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PASTOR'S REPORT

As I prepare this report we are at or near the peak of the omicron variant wave of the pandemic and we are doing our best to deal with the frustration and isolation we are experiencing as the pandemic drags on. For some of us, pandemic fatigue has morphed into pandemic burnout. And it will soon be two years since the pandemic was declared.

I hope the following words of the apostle Paul from Philippians 4 may reassure and encourage you:

“Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.”

And Paul adds, “I can do all things through him who strengthens me.” This pandemic will end! And God will continue to strengthen us for the journey of faith and give us the peace of Christ during these challenging days.

As I look back at 2021, I give thanks for the vaccines that we received last year. We are grateful that for several months we were able to gather in person in the church sanctuary to worship God while continuing to livestream our worship services. I am so grateful to the members of our Task Force and all who served as hosts and helpers on Sunday morning so that we could gather safely to praise God. Even though in person worship has been suspended early in 2022 for the time being due to the omicron variant, we are hopeful that we will soon be able to gather in person for worship and fellowship as we celebrate Chalmers' 125th anniversary this year.

We appreciate your support of the ministry of Chalmers through your prayers and offerings despite the uncertainty of last year. We know that some of you within the Chalmers' family have experienced financial challenges in 2021. With your generous financial gifts, federal government income support grants, and financial support from The Presbytery of London, Chalmers experienced a financial surplus in 2021. Thanks be to God.

We are grateful for opportunities to remain connected to one another through the online Prayer Circle on Wednesday evenings, the virtual “coffee hour,” the Bible studies on Zoom, the church website, and the calls that people made to one another as well as the caring cards that were sent as well.

I pray that God will continue to give us strength and peace during these trying times so we may continue to bring hope to life's journey.

Rev. John, Pastor

SESSION REPORT

Rev. John Bannerman (Moderator)	B. Finlay	L. Thibodeau
T. Hunter (Clerk of Session)	R. Finlay	D. Bruce
J. Putt (Roll Clerk)	C. Hardy	J. Bruce
M. Bruff (Deputy Clerk)	P. MacKay	L. Adamson
R. Cote (Presbytery Rep.)	M. MacDonald	M. McFadden
Y. Daniel	P. Matesic	
J. Dickert	M. Ranson	

Session met on fifteen occasions during 2021. Three of these meetings were “Special” meetings called to address the latest Covid requirements and in one case to count votes and finalize the New Elder election. All meetings were virtual meetings conducted online with WebEx software, necessitated by the COVID-19 virus requirements to Social/Physical Distancing. Session continued to hold all meetings online in 2021 and embraced the use of WebEx software now a case of “Old Hat” in its familiarity.

Unfortunately, Session meetings were not the only gatherings that the Covid-19 virus restrictions continued to restrict our ability to meet “in-person” for church services except for a short time in Aug-Dec when we were able to once again, (complying to Covid restrictions protocol), gather in the sanctuary for worship. But changing circumstances forced us once again to close the church building and revert to online-only worship effective Jan 2nd, 2022. Session is re-evaluating the situation on a month-by-month basis.

At the Session meeting on Feb 16th 2021 Rev John shared with Session, a letter of resignation from Elder Joanne Dickert. On behalf of Session Rev John accepted Joanne’s resignation and with noted sadness for our loss, offered sincere words of appreciation for Joanne’s dedicated and faithful service to Chalmers over the years.

Election of Elders

Elders of Session are normally elected to serve a 6 yrs. term. Last December 2020, we had 5 Elders who were scheduled to complete their term of service: **Linda Adamson, Pat MacKay, Maureen Bruff, Jeff Putt and Richard Cote.**

Because of the Covid restrictions and our confidence that the Covid virus would soon be behind us we invited these Elders to extend their term of service by 1 year, which they agreed to do. However, although Covid did not co-operate with us we had to allow for the election of new Elders in December 2021. As the election of Elders is normally every 2 yrs. this now put us out of phase with our scheduling by 1 yr. and so the new Elected Elders: **Andrew Thibodeau, Lorna Wilson, Liz Gough, Jules Mabondo, Linda Adamson (re-elected) & Richard Cote (re-elected)**, were only asked to serve a 5yr. term. This should align us with the existing terms of service of the present Elders and allow us to be back on track next December when the next group of Elders have completed their term.

The Sacrament of the Lord’s Supper was celebrated on six occasions. Unfortunately, there was no way to report how many communicants partook of the elements. No communion was served at the Christmas Eve Service this year.

All communion services were led by Rev. John Bannerman.

Sunday February 14th	Sunday August 8th
Sunday April 4th	Sunday October 3rd
Sunday June 13th	Sunday December 5th

Continued on page 5...

Births, Deaths, Baptisms, New Members, Marriages in 2021

Births and Baptisms: No births or baptisms to report.

Deaths: **Janice Grace Duffin (Dunn)** died peacefully at Victoria Hospital - London, Ontario November 19, 2021
Memorial was held at Chalmers Presbyterian Church, November 24, 2021

Stacey Kim Hunter (née Pearse) age of 49 years, passed away in Winnipeg, MB on Monday, April 12, 2021
Memorial was held at Chalmers Presbyterian Church, London on Saturday, September 18, 2021.

Vivianne Pearse died November 10th
Celebration of Life service was held at Chalmers on December 4th

Evelynne Campbell died December 1st aged 99yrs
Celebration of Life service was held at the Forest Lawn Funeral Chapel Saturday, December 11, 2021

New Members: No new members welcomed in 2021

Marriages: No new marriages in 2021

Respectfully submitted by Tom Hunter, Clerk of Session

TASK FORCE REPORT

Members:	Worship Committee	(2) Doug Bruce, Marilyn McFadden (AV)
	Christian Ed	(1) Linda Adamson
	Leading with Care	(1) Linda Adamson
	Property Management	(1) Joanne Dickert
	Session Exec.	(1) Janet Bruce
	Ex. Officio Member	(1) Rev. John

Mandate: To plan for the reopening of Chalmers Presbyterian Church Building for Worship, Christian Education , Fellowship & Mission.

To ensure the safe reopening of Chalmer's for worship, the Task Force, is following guidelines from the Presbytery of London, as well as guidelines from the following resources:

- Mandate: PCC website resources
- Middlesex-London Health Unit
- Province of Ontario Covid –19 updates

We were able to resume in person worship in August under strict protocols and limited attendance. We rejoiced when we were able to sing again as a congregation and welcomed back our wonderful choir.

Our hosts, volunteers and groups that meet in the Chalmers building all attended a training session regarding the protocols needed for the protection of each member.

We thank the congregation for following the protocols for physical distancing and wearing of masks. The day will come when this will only be a memory and we look forward to that day.

As pandemics go, we are learning all the time that this is not a straight path, and as the numbers increased with Omicron, we had to stop the congregational singing. We continued to monitor the rising numbers and placed phone calls to the Middlesex London Health Unit. With great reluctance, after the Christmas eve service, we approached Session and suspended all in person worship. Our hope is that this suspension will not be long.

The Task Force continues to monitor all updates from these resources and keeps Session informed of any changes.

Respectively Submitted: Janet Bruce, Convenor

ROLL CLERK'S REPORT

Chalmers Members as at December 31, 2020	189
New Members	0
Members Deceased	4
Members Transferred or Removed	0
Chalmers Members as at December 31, 2021	185
Chalmers Adherents	58
Children / Youth	33
Total of Members, Adherents & Youth	276

Respectfully submitted by Jeff Putt, Roll Clerk

BOARD OF TRUSTEES REPORT

Memorial Board Remembrance - names will be added to the Memorial Board a bit later this spring (after pandemic restrictions ease) to mark the sad passing of the following individuals in 2021:

Stacey Hunter, Vivianne Pearse, Janice Duffin, Evelyn Campbell

We celebrate the lives of these fine, dedicated people and express our church family's sympathy to their families and friends.

Memorial Fund Donations – A large bequest (about \$ 59,000 representing the balance of the Roy Young estate) was received early in the year with 50% to the endowment and 50% to the memorial fund (on motion of session). One request for funding was received from the Policy & Planning committee to fund a new computer for Rev. John's office. We give thanks for the service and generosity of Roy Young to the congregation.

The trustees continue to work towards a comprehensive policy on the use of memorial fund monies. This policy will ensure the protection and intent of those who contribute to this fund.

Respectfully submitted,

Board of Trustees

BOARD OF TRUSTEES FINANCIAL REPORT

MEMORIAL FUND Income Statement

Starting Balance as of Dec 31, 2020	57,486
Plus Estate bequests	58,659
Less Disbursements (memorial board)	-121
Rev. John's computer	-452
Transfer to Endowment Fund	-28,792
Ending Balance as of December 31, 2021	86,780

**Minutes of the Annual Congregational Meeting
Chalmers Presbyterian Church
Sunday, March 7, 2021**

The meeting was held online using Zoom technology due to pandemic restrictions on gathering in person.

The meeting began at 11:31 am with 58 people in attendance by phone or video. The Rev. John Bannerman chaired the meeting, following the Agenda for the meeting.

The Rev. John Bannerman thanked Wendy Sibley, Marilyn McFadden and Susan Garner for their assistance in preparations for this annual meeting. Since this is the first congregational meeting held online using Zoom, the procedures for moving, seconding and voting on motions were explained and practiced. The process for asking questions or making comments online was reviewed. It was explained that the meeting would be recorded.

Rev. John then led worship with a Lent Liturgy, and the singing of the hymn "O God Our Help in Ages Past". Rev. John thanked Music Director Beth Hickey for all her leadership in music this year and at the meeting.

Appointment of Secretary

Moved and seconded (Marilyn McFadden / Tom Hunter) THAT Susan Garner be elected Secretary for this Annual Congregational Meeting. Carried.

It was noted that Marilyn McFadden will be filling the role of 'Zoom manager' for the online meeting – admitting participants, managing the voting, and assisting Rev. John.

Approval of Minutes (Page 7-9)

No edits were noted.

Moved and seconded (Peter Longmore / Bruce Dickert) THAT the minutes of the Annual Congregational Meeting, February 16, 2020 (Pages 7-9) be approved as printed. Carried

Report of Minister (Page 3)

Rev John showed the video from Presbyterian World Service and Development (PWS&D) called "Thank You 2020" and gave thanks for the wider work of the church. He reminded us of the phrase for this unique year: "Be kind. Be calm. Be safe."

Session & Trustees Report (Pages 4-6)

Heather Reid expressed thanks for the inclusion of additional details with the names of those who passed away in 2020, in this unique year when conventional celebration of life services could not be held.

Reports of all Committees, Groups & Organizations & their Financial Statements (Pages 10-23)

Discussion:

Page 12 – Endowment Fund: The correct spelling of Kym Abrams name was noted under Endowm.

Page 15 – Care and Share: It was noted the Heather Reid and Liz Gough are now co-chairing Care and Share. Heather thanked Joanne Dickert for her years of service and leadership in this area.

Page 4&5 – Session Report: Question was asked about the difference between the number of deaths in the Session Report and the number of members deceased in the Roll Clerk Report. The answer is that the Roll Clerk numbers are members of the congregation only, not adherents.

Page 19 – Property Management Report: The new co-convenor is Greg Stevenson. Bob Taylor’s name was omitted from the report in error. It was noted that Bruce Dickert has resigned from the committee in December.

Page 5 – Task Force Report (on Reopening). A word of thanks was expressed to Lizz Thibodeau for her significant contribution to the creating of the worship service video weekly since March 2020. The congregation is grateful for her willingness to serve and for her specialized technical skills.

Moved and seconded (Bob Finlay / Bev Cameron) THAT all Reports of the Minister, Session, Trustees, Committees, Groups & Organizations & their Financial Statements for 2020 be adopted as amended. Carried

Comparative Statements of Financial Position & Income Statement for the year ended December 31, 2020 (Pages 25 - 32)

Treasurer Denise McLay spoke. The church fund had a surplus of \$6,353 in 2020.

The various bank and fund balances were reviewed.

There is \$18,000 remaining on our Loan from the Church Extension Fund of London Presbytery.

Changes may be recommended to the reporting of some of the Funds on the final page of the report.

Moved and seconded (Mark Ranson / Todd Webster) THAT the Church Treasurer’s Report, including the Income Statement and Statement of Changes in Financial Position for 2020 be adopted. Carried

Moved and seconded (Don Leitch/Pat MacKay) THAT the 2020 surplus of \$6353 be distributed as follows: 10% to Mission Committee, 10% to the Endowment Fund and 80% to Contingency Fund. Carried

Adoption of the Examiners’ Reports for 2020 Statements (Page 9):

Moved and seconded (Brian MacKay / Rose Marie Finlay) THAT the Examiners’ Report relating to the General Ledger Books, Care and Share Fund, the Endowment Fund, and the Memorial Fund of Chalmers Presbyterian Church for the year 2020 be accepted. Carried

Moved and seconded (Lizz Thibodeau / Linda Bone) THAT the Examiner’s Report relating to Financial Records of the various Congregational Committees, Groups / Organizations of Chalmers Presbyterian Church for the year of 2020 be accepted. Carried

Appointment of Examiners for 2021

Moved and seconded (Bev Cameron / Heather Reid) THAT Mark Ranson and Susan Garner be the Examiners of Chalmers Church General Ledgers, the Memorial Fund and Endowment Fund for 2021. Carried

Moved and seconded (Pat MacKay / Doris Tutt) THAT Kim Poser & Heather Reid be the Examiners for the Financial Records of the various Groups / Organizations of Chalmers Presbyterian Church for 2021. Carried

Proposed Congregational Budget for 2021 (p. 25-30)

Don Leitch, Chair of Policy and Planning Committee, explained the Budget Preparation Process.

Don thanked Denise McLay, Treasurer, for coordinating the budget for 2021 and contacting all the Committees.

The Policy & Planning Committee recommended the Budget to Session

Session has approved in principle the Budget to be presented to the Congregation at the Annual General Meeting.

Denise and Don then discussed highlights of the proposed budget.

Commentary and Discussion regarding Budget:

The 2021 budget is based on the assumption that the church building will remain closed to the public until September.

In 2020 the church received approximately \$15,000 from government pandemic programs supporting employers.

It is assumed in 2021 we might receive \$5,000.

It was noted that the year "2020" should be removed beside the budget line "Thanksgiving Offering".

It was asked if the *Presbyterians Sharing* budget line includes an allocation for PWS&D. The answer is no.

It was asked with the building being closed why the hydro/water is still high. It was noted that the local Health Department has recommended that water flow be maintained and that the water pipes be flushed.

Moved and seconded (Harold Tutt / Rose Marie Finlay) THAT the proposed 2021 Budget be approved as presented. Carried.

New Business

Appointment of Trustees

Susan Garner is completing her 5-year term.

Joanne Dickert has resigned as a Trustee, due to moving to Ottawa. Her term as a Trustee would have ended in 2023.

Moved and seconded (Susan Garner / Joanne Dickert) THAT Pat MacKay and Bev Cameron be elected as Trustees effective immediately, with Pat serving a 5-year term until April 1, 2026 and Bev serving a 2-year term until April 1, 2023. Carried

Thanks were expressed to Bruce and Joanne Dickert, who are in the process of moving to Ottawa. Their contributions as elders, and their leadership roles in the worship and work of the church have been substantial. They will be greatly missed.

Thanks were expressed to Rev. John for his creative ministry this year, preaching online, using technology often from his living room, and ministering to his congregation both over the internet and on peoples' front steps wearing a mask. We are grateful for his leadership.

Probable date of next Annual Meeting: late in February 2022.

It was moved (Betty Longmore / Lizz Thibodeau) that the meeting be adjourned. Carried

The meeting was adjourned at 12:50 pm

Rev. John closed with a Benediction.

Respectfully submitted,

Susan Garner

REVIEWERS' REPORTS

Heather Reid and Kim Poser have examined the financial records of the various group/organizations of Chalmers Presbyterian Church for the year 2021 and found them to be in perfect order.

REVIEWERS' REPORT –2

We express our sincere appreciation to Denise McLay, the Policy & Planning team, and others in the congregation involved in financial decisions & administration for their faithful fulfillment of their duties and dedication to Chalmers Presbyterian, especially during the unique pandemic times.

Scope & Findings of the Review: We completed the 2021 transaction review of the funds administered by the Treasurer, plus the Endowment Fund and Care and Share bank accounts of Chalmers Presbyterian Church. Our review found no issues in the recording of financial transactions. The Treasurer and other members of the congregation who have financial accountabilities are diligently carrying out their duties.

Your Examiners do have several recommendations that should be addressed.

Recommendations:

1- Immediately Review Financial Controls & Duties: As of November 2021, one person is now employed in 2 jobs—Treasurer and Office Administrator. In order to protect both the employee and the congregation, the Examiners recommend:

- A) Trustees and P&P should immediately review current money-handling processes & examining processes to ensure there is adequate division of duty and controls. Regular oversight (eg quarterly transaction review) should be continued.
- B) Convenors need to physically resume authorizing transactions. (The Office Administrator was authorizing some items when the church building was closed.)
- C) No one should ever authorize a payment to themselves.

2- Endowment Fund – Only Interest Can Be Withdrawn: In the last 12 months significant amounts (mostly bequest) have been transferred to the Endowment Fund by Session. Endowment funds have special rules— it is very difficult to access the principal balance for several years, if ever. They are run separately from monies looked after by the treasurer. Normally only the interest earned on the principal can be used annually. The current balance is \$44,591.41. This is made up of an investment certificate for just over \$12,000 currently earning 0.4% interest. The remaining balance is currently in a non-interest account. The Examiners recommend:

- A) Create and maintain a historical record of total interest accumulated, as this amount may be withdrawn.
- B) Ensure that we are maximizing the interest being earned.
- C) It is noted that this fund is not included in the Comparative Statement of Financial Position. Endowment Fund balances should be recorded in the Annual Report as a “Note to the Financial Statements” and transactions and balances reviewed by Examiners.

3- Revamp Annual Financial Statements for Clarity: The financial statements from the Treasurer in the Annual Report have been laid out the same way for many, many years. While this consistency year to year is helpful, the Statements of Financial Position present only a partial view of the church's accounts (ie only those managed by the Treasurer), and the Budget we approve represents only a subset of what the church expects to receive for givings and plans to spend. (Currently the Budget/Revenue Expense pages only include what has been received and spent through the Operating Fund, not the Special Funds.) The Examiners recommend:

- A) The Budget should include all planned expenditures and estimated givings.
- B) All Revenue and Expenses should be consolidated in one statement.
- C) All church assets not managed by the Treasurer should be reported or at least “footnoted” on the Comparable Statement of Financial Position page, instead of being sprinkled through the annual report.

- 4- Continue to Reduce Use of Special Funds:** In 2021 your Special Fund Task Force completed their report. Since that time Session and P&P are continuing to reduce the number of Special Funds, as recommended by the Treasurer and the Task Force. The following should be undertaken to support achieving this goal:
- A) For Funds currently not run by Treasurer, change the process so that wherever possible, the Treasurer is managing receipts, paying bills and providing reporting.
 - B) The congregation should be made aware of the direction to reduce or eliminate most Special Funds. Individuals who make a practice of generously donating directly to a Special Fund (other than Memorial Fund) may wish to discuss with the Chair of P&P, or that Fund's Convenor, or the Treasurer whether this is the best option going forward.

- 5- Increase Expertise of Examiners for 2022** Your 2 current Examiners have concluded that we personally do not have the necessary accounting expertise to perform a thorough, valid review of the books and ensure adequate controls are in place to confirm that the financial statements properly reflect the congregation's financial situation.

After the review completed this year, and with the changes regarding fund handling, the 2021 Examiners strongly urge:

- A) that the Congregation consider engaging an Accounting firm, or individual Chartered Professional Accountant (formerly CA) or possibly a Presbytery experts to review the books for us during the year 2022. Their responsibility could include oversight of revisions to the yearend financial statement formatting (#3), giving an opinion on our control processes with reduced division of duties (#1) , and ensuring that the transfer of funds for the Special Funds reduction is appropriately accounted for (#4). (Note: this level of expertise & expense for Examiners might only be needed for a year or two.)

Respectfully submitted,
Marilyn McFadden – Reviewer
Susan Garner – Reviewer
Mark Ranson – Reviewer (prior to accepting Chair of P&P position)

LEADING WITH CARE (LWC) COMMITTEE REPORT

Committee members: Linda Adamson, John Bannerman, Richard Cote, Judy Steward, and Doris Tutt.

It is the policy of The Presbyterian Church in Canada that all persons, and in particular all children, youth and vulnerable adults, who participate in the denomination's programs/ministries and/or use the denomination's facilities will be cared for with Christian compassion and will be safe.

(General Assembly 2005)

Our LWC committee continues to confirm that all committees, groups and outside users are complying with the intent of this policy.

In 2021, activities were put on pause due to the closing of the church building. Police reference checks will continue to be requested for those activities that can continue during this time of social distancing. Keith Johnston continues to provide monthly inspections to ensure the safe environment of those using the building.

Respectfully submitted by Richard Cote (Convenor)

HUMAN RESOURCES (HR) COMMITTEE REPORT

Members: Linda Adamson, Doug Bruce, Yvonne Daniel, Tom Hunter, Barb Jessop, Keith Johnston, Don Leitch,

Please respect that due to privacy issues and confidentiality the HR committee is somewhat limited in what can be shared in this report. The HR committee meets on an “as required basis” as well as annually in the fall to discuss salary/budget recommendations for the following year.

In July Don Leitch was succeeded by Mark Ranson as chair of Policy & Planning and representative on the HR committee. We thank Don for his time on the HR committee and welcome Mark.

In 2021 the church building was closed several times due to Covid-19 and church staff either worked from home or from the Church depending on restrictions and lockdowns. The Custodian (Brad Dobbie) was not able to work periodically due to the building being closed and when he was able to work his hours were reduced to 8 hours per week. Chalmers was able to take advantage of the government passed legislation on the Canada Emergency Wage Subsidy (CEWS) program. The church did qualify for approximately \$10,000 through this program.

Once again in 2021 Chalmers received the opportunity to participate in the Canada Summers Job Grant and hire a summer student in the capacity of Outreach Coordinator. However, due to Covid19 and the periodic closure of the church building this was not acted upon.

In October the Human Resources Committee received a letter from Wendy Sibley as formal notification that she would be resigning from her position as Office Administrator at Chalmers Presbyterian Church, effective November 5, 2021. The Office Administrator job vacancy was posted in the Chalmers bulletin as well as sent to other churches in the London Presbytery. Denise McLay had been filling in for the Church Office Administrator since Wendy Sibley left November 8 and also expressed an interest in the position. Denise had previous experience working in a similar position in a Church office in Orillia. Two members from the HR committee interviewed Denise as well as a follow-up interview was completed. It was decided to combine the positions of Office Administrator and Financial Administrator and increase the hours to accommodate the two positions. The Office/Financial Administrator will work Monday to Thursday, 9:30 to 4:30, with no decrease in hours in the summer. The following recommendation was approved by Session on December 14 ... “That Denise McLay be hired as the Office/Financial Administrator for Chalmers, effective Monday, December 20.”

The HR committee recommended a 3% increase in church wages for the 2022 budget. The 2022 budget amounts allocated for Professional Development, Supply for the Organist, Supply for the Office Administrator, Supply Contingency will remain the same as it was for 2021.

A search for a new chair for HR has been ongoing since June 2021.

Respectfully submitted by Yvonne Daniel, Chair

CHRISTIAN EDUCATION & FAITH DEVELOPMENT COMMITTEE REPORT

The Christian Education and Faith Development Committee had to adapt to virtual meetings for much of the year.

The children's ministry met online during the spring and an Easter video presentation was created. However there was no Church school held during the fall due to scheduling issues and a declining number of participants.

The committee continues to be concerned about the small number of families with young children who are attending worship on a regular basis.

Advent packages were delivered to the families in the congregation with Church-school aged children.

Under the leadership of Lizz Thibodeau and Chris Hardy, there were two events held in the fall for youth.

An online prayer group led by Rev. Bannerman was held on Wednesday evenings.

Two members of the committee attended a virtual conference on Biblical Storytelling in April.

Committee members for 2021 were Linda Adamson (chair), John Bannerman, Janet Bruce and Judy Steward. New members are always welcome.

Respectfully submitted by Linda Adamson

CHALMERS LIBRARY REPORT

The library has not been open since the church closed almost 2 years ago, BUT, I love to read and Tom loves to read, so we have been buying books right through the Pandemic. We have been reading these books and writing reviews on lots of them, so there will be a plethora of new books ready to flood the library as soon as we finally get the all clear to open the church in all areas again. I have had quite a few books donated as well, so it will be a great time for you, our readers, when you finally have access to all these new books.

If you have never used the library, please check it out - preferably after church on a Sunday when one of our library assistants is there and eager to help you find what you are looking for.

I have about 12 boxes of donated and new books to share when the library is open once more.

Christine Hunter, Librarian

SUNDAY SCHOOL REPORT

Most Sundays between January and June in 2021, Linda Adamson and Judy Steward met virtually with a small group of enthusiastic children and youth to help them grow in their faith.

We began the year learning more about Jesus and his disciples and were even able to do a virtual version of our traditional Lent rotation program. After Easter we moved on to stories in the Old Testament. We finished the 2020/2021 Sunday School year with a recorded presentation for the congregation at the end of June.

Sunday School did not continue virtually or in person in the Fall of 2021 but with the assistance of the Christian Education Committee we were able to provide all our Sunday School families with age-appropriate Advent books to encourage them to learn and celebrate on their own until we are able to meet again in person.

Respectfully submitted by Judy Steward

YOUTH & YOUNG ADULT MINISTRY TEAM REPORT

Over the summer, Chris & Kristine Hardy, Andrew, and I got together to discuss what we'd like to see for our kids at Chalmers. Knowing that this is a difficult time to be trying to start something new, and something NOT online, we decided to try to create one opportunity a month for the youth of Chalmers and their friends to get together for faith, fun, and fellowship.

In September, we hosted a campfire. This allowed the youth to gather outside. We played some games, sang some songs, had some snacks, got to know each other, and had a great time.

By Hallowe'en, COVID numbers were such that we were able to have an indoor event. In fact, we were even able to have a pizza lunch as long as everyone stayed in their family groups while eating. The Hardy family rounded up a great selection of pumpkins, and everyone got to carve their own. We had a special appearance from Iron Man (Rev. John, I think) and shared some stories.

In November, we went carolling downtown and then had hot chocolate in Victoria Park.

We did not have any events in December as the Omicron variant had started to appear. Looking to the new year, we will hopefully be able to start having events again by February, even if we have to keep them outdoors for a while.

Each of the events that we were able to have this year was well attended, both by the youth of Chalmers and several friends. The parents of those friends have also joined in, helping to carve the pumpkins and joining with us to carol downtown. We look forward to more great gatherings in the coming months.

Respectfully submitted by Lizz Thibodeau

ENDOWMENT FUND COMMITTEE REPORT

Chair: Andrew Thibodeau. Members: Bill George, Tammy McDonald, Rev. John

The Chalmers Endowment Fund, called “The Generations of Generosity Fund” was officially launched February 21st, 2010 at the Church’s AGM. The account is set up at TD at the Commissioners and Pond Mills branch.

What is an endowment fund? It is a pool of money that is placed in a selection of lower risk investments to earn a reliable rate of return over the years. The interest collected each year will then be available for special projects. The principal of the fund will not be touched, allowing a steady flow of funds into the future. For example, if the fund had \$100 000, and earned 2%, then \$2000 would be available for use that year. Individuals and committees would apply to the Stewardship Team to use these funds for a range of Christian focused projects.

We can see the fund being used in 3 main categories: 1. Children & Youth Work 2. Mission work 3. “Building” Faith, which is money to be used for special building maintenance and upgrade projects.

The primary source of funding for the Endowment fund will be gifts from the wills, insurance policies, and bequests of the congregation. Gifts can also be anticipated as Memorial tributes. The Endowment Fund allows a financial gift to “keep giving forever” as the interest from the gift will continue to benefit others. We feel it can be a powerful financial tool of our Chalmers ministry that can benefit a wide range of projects in the future. Hundreds of Canadian churches have created these funds and we are taking the lessons learned from their experiences to create this special money ministry.

This will be fund that does not require “fundraising”, but “awareness raising”. With everyone making contributions to our church in life, we ask you to consider the church at the time of your passing. As you create or adjust your wills and life insurance, please consider prayerfully the Chalmers Endowment Fund as a recipient of your life’s spirit of generosity.

Endowment Fund Financial Report

Opening balance January 1, 2021 - **\$1,455.71**

Deposit January 14th - \$1716.50

Deposit April 8th—\$635.00

Deposit April 22nd- \$28,792.00 (portion of estate proceeds)

Bank charges \$7.80

Closing balance for December 31, 2021 is **\$32,591.41**

** A donation of \$614.25 was deposited in January 2022*

This does not include \$12,000 GIC, started in 2018. It’s current balance is **\$12,788.86**.

Thank you,

Andrew Thibodeau, Chair

MISSION COMMITTEE REPORT

The mission team is comprised of Linda Bone, Kristine Hardy, Amy Kemp, Mark Ranson and the Rev. John Bannerman. During 2021, the mission team enjoyed meeting remotely through ZOOM and a couple of “in-person” meetings during the fall. Our conversations were greatly enjoyed by all. Seasonal highlights appear below – watch for information on our mission partners in the “Chalmers Spirit” newsletter!

First – the committee reports that member Jeff Putt “retired” as of December 31, 2021. The committee gratefully acknowledges his leadership during many years of service both to the committee and the congregation as a whole.

Committee Organization – the committee commenced discussions with the “Outreach & Communications” committee to combine the two teams. This change places the congregation in a better place, to handle the evolving world around us, by focusing on areas of interest (local mission, national/international mission, community outreach, etc.) versus the traditional committee structure. This process is managed by Chris Hardy – many thanks! Watch for updates during the early months of 2022!

Camp Kintail – we were limited (i.e.: no “in-person” strawberry social) in our ability to support the camp this year, however we sought the assistance of the Thursday coffee hour for June 24th and enjoyed a great conversation with members of the Camp Kintail staff. An appeal was outlined where monies received would be sent to the camp general fund. Many thanks Sue Garner for organizing this event on our behalf. In addition, the small \$635 surplus (from 2020) assigned to the mission team was forwarded to Camp Kintail for their campership program.

Care & Share Program – the team provides minimal management of this program as required during the year. Look for the exciting news about this outreach elsewhere in the annual report. We wish to thank Heather Reid and Liz Gough for their leadership to this program. Heather and Liz Gough joined us through ZOOM at our May meeting – we enjoyed hearing about the latest updates on this program. Through the support of Heather Reid, the “Care & Share” program was added to the “London Basic Needs” list in early March. This list provides guidance to those seeking support for various reasons, and is accessible on-line. Information on the program was also added to the Glen Cairn local newsletter.

Outdoor Spooktacular Progressive Dinner – the team participated in this “dinner” on October 29th. This “lockdown” appropriate event consisted of participants attending local establishments to collect a full evening meal. Chalmers provided “goodie bags” that were distributed. Some 70 “customers” were served at Chalmers location. We really enjoyed checking out the Hallowe’en costumes of the children while ensuring social distancing was maintained.

Power of Hope – we again in 2021 supported this organization, switching to the fall Thanksgiving season, by collecting pyjamas and toiletries through the “front door bin program”. Over 3 large bags of collected materials were turned over in mid-November. Many thanks to the congregation for their generous support again this year! We also supported the organization financially.

Refuge Ministries of Canada – the team supported this organization by collecting small items, for use in program client kits, during the Advent season. Over 100 bags (or “client kits”), were prepared from the donations of the Chalmers congregation, and delivered in early January. Again, many thanks to the congregation for their generous support!

MISSION COMMITTEE REPORT CONT'D

London Middlesex Local Immigration Partnership (LMLIP) – Rev. John and Mark (and others) attended an “on-line” workshop March 24th discussing “Setting Up Immigrants for Success”. Much was gained through this new connection to the community. John and Mark also attended their annual meeting on April 29th.

Ark Aid Mission – Committee members supported this initiative through the contribution of outer wear (gloves, mittens, scarfs, hats, etc.) during the year. We noted that during these lockdown times, a great task is to check out our closets and see what is no longer used – the Ark Aid Mission can certainly use those older mittens and scarfs!

Presbyterian World Service & Development (PWS&D) – As noted elsewhere, the team allocated 50% of the Easter offering in support of the PWS&D programs. Members of the mission team participated in the annual “Ride For Refuge” event on October 2nd in support of PWS&D. We also supported PWS&D (Afghan Food Crisis) through specific contributions from our mission budget.

Easter Special Offering – the team arranged to send 50% of the offerings to the local Men’s Mission (in lieu of Sunday evening worship), and 50% to Presbyterian World Service & Development.

Christmas Special Offering – the team arranged to send 50% of the offering to the local Men’s Mission (in lieu of Sunday evening worship), and 50% to the London Community Chaplaincy.

The team also supported these organizations financially through our regular mission budgets.

We are saddened that we were unable to participate in the Sunday Men’s Mission dinners, the Salvation Army Christmas Kettle program, and other programs during the year. We look forward to renewing our relationships with these organizations once the pandemic conditions are lifted.

Respectfully submitted by:

Mark Ranson for the Mission Committee

CARE & SHARE REPORT

Liz Gough and I became Co-Convenors of Care and Share on January 1, 2021. We were delighted to be able to take over this new responsibility but were saddened to see Joanne Dickert leave this important ministry.

Your Care & Share Food Cupboard gave food assistance to individuals or families 525 times in 2021.

We are so appreciative of our awesome Care & Share volunteer team: Bev Cameron (retired August 2021), Marg Ward, Audrey Baldwin (joined September 2021), Joyce Kilbourne, Cathy Spooner (joined February 2021), Fran Peach, and Anita Powell. Thanks are also extended to Keith Spooner and Andrew Thibodeau who helped unload the Food Bank deliveries a few times throughout the year. An unsung hero in our operation is the church secretary who takes the messages from our clients off of the answering machine (no easy task sometimes), confirms with them that they are on our recipient list for that week and prints out slips for our volunteers. Wendy Sibley assisted us in this manner from January until early November when Denise McLay took over from her.

Thank you, the congregation, for supporting the C&S program financially during the pandemic. Our food recipients are extremely grateful that our program continues to run and we are usually thanked with a "God bless you" when they leave with their food.

The London Food Bank provides us with pasta, sauces, soup, baked beans, canned vegetables, canned fish, cereals, juices, cereal, peanut butter and other non-perishable goods. From time to time they also have seasonal fruits and vegetables, frozen bread, and frozen fish available for pick up at their main distribution centre. Your donations are primarily used to purchase perishable items such as milk, eggs, margarine, cheese slices and yoghurt.

Christmas hampers were provided to three families this year.

Thanks again for your continued support of this vital ministry.

CARE AND SHARE FINANCIAL REPORT

	CARE & SHARE ACCOUNT (\$)	CHURCH- CARE & SHARE (\$)	TOTAL
Balance as of Dec. 31, 2020	794.72	9896.32	10691.04
Donations		5641.50	5641.50
Transfers	6000.00	-6000.00	0.00
Expenses	-5664.90		-5664.90
Balance as of Dec. 31, 2021	1129.82	9537.82	10667.64

Food Expenses	\$5558.52
Cheques order	<u>\$106.38</u>
TOTAL EXPENSES	\$5664.90

Respectfully submitted by Heather Reid

PASTORAL CARE COMMITTEE REPORT

Committee Members: Rev. John Bannerman, Mary Taylor, Joyce Kilbourne, Phyllis Johnston, Mary MacDonald, Rita McWilliam, Wendy Lefler, Marg Ward

Highlights of 2021

February was our first meeting which was held online. John reported that 2 Stephen Ministers have received care. Their annual Christmas gathering was held online with former and present members. They have watched and discussed the movie Amazing Grace.

The committee donated six "Easter in a Basket" boxes to sick and shut ins in April. This was a fundraiser for Camp Kintail.

Pastoral Care and Session have set up a telecare ministry for members and without internet. We try to speak with these people monthly.

Phyllis Johnston has been kept busy mailing out Get Well and Sympathy cards. She also sends out Birthday cards to members over 90, of which we have an increasing number. Easter and Thanksgiving and Christmas cards were sent to our shut ins.

The annual Memorial Service was held during worship service on Oct 31 in memory of Stacey Hunter, Carl Suchard, Ron Brooks, Shirley Wright.

We met in the church in September, October, November and December, as 2 of our members do not have internet.

Our prayers go out to all of you during this difficult time.

Respectfully submitted by Mary Taylor, Chair

PRAYER CHAIN REPORT

We have continued with the Prayer Chain throughout this Pandemic. This is done by emails on at least a weekly basis, although if I receive an urgent request, I forward this immediately to the 13 individuals* who comprise this Chain. It is wonderful to be able to offer a prayer of thanks when there is a good outcome. Unfortunately, this is not always the case and we continue to pray on a regular basis for those suffering from illness or difficulties. If you would like to become part of this special Ministry, please contact either Rev John or any member of the Chain.

*Members are - Rev John, Linda Adamson, Doug Bruce, Janet Bruce, Sue Garner, Eleanor Hannah, Christine Hunter, Tom Hunter, Margaret Holdsworth, Phyllis Johnston, Marilyn McFadden, Heather Reid, Lizz Thibodeau, Maureen Bruff, Coordinator.

Maureen Bruff, Prayer Chain Coordinator

STEPHEN MINISTRY REPORT

Our Stephen Ministry group has been meeting online for supervision, support, prayer and continuing education since early in the pandemic. While we miss meeting in person our ability to meet safely online has allowed the ministry to continue during the pandemic. Our Stephen Ministry group met once in person in the church building in the autumn of 2021, following all the safety protocols.

The Stephen Ministers have been meeting almost exclusively online with their care receivers as well. We have discussed the strengths and weaknesses of providing this caring ministry by videoconference and telephone. Our Stephen Ministers have been faithful and flexible as the pandemic persists.

Chalmers has been a Stephen Ministry congregation since 2000 and during that time has provided countless hours of confidential Christ-centred care to people in need of support and prayer. Stephen Ministry reports to the Session through the Pastoral Care Committee.

Our current Stephen Ministers are Doug Bruce and Janet Bruce. Jeff Putt has stepped back from Stephen Ministry for the time being. Jeff has indicated that he may return to active service at a future date.

We are now actively recruiting people from the congregation to serve as Stephen Ministers. I am in conversation with two members of our church family who are interested in the Stephen Ministry training program. We hope to be able to start the training in the winter or spring of this year. Please speak with me if you would like to discuss serving as a Stephen Minister at Chalmers.

Al Gayed serves with me as a Stephen Leader. Al has served faithfully as a Stephen Leader at Chalmers since the beginning of this ministry within our congregation.

If you or someone you know at Chalmers (or in the community) might benefit from the support and care of a Stephen Minister please speak with me so that a referral may be considered.

Please pray for our Stephen Ministers and Leaders so that we may continue to provide this ministry of Christian presence to women and men who are facing challenges on the journey of life and faith.

Respectfully submitted by,

John

Rev. John Bannerman

Stephen Leader

POLICY & PLANNING COMMITTEE REPORT

Members:

Congregation At Large – Yvonne Daniel (secretary), Todd Webster, Anne Webster

Standing Committee Representatives – Linda Adamson (Christian Education), Doug Bruce (Worship), Bob Taylor (Property Management), Mary Taylor (Pastoral Care), Mark Ranson (Mission)

Ex-Officio Representatives – Rev. John Bannerman (Minister), Tom Hunter (Clerk of Session), Denise McLay (Treasurer)

First – the committee reports that past convener Don Leitch “retired” as of July 31, 2021. The committee gratefully acknowledges his leadership during many years of service both to the committee and the congregation as a whole. Second – many thanks to Yvonne Daniel who continues to serve very capably in the role of the committee’s “Note Taker” or secretary.

The last annual congregational meeting was held on Sunday March 7, 2021 “on-line” after the regular worship service (also “on-line”). The Policy & Planning team gratefully acknowledges the wonderful support of the congregation’s technical advisors who managed the meeting so well.

The Financial Stuff

The ongoing COVID-19 pandemic and the associated public health measures continued to present the congregation with significant challenges in 2021. The church building was closed to “in-person” services for several months, as well as closed to employee and volunteer traffic. We give thanks to our Lord for guiding us through these difficult times, as well as the patience of the many individuals whose service to the congregation was interrupted in one way or another. On this note, we give thanks the “Pre-Authorized Remittances” (PAR) remained steady, and also for the significant increase in contributions through the “Canada Helps” network (\$28,900). In fact, contributions through this route were over the planned amount by some \$10,000! We also acknowledge government support through the “Canadian Emergency Wage Subsidy” (\$10,485), and presbytery support (\$2,000) which assisted in sustaining regular payments. We also acknowledge the support of Chalmers employees who accepted reduced hours during the year, or in some situations, actual short term layoffs. In some cases, employees worked from their home in an extension of modern technological usage.

The congregation incurred a small surplus of \$6,142 during 2021 – a recommendation considering the use of this surplus appears elsewhere in the annual report.

The congregation also repaid the remaining \$18,000 presbytery loan (roof repairs) in April 2021. This repayment means the congregation is again “debt-free”!

Look for additional details in the financial statements presented at the back of the annual report.

The Bequest Stuff

The committee gratefully acknowledges a large bequest received early in the year. By session decision, the monies received were split 50% - 50% between the memorial fund and the endowment fund.

The Special Funds Stuff

In late 2019, the Policy & Planning committee commissioned a “working group” to examine the special funds held by the congregation. After a significant delay due to the pandemic, the “working group” review commenced in early 2021. Members were Sue Garner (congregation), Bob Taylor (Policy & Planning), Denise McLay (Treasurer), Rev. John Bannerman (Ex-officio), and Mark Ranson (Convener).

After several months of hard work, the report was presented to the Policy & Planning committee in June, and to the session in September. Session acted upon the recommendations in October. Of all the recommendations, three recommendations await further action.

Using 2018 as a “base year” the group found the congregation was attempting to manage 49 “special funds” which is an incredible number! The group was pleased to report that by the end of 2020, over half had been closed – various leaders are commended for their diligence in addressing this serious issue. All the remaining funds struggle with various issues – being incomplete reporting, lack of clear direction as to what the fund is supposed to do, or simply being forgotten.

POLICY & PLANNING COMMITTEE REPORT CONT'D

The group concluded the congregation cannot manage over two dozen funds, nor a dozen funds, nor even less – with those that remain needing clear and strong direction as to their use. The group, in its final report, outlined 22 recommendations that will bring special funds management under greater control, most being adopted by the session in October.

The group concluded most special funds need to be “used up” and then closed once a zero balance occurs. This goal is a bit problematic during a pandemic with restricted use – however, watch for the details in the 2022 budget report (found elsewhere in this report) which outlines the use of some \$9,000 in special funds monies.

To this end, the “Contingency Fund” was moved back into the operating fund to facilitate better management (the congregation was “borrowing” from the contingency fund at various times during the year) and proper assessment of extra resources. The Policy & Planning team has a project on its agenda to assess the use of “extra” monies - how are “extra” monies determined, where they should be held, and under what conditions – for later in 2022.

Funds that remain will require detailed terms of reference and proper reporting through the annual government charities return and/or the denomination’s statistical return.

Finally, the group concluded the congregation must better manage the allocation of contributions – that is, most contributions should be directed towards the “life and work of the congregation” as a whole, versus specific programs within that large parameter. Charitable litigation law dating back to English Elizabethan times (the first one) outline 5 guidelines as to what constitutes a “charitable donation”. Watch for details about these guidelines during the year ahead!

The Good Stuff

Finally, the Policy & Planning team acknowledges the challenging and dedicated work of all committee members, all of whom hold multiple roles with the leadership of the congregation. The team also appreciates the pastoral leadership of the Rev. John Bannerman on our committee.

Well Done!

Mark Ranson
Convener – Policy And Planning

FUNDRAISING TEAM REPORT

Two events were able to be held this year notwithstanding the Church being closed due to Covid. Ruth Laidlaw made two batches of pies (beef and turkey) March and November - a total of almost 1400 pies. This was done with the assistance of the staff at Youth for Christ and we are grateful to them as well as a huge Thank You to Ruth herself.

In November, we also had a number of fruit pies made by the Gingerbread Shop in Komoka which were enjoyed by all. A total of \$4,563 was raised.

The Fundraising Team - Janet Bruce, Maureen Bruff, Yvonne Daniel, Bob & Rosemarie Finlay, Pat MacKay and Cathy Spooner

Respectfully submitted by Maureen Bruff

PROPERTY MANAGEMENT COMMITTEE REPORT

Convenor: Andrew Thibodeau. Submitted by Andrew Thibodeau.

Members. Rev. John, Pat and Brian MacKay, Tom Vannus, Keith Johnston, Bob Taylor.

I was blessed to be asked to take on the role of convenor of the Property Management Committee in March of 2021, leading my first meeting later that month.

We are blessed at Chalmers to have a small group of very dedicated, intelligent, and hard-working members who oversee the maintenance of our church building and Manse. Thanks to the dedication of your property management team, we had the building ready when in-person worship returned in the summer! Thank you Pat, Brian, Keith, Bob, Tom and Rev. John!

Key parts of our property management protocols:

Weekly walk-through inspections by Pat and Brian MacKay, ensuring there was no long periods that any area of the church was not observed. Thank you Pat and Brian!

Brian and Tom were our team to be called on to make minor repairs and renovations around the church, offering professional handiwork at no cost to our congregation. Thank you so much.

Monthly in-depth inspections by Keith Johnston. He conducts safety documentation reviews from the WHMIS binders for the chemicals in the church – correcting out of date paperwork; ensures all exits are clear of obstructions, inspects fire safety systems; tests all lighting and plumbing; and reviews with Committee chairs any concerns he discovers. Thank you Keith!

Brad returned to an 8-hour work week when services returned in August. With the reduced workload of early 2022, we have kept Brad on the same 8-hour work week. This is to ensure that the facility maintains our cleaning protocols to remain partially open during this period of the pandemic. We still have four small gatherings of people once a week in the church: Our Sunday morning worship; The South Asian Church on Sunday afternoon in the sanctuary, The Sudanese church in the Upper Marshall Hall, and one AA group. I want to recognize Brad for his attention to detail and work ethic during these unique times. This was especially noted when Chalmers hosted the multiple days of the Federal Election Polling station back in the fall. Brad came in after 9pm on three days to have our facility cleaned and ready for the next day of polling. Thank you Brad!

Budget Note: The Line item for Brad's wage reflects a 16-hour work week. We do not anticipate that Brad would be returning to a 16 hour week until later this year, thus, this projected expense would be several thousands of dollars lower.

Bob Taylor, with his many years of Property Management leadership, was valued for his insights and assistance through the year. He was extremely flexible in opening the church to allow service technicians into our building when others were unable to attend. Thank you Bob!

We appreciate the work of Wendy, Denise, and Rev. John in their stewardship of our facility.

Keith Spooner continues to be our silent saint who oversees the flower beds and the Prayer Garden set up and maintenance. Thank you Keith!

PROPERTY MANAGEMENT COMMITTEE REPORT CONT'D

We were blessed with only one major expense in 2021 and that was the \$5200 repair of the church organ. This will be reflected in the 2022 budget as the invoice for this repair came very late in the year.

We will be looking at one major expenses for 2022, replacing the Manse Roof. We have approved Rouse Roofing to conduct the work in early spring for a quote of \$8700. This was the lowest of three quotes requested, two received, with excellent references for this company. The Property Management Committee has designated the balance of the former Property Management Fund, at \$6116, to be dedicated to the Manse Roof.

As we compare our Facility expenses from 2021 to 2020, we can take pride that we did all we could to keep our costs as low as possible.

Our insurance is currently under a comprehensive review by members of the Board of Trustees. Insurance has increased dramatically in the last three years and now stands at just under \$9100. These increases appear to be the norm for all churches and all industries. Our Broker, McFarland Rowlands, did the best they could to find other options. The insurance Review is being conducted to see if additional savings can be found and to ensure compliance with stipulated terms of the policy.

We changed one major service provider in 2021. Salmon Plumbing is now our Heating and AC contractor. They have already proven to be very reasonably priced, honest, and prompt with their work.

We remain with Shield Fire Protection for our Extinguisher and Fire Alarm inspections, Security One for our Alarm System and Monitoring, City-Wide for Lawn and Snow Removal.

Our committee meets on the Fourth Wednesday of each month (except July, August, and December) and new members are welcome. Currently, meetings are held online. We appreciate everyone's support of our work!

Submitted by Andrew Thibodeau

SOCIAL COMMITTEE REPORT

Members: Liz Gough, Heather Reid, Anne Webster, Brenda Webster and Todd Webster

Finances:

Opening balance, January 1, 2021:	\$533.49
Expenses:	\$ 0.00
Closing Balance, December 31, 2021	\$533.49

The Social Committee had a very uneventful 2021 due to "covid". We are hoping that when the pandemic is over, the committee will be able to host our events again. In the meantime stay healthy and safe!

Respectfully submitted by Anne Webster

WORSHIP COMMITTEE REPORT

Members: Rev John, Maureen Bruff, Gillian Cote, Beth Hickey, Mary MacDonald, Marilyn McFadden, Janet Bruce, Doug Bruce, Jeff Putt

The Worship Committee works closely with the Minister and Music Director to provide support, leadership and oversight for the worship life at Chalmers. The Worship Committee meets monthly and at other times as required to review any updated COVID 19 safety directives from the Government, Health officials and Session that are related to worship. The Worship committee during 2021, met remotely on the zoom internet conferencing to ensure a safe meeting environment.

The Worship committee during 2021 has worked closely with our worship leaders Rev John and Beth Hickey to support them as they provide Worship Service each Sunday via live stream and when permitted in-person services with a limited congregation attendance.

The support of other committees, teams and individuals working with the Worship committee during 2021 has been a blessing. We thank Marilyn McFadden and her team of audio /video (A/V) volunteers for their support in helping the Minister and Music Director to facilitate Sunday Worship Services over the internet. The A/V team is now using a new upgraded computer that replaces the previous A/V computer that due to age was experiencing service failure and was out dated. We thank Janet Bruce and her Task Force team's guidance for providing COVID safety protocols, choir members and special praise singers, volunteers helping to be greeters during in- person services, and we also thank Brian MacKay for installing the sanctuary Plexiglas screen at the pulpit and Pat MacKay for arranging and placing the decorations in the sanctuary and narthex.

In closing, I am reminded that despite the challenges of 2021 with COVID 19 limitations nothing compares to the blessing we have received and we can shout out the words from Psalm 9:1-2 (NIV)

1. I will praise you, O Lord, with all my heart; I will tell of all your wonders.
2. I will be glad and rejoice in you; I will sing praise to your name, O Most High.

Respectively Submitted by Doug Bruce, Convenor

MUSIC MINISTRY REPORT

Virtual recordings were continued in 2021 until mid-July when *livestreaming* began.

Our regular *Junior Youth Choir*, *Senior Choir* and *Praise Team* rehearsals were all suspended.

Hymn singing for the videos was provided by Lizz, Isla and Torry Thibodeau. A huge thank you to Lizz for putting together the recordings with great technical skill and generosity.

Continued on page 26...

MUSIC MINISTRY REPORT CONT'D

Preludes and Postludes were recorded on my home piano and inserted into the videos. Since mid-July, they have been played from the Sanctuary. It was great to hear the *organ* again, however, in August problems developed with the organ which proved to be challenging to resolve. Preludes & postludes continued on piano. The congregation have been very receptive and appreciative, and began remaining in their seats to listen to the postludes!

Special Praise was beautifully recorded for the virtual services by *Lynn & Tom Ball, Doug Bruce, Bob & Rose Marie Finlay, Jules & Odette Mabondo & family, Wendy Sibley and Lizz, Torry & Isla Thibodeau*. Previous livestream recordings allowed us to include our much-missed *Senior Choir* and *Praise Team*.

With *livestreaming from the sanctuary* beginning in mid-July, we were now able to have *Special Praise in-person* in the sanctuary, but initially with no singing. Thanks to Kim Poser for her instrumental offering on piano, the Mabondos for their recorded praise and the Thibodeaus for their violin and double-bass offering during this time.

At last, on October 31 *singing was allowed*, and we were able to sing hymns together. It was truly wonderful to hear the voices of the congregation! A screen was purchased for vocal soloists to stand behind so that they could safely sing without masks. In addition to above-mentioned musicians, we were now able to hear from *Jim Harrett, Betty Sanderson* and *Gord Vair*. Thanks to all for wonderfully enhancing our worship!

Senior Choir was very excited to resume rehearsals beginning November 11. Each member purchased a special "singing" mask and chairs were rearranged in the choir loft to allow for social distancing. It was heavenly to hear them sing during the December 12th & 19th Advent services, but their joyfully prepared Christmas anthems were not to be heard, as in-person worship was again suspended. *Livestreamed hymns were sung* by *Rev John* and *soloists*.

We thank the *Audio-Visual team* for their amazing creativity, skill, flexibility & support.

Organist/Pianist supply was provided by *Eric Kirk* (organ & piano) and *Kim Poser* (piano).

Respectfully submitted by *Beth Hickey, Music Director*

REACHOUT GOSPEL CHOIR REPORT

Well there is not much to say about 2021. With covid restrictions in place, it has just been impossible for a choir like ours to get together. We just don't have enough room to socially distance, and there is no way that we could go into nursing homes to make a presentation right now anyway. It has been a very frustrating year for all of us because we want nothing more than to be able to get together and raise our voices in praise.

I am not sure what 2022 will bring in terms of covid and restrictions, but I think we will need to put our heads together (virtually, of course) and start brainstorming some ideas.

Respectfully submitted by Lizz Thibodeau - Choir Director

REACHOUT GOSPEL CHOIR FINANCIAL REPORT

INCOME

Bank Balance-January 1, 2020	790.68
Interest	\$ 0.06

EXPENSES

Bank Balance-December 31, 2020		\$ 790.74
TOTAL	\$ <u>790.74</u>	\$ <u>790.74</u>

Submitted by Christine Hunter

KNITTING CIRCLE REPORT

The knitting circle only started meeting again in the Fall of 2021. It was nice to catch up and find out how we had all been managing through the Pandemic.

As we headed into October, we heard that Power of Hope would be asking Chalmers to supply help for some families at Christmas Time. One of the items they were looking for was small blankets, and we immediately felt this was something we could help with.

By the end of November we had put together 7 small (baby) blankets, 8 toques suitable for teens, 4 baby hats, and a few scarves.

Of course we are not meeting again right now, but once the church is able to open again, we will be back doing what we can in our small way to help others.

We had a change of leadership this year when I stepped down, and Joyce Kilbourne kindly agreed to carry on as our new leader. Of course there is always room for more members who love to knit and enjoy the company of others who enjoy knitting and sharing patterns and ideas.

Respectfully submitted, Christine Hunter

Members: Joyce Kilbourne, Mary McLeod, Eleanor Hannah, Maureen Bruff, Janet Bruce, Christine Hunter, and Mavis Love Symonds:

Chalmers Presbyterian Church 2022 Budget Summary

Income	2021 Budget	2021 Actual	2022 Budget
General Offerings	106,071	82,222	118,065
PAR Offerings	110,500	105,955	110,000
Loose Offerings	2,200	623	1,000
Canada Helps Offerings	18,000	28,915	29,000
Thanksgiving Offering 2020	3,500	795	3,500
Special Fund Sourcing	3,000	4,563	5,000
User Fees And Other Income	11,150	16,373	5,200
Total Income	254,421	239,446	271,765

Expenses	2021 Budget	2021 Actual	2022 Budget
Salaries And Benefits	152,575	142,217	167,204
Church Building	55,294	50,060	59,860
Manse Building	1,513	561	3,038
Office And General	10,790	8,880	10,800
Worship Committee	3,150	3,281	3,150
Christian Education Committee	1,750	431	1,437
Pastoral Care Committee	1,575	725	1,575
Session -Presbyterians Sharing & Dues	25,974	25,900	21,902
Mission Committee	1,800	1,130	2,800
Total Expenses	254,421	233,186	271,765

Operating Surplus/Deficit **6,260**

Chalmers Presbyterian Church 2022 Budget Detail

Income	2021 Budget	2021 Actual	2022 Budget
Envelope Collections			
General Offerings	106,071	82,222	118,065
PAR Offerings	110,500	105,955	110,000
Canada Helps / On Line Donations	18,000	28,915	29,000
Initial Offerings	300	242	300
Loose Offerings	2,200	623	1,000
	237,071	217,957	258,365
Fundraising Sales-Souper/Cheese	3,000	4,563	5,000
Special Offerings			
Thanksgiving Offering	3,500	795	3,500
	3,500	795	3,500
Other Income			
Wage Subsidy Income	5,000	10,485	0
Other Income	200	26	200
Interest Earned	100	195	100
Our Daily Bread Devotionals	0	0	0
Canada Student Grant	0	0	0
Presbyterians Sharing	550	625	600
Facility User Fees	5,000	4,800	4,000
	10,850	16,131	4,900
Total Income	254,421	239,446	271,765

Special Fund Sourcing - \$9,200

Expenses

	2021 Budget	2021 Actual	2022 Budget
Salaries & Benefits			
Minister Stipend / Benefits			
Minister Stipend	64,512	64,512	66,447
Health & Dental Insurance	4,900	4,959	5,000
Continuing Education Allowance	600	0	600
Book Allowance	200	137	200
Property Taxes	3,000	2,902	3,000
Hydro	2,500	2,466	2,500
Water	1,400	1,171	1,400
Water Heater	215	222	215
Telephone	900	900	900
Total Minister	78,227	77,268	80,262
Office/Finance Administrator	16,600	18,243	31,616
Office Administrator Relief	800	259	400
Caretaker	11,100	4,771	15,209
Music Director	19,287	19,277	19,848
Contingency for Staff Relief	500	0	500
Summer Student	0	0	0
Treasurer Honorarium	4,242	3,850	0
Pulpit Supply	1,050	365	1,225
Organist Supply	400	750	750
Professional Development	200	0	200
Canada Pension & Employ Ins	9,800	7,064	9,500
Congregational Pension Levy	10,369	10,369	7,693
Total Other Salaries	74,348	64,949	86,941
Manse Building			
Insurance	513	513	538
Maintenance	1,000	48	2,500
	1,513	561	3,038
Special Fund Sourcing - \$6,600			

	2021 Budget	2021 Actual	2022 Budget
Church Building			
Heating	6,500	6,307	6,500
Hydro	14,000	10,217	13,000
Water	3,100	2,884	3,000
Insurance	8,214	8,213	8,600
Large Repairs And Maintenance	5,000	5,026	5,000
General Maintenance	6,000	5,963	6,000
Organ Maintenance	0	0	5,000
Roof Presbytery Loan Interest	180	180	0
Security	1,100	1,291	1,200
Grounds	11,200	9,979	11,560
	55,294	50,060	59,860
Office			
Telephone	1,650	1,633	1,800
Photocopier Lease	2,000	1,933	2,000
Stationery And Supplies	2,500	830	2,000
Postage	700	694	800
Offering Envelopes	400	352	400
PAR Service Charges	300	231	250
Information Technology	500	293	500
Web Offering/Canada Helps Fees	800	1,107	1,100
TD Service Charges	90	26	50
Internet	1,050	1,046	1,100
Christian Copyright Licencing	600	573	600
Miscellaneous	200	162	200
	10,790	8,880	10,800
Worship Committee			
Choir And Music	300	274	150
Children / Youth Music	50	0	50
Worship Music Honorarium	800	0	500
Instrument Maintenance	600	135	700
Technical Equipment / Maintenance	750	2,232	900
Our Daily Bread Devotional Purchases	100	100	100
Worship Bulletins	50	0	50
Sacraments	200	133	200
Worship Supplies	100	407	400
Sound System Supplies	200	0	75
Educational Development	0	0	25
	3,150	3,281	3,150
Special Fund Sourcing - \$400			

	2021 Budget	2021 Actual	2022 Budget
Christian Education			
Church School	600	97	537
Church School Bibles	50	0	0
Youth Ministry Support	0	0	0
Lay Leadership Training	100	0	100
Movie Licences	0	0	150
Adult Christian Education	250	334	300
Vacation Bible Experience	0	0	0
Intergenerational Events	250	0	350
Canada Youth Conference	300	0	0
Library Books	200	0	0
	1,750	431	1,437
Special Fund Sourcing - \$200			
Pastoral Care Committee			
Stephen Ministry	200	0	200
Pastoral Care Cards	600	231	600
Pastoral Care Hospital Parking	75	0	75
Daya Counselling Centre	200	200	200
Coffee Hour	200	0	200
Special Events-Gods People Together	300	294	300
	1,575	725	1,575
Session			
Resource Material	100	26	100
Presbyterians Sharing	20,738	20,738	17,096
London Presbytery Assessment	5,136	5,136	4,706
	25,974	25,900	21,902
Mission & Outreach Committee			
Local Ministries	500	300	500
International Ministries	0	0	0
Benevolency	500	180	500
Committee Expenditures	150	0	150
Canadian Foodgrains Bank	150	150	150
Presbyterian World Service	500	500	500
Outreach Activities	0	0	0
Webex & Zoom Licences	0	0	500
Advertising	0	0	500
Fun Fair	0	0	0
	1,800	1,130	2,800
Special Fund Sourcing - \$2,000			
	254,421	233,186	271,765

Fund Accounts

	2021 Balance	Income	Expense	2021 Closing Balance
Benevolence	19.77	0.00	19.77	0.00
Camperships	1095.77	180.00	0.00	1275.77
Choir	410.00	60.00	0.00	470.00
Care & Share	9896.32	5641.50	6000.00	9537.82
Memorial	57486.33	58659.34	29365.22	86780.45
Education Trust	3587.07	0.00	0.00	3587.07
Property Mgmt - General	6025.51	670.00	0.00	6695.51
Canada Youth Conference	2340.00	0.00	0.00	2340.00
Church School	315.00	0.00	0.00	315.00
Library	600.59	120.00	0.00	720.59
Reachout	558.18	180.00	0.00	738.18
VBE Programs	397.96	0.00	0.00	397.96
Youth Ministry	3764.83	234.95	95.10	3904.68
Funeral Receptions	1812.95	0.00	0.00	1812.95
Christian Education	425.00	0.00	425.00	0.00
Outreach & Communications	4779.38	0.00	1066.80	3712.58
Contingency Fund	35320.34	0.00	35320.34	0.00
Total Funds	128835.00	65745.79	72292.23	122288.56

OTHER DISBURSEMENTS

Christmas Offerings	325.00	- London Community Chaplaincy
	325.00	- Mission Services of London
Easter Offerings	952.50	-PWSD
	952.50	-Mission Services of London
PWSD	1430.00	-Offerings
Camp Kintail	635.00	-10% of 2020 Operating Surplus
Endowment Fund	635.00	-10% of 2020 Operating Surplus
Other Donations	150.00	- Canadian Foodgrains Bank
	200.00	- London Community Chaplaincy
	100.00	- Mission Services of London
	200.00	- Daya Counselling Centre

CHALMERS PRESBYTERIAN CHURCH

Comparative Statements Financial Position

December 31 2021

	2021	2020
ASSETS		
CURRENT ASSETS		
General Chequing Account	135376	123066
Reserve Savings Account	19996	19976
Reserve Term Deposits Group A	5778	5721
Reserve Term Deposits Group B	5626	5506
Accounts Receivable	-2132	2451
Prepaid Expenses	0	0
TOTAL CURRENT ASSETS	164644	156720
LONG TERM ASSETS		
Land	1	1
Land Church Building	1	1
Parking Lot	1	1
Church Furnishings	1	1
Manse & Appliances	1	1
TOTAL LONG TERM ASSETS	5	5
LIABILITIES AND ACCUMULATED SURPLUS		
LIABILITIES		
Accounts Payable	4212	944
Presbytery Extension Loan	0	18000
TOTAL LIABILITIES	4212	18944
RESERVE ACCOUNTS		
Contingency Fund	0	35320
Restricted Funds	122289	93515
TOTAL RESERVE ACCOUNTS	122289	128835
CURRENT YEAR SURPLUS/DEFICIT	6260	6353
RETAINED EARNING	31888	2593
TOTAL LIABILITIES AND SURPLUS	164649	156725