

ST. PAUL'S PRESBYTERIAN CHURCH
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ANNUAL REPORT

For year ended December 31, 2021

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Mission statement

"Inspiring people to seek a rich relationship with God together."

We Value

- worshipping with, caring for and enjoying each other.
- deepening our spiritual relationship with the Lord God through prayer, music, the work of mission here and around the world.

Guiding Principles

We will:

- Be guided by God's Word.
- Offer loving fellowship to all people
- Reach out into our community as the hands and feet of Jesus.
 - Make prayer a priority.
 - Trust God to do supernatural things in our midst.
 - Be a Church of abundant generosity.
 - Offer excellent large and small group experiences.
- Welcome and engage new people into our church family.
- Obey the Great Commission and focus on making disciples.

FROM YOUR PASTOR

Humble yourselves under God's mighty hand, that he may lift you up in due time. Cast all your anxiety on him because he cares for you.

1 Peter 5:6-7 (NIV)

Dear friends,

I have suggested the verse above as St. Paul's "Verse of the Year." The Apostle Peter penned these words to members of the early church during the first few years of the Roman Emperor Nero's reign. The church was facing persecution, and some of Christ's disciples were being martyred. Even in the midst of their trial, Peter reassures his readers that they are not alone and that God will deliver them "in due time." He encourages them to "cast ALL anxiety" onto the Lord because He cares for them.

This scripture is timeless advice that we can take to heart today. As the coronavirus continues to hinder our lives, God is still sovereign and this trial (like every other) will eventually end. To know God's peace, we need to keep our eyes fixed on Him and submit to His leading.

I am delighted that God led me to Peterborough last summer and I look forward to joining you in partnering with God to fulfill his purpose for St. Paul's here in the Kawartha region. My thanks are extended to Rev. Dr. Terry Ingram who shepherded the congregation throughout the Pastoral vacancy and worked with the search team as they interviewed potential candidates who had applied to become St. Paul's new minister. I am grateful for Rev. Terry's advice to me in my first few months here and for helping to ensure a seamless transition.

I want to extend my thanks to the Session of St. Paul's who have been dedicated in their prayerful leadership and pastoral care over this past year. Each session member takes on some leadership assignment over the year and the evolving nature of the pandemic with its changing restrictions has meant added challenges. Janet Halstead serves both St. Paul's as Clerk of Session and also serves as the Clerk of the Presbytery. This is a tremendous commitment on the part of Janet. I wish to thank her for serving in both capacities and also helping me to get oriented at St. Paul's and within the wider community. Sheryl Smith is our Representative Elder at the Presbytery – thank you Sheryl, for filling this role. During the pastoral vacancy, St. Paul's was blessed to have three elders: Dave Graham, Eric Prugh and Brenda Roxburgh fill the pulpit. Congregant John Andela also preached from time to time. We are indeed fortunate to have gifted teachers and speakers here at St. Paul's. I also wish to thank Sheryl Smith who stepped down from the Board of Managers after 22 years of continuous service. Thank you to Kathy Blackwood for agreeing to become the solo Chair of the Board and I wish to thank the Board for their careful stewardship of St. Paul's assets. (finances, chattels and building). Our Trustees are also to be commended for keeping a watchful eye on the funds held in St. Paul's trust account.

I am indebted to our staff, Elaine Kempf, Administrator, and Douglas Schalin, Music Director, for assisting me in getting settled at St. Paul's and for their willingness to try new ways of working. They are very dedicated to the family of St. Paul's and bring enthusiasm, creativity, integrity, and good humour to their roles.

St. Paul's has had much to celebrate in looking back over 2021. We can be particularly proud that:

- attendance at our worship services has increased approx. 25% since the start of the pandemic;
- more people are participating in our weekly attendance services.
- both the generosity of our congregation and our community increased and 10 people decided to become members of St. Paul's:

-John Andela
-Bill Buchanan
-Alex & Maggie Crawford
-Edith Duggan
-Brenda Harris
-Corrie Hyland
-Dounia Mdwar
-Patricia Staples
and -John Tyrell.

We wish to warmly welcome these folks into the membership and look forward to helping you mature in your Christian faith as you serve our Lord Jesus Christ.

We also rejoice that the wedding of Carole Adams' son, Rob to his beautiful bride Elizabeth was held at St. Paul's on Canada Day. Rev. Dr. Terry Ingram officiated at the wedding. We wish Rob and Elizabeth many years of happiness together.

It was with sadness that we said goodbye to St. Paul's Minister-in-Association, the Reverend Bill Baird who went home to be with his Lord and Saviour on October 10th at the age of 93. Bill had pastored several Presbyterian churches over his lifetime and never tired of sharing the Good News with all he met. Please continue to lift up Bill's widow Betty and children Jonathan, Grace and Pauline and their extended family in your prayers.

It is an honour and a privilege for me to have been called to St. Paul's. Thank you for your patience with me as I have sought to meet all of you one-on-one and to build relationships with those both inside and outside our St. Paul's community. I would appreciate your continued prayers for God's wisdom as I seek to translate all I have learned (and continue to learn!) and, together with Session and with input from all of you, look at how St. Paul's can best fulfill our mission of "Inspiring people to seek a rich relationship with God together."

Grace and peace to all of you in the name of Christ who was, who is and who is to come.

In Christ's service,
Pastor Debora

IN MEMORIAM

(Members and Adherents of St. Paul's)

Rev. Bill Baird	
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NEW MEMBERS

10

John Andela	Bill Buchanan
Alex Crawford	Maggie Crawford
Edith Duggan	Brenda Harris
Corrie Hyland	Dounia Mdwar
Patricia Staples	John Tyrell.

MEMBERS REMOVED

0

MEMBERS WHO HAVE MOVED

0

STATISTICAL REPORT FOR 2021

As of December 31, 2021

Number of Communicant Members114
Number of Adherents..... 34
Number of Communicant Households.....100

Number of Units 124

Brenda Roxburgh
Roll Clerk
December 31, 2021

2021 KIRK SESSION

Interim Moderator / Pastor

The Reverend Dr. Terry Ingram / Rev. Debora Rolls

Clerk of Session

Janet Halstead

Representatives to Presbytery

Sheryl Smith
Alternate: Eric Prugh

Roll Clerk

Brenda Roxburgh

ACTIVE ELDERS 2021:

Term ending 2023

Janet Halstead
Elaine Flett-Hurst
Lori Bowerman
John Patton (LOA)

Term ending 2025

Sheryl Smith
Brenda Roxburgh
Dave Graham
Edith Storey

Term ending 2027

Eric Prugh
Catherine Thomas

ELDERS EMERITUS

Carol Anderson

Frank Lucas

Joan Lucas

Al Sheets

2021 BOARD OF MANAGERS

Chair:

Kathy Blackwood

Secretary:

Treasurer:

Lori Bowerman

Property:

Vacant

BOARD OF MANAGERS - TERMS OF OFFICE

<u>Term ending 2022</u>	<u>Term ending 2023</u>	<u>Term ending 2024</u>
Bob Bittner	John Andela	Lori Bowerman
Shawn Blackwood		Kathy Blackwood
Dave Graham		Bruce Roxburgh

BOARD OF TRUSTEES 2021

TERMS OF OFFICE

<u>Term ending 2022</u>	<u>Term ending 2023</u>	<u>Term ending 2024</u>
Catherine Thomas	Eric Prugh	Bruce Roxburgh
Kathy Blackwood	Doug Evans	

ANNUAL MEETING – FEBRUARY 7, 2021 – ZOOM
ST. PAUL’S PRESBYTERIAN CHURCH – PETERBOROUGH
AGENDA

- 1) 10:50 - Meeting called to order and opened with prayer – Rev. Terry.
- 2) **Appointment of a Secretary.** Moved that Janet Halstead be named as Secretary. All agreed – no objections.
- 3) **Approval of Agenda.** Moved that the agenda be approved. Moved by Elaine Flett-Hurst. Seconded by Sheryl Smith. Carried.
- 4) **Minutes of previous Annual Meeting February 16, 2020.** (pages 6-7) Janet Halstead. Moved by Janet Halstead. Seconded by Catherine Thomas. Carried. None opposing. Minutes of September 27, 2020 Meeting. (page 8) Moved by Janet Halstead. Seconded by Catherine Thomas. Carried. None opposing.
- 5) **Business Arising from Congregational meetings.**
 - 5.1. Discussion with TMCC re life-lease or some other such arrangement - Sheryl Smith reported. Sheryl Smith spoke to a meeting held with Steve Kylie and a committee (Sheryl Smith, Bruce Mills, Eric Prugh, Janet Halstead) from St Paul’s for discussions. We discussed the option of a “life-lease”. Estimated cost to purchase for our space would be approximately \$800,000. If we purchase for the term of our lease, the cost quoted was approximately \$340,000. Costs of heat and utilities would be over and above at approximately \$4 / sq foot, but these costs were also included in the estimated cost of the purchase price quoted.

Another meeting will be booked to try to negotiate for a better price and further options.
- 6) **Approval of Financial Reports** (pages 21-22) - Lori Bowerman
Moved by Lori Bowerman that we receive and accept these reports, as information.
Seconded by Dave Graham. Carried.
Lori spoke to the actual 2021 income and expenses, as Covid-19 had not been in our future when the 2020 budget was projected.
Lori also spoke to the Non-Operational Financial Summary on page 22 and spoke to the Mission & Outreach projects we supported.
Lori spoke to the 10% tithe from the sale of the building on Water Street - \$150,000 and how much has been spent, and how much is remaining for disbursement.
- 7) **Approval of Budget 2021** (page 21) – Lori Bowerman
That we accept the projected budget for 2021.
Moved by Lori Bowerman. Seconded by Elaine Flett-Hurst. Carried. None opposed.
Lori spoke to the projected 2021 budget; Janet spoke to wages and benefits included in the projected budget. Budget committee had used a hire date of July 1, 2021, for a new minister, and how the costs of wages and benefits vs Interim Moderator and Pulpit Supply would change at that point in time.
- 8) **Recommendations from Session** re Mission Tithe – Lori Bowerman
Recommendation # 1 – That support continue for the next two years to the orphans from the Orphanage in Jacmel, Haiti at a cost of \$3920 / year, at a total cost of \$7840.00. Funds to be taken from the Building sale trust tithe. Moved by Lori Bowerman. Seconded by Eric Prugh. Carried. None opposed.

Recommendation # 2 – That the support continue for the next two years to the mountain School (teachers) in Haiti at a cost of \$4080 / year, at a total cost of \$8160.00. Funds to be taken from the Building Sale trust tithe. Moved by Lori Bowerman. Seconded by Eric Prugh. Carried. None opposed.

Recommendation # 3 – That the trustees set up a restricted missions fund for \$64,000 (which represents the remainder of the 10% tithe of the proceeds of the sale of the Building), so that the interest from this fund will be set aside for Mission and Outreach Committee projects. Moved by Lori Bowerman. Seconded by Brenda Roxburgh.

Tabled for further discussion. Moved by Dave Graham. Seconded by Bruce Mills. Carried. None opposed.

Recommendation #4 – That the congregation empower Session, in consultation with Trustee members, to create investment strategies for the \$64,000 Mission Funds Investment. Moved by Lori Bowerman. Seconded by Catherine Thomas. Withdrawn.

Recommendation #5 – That the \$5527.00 tithe money from the 2020 Budget be used to support The Newcomers' expenses within St Paul's budget. Moved by Lori Bowerman. Seconded by Sheryl Smith. Carried. None opposed.

9) **Report of Nomination Committee.** Eric Prugh Moved by Eric Prugh. Seconded by Elaine Flett-Hurst. Carried. None opposed.

PROPOSED SLATE OF MEMBERS OF St Paul's operating bodies ACTIVE ELDERS 2021:

Term Ending 2023

Janet Halstead
Elaine Flett-Hurst
Lori Bowerman
John Patton (LOA)

Term Ending 2025

Sheryl Smith
Brenda Roxburgh
Dave Graham
Edith Storey

Term Ending 2027

Eric Prugh
Catherine Thomas

ELDERS EMERITUS - Carol Anderson, Frank Lucas, Joan Lucas, Allan Sheets

BOARD OF MANAGERS – TERMS OF OFFICE

Term Ending 2022

Shawn Blackwood
Dave Graham
Bob Bittner

Term Ending 2023

Sheryl Smith
John Andela

Term Ending 2024

Lori Bowerman
Kathy Blackwood
Bruce Roxburgh

BOARD OF TRUSTEES – TERMS OF OFFICE

Term Ending 2022

Catherine Thomas
Kathy Blackwood

Term Ending 2023

Eric Prugh
Doug Evans

Term Ending 2024

Bruce Roxburgh

10) **Reports to be received and accepted** for information. (Pages 11-20) Moved by Catherine Thomas. Seconded by Dave Graham. Carried. None opposed.

11) **Other business**

11.1. Report of Search Team – Janet Halstead

Janet gave the names of people comprising the Search Committee: Lori Bowerman, Dave Graham, Bruce Mills, Elaine Flett-Hurst, Janet Halstead, led by Terry Ingram, with non-voting member Rani Ibrahim.

Search Committee have met regularly, by ZOOM. They have received 7 applicants, Face-book messages have been requested and presented and have set a list of 17 questions for further information gathering.

They are booked for Monday and Tuesday of this week to interview, on ZOOM, 2 applicants, with the understanding that person to person interviews will occur, when possible, under provincial Covid-19 protocols, prior to introductions to the congregation for a final vote.

The Search Committee and the Budget Committee have both set July 1 as a hopeful target date for a new hire.

11.2. **Session hereby gives notice** that it wishes to add two persons to its number (for a total of 12 elders) and that nominations from the Congregation are to be given in writing (or email) to Eric Prugh no later than February 28, 2021 – Rev. Terry Ingram.

12 - 11:34 am - **Adjournment and closing Prayer** - moved by Dave Graham. Seconded by Sheryl Smith.

Thank you from Betty Smith, for all the work that went into the reports and the annual meeting.

Terry closed with prayer.

Rev Dr Terry Ingram, Moderator

Janet Halstead, Clerk of Session

**St Paul's Presbyterian Church, Peterborough Ontario. Congregational Meeting
Minutes, Sunday, March 28, following Sunday Church Service – “Preach to the Call” -
11:00 am on ZOOM**

Purpose of the Congregational Meeting:

The meeting was called in order that the congregational members and adherents of St Paul's had the opportunity to listen to the proposed minister presented by the Session members and the Search committee members, and then to proceed with call.

1. Constitute with prayer. 11:00 am Terry opened the meeting with prayer.

Recommendation #1 – That we are prepared to proceed with a call.

Moved by Elaine Flett-Hurst, seconded by Sheryl Smith, carried. None opposed.

Recommendation #2 – That we agree to the terms of the call for 70% time ministry and guarantee the following:

Stipend - 39,554 @ 70%	= \$27,700 (inclusive of travel)
Housing - 16,900 @ 70%	= \$11,830
Utilities - 3,600 @70%	= \$2,520
Total - 60,054 @ 70%	= \$42,050 per annum

We agree to make payments of the above amounts on the first day of each month and agree to adjust the stipend and allowances annually in view of any changes in the cost of living or the needs of our minister.

We agree further:

1. To provide two weeks for continuing education annually and at least the minimum allowance as set by the General Assembly.
2. That the benefits of number 1 above shall be cumulative up to five years.
3. To provide five weeks vacation annually, which shall be used in the year they are given.
4. To pay supply during the periods of continuing education and holidays.
5. In case of disability or extended illness, to continue to provide stipend, accommodation and allowances for a period not less than that set by the General Assembly, and to pay the cost of pulpit supply.
6. To pay for Medical and Dental Insurance as provided through the Pension and Benefits Board of the General Assembly and to make contributions to the Pension Plan in compliance with the terms of the plan.

7. To pay necessary moving expenses.

Moved by Sheryl Smith. Seconded by Elaine Flett-Hurst. Carried. None opposed.

Recommendation #3: that we place the name of Debora Rolls into the call.

Moved by Sheryl Smith, seconded by Elaine Flett-Hurst. Carried. None opposed.

Each Elder had copies of the sheets:

Summary of attestation of call signatures and concurrence to call

Members Attestation by elder re members who requested him/her to sign call on their behalf (Appendix A-38)

I hereby certify that _____ professing members belonging to the congregation of St. Paul's Presbyterian Church, Peterborough, have requested me to subscribe their names to the call in favour of Debora Rolls.

Adherents

Attestation by elder re adherents who requested him/her to sign indicating their concurrence to the call (Appendix A-41)

I hereby certify that _____ adherents of the congregation of St. Paul's Presbyterian Church, Peterborough, have requested me to subscribe their names to the concurrence in the call in favour of Debora Rolls.

(Place and date)

(Signature), Elder

Adjournment and closing prayer 11:18 am. Moved to adjourn by Dave Graham.

Rev Dr Terry Ingram closed the meeting with the benediction.

Janet Halstead, Clerk

Rev Dr Terry Ingram, Interim Moderator

Janet Halstead, Clerk Rev Dr Terry Ingram, Interim Moderator

CLERK OF SESSION'S REPORT – DECEMBER 31, 2021

Congratulations to all our members who have continued to worship with us. At this point in time, the pandemic rages on, and we continue to worship on ZOOM every Sunday.

2021 in Review - we have so much to be thankful for:

- our congregation is rich with people who are gifted and able to deliver a Sunday message to us.
- We have others gifted in problem solving, with technical expertise, who have made it possible to carry on with Sunday Services (we only missed one week through the pandemic). We transitioned through conference calls to ZOOM, where we remain. However, our services have been enriched by music, voices, pre-recorded music and messages.
- 10 new members joined our congregation at Easter time.
- Our trustees, who take good care of the finances, have had growth in our investments.
- Others have resourced government grants that we sometimes qualified to receive. Sometimes we did not qualify, as our givings made us ineligible.
- Successful fundraising made it possible to share with others.
- Our office has maintained regular hours, based on message retrieval and working from home.
- We found ways to meet in-person and virtually in order to proceed with our Search for a new minister, to vote and to gather for Debora's Induction service in September 2021.
- We have been blessed with a new minister, Rev Debora Rolls, who is eager to be with us and working hard to take us to the next level.
- Ability to support the orphanage in Haiti – to provide sufficient funds to enable them to purchase solar panels so that they are independent and self-sufficient.
- Others who volunteered to create and make available "Bethlehem Live" as a video, as we were unable to present a live performance, again due to Covid protocols.
- Debora introduced us to "Las Posadas", the travelling Mary and Joseph. We used the small Mary and Joseph from our nativity scene, and they spent the night with many members of our congregation during their journey to Bethlehem (our nativity scene at St Paul's). Members were very creative in how they entertained Mary and Joseph and the activities they took part in during their journey. Pictures were posted during Sunday morning services so we could all share in the journey.
- Session have met regularly (on ZOOM), as well as Emergent Meetings, to continue to be on top of the business of St Paul's. It's been another busy and eventful year in the life of our congregation.

Many thanks go out to all who have made a difference for others in 2021.

Many thanks to God for all our blessings during this past year.

Respectfully submitted,
Janet Halstead, Clerk of Session

BOARD OF MANAGERS REPORT

As the new Board Chair, I am still learning the ropes. I would like to thank Sheryl Smith for 20 plus years of devoted service, and for her continuing mentorship.

The COVID19 pandemic continues to affect every aspect of church operations. But the work of the church continues - mail, telephone, email, bill payments and offerings still need to be processed. I would like to thank the staff who have served faithfully during this very challenging time. Staff have continued to accommodate changing working arrangements and duties while continuing to support the congregation. We are blessed with such a talented and committed team.

We are grateful that the Lord has provided opportunities for us to achieve higher-than-expected rental revenues, which I believe was in part to having Murdoch Mysteries film at TMCC this past summer. We have also been blessed with a strong performance of the stock market that helped our trust funds grow. Finally, we have seen an increase in giving's this year. Thank you goes out to the congregation for your continued generosity.

In closing, I would like to thank our new pastor Debora Rolls for her dedication and her willingness to take us on and to adapt to an ever-changing environment.

I look forward to seeing everyone in person in 2022.

Kathy Blackwood

WEDNESDAY NIGHT PRAYER AND BIBLE STUDY GROUP

The Prayer and Bible Study Group has continued to meet every Wednesday night faithfully via ZOOM!

This group of 8 has enjoyed the weekly small group fellowship! We read stories from the Bible and ask questions of each other. We look at culture, the significance of what is included or excluded from the verses and identify foods and practices during that time. We look at maps to see distances and timelines and have great discussions. Everyone questions and responds. Using a variety of sources, we discover many different things that we did not know previously – so we all learn.

In 2021, for Lent we updated the 40 prayerful acts and shared this with St, Paul's congregation.

We have studied a number of books or people in the Bible from both the Old and New Testaments. People use different versions of the Bible, which leads to much discussion.

Once Debora arrived, this group started to study the Scripture and sermon content prior to the Sunday service. Debora has been very supportive and provided the study material to the group. We have used screen sharing to enrich the stories (Ezra and Nehemiah) and always end with prayers – going around the circle.

We warmly welcome anyone who is interested in enriching their knowledge of the Bible and or wish to join a small group for Christian fellowship.

God Bless

Lori Bowerman and Janet Halstead,
on behalf of the Wednesday Night Bible Study Group.

WORSHIP AND CHRISTIAN EDUCATION COMMITTEE REPORT 2021

This year has continued to be one of change and challenge as we address the implications of Covid 19 health and safety restrictions and the impact of variants. Through ZOOM meeting access, we continue to worship together in a 'live online' service with regular attendance increasing by approximately 25% over last year. Special recognition goes to Douglas Schalin, Bruce Roxburgh and Sheryl Smith for their ongoing commitment to the coordination of these technological feats to provide the congregation with a 'live' service every Sunday morning.

During the first part of 2021, our services were led by either our Interim Moderator, Dr. Terry Ingram, or our guest speakers: John Andela, Rev. Barney Grace, David Graham, Rani Ibrahim, Eric Prugh, Brenda Roxburgh, and Janet Halstead and Catherine Thomas. With the arrival of Pastor Debora Rolls in August and her ordination in September, we have been inspired and challenged by sermon series entitled "Home is Where The Heart Is", "Faithfulness", and "God With Us". Two unique services entitled "St. Paul's Responds" provided members of the congregation with the opportunity to share a reflection or a new insight that they gained from the "Home Is Where The Heart Is" series.

Our Worship services, although condensed in time, include increased participation of congregational members in the Call to Worship, Scripture Readings, and Prayers, as well as, the Gathering Song and Hymns sung by soloists from the choir. This provides an interactive and fulfilling opportunity to praise and worship God together.

Communion was commemorated four times with an average number of 35 households participating via ZOOM. During Lent, we continued with Maundy Thursday and Good Friday services which included readings and meditations.

During Advent, twenty-two households in the congregation welcomed Mary and Joseph into their homes through an adaptation of a Mexican tradition called "Las Posadas". This opportunity to host the figurines of Mary and Joseph, from St. Paul's creche, for a night provided a wonderful way of remaining connected through the story of Christ's birth. The photos that were shared of their visit in each home demonstrated the creativity and thoughtful reflection that occurred during this time. We continued the tradition of Advent Candle Lighting during our ZOOM services by lighting individual candles at home with readings by members of the congregation including representation from members of the Sunday School. On Christmas Eve, we celebrated the birth of Jesus through the reading of Scriptures, choir soloists singing favourite solos and carols accompanied by St. Paul's Merry Band, and a meditation from Pastor Debora asking "Do We Have Room?".

Although our Sunday School has not been meeting together due to Covid 19, the teachers and students have continued their commitment to supporting others within our global community with 'Gifts for Change' donations. This has included the sponsorship of an orphan from the Jacmel Orphanage and a foster child - Aicha Tonde from Burkina Faso.

Thank you to the members of the Committee, Douglas Schalin DOM, David Graham, Janet Halstead, Eric Prugh, and Brenda Roxburgh, for their input and dedication.

Respectfully submitted,
Elaine Flett-Hurst

ST. PAUL'S LADIES AID 2021 REPORT

The Ladies Aid met on 13 December 2021 and made the sad decision that it was time for the Ladies Aid to disband. For many years we have faithfully worked for the betterment of St Paul's, whether it was purchasing the first church organ or tea towels for the kitchen. All was done with loving hearts and while praising the Lord for his many blessings.

Motions attesting to this decision were:

Moved by Edith Storey, seconded by Shirley Webb, that the Ladies Aid of St Paul's disband.

Discussion included that this was a sad decision as there has been a Ladies group St Paul's since the church was built.

Motion carried.

Motion was made by Edith Storey and seconded by Betty Baird, that the money left in the bank account was to be distributed;

To P.W.S.& D. \$230.00.

To Jacmel orphanage in Haiti \$360.00 (2022 donation).

To Living Waters Mission \$ 230.00

Cross Roads \$230.00

A balance of \$59.82 was left in the bank account pending bank charges. After the final bank statement any money remaining will be sent to St Paul's general account.

There will be a full financial report in the Annual Statement.

Joan Lucas, President

Evelyn Turner, Treasurer

31 Dec 2021

BETHLEHEM 'LIVE 2021

On December 18th, a virtual performance of Bethlehem 'Live was live streamed via St. Paul's ZOOM link. This was made possible through a power-point slide presentation of digital pictures of previous 'live' performances provided by Betty Patton, Don Giles and Betty Smith, and technical support from Bruce Roxburgh and John Patton. Thank you to Douglas Schalin for initiating and hosting this 'virtual' endeavour.

The Committee Co-chairs are grateful to all members of the congregation for their support of and commitment to this Outreach project which has enabled us to continue the more than 'thirty year' Christmas tradition for the residents of Peterborough and surrounding areas.

We look forward to the possibility of presenting a 'live' performance of Bethlehem 'Live on Saturday, December 17th, 2022.

Respectfully submitted,

Elaine Flett-Hurst

Don Giles

Co-Chairs Bethlehem 'Live Committee

MISSION AND OUTREACH REPORT FOR 2021

The Mission and Outreach Committee members are: Edith Storey; Lori Brightman, Shirley Webb and Lori Bowerman (chair).

Covid did not slow down Mission and Outreach with our existing projects this year.

10% of 2020 Giving's totaling \$5,600.00 was given to the Newcomers Ministry.

\$495.00 was collected for PWS&D. Thank you to those who supported PWS&D.

\$2,498.00 was collected for Presbyterian Sharing. Thank you for your generous donations.

\$468.00 is sent for our Sunday School Foster Child this year.

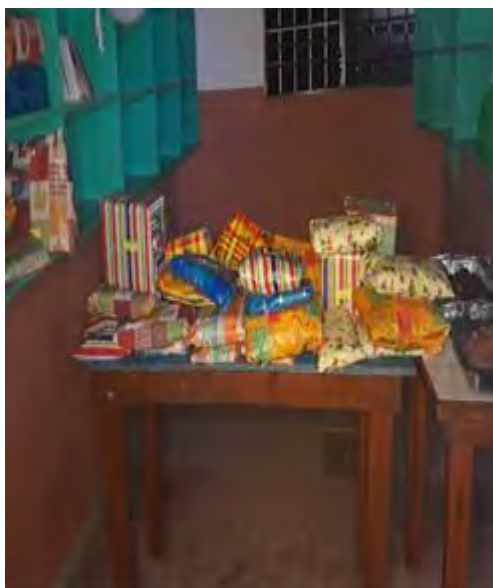
There are many in the congregation who support the Angels of Jacmel Orphanage in Haiti at a cost of \$30 per month per child. Thank you for your generous donations.

The M&O Tithe money from the sale of the church:

- support the remainder of the orphans in Jacmel Haiti orphanage at \$3,920.00 annually.
- Support the teachers in the mountain school in Haiti at \$4,200 annually.

A special collection was taken for Haiti during the summertime, when Haiti was devastated with an earthquake and then a few short days later a tropical storm hit. The children in the orphanage had to evacuate quickly when the earthquake hit and then returned to the orphanage when the tropical storm hit due to flooding. \$1,320.00 was collected from the congregation and was sent to Pastor Placide to use at the orphanage and share with the community in Jacmel.

The Christmas Program for the Haiti orphans in Jacmel was generously supported by the Congregation again this year \$1,155.00 was sent to Pastor Placide prior to Christmas so the nannies could purchase items for the children for Christmas.



This year church clothes were purchased for the children – dresses, pants, shirts, shoes, etc.



There was also enough money from the Christmas Program to provide “special feast” at Christmas and New Year’s...with all the fixings.



A thank you From Pastor Placide to St. Paul’s Presbyterian Church Congregation: *“HAPPY NEW YEAR TO YOU. Today again we offer another good meal to the children. We cannot afford doing that every day but with you guys support, we had enough to offer them two very good meal for the holidays season. Thank you sooo much.”*

The civil unrest in Haiti has continued this entire year! The availability of supplies has been difficult and access to fuel to run the generator at the orphanage has been almost impossible. Without the generator, the orphanage would be without water as the drilled well requires electricity. Upon hearing this, St. Paul’s congregation took up a collection and donated \$1,725.00 towards purchasing solar panel system for the orphanage, so they could be self-sufficient during these tough times. The solar panel system cost \$4,520.00 in US funds which included labour. The M&O tithe money from the sale of the church made up the rest of the cost required to purchase this system and included US exchange and the cost of wiring the money. This project cannot get completed until January 2022. The Mission and Outreach Committee will be focusing on how St. Paul’s congregation can get involved in supporting Local Outreaches in our Community.

Respectfully Submitted
Lori Bowerman, Chair,
Mission and Outreach Committee

NEWCOMERS/ARABIC MINISTRIES

Think of a dove representing the Holy Spirit. Its two wings are strong and can shelter those in need – those who, like children, are weak in body and spirit after fleeing untold hardships and chaos. They need the strength of the Holy Spirit to hold them close and come to Jesus. One wing of the bird represents the “spiritual” side, embracing newcomers in new life in Christ Jesus, through our worship services, prayer meetings, fellowship at Tim Hortons and through house visits. The other wing is the “social / cultural” side, embracing newcomers as they begin their new lives in Canada through our English Language teaching/ Canadian Citizenship Test Workshop Series, translation services, Family/Youth program and Men’s Program. The two wings have to work together so that the dove can fly (i.e. so that newcomers can succeed).

A dove’s feathers are soft, like God’s love. They comfort those who need it. The feathers work together to help the wings stay aloft. Without the love we share with our new friends - helping them to navigate obtaining drivers’ licenses, applying for Ontario Works, using the Housing Resource Center, Ontario Disability Support, Service Ontario, obtaining jobs and insurance, paying taxes, and so on - that love would not be made clear.

For me, as the leader of the Newcomers Mission, relationships are the foundation of the vision God has given him. I felt God calling him to create a place of connection and welcome for Arabic speaking newcomers to the Peterborough area. This ministry takes place at several locations. Each Saturday they gather at The Bridge, a local youth centre, to host fun family/youth/children’s activities that introduce everyone to the love of our God and let everyone see how Jesus Christ lives in us. On Saturday or Sunday evenings, I lead a worship service and prayer meetings. Throughout the week, I take youth out to various activities and help people navigate the logistics of starting life in Canada. Then there is the Tim Horton’s ministry— one that speaks particularly to the Canadian heart! Over coffee at Tim Hortons, I meet with Arabic people, creating a space for them to discuss the challenges they are facing. People often share very honestly about their deep spiritual, psychological and physical needs. Drawing upon the words of Scripture, I offer comfort and hope. I also connect people with the other aspects of this ministry and services within the Peterborough community. One of the striking parts of this ministry is that I put total trust in the Holy Spirit to work through the relationships I am building. Doing so allows me to prioritize the needs of the people sitting with me in Tim Hortons and trust that when the time is right the Holy Spirit will open their hearts to hear the good news. The love and care that shines through me invites others to ask me about my faith. When they do, I am prepared to share my faith in Jesus Christ.

I have been assisted in all duties by my mother, Dounia Mdwar, as a volunteer, and by members of St. Paul’s. We thank our God for them.

Right now we are looking to find other financial resources, so please pray for us. I would like to thank everyone who has helped or donated to this Ministry! Thank you, thank you, and thank you!

Rani Ibrahim,
Lay Missionary

FUNDRAISING

Our efforts in fundraising in 2021 exceeded our expectations. It was difficult to know what we could do, with ever-changing public health protocols. As it turned out, we could do quite a lot!

To keep spirits up early in the year, we held a drive-through St. Patrick's Dinner with frozen Irish stew, biscuit or soda bread, and rich chocolate brownies or shamrock cookies for dessert. Many orders went out the door on March 13th! The final total was \$2255.00.

In May, we held two concurrent events on the Mother's Day weekend. A "Mad Hatter's Tea Party" – with sandwiches and squares going out the door – and a Plant Sale, outdoors. Visitors were encouraged to wear fancy hats and to browse the greenery safely with masks on. The mobile tea raised \$1690.00 and the plants garnered a further \$425.00

Our traditional Thanksgiving Pie Sale (the best pies in Peterborough!!) was well received. This year we took advance orders and while it meant additional baking, the results were delicious. Altogether \$1267.00 came in from this mighty effort.

Finally, our second go-round for the Holly Tea and Bazaar with COVID protocols, also affectionately called "The Bizarre Bazaar", was a success, in that \$5250.00 was raised.

Sales events such as these cannot succeed if it isn't for the energy and efforts of a great many people. You all know who you are! Those who organized, baked, cooked, dug up or re-potted, filled endless orders, and advertised are heroes in our eyes. Especially we thank everyone from our own congregation, plus friends and families, for supporting us by turning out and buying what we offered.

Stay tuned for more fellowship and fun events in 2022. Pastor Debora is encouraging us to think about how such events can glorify the Lord by dedicating the proceeds to specific charitable causes.

ST PAUL'S WOMEN'S MISSIONARY SOCIETY

With much soul-searching the members decided to disband. For over one hundred years the WMS has existed in St Paul's, having succeeded the Foreign Missions League which had existed for many years before the formation of the WMS.

Moved by Edith Storey and seconded by Shirley Webb, that St Paul's WMS disband. Carried. The Peterborough Presbyterial has been informed of our decision and the monies in the bank account have been sent into the Peterborough Presbyterial as per the constitution of the WMS of the Presbyterian Church of Canada.

Joan Lucas, President
Evelyn Turner, Treasurer
Dec. 31, 2021

DIRECTOR OF MUSIC – 2021 ANNUAL REPORT

This report dovetails into the reports of the Worship/Christian Ed Committee and the Choir.

Choirs are a significant part of the life of any church and St Paul's is no exception. Although the Choir is not currently singing as part of worship, Choir members continue to lead and support various activities within the congregation. Thanks to the choir executive and this year's President, Lori Bowerman, for keeping things running so smoothly.

The Choir continues to meet socially on ZOOM in lieu of our normal Choir rehearsals. These weekly Thursday meetings have continued without a break, including from cottages and the middle of a lake. We have also extended an invitation to Session and the Congregation to join us.

Here are some highlights of the year:

- March 7- we celebrated the 2nd anniversary of our arrival at The Mount Community Centre (TMCC).
- May 2 - Anniversary Service - Rev. Barney Grace
- September 19 - afternoon Induction Service for Rev. Debora Rolls (hybrid service: in-person & ZOOM)
- October 3 – World Communion Sunday
- November 7 - Remembrance Sunday
- Christmas Eve saw the revival of St Paul's Merry Band. We also featured the Stumpf family instrumental trio.

BETHLEHEM 'LIVE - The 'Virtual' Edition. On Saturday, 18 December at 7pm, for the second year in a row, we offered a ZOOM presentation of Bethlehem 'Live. Special thanks to John Patton and Bruce Roxburgh for their technical support and to Betty Patton, Betty Smith and Don Giles for the use of their photos from previous years presentations.

The focus of my job has shifted. Although there is no choir work happening, prior to Pastor Debora's arrival, I assumed the role of Worship Coordinator, gathering information from our various preachers, finding and preparing a hymn for each week (accompaniment for singers as well as a pre-recorded improvisation to follow the sermon), and arranging for singers. Information is also prepared for St Paul's Connects, which Elaine Kempt sends out each Friday. On Saturday mornings, Sheryl Smith and I met on ZOOM with readers and singers to rehearse, making sure that microphones and cameras are well-placed and picking up the voices clearly. These rehearsals have also allowed us to work together to make the readings more expressive and meaningful. More recently, these rehearsals have become optional as people have become more comfortable with technology and as we have developed more expressive ways of reading.

Since Pastor Debora's arrival, she and I have worked together to plan worship and choose music that would inspire and encourage us all. With recent changes to COVID protocols, it has become possible for the singers (one or two) to meet with me at TMCC to do a live recording for our Sunday worship. This has allowed for a much better quality in the presentation.

MUSIC LISTENING LISTS - As we moved from in-person services in 2020, I began to send these to the Choir, first focusing on the hymns and scripture passages used that Sunday. I'd also include links to YouTube recordings of other choirs singing anthems that were familiar to us. This has expanded and now goes out to Session members, too. If anyone else is interested in receiving this, that can be easily arranged.

I am very thankful to Sheryl Smith and Elaine Kempt who prepared the PowerPoint presentations, found our readers and worked with me to do these preparations, and to Bruce Roxburgh and John Patton who have been an invaluable support as we have learned about and used ZOOM. We continue to strive for improved sound and presentation quality.

BENEFITS – As I mentioned last year, one might think that being cooped up and unable to hold in-person services, but meeting on ZOOM instead, would have no benefits, but here are some. I'm sure you'll be able to add more.

- The move to an abbreviated online service has forced us to focus. Condensing our former, one-hour format down to 30-40 minutes has shown us what is important - scripture, message, prayer, music and community.
- The format for Scripture readers (and lately, congregants who do Call to Worship, Candlelighting and Lord's Prayer) has also led to more people being involved on a weekly basis. When I view the online services of other churches, St Paul's is unique in our inclusion of the congregation.
- Snow days and bad road conditions no longer prevent anyone from attending worship.
- Several people have become comfortable enough with ZOOM that they now use it with family and friends.

THANKS to the various ministers and preachers who led us for the start of the year, who brought us both comfort and encouragement and, together with the rest of us, have learned to use ZOOM to reach out to the St Paul's community: Rev. Terry Ingram (Interim Moderator), Rev. Barney Grace, John Andela, Dave Graham, Janet Halstead & Catherine Thomas, Rani Ibrahim, Eric Prugh, and Brenda Roxburgh.

THANKS to Pastor Debora who led us for the last half of the year. She has brought many gifts and I sense the blessing that many people in the congregation feel in response to these gifts.

THANKS also to Rev. Terry, Pastor Debora, and Elaine for being so easy to work with and thanks to Session and the congregation for their ongoing support.

THANKS to our online singers, Pat Mills, Betty & Rod Smith, and Devon Wilkins, and to the many readers who have made our weekly worship experience so much richer.

THANKS to Aby (French horn), Sadie (oboe), and Duncan (bassoon) Stumpf for their musical contributions on Remembrance Sunday and Christmas Eve.

I have commented before and will continue to congratulate the congregation of St Paul's for its ability to deal with change and its flexibility in adapting to new situations.

May music continue to enrich your lives!
Douglas Schalin

ABOUT THE MESSAGE

Have you ever found yourself struggling to remember what the previous Sunday's sermon was about? Most certainly, you could go to St. Paul's website to hear it in Pastor Debora's own voice, or you could join us each Wednesday morning at 10:00 a.m.

At the moment, there are only three of us who meet, so we chat over the phone, but in order to welcome more people, we're most willing to move to Zoom.

Why not give serious consideration to putting the world aside for a half-hour, and joining us as we read through the scripture passages from the previous Sunday, and touch on the highlights of Debora's message.

Interested? Contact Sheryl Smith at: sherylsmith222@gmail.com

Respectfully submitted by
Devon Wilkins.

BOARD OF TRUSTEES
FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2021

RBC Investment Account – Summary		
Opening Portfolio Value 1 January 2021		\$686,349.69
General	\$620,043.58	
M & O Funds	65,306.11	
Flower Comm	1,000.00	
Gov't of Canada loan due 31 Dec 2023		40,000.00
Gov't of Canada grant		20,000.00
Bequest rec'd		2,000.00
Sale of KCU shares		84.00
Net Investment Return		95,356.34
Gen	\$70,782.55	
M&O	24,489.79	
Flower	84.00	
Transfer funds to Board of Managers		\$ 72,000.00
Transfer funds to M & O Comm		13,300.00
Transfer funds to Flower Committee (o/s)		84.00
Closing Portfolio Value 31 Dec 2021		758,406.03
		<hr/> <hr/>
		\$843,790.03 \$843,790.03

INVESTMENT RETURN FOR 2021	
Increase in Market Value	\$64,684.36
Income Summary	30,671.98

Total Investment Gain	\$95,356.34
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TRUSTEES ANNUAL REPORT – 2021

This year has been an unusual year again; still not worshipping in the sanctuary nor meeting at the church.

Due to Covid, we have had to do all communications with our financial advisors by phone or email at RBC. We have come out of 2021 ahead, having to only transfer \$6,000 per month to keep St Paul's operating. We qualified for one Government grant for \$60,000, and we have to pay back \$40,000 by December 31, 2023, and we have locked up the \$60,000 to earn interest for us.

We received a bequest from the Estate of Grace Brigham. We have had two other notifications from lawyers to report that St Paul's will have other bequests from two other estates which are not yet finalized. Please keep in mind that we are able to receive bequests from estates, so keep St Paul's in mind when changing your wills.

The trustees thank the fundraising groups who have successfully contributed to the General Fund.

The trustees have identified and are concerned that our givings are not keeping up with our expenses. The Board of Managers still have obligations to keep St Paul's going, even though we are not currently meeting in person. Please prayerfully consider how you might give back to God a portion of that which he has given to you.

Thank you to my fellow trustee members: Eric Prugh, Doug Evans, Bruce Roxburgh and Kathy Blackwood.

Thank you to Elaine Kempt, St Paul's Administrator, and Lori Bowerman, our Treasurer.

Thank you also to our new Pastor, Debora Rolls. It has been a busy five months for you.

Faithfully submitted,
Catherine Thomas

<u>Insurance</u>	<u>2021</u>
Directors and officers Liability	5,000,000
Abuse Coverage	5,000,000
Tenants' Liability & Other	2,000,000
Business Interruption	250,000
Crime	100,000
Commercial General Liability	5,000,000
Umbrella Liability	5,000,000

NOTES FROM THE OFFICE

Thank you to all those who help support my work in the office during these Covid times and helped to deliver material to our congregation as needed.

I am pleased to welcome Debora into the office, the building, and our lives. To Douglas for helping to provide the Sunday information and Sheryl who have helped provide information and in checking the Friday email (Mailchimp/St. Paul's Connects)... thank you!

Many thanks to Lori for your unending knowledge and support as Treasurer! To Janet for your unending support with everything to do with Presbytery and much more, thank you! Sheryl thanks for all your knowledge and help with regard to applying for Government Programs during this time of Covid. Hats off to Bruce R. for all your help with the online Bazaar fundraiser, we could not have done this without you! Bruce & Pat thanks for taking the lead on the Bazaar you folks were awesome.

With gratitude,
Elaine Kempt, Administrator

NOTICE TO MEMBERS

I have examined the balance sheet of St. Paul's Presbyterian Church as at December 31, 2021 and the statements of revenues and expenses and accumulated surplus for the year then ended. My examination consisted primarily of enquiry, analytical procedures, limited testing of transactions and discussion related to the information supplied by management.

Based upon my examination, nothing has come to my attention that causes me to believe that these financial statements are not, in all material respects, in accordance with Canadian generally accepted accounting principles.

Kelly Hroncich, Senior Accountant
Kayser Financial Services Inc.
February 7, 2022

OPERATIONAL BUDGET	2021 Projected Budget	2021 Actual	2022 Projected Budget
INCOME			
Givings	75,000.00	67,768.34	75,000.00
Building Rentals	2,000.00	6,101.00	2,000.00
Fundraising	6,000.00	11,011.00	10,000.00
HST/ Rebate	600.00	0.00	1,045.00
\$ from Trust Fund	92,000.00	72,000.00	72,000.00
Pink Envelopes		35.00	50.00
Miscellaneous Income	-	800.00	0
Federal Government - CERS	-	2,921.71	0
Federal Government - CEWS	-	0	0
Ontario Government Grant		20,000.00	0.00
Memorial Fund	-	2,000.00	0
M&O - 10% Tithe deferred from 2020	5,600.00	5,600.00	0
Grants for Newcomer's Ministry from PCC	40,000.00	40,000.00	35,000.00
Donations & Grants for Newcomer's Ministry from other sources	15,000.00	30,050.00	30,000.00
Sunday School Foster Child		697.00	468.00
TOTAL INCOME	236,200.00	258,984.05	225,563.00
EXPENSES			
Building & Property	1,300.00	15.57	1,000.00
Rent	41,000.00	40,262.70	41,000.00
Office Supplies/Admin/postage/advertising	2,500.00		2,500.00
Office Equipment/Website		1,368.00	
Office Supplies		513.91	
Office -postage, advertising, bank charges		669.53	
Auditor	800.00	779.55	900.00
Telephone/Internet/Teleconferencing/Zoom	3,000.00	4,297.74	4,300.00
Music Copyright	500.00	0	500.00
Technology/Capital Equipment	3,500.00	0	3,500.00
Director of Music Supply	600.00	0	600.00
Piano Tuning	120.00	0	120.00
Session Committees	500.00		
worship		125.07	1000.00
fellowship & pastoral care		129.83	140.00
Pulpit Supply (+ moderator)	8,000.00	9,689.44	1,200.00
Fundraising Expense	500.00	928.84	800.00
Fundraising Donations		1,237.20	2,500.00
Presbyterian Synod Levy	1,917.00	1,917.00	1,782.00
Wages & Benefits+ Pension Levy	168,000.00	136,685.59	159,330.00
Church Insurance	2,600.00	2,836.08	3,000.00
HST recoverable expense	600.00		
Envelope Expense		161.14	150.00
Miscellaneous Expense		800.00	0
Expense for Newcomer's Ministry	3,500.00	3,466.35	600.00
Sunday School Foster Child		697.00	468.00
Surplus/Loss	(15,764.00)	50,403.51	173.00
Memorial Fund		2,000.00	
M&O Tithe from 2020	5,527.00		
10% Tithe from deferred 2021 Givings	7,500.00		
TOTAL EXPENSES	236,200.00	258,984.05	225,563.00

NON OPERATIONAL FINANCIAL SUMMARY FOR 2021				
	OPENING BALANCE	INCOME	EXPENSE	CLOSING BALANCE
GIFTS FOR CHANGE	144.85	151.65	0	296.50
PRESBYTERIAN SHARING	0	2,498.00	2,498.00	0
PWS&D	0	495.00	495.00	0
HAITI SPONSOR CHILD SPONSORS	1,540.00	9,630.00	8,590.00	2,580.00
(M&O)		4,420.00	3,960.00	460
MOUNTAIN SCHOOL	0	4,670.00	4,200.00	470
HAITI CHRISTMAS PROGRAM	30	1,275.00	1,155.00	150
HAITI COFFEE MONEY	148.85	0	0	148.85
HAITI RELIEF	0	1,320.00	1,320.00	0
HAITI SOLAR PANEL	0	6,025.00	6,025.00	0
ABDULLA FAMILY	28,983.41	7,200.00	0	36,183.41
QATTAN/JORDAN	23,152.72	0	0	23,152.72

FINANCIAL SUMMARY OF ALLOCATIONS OF \$150,000 FROM THE SALE OF THE CHURCH:				
IN 2018	\$10,770.00	was spent		
IN 2019	\$64,923.89	was spent		
IN 2020	\$9,000.00	was spent		
			BALANCE	\$65,306.11
IN 2021				
	SUPPORT THE REMAINDER OF ORPHANS IN JACMEL HAITI			\$3,960.00
	SUPPORT SCHOOL IN MOUNTAINS IN HAITI			\$4,200.00
	TO PURCHASE SOLAR PANELS FOR HAITI ORPHANAGE			<u>\$4,300.00</u>
			TOTAL FOR 2021	\$12,460.00
			THIS LEAVES A BALANCE OF	\$52,846.11

FLOWER COMMITTEE FINANCIAL REPORT 2021

RECEIPTS

Bank Balance Brought Forward	157.75
L. Thomas Estate	84.00

Total

241.75

Carole Adams, Treasurer

DISBURSEMENTS

Bank Balance December 31, 2021	241.75
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Total

241.75

LADIES' AID SOCIETY FINANCIAL REPORT 2021

INCOME

Bank Balance – Jan. 1, 2021	1,727.78
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Total

1,727.78

Evelyn Turner, Treasurer

DISBURSEMENTS

St. Paul's – Haiti Sponsor Child (2021)	360.00
St. Paul's – Haiti Sponsor Child (2022)	360.00
PWS&D	230.00
Crossroads	230.00
Living Waters	230.00
Luncheon	257.96
Bank Balance as of Dec. 21, 2021	<u>59.82</u>

1,727.78

BETHLEHEM 'LIVE FINANCIAL STATEMENT 2021

RECEIPTS

Opening balance Jan. 1, 2021	1,651.03
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Total

\$1,651.03

Elaine Flett-Hurst

EXPENDITURES

Closing balance Dec. 31, 2021	1,651.03
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Total

1,651.03

ST. PAUL'S PRESBYTERIAN CHURCH CHOIR

FINANCIAL REPORT FOR 2021

INCOME		EXPENDITURE	
Opening Balance-Jan. 1, 2021	922.43	Administration costs	228.00
Weekly Offering	775.00	Donation – Haiti	360.00
Haiti Donations	470.00		
GIC interest – 2021	<u>18.00</u>		
Total Income	<u>2,185.43</u>	Total Expenses	<u>588.00</u>
		Closing Bank Balance	<u>1,597.43</u>
			<u>2,185.43</u>

Note:

Included in the above bank balance of this account are monies designated for the purchase of new music.

Below is an account of the donations and purchases for music.

Investments – interest to be used for the purchase of new music

GIC –McCulloch Estate – maturity date – December 2021 1,000.00

Funds available for the purchase of new music

2021 opening balance	685.13
GIC Interest - 2021	18.00
2021 closing balance	<u>703.13</u>

Actual operating bank balance is 894.30

Don Giles
Treasurer

WOMEN'S MISSIONARY SOCIETY
FINANCIAL STATEMENT TO DECEMBER 31, 2021

INCOME		EXPENSES	
Bank balance January 1, 2021	51.27	Presbyterian Treasurer	48.00
Total Income	<u>51.27</u>	Bank balance December 31, 2021	<u>3.27</u>
		Total Expenditures	<u>51.27</u>

Because there has been so little, if any, activity during the year in either account, we do not receive regular bank statements. Any balance after deduction of bank charges will be forwarded to St. Paul's (Ladies Aid) and Presbyterian (WMS) as this will be the final report for both groups.

Evelyn Turner
Treasurer