who served us so cheerfully and well, and to Faye Smith, our Presbytery-Council Supervisor who provided a steady guiding hand as we transitioned through the reorganization of the Church and our evolving Pastoral Relations situation.

The Saint Andrew's community continues to be well served by the members of Council who carry out their various tasks with competence and enthusiasm. We've been able to meet when required via Zoom. The general management of the CoVid situation has been handled for the most part by a special committee set up for the purpose. Our decisions in this regard have been guided by the Regional Staff of the United Church of Canada.

Region 15 Representative

Region 15 is the court of the United Church that has largely taken up **Ken Henderson** the tasks of Presbytery and Conference.

Regional staff have had to adapt to a constantly-evolving situation as the health crisis disrupted and changed their work.

They have developed and communicated policies and procedures for congregations and provided numerous online training events for church officials and staff.

The Region meeting could not be held in the usual way due to gathering restrictions, but the official business of the meeting was carried out through a series of on-line meetings.

Regional staff also prepared and distributed a number of online worship experiences to provide a break for local clergy and AV supporters.



Ken Henderson

Board of Stewards and Trustees

Board composition during 2020:

Allan Bruce (Chair)	Juanita Powell (Treasure);
Jeff McDowell (Vice Chair)	Dave Clark (Secretary);
John Niles	Garth Coffin;
Kenley MacNeill	Fay Smith, (Pastoral Charge Supervisor).

Rev Shannon MacLean joined the board in September.

It is with regret that we record the recent passing of board member Rev. Kenley MacNeill. He will be sorely missed from our deliberations! Our condolences to his family!

The Board of Stewards and Trustees of St. Andrews United Church operates under the mandate of Region 15 of the United Church of Canada and the St. Andrew's congregation. All members of the combined Board are considered to be both Trustees and Stewards. Trustees hold ownership of the land, building, and the physical and financial assets of the congregation. In their function as Stewards, the Board members oversee the revenue and expenses of the operation and maintenance of the church facility.

In 2020 the Board of Stewards and Trustees met in January and February. Meetings were then suspended from April through August due to the Covid Pandemic restrictions. Meetings were then held in September, October, November and December.

The Church was closed for all activities from April until September during which time Keith and Janice worked from home. Chella and Sigrid were laid off for several months. During that period business was conducted by e-mail. Bills were paid and

ratified when regular board meetings were resumed. Chella and Sigrid were recalled when it became possible to record services and permit activities to resume, although on a reduced basis.

In November 2019 the Board received notification from “Scotiastrust” that it wished to liquidate and transfer the funds in the “Mildred Bethel Trust” to the Church. The matter is still outstanding in that CRA has not as yet, approved the transfer. **The Church has not received any income from the fund during this past year.**

The “Making Friends Preschool” operating out of St. Andrew’s continues to be a welcome source of revenue toward the operation of the facility. The past year has been very difficult for “Miss Ellen”.

Fund raising this year by several committees and groups within the congregation was curtailed by the shutdown of the Church and Pandemic Protocols implemented by Federal and Provincial Governments.

The church needs additional members to maintain the active role we have as a Christian community, and to meet the church’s **future financial needs. Everyone is encouraged to reach out to others who may be seeking a new church home. The Board is open to opportunities for revenue from the use of church meeting spaces by other groups and organizations. This has been an important source of income in the past. The usage fees are very reasonable so members are encouraged to spread the word wherever an opportunity exists**

The annual Auditor’s Report on the church’s financial workings throughout the year is carried out by a person knowledgeable **about accounting practises and independent from the Board.**

Upon the arrival of Rev Shannon MacLean our supervision by Fay Smith on behalf of Region 15 was terminated. On behalf of the Board I wish to express our gratitude for her contribution and guidance during our period of turmoil. We are most fortunate to have had Fay with us at this time.

I also wish to welcome Rev Shannon and her family to our Church. Early indications are that she will contribute greatly to our Church and community during her time with us. We look forward to her leadership.

In conclusion, appreciation is expressed to Board members for their time and efforts on behalf of the congregation..

Allan Bruce, Chair

Music and Worship Committee

The Music and Worship Committee met in January, September, and November of 2020. An additional meeting was planned for April but was cancelled due the Covid-19 pandemic. The role of the Committee is to plan for services throughout the year. Specific service plans are carried out by the Minister and choir Director with input of other committee members when required. The committee is also responsible for obtaining guest leadership for services as required. Other specific service plans include type, style and timing of Easter season and Christmas eve services, as well as plans for summer services and breaks. Dates for Communion Services are also planned for. Members included: Keith Selwyn-Smith, DLM retired from the committee in June. Chella Henderson Choir Director, Merv Henwood Organist, Linda Wallace Organist, Allan Bruce, Dave Dickie Sound Technician and note taker for the committee, Katherine Burris Sunday School Coordinator, Ron Laking (retired from the committee in March), Ken Snow Chair, Fay Smith Regional 15 Liaison left the committee in June. Rev. Shannon Maclean joined the committee at its meeting in September.

It should be noted that services style and type changed significantly during the year due to the Covid-19 pandemic. Live services were cancelled in mid-March. Most services were presented on-line through our web site and YouTube. A special live Covenanted service was held for Rev. Shannon Maclean on Sept 20 2020, at which she was officially welcomed to our St Andrew’s worship family. Due to Covid protocols all participants were required to pre-register for attendance. The service took place at 1:00 pm and was broad cast via the Internet at 6:00 pm.

In house live services resumed for a brief period beginning on October 11, at which Covid protocols were introduced, including a health questionnaire, compulsory mask wearing, spaced chairs for family bubbles and registration for every attendee. Our anniversary service was held on Nov 15. Dr Cynthia Bruce was the guest speaker. One live communion service was held on November 15, during our anniversary service. Spirit Quest Sunday school presented their pre-taped Christmas concert on Dec

13 via the Internet. Again, due to Covid-19, in house live services were discontinued from November 28th on. Our two Christmas Eve services were presented online, one at 7:00 pm and one at 10:00 pm.

We are grateful for the many volunteer hours that Ken Henderson put into the video recordings and editing. We are also grateful to Keith Selwyn Smith DLM(Retired June 30th), and Rev Shannon Maclean(began on July 1) who led the online virtual services.

Thanks go out to Chella Henderson, Merv Henwood and Linda Wallace who provided music for the virtual services.

Special thanks go out to Keith Selwyn Smith for his three years of spiritual leadership at St Andrew's. Thanks also to his wife **Edith** for her vocal support in our choir and her moral support for Keith.

As of the writing of this report, live services were scheduled to resume on January 31, 2021.

Submitted by Ken Snow



Pastoral Care Team

2020, three-quarters of which will be remembered for the changes necessitated by Covid-19, saw the focus of caring for all in our church family unchanged. Our Pastoral Care Team (PCT) simply adapted and carried on.

Remembered fondly and with gratitude for their contributions to the life and work of St. Andrew's are Sadie Latimer, Mary MacLeod and Rev. Kenley MacNeill.

For much of 2020, Pastoral Care Team members were Jean Bakeeff, Katherine Cameron, Deanna Clark, Nancy Emmerson, Sharon Gates, Sue King-Darby, Wanda Langille, Diane MacLean, Mary Jean Muir, Pauline Spicer, Maxine Vincent and Gwen Watson. Sadly, Jean and Katherine have found it necessary to leave active duty. Their resignations were accepted with regret but with much gratitude for their many years of work on behalf of our church family.

The change in our ministry personnel was another major event. We are grateful for DLM, Keith Selwyn-Smith's support with our Ministry of Visitation. As it turned out, one of Keith's last official services was our Lenten Communion at Fergus Hall on March 1st where four of 'our' residents, eight residents from other churches and 18 St. Andrew's members shared the sacraments and fellowship.

Our "Ministry by Post" has continued with 168 messages of condolence, empathy, encouragement and celebration sent.

Flowers recognize milestone events: birthdays in five year increments starting at 85 and anniversaries in 10 year increments beginning with 50th. Of note are 12 members who are 90 years plus and two special couples who have celebrated 60 + years of marriage and two couples who have been married for more than 70 years!

Pandemic restrictions which took effect on March 22nd ended our in-person visits. At Diane Maclean's suggestion, we set up a telephone list of 40. The frequency of these calls was as deemed useful by the PCT caller. Friendships developed and grew.

Thanks to Jennifer, Don and Katie Cameron who generously offered to pick up groceries for anyone unable to do so safely. One household has most appreciated this practical help and our PCT is indebted to the Cameron family.

Keith's June 30th 'Farewell' and Rev. Shannon's July 1st 'Welcome' looked much different than we had envisioned. Our sincere hope is that they felt the warmth in our hearts!

On July 13th, our PCT met officially with Rev. Shannon to determine priorities for summer visits. Shannon wasted no time in getting to know her new church family as she met many during her summer visits while observing pandemic protocols.

Ken Henderson's determination, energy and talent is exemplary. He has spent countless hours on our behalf reviving our newsletter, "The Chimes", and recording and producing our virtual church services that have been appreciated by our church family, as well as by many at a distance. Ken also produces audio CDs of these services which are delivered to six households by PCT visitors. **THANK YOU, Ken, for ALL you do!**

As we continue to work as a team to support, work and pray for all members of our church family, we welcome new visitors for our shut-ins, either as individuals or as families.

We are our brothers'/sisters' keepers as, following the L'Arche credo, "we celebrate the value in every person".

Respectfully Submitted, Deanna Clark

Christian Development 2020

Christian Development Committee met just once in 2020, on January 20th, but our regular activities proceeded as well as they could during this unusual time.

Spirit Quest

Spirit Quest got off to a great start on January 4th with their *House on the Rock* rotation, followed by *Woman at the Well* in February. Spirit Quest and St. Andrew's Scouting and Guiding groups led the Youth Sunday Service on February 23rd. It was a lovely service, followed by a delicious cake for all to share after the service.

Because of the Covid-19 pandemic, when Spirit Quest stopped for March Break, it stopped for the rest of the school year. Katherine Burris, with the help of Joanna Burris, and St. Andrew's wonderful Spirit Quest families, recorded a children's story to accompany St. Andrew's online church service, as well as recording a 30 minute Spirit Quest lesson, posted weekly on the Spirit Quest Facebook Page. The May 31st closing included video coverage of Katherine presenting closing certificates, Bibles, and gifts to students in front of their own homes. A huge Thank You !!! to all of Spirit Quest's families and friends for sharing videos of Easter Egg Hunts, Science Experiments, Mother's Day songs, poems, gifts and messages, a puppet play, readings. Thanks for sharing indoor camping adventures as well, because the annual Gittens Lodge Family Camp Week-end was cancelled.

Spirit Quest families (pets included) got together on September 18th with a wonderful outdoor Picnic Pizza Party at Riverside Park. It was so great to see everyone again...distancing and following health protocols, of course.

When the St. Andrew's building opened on Thanksgiving Sunday, Spirit Quest began with a Sunday of thankfulness and cornucopias. **The next few weeks, SQ spent part of our mornings outdoors as well as learning about *Joseph and His Brothers* through songs, instruments, Bible study, arts, videos, games and action activities, and a traditional (take-home) Hebrew meal.**

On November 1st, Spirit Quest started its weekly practices for its Christmas Musical *Here Comes Spirit Quest*, directed by Joanna Burris and written by Katherine Burris. The November 8th practice and Spirit Quest Remembrance Day Observances were held at the Fundy Discovery Site. November 22nd, the first week of our *Advent and Christmas* rotation, was the last week that St. Andrew's was open in 2020. SQ continued to practice outdoors, families recorded part of the play in their homes, and the main video was recorded at three locations around Truro, including in a sheep barn! It was so much fun preparing and performing the musical, and the St. Andrew's congregation really seemed to enjoy the finished product. Spirit Quest would like to thank all of the SQ children and Joanna (what a great team!), their parents, the larger St. Andrew's family and personnel, their videographer, their director, and those families who opened their homes to SQ youth. You are all appreciated, and you all made it happen.

Spirit Quest is ready to meet again, in whatever format necessary in 2021.

Blessings to all and we practise living in God's Way.

1st Truro Sparks

1st Truro Sparks had a great 2020 year, meeting once a week with 9 girls. They did have to stop meeting in person a couple of months early, but were able to end strong by participating in the Secret 3K Marathon. The Guiding year was wrapped up with some at-home activities, a virtual meeting, and Canada-wide Girl Guides online events. The Fall saw this unit of now 6 girls meeting together outside from September until January (what an adventure!) as they continued to grow and learn how to "share and be a friend" earning badges and working on challenges.

1st Truro Brownies

1st Truro Brownies started out strong in January 2020, but they had to halt in mid-March because of the global Covid-19 pandemic. They participated in St. Andrew's Youth Service in late February, and received their Brownie cookies to

When Brownies started back in the fall, there was a sense of relief and happiness as they welcomed back all 4 of last year brownies as well as 7 new Brownies making a total of 11 girls. They started with outdoor meetings before they were able to meet at St Andrew's.

Enrollment was held at the River Park near Bible Hill to allow for families to be able to participate. It was a little cold but all in all it was a success. The Brownies continued meeting until school closed for Christmas. After Christmas they had to divide the unit to follow the public health guidelines but they are very thankful to be having their meetings once again at St Andrew's church, starting in late January. There is a spirit of cooperation and generosity that is very much appreciated

Third Truro Beavers, Cubs, and Scouts

The third Truro Beavers, Cubs and Scouts boasted 17 scouters, and 54 young members for 2020, but in reality, by the end of 2020, there were usually just five parents and 9 kids.

Once Covid-19 struck, Beavers met online for most of 2020. Many of the Beavers moved up to Cubs in June, and there were no new recruits for the fall season. Cubs met outside only when they could, and Scouts met one week outdoors and one week online. There was no outdoor camping, and there will be none for 2021.

The online programming has been educational and fun just the same, with members working on badges, playing games together, doing action activities in their own homes(with others online), chats, movie parties, etc. A huge Thank You to all of the leaders and parents for their support and planning during this difficult time.

When outdoor activities were available, they were really enjoyed by the members, although numbers were small as some families have chosen to wait the pandemic out before returning.

Third Truro will rebound, but for now, as with almost everything, the future is unclear. Jeff Cameron, the District Commissioner will continue at present, but he would like to find a replacement.



Ministry and Personnel Committee

(August 2020 to January 2021)

Committee membership

Kathy Sutherland- Secretary

Jamie Muir- Liaison with minister, Shannon MacLean

Marilyn Bailey- Liaison with Janice MacLean

Carole Dukeshire- Liaison Sigrid Newman

Cynthia Budgie- Liaison Merv Henwood

Linda Fredeen- Liaison Chella Henderson

Alan Fredeen- Chair

Activities

Meetings held August 2020- February 2021 August 11 exit interview with Keith Selwyn- Smith (JM and AF). Full report available on request.

Outgoing Chair, Fay Smith called the Committee together.

Members were elected or acclaimed for Committee positions.

Late summer. I met privately with Fay to discuss purpose and conduct of the Committee including my role as Chair which she was relinquishing after having capably completed her term.

September 23

Fay met with the incoming committee members and roles were established

October

Webinar on M&P Committee function (Zone 15) could not be attended and will be re-scheduled .

Supported Rev Maclean's request for financial support for continuing education leave related to prepare for Advent servicelayed to B of S&T who approved and financed it.

Christmas gifts and cards were obtained for employees from the B of S&T.

Need for Police checks on all employees was discussed with the B of S&T

Liaisons discussed completed Annual Questionnaires done with staff members

Supported Rev. MacLean's request to block off a week this February to do a CALLING BLITZ to check in with every family in the congregation and book future visits as needed. Someone would be needed to cover the Sunday worship to have the whole week focused on this pastoral care

Supported ministerial participation in an online Atlantic School of Theology course using her cont-ed allowance
Support given for SA Policy Manual currently being drafted by B of S&T.

Action needed

One new member needed for next year

Participation in Zone 15 Webinar on conflict resolution planned and others are anticipated

Acknowledgements

Many thanks to the committee members for their timely and professional Committee input.

Respectfully, Alan Fredeen



Saint Andrew's Choir

As 2019 came to a close, we looked forward to 2020: we would learn some new music, visit nursing homes, prepare for a few special services and concerts, and, of course, take our places in the loft for Thursday rehearsals and Sunday services.

On March 15, this all came to a sudden end. At least we were able to continue doing our bit by providing music for most of the virtual services from our service recordings.

We said good-bye to Keith and Edie and welcomed Shannon and her family.

We hope that 2021 will afford us the opportunity to return to the loft!

Chella Henderson Director.



Not Just Bread and Butter

Not Just Bread and Butter is a group, under the jurisdiction of Stewards and Trustees which caters for events in the church and helps with St. Andrew's fund-raising endeavours. Before things shut down in mid-March because of the Covid-19 pandemic, *Not Just Bread and Butter* prepared a delicious Shrove Tuesday Pancake Supper on February 25th, raising over \$1,000, as well as hosting *A Touch of the Irish*, one of our popular coffeehouses on March 13th with entertainers Ken and Chella Henderson and Ron and Ann Fougere. It was a short year for this committee.

Local Outreach and Global Concerns (LOGC) Committee

Similar to other groups/committees of the Church, the LOGC committee has been restricted in its activities for most of 2020. The following is an update of the work of the members.

Community Dinners – Community dinners were provided in January and February, but due to restrictions associated with Covid-19, there were none for the remainder of 2020. St Andrews was not involved in the January or February dinners. It is hoped that the dinners will resume in 2021

Benevolent Fund - The Benevolent Fund is an important outreach that St Andrews provides to both our church community, as well as the greater community of Truro. The work is ongoing despite Covid-19. The protocols and procedures were updated in 2019. There were a few additional updates to the procedures in 2020. In addition to specific requests, quarterly donations are made to the Colchester Community Food Bank on behalf of the Benevolent Fund.

Fundraising Efforts (to support the Benevolent Fund)

- On January 26, LOGC held our only 'famous' soup sale for the year. The sale raised \$337.00.
- On February 29th, the LOGC operated the *Daisy Café* during *Seedy Saturday*. None of LOGC's famous soups were available due to the limited kitchen facilities at the Douglas St. venue, but a multitude of sandwiches on homemade buns, fruits, vegetables, muffins, cookies, and hot and cold beverages, were very popular. LOGC has been involved in this local outreach partnership with Truro's Living Earth Council for many years. A big Thank You to everyone who donated items. The event raised \$615.50.
- LOGC hosted a virtual fantasy dinner where guests had an opportunity to read about the preparation of a dinner, make the recipes if they chose and donate as they saw fit. This event raised \$415.00.
- Personalized wooden ornaments were sold. The ornaments have the United Church of Canada crest on one side and a picture of St Andrews with a personal message on the other. Most were made as Christmas tree ornaments but are still available for any event. This event raised \$430.00.
- The newly created book exchange (library) was put on hold when access to the Church was restricted.

Green Space – Rev. Shannon has prepared a schedule which includes a monthly presentation of Green Space during the weekly service. In our efforts to continue to promote being 'green', LOGC presented information on:

The collection of plastic bottle tops for recycling (a collection bin has been set up at St Andrews to receive the covers, and once a sufficient volume is collected, they are delivered to the appropriate facility in Halifax)

The concerns about the environment related to on-line shopping and the added traffic associated with delivery of individual items.

The role of the congregation in fighting the most threatening enemy of our age (climate change)

Climate change as the principal driver in most animal extinctions in the 21st century.

What we have learned about reducing our carbon footprint during the "interesting" times associated with Covid-19.

The difficulties associated with understanding the impact of greenhouse gas and how the recovery from Covid-19 economy could be done with positive impacts to the environment.

Refugee Family – The Syrian refugee family arrived in November 2019. The kids are settling in well and the father recently obtained employment. English lessons came to a halt last March due to Covid-19 and language continues to be a challenge. St. Andrew's responsibility for the family ended after one year but there are ongoing financial challenges related to repayment of the costs of flights to Canada as well as needed dental work for the parents. Donations are encouraged and welcome from our congregation members and tax receipts are available. Please see Janice in the office if you are interested in making a donation.

Other Activities

A set of bookshelves and a small cash box was built for the book exchange (library). They are built using the wood from the pipe organ and are located in the meeting place.

LOGC is investigating the possibility of installing solar panels on the roof of the Church.

For a few months in the summer, we hosted a virtual walking club where people could record their daily walks and help encourage others.

Respectfully submitted,

Ron Laking & Glenn Ross (Committee Co-chairs)

United Refugee Support Group of Truro

Final Report January 29, 2021.

About 5 years ago 8 local United Churches formed a committee to sponsor refugees fleeing the civil war in Syria. Our first application for private sponsorship failed when the family returned to Syria, which disqualified them as refugees. We then entered into partnership with Immigration, Refugees and Citizenship Canada to sponsor a family through the auspices of the United Church of Canada. UCC had a young family on their list and we applied to be their sponsors. Funds were provided by the Truro United Churches and a grant from the Jewish Foundation of Greater Toronto, along with smaller donations from local groups.

The Alkhalaf family consisted of parents Marya and Saleh, and their 5 children, a boy, Azzam,10, and 4 girls: Azzah,9, Ola,6, Shamsa,3, and Nabaa 2. They had been living as refugees in Jordan for 6 years.

They arrived in Truro on October 10, 2019 and settled in to their new home on Main St. in Bible Hill. The children were enrolled in school and their parents started English language classes with a local tutor.

Just a few months after their arrival, the Covid-19 pandemic interrupted the resettlement process. School was cancelled and English classes stopped. Saleh's attempts to find employment were stalled. Members of our committee could not meet directly with them.

With the relaxation of pandemic restrictions their situation has improved. Four of the children are enrolled in our local French school and their parents are learning to communicate in English. In November Saleh started probationary employment at *Kohltech Doors and Windows* in Debert. Local Syrian and Lebanese families have helped them adjust to their new lives in Canada. As of October 10 of this year our sponsorship responsibilities have ended and our committee is now disbanded, but we continue to support the family. We are providing child care, helping them to negotiate bureaucracy and enrolling them in social support programs. Our congregations have contributed additional donations sufficient to pay for much needed dental surgery and to pay off their immigrant travel loan to the government of Canada.

Facilities Committee

As with all other areas of St Andrews' life, the facilities committee met some new challenges and changes over the year.

When we closed the building in March, we maintained contact with the users of our facility with a view to returning in an orderly way as guided by Nova Scotia Health and United Church East.

Early on, we realized that we had a responsibility to not only "our own" groups, but to those which use our spaces to carry out their work with people dealing with addictions and other vulnerabilities, a population particularly challenged by the isolation the pandemic forced up everyone.

It has been a slow process but it is hoped that in the coming year we will return to gathering as usual.

Allan Bruce & Ken Henderson



The Hilda Wright Unit of St. Andrew's U.C.W.

2020 proved to be a very different year for U.C.W. at St. Andrew's because of Covid 19 - corona virus. **Only 3 meetings were held - January and March before our church building was closed** - (February's meeting was cancelled because of a snowstorm) and then we met in November with our masks on and distancing as required. Anne Lake and Wendy Davison shared in our leadership so ably during the year. We began each meeting with a worship time led by one of our members.

Our Program Convenor, Shirley MacLeod, organized a couple of very interesting programs. In January Ken Henderson spoke to us about the first Ministers and the old churches or meeting houses of our area. Some of the oldest churches in Canada are here in our area and Truro Presbytery is the oldest Presbytery. In March our own Carole Dukeshire spoke to us about her work, her experience and meeting her future husband in Cambodia. This proved so interesting and to hear Carole's story and we thank her. In November we gathered with our masks on excited to see one another. We were very happy to have our new Minister, Rev. Shannon MacLean join us for tea and tell us about the excitement of the previous day, her Ordination Day. Welcome and congratulations Shannon!

Many of our members continued to knit comfort dolls and baby jumpers during Covid 19 which are sent to areas around the world and given to children in need in those countries.

Two of our members, Wanda Langille and Wendy Davison, were very busy making masks and pandemic handmade projects. They presented \$613.00 to U.C.W. which they collected from these projects. They had given \$1000.00 to the Food Bank from making masks earlier when the pandemic began so they have been busy and we thank them.

We remembered shut-ins at Christmas with cards this year as visits were difficult during Covid 19. Katherine Cameron, Community Friendship Convenor, sent out cards to members on various occasions.

We supported St. Andrew's Operating Fund, the Mission and Service Fund and the Christmas Index Program. Least Coin contributions (a nickel) were presented at each meeting.

(The Fellowship of the Least Coin is a global movement of prayer and our least coin which was the penny is now a nickel. It is an active symbol supporting opportunities for women throughout the world.)

Respectfully submitted, Mildred Fulton, U.C.W. Secretary

St. Andrew's "Wednesday Crew"

On Wednesday mornings during a normal year, a group of up to a dozen individuals would meet at 9 o'clock in the church kitchen for coffee and a sweet treat. This get-together would begin as a social time around the kitchen table where conversations would take place on a diverse range of topics with unverifiable stories. Once the energy levels had been bumped up a bit we would undertake to carry out one or more maintenance tasks around the church.

As we all now know, 2020 was not a normal year. In some ways the year turned out to be disappointing for the "Wednesday Crew." After mid-March and throughout most of the remainder of the year, with Covid restriction in place, we were unable to meet and socialize as we had in the past. This also meant that fewer constructive tasks were accomplished.

Below are some of the tasks the crew did accomplish in 2020 that contributed to the operation and maintenance of the church facility:

- Removed and stored away the Nativity Scene and other Christmas season decorations from the roof; took down the Sanctuary tree.
- Bled the air locked hot water radiators in the Quilters' and James Muir rooms – saved cost of a plumber.
- Installed a letter mail slot in wall by Administration Office doorway.
- Took large old wheel chair stored in cloakroom to Colchester Workshop.
- Stapled the paper version Annual Reports.
- Cleaned up the furnace room; installed shelving for Christmas decorations.
- Installed door bell for second rental office.
- Attended to water leaks in washrooms, called in outside contractors, and patched ceiling hole.
- Made and installed a partition in the King Street entranceway.
- Repaired the spot of broken concrete surface of the steps leading to the Duke Street entrance.
- Repaired a door in the Preschool restroom stall.
- Put up Christmas tree and lights; installed Nativity Scene and lights on roof.

The crew is hoping for a much improved "new normal" in the coming year so that we can again socialize together. There are no membership applications, performance evaluations or work participation requirements so anyone who wishes to drop in and take part in the crew's discussions and activities will always be welcome.

Thanks go to those who volunteer their various talents, and a special vote of appreciation to those who bring in special treats for our social gatherings.

Dave Clark



2nd Sunday Breakfast

The 2nd Sunday Breakfast only occurred in the month of February. The January breakfast was canceled due to poor weather and the remaining of the year was canceled due to Covid-19 restrictions. When we get back to normal, this breakfast and social time will again be offered to anyone who wishes to partake. The menu varies each month with waffles, fruit, coffee & tea, toast, juice, and soup being served in February. People who attend say they enjoy this relaxing way to start their Sunday morning.

The free-will-offering at the February breakfast raised \$135.00.

St. Andrew's United Church Bible Study Group

We may have been small in number when we continued our exploration of our faith in January 2020, but our spirit remained strong. The Bible Study Group meets every Thursday morning in the Parlour at 10:00 AM. Preceded by a social time of conversation, coffee and treats in the same location at 9:30 AM.

We began the new year as we ended 2019, our meetings would be one hour and our program would be restricted to discussing the weekly lectionary readings only. The number of regularly attending members was five. Unfortunately, after five meetings, I had to step aside for three weeks to prepare for the closing of the sale of my parents' house. As I was set to return, the covid-19 shutdown occurred on March 16th. We had only been able to meet 6 times in 8 weeks before everything stopped.

What followed was 31 weeks where we had to be content with worship at home. Finally, we re-started regular on-site worship on Sunday, October 11th. Bible Study Group began meeting again on Thursday, October 15th. Covid restrictions did not allow for any social time or treats before the meeting. And masks and social distancing were now the norm. Three of us were able to meet the challenges of this new covid world and agreed to meet regularly. For six weeks until the end of November, we met to discuss the weekly lectionary readings. Sadly, covid numbers rose again and it was necessary for everything again to be shutdown.

2020 was not a year to remember. We were only able to meet 13 times. January 2021 found us still in shutdown. Regular on-site worship is set to return on Sunday, January 31st.

Bible Study will also start to meet again when the time is right and prudent. New members are always welcome. We would like to acknowledge those who have always supported our group regardless of our size. Thanks to Shannon, Keith, Sigrid and Janice, whose continuing support was and is essential in allowing this group to continue to exist in these difficult times.

Dave Dickie



St. Andrew's Quilters

What a year it was!!! The quilters began 2020 by finishing up a quilt and placing another in the frame and getting it started. There it remained from March until the fall when St. Andrew's was able to open the doors.

That is when our faithful quilters gathered again. You would see Mildred Densmore, Jane Van de Sande, Jeanne Long, Beryl Ross, Patsy Domaratzki, Carolyn Newell and Wendy Davison with heads down and fingers moving over a quilt in the frame. We managed to finish the quilt left from March, complete another quilt and begin one more. Then things changed again and we have a quilt in the frame at the church again waiting for completion when the doors open. We will wait until it is deemed safe to begin again.

During the summer, we gathered out doors for a social afternoon with social distancing and masks and we kept in touch with phone calls. With speaker phones, we were able to continue quilting as we chatted. Many home projects were started and completed.

We are, however, looking forward to getting back together and working on quilts. We will be happy to be in the Laura Henderson Room again. The money raised from the quilting is given to St. Andrew's for the work of the church. We welcome anyone who would like to join us and spend Tuesday and Friday mornings quilting. Please spread the word that we will be open for business as soon as possible.

*Respectfully submitted, Wendy Davison
for the St. Andrew's Quilters*

Saint Andrew's Archives Committee

During 2020, no new print materials were referred to the archives Committee for approval and addition to the Archival Collection. This year we were able to preserve an electronic copy of the SAUC Annual Report in addition to the print copy.

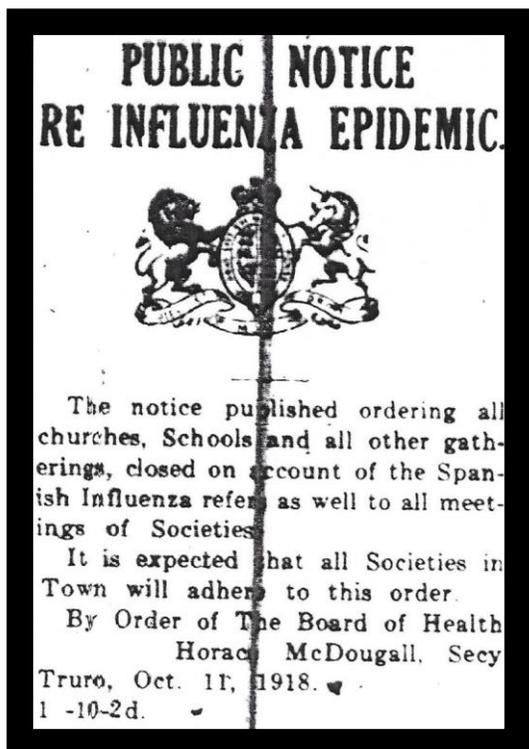
The *Trinkie Coffin Picture Binders*, covering 15+ years during her participation in the life of Saint Andrews, are nearing completion. Recently she brought them to the church office. The final assembly by three volunteers is underway for three of the binders. The approval of these for our archives was established a few years ago. Once finished we will provide opportunities for the congregation to view the binders and enjoy the pictures, news clippings and comments. This recent history will certainly interest many within the congregation. (See sample binders in the photo at right.)



During 2020 seven issues of *The Chimes* were developed by Ken Henderson and others. Copies were distributed mostly via email and on-line methods. These show how several groups and individuals were helping the congregation keep in touch with each other and remain aware of the process to obtain and welcome our new minister. The committee has agreed that the electronic copies of *The Chimes* be saved as part of the Archives' electronic collection. Readers of *The Chimes* may have noticed that a short piece relating to an historical topic, was included in five of the issues. The articles were prepared by Dale Ells and Trinkie Coffin.

During 2020, there were many on-line worship services which are still available in electronic form. These unique productions of high quality could be preserved on a "USB stick" and held in our collection. The storage of electronic copies of these worship services and the Spirit Quest programs that were offered on-line, is under active consideration. During the next few weeks, we plan to further discuss the technical procedures and related costs to preserve such files.

Committee Members: Dale Ells (chair), Allan Bruce, Trinkie Coffin, Joanne Burris and the Minister; Keith Selwyn-Smith, followed by Rev. Shannon MacLean. Until his death on January 16, 2021, Rev. Robert Latimer was an Honorary Committee Member. Through his leadership and outstanding personal efforts, he put considerable order to our extensive collection of archival material. Additional materials were sent on to the Church Archives in Sackville, NB.



- On behalf of the Committee by Dale Ells, Committee Chair.



RE THE 1918 vs 2020

Open Hearts and Minds Committee

This was not a busy year for the *Open Hearts and Minds Committee*, due to the pandemic, but we started some important initiatives and have exciting things planned for the future.

Leadership

The OHM Committee experienced a change in leadership this year. Trinkie Coffin retired as chair of the committee. We are thankful for the time and dedicated leadership that Trinkie offered to the committee over the years. Joanna Burris and Jennifer Cameron have stepped into the roles of co-chairs.

Our committee lost a treasured member in Kenley MacNeill, when he passed away in November 2020. He will be greatly missed.

Pie Day

On March 8, PIE Day, we offered pie to the congregation after the general meeting to celebrate PIE Day (March 14, 3.14). PIE Day serves as a reminder to our congregation to be Public, Intentional, and Explicit about our full inclusion of the LGBTQIA2S+ community in our church, and serves as a reminder of our commitment to being an Affirming congregation.

Minutes for Mission

When in-person services restarted in October, Shannon asked Joanna and Katie to deliver a monthly Minute for Mission message related to social justice and the mandate of Affirm United, since part of our responsibility as an Affirming congregation is to educate ourselves on social issues and understand how to best be inclusive and welcoming to everyone. To date, Joanna and Katie have spoken briefly on the topics of the Mi'kmaq fishery and our responsibilities as Treaty people; transgender and non-binary inclusive language; and white supremacy.

Lanyards

In November, with Shannon's help, the OHM committee introduced rainbow-coloured lanyards and name tags. Committee members helped to distribute the lanyards, write people's names, and offered them stickers bearing their gender pronouns and the progressive pride flag. By having everyone wear their name around their neck, members of the congregation will seem more welcoming and helpful to newcomers. The gender pronouns on the nametags demonstrate that we recognize and respect everyone's gender and pronouns, whatever they are, and they will help us all to remember each other's names and pronouns. The lanyards and name tags are a step toward making our church feel more welcoming to newcomers and particularly members of the LGBTQIA2S+ community.

Submitted by Joanna Burriss



Statistics

2019		2020
217	Households	214
539	Persons	535
2	Baptisms	0
2	Marriages	1
7	Funerals	6

558	members at January 1 st	554
0	in by confirmation	0
0	in by transfer	0
3	out by death	3
1	out by transfer	0
554	members at December 31 st	551
174	of whom are non-resident	174
380	active & inactive roll	377

Number of Identifiable Givers

2019	2020
To St. Andrew's Budget	112
To Mission & Service	46
Households represented	112
People with envelopes & PAR	112
Number of people on PAR	62

Total Yearly Givings

up to \$50.00	08	up to \$50.00	\$50.01 to	09
\$100.00	08	\$50.01 to \$100.00		09
\$100.01 to \$200.00	12	\$100.01 to \$200.00		05 14
\$200.01 to \$500.00	21	\$200.01 to \$500.00		24
\$500.01 to \$1000.00	26	\$500.01 to \$1000.00		
\$1000.01 to \$5000.00	54	\$1000.01 to		51
\$5000.00 and up		and up		

Pupils enrolled in Sunday School	32	
16	Sunday School teachers & leaders (rotational)	10



TREASURER'S REPORT

My, what a year! The pandemic created so much uncertain regarding the church's finances and yet, we have pulled through and looking towards a much better 2021! I would like to start things off by expressing a huge THANK YOU to all who have put forth their time, talents, and givings to make St. Andrews a vibrant centre in our community.

On the following pages, you will see our financial statements. Our Balance Sheets lists our assets (bank accounts, investments, and money owed to us such as HST to be refunded from CRA) and our liabilities (money we owe to creditors such as our phone and oil bills, and money that is in our bank account but earmarked for certain groups within the church such as the Technology purchases or Benevolent Fund). Our Income Statement shows what we raised and what we spent during the year. This is organized into groups of similar listings along with sub totals. This way, for example, we can see, at a glance, the total income from general givings or the total cost of our employees. The highlights for the year are:

Total Revenue for 2020: \$173,896.49. This is down from 2019 by \$12,596.58. The good news is that despite the lockdown, with no in-person services, our envelope and PAR givings only decreased by \$984. M&S givings were down by \$1,145. We are fortunate to have some investment income to help offset giving decreases through the years. In 2020 we received monthly (Canoe) and (semi annual (Maritime Conference) distribution payments ranging between 4, 4.5, and 5%. Our Canoe investment did grow by an additional \$14,970.48 which was rolled over into the investment.

The Mildred Bethel Trust is awaiting its CRA status to be changed from a Charitable Trust to a regular Trust so that it can be liquidated, and funds provided to St. Andrew's. We received no interest income from it in 2020 which accounts for most 2020's revenue decrease from 2019.

Total Expenses for 2019: \$199,963.93.

The net income is what is left from after we pay all our expenses. We finished 2020 with a shortfall of \$26,067.44. This includes the repayment of internal loans for the Suites, Heat Pumps, and Furnace totaling \$7,902.12. When we adjust for that we reduce the shortfall to \$18,165.32. The Board of Stewards and Trustees has decided to keep these payments in place despite the shortfall. The decision was made in 2016 that repaying the Bethel Bequest for capital improvements was a priority as we depend on income from these investments.

M&S Contributions were \$18,725.30, down \$1,170.30 from 2019

Some additional notes:

- Our bank account is healthy at \$20,990.28. This includes \$14,181.80 cashed in from the Bethel Capital Improvements Fund to pay for our new screens. CRA owes us an additional \$1,780.18 in HST rebates totaling \$22,770.46. However, we do owe \$22,753.95 to vendors (includes bill for screens) and groups within the church. This leaves us with \$16.51 in available cash.
- Our bank balance in mid November was looking low. Stewards decided to cash in \$10,000 of the Bethel Fund to cover day-today expenses. The Bethel investment was worth \$423,045 on 1 Jan 2020. We cashed in \$10,000 for general use, and \$14,181.80 for the new screens. Closing balance on 31 Dec 2020 was \$413,833. Stewards had split off \$100,000 from the Bethel bequest to aid in funding capital improvement projects (CIF). We used this to pay for the heat pumps and half of the new furnace. We have budgeted to pay back that money over 10 years along with money raised to create the Allan Bruce Suites. You will see those lines at the bottom of the Income Statement under Administrative Expense.
- Our General Use Givings were \$114,605.71. This was down more than \$9,552.21 from 2018. Our number of givers is dropping due to age and relocation to assisted housing.
- Rental Income was up from 2018. Our offices have been rented off and on throughout the year, and there was an increase to Making Friends PreSchool rent to help offset our new property tax costs.
- General Use Interest Income was missing the Mildered Bethel Trust income in 2020. General Fundraising, despite the pandemic, brought in \$1,771.
- Salary Expense represents the largest bulk of our costs to operate. Keith was part time Jan- Jun, and Shannon came aboard fulltime in July. We had her one-time moving expenses of \$3,602.
- Occupancy costs decreased \$8,143. With no or little use of the church and limits on the Wed Work Crew being able to gather, not as much maintenance occurred.
- Ministeries costs were down as less money being raised and given to third party groups (M&S, Water for Lie, Tatamagouche Centre, AST, etc) . Our General Council costs were \$6829 in 2020.
- Administration Expense decreased \$103. This expense category also includes the cost of repaying ourselves for what was spent building the offices and installing the heat pumps and furnace.
- Our overall expenses were \$199,963.93, giving us a net loss of \$26,6067.44.
- The increase in our investment is noted at the bottom of the Income Statement.

*Juanita Powell Treasurer, St.
Andrew's United Church*



St Andrews United Church

Balance Sheet As at 12/31/2020

	2020	2019
ASSET		
Current Assets	20,990.28	
Bank Acct		17,529.28
HST Receivable	1,780.18	
Accrued Interest		<u>0.00</u>
Receivable	0.00	
Total Receivables	<u>1,780.18</u>	<u>1,233.20</u>
Total Current Assets	<u>22,770.46</u>	<u>18,762.48</u>
Long Term As-sets		
Manse Funds - MC & Canoe	80,000.00	80,000.00
Helen Thompson Trust - MC	8,500.00	8,500.00
Nutter Trust - MC	5,000.00	5,000.00
Coffin Trust - MC	2,557.33	2,557.33
Tutty/Moody/Williams Trust - MC	7,439.56	7,439.56
Rettie Trust - MC CIF	7,500.50	7,500.50
Bethel - Canoe	37,872.78	44,152.46
Bethel - Canoe	290,354.69	290,354.69
General Memorial Funds - MC & Canoe	20,000.00	20,000.00
General Use Investments - Canoe	55,606.23	<u>58,537.87</u>
Total Restricted		
Investments	514,831.09	524,042.41
Land	12,500.00	12,500.00
Building	845,994.37	845,994.37
Organ	52,717.50	52,717.50
Piano	17,737.50	17,737.50
Furniture, Fixtures and Equipment	103,492.27	<u>88,058.13</u>
Total Capital As-sets	<u>1,032,441.64</u>	<u>1,017,007.50</u>
Total Long Term Assets	<u>1,547,272.73</u>	<u>1,541,049.91</u>

Balance Sheet (cont'd)

LIABILITY	18,136.14	6,111.47	TOTAL ASSET
Current Liabilities	2,593.38	2,154.64	1,559,812.39
A/P Trade	161.00	161.00	A/P -
A/P - Benevolent	131.46	0.00	Total
Total A/P - Organ	1,193.70	193.70	<u>8,620.81</u>
CPP Payable	82.54	0.00	Current Liabilities
A/P - Technology	275.00	0.00	_____
EI Payable	180.73	0.00	_____
A/P - Other		<u>0.00</u>	<u>-23,048.39</u>
			8,620.81
Total			Longterm Liabilities
			-
			45,802.34

Employee Income Tax Pay	_____		53,704.46
	<u>22,753.95</u>		_____
	22,753.95		_____
Longterm Liabilities			1,593,091.58
Loan Pymt. Allan Bruce Suite	-8,495.83	-10,534.87	
Loan Pymt CIF for Heatpumps	-22,410.39	-26,145.51	1,570,043.19
Loan Pymt CIF for Furnace	-14,896.12	-17,024.08	TOTAL
			LIABILITY

			<u>45,083.65</u>
EQUITY			
Congregation Equity	1,604,296.04	1,589,109.51	
Current Earnings	-11,204.46	<u>15,786.53</u>	_____
Total Equity 1,593,091.58	1,604,896.04		
TOTAL EQUITY		1,604,896.04	
LIABILITIES AND EQUITY		1,559,812.39	

St Andrews United Church

Revenue

Envelope & PAR				
Givings	\$10,063.71	\$111,037.82	\$112,022.36	-\$984.54
Plate Givings	\$0.00	\$414.40	\$1,838.75	-\$1,424.35
Sunday School				
Givings	\$0.00	<u>\$90.00</u>	<u>\$744.60</u>	-\$654.60

Comparative Income Statement

Difference

Dec-20 2020 2019

General Use					
Givings Total		\$10,063.71	\$111,542.22	\$114,605.71	-\$3,063.49
Rental - General	\$145.00	\$3,463.50	\$3,930.45		-\$466.95
Rental - AB Suites Rental - Making	\$500.00	\$4,500.00	\$3,000.00		\$1,500.00
Friends Preschool	\$550.00	<u>\$5,500.00</u>	<u>\$5,200.00</u>		\$300.00
General Use					
Rental - Total		\$1,195.00	\$13,463.50	\$12,130.45	\$1,333.05
Fundraising - General	\$0.00	\$1,771.50	\$3,970.00		-\$2,198.50
Fundraising - Bulletins	\$174.22	\$524.22	\$965.00		-\$440.78
General Use Interest Income	-\$258.83	\$3,820.97	\$11,930.51		-\$8,109.54
General Use - Canoe Income	\$1,335.10	<u>\$15,978.52</u>	<u>\$14,326.06</u>		\$1,652.46
General Use Fundraising Total					
		\$1,250.49	\$22,095.21	\$31,191.57	-\$9,096.36
Memorial Donations Restricted	\$0.00	\$0.00	\$50.00		-\$50.00
Memorial Donations - General Use	\$140.00	\$690.00	\$1,721.15		-\$1,031.15
UCW Donations - General Use	\$825.00	<u>\$3,225.00</u>	<u>\$3,225.00</u>		\$0.00
Infrequent General Use Rev -Total		\$965.00	\$3,915.00	\$4,996.15	-\$1,081.15
M&S from Regular Givings	\$1,215.50	\$16,700.30	\$17,845.60		-\$1,145.30
M&S from UCW	\$500.00	<u>\$2,000.00</u>	<u>\$2,000.00</u>		\$0.00
M&S Total		\$1,715.50	\$18,700.30	\$19,845.60	-\$1,145.30
Fundraising - Technology	\$1,000.00	\$1,000.00	\$0.00		\$1,000.00
Fundraising - Benevolent Restricted Use	\$868.77	\$2,361.27	\$1,279.17		\$1,082.10
Revenue	\$487.49	<u>\$818.99</u>	<u>\$2,444.42</u>		-\$1,625.43
Restricted Use - Fundraising Total		<u>\$2,356.26</u>	<u>\$4,180.26</u>	<u>\$3,723.59</u>	\$456.67
Total Revenue		<u>\$17,545.96</u>	<u>\$173,896.49</u>	<u>\$186,493.07</u>	-\$12,596.58
EXPENSES					
Travel Allowance	\$145.65	\$436.17	\$0.00		\$436.17
Covid Wage Subsidy	\$0.00	-\$1,836.88	\$0.00		-\$1,836.88

Salaries	\$10,266.67	\$94,050.78	\$91,148.80	\$2,901.98
Organist	\$1,423.64	\$8,758.42	\$10,196.72	-\$1,438.30
Honourariums	\$1,100.00	\$2,100.00	\$1,700.00	\$400.00
CPP Expense	\$451.33	\$3,009.78	\$1,562.97	\$1,446.81
EI Expense	\$249.65	\$2,098.04	\$2,059.34	\$38.70
Pension Plan Expense	\$467.12	\$3,696.68	\$1,703.88	\$1,992.80
Employee Benefits	\$572.36	\$3,659.85	\$1,137.79	\$2,522.06
Ministry & Personal Minister's Continuing Educa- tion	\$530.59 \$0.00	\$1,030.59 \$658.91	\$530.09 \$0.00	\$500.50 \$658.91
Needs Search/Moving	\$0.00	<u>\$3,602.32</u>	<u>\$607.00</u>	\$2,995.32

Comparative Income (cont'd)

Total Salaries and Benefits	\$15,207.01	\$121,264.66	\$110,646.59	\$10,618.07	
Property Taxes	\$0.00	\$1,211.89	\$1,234.73	-\$22.84	
Security Systems	\$0.00	\$218.65	\$0.00	\$218.65	Total
Fuel	\$1,444.73	\$8,017.95	\$9,759.55	-\$1,741.60	
Maintenance & Repairs	\$416.38	\$7,227.74	\$14,177.61	-\$6,949.87	-\$13.55
Office Supplies	\$547.86	\$3,037.53	\$3,051.08	-\$13.55	
Covid-19 Expenses	\$95.50	\$741.63	\$0.00	\$741.63	\$41.65
Marketing / Advertising	\$0.00	\$41.65	\$0.00	\$41.65	
Insurance	\$1,104.62	\$5,374.49	\$5,112.54	\$261.98	\$115.91
Postage	\$373.85	\$967.25	\$851.34	\$261.98	\$115.91
Phone & Internet	\$412.79	\$3,145.34	\$2,570.91	\$574.43	\$1,553.37
Legal Fees	\$0.00	\$0.00	\$0.00	\$0.00	
Power & Water	\$1,050.81	\$5,667.19	\$6,892.95	-\$1,225.76	-\$31.91
Bank & Payroll Service Charges	\$60.95	\$851.93	\$883.84	-\$1,225.76	-\$31.91
Total Occupancy	\$1,000.00	\$1,000.00	\$0.00	-\$8,143.38	\$1,000.00
Technology	\$0.00	\$0.00	\$0.00	\$0.00	
Miscellaneous	\$0.00	\$536.48	\$198.87	-\$337.61	\$337.61
Mission & Service Work	\$1,740.50	\$18,725.30	\$19,895.60	-\$1,170.30	
Repayments to AB Suites Loan	\$169.92	\$2,039.04	\$2,039.04	\$0.00	\$0.00
Benevolent Work	\$8.77	\$4,361.27	\$3,397.99	\$963.28	
Repayments to CIF for Benevolent Fundraising Ex- pense	\$311.26 \$0.00	\$3,735.12 \$127.69	\$3,735.12 \$91.91	\$35.78	\$0.00
Heatpumps	\$0.00	\$127.69	\$91.91	\$35.78	\$0.00
Repayments to CIF for Furnace Music, Worship, Pulpit	\$177.33 \$222.44	\$2,127.96 \$615.62	\$2,127.96 \$350.10	\$265.52	\$0.00
Memorial Restricted Expense	\$0.00	\$0.00	\$25.00	-\$25.00	
Affirming Work	\$0.00	\$218.94	\$337.62	-\$118.68	
Fundraising General Expense	\$0.00	\$336.51	\$1,313.72	-\$977.21	
Restricted Use - Expenses	\$719.99	\$813.90	\$2,419.40	-\$1,605.50	
Christian Education	\$93.80	\$404.85	\$693.16	-\$288.31	
General Council Assessment	\$620.80	\$6,829.00	\$8,179.00	-\$1,350.00	
Pastoral Care & CD	\$153.77	\$324.35	\$461.85	-\$137.50	
Bulletins	\$0.00	<u>\$0.00</u>	<u>\$527.12</u>	-\$527.12	
Ministeries	\$3,560.07	\$32,757.43	\$37,692.47	-\$4,935.04	

Comparative Income (cont'd)

Total Administration	\$2,641.17	\$14,336.96	\$14,440.62	-\$103.66
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TOTAL EXPENSE

\$25,932.75

\$199,963.93

\$202,527.94 -\$2,564.01

NET INCOME

-\$8,386.79

-\$26,067.44

-\$16,034.87 -\$10,032.57

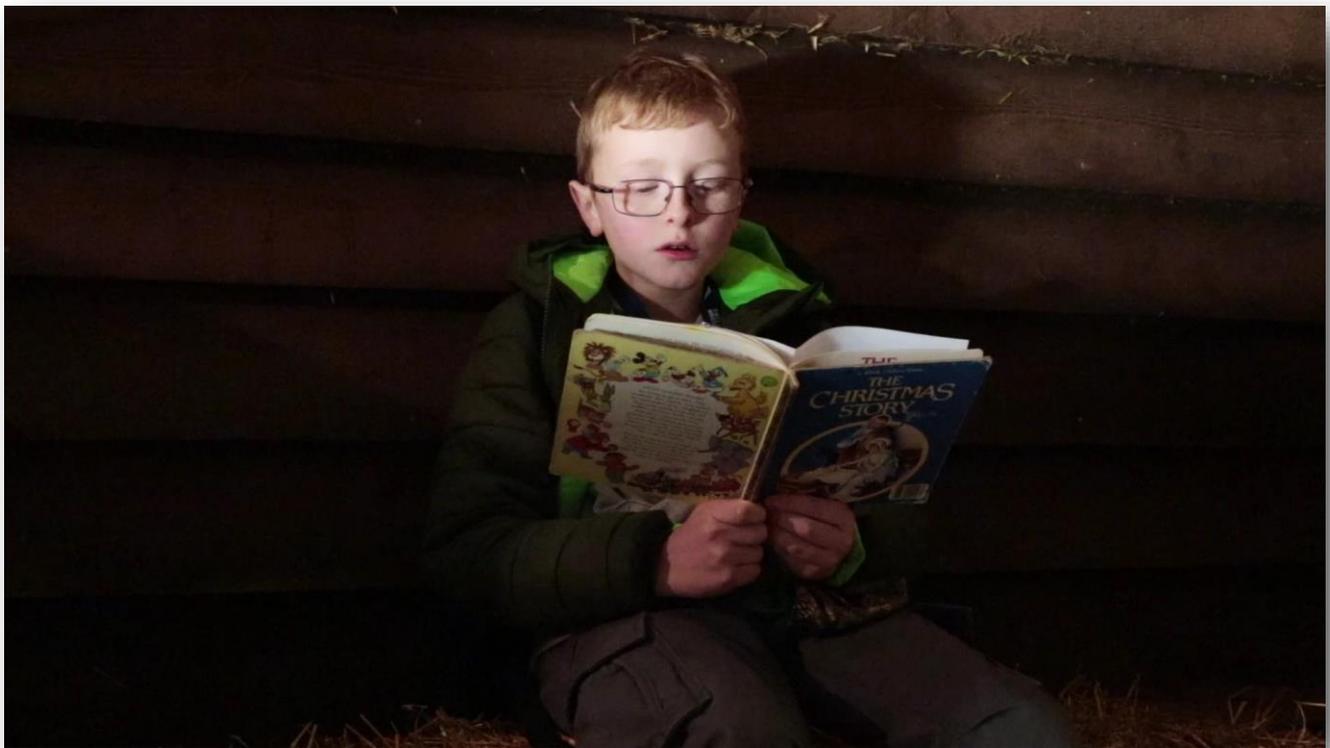
Canoe Change in Value
\$31,221.40

\$14,970.48

St Andrews United Church Budget

2021

	2020	Budget 2020	Budget 2021
Revenue			
Envelope & PAR			
Givings	\$111,037.82	\$120,000.00	\$115,000.00
Plate Givings	\$414.40	\$2,000.00	\$1,000.00
Sunday School Givings	\$90.00	<u>\$400.00</u>	<u>\$500.00</u>
General Use Givings Total			
	\$111,542.22	\$122,400.00	\$116,500.00
Rental - General	\$3,463.50	\$4,000.00	\$3,500.00
Rental - AB Suites	\$4,500.00	\$3,000.00	\$5,000.00
Rental - Making Friends Preschool	\$5,500.00	<u>\$5,700.00</u>	<u>\$5,500.00</u>



General Use Rental

- Total		\$13,463.50	\$12,700.00	\$14,000.00
Fundraising - General	\$1,771.50		\$4,000.00	\$3,000.00
Fundraising - Bulletins	\$524.22		\$1,000.00	\$500.00
General Use Interest Income	\$3,820.97		\$9,569.00	\$10,006.00
General Use - Canoe Income	\$15,978.52		<u>\$21,252.00</u>	<u>\$20,691.00</u>
General Use Fund-raising Total		\$22,095.21	\$35,821.00	\$34,197.00
Memorial Donations - General Use	\$690.00		\$2,000.00	\$500.00
UCW Donations - General Use	\$3,225.00		<u>\$3,000.00</u>	<u>\$0.00</u>
Infrequent General Use Rev -Total M&S from Regular		\$3,915.00	\$5,000.00	\$500.00
Givings	\$16,700.30		\$18,000.00	\$18,000.00
M&S from UCW	\$2,000.00		\$2,000.00	\$0.00
M&S from Sunday School	\$0.00		<u>\$0.00</u>	<u>\$0.00</u>
M&S Total		\$16,700.30	\$20,000.00	\$18,000.00
Fundraising - Technology	\$1,000.00		\$0.00	\$5,000.00
Fundraising - Benevolent	\$2,361.27		<u>\$1,500.00</u>	<u>\$1,500.00</u>
Restricted Use -		\$3,361.27	\$1,500.00	Fundraising Total
<u>\$6,500.00</u>		<u>\$171,077.50</u>	<u>\$197,421.00</u>	
Total Revenue			-	<u>\$189,697.00</u>

Travel Allowance	\$436.17		\$2,000.00	\$2,000.00
Salaries	\$94,050.78		\$99,835.00	\$113,221.00
Summer Student	\$0.00		\$0.00	\$1,500.00
Organist	\$8,758.42		\$8,808.72	\$10,289.00
Honourariums	\$2,100.00		\$1,100.00	\$1,100.00
CPP Expense	\$3,009.78		\$3,010.29	\$4,906.42
EI Expense	\$2,098.04		\$2,264.27	\$2,336.10
Pension Plan Expense	\$3,696.68		\$3,384.14	\$7,320.84
Employee Benefits	\$3,659.85		\$3,263.76	\$6,507.48
Ministry & Personnel	\$1,030.59		\$500.00	\$500.00
Minister's Continuing Education	\$658.91		\$1,442.00	\$1,474.00
Needs Search/Moving	\$3,602.32		<u>\$5,000.00</u>	<u>\$0.00</u>
Total Salaries and Benefits		\$123,101.54	\$130,608.18	\$151,154.84
Property Taxes	\$1,211.89		\$1,300.00	\$1,300.00
Security Systems	\$218.65		\$250.00	\$250.00
Fuel	\$8,017.95		\$10,000.00	\$9,000.00
Maintenance & Repairs	\$7,227.74		\$10,000.00	\$8,000.00
Covid 19 Expenses	\$741.63		\$0.00	\$1,000.00

Insurance	\$5,374.49	\$5,500.00	\$6,655.00
Phone & Internet	\$3,145.34	\$3,100.00	\$3,600.00
Power & Water	\$5,667.19	<u>\$7,000.00</u>	<u>\$7,000.00</u>

				Budget (Cont'd)
	Office Supplies	\$3,037.53	\$3,000.00	\$3,000.00
	Marketing / Advetising	\$41.65	\$100.00	\$0.00
	Postage	\$967.25	\$0.00	\$1,000.00
	Piano	\$0.00	\$0.00	\$0.00
	Bank & Payroll Service Charges	\$851.93	\$1,000.00	\$1,000.00
Total	Website Upgrade	\$1,000.00	\$4,000.00	\$2,000.00
	Miscellaneous	\$536.48	\$100.00	\$100.00
	Repayments to AB Suites Loan	\$2,039.04	\$2,040.00	\$2,040.00
	Repayments to CIF for Heatpumps	\$3,735.12	\$3,750.00	\$3,750.00
	Repayments to CIF for Furnace	\$2,127.96	<u>\$2,500.00</u>	<u>\$2,500.00</u>
	\$31,943.53	\$34,729.00	\$33,678.00	Budget (Cont'd)

TOTAL EXPENSE **\$200,986.91** **\$218,977.18** **\$237,027.84** **Total Administration**

NET OPERATING INCOME **-\$29,909.41** **-\$21,556.18** **-\$47,330.84**

\$14,336.96 **\$16,490.00** **\$15,390.00**

Total Occupancy **\$31,604.88** **\$37,150.00** **\$36,805.00**

Mission & Service Fund	\$18,725.30	\$20,000.00	\$18,000.00
Benevolent Work	\$4,361.27	\$2,000.00	\$3,500.00
Benevolent Fundraising Expense	\$127.69	\$500.00	\$500.00
Music, Worship, Pulpit	\$615.62	\$1,000.00	\$1,500.00
Affirming Work	\$218.94	\$200.00	\$100.00
Fundraising General Expense	\$336.51	\$1,000.00	\$500.00
Christian Education	\$404.85	\$2,000.00	\$1,000.00
General Council Assessment	\$6,829.00	\$6,829.00	\$8,078.00
	\$324.35	\$600.00	\$500.00
Bulletins	\$0.00	<u>\$600.00</u>	<u>\$0.00</u>



Office Supplies	\$3,037.53	\$3,000.00	\$3,000.00	
Marketing / Advetising	\$41.65	\$100.00	\$0.00	
Postage	\$967.25	\$0.00	\$1,000.00	Total
Piano	\$0.00	\$0.00	\$0.00	
Bank & Payroll Service Charges	\$851.93	\$1,000.00	\$1,000.00	
Website Upgrade	\$1,000.00	\$4,000.00	\$2,000.00	
Miscellaneous	\$536.48	\$100.00	\$100.00	
Repayments to AB Suites Loan	\$2,039.04	\$2,040.00	\$2,040.00	
Repayments to CIF for Heatpumps	\$3,735.12	\$3,750.00	\$3,750.00	
Repayments to CIF for Furnace	\$2,127.96	\$2,500.00	\$2,500.00	
Administration				
	<u>\$14,336.96</u>	<u>\$16,490.00</u>	<u>\$15,390.00</u>	
TOTAL EXPENSE	<u>\$200,986.91</u>	<u>\$218,977.18</u>	<u>\$237,027.84</u>	
NET OPERATING INCOME	<u>-\$29,909.41</u>	<u>-\$21,556.18</u>	<u>-\$47,330.84</u>	

St. Andrew's United Church, Truro, NS
Financial Compensation - Human Resources

Congregation expense, year ending December 31, 2020

<u>Employee</u>	<u>Salary</u>	<u>Travel</u>	<u>Cont.Ed.</u>	<u>EI</u>	<u>CPP</u>	<u>Grp.Insur</u>	<u>Pension</u>	<u>Total</u>
Ministers	\$53,622.00	\$436.17	\$658.91	\$1,186.16	\$1,832.04	\$170.46	\$229.02	\$58,134.76
Office Ad- ministrator	\$19,044.24	\$0.00	\$0.00	\$421.20	\$816.10	\$0.00	\$0.00	\$20,281.54
Choir Direc- tor	\$5,340.30	\$0.00	\$0.00	\$118.12	\$0.00	\$0.00	\$0.00	\$5,458.42
Sexton	\$14,665.36	\$0.00	\$0.00	\$324.41	\$616.79	\$482.62	\$864.41	\$16,953.59
Organist	\$10,196.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,196.72
Sunday School Supt.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Treasurer	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00
Technologist	<u>\$600.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$600.00</u>
	\$103,968.6							
Sub-Total	2	\$436.17	\$658.91	\$2,049.89	\$3,264.93	\$653.08	\$1,093.43	\$112,125.03

MISSION AND SERVICE STATEMENT 2020

Revenue	2020	2019
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M&S - Donations Collected -UCW	\$2,000.00	\$2,000.00
M&S - Donations Collected - Individual	\$16,700.30	\$17,845.60
Sunday School M&S Collected	\$0.00	\$0.00
M&S - Total Donations Forwarded to UCC	\$18,700.30	\$19,845.60

TELLERS FOR 2020

A special thank you to all our tellers who so willingly step up to take on this task each Sunday

January 5	Ralph & Marilyn Smith
January 19	Barb Whison & Millie Cox
January 26	Linda & Aubrey Wallace
February 2, 9	Jamie Muir & John Niles
February 23	Linda & Aubrey Wallace
March 3, 8	Jamie Muir & John Niles
March 15	Ralph & Marilyn Smith
Month of April, May, June, July	Donations deposited by Janice MacLean
August, September	
October 11, 18, 25	Linda & Aubrey Wallace
November 1, 8, 15, 22	Ralph & Marilyn Smith
November 30	Donations deposited by Janice MacLean
December 14, 18, 23, 30	Donations deposited by Janice MacLean

Due to Covid 19 it was decided that Janice would post the donations when St. Andrew's was closed

St. Andrew's Trust Funds & Investments

As of December 31, 2020

LOCKED IN ESTATE TRUST INVESTMENTS

(Principal must be held in trust, with interest only to St. Andrews)

A) Helen Thomson Trust

Maritime Conference Certificate

Amount \$8,500.00

Interest 4.5% - Payable March 15th each year, interest rate adjusted each September

Interest credited to General Funds

B) Nutter Memorial Trust

Maritime Conference Certificate

Amount \$5,000.00

Interest 4.5% - Payable September 15th each year, interest rate adjusted each September

Interest divided half to M&S Fund and half to Christian Development (General Funds)

C) Joanne S. Coffin Memorial Trust

Maritime Conference Certificate

Amount \$2,557.33

Interest 4.5% - Payable Dec. 15th each year, interest rate adjusted each September

Interest credited \$25. to M&S Fund; \$25. to UCW; balance to General Funds

D) Tutty/Moody/Williams Trust

Maritime Conference Certificate

Amount \$7,439.56

Interest 4.5% - Payable September 15th each year, interest rate adjusted each September.

Interest credited as follows: 26.56% to Benevolent Fund; 13.44% to Christian Education (CGIT); 13.44% to Group Committee (Boy Scouts); 23.15% to M&S Fund; 23.41% to General Funds.

E) Charles and Ida Rettie Memorial Trust

Maritime Conference Certificate

Amount \$7,500.50

Interest 4.5% - Payable September 15th each year, interest rate adjusted each September

Interest credited to General Funds.

Auditor's Report for the year ending on December 31, 2020

The financial records of St. Andrews United Church in Truro, Nova Scotia have been carefully reviewed for the church year of 2020.

Detailed records have been recorded on a daily and monthly basis by Janice MacLean with assistance by Juanita Powell when needed.

The records were found to be in excellent order. Great dedication and serious attention was paid to all parts of the annual financial report and monthly record keeping.

All areas of the financial reports were found to be accurate and clearly accounted for all transactions within the church.

Janice has done a superb job and deserves to be commended for her dedication . She is a definite asset to our church.

*Respectfully submitted,
Aubrey Wallace*



**Search Committee
Welcomes
Shannon & family to
their new home**