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"The only one who likes change is a wet baby." Mark Twain

Change is one of those words in the Presbyterian Church that sometimes makes us uncomfortable. We are a denomination that honours tradition and tends think too carefully before we take a step in a new direction. Most of us would agree with Mark Twain: "the only one who likes change is a wet baby." This past year has been a year of change for everyone at Chalmers. After more than two decades of ministry, Rev. John Bannerman retired. The congregation has had to find a new normal navigating a host of changes in health regulations over the last twelve months.

Since September, there have been changing voices in the pulpit on Sunday mornings. We know that soon a new minister will be leading Chalmers into the future with new ideas and hopes.

This booklet reflects back on the last year; it is easy to trace the many changes we have experienced in its pages. As you read, it is my prayer that you will also trace the Spirit of God at work. Despite our discomfort with change, Scripture assures us again and again that God is at work in the midst of times of transition. God speaks through the prophet Isaiah saying: "Behold I am doing a new thing! Now it springs forth" (Isaiah 43:19). In his letter to the Corinthians, Paul reminds us that we are called to be a changed people: "the old has gone," he writes, "the new is here." (2nd Corinthians 5:17). Change might not always be comfortable, but it is often a time of great spiritual growth.

It has been a privilege to serve as your interim moderator and companion on the road during this time of transition at Chalmers. I have seen God at work in your midst as you have prayed, worked and worshipped during this time of change. I look forward to seeing what new thing God will be doing in and among you in the year ahead. May you know the deep peace of Christ as individuals and as a church community during this season of change.

"To everything there is a season, and a time to every purpose under the heaven." Ecclesiastes 3:1

Blessings,

Rev. Mavis Currie
Interim Moderator

SESSION REPORT

Session members for 2022 were: Rev. John Bannerman (Moderator, until August 31, 2022)

Rev. Mavis Currie (Interim Moderator, effective September 1, 2022)

T. Hunter (Clerk of Session)

L. Thibodeau (Deputy Clerk)

R. Finlay (Roll Clerk)

R. Cote

Y. Daniel

J. Mabondo

B. Finlay

A. Thibodeau

C. Hardy

M. MacDonald

P. Matesic

L. Wilson

L. Gough

D. Bruce

J. Bruce

L. Adamson

M. McFadden

At a special meeting of Session on June 8th, Rev. John Bannerman announced to Session that he had made a Life and Ministry decision, following prayer, conversation, and consultation, to retire as a minister within the Presbyterian Church in Canada and thus as the minister of Chalmers Presbyterian Church, London, sometime later in the year.

On August 28th a very special service was held to celebrate The Rev. John Bannerman's service to Chalmers Presbyterian Church, London. Stories were told, slide shows were presented, songs were sung, gifts were presented, tears were shed, and a "Lunch on the Lawn" was served at the conclusion of the service.

The Rev. Mavis Currie, Minister of Knox, St. Thomas was assigned as Interim Moderator for our time of vacancy. A search committee was formed, and questionnaires distributed to the congregation to assist the committee in their pursuit of a suitable applicant for Chalmers.

Session met a total of 15 times in 2022. These were:

Jan 18th

Feb 15th

Feb 23rd

Mar 15th

Apr 26th

May 17th

Jun 8th

Jun 28th

Aug 25th

Sep 3rd

Sep 20th

Sept 30th

Oct 18th

Nov 15th

Dec 20th

Meetings from September 3rd were led by our new Interim Moderator, Rev. Mavis Currie. All meetings were virtual meetings conducted online with Webex software, necessitated by the COVID-19 virus requirements to Social/Physical Distancing.

Unfortunately, Session meetings were not the only gatherings that the COVID-19 virus restrictions affected, Church services in early January were again restricted to on-line only. Happily, early March saw us once again returning to in person/livestream worship

The Sacrament of the Lord's Supper was celebrated on five occasions.

Sunday, April 17th

Sunday, June 19th

Sunday, Aug 21st

Sunday, October 2nd

Thursday, Nov 27th

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.

Births / Deaths / Baptisms / New Members / Marriages in 2022

Deaths: 7 Chalmers Members passed away in 2022

JONGEPIER, John - March 7, 1931 - January 1, 2022

On Saturday, January 1, 2022, in his 91st year Johannes (John) Jongepier passed away into the arms of his Saviour. A private family funeral took place on Wednesday, January 5, at 1:00 p.m. at Forest Lawn Funeral Home, 1997 Dundas Street East, London, with the interment to follow.

GARDINER, Blanche (Nee Erwin) Peacefully passed away on April 9, 2022, at Manor Village, London at the age of 94. A private service was held with Rev. John Bannerman officiating. Interment has taken place at Mt. Carmel Cemetery, Strathroy.

COLE, Ross Hadley passed away on Friday, July 1, 2022, at the Dearness Home in London, ON. A memorial service was held on Thursday, July 7th at 11:00 a.m. at the Evans Funeral Home, (648 Hamilton Road, London, ON) followed by a celebration of life reception.

COY, John Douglas, 74 years old of London ON, passed away unexpectedly on July 4, 2022. A Funeral service took place on Saturday, July 9th, 2022, at Forest Lawn Funeral Home, 1997 Dundas Street East, London

ROWLANDS, Thomas George (Bill) Peacefully at University Hospital in London Ontario on Monday September 19, 2022, in his 89th year A celebration of life was held on October 29th at the Royal Canadian Legion, Victory Branch 317, 311 Oakland Ave, London ON. N5W 4J5

BONE, Cyril Coulter - Passed away at home Friday, October 7, 2022, in his 71st year, Funeral services were held on Saturday, October 15, 2022, at Forest Lawn Funeral Home, 1997 Dundas Street, London

HALL, Kenneth G., 92, of London, passed away on October 15, 2022. Funeral services were held on Monday October 24, 2022, at the McKinlay Funeral Home in Ridgetown,

Transfers: 3 Transfers of membership to other churches:

Don Leitch Knox Presbyterian, St. Thomas

Gail McHardy-Leitch Knox Presbyterian, St. Thomas

Linda Powers Strathroy United Church, Strathroy

New Members: 5 new (or returning) members:
Muriel Bertling (Returning) November 15, 2022
Catharine Campbell June 8, 2022
John Cree June 8, 2022
Lillian Cree June 8, 2022
Nancy Suchard (Returning) June 8, 2022

Removals: 3 removed from membership by Resolution of Session

Marriages: No new marriages in 2022

Births and Baptisms: no births or baptisms to report

Respectfully submitted by Tom Hunter, Clerk of Session

TASK FORCE REPORT

Convenor: Janet Bruce

Members:	Worship Committee	Doug Bruce
		Marilyn McFadden (AV)
	Christian Ed	Linda Adamson
	Leading with Care	Linda Adamson
	Property Management	Keith Johnston
	Convenor/Session Executive	Janet Bruce
	Staff Representative	Rev. John Bannerman (until Aug 31, 2022)

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

To ensure the safe reopening of Chalmers for worship, the Task Force, is following guidelines from the Presbytery of London, as well as guidelines from the following resources.

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

We have been able to return to in-person worship with congregational singing. In June we started having outdoor fellowship with juice boxes, pre-wrapped cookies, and water bottles. In late August we began having our fellowship in the lower hall, with the doors to the outside open to allow the air to circulate.

The Task Force continued to encourage our members to follow all the London Middlesex Health Unit guidelines for COVID-19. We are strongly encouraged to wear masks indoors, and to stay home if we have any symptoms of COVID-19. If we have tested positive, we are to stay home until we have tested negative.

We used prepackaged Communion elements for our services.

Many thanks to Doug Bruce, Linda Adamson, Marilyn McFadden and Keith Johnston for their hard work on this committee. We also want to thank the members of Chalmers for their co-operation during these past difficult years.

At the time of the writing of this report, the Task Force has been dissolved, with the approval of Session. It is expected that groups will self-govern according to the current guidelines.

Respectively Submitted by Janet Bruce, Chair

ROLL CLERK'S REPORT

Chalmers Members as at December 31, 2021	186
New Members	5
Members Deceased	7
Members Transferred or Removed	6
Chalmers Members as at December 31, 2022	178
Chalmers Adherents	73
Children / Youth	27
Total of Members, Adherents & Youth	278

Respectfully Submitted by Rose Marie Finlay, Roll Clerk

BOARD OF TRUSTEES REPORT

Members: Mark Ranson (resigned April 2022), Audrey Baldwin (finished term March 2022) Beverly Cameron, Keith Johnston, Todd Webster (started term March 2022), Pat MacKay

The trustees met three times, either online or in person, but also connected several times by email.

The *extensive* insurance policy update that began in 2021 was completed in 2022. A huge 'thank you' to Keith Johnston who took the initiative on this. Richard Cote and Andrew Thibodeau also had input.

After several discussions regarding management of the Memorial Fund, Session confirmed the action taken by the congregation at the February 25, 2017 Annual General Meeting, where the adoption of the Declaration of

Trust & the Board of Trustees Mandate were approved. This approval, under Duties of Trustees, requires the Trustees to manage and monitor the Memorial Fund account and approve all disbursements from said account. All memorial gifts and bequests are to be processed by the Trustees as well.

Names have been added to the Memorial Board to mark the sad passing of the following individuals in 2022 and the celebration of their lives: Howard Arenburg (Dec 21, 2021) John Jongepier (Jan 1); Blanche Gardiner (Apr 9), Ross Cole (July 1), John Coy (July 4), Bill Rowlands (Sept 19), Cyril Bone (Oct 7), and Ken Hall (Oct 15).

A Memorial Fund bequest from the estate of Blanche Gardiner, in the amount of \$1000.00, was received in August 2022.

Education Trust Fund

The Trustees unanimously agreed to distribute the \$3,587.07 from this trust fund evenly among Winter, Dawson & Draven Hales. This fund was set up specifically for these three children, who are now young adults.

Trustee Replacements

We need to have two positions filled to be at full compliment. The Trustees have asked Session to select two individuals: one for a five-year term and one for a four-year term.

Respectfully submitted by Pat MacKay, Trustee

BOARD OF TRUSTEES FINANCIAL REPORT

MEMORIAL FUND Income Statement

Starting Balance as of Dec 31, 2021	86,780
Income:	
Estate bequests	1,000
Donations in Memory	1,075
Disbursements:	
Memorial Board Updates	75
Ending Balance as of December 31, 2022	88,780

**CHALMERS PRESBYTERIAN CHURCH
ANNUAL GENERAL MEETING
February 26, 2022, at 12 noon via Zoom**

Prior to commencing the meeting, Marilyn McFadden outlined the protocols for participants who were attending either by video or phone. Approximately 55 people were participating.

The Moderator, Rev John Bannerman opened the meeting by reading a daily devotional by Rev. Kenn Stright referencing Mark 9:5-6 and followed by prayer.

Appointment of Secretary: Moved by Todd Webster, seconded by Rose Marie Finlay that Maureen Bruff be appointed Secretary for this meeting. Carried.

Minutes of 2021 Annual Meeting: Moved by Betty Longmore and Liz Gough that the Minutes be approved as printed. Carried.

Pastor's Report : Rev John expressed appreciation to Denise McLay for the preparation of the Annual Report. He announced that Session had approved a return to in person worship commencing March 6th.

Session and Board of Trustee Reports: Mark Ranson acknowledged Audrey Baldwin's many years of service and devotion as a trustee as she retires this year. In addition, the work of Pat MacKay, Bev Cameron, Keith Johnston (as well as Mark) was acknowledged.

Reviewers' Reports The following amendments/comments were noted:

- Recommendation 1: Linda Adamson requested that authorizations for payment be approved by e-mail with signature included. Agreed
- Recommendation 2: Sue Garner acknowledged the changes made to the Endowment Fund and explained that only the interest can be accessed.

Motion: to approve recommendations 1 - 4 and to adopt the Chalmers Church Financial Position, Care and Share, Endowment Fund and Memorial Fund : Brenda Webster, Bob Taylor. Carried.

- Recommendation 5: moved by Mark Ranson and Bob Finlay that the work of Heather Reid, Kim Poser, Sue Garner, Marilyn McFadden and Mary Taylor over many years be acknowledged. Carried.

Motion: That the Policy & Planning Committee seek guidance from the Presbytery of London regarding qualified reviewers from within the Presbytery - Mark Ranson, Keith Johnson. Carried

Motion: to adopt the Financial Statements for Committees, Groups and Organizations (2021) - Lizz Thibodeau, Bob Taylor. Carried.

Reports of all Committees, Groups and Organizations and Financial Position for 2021

- Christian Education & Faith Development : correction - 3 Youth Ministry events were held.
- Endowment Fund Committee - Andrew Thibodeau provided an overview of this Fund noting that changes are being considered to better utilize higher interest-bearing funds.

- Stephen Ministry Report : Rev. John highlighted that efforts are underway to recruit new Stephen Ministers.
- Property Management Committee: Andrew Thibodeau provided an update on the current situation with regards to the HVAC system which has once again experienced problems.
- Music Ministry : Beth Hickey outlined problems which have been experienced with the organ resulting in a \$5,318 bill. Minor problems are still being experienced. Beth expressed her gratitude that the piano is providing Sunday morning music.
- Reachout Gospel Choir - Correction noted that finances refer to the year 2021 (not 2020).
- Motion : that the Report of Committees, Groups and Organizations and their Financial Positions as printed and amended be approved - Heather Reid, Brenda Webster. Carried.

Comparative Statements of Financial Position for 2021 : Motion by Todd Webster, Rose Marie Finlay that this be adopted. Carried.

Action re. 2021 Surplus

Motion: that the 2021 surplus of \$6,260 be designated as follows: 10% for mission, 10% to the Endowment Fund, and 80% to the Operating Fund - Lizz Thibodeau, Bob Finlay. Carried.

2022 Proposed Congregational Budget:

Mark Ranson reviewed the process for establishing the proposed budget. Denise McLay was thanked for her preparation of the report. The following points were noted:

- Special Fund Sourcing - these funds will be transferred from the Fund Accounts to specific Ministries.
- Mission Committee is expected to be combined with Outreach
- Office Administrator and Treasurer positions have been combined
- Minister, Music Director and Caretaker salaries were increased 3%. It is anticipated that the Caretaker salary will be lower due to reduced hours.
- \$1995 grant from the London Presbytery has been received this year to cover the cost of new A/V equipment that was installed in the Sanctuary in 2021.

Motion: That the proposed budget for 2022 be approved - Anne Webster, Mark Ranson. Carried.

New Business:

Appointment of Trustee for a 5-year term (effective April 1, 2022) .

Motion that Todd Webster be appointed as a new Trustee – Sue Garner, Betty Longmore. Carried.

Adjournment :

Motion to Adjourn at 2:17pm - Yvonne Daniel, Todd Webster. Carried

Next Meeting - late February 2023 to be called by Session.

Rev John closed with a special prayer for the people of Ukraine and the Benediction.

February 4, 2023

Attention: Yvonne Daniel, Policy and Planning Chair

Greetings.

We have examined the following financial records of Chalmers Presbyterian Church, London for the calendar year 2022.

The Care & Share records and the Reachout records were both found to be accurate and well kept. Supporting financial documentation reflected the year's transactions.

The Social Committee records were accurate and well kept. No bank statements were provided to confirm the recorded transactions or balances.

The Endowment Fund records were not provided or reviewed.

The Church General Fund, which contains several smaller funds, was reviewed from the Balance sheet and Profit & Loss statement dated February 2, 2023, along with the General Ledger entries for the year. We found a couple of minor concerns detailed below.

1. The change in accounting responsibility / reporting system caused a few minor differences in the payroll tax recording. Argyle Tax Services will reconcile these ledger entries.
2. There were outstanding cheques and deposits at year end that were not yet reflected in the year end bank reconciliation statement. With the assistance of Argyle Tax Services (the present bookkeeper) and Wendy Sibley we were able to confirm all balances and agree with the updated numbers.

With these items addressed we feel that these records are accurate, well-kept and reflect the financial position of Chalmers Presbyterian.

Our thanks to Wendy, Office Administrator, and Christina, Argyle Tax Services, for their assistance.

Jeff Goud , Carl Taylor (Review team "22")

LEADING WITH CARE (LWC) COMMITTEE REPORT ---

The Leading with Care Committee members are Linda Adamson, Rev. John Bannerman (until August 31, 2022), 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 2022, a number of items were discussed and acted upon including:

1. Record of Inspection: Regular monthly inspections of our facilities were conducted throughout the year. A monthly report outlining identified deficiencies is given to Property Management for action. The inspection focuses primarily on items that impact the health and safety of our occupants.
2. Congregational Fire Drill: A full congregational fire drill is conducted every other year. This fire drill took place on September 18, 2022 and we are grateful to the attention of the congregation and all of the constructive feedback received.
3. Police Record Checks: Doris Tutt continues to serve as our coordinator of the Police Record Check program. She maintains the records for Chalmers and initiates follow-ups when required.

Respectfully submitted by Richard Cote, Convener

HUMAN RESOURCES (H.R.) COMMITTEE REPORT

Standing Committee Representation: Linda Adamson (CE), Doug Bruce (Worship), Yvonne Daniel (P&P), Keith Johnston (Property Management)
Congregation at Large: Barb Jessop, Lizz Thibodeau
Ex-Officio Member: Tom Hunter (Clerk)

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 2022 we met several times.

With the departure of Mark Ranson (P&P) from the HR committee, Lizz Thibodeau was added to the committee as a member at large from the congregation and Yvonne continued on the committee as the P&P representative. We thank Mark for his time on the HR committee and welcome Lizz.

In June the Human Resources Committee received an email from Denise McLay advising that she would be resigning from her position as Office/Financial Administrator at Chalmers, effective May 28, 2022. She would continue her duties as Financial Administrator until such time as a replacement was found. The Office Administrator job vacancy was posted in the Chalmers bulletin as well as sent to other churches in the London Presbytery. We were blessed to have Wendy Sibley fill in for the Church Office Administrator until such time as we found a replacement. Wendy later sent an email requesting to stay permanently in the Office Administrator position. This was approved by the HR committee as well as Session. Wendy works Tuesday to Friday, 8:30 to 2:30, with reduced in hours in the summer. With more activity at Chalmers, Brad Dobbie’s hours were increased from 8 to 12 hours per week.

With regard to the Financial Administrator position, a job vacancy announcement was included in the bulletin and was also sent to London Presbytery for distribution to all churches in the London Presbytery. Chalmers reached out to Lu Brule, the treasurer at London Presbytery for guidance and recommendations. We were advised that St. George’s use a small accounting company at a reasonable price and suggested we speak with

Rev. Keith McKee. Rev. McKee was contacted, and we received information and positive feedback on Argyle Tax Service. They prepare payroll, remit government deductions, submit Presbyterian Sharing, PWS&D, and pension deductions, pay invoices, prepare financial reports for P&P/Session, file the charitable status report and participate in budgeting. The monthly fee for Chalmers is \$150 per month. Session approved a recommendation from HR that Argyle Tax Service assume the role of the Financial Administrator.

In June the Rev. John Bannerman announced his intention to retire at the end of August. A special farewell celebration was held on Sunday, August 28 with all of the Bannerman family present. There were various presentations made as well as several musical presentations by the choir and Reachout. It was nice to see the pews full as we said our final good-byes to the Bannermans. Following the service there was a burger bash lunch. We thank Rev. John for his 25 years at Chalmers and wish him all the best in his retirement years.

In the fall the HR committee met and recommended a 5% increase in church wages for the staff for the 2023 budget. The 2023 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 2022.

We give thanks to all the staff including Denise McLay who stepped down as Office/Financial Administrator earlier this year. We extend our sincere thanks to Wendy Sibley who has supported us the remainder of the year as Office Administrator, as well as Brad Dobbie for keeping our Church clean and Beth Hickey for all her work as Music Director.

In June 2021, I announced my intention to step down as chair of HR. It is important for committee leadership to change from time to time to build congregational leadership skills and familiarize individuals with the work of various committees. I have continued as committee chair through the pandemic; however, it is time to step down in 2023.

Respectfully submitted by Yvonne Daniel, Chair

CHRISTIAN EDUCATION & FAITH DEVELOPMENT COMMITTEE REPORT

Committee members for 2022 were: Linda Adamson (chair), John Bannerman (until Sept), Janet Bruce, Judy Steward and Robin Cohen. New members are always welcome.

The Christian Education and Faith Development Committee has continued to meet virtually this past year.

The committee continues to try to find ways to minister to families, children and youth.

Due to the small number of participants and a shortage of volunteers, there were no in-person Sunday School classes or events held this year. An online session was held in the summer to solicit input from the children and youth for future planning. Youth activities were also limited due to ongoing COVID-19 restrictions.

The committee prepared a detailed report outlining steps to be taken over the coming year(s) to build up our ministries to children and youth. This report was presented to and accepted by Session in June.

A successful “camp night” was held in August with a number of families from the wider community participating. This evening included a barbecue, crafts, games and a campfire singsong.

An intergenerational Advent event was held in early December as another way to reach families, children and youth.

An online prayer group led by Rev. Bannerman was held on Wednesday evenings and after Rev. John’s departure, the leadership passed to Doug and Janet Bruce..

One member of the committee attended a virtual conference on Biblical Storytelling in April.

Bible studies were held in Spring.

Respectfully submitted by Linda Adamson, Chair

CHALMERS LIBRARY REPORT

The library was opened again for use by the congregation earlier this year and has been well used since its opening. We put out a shelf of reading for the Christmas Season at the beginning of November and it has been well used by the congregation. So far 67 books have been signed out, mostly fiction, but quite a few non-fiction too.

We have 4 helpers in the library, 2 new assistants and 2 who have been helping for quite a few years now. Take the time to get to know these ladies and they will be glad to help you find a book in the style of writing that you enjoy. Or try something new and let us know how you enjoyed a change of genre.

Your library assistants are:

Christine Hunter

Joyce Kilbourne

Maureen Bruff

Mavis Love-Symonds

Respectfully submitted by Christine Hunter, Librarian

ENDOWMENT FUND REPORT

Members: Andrew Thibodeau (Chair), Bill George.

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.

Chalmers Fund was established in 2010. Disbursements from the fund are to be used in 2 categories:

1. Children & Youth Work
2. Mission work.

No disbursements have occurred yet.

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.

GUIDELINES FOR THE ENDOWMENT FUND – UPDATED IN 2022

Under the Guidance of Bill George and Andrew Thibodeau, the Endowment Fund Guidelines were updated in the spring of 2022 and all changes were approved by session. For a copy of these guidelines, ask Andrew or Wendy. We welcome anyone becoming more knowledgeable about the fund.

INVESTMENT STRATEGY for 2018 TO 2022 - GICs

Prior to 2018, there was not enough in the Endowment Fund to invest.

Commencing February 2018, \$12,000 of the approximately \$13,200 in the fund was invested in a GIC.

The 2018 GIC was at 2% and generated \$280.24.

The Fund was rolled into a GIC annually. In 2019, it earned 2%. The GIC then had \$12,581.

In 2020 and 2021 it earned 1% annually. The GIC matured in October 2022. It had a balance of \$12,788.86.

Thus, since 2018, the fund has earned \$788.86 interest.

CURRENT FUND BANK ACCOUNT - 2022

In 2021 the Endowment Fund received its first large donation from the estate of Roy Young.

Endowment Fund Financial Report

Opening balance January 1, 2022:	\$32,591.41
No Deposits. No bank charges.	
Closing bank balance for December 31, 2022:	\$32,591.41

CURRENT ENDOWMENT FUND GIC

\$12,000 GIC, started in 2018. Its balance October 2022 was \$12,789.14.

For 2022 to 2023, TD Bank offered a 4.3% interest rate on the GIC. We kept the GIC active.

December 16, 2023, it will have a balance of \$13,433.36 when the GIC matures.

TOTAL ENDOWMENT FUND ASSETS:

Bank Account:	\$32,591
GIC:	\$12,789 GIC
TOTAL	\$45,380

PROPOSAL FOR FUND DISPERSEMENT FALL 2023

This December we propose the first disbursement of Endowment Fund interest for requests that match the Guidelines of the Fund: Projects for Youth or Mission.

That would be \$1433 from the Five-year GIC Investment. Available December 2023

PROPOSED INVESTMENT STRATEGY FOR 2022 AND BEYOND

In the spring of 2022, Session approved the following strategy:

- No longer invest in GICs OR minimize the amount placed in GICs as GIC interest does not match current inflation.
- Invest an amount in the account that meets the Endowment Fund committees' approval annually in a Canadian Balanced Fund recommended by a financial professional.
- January 1st of each year, the committee shall meet and transfer an amount of money from this fund to a Canadian Money Market Fund recommended by the professional advisor.
- This amount shall be the growth in the investment from the previous year to a maximum of 5% of the assets invested January 1st of the previous year.
- Any additional amount of growth from the previous year shall remain in the investment to offset inflation in future years and improve the amount available in future years. In no year may the principal in the investment be reduced to an amount less than its value at the beginning of the previous year.
- Interest to be distributed annually to the requests of Youth and Mission projects for the church.
- The amount to be invested would be around \$30,000 in the spring of 2023. Keep the GIC until December and decide then on the GIC strategy.

An investment strategy meeting of the Endowment Fund has not occurred yet.

The Endowment Fund Committee will be looking to recruit new members for a twice a year meeting to decide on investment strategy and approving the distribution of interest to Youth & Mission projects. Contact Andrew Thibodeau or Bill George if interested.

Respectfully submitted by Andrew Thibodeau, Chair

MISSION & OUTREACH COMMITTEE REPORT

In the winter of 2022 discussions began between the Outreach and Communications Committee and the Mission Committee about the possible merger of these two committees of session. It was felt by amalgamating the efforts of these two committees that they will be able to better attract member participation and work under a modified committee structure allowing people to participate in (specific or all) areas of the committee they feel strongly for and provide greater human resources for all aspects of the committee's mandate.

The Committee first met combined in April 2022.

The Committee met 5 times in 2022 (three as a new group).

There are currently 8 members on the committee.

Activities of the Mission and Outreach Committee in 2022:

- Lenten Project in Support of Refugee Ministries – Chalmers participated by supplying release kits for individuals newly released from prison back into our communities.
- Hosted a guest speaker from Ark Aid Mission on Mission Awareness Sunday.
- Easter Special Offering was directed 50% to the Presbyterian World Service and Development Ukraine Fund and 50% to the Ark Aid Mission.
- Chalmers participated in the Glen Cairn Festival in the Park. We hosted an information booth with activities for youth and provided information about worship and other programs at Chalmers. Chalmers collected Kraft Dinner Boxes in support of the Glen Cairn food resource program Domino Challenge.
- The Annual Strawberry Social returned in 2022 to support of the Chalmers Campership Program.
- Several youths had the opportunity to attend camp as a result of the Chalmers Campership Program.
- Chalmers returned to hosting a Salvation Army Kettle during the Annual Christmas Hamper Kettle Campaign.
- Mission and Outreach worked with the property management committee to secure the use of our Manse for our Ukrainian family.

Please see the separate report from the Care and Share Program.

Respectfully submitted by Chris Hardy, Chair, Mission and Outreach Committee

CARE & SHARE PROGRAM REPORT

Liz Gough and I continued to enjoy co-convening Chalmers Care and Share Program.

Food assistance was delivered 583 times in 2022 to 141 unique households. Most weeks there is at least one new family needing to seek assistance for the first time.

We are so grateful to our amazing team of volunteers. Marg Ward, Audrey Baldwin, Joyce Kilbourne, Cathy Spooner, Fran Peach, and Anita Powell, Liz Gough and I continued to work in teams of two. Each Wednesday morning, one team picked up milk and prepared food orders for pick up between noon and 1 pm that same

day. Thanks are also extended to Keith Spooner and Andrew Thibodeau who helped unload the Food Bank deliveries a few times throughout the year.

Our office administrator is truly the glue that holds the entire operation together. Our clients call into the church office on Mondays and leave their name, address and phone number on the answering machine. On Tuesday mornings Wendy Sibley (June – December) and Denise McLay (January – May) listen to the answering machine messages (sometimes several times), record their information, make calls to confirm that they are indeed on this week’s list and print out slips for our volunteers.

The price of perishable items such as milk, eggs, margarine has increased significantly over the past year. Thankfully the price of cheese slices and yoghurt have remained relatively stable. We did need to purchase baked beans, pasta sauce and canned vegetables several times throughout the year as The London Food Bank is also being accessed at ever increasing rates and have less to share with us and other agencies. We are very grateful for the support that they give us with those non-perishable goods as well as pasta, soup, canned fish, cereals, juices, peanut butter, condiments, snacks etc. The Food Bank also occasionally offers seasonal fruits and vegetable and frozen bread items. As you can see in the financial report our expenses have increased but your generous donations have also increased.

Thank you **so much** for your monetary and food support over the past year. 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.

Christmas hampers were provided to four families this year.

Thanks again for your continued support of this vital ministry.

CARE & SHARE FINANCIAL REPORT

	CARE & SHARE ACCOUNT (\$)	CHURCH- CARE & SHARE (\$)	TOTAL
Balance as of Dec. 31, 2021	1129.82	9537.82	10667.64
Donations		7240.00	7240.00
Transfers	7500.00	-7500.00	0.00
Expenses	-7307.00		-7307.00
Balance as of Dec. 31, 2022	1322.82	9277.82	10600.64

Food Expenses \$7236.08
 Cheque orders \$70.92
TOTAL EXPENSES \$7307.00

Respectfully submitted by Heather Reid

KNITTING CIRCLE REPORT

The Knitting Circle started up again in the spring of 2022 and continued through the summer since we have missed so many get-togethers. We have started to bring our own cups so we can have that Presbyterian cup of tea!

We knit a lot of sweaters, scarves, hats, blankets, Swiffer covers, dish cloths and even toys in preparation for either donations or the bazaar, if we could have one in the fall. We also had donations of scarves and pillows. It turned out that we did have a bazaar, so we sold several of these, donating our intake to the Church. The items left over were taken to the Glen Cairn Community Resource Centre. We have also knitted lap blankets and bed jackets for nursing homes.

We had two new members from outside the Church join our Circle in the fall. We certainly would welcome anyone who wished to join and they could knit things for themselves – it isn't all about donations. We do have supplies, though, if people want to knit and donate. We share conversation, patterns and help each other with our knitting questions or problems.

Members: Joyce Kilbourne, Mary McLeod, Maureen Bruff, Christine Hunter, Mavis Love-Symonds, Lily Kelemen and Barbara Tiffin.

Respectfully submitted by Joyce Kilbourne, Coordinator

PASTORAL CARE COMMITTEE REPORT

Committee members: Mary MacDonald (Chair), Mary Taylor, Joyce Kilbourne, Phyllis Johnston, Marg Ward, Loretta Duffin, Janet Bruce (Stephen Ministry).

The Committee welcomed Loretta Duffin. Rita McWilliam and Wendy Lefler retired from the committee in June. Also, Mary Taylor retired as convenor. A thank-you luncheon was given for them. It was also Rev. John Bannerman's last meeting.

We continue with our telecare ministry with members without internet. Phyllis Johnston is diligent in sending Sympathy, Thinking of You and Birthday cards to those over 90. Special cards are sent to shut-ins on Easter, Thanksgiving and Christmas.

The annual memorial service was held during worship on October 30, 2022 in memory of Janice Duffin, Evelyn Campbell, John Jongepier, Blanche Gardiner, Ross Cole, John Coy, Bill Rowlands, Cyril Bone and Ken Hall.

God's People Together was postponed until 2023.

During the warmer months, juice boxes, packaged cookies and water were provided outside after worship service for fellowship.

Respectfully submitted by Mary MacDonald, Chair

PRAYER CHAIN REPORT

The Prayer Chain continues to grow with 5 new persons joining in this year. There are now 20 people receiving the prayers online and one person receiving them by personal telephone call.

We pray for our members who are ill in hospital or facing health crisis at home; those who are experiencing lengthy illness or short-term illness; relatives or friends who are asking for the Lord's peace; family members suffering a loss; national and international events. We celebrate good news - recovery, new family or just good news.

Respectfully submitted by Maureen Bruff, Coordinator

STEPHEN MINISTRY REPORT

Stephen Ministry underwent a change in 2022. Doug Bruce and Janet Bruce joined the leadership team and co-taught a class for new Stephen Ministers with Rev. John Bannerman and Al Gayed. Angeline Nathaniel, Beth Hickey and Catherine Campbell took the class and were inducted as Stephen Ministers. Richard Cote and Andrew Thibodeau also participated in the class for their own experience.

With the retirement of Rev. John Bannerman and Al Gayed at the end of August, Doug and Janet took over the leadership of Stephen Ministry. We are presently offering care to 2 people. Our hope is that Stephen Ministry will expand and that we will be able to support more people in the future.

Respectfully submitted by Janet Bruce, Stephen Leader

POLICY & PLANNING COMMITTEE REPORT

MEMBERS:

Congregation at Large: Yvonne Daniel, Anne Webster, Todd Webster

Standing Committee Representation: Linda Adamson (CE), Doug Bruce (Worship),

Chris Hardy (Mission & Outreach), Mary Taylor (Pastoral Care), Bob Taylor (Property Management)

Ex-Officio Members: Tom Hunter (Clerk of Session)

At the beginning of 2022 the COVID-19 pandemic and the associated public health protection measures continued to present the congregation with challenges. The church building was closed to "in-person" services for several months. The Task Force recommended, and Session approved that Chalmers could once again worship in person with restrictions as of March 1.

The Annual Congregational meeting was held on Sunday, February 26, 2022 "on-line" via Zoom after the regular worship service (also "on-line") and was attended by 50-60 members. (Please see Minutes of the 2022 Annual Congregational Meeting, p.9). We gratefully acknowledge the support of the congregation's technical advisors who managed the meeting so well.

At the March & April meetings of Session the following Special Funds Roadmap recommendations were approved:

- **Recommendation F3: Bequest Allocation**

That a small working group, reporting to Session as required, consisting of experienced individuals within the congregation, be formed to develop a policy guiding the congregation's leader in proper "allocation" of bequests and memorial donations.

- **Recommendation F5: Memorial Fund**

The trustees, in consultation with the session, develop a formal investment and payment strategy to ensure fund income is maximized with a specific strategy in place for the future.

In May, past convener Mark Ranson stepped down as Chair of Policy & Planning due to health concerns. The committee gratefully acknowledges his leadership and service both to the committee and the congregation as a whole. With the departure of Mark Ranson, the search began for a new chair for P&P and remains on-going. In the interim, Yvonne Daniel is the Acting Chair until such time that a replacement is found. In addition to a new chair, the Committee would welcome a couple of members of the congregation that have an interest in Chalmers' financial and administrative matters and wish to serve on the Committee.

We give thanks to Denise McLay who continued to stay on as the Financial Administrator until such time as a replacement was found. In September HR recommended and Session approved that Christina from Argyle Tax Service assume the responsibilities of Treasurer for Chalmers. Argyle Tax Service prepares payroll, remits government deductions, submits Presbyterian Sharing, PWS&D, and pension deductions, pays invoices, prepares financial reports for P&P/Session, files the charitable status report and participates in budgeting. The monthly fee for Chalmers is \$150 per month

In June the Rev. John Bannerman announced his intention to retire at the end of August. The committee thanks the Rev. John Bannerman for his faithful pastoral leadership on the committee and wish him all the best in his retirement years.

Education Trust Fund: In November the Trustees were unanimous in voting to equally disperse all the funds from the Education Trust Fund to the three Hales children.

Chalmers finished the year, 2022, with a general budget deficit of \$8535. The complete financial statements are available later in the report. PAR givings and envelope offerings saw a decrease in 2022, however this decrease was partly offset by online offerings through Canada Helps (\$21,315). We are appreciative of the outside groups that use Chalmers facilities for meetings and are thankful for the \$8,075 in Facility User Fees. We gratefully acknowledge the efforts of the fundraising team, as well as Ruth Laidlaw and give thanks for the \$5,993 raised in the sale of meat pies.

In 2022 a number of "Special Funds" accounts were closed; however, a few still remain. These remaining funds need to be used up and then closed once a zero balance occurs. 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.

The committee is appreciative of the congregation's financial support in 2022 despite in-person worship being curtailed for a couple of months. 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.

Respectfully submitted by Yvonne Daniel, Acting Chair

FUNDRAISING REPORT

Due to continuing restrictions in 2022, there was only one event held - a Christmas sale in November. Knitted goods, craft and bake goods, as well as beef, turkey and fruit pies. We were very grateful to Ruth Laidlaw who made 800 pies. A total of \$5,993 was raised from the Christmas sale and we are grateful to all who donated and attended.

It is hoped that more fun events will be scheduled in 2023.

Respectfully submitted by Maureen Bruff

PROPERTY MANAGEMENT COMMITTEE REPORT

Members: Andrew Thibodeau (convenor) Pat and Brian MacKay, Tom Vannus, Keith Johnston, Bob Taylor, Dave McFadden

I was blessed that 2022 was my first full year convening this wonderful group of Christians! 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 have a beautiful building ready each Sunday morning and all week for our members and the community!

Key parts of our property management protocols:

Brian, Pat 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.

The MacKays and Johnstons have been key leaders in decorating our church for special events and the holidays, and their hours are so valued!

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 12-hour work week when more community groups starting using our facility in 2022. Other groups that use our facility: The South Asian Church on Sunday afternoon in the sanctuary, The Sudanese "Covenant" church in the Upper Marshall Hall, two AA groups, one Brownie group, the Ukes of London, and the Friday morning Senior Satellite. We are excited that a major new renter will be a children's STEM (Science, Technology, Engineering and Math) summer camp for 9 weeks in the summer of 2023! I want

to recognize Brad for his attention to detail and work ethic during the return to more normal times. This was especially noted when Chalmers hosted a busy Christmas and New Year's season during some challenging weather. Thank you, Brad!

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 in her amazing stewardship of our facility. Her attention to detail and high standards of professionalism ensures that we have a space that everyone can enjoy.

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

Our one major expense for 2022 was replacing the Manse Roof. Rouse Roofing conducted the work in early spring for \$8700. The Property Management Committee designated the balance of the former Property Management Fund, at \$6116, for the Manse Roof.

Our insurance was reviewed twice by members of the Board of Trustees in 2022. Thank you, Keith for your leadership in that. Insurance has increased dramatically in the last four years and now stands at \$10,200. These increases appear to be the norm for all churches and all industries. New St. James Church, for example, pays over \$30,000! Our insurance has increased by around \$1000 a year each of the last three years. Our Broker, McFarland Rowlands, did the best they could to find other options. The insurance review demonstrated we have done all we can to find savings while insuring we have the loss and liability coverage needed.

Our major service providers in 2022 continue to be: Salmon Plumbing for our Heating and AC; Shield Fire Protection for our Extinguisher and Fire Alarm inspections; Security One for our Alarm System and Monitoring; and City-Wide for Lawn Care and Snow Removal.

For me, 2022 contained two major highlights:

The first was the amazing turnout and appreciation for the Retirement of our friend Reverend John. That Sunday was emotional, fun, and uplifting and I was blessed to give a fitting tribute to our former spiritual leader.

Second, was how our church community came together to prepare the manse for the arrival of the Salamatova family: Svitlana and Volodymyr, their daughter Nina, and Svitlana's mother, Liudmyla. From September 13 to 14 almost 15 volunteers moved wonderful, donated furniture and household items from Kim and Mike Poser's home (thank you so much!) to the manse. Thus, when the family moved in during the first week of October, they had all of the comforts of home. Liudmyla would pass from stomach cancer in November and the family was so appreciative of the support of Chalmers during these very difficult times. Nina attends Laurier Secondary in grade 10, Volodymyr is at home as he is a retired Psychology professor with Parkinsons, and Svitlana has returned to Romania where she organizes schools for displaced Ukrainian citizens! They will remain in the manse until the summer.

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

Respectfully submitted by Andrew Thibodeau, Convenor

SOCIAL COMMITTEE REPORT

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

The Social Committee was able to host its first social gathering since February 2019! On August 28th, 2022, the Social Committee was pleased to be able to host a well-attended BBQ lunch to celebrate the retirement of our pastor, Rev. John Bannerman. The gathering was attended by many Chalmers friends, past and present, and it was a wonderful way to share best wishes to Rev. John, Laurie and the Bannerman family as they move on to their next adventures.

With everyone settling in to the new, "post-pandemic normal", the Social Committee is looking forward to planning and hosting some events in 2023!

Respectfully submitted by Todd Webster, Chair

SOCIAL COMMITTEE FINANCIAL REPORT

Opening Balance January 1, 2022	\$533.49
Donations	\$195.00
Expenses	
Retirement Lunch	\$352.67
Closing Balance December 31, 2022	<u>\$375.82</u>

Respectfully submitted by Todd Webster

WORSHIP COMMITTEE REPORT

Members: Rev. John Bannerman (until August 31, 2022), Maureen Bruff, Gillian Cote, Beth Hickey, Mary MacDonald, Marilyn McFadden, Janet Bruce, Doug Bruce.

The Worship Committee, meeting monthly and at other times as required for business related to worship, works closely with the Minister and Music Director to provide support, leadership and oversight for the worship life at Chalmers. The Worship committee during 2022, met remotely on the zoom internet conferencing to ensure a COVID safe meeting environment.

Subsequent to Rev. John's retiring August 31, 2022, the worship committee has been working closely with our interim minister Rev. Mavis Currie, to continue our worship services, led by guest ministers or lay speakers.

I thank all the Worship committee members for their support and leadership through 2022; choir members, special praise singers, Reachout Gospel Choir, Linda Adamson for leading Christmas service, Rev. John, Rev. Mavis, and other volunteers helping to be greeters/hosts during in-person services; and we also thank Pat MacKay and her team for arranging and placing the decorations in the sanctuary and narthex.

In closing, I am reminded that despite the challenges of 2022, nothing compares to the blessings 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

Talented Chalmers Musicians:

Volunteer singers and instrumentalists shared their gifts from January to March, during the summer months and on several other occasions. Worshipful special praise and support for hymn singing was provided by Lynn & Tom Ball, Bob & Rose Marie Finlay, Jim Harrett, Ainsley Marshall, Jules & Odette Mabondo & family, Betty Sanderson, Wendy Sibley, Isla Thibodeau, Lizz Thibodeau, Torry Thibodeau and Gord Vair. Kim Poser ably accompanied the congregation and soloists during Beth's vacation weeks.

Senior Choir:

Our very dedicated and faithful Sunday choir was happy to come together to find their voices again in March. We prepared and sang anthems that were planned in the spring of 2020! The members were not fazed by distancing and masking. The choir has become smaller, due to some illness and retirements. We have reluctantly said farewell, as Bob Finlay, Marg Ward, and Kim Poser retired, while we have welcomed new members, Judi Johnston, and Gord Vair.

A special choir thanks to the Thibodeau three and Judith DeWitt for joining the sopranos for a few services, and to Isaac Mabondo for playing djembe with our anthems. We are thankful that Audrey has continued to wash and press our choir gowns as well as looking after cards & gifts and the choir treasury.

Praise Team:

As we had a gradual start to in-person worship, some retirements and moves, the praise team did not sing during the year 2022. However, as much as possible, contemporary music continued to be included in our services.

2022 Highlights:

- The March 3rd return of in-person choir rehearsals!
- June 17th the choir provided meaningful pre-service gathering music and hymn leadership for the Prayer Service for Peace in Ukraine.
- June 29th the choir enjoyed their first end-of-year party since 2019 (due to covid).
- An outdoor potluck was held in Beth's backyard.

- August 28th saw the reprise of Four Heaven's Sake Quartet, Reachout and Senior Choir for the special farewell service for Rev. John Bannerman, Laurie Spence-Bannerman, and their family. This brought back memories of music shared over the 25+ years of John's ministry at Chalmers.
- The organ repairs were finally completed after months of investigation, trial and error. Sincere gratitude is due to organ technician Bryan Baker for his expertise and many trips to Chalmers in his role as our liaison to the Allen Organ Co.
- December 18th saw the return of the Reachout Christmas Cantata.
- December 24th & 25th Christmas services in-person with choir, a small Christmas Orchestra and O Holy Night, sung by Bob Finlay.

I will sing to the Lord as long as I live; I will sing praise to my God while I have being.

Psalm 104:33

Respectfully submitted by Beth Hickey, Worship Director

REACHOUT GOSPEL CHOIR REPORT

Well, after a three-year hiatus, Reachout returned in September of 2022. We weren't sure if we were going to be able to make presentations anywhere, but Reachout is about a lot more than just presenting. Reachout is a family and just like we were all missing family gatherings during covid, Reachout was missing our weekly Wednesday night gatherings. We were missing each other's company, missing singing, and missing praising God. So it was decided: even if we had nowhere to sing, we would sing with each other. We decided to start working on a presentation from just a few years ago so that it wouldn't be too challenging (we thought!)

As soon as news of our re-formation got around, we got a request to present in Ridgetown, one of our favourite sister churches. We also got invited to Waterdown, and to Arbor Trace nursing home. Unfortunately, COVID-19 wasn't quite done ruining our plans yet and in October half of the choir got sick. Losing that rehearsal time made it just too difficult for us to be ready to go to Ridgetown on the appointed date and so that presentation had to be cancelled. However, we had a wonderful time in Waterdown where our dear friend Ryk Brown is minister. Dinner before the presentation was an added delight. And we were able to keep our commitment to Arbor Trace, all performing COVID-19 tests on the way into the building. Finally, our season was completed with our first presentation at Chalmers since Christmas 2019. It was so good to be able to share our music again.

But COVID-19 has changed us. Reachout was smaller this season, although that's not what I mean. We've realised that Reachout is about more than presenting. We welcomed back members who could only come "sometimes" or who would be away for a month but wanted to learn the music anyway. We realised that the journey TO performance is as much what Reachout is about as the actual performance. So come along and sing, even if it's just for tonight. Come along and sing, even if your voice isn't quite right. Come along and sing, for it feels so good just to be together after we've spent so long apart.

Respectfully submitted by Lizz Thibodeau, Director

REACHOUT GOSPEL CHOIR FINANCIAL REPORT

INCOME

Bank Balance as of January 1, 2022	\$790.74	
Interest	0.10	
Donation	10.00	
Church Member Donations	725.00	<u>\$1525.84</u>

EXPENSES

Paper Statement Fee	\$ 11.25	
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Bank Balance as of December 31, 2022	\$ 1514.59	<u>\$1514.59</u>
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Respectfully submitted by Christine Hunter

Chalmers Presbyterian Church

2023 Budget Summary

Income	2022 Budget	2022 Actual	2023 Budget
General Offerings	118,065	84,662	93,588
PAR Offerings	110,000	103,490	95,305
Loose Offerings	1,000	1,864	1,865
Canada Helps Offerings	29,000	21,315	19,765
Easter Offering		2,576	2,600
Christmas Offering		2,763	3,000
Thanksgiving Offering	3,500	1,160	2,000
Special Fund Sourcing	5,000	5,993	5,000
User Fees And Other Income	5,200	10,103	12,120
Total Income	271,765	233,926	235,243
Expenses	2022 Budget	2022 Actual	2023 Budget
Salaries And Benefits	167,203	135,324	127,763
Church Building	59,860	65,370	59,368
Manse Building	3,038	3,386	3,039
Office And General	10,800	10,461	10,300
Worship Committee	3,150	1,197	4,200
Christian Education Committee	1,137	337	1,350
Pastoral Care Committee	1,575	716	2,275
Session -Presbyterians Sharing & Dues	21,902	22,010	23,748
Mission Committee	3,100	1,085	3,200
Easter Expense		2,576	
Total Expenses	271,765	242,461	235,243
Operating Surplus/Deficit	-8,535		

**Chalmers Presbyterian
Church
2023 Budget Detail**

Income	2022 Budget	2022 Actual	2023 Budget
Envelope Collections			
General Offerings	118,065	84,662	93,588
PAR Offerings	110,000	103,490	95,305
Canada Helps / On Line Donations	29,000	21,315	19,765
Initial Offerings	300	320	320
Loose Offerings	1,000	1,864	1,865
	258,365	211,651	210,843
 Fundraising Sales- Souper/Cheese	 5,000	 5,993	 5,000
Special Offerings			
Easter Offering		2,576	2,600
Christmas Offering		2,763	3,000
Thanksgiving Offering	3,500	1,160	2,000
	3,500	6,499	7,600
Other Income			
Other Income	200	433	2,100
Interest Earned	100	390	100
Our Daily Bread Devotionals	0	5	0
Canada Student Grant	0	0	0
Presbyterians Sharing	600	880	600
Facility User Fees	4,000	8,075	9,000
	4,900	9,783	11,800
Total Income	271,765	233,926	235,243

Expenses

	2022 Budget	2022 Actual	2023 Budget
Salaries & Benefits			
Minister Stipend / Benefits			
Minister Stipend	66,447	44,298	31,775
Health & Dental Insurance	5,000	5,059	3,335
Continuing Education Allowance	600	0	300
Book Allowance	200	0	100
Property Taxes	3,000	2,973	3,000
Hydro	2,500	2,416	2,500
Water	1,400	1,018	1,400
Water Heater	215	231	215
Telephone	900	600	450
Total Minister	80,262	56,595	43,075
Office/Finance Administrator	31,616	27,835	24,778
Office Administrator Relief	400	181	400
Caretaker	15,209	8,930	12,132
Music Director	19,848	20,153	20,840
Contingency for Staff Relief	500	0	0
Summer Student	0	0	0
Treasurer Fee	0	265	1,800
Interim Moderator Fee		1,360	1,590
Pulpit Supply	1,225	3,733	6,600
Organist Supply	750	900	750
Professional Development	200	0	200
Canada Pension & Employ Ins	9,500	7,038	7,368
Congregational Pension Levy	7,693	8,334	8,230
Total Other Salaries	86,941	78,729	84,688
Manse Building			
Insurance	538	513	539
Maintenance	2,500	2,873	2,500
	3,038	3,386	3,039

	2022 Budget	2022 Actual	2023 Budget
Church Building			
Heating	6,500	11,533	9,000
Hydro	13,000	11,167	12,500
Water	3,000	3,626	3,000
Insurance	8,600	9,325	10,513
Large Repairs And Maintenance	5,000	8,482	5,000
General Maintenance	6,000	3,157	6,000
Organ Maintenance	5,000	4,892	0
Roof Presbytery Loan Interest	0	0	0
Security	1,200	837	1,200
Grounds	11,560	12,351	12,155
	59,860	65,370	59,368
Office			
Telephone	1,800	1,754	1,800
Photocopier Lease	2,000	2,385	2,700
Stationery And Supplies	2,000	1,961	1,000
Postage	800	496	600
Offering Envelopes	400	361	400
PAR Service Charges	250	252	250
Information Technology	500	752	500
Web Offering/Canada Helps Fees	1,100	833	1,100
TD Service Charges	50	30	50
Internet	1,100	1,045	1,100
Christian Copyright Licencing	600	592	600
Miscellaneous	200	0	200
	10,800	10,461	10,300
Worship Committee			
Choir And Music	150	0	300
Children / Youth Music	50	0	50
Worship Music Honorarium	500	50	500
Instrument Maintenance	700	0	1,250
Technical Equipment / Maintenance	900	606	1,250
Our Daily Bread Devotional Purchases	100	100	100
Worship Bulletins	50	15	50
Sacraments	200	125	200
Worship Supplies	400	301	400
Sound System Supplies	75	0	75
Educational Development	25	0	25
	3,150	1,197	4,200

Pastoral Care Committee

Stephen Ministry	200	200	1,200
Pastoral Care Cards	600	137	200
Pastoral Care Hospital Parking	75	0	75
Daya Counselling Centre	200	0	0
Coffee Hour	200	358	500
Special Events-Gods People Together	300	21	300
	1,575	716	2,275

Session

Resource Material	100	82	0
Presbyterians Sharing	17,096	17,096	17,096
London Presbytery Assessment	4,706	4,706	6,472
Leading with Care		126.05	180
	21,902	22,010	23,748

Mission & Outreach Committee

Local Ministries	500	0	500
International Ministries	0	0	0
Benevolency	500	400	500
Committee Expenditures	150	0	150
Canadian Foodgrains Bank	150	75	150
Presbyterian World Service	500	125	500
Outreach Activities	0	0	0
Webex & Zoom Licences	500	432	650
Advertising	500	53	500
Vacation Bible Experience	300	0	250
	3,100	1,085	3,200

Easter Expense**2,576**

	271,765	242,461	235,243
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Chalmers Presbyterian Church
Balance Sheet Prev Year Comparison
As of December 31, 2022

	<u>2022 Opening Balance</u>	<u>Income</u>	<u>Expense</u>	<u>2022 Closing Balance</u>
Fund Accounts				
Camperships Fund	1,275.77	25.00	0.00	1,300.77
Choir Fund	470.00	60.00	0.00	530.00
Care & Share	9,537.82	7,240.00	7,500.00	9,277.82
Memorial Fund	86,780.45	2,075.00	74.61	88,780.84
Education Trust Fund	3,587.07	0.00	3,587.07	-
Property Management Fund	6,695.51	385.00	6,695.51	385.00
Canada Youth Conference Fund	2,340.00	0.00	0.00	2,340.00
Church School Fund	315.00	0.00	39.03	275.97
Library Fund	720.59	60.00	600.00	180.59
Reachout Fund	738.18	380.00	725.00	393.18
VBE Programs Fund	397.96	0.00	0.00	397.96
Youth Ministry Fund	3,904.68	229.50	127.30	4,006.88
Funeral Receptions Fund	1,812.95	0.00	0.00	1,812.95
Outreach & Communications	3,712.58	0.00	45.00	3,667.58
Total Fund Accounts	122,288.56	10,454.50	19,393.52	113,349.54

OTHER DISBUREMENTS

EASTER OFFERINGS	1,288.35	-ARK AID STREET MISSION
	1,288.00	-THE PRESBYTERIAN CHURCH IN CANADA
PWSD	2,769.00	-OFFERINGS
OTHER DONATIONS	500.00	-LONDON COMMUNITY CHAPLAINCY
	200.00	-THE PREBYTERY OF LONDON - REFUGEE SPONSORSHIP

CHALMERS PRESBYTERIAN CHURCH
STATEMENT OF FINANCIAL POSITION
(CONSOLIDATED STATEMENT)
AS AT DECEMBER 31, 2022

	2022	2021
ASSETS		
Current		
General Chequing Account	\$ 123,397	\$ 135,376
Reserve Savings Account	\$ 20,016	\$ 19,996
Reserve Term Deposits Group A	\$ 5,849	\$ 5,778
Reserve Term Deposits Group B	\$ 5,737	\$ 5,626
Prepaid Expenses	\$ 0	\$ 0
GST/HST Receivable	\$ 2,276	\$ - 2,132
	157,275	164,644
Long Term Assets		
Land	\$ 1	\$ 1
Land Church Building	\$ 1	\$ 1
Parking Lot	\$ 1	\$ 1
Church Furnishings	\$ 1	\$ 1
Manse & Appliances	\$ 1	\$ 1
	5	5
TOTAL ASSETS	\$ 157,280	\$ 164,649

CHALMERS PRESBYTERIAN CHURCH
STATEMENT OF FINANCIAL POSITION
(CONSOLIDATED)

AS AT DECEMBER 31, 2022

	2022	2021
LIABILITIES		
Current		
Accounts Payable and Accruals	\$ 4,148	\$ 4,212
Payroll Liabilities	\$ 1,778	
Pension Payable	\$ - 712	
	5,214	4,212
RESERVE ACCOUNTS		
Contingency Funds	\$ 0	\$ 0
Restricted Funds	\$ 113,350	\$ 122,289
	113,350	122,289
EQUITY		
Surplus/Deficit	\$ -8,698	\$ 6,260
Unrestricted Net Assets	\$ 16,147	
Retained Earnings	\$ 31,262	\$ 31,888
	38,711	38,148
TOTAL LIABILITIES & SURPLUS	\$ 157,275	164,649