

ST. ANDREW'S PRESBYTERIAN CHURCH

DARTMOUTH, NS



**ANNUAL REPORT
2021**

ST. ANDREW'S PRESBYTERIAN CHURCH - 2021

www.standrewspcc.ca

216 School Street, Dartmouth, NS B3A 2Y4

902-469-4480

Minister: Rev. Dr. P. A. (Sandy) McDonald, B.A., B.D., D.D.

902-466-6247 (Home); 902-497-8112 (Cell)

pamcdonald@ns.sympatico.ca

Minister Emeritus: Rev. Robert A.B. MacLean

Kirk Session

Moderator: P.A. McDonald

Clerk (Jan. 1/07) & Representative Elder: Cheryl Weeks ('91)

Roll Clerk: Pro Tem: P.A. McDonald

J. Wade MacDonald ('78)

Gerald Archibald ('79)

Sadie Hurst ('88)

Kathy Sloan ('88)

Alex Bruce ('91)

Isabel Sarson (leave of absence began June 23/14) ('95)

John Bartlett-Visser ('98)

Margaret Bingley ('98)

Barbara Cruickshank ('02)

Michael Laveck ('02)

Ian Murray ('02)

Carol Stevenson ('02)

Susan Burris (leave of absence began Mar. 1/18) ('06)

Andrew Kennedy ('10)

William Langley ('10)

Mary Pyche ('10)

Jim Russell ('10)

Linda Russell ('10)

Richard Sloan ('10)

Lois Dewar ('13)

James Leck ('13)

Whitney Canning ('13)

Isabelle Young ('13)

Ross Barkhouse ('20)

Megan Douglas ('20)

Nancy Heighton ('20)

Murdo MacKay ('20)

Nancy McNeil ('20)

Eldon Weeks (died April 1, 2021) ('20)

Organist: Dr. Kenneth Cameron; **Senior Choir Director:** Cheryl Weeks (retired June 30, 2020)

Church School Superintendents: Nancy McNeil and Meghan Pyche Melanson

Nursery Co-ordinator: Heather Barkhouse; **Offering Receipts Secretary:** Lesley Waugh

Bulletin Secretary: Kathy Sloan; **These Days Secretary:** Jean Bartholomew **Church Treasurer:** Joyce Ross

Auditors: Internal: Russell Trimper, **External:** Colin MacPherson

Kirk Session Committees

Worship & Fellowship: Mary Pyche, Convenor, 2020-22:

Ross Barkhouse, Nancy Heighton, Mike Laveck,

Isabelle Young, Cheryl Weeks

Erin Sloan (2013-15, 2016-18) 2019-21

Hilda Visser 2019-21

Lee Walker (2015-17) (2018-20) 2021

Kate Watson(2011, 2012-14, 2015-17) (2018-20) 2021

Ann Campbell (2011-13,2014-16, 2017-19) 2020-22

Mary Sutherland (2014-16, 2017-19) 2020-22

Jean St-Pierre (2014-16,2017-19) 2020-22

June Stone (2017-19) 2020-22

Outreach

Jamie Leck, Convenor, 2019-21; Marg Bingley,

Barbara Cruickshank, Lois Dewar, Sadie Hurst,

Mike Laveck, Ricky Sloan, Carol Stevenson

Dawn Hemsworth (2010-12, 2013-15, 2016-18) 2019-21

Gregg Lambert (2012-14, 2015-17, 2018) 2019-21

Richard Mabbett (2016-18) 2019-21

AJ Macdonald 2021-23

Education

Alex Bruce, Convenor, (2018-20), 2021

John Bartlett-Visser, Megan Douglas, Andrew Kennedy,

Nancy McNeil, Linda Russell

Church School Superintendents

Heather Ferguson (2010-13,2014-16,2017-19) 2020-21

Margaret Anne Ferreira 2020-22

Heather Barkhouse (2010-12,2013-15,2016-19) (2020)
2021-23

Debbie Pegg (2015-17) (2018-20) 2021-23

Lisa Glennie (2018-20) 2021-23

Baptisms

Brady Bama son of Emily (Marecek) & Sean Szopa

Archer Joseph son of Whitney & Christopher Canning

Finance & Stewardship

Murdo MacKay, Convenor, 2020-22;

Ian Murray, Jim Russell, Kathy Sloan, Whitney Canning

William Hattie (2013-15,2016-18) 2019-21

Lorena MacDonald (2010-13, 2014-16,2017-19) 2020-22

Susan Burris (2018-20) 2021-23

Treasurer

Property

Gary Allen, Convenor (2018-2020), 2021

Gerry Archibald, Bill Langley, Wade MacDonald,

Eldon Weeks (died April 1/21)

Judy Morrison (2017-19) 2020-22

Neil Pegg (2017-19) 2020-22

David Campbell (2014-16,2017-19) 2020-22

Gordon Ross (2010-12, 2013-15, (2016-20) 2021-23

Mike Barkhouse 2021(Nov.11)

Personnel & Planning (comprised of only elders)

Ian Murray, Convenor 2020-22; Gerry Archibald,

Marg Bingley, Alex Bruce, Wade MacDonald,

Mary Pyche, Ricky Sloan, Clerk of Session

Nominating

Isabelle Young, Convenor 2021-23; Jamie Leck,

Carol Stevenson,

Scott Watson 2020-21;

Gregg Lambert 2020-22;

Donna Lee Laveck 2021-22

Deaths

Gean Ross February 2

Mervyn Phillips February 27

Eldon Weeks April 1

Margaret MacKay June 30

Sandra Wagner July 12

Fiona McMinn September 6

Garth Holden September 16

Isobell Langley September 23

Norma Fraser October 22

Alfred Charles "Pat" Williams December 5

Marriage:

Bruce Cameron & Patricia Michael September 2

Annual Review of the Kirk Session – 2021

In 2021, the people of St. Andrew's continued to find a balance in worship, witness and work in the midst of the reality of the COVID-19 pandemic. Our minister, on several occasions, indicated it was a year of pivoting and indeed, sometimes very quickly! In January, public health restrictions were changed so that we could hold services in the church with 50% capacity, wearing of masks, physical distancing and recording names of those attending services. On January 3, the 9:00 a.m. service was held in the church and the 10:30 a.m. service on ZOOM only with recorded music by St. Andrew's Choir. From January 10 to April 18, both services were held in the church building and the 10:30 a.m. service was broadcast on ZOOM. Some choir members offered the hymns because congregational singing was not allowed.

Due to increasing cases of COVID-19, additional restrictions were put in place by Public Health and the church building was closed from April 25 to June 27; once again, we worshipped on ZOOM only at 10:30 a.m. During this time Dr. Ken Cameron provided recorded preludes and Jake Barkhouse provided a recorded keyboard solo. We celebrated Mission Awareness Sunday, Battle of the Atlantic Sunday, Christian Family Sunday, Ascension Sunday, and Pentecost during this period and The Lord's Supper was celebrated on Pentecost. On May 19, a new ZOOM gathering consisting of Bible, Prayer and Fellowship began and it continued for most Wednesday evenings at 7:30 p.m. except for December.

We returned to the building on July 4 for both services and continued to broadcast the 10:30 a.m. service on ZOOM. Congregational singing was not permitted; choir members offered the hymns each Sunday.

On December 21, COVID-19 restrictions were upgraded by Public Health because of the Omicron variant and faith communities were only permitted to have 25% capacity up to 50 persons with all previous restrictions in place and only one person singing. For the well-being and safety of all persons, the Session decided to have one Christmas Eve service on ZOOM at 6:00 p.m. with the assistance of Dr. Ken Cameron at the organ and Scott Hughes of Labrador singing 3 Carols. Holy Communion was celebrated and persons were invited to light a candle at home during the singing of "Silent Night." Several children presented a short pageant from their homes.

The 10:30 a.m. service was broadcast on ZOOM every Sunday in 2021! It seems that we've all been changed by it, and we believe we can't go back! The ZOOM services reached Vancouver, Denmark, Taiwan, areas of Ontario, and Prince Edward Island! We have worked hard at staying connected and making church available to all in safe and healthy ways. The minister provided a typed sermon each Sunday and it was sent by email to parishioners; most ZOOM services were recorded and placed on our church website each week. Parishioners without the internet received the bulletin and sermon either by delivery or Canada Post.

On February 17, the Ash Wednesday service was on ZOOM only at 7:30 p.m.

On March 7, St. Andrew's celebrated its 68th Anniversary as a community of faith in Dartmouth. A service of celebration included special music by Bob and Al Macdonald.

The Annual Meeting was held on March 22 on ZOOM only at 7:30 pm.....a first! Cheryl Weeks spoke about ministry in 2020 as we navigated the presence of COVID-19. Murdo MacKay presented the 2020 financial reports and the proposed 2021 Operating Budget. A short Presbyterians Sharing video was viewed and Ricky Sloan presented the proposed Presbyterians Sharing Allocation of \$36,000 for 2021. The congregation approved the action of the Session in disbursing \$8,200 from the Mission, Outreach and Benevolence category of the Legacy for Growth Fund for 2020 grants to: (a) HomeBridge Youth Society: 2,500; (b) Manna for Health for sexual orientation minorities: 1,000; (c) Boys & Girls Club of Dartmouth: 500; (d) Elizabeth Fry Society (Holly House): 500; (e) Whitney Canning (Bursary for ministry candidate): 3,500; (f) Ahmad family gift card: 500. Dr. Nancy McNeil offered an expression of faith.

On March 28, Palm Sunday, Whitney Canning, one of our elders and a candidate for the ministry of Word & Sacrament, conducted part of the service and preached the sermon. The Maundy Thursday service and supper was on ZOOM only and persons were invited to engage in fellowship as they ate their meal. Good Friday service was in the church and on ZOOM at 10:30 a.m. – "The Seven Words From The Cross." The Easter Day Sunrise Service was in the church because of inclement weather and each family group brought their breakfast. Easter Day Services were held at 9 a.m. and 10:30 a.m. and on ZOOM at 10:30 a.m. Holy Communion was celebrated at each service.

Mary Pyche, one of our elders, conducted both services on July 18, and Ricky Sloan, one of our elders, conducted both services on July 25. Thank you!

The Rev. Sukho Lee, a minister on the Appendix to the Roll of The Presbytery of Halifax & Lunenburg, conducted services on August 15 and August 29.

A congregational meeting was held on September 26. The Kirk Session presented to the congregation a recommendation to disburse funds from the Mission, Outreach and Benevolence category of the Legacy for Growth Fund. The following disbursements were approved: (a) Congregations of Hardwood Lands and St. James', Noel Road: \$2,000 each, Knox, Dublin Shore & St. Matthew's, West Dublin: \$1,000 each; Camp Geddie for wash house: \$7,000; Boys & Girls Club: \$1,000; Holly House of the Elizabeth Fry Society: \$1,000; HomeBridge Youth Society: \$3,000; Manna for health for sexual orientation minorities: \$1,000; Bursary for ministry student, Whitney Canning: \$3,500; Ahmad family gift card: \$500; The Presbyterian Church of Saint David, Halifax Capital Fund appeal for essential sanctuary repairs: \$10,000; Out of the Cold Overnight Shelter: \$5,000; Shelter Nova Scotia for a program for individuals/families at risk of eviction: \$12,000.

On October 3, World Communion Sunday, Ross Barkhouse, Megan Douglas, Nancy Heighton, Murdo MacKay and Nancy McNeil were ordained as Elders and inducted into the Kirk Session. They were elected as elders in January 2020. Because of COVID-19, the Ordination was postponed several times. We welcome these persons to our Session. Jake Barkhouse played the Offertory. The Lord's Supper was celebrated. All glasses contained grape juice provided by our senior elder, Wade MacDonald. He pressed the juice from grapes grown on the vines at his cottage in Pictou County. Thank you Wade!

Harvest Thanksgiving Sunday was held on October 10. The Chancel was beautifully decorated; gifts of food and money placed on the Chancel stairs were taken to Margaret's House (FOOD). The Lord's Supper was celebrated.

An Act of Remembrance was held at the beginning of the service on November 7.

On November 14, Cheryl Weeks was honoured at the end of the 10:30 a.m. service for her 27 years of service as the Choir Director. She retired in June 2020 but the Session waited for an opportune time during the pandemic period to express thanksgiving to her for her long, capable and enthusiastic service. During her term of service, she worked with younger singers, incorporating them in some of the anthems sung by the Senior Choir. Another helpful and imaginative contribution that she made was to have Madelyn Simms, a soprano in the choir, provide percussion at the Carol Service and from time to time during the year. Most memorable of all was the annual Christmas Carol Service which she carefully planned and directed. At some services through the years, she and Helen Martin played piano and organ duets. The chair of the Personnel and Planning Committee, Ian Murray, gave a suitable address following which Hilda Visser, the choir president, presented flowers from the choir and a gift from the congregation. Daniel Jack of Calvin Church, Halifax provided special music on the piano including two medleys of several hymns that Cheryl very much likes. He also played pieces during the Offertory and after the service.

A Carol Service was held on December 19 with Cheryl Weeks directing and Daniel Jack of Calvin Church, Halifax as the accompanist. A first for the choir – sang all anthems with masks on as well as physically distanced!

White Gifts Sunday was held on December 19 and gifts received were taken to Christ Church for distribution.

Several 1972 Book of Praise were donated to St. Matthew's Presbyterian Church, Grand Falls-Windsor, Newfoundland; their hymnbooks were destroyed in a devastating fire in October 2019.

We are deeply grateful to our minister, the Rev. Dr. P.A. (Sandy) McDonald, for his shepherding our flock for 53 years. We appreciated his leadership during the challenging times of COVID-19 and give thanks for his passion, spirit and enthusiasm. May God continue to embrace him with His love and grace. To Chris, we offer our deep appreciation for the support given to Sandy during these different days of ministry and for her endless devotion to all aspects of the ministry at St. Andrew's. Thank you, Chris, for all that you do behind the scenes!

Roll of Professing Members

During 2021 the following statistical changes have taken place in our Roll of Professing Members:

<u>Professing Members Received:</u> 0	<u>Professing Members Removed:</u>
	By death: 4
Total Roll of Professing Members as of December 31, 2020:	287
Total Roll of Professing Members as of December 31, 2021:	283

Worship & Fellowship Committee: The Sacrament of the Lord's Supper was celebrated at most services at 9 a.m. until April 18 and at the 9 a.m. service from July 8 to December 19 and at the 10:30 a.m. service on February 14, April 4, May 23(online), July 11, October 3, October 11, AND October 31. Holy Communion was also celebrated at the Ash Wednesday service on ZOOM and at the service on December 24 at 6:00 p.m. on ZOOM. Marg Bingley phoned or emailed the parishioners on their birthday! Thank you Marg! The Session is very appreciative of the work of those who provided music at our services. Our thanks to the Choir, members who helped with the hymns from January 10 to April 18 and from July 4 to December 19 and to Jake Barkhouse. The Prayer Circle continued to be a valuable tool in the congregation.

Outreach Committee: The following programs and services were provided during 2021: (a) Corrections Ministries-\$500 and 5 copies of "These Days" were given to Holly House, operated by the Elizabeth Fry Society; (b) regular donations of food, hygiene supplies, and money to the Christ Church Food and Clothing Ministry; (c) monthly supper meal for Hope Cottage, (co-ordinators: Lee & Naomi Walker and Jim & Kathy Kennedy); (d) monthly lunch for FOOD (Margaret's House, Dartmouth)(co-ordinator: Joyce Ross); (e) 2 services led by our minister on Tuesday afternoons at Ocean View Continuing Care Centre; (f) Christmas Project gifts were given to FEED NS; (g) Money was given by the congregation to Presbyterians Sharing(National Church Budget), Presbyterian World Service and Development, FOOD, Hope Cottage, Camp Geddie, The Presbyterian College, Montreal, Refugee Family Fund and to a variety of funds that help folk afflicted by natural disasters through PWS&D;(h) the service of the Minister on the Pastoral Care Committee of Ocean View Continuing Care Centre; (i) the Prayer Shawl Ministry (there is a report elsewhere in the Annual Report); (j) can tabs continued to be collected at a high rate and delivered to Summer Street Industries in New Glasgow by Wade MacDonald; a staff person turns them in for melting and donates the money for the purchase of wheelchairs; (k) *Gifts of Change* catalogue from our national church was mailed to each home in the congregation in the Presbyterian Connection newspaper; (l) There is an account at Bluenose Recycling for parishioners to take recycling items; funds realized from the account go to Camp Geddie. (n)The Committee arranged for a \$4,000 bursary from the bequest funds, as approved at the Annual Meeting for a Dartmouth High School graduate entering a post-secondary education program who demonstrated in an essay not exceeding 500 words that she/he has contributed to community betterment and whom school officials viewed as financially deserving. The Committee selected the best essay of the applicants for the bursary and a thank you note was received from the recipient. The Committee is thankful to all those who participated in the various outreach programs through prayer and gifts.

Education Committee: Church School classes were provided from January 10 to April 18 and between late September and mid-December. Leadership for the Youth Group was provided by Andrew Kennedy, Megan Douglas, Ross Barkhouse & P.A. McDonald. Several households subscribe to *These Days*, a daily devotional booklet; the Committee is grateful to Jean Bartholomew for serving as the secretary. *Presbyterian Connection:* The newspaper provided by our national office is mailed 4 times a year to each household. The Committee provided support for the Superintendents of the Church School. The Superintendents were Meghan Pyche Melanson and Nancy McNeil.

The Committee appreciated all who helped with the Education programs.

Finance & Stewardship Committee: The Committee invited people to consider using PAR (pre-authorized remittance) or e-transfer for their offerings for several reasons, e.g. the reduction in the amount of paper used and in the work of the Treasurer and Offering Receipts Secretary and assistance for the budget planning of the committee. The Committee prepared a budget for 2022 for presentation to the Session. The Committee is grateful to Joyce Ross, the Treasurer, and to Lesley Waugh, the Receipts Secretary, for the many hours of work that they devoted to their tasks. The Committee is very indebted to the congregation for the financial support for the mission and ministries at St. Andrew's during a most challenging year.

Property Committee: The lawn nourishment was done by *Nutrilawn* and the lawn cutting was done by Ryland Landscaping. The snow plowing was done by Sheldon Tipert from January – April and in the fall by Harris Purvis. Sidewalk snow removal was done by Ryland Landscaping. The annual inspection of the fire

extinguishers was performed; a regular check of emergency lighting was done by Bill Langley. Quarterly maintenance of the elevator was done. A neighbour, Ron MacLean, provided oversight of the property when the minister was away; this is done at no charge. A small amount of janitorial work was done voluntarily by James Smith. Scott Watson did a few minor repairs. He also looked after making temporary repairs to the tower area of the roof to prevent leaking.

Sheldon Tipert retired after doing the driveway plowing for several decades. The Session sent him a letter of thanks.

Personnel & Planning Committee: This Committee provides pastoral support and feedback to the minister. The minister kept in close consultation with the Committee about the changes in many areas of congregational life because of COVID-19. The Committee prepared recommendations for the Session regarding the 2022 Stipend for the minister as well as salary for the organist. The Committee also prepared recommendations for the Session regarding nominations for elders on Session committees and committee conveners. Information about the church rentals was reported by the Moderator and Clerk to the Committee. The website continued to be a useful communication tool for the congregation. Periodic e-news and notes were sent to the people of St. Andrew's to keep them informed of changes in our services because of COVID-19. The *Leading with Care* policy continued to be monitored and police records checks were updated for some of the elders. The Committee has 3 sub-committees; one is studying rental policy, one for the improvement in the transmission of services online.

Nominating Committee: The Nominating Committee is responsible to bring to the annual meeting a slate of persons other than elders to serve on the Session Committees, as well as the nomination for a Treasurer and 2 auditors.

The Session sincerely wishes to offer its gratitude to the people of St. Andrew's for your support, patience and commitment during 2021 as we worked our way through the challenges presented to us by the pandemic. We trust God's abundant grace and love will continue to bless our congregation in 2022.

Respectfully submitted,
Cheryl E. Weeks, Clerk of Session

Presbyterians Sharing

Rec. #1 That the Presbyterians Sharing accepted allocation for 2022 be \$36,000.

Disbursements from the Legacy for Growth Fund

Rec. #2 That the following grants be made from the Mission, Outreach and Benevolence category of the Legacy for Growth Fund: (a) \$3,000 for a bursary for Whitney Canning who is a candidate for the ministry; (b) \$4,000 for a bursary for a student graduating from Dartmouth High School and \$2,000 for a bursary for a student graduating from Prince Andrew High School who is pursuing post-secondary, who in the mind of the school administration has financial needs and who writes a suitable paper on the theme: "How I have given service in the community." (c) \$10,000 for Camp Geddie to provide salaries for two of the 2022 Summer Staff and whatever is left over for the Operating Fund.

Rec. #3 That \$12,000 be disbursed from the Capital Expenditures for Facilities and Improvements category to make substantial improvements in the transmission of services online by securing better video and audio components.

Church School

Classes were held from January 10 to April 18 and from September 26 to December 19. Because of COVID-19, no Christmas Program was presented. There were 3 classes – Junior, Intermediate and Senior. As of December 31, there were 12 students registered. The Intermediate and Senior classes used the “Seasons of the Spirit” Curriculum; the Junior class used the “Spark” curriculum. The staff from January to April was: Junior: Lisa Hayhurst; Intermediate - Megan Douglas; Senior- Jamie Leck. From September to December 19, the staff was Junior – Darlene Cossaboom; Intermediate – Livia Barkhouse; Senior – Jamie Leck. Supply teachers included Nancy MacNeill Smith, Erin Sloan, Mary Pyche; the Superintendents were Meghan Pyche Melanson and Nancy McNeil; they assisted in the classes when assistance was needed.

Ladies’ Guild

The St. Andrew’s Church Ladies’ Guild met on ZOOM on October 28; it met briefly in the Church Hall on November 25 to prepare gifts for Margaret’s House and to decide on 2021 donations.

Current Officers:

President – Lois Dewar

Vice-President: Nancy Heighton

Past President – Kelly Cameron

Corresponding Secretary – Nancy Archibald

Recording Secretary – Diana Mabbett

Ladies’ Guild Financial Report

Receipts

Book Sale	114.05
“No Bake” Sale	<u>2,070.00</u>
Total receipts	2,184.05

Disbursements

Bank Charges	59.40
Donations	550.00
Gift	300.00
St. Andrew’s	1,200.00
Cards & Postage	<u>100.00</u>
Total Disbursements:	2,209.40
Disbursements over revenue	(25.35)
Balance forward Dec. 31/20	176.14
Balance December 31, 2021	\$150.79

Isabelle Young, Treasurer

St. Andrew's Auxiliary of the Atlantic Mission Society

The Auxiliary met 4 times on ZOOM. The World Day of Prayer Service was the focus of the March meeting. At the June meeting, Martha Yang was the guest speaker and at the November meeting the speaker was Whitney Canning on her work as Director of Camp Geddie. The speaker at the December meeting was the Rev. Ian Ross-McDonald who is an associate member of the auxiliary; he is the General Secretary of the Life & Mission Agency of The Presbyterian Church in Canada.

Margaret MacKay and Idabell McDonald who were members for many years died in June.

Grants of \$80 were made to: Girls & Boys Breakfast Club, Camp Geddie, Evangel Hall Mission, CMHA (Among Friends), Street Connection, Phoenix Youth Program, Hospice Halifax, Adsum House, Bryony House.

The officers are:

President: Chris McDonald

Treasurer: Bonnie McLellan

Program: Dawn Hemsworth, Kathy Ingram

Presbyterian Message: Sandy Osborne

Recording Secretary: P.A. McDonald

Corresponding Secretary: Isabelle Young

Hospitality: Hilda Visser, Heather Hughes, Bernice Ross

Auditor: Cheryl Weeks

Atlantic Mission Society Treasurer's Report

Mission Fund

Offerings for Mission	4260.00
Dues	<u>190.00</u>
	4450.00

Expenditures

To AMS Regional for Mission	4260.00
Dues to AMS Regional	<u>190.00</u>
	4450.00

Working Fund

Collections	1004.00
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Expenditures

Memorials	100.00	
Margaret's House	30.00	
World Day of Prayer	100.00	
Grants	<u>720.00</u>	<u>950.00</u>
Income over expenditures		54.00
Balance forward Dec.31/20		<u>160.47</u>
Balance December 31,2021		214.47

Bonnie McLellan, Treasurer

Adult Fellowship Group

No gatherings in 2021

Kilted Choir

No report

Kilted Choir Financial Statement

Balance forward December 31/20	475.46
Balance December 31, 2021	475.46

St. Andrew's Choir

Some choir members did the singing of the hymns when the services were held at 10:30 a.m. Cheryl Weeks kindly agreed to direct the presentation of Christmas anthems and carols on December 19; the Men's Choir sang some anthems on this special service.

St. Andrew's Choir Financial Statement

Revenue

Donations	20.00	
Donations for music:	<u>15.00</u>	35.00

Expenditures

Flowers		<u>(91.37)</u>
Balance Forward Dec. 31/20		435.59
Balance December 31, 2021		379.00

Prayer Shawl Ministry

The Prayer Shawl Ministry presented 22 shawls this year including 6 to Adsum House. Since 2005, we've presented 737 shawls to those in need of prayers and hugs. Although we haven't met together members continue to knit shawls, along with toques, scarves and mittens for Outreach Missions. Please keep this wonderful ministry in your prayers.

Jean Bartholomew, President
Marg Bingley, Treasurer

Prayer Shawl Ministry Financial Statement

Revenue

Donations:	275.00
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Expenditures

Donations to St. Andrew's	600.00
Expenditures over revenue:	(325.00)
Balance forward Dec. 31/20	<u>701.51</u>
Balance December 31,2021	376.51

Youth Group

The Youth Group had 5 members. Leaders were: Andrew Kennedy, Megan Douglas, Ross Barkhouse & Rev. P.A. McDonald. Meetings were held January- March and September – December. The Group baked cookies for shutins in March and November. In November, the Group sold the 2022 Presbyterian Church in Canada calendar. In December, the Group decorated the sanctuary for Christmas. A barbecue was held at the home of Chris & Sandy McDonald in September.

Youth Group Financial Statement

Revenue

Calendar Sales	92.00
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<u>Expenditures</u>	0.00
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Balance forward Dec. 31/20	1,038.95
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Minutes of the Annual Meeting, March 22, 2021

The Annual Meeting of St. Andrew's Presbyterian Church, Dartmouth, NS was held on Monday, March 22, 2021 at 7:30 p.m. on ZOOM; Rev. Dr. P.A. (Sandy) McDonald, who offered prayer, served as chair and Kathy Sloan served as secretary.

Cheryl Weeks spoke about the life of St. Andrews in 2020 during the pandemic and the creativity of our congregation to cope and thrive throughout the year. She spoke of Sandy McDonald's willingness to use ZOOM and to stay in touch with parishioners during the year; she also thanked Chris McDonald for her support.

On motion Cheryl Weeks/Ann Campbell, the adoption of the reports on pages 1-13 of the Annual Report, including minutes of March 8, 2020 were approved as printed.

On motion, Cheryl Weeks/Diana Mabbett, Recommendation 2 that the congregation approve the action of the Session in disbursing \$8,200 from the Mission Outreach and Benevolence category of the Legacy for Growth Fund for 2020 to the following: HomeBridge Youth Society: 2,500; Manna for Health for sexual orientation minorities: 1,000; Boys & Girls Club of Dartmouth: 500; Elizabeth Fry Society (Holly House): 500; Whitney Canning (Bursary for ministry candidate): 3,500; Ahmad Family gift card: 200 was approved.

On motion, Cheryl Weeks/Neil Pegg, Recommendation 6 that the congregation approve the action of the Session in disbursing the cost of repairing the heating system in the furnace room and in the 1991 addition and of repairing the brickwork on the walls of the 1991 addition (\$9,138.13) from The Legacy for Growth Fund, Capital Expenditures for Facilities and Improvements category was approved.

On motion, Murdo MacKay/Richard Visser, the 2020 Financial audited statements were approved as printed on pages 14-18 of the Annual Report.

Murdo MacKay presented the proposed operating budget for 2021. On motion Murdo MacKay/Ian Murray the proposed operating budget for 2021 was accepted as printed.

A short video about Presbyterians Sharing was viewed. On motion Ricky Sloan/Wade MacDonald, the recommendation that the Presbyterians Sharing allocation for 2021 be \$36,000 was approved.

On motion, Ricky Sloan/Barb Cruickshank, Recommendation 3 that a bursary of \$4,000 be granted to a student graduating from Dartmouth High School in June, 2021 who is pursuing post-secondary studies, who in the mind of the school administration has financial needs and who writes a suitable paper on the theme: "How I have given service in the community" for the Outreach Committee was approved.

On motion, Ricky Sloan/David Campbell, Recommendation 4 that a bursary of \$1,000 be granted to a student graduating from Prince Andrew High School in June, 2021 with the same requirements as the Dartmouth High School Bursary was approved.

On motion, Ricky Sloan/Nancy MacNeil, Recommendation 5 that if permission is granted by the Canadian government for relatives of the Ahmad Family to come to Halifax, that \$600 a month be given to the Ahmad family for housing costs for a period of time, the length of which to be determined at a subsequent Session meeting and that the funds be withdrawn from The Legacy for Growth Fund, Mission, Outreach & Benevolence category, with the possibility of renewal in March 2022. *Disbursement from the Capital Expenditures for Facilities and Improvements category of the Legacy for Growth Fund*

On motion, Alex Bruce/Gerry Archibald, the following persons were named to the following positions and committees of Session for the period named: Worship & Fellowship Committee: Lee Walker and Kate Watson, 1 year; Outreach Committee: A.J. Macdonald – 3 years; Education Committee: Heather Barkhouse, Debbie Pegg & Lisa Glennie – all for 3 years; Finance & Stewardship Committee: Susan Burris, 3 years; Property

Committee: Gordon Ross, 3 years; Nominating Committee: Donna Lee Laveck, 1 year; Treasurer: Joyce Ross, 1 year; Auditors: Internal: Russell Trimper, External: Colin MacPherson, both for 1 year was approved.

On motion Alex Bruce/Ian Murray, the Session was asked to name 3 elders as Interim Trustees until the 2022 Annual Meeting.

Nancy MacNeil gave a testimony of faith.

On motion, Lois Dewar/Isabelle Young, it was agreed to adjourn.

The meeting was closed with prayer offered by P.A. McDonald.

Rev. Dr. P.A. (Sandy) McDonald, Chair

Kathy Sloan, Secretary

Minutes of congregational meeting held on September 21, 2021

A congregational meeting was held near the end of the 10:30 a.m. service on September 21, 2021. The purpose of the meeting was to present to the congregation a recommendation from the Kirk Session to approve the disbursing of some of the interest from the Mission, Outreach and Benevolence category of our Legacy for Growth Fund.

The Moderator opened with prayer. The Moderator presided as chair and the Clerk was the Secretary.

On motion Cheryl Weeks/Jamie Leck, it was unanimously adopted that the following grants be made from the accumulated interest in the Mission, Outreach and Benevolence category of our Legacy for Growth Fund: Congregations of Hardwood Lands and St. James', Noel Road: \$2,000 each; Knox, Dublin Shore & St. Matthew's, West Dublin: \$1,000 each; Camp Geddie for washhouse: \$7,000; Boys & Girls Club: \$1,000; Holly House of the Elizabeth Fry Society: \$1,000; Homebridge Youth Society: \$3,000; Manna for health for sexual orientation minorities: \$1,000; Bursary for ministry student, Whitney Canning: \$3,500; Ahmad family gift card: \$500; Church of Saint David, Halifax Capital Fund appeal for essential sanctuary repairs: \$10,000; Out of the Cold Overnight Shelter: \$5,000; Shelter Nova Scotia for a program for individuals/families at risk of eviction: \$12,000.

On motion David Campbell/Lee Walker, it was agreed to adjourn. The Moderator closed with prayer.

P.A. McDonald, Moderator

Cheryl E. Weeks, Clerk

Statistical Report of Givings - Year 2021

Statistical Report of Givings - Year 2021										
Amounts Given				Operating Fund		Presbyterians Sharing		PWS&D		
				2021	2020	2021	2020	2021	2020	
\$	1	to	\$ 50	18	15	10	14	7	11	
\$	51	to	\$ 100	15	3	9	11	10	12	
\$	101	to	\$ 200	9	10	15	14	16	12	
\$	201	to	\$ 300	8	9	25	27	15	16	
\$	301	to	\$ 400	7	8	7	4	3	4	
\$	401	to	\$ 500	13	7	4	2	5	2	
\$	501	to	\$ 600	7	8	3	2	2	4	
\$	601	to	\$ 700	5	3	0	1	2	3	
\$	701	to	\$ 800	9	13	0	3	2	3	
\$	801	to	\$ 900	5	3	0	1	1	0	
\$	901	to	\$ 1,000	7	14	0	0	0	0	
\$	1,001	to	\$ 1,500	16	13	5	3	1	1	
\$	1,501	to	\$ 2,000	10	11	0	2	0	0	
\$	2,001	to	\$ 2,500	5	5	0	2	1	0	
\$	2,501	to	\$ 3,000	3	4	2	0	0	0	
\$	3,001	to	\$ 3,500	1	3	0	0	0	0	
\$	3,501	to	\$ 4,000	0	1	0	0	0	0	
\$	4,001	to	\$ 4,500	4	2	0	0	0	0	
\$	4,501	to	\$ 5,000	0	1	0	0	0	0	
\$	5,001	to	\$ 5,500	0	0	0	0	0	0	
\$	5,501	to	\$ 6,000	2	0	0	0	0	0	
\$	6,001	to	\$ 6,500	0	1	0	0	0	0	
\$	6,501	to	\$ 7,000	0	0	0	0	0	0	
\$	7,001	to	\$ 7,500	1	0	0	1	0	0	
\$	7,501	to	\$ 8,000	0	0	0	0	0	0	
\$	8,001	to	\$ 8,500	0	0	0	0	0	0	
\$	8,501	to	\$ 9,000	0	0	0	0	0	0	
\$	9,001	to	\$ 9,500	0	0	1	0	0	0	
Total number of donors				145	134	81	87	65	68	
* The PWS&D numbers reflect all donations to the various funds under the PWS&D umbrella										
								Respectfully submitted		
								Lesley Waugh		
								Offering Receipts Secretary		

<u>Specified Offerings - 2021</u>					
For Mission Through External Groups					
				<u>2021</u>	<u>2020</u>
Presbyterians Sharing (National Church)	Envelopes & PAR			36,137.15	36,796.00
	Church School			12.00	2.00
	30% of Loose Offering			294.30	204.32
				<u>36,443.45</u>	<u>37,002.32</u>
Presbyterian World Service & Development (Envelopes, PAR & Planned Gi				16,301.00	15,766.00
Presbyterian World Service & Development - Special Projects:					
	Earthquake Relief - Haiti			370.00	0.00
	Covid Relief - India			750.00	0.00
	Leprosy Mission - Jumla Clinic Nepal			1,500.00	1,500.00
	Gifts of Change			900.00	0.00
	Refugee Relief			0.00	5.00
	Canadian Food Grains Bank			50.00	0.00
	Camp Geddie			7,901.10	6,980.10
	Refugee Family Fund			114.00	298.00
	Christ Church Food & Clothing Ministry (Sunday cash donations)			958.00	529.50
	F.O.O.D. (Feeding Others Of Dartmouth - food supplies)			395.00	180.00
	Christmas Project 2021 -FEED Nova Scotia			2,570.00	2,120.00
	Margaret`s House			1,785.00	430.00
	The Presbyterian College, Montreal			1,500.00	1,500.00
	Hope Cottage			0.00	25.00
For Mission Through Internal Groups					
	Atlantic Mission Society Auxiliary			1,400.00	1,220.00
	Prayer Shawl Ministry			275.00	355.00
	Senior Choir			35.00	60.00
				<u>73,247.55</u>	<u>67,970.92</u>

Summary of Investment Funds			
<u>John and Vivia Stewart Mission Fund</u>			
Beginning Balance January 1, 2021			67,418.28
Income earned			10,260.12
Disbursements			
Administration Fee		11.05	
National Indigenous Ministry - Presbyterian Church in Canada		13,000.00	
Priorities for Mission Fund - Presbyterian Church in Canada		5,000.00	
St. Andrew's Presbyterian Church - Rose Bay via St. Andrew's, Lunenburg		2,500.00	
	Total Disbursements	20,511.05	- 20,511.05
Total: John & Vivia Stewart Mission Fund December 31, 2021			57,167.35
<u>St. Andrew's Legacy for Growth Fund</u>			
<u>Capital Expenditure for Facilities & Improvements</u>			
Beginning Balance January 1, 2021			354,609.21
Income Earned			55,857.96
Disbursements			
Administration Fees		60.12	
Heating System Repair - 1991 Addition		2,070.27	
	Total Disbursements	2,130.39	- 2,130.39
Total Capital Expenditure for Facilities & Improvements as of December 31, 2021			408,336.78
<u>Mission Outreach & Benevolence</u>			
Beginning Balance January 1, 2021			285,795.39
Income Earned			45,701.97
Disbursements			
Administration Fees		49.19	
Dartmouth High School Bursary		4,000.00	
Boys & Girls Club of Dartmouth		1,000.00	
HomeBridge Youth Society		3,000.00	
Manna for Health - for sexual orientation minorities		1,000.00	
Elizabeth Fry Society (Holly House)		1,000.00	
Whitney Canning (Bursary for a ministry candidate)		3,500.00	
Hardwood Lands Presbyterian Church		2,000.00	
The Presbyterian Church of St. David - Halifax		10,000.00	
Camp Geddie (Wash House)		7,000.00	
Knox Presbyterian Church - Dublin Shore		1,000.00	
St. James' Presbyterian Church - Noel Road		2,000.00	
Out of the Cold Community Assoc.		5,000.00	
St. Matthew's Presbyterian Church - West Dublin		1,000.00	
Shelter Nova Scotia		12,000.00	
Ahmad Family Gift Card		500.00	
	Total Disbursements	54,049.19	- 54,049.19
Total Mission , Outreach & Benevolence as of December 31, 2021			277,448.17
Total St. Andrew's Legacy for Growth Fund as of December 31, 2021			685,784.95

<u>Musquodoboit Harbour</u>				
Beginning Balance January 1, 2021				3,411.89
Income Earned				1,095.93
Disbursements				
Administration Fees			1.24	
Transfer of Income earned to Miscellaneous Income			411.89	
Total Disbursements			413.13	- 413.13
Total Musquodoboit Harbour as of December 31, 2021				<u>4,094.69</u>
<u>Estate of Jean Cameron</u>				
Beginning Balance January 1, 2021				2,429.62
Income Earned				1,085.50
Disbursements				
Administration Fee			1.23	- 1.23
Total Estate Jean Cameron as of December 31, 2021				<u>3,513.89</u>
<u>Invested Trust Funds</u> (interest only may be used)				
M.I. Reeves			3,000.00	
Calvin Hunter			1,000.00	
			4,000.00	

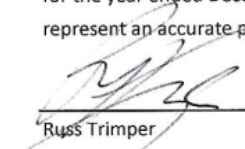
Income & Expense Statement Ending December 31, 2021 and Proposed Budget 2022						
			2020	2021	2021	2022
			Actual	Budget	Actual	Budget
INCOME						
	Operating Fund - Envelopes & PAR		140,512.00	140,000.00	130,631.00	145,000.00
	Operating Fund -Loose		630.43	1,000.00	362.70	1,000.00
	Church School Offering		92.10	100.00	49.00	100.00
	Memorials - Operating Fund		-	-	5,115.00	-
	Subtotal Offering		141,234.53	141,100.00	136,157.70	146,100.00
	Interest Income		597.80	600.00	524.33	600.00
	Church Hall Use		4,130.00	2,000.00	2,166.57	10,000.00
	Other Income		6,586.77	3,000.00	9,458.72	6,000.00
	TOTAL INCOME		152,549.10	146,700.00	148,307.32	162,700.00
EXPENSES						
	PERSONNEL & PLANNING					
	Stipend		67,500.00	67,500.00	67,500.00	68,715.00
	Housing Allowance		19,800.00	22,000.00	22,000.00	25,000.00
	Discretionary Allowance		425.00	500.00	400.00	400.00
	Utilities		4,872.15	5,400.00	4,857.15	5,200.00
	Health Plan		4,502.00	4,600.00	4,592.00	4,700.00
	EI		1,198.86	1,250.00	1,245.34	1,300.00
	Study Leave		-	1,800.00	-	2,400.00
	Book Allowance		-	-	-	200.00
	Pulpit Supply		220.00	2,000.00	450.00	1,500.00
	Organist		5,850.00	7,950.00	7,650.00	8,160.00
	Organ Music		132.35	200.00	84.05	200.00
	Church Website		16.12	20.00	16.12	20.00
	Leading With Care		-	500.00	-	500.00
	Music Leadership					3,840.00
	Subtotal Personnel & Planning		104,516.48	113,720.00	108,794.66	122,135.00
	OUTREACH COMMITTEE					
	Emergency Aid		200.00	400.00	400.00	400.00
	Publicity		-	100.00	-	100.00
	Subtotal Outreach Committee		200.00	500.00	400.00	500.00
	EDUCATION COMMITTEE					
	Church School Program		1,584.00	1,800.00	1,818.08	1,800.00
	Elder Supplies & Education		-	150.00	107.73	150.00
	Subscriptions		-	75.00	156.50	100.00
	Subtotal Education Committee		1,584.00	2,025.00	2,082.31	2,050.00

FINANCE & STEWARDSHIP COMMITTEE							
Offering Envelopes		143.33	-	-	-		
Miscellaneous Finance		35.46	100.00	36.53	100.00		
Subtotal Finance & Stewardship		178.79	100.00	36.53	100.00		
WORSHIP & FELLOWSHIP COMMITTEE							
Church Services		1,764.31	895.00	701.09	965.00		
Fellowship		483.44	500.00	-	300.00		
Choir Music		54.00			-		
Musicians		-	500.00	425.00	300.00		
Subtotal Worship & Fellowship		2,301.75	1,895.00	1,126.09	1,565.00		
PROPERTY COMMITTEE							
Church Utilities		9,381.26	9,700.00	10,124.84	14,000.00		
Janitorial Services		-	200.00	-	200.00		
Taxes		113.47	200.00	105.37	125.00		
Maintenance - Recurring		4,379.14	5,000.00	4,632.18	4,875.00		
Miscellaneous Property		1,440.10	2,000.00	2,112.09	2,000.00		
Subtotal Property Committee		15,313.97	17,100.00	16,974.48	21,200.00		
GENERAL ADMINISTRATION							
Photocopier		1,159.80	1,400.00	915.09	1,075.00		
Secretarial Supplies		373.66	540.00	45.08	420.00		
Postage		85.41	200.00	110.59	300.00		
Bank Charges		746.78	810.00	1,026.04	800.00		
Presbytery Dues		1,072.53	1,400.00	1,397.99	1,600.00		
Synod Dues		2,757.94	2,100.00	2,096.99	2,900.00		
National Church Pension Assessment		7,660.92	8,700.00	8,737.44	7,400.00		
Insurance		4,857.00	5,500.00	5,534.00	6,100.00		
Miscellaneous Administration		426.59	580.00	499.33	550.00		
Subtotal Administration		19,140.63	21,230.00	20,362.55	21,145.00		
TOTAL EXPENSES		143,235.62	156,570.00	149,776.62	168,695.00		
EXCESS INCOME/EXPENSES		9,313.48	-9,870.00	-1,469.30	-5,995.00		

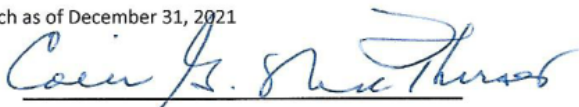
St. Andrew's Presbyterian Church
Balance Sheet - December 31, 2021

ASSETS		
Current Assets		
Cash on hand		10,570.47
Investments		
Scotiabank Right Size Business Account	33,653.19	
PCC Building Corporation	22,300.00	
PCC Consolidated Fund	750,484.90	1
Total Investments		806,438.09
Tax Rebate Receivable		730.52
Interest Receivable		7.25
Prepaid Maintenance		1,539.80
Accounts Receivable		551.88
Total Current Assets		819,838.01
FIXED ASSETS		
Land & Buildings	723,000.00	
Church Furnishings	145,537.50	
Total Fixed Assets		868,537.50
TOTAL ASSETS		<u><u>1,688,375.51</u></u>
LIABILITIES		
Accounts Payable	779.44	
Youth Group	1,072.24	
Paraments	67.98	
Prayer Shawl Ministry	376.51	
Kilted Choir	475.46	
St. Andrew's Choir	379.22	
Memorial Fund	787.01	
TOTAL LIABILITIES		3,937.86
CONGREGATIONAL EQUITY		
Retained Earnings		
Balance Forward 2019	19,508.57	
2021 Deficit	-1,469.30	
TOTAL RETAINED EARNINGS		18,039.27
Manse Sale Funds		43,300.00
Trust & Bequest Funds		754,560.88
Buildings & Furnishings		868,537.50
TOTAL LIABILITIES & EQUITY		<u><u>1,688,375.51</u></u>

We have completed a review of the financial records of St. Andrew's Presbyterian Church for the year ended December 31, 2021. We confirm the prepared Financial statements represent an accurate picture of the financial position of the Church as of December 31, 2021



Russ Trimper



Colin MacPherson

Footnote 1: The PCC Consolidated Fund figure reflects the balance as of September 30, 2021 (3rd quarter). The 4th Quarter and Market Revaluation Statement for 2021 was received on March 1, 2022. As a result, the actual PCC Consolidated Fund Balance as of December 31, 2021 is \$821,662.67.

St. Andrew's Legacy for Growth Fund

Preamble

There is a strong Biblical precedent, (Luke 12:13-21, Luke 16 and Matthew 25: 14-30), to consider ourselves stewards of all that God has given us. We are most alive when we are serving God. The St. Andrew's Legacy for Growth Fund (herein after referred to as "The Fund"), like the church's facility, is a tool, a resource, a gift, enabling ministry. We believe that God is the source of all good gifts. Whether financial support for a congregation's ministry comes in the form of a bequest, interest, dividends or capital gains, it's all God's money to be used for ministry. The Fund provides Christ's servants with an opportunity to continue contributing to God's ministry far beyond their lifetime. As well as being God's stewards, we are called to honour the desire of contributors to be able to continue giving. We have an opportunity and responsibility to care for this tool so that it can continue to assist us in our service of God within and beyond our walls and beyond our days.

The purpose of The Fund is to enhance the life and mission of this congregation beyond what could be accomplished through the Annual Operating Budget. The Fund will be kept separate and apart from the Annual Operating Budget and not be used to pay day-to-day operating expenses. The Fund will **complement** other forms of giving rather than undermine the level of stewardship of the congregation. The Fund will enhance the life and mission of the church and provide additional funds for new ministries for generations to come.

Undesignated Gifts

Undesignated Gifts for The Fund are gifts given to St. Andrew's without instructions for their use. Such gifts may come from living persons, from estates of deceased persons, from organizations, etc. Such gifts may be in the form of cash, securities, real estate, insurance policies, annuities, etc. Such gifts are separate and apart from the offerings received at services or through PAR.

The Session will determine the suitability of these gifts. Gifts without instructions will be reviewed by the Session and normally allocated equally between the two categories of 'Mission, Outreach & Benevolence' and 'Capital Expenditures,' i.e., 50% to each.

Designated Gifts

Designated gifts are gifts received with conditions attached for their use. Such gifts may come from living persons, from estates of deceased persons, from organizations, etc. Such gifts may be in the form of cash, securities, real estate, insurance policies, annuities, etc. The Session will determine the suitability of such gifts and, if they are acceptable, place these gifts within the Designated Gifts category of The Fund.

Categories of the Fund

The fund shall have three categories as follows:

- 1) Mission, Outreach & Benevolence
- 2) Capital Expenditures for Facilities and Improvements
- 3) Designated Gifts – Gifts given with instructions/conditions for their use

Explanation of Categories

(1) Mission, Outreach & Benevolence

This category's purpose is to uphold and augment the Mission, Outreach and Benevolence work of St. Andrew's by funding programs and activities that would not normally be achieved through the Annual Operating Budget. The Session will make recommendations, consistent with the congregation's vision and mission, to the Annual Meeting through the budgeting process or to special meetings of the congregation. For example, it could be used for the following purposes:

- Pastoral care activities
- New initiatives within the congregation
- Tuition for student ministers
- Registration fees for Camp Geddie or Church conferences
- Donations to Camp Geddie
- Donations to other organizations
- Support youth work or youth activities at St. Andrew's Church
- Provide for development and/or expansion in new growth areas
- Provide seed monies for experimental and/or new forms of ministry
- Provide a possible response, at short notice, to unexpected situations in the community calling for concerned Christian action
- Mission work at the local, national or international levels

Gifts allocated to this category would typically have the capital (principal) restricted so that it continues to generate income for mission, outreach and benevolence activities or projects.

(2) Capital Expenditures for Facilities and Improvements

The Session will make recommendations to the Annual Meeting through the budgeting process or to special meetings of the congregation. For example, it could be used for the following purposes:

- Improvements to property (e.g., replacement of roof, purchase of appliances, etc.)
- Purchases of products or services to perform improvements

Gifts allocated to this category would typically have the capital (principal) available on an un-restricted basis.

(3) Designated Gifts

This category exists to allow donors to give gifts with conditions attached for their use. The Session will determine the suitability of such gifts and if they are acceptable, place these gifts within this category of The Fund.

Ability to Decline Gifts

The Session shall accept all gifts (money, property, securities, etc) to The Fund except when the Session determines that the gift may not be able to be used in the spirit of The Fund or may carry with it liability or other detrimental issues that St. Andrew's does not wish to assume.

Extraordinary Circumstances

In the case of extraordinary circumstances, as identified by the Session and approved by the congregation, The Fund's capital (principal) and investment income (from Categories 1 and 2 only) may be used for purposes other than those stated herein. All decisions regarding Extraordinary Circumstances will require a two-thirds majority of those present and voting at congregational meeting.