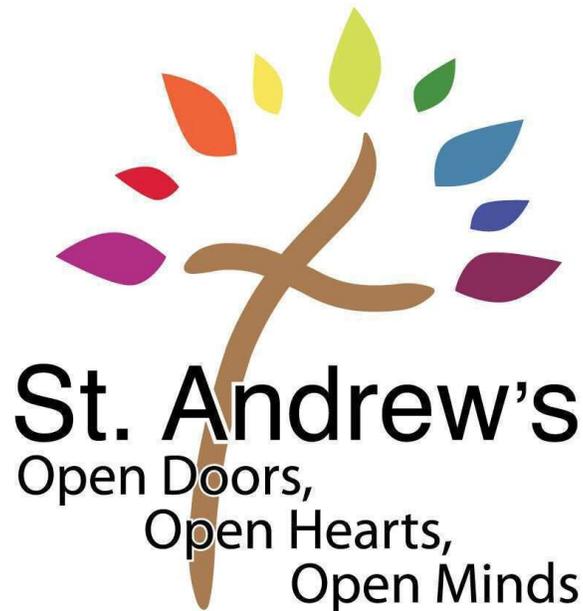


**ST. ANDREW'S UNITED CHURCH
HALIFAX, N.S.**



OUR PURPOSE

We strive to be a people of God who welcome, worship, care and grow in faith through Jesus Christ. We accept the challenge to witness in action in our community and the world, and we nurture our hopes for the future.

**2016
ANNUAL REPORT
199th YEAR**

March 3 2017

TABLE OF CONTENTS

In Memorium	1
Lead Minister's Letter	2
Minister of Congregational Development	3
Minister of Faith Formation and Pastoral Care	4
Minister of Music	4
Chair of Council's Letter	7
Congregational Roll	10
Council & Committee Membership 2017	11
Minutes from the 198 th Annual Meeting, February 21, 2016	13
Board of Trustees	17
Ministry and Personnel	17
Pastoral Care Committee	18
Library	19
Communications Committee	19
Brunswick Street Mission – Meal A Month	20
Benevolent Fund	21
Restoration and Maintenance	21
Finance and Administration	24
UCW Annual Report	25
UCW Financial Statement	26
Worship & Music Committee	27
Faith Formation Committee	28
Social Action Committee	30
Refugee Sponsorship and Support	31
HIM Singers	33
Hosting Committee	34
2016 Actual Financials 2017 Proposed Budget (Green Paper)	36 - 40
2016 Board of Trustees – Investment Performance Reports	41 - 46

In Memorium 2016

Jean Cooley

Phyllis Cox

Lawrence Stuart Davie

Lorna Hassanali

Aubrey McLean

Hester Miller

Carlyle Phillips

Diana Smith

Jean Stoddard

Loving God,

We thank You for those who have gone before us – your people who served and worshiped in this place. We are grateful for their contribution and we ask for grace and strength to build on their foundation. May we continue to serve You in ways of love and faithfulness. Amen.

Lead Minister's Letter

Friends,

I'm writing this the day after a very powerful service and vigil in solidarity with our Muslim neighbours. The week before, we had a big and boisterous congregation for the bring-a-friend Sunday. Next week we will have folks from the Mi'kmaw Native Friendship Centre. They will be given a large financial donation from St. Andrew's for their work on violence against Aboriginal women, and we'll hear the Mi'kmaw Honour Song and words from the director of the Centre. I have never seen January – February so animated at St. Andrew's, and I've never seen us have such a small post-Christmas dip in participation. Nor have I ever seen so many new faces around the church at one time. On top of all this, we're meeting (and eating and drinking coffee) before church and after church each week.

This tells me that the Year of Invitation is really working – even exceeding my expectations. And for that I have to thank so many of you: those who are preparing food and drink and extending hospitality; those who are giving musical leadership in worship and other times; those who are sitting on visioning committees, and planning committees, and worship committees, and faith formation committees, and sustainability committees, ... and on ... and on... And I haven't even begun to mention all those of you who have been working on the refugee missions, outreach, or various kinds of pastoral support. The amount of lay leadership happening at St. Andrew's is extremely impressive – and almost unique for a mainline congregation in this time (Believe me! I travel the country during study-leave time researching the state of the church, and, while there a few congregational bright lights out there, they are the exception).

Especially for those who have been at St. Andrew's for a long time, you likely don't know how exceptional and how important this vitality is. We really are becoming one of the islands of hope and health on which the new church will take shape in the post-Christian era. To be a part of this is very exciting. To witness our mission extend all the way to the Lebanon-Syria border is very moving. And to do all this with such an excellent team of colleagues is very rewarding. Suffice it to say that I feel as though I'm blessed to be serving this faith community.

Let me finish with a personal note. The warmth and generosity with which St. Andrew's celebrated my marriage to Virginia was very special for us. Our heartfelt gratitude goes out to you all.

I look forward to another year of 'holy mischief' with you.

Warmest greetings to you all,

Russ

Minister of Congregational Development

As the newest member of St. Andrew's staff, I am still on a sharp learning curve! After a few brief visits, and since landing more permanently in October, I have been doing my best to meet people, learn names, find my way around the city, and plug into the congregation's mission and ministry. I have made progress but please be patient if I ask you to introduce yourself to me for the fourth time!

It has been an exciting challenge to be giving leadership to the Year of Invitation which we launched on the first Sunday of Advent. The Year provides an opportunity for everyone at St. Andrew's to think more about who we are and what we have to offer to the people of this city. It encourages us to grow deeper into our own spirituality, why it matters to us, and why it might also be important to someone else.

Concretely, there are two aspects that we hope to accomplish this year. The first is finding better ways to get the word out about this church. That involves promotion, including a new website, banners, bookmarks in the pews, Facebook page, a new logo and developing other tools. Even more, it is encouraging you to invite those whom you know to experience St. Andrew's. Special times and events will be developed to which we hope you will bring families, neighbours, colleagues from work, and friends. As well, we plan to offer workshops so that you will feel more comfortable with the task of inviting someone to share with you in the faith journey, something that often feels daunting.

The second aspect is developing what newcomers will find once they come. We have launched an expanded Sunday morning programme that focuses on hospitality with coffee and food available all morning. The Wonder Café explores different topics before worship and Churchology does the same after worship. Midweek programmes will also take on new life as we encourage people to find a small group where more open sharing and growth can take place.

I am appreciative of the ways in which many of you have supported the Year so far by attending workshops and events, participating in planning, and especially by taking seriously opportunities to invite others. The faith we live out at St. Andrew's is a beacon of light and hope in a world that is often dark and despairing. It deserves to be shared with passion, humility, and joy.

Ian Fraser

Minister of Faith Formation and Pastoral Care

Open Doors, Open Hearts, Open Minds

Some doors open slowly

In our external world we are used to opening doors and passing through quickly. At least I am! In our inner world the movement can be much slower. We may hesitate before the door - wonder if it's the right one, or if we can find the key, or if we have time to open it, or if something terrible and uncontrolled will rush out. Have you ever wondered if you'll be disappointed by what's on the other side of an inner door? Or if anything more could be waiting for you there?

In the past year I finished seminary studies and returned to this ministry of faith formation and pastoral care. With you, I am learning how the doors of our hearts open quickly *and* slowly, and how there is always another to open. At St. Andrew's we offer so many ways to help one another to the doors - book studies, small groups, conversations, presentations, kids and youth programs. Our opening to God and to discipleship doesn't happen all at once; it happens gradually, formationally, *transformationally*. What a privilege to be part of your opening doors, opening hearts, and opening minds. Thank you.

Susan Chisholm

Minister of Music Report

How blessed and privileged am I to serve at St. Andrew's through the Ministry of music! As I approach my 15th anniversary with you in 2017, I frequently reflect that every day presents new and often unexpected opportunities. While there's lots that is routine, there is also the 'routine curveball' which keeps me fresh, excited about possibility, basically on my toes. I am grateful for a church that embraces such diversity of musical styles and genres, which stimulates my own broad performance interests, and challenges my skills and convictions. And this not only for myself, but for many other musicians and music aficionados from within this congregation and from the wider community. Because of this, I believe our music ministry is an illustration of the broader mission of invitation, welcome and hospitality of St. Andrew's.

St. Andrew's Choir is a small but mighty group with an unwavering commitment to attend weekly rehearsals and be a leadership presence for the congregation's song. We work diligently to amplify the spoken Word through our anthems, chosen not only from sacred choral masterworks but branching into spirituals and modern styles. Here is a list of choir members during 2016:

SOPRANO	TENOR
Penny Bedal	Trish Betts
Dana Lynn Farrell (Section Lead from Sept 2016)	Doug Brown
Patty Fraser	Claude Hicks
Simone Hogeveen (Section Lead to June 2016)	Leander Mendoza (Section Lead to June 2016)
Beth Matthews	Michael Robson (Section Lead from Sept 2016)
Anita Pittman	Kevin Selig
Shannon Sterling	
Betty Sutherland (Hymn Use Database, Copyright reporting)	BASS
Se Uk Walling	
	Jeff Egger (Section Lead to June 2016)
ALTO	Doug MacLean
Daryl Chaddock	Don McKay
Ruth Cordes (Choir Librarian)	Bill Outhit
Erin Sparks (Section Lead)	Hugh Williamson

In 2016 we bid farewell to Campbell Woods and Scott Cooper after four years of ‘Mostly Righteous Brothers’. Both graduated from UKings last spring. Campbell has gone on to release a CD and is getting considerable recognition touring on the Canadian Folk scene. I am pleased that we were able to play a part in Cam’s music development and look forward to hearing his future music exploits. A notable performance in 2016 was David Bowie’s *Lazarus*, from his just released posthumous album *Black Star*, with full backing band.

Supporting young, developing musicians is an important facet of our music ministry. I keep track of past section leads’ progress in their budding careers. Such young artists as Jonathan MacArthur, John Kirby, Beth Hagerman are now making a strong impression on the Canadian Opera scene. Keep an eye out for them. We continue to have a close relationship with the Dalhousie Fountain School of Music. In 2016, nine 3rd and 4th year music students presented their graded recitals at St. Andrew’s and also performed in worship. These included six voice students, and a trumpet, flute and double bass. Notable Sunday performances included Patrick Simms’ rendition of Michael Bublé’s hit, *Feeling Good*, Evan Ford’s trumpet on Easter Sunday, and Newfoundland native Ashley Cook singing Schumann and traditional Newfoundland folk in the same service.

St. Andrew’s is a hub of music activity for the community at large during the week. There are two social- conscious choirs that rehearse in our space, *VOX: A Choir for Social Change* and *Phoenix Community Choir*. We have also been a venue for the innovative community singing program *You Gotta Sing*. I keep in contact with these organizations to ensure we are supporting their mission but also to find intersections with our mission and opportunities for us to work together. In addition to these groups we are a preferred venue for the Halifax All-City Music program, hosting concerts by their symphonic and choral ensembles. We also continue to have a

close relationship with Symphony Nova Scotia, hosting their Baroque series. Again, I stay in contact with the management of these ensembles to ensure we are supporting them as best as we can. What I have learned is that our hospitality and attention to shared values is deeply appreciated, as is the marvelous acoustic properties of the sanctuary, and the infrastructure (quality piano, concert lighting, spacious performance area, prime location) makes all the difference in these organizations' desire to continue presenting in our space. I encourage you to support these guests of St. Andrew's by attending their concerts.

Thanks to the organizers of the Halloween community party, a jam group has formed. I am so pleased that a group of about 15 performers in the congregation have begun meeting, about once a month, to just play, for fun. We have pianists, fiddles, guitars, bass, percussion, flute, trumpet, and vocalists. We're bringing our favorite tunes to share with the group and trying things out, not necessarily with a performance goal in mind, just to enjoy one another's company and a common passion for music.

Many thanks to Chris Churchill, Shelley Meisner, Steve Tugwell, Terry Brennan, Tomi Allen and John Finlay for their vocal and instrumental presentations in support of worship during the past year.

Respectfully Submitted,

Kevin Parks

Chair of Council's Letter

It has been a very busy year at Saint Andrews, and many good things have taken place:

- We have been consistently blessed with a variety of thought-provoking and inspiring sermons by our lead minister and his entire team.
- Outreach has become an increasingly important feature of Saint Andrews including a focus on refugees, as well as with a range of cultural and faith communities. Saint Andrews' reputation for hospitality, food and conversation continues to grow and has resulted in the establishment of a new Hospitality and Events Committee to provide even greater focus.
- Music at Saint Andrews is outstanding and plays a vital role in the fulfilment of our spiritual mission.
- In 2016 a number new members joined the Council. Several retiring members departed the Council and we thank them for their service to Saint Andrews.
- Saint Andrews' very active volunteer refugee committee welcomed Wesam Almasalmeh, his wife Waad and daughters Aisha (5 years old) and Bilasan (born February 14, 2016). The Almasalmeh family are Syrian refugees who arrived in Halifax in June.
- Following a visit by Rev. Russ Daye, Eric Roe and John Smith, a partnership has been established with the Presbyterian Church of Minyara, Lebanon. Saint Andrews is contributing to much-needed educational and health care programs in Minyara that target the needs of a large population of Muslim refugees who are living in a refugee camp near Minyara in Lebanon. They were displaced by the war in neighbouring Syria. A return visit to Halifax by representatives of the Minyara Presbyterian Church may take place in 2017.
- An Internal Needs Assessment Committee has been established to consider Saint Andrews' future ministry needs.
- We have had lively conversations about how to make better use of the sanctuary, for example by hosting more cultural events and improving the quality and flexibility of seating to meet different needs. No decisions have yet been taken, and the conversation will continue.
- Rev. Ian Fraser and Susan Chisholm joined our ministry team with a primary focus on pastoral care and guiding the Year of Invitation, adding significantly to our ministry "bench strength".
- The Year of Invitation was successfully launched in November, and we are already observing that participation in worship and church activities has continued to expand.

- With support from the Mary Holmes Trust, a new and improved sign along with banners were erected near the Robie Street entrance to Saint Andrews.
- Saint Andrews' website has undergone a badly needed redesign and update.
- Work has started on improving the appearance of the narthex to make the Robie Street entrance to Saint Andrews more welcoming and inviting.
- Council approved funding to make needed repairs to the church organ.
- An engineering building inspection was completed to identify essential preventive maintenance to ensure church property is properly maintained for the long-term.
- The long process of recovering from the effects of the fire and fraud was finally completed in 2016 with the conclusion of the court case. This included completion of an independent financial review by the accounting firm of Grant Thornton.
- Plans are well under way with students from Dalhousie for the expansion of the Foot Care Clinic to make available a broader range of medical care to the clinic's clientele.
- Consultations with the congregation were initiated regarding issues affecting Saint Andrews sustainability and options to ensure the church's long-term stability. Consultations included discussion of an approach to Saint Andrews by a developer interested in acquiring part of the church property. Strategies for sustainability will continue to receive careful attention and due diligence in the coming year.
- Council approved an updated policy on criminal records check for all volunteers and staff who work with vulnerable individuals.
- Representatives of Saint Andrews' leadership team met with First Baptist Church leaders to discuss possible areas of collaboration.
- Council approved terms of reference for the formal establishment of an Executive Committee of Council to help augment monthly Council meetings.
- The Transformation Team was hosted regularly at different homes for dinner and conversation throughout 2016 to continue shaping Saint Andrews' strategic plan. The Transformation Team is a group of volunteers along with the members of the Executive Committee. This group of volunteers has been re-named the Visioning Team, and it will continue to develop the focus and an action framework to guide Saint Andrews' future direction.

As should be abundantly clear, the congregation of Saint Andrews is very active and plays an important role in our community and abroad.

However, Saint Andrews is also dealing with key opportunities and challenges.

Given our current interim period of transition, we have an opportunity to consider what the optimal model of ministry and staffing should be going forward.

We are facing significant costs related to ongoing property maintenance that will seriously challenge our long-term sustainability.

We will need to expand community partnerships to maintain and enhance our relevance to the faith community.

To address these and other related issues, this is how we are going forward:

1. In consultation with the congregation, Saint Andrews will continue to explore possible alternatives for resolving challenges related to the church's sustainability including innovative approaches to make better use of existing facilities, and the potential of the church's physical property.
2. Partnerships will continue to be an increasingly important focus for Saint Andrews.
3. The Year of Invitation will focus on inviting more people to join our faith community.
4. Facilitated by the Visioning Team, Saint Andrews will develop strategies and action plans to achieve five key goals:
 - **Deep, Dynamic Worship** - Continue to inspire through powerful, thoughtful, challenging services.
 - **Social Justice** - Engage the congregation and the broader community in advocacy and action.
 - **Community** - Create a feeling of family and connection – congregation, pastoral care, youth and families, and partner organizations.
 - **Leadership** - Grow and share leadership.
 - **Sustainability** - Mission requires sustainable resources

As my two-year term as Council Chair ends, I wish to express my sincere thanks for the opportunity to participate in the life and growth of Saint Andrews United Church over the past 24 months. It has truly been an honour to be part of such a vibrant community and team of volunteers and staff. I look forward to Saint Andrews' continued success.

Respectfully submitted.

Lorne Ferguson

Congregational Roll – 2016

Number of households under pastoral care– January 1, 2016	338
Number of households under pastoral care - December 31, 2016	331

Members – January 1	310
Members – December 31	301
Adherents – January 1	340
Adherents – December 31	321
Total Congregation – January 1	650
Total Congregation – December 31	622

The member designation is given to both adults and youth who were confirmed in the United Church. Adherents are those of all ages, including children who have not been confirmed or who were confirmed at another church and have not transferred their membership to St. Andrew's. If your membership is with another church and you wish to transfer to St. Andrew's, please call our church office. Transfer of membership may be done at any time.

During 2016 there was no confirmation.

Every United Church must keep a membership register. St. Andrew's register began in 1925 when the United Church was formed. The register contains the names of every person who is or has been a member. This includes persons who no longer attend St. Andrew's, but have not transferred membership to another congregation. These persons are considered to be "non-residents". Some may begin attending again and some may transfer their membership. As of December 31, there were a total of 74 on the non-resident list.

For 2016	
Number of funerals	10
Number of baptisms	0
Number of weddings	6
Transfers of members in	3
Transfers of members out	

WORSHIP & MUSIC

Penny Bedal, Co-Chair (2017)
Susan Alexander (2018)
Heather Chase (2017)
Russ Daye, Ex Officio
Kevin Parks, Ex Officio

Krista Locke, Co-Chair (2017)
Margaret MacKay (Communion Chair) (2019)
Robert (Bob) Shepherd (2019)
Ian Fraser, Ex Officio

COMMUNION

Margaret MacKay, Chair (2019)
Sherry Hassanali (2019)
Joan MacVicar (2019)

Margot Robar (2019)
Linda Bird (2018)
Michael Bird (2018)

HOSPITALITY AND SPECIAL EVENTS

John Finley, Chair (2019)
Virginia Crawford (2019)
Frank Sommerville (2017)

Terry Brennan, Ex Officio
Sandy MacLean (advisor)

WELCOMING

Vivian Layton (2017)

Janet Skiba (2019)

MANAGEMENT

Terry Brennan, Chair (2018)
John Gunn (2017)
Doug MacLean (advisor)

John Finley (2019)
Doug MacIntosh (2017)
Wayne MacLean (2017)

FINANCE & ADMINISTRATION

John Gunn, Chair (2017)
Bruce Nauss (2017)

Peter Boudreau (2017)
John Wilson (2017)

FAITH FORMATION

TBD, Chair
Margaret Harrison (2019)
Kelly Kitamura (2019)

Jocelyn Corkum (2019)
Cathy Hope (2019)
Susan Chisholm, Ex Officio

LIBRARY

Betty Sutherland, Chair (2017)
Karen Ferguson (2018)

Grant Cooke (2017)
David Sutherland (2018)

PASTORAL CARE

Betty Anderson, Chair (2017)
Rev. Dale Chisholm (2019)
Jean Shaw (2019)

Joan Auld (2019)
Alma Hayward (2019)
Jacqui Warkentin (2018)

ROLLS

Margot Robar, Chair (2019)

MEMORIALS

Marilyn Corkum, Chair (2017)

Betty Anderson (2019)

STEWARDSHIP

Vacant, Chair

Mark Simpson (2017)

COMMUNICATIONS

Karen Ferguson, Chair (2017)

Peter Butler (2017)

Shelley Meisner (2018)

Jennifer Callback (2018)

Kevin Parks, Ex Officio

SOCIAL ACTION (formerly OUTREACH)

Janet de Saint Sardos, Chair (2018)

Elaine Gunn (2017)

Linda Scherzinger (2018)

Ellen Taylor (2018)

Pam Brown (2018)

Carol MacLean (2018)

Jennifer Stevens Ross (2019)

ST. ANDREW'S UNITED CHURCH
Minutes of the 198th Annual General Meeting
February 21, 2016

Welcome

The meeting was held in the sanctuary, and was called to order by Lorne Ferguson at 11:55 am.

Opening Prayer

Russ Daye opened the meeting with a prayer which included an acknowledgement that we are on Mi'kmaq territory, as recommended by the Truth and Reconciliation Commission.

In Memorium

Margot Robar read the names of nineteen members and adherents of St. Andrew's who died during 2015, and offered a prayer of thanks for their lives.

Election of Chair and Secretary

Lorne Ferguson asked for nominations for chair and secretary for the meeting.

Motion by Doug MacLean to nominate Carole Cooley as chair for the meeting.

Motion carried.

Motion by Doug MacLean to nominate Ruth Cordes as secretary for the meeting.

Motion carried.

Lorne handed the meeting over to Carole Cooley.

Voting Privileges

Carole Cooley asked for a motion to extend voting privileges to adherents of the congregation.

Motion by Scott Taylor to extend voting privileges to adherents of the congregation.

Seconded by Karen Ferguson. Motion carried.

Approval of Agenda

Carole Cooley asked whether there were items to add to the agenda. Since no items were brought forward, Carole declared that she would consider the agenda approved as circulated.

Approval of the Minutes of the February 2015 Nominations Meeting & March 2015 Annual Meeting

Carole Cooley asked for comments on and corrections to the minutes of the congregational meeting held on February 22, 2015.

Motion by Liz MacLean to approve the minutes of the nominations meeting as circulated. Seconded by Helen Ferguson. Motion carried.

Carole Cooley asked for comments on and corrections to the minutes of the annual general meeting held on March 29, 2015.

Motion by Doug Brown to approve the minutes of the annual general meeting as circulated. Seconded by Betty Sutherland. Motion carried.

Committee Reports

Carole Cooley asked whether there were any questions or comments regarding the Committee Reports as printed in the 2015 Annual Report. There was one question about the state of affairs regarding the fire and fraud, and Carole responded that the topic would be addressed later in the meeting.

Motion by Doug MacLean to approve the committee reports as circulated. Seconded by Dale Chisholm. Motion carried.

Nominating Committee Report

Lorne Ferguson presented the Council & Committee Membership 2016 list (p. 5-7 in the 2015 annual report) as the nominating report. He announced that Janet de Saint Sardos would fill the council vacancy as the Outreach chair. Carole Cooley asked for other changes or corrections. These are the changes to the report as printed:

Council members – add:

Janet de Saint Sardos, Outreach chair
Dale Chisholm, Minister of Pastoral Care

Committees:

Library: remove Bev Twohig, add David Sutherland
Outreach: add Janet De Saint Sardos (chair) and Ellen Taylor

Carole Cooley called for further nominations, but none were made.

Motion by Lorne Ferguson to accept the list of nominees. Seconded by Helen Ferguson. Motion carried.

Presentation re Year of Invitation

Russ Daye described the planned year of invitation as an outgrowth of the “unbinding” groups that met a few years ago, which in turn grew out of the covenant developed in 2008. The plan is to invite people in the city to join us or to become our partners. In preparation for this, we need to focus on hospitality, such as making food and coffee available before and after the church service, and having small group meetings before church. Help will be needed with the logistics, but the result should be growth into a deeper spiritual community.

Russ hopes that we will be able to hire a minister to assist us during the year of invitation. The position would be two-thirds time for eight to ten months, beginning in the fall of 2016. He knows of a candidate living in Montreal who is interested in the position and would be a good fit for our needs.

Board of Trustees Report

Frank Sommerville presented the report found on p. 14-17 in the 2015 annual report. In 2015 the trustees agreed to forgive loans of \$250,000 to the operating fund made in the wake of the fire and fraud. This amount is approximately the net loss in the fraud. The value of the endowment fund decreased by \$140,000 in 2015, while the Consolidated Fund and Manse Fund retained their value.

Frank reported that Robbie Shaw, Kirby Putnam and Russ Adams have resigned from the Trustees for personal reasons, and noted that changes to the composition of the Trustees must be approved by the congregation. John Young has agreed to become chair of the Trustees. Frank was asked whether the trustees apply an ethical investment policy to the holdings in the endowment funds. He replied our fund manager, Seamark, has a list of unethical companies and does not invest in those. A list of our investments is available.

Motion by Frank Sommerville to approve the report of the Trustees and to accept the resignations of Robbie Shaw, Kirby Putnam and Russ Adams. Seconded by John Young. Motion carried.

Financial Report and 2016 Proposed Budget

John Gunn began by presenting an overview of the finances for 2015. We finished the year with a deficit of about \$60,000, which is about \$10,000 more than was budgeted. Revenue from offerings increased by about 9% over 2014, thanks to the efforts of the stewardship committee, but that was not as large an increase as had been budgeted. Property-related expenses were higher than anticipated because of the long, cold winter (fuel and snow-clearing), and because of a water line break that increased water-related expenses by \$5,000. We also increased our insurance coverage, so the premiums were \$6,000 larger. Salaries and benefits were under budget, but legal, accounting and consulting costs were up in the wake of the fire and fraud. However, \$52,000 was recovered from the bank, re the fraud. John thanked Carole Cooley for all her work in guiding us through the recovery from the fire and fraud.

In presenting the budget, John noted that it projects a deficit of \$98,000, which will be covered by transfers from the endowment fund. Revenue from offerings is projected to be up from 2015, but the budgeted amount is less than that budgeted in 2015. Income from trust funds is expected to be lower than in 2015. Expenses are projected to be similar to those in 2015, though the organ budget has been increased to cover needed work, and a contingency fund for a ministerial search has been created.

John noted that there is an extra page at the end of the financial report, the Schedule of Designated Givings and Fundraising Proceeds. The designated funds include the Syrian refugee fund. Separate bank accounts for the UCW, memorials, and the choir have been closed, and those are now recorded as designated funds within the operating account.

He stated that, from a financial perspective, the fire and fraud are now behind us. There is still some money from the insurance settlement to be spent for the repair of the sanctuary floor, the replacement of damaged choir music, and the purchase of Sunday School curriculum materials. The new financial controls are in place and are working well. Grant Thornton has reviewed the 2015 financial statement and agreed that it looks materially correct. (Copies of their report were available.)

John expressed his opinion that our current financial position is stable, with no outstanding loans and with enough money in the bank to cover expenses for the first quarter of 2016. The trustees have agreed to meet any financial needs during the year. However, withdrawing money from the endowment fund reduces the income available in future years, so we are less stable in the long term. He hoped that we would make 2016 a year to dream of the future and step into it.

Questions following the presentation regarded our financial prospects now that the fraud has ended, and the details of funds designated for Brunswick St. Mission. (The Christmas Eve offering was still on our books at the end of 2015.)

Motion by John Gunn to accept the financial report for 2015 and the proposed budget for 2016. Seconded by Bob Hanf. Motion carried.

Update re Fraud

Carole Cooley reported that Tammy James' trial on fraud charges had been scheduled for the week before the AGM, but was postponed at the request of the defense. A meeting would be held in March to reschedule it.

Courtesies

Roy Hayward began by expressing the thanks of the congregation to all the "unseen hands" whose volunteer efforts contribute to the smooth functioning of our church. He also thanked the members of Council who make decisions on our behalf, and the committee members who do so much for the life and work of our congregation. He particularly thanked George Buckrell for making the kitchen renovation possible.

In thanking our staff for their excellent work, Roy recognized our interim sexton, Kevin Burke, and his assistants Samed Shadadu, Penny Bedal and John Morris for keeping our premises clean and secure, and the pleasant and efficient manner in which our office administrator, Linda Burrows, keeps everything running smoothly. He thanked our Minister of Music, Kevin Parks, the choir and guest musicians for the inspirational music they contribute to our worship services. He recognized the empathy that Dale Chisholm brings to her role as Minister of Pastoral Care, and thanked her for stepping forward when we needed her. He thanked Susan Chisholm for her leadership while Russ was on sabbatical, and for continuing in December after Kevin Little left to become minister at Bethany United. Finally he thanked Russ Daye for his thought-provoking, dynamic sermons and his inspiring leadership.

The meeting closed at 12:35 pm with a benediction pronounced by Russ Daye.
Respectfully submitted,

Ruth Cordes

Board of Trustees

The Trustees are pleased to report that our investment portfolio managed by SEAMARK Asset Management Limited performed very well this year and enabled the Trustees to advance all monies requested by Council to the operating fund.

The Trustees continue to be concerned that the ongoing annual deficits incurred by the Church will, over time, adversely impact the funds available in the Endowment Fund, Consolidated Fund and Manse Fund as the annual payments from the Trustees are exceeding the annual income earned by the Funds maintained by the Board of Trustees.

This year our long serving Secretary Charlotte Sutherland and our long-time member George Buckrell are retiring from the Board of Trustees. We thank them for their service and we are actively recruiting replacements to serve on the Board of Trustees.

Respectfully submitted

John A. Young, Q.C., Chair

Ministry and Personnel

The Ministry and Personnel (M&P) Committee acts as liaison between the clergy and lay staff and St. Andrew's congregation and Council. This is a mandatory committee required by the bylaws of the United Church of Canada. M&P oversees the roles, functions and entitlements (vacation, sick leave, continuing-education time) of clergy and lay staff. When M&P receives personnel-related concerns from the congregation, the committee works to find a resolution to the issues. Each year, the committee meets with clergy and staff members to review and evaluate their performance over the past year and to discuss goals for the coming year.

Committee meetings are held monthly, with the exception of the summer months. M&P reports regularly to Council and the business of the committee remains confidential. This past year M&P coordinated the hiring into term positions of Rev. Ian Fraser as Congregational Development Minister and Susan Chisholm, who is responsible for Faith Formation and Pastoral Care. These roles are part of the leadership team for the "Year of Invitation" which began during the fall of 2016.

M&P developed the *Criminal Reference Check Policy* for ministry personnel, staff and volunteers which was approved by Council.

We are grateful to our ministers and lay staff for their leadership, hard work, diligence and ongoing commitment to St. Andrew's.

Committee members for 2016 were: Barb Stonehouse and Margaret MacKay, Co-chairs; Don Couse, Tricia MacLeod, Bob Shepherd and Roy Hayward. A sincere thank you to all M&P members for their time and efforts on behalf of the congregation and especially to Don Couse, who leaves the committee after many years of service.

Respectfully submitted,

Barb Stonehouse and Margaret MacKay, Co-chairs

Committee Membership 2016

MINISTRY & PERSONNEL

Barb Stonehouse, Co-chair (2017)

Margaret MacKay Co-chair (2017)

Don Couse (2016)

Tricia MacLeod (2017)

Bob Shepherd (2018)

Roy Hayward (2018)

Pastoral Care

The Pastoral Care Committee has met several times over this past year. We were sorry to have the Rev. Dale Chisholm retire as our Minister of Pastoral Care. She did an amazing job looking after our congregation with respect to the Pastoral Care needs, as well as giving support to our committee. We were so pleased to have her received into our congregation as Minister Emerita and learn that she has agreed to stay on as a member of our committee.

In the Fall, we welcomed Rev. Ian Fraser as our Minister of Congregational Development and Susan Chisholm as Minister of Faith Formation and Pastoral Care. Rev. Dale Chisholm, along with the rest of the Pastoral Care Committee, met with them to discuss those members of our congregation being visited in their home or by phone.

Rev. Ian Fraser organized an Advent Service at Parkland (Parkstone) Senior's Residence. Kevin Parks our Minister of Music, along with the HIM Singers, conducted the music portion of this event. Members of our committee, as well as other members of our congregation, attended and took part in this service and socialized with the residents over refreshments, provided by the Parkland Staff, after the service. This service was very well attended.

We continue to keep in contact with both Rev. Fraser and Susan Chisholm with respect to the various needs of our congregation.

Betty Anderson,
Chair

Library

Library Committee

Grant Cooke, Karen Ferguson, Betty Sutherland (chair), David Sutherland

We continue to maintain the “book truck collection.” which includes a fairly large selection of more recently published items and is available in the coffee area most weeks after services. It attracts both regular and new library users and the result has been a continued increase in borrowing activity, particularly among a number of the children in the congregation.

ResourceMate, the company that provides the software used by the Library to maintain our database and circulation records, introduced a new upgrade to the software package this year and will cease supporting the older version early in 2017. With the agreement of John Gunn, church treasurer, the new version of the software was purchased at the end of 2016, enabling us to take advantage of a short-term discount offered by ResourceMate.

Acquisitions

Number of new titles added in 2016:	16
Books for adults:	13
DVDs for adults:	0
Books for children:	3
DVDs for children:	0

This year we added a number of titles dealing with the residential schools issue, including three titles aimed at children. As with previous years, many of the new acquisitions were donated by members of the congregation. Our thanks to those who did so. The total number of books and videos in the library as of 31 December 2016 was 1064.

Respectfully submitted

Betty Sutherland (chair)

Communications Committee

The Communications Committee regularly monitors St. Andrew’s communications needs, proposes strategic priorities for communications, and works to ensure communications are timely, consistent, well-coordinated, maximizing the effectiveness of the church’s resources; and responsive to the diverse needs of the organization’s members and audiences outside the congregation.

This past year saw the tweaking of a number of current communication tools and the launch of some new ones.

- Facebook – A new St. Andrew’s Facebook page was launched in the spring. The goal is to reach new people, communicate initiatives, and drive traffic to the web site. Postings include: Photos of interesting messages on our sign, links to media articles about our programs, announcements about events, etc. There are opportunities for people to comment on topics, and sign up for notifications. We encourage everyone to like us on Facebook. Shelley Meisner is the administrator of our account.
- Twitter – We also communicate via Twitter, and currently have 458 followers. We encourage you to follow us on Twitter.
- Newsletter – A newsletter was sent to the congregation in late June to update people on a number of initiatives. Feedback from members of the congregation was very positive.
- New web site – The St. Andrew’s web site was redesigned in late 2016 with improved graphics and functionality. Kevin Parks continues in his role as our part time webmaster to ensure the site is current, relevant and engaging.
- Council Minutes – As of October, copies of the approved Council minutes are available in the Narthex for members of the congregation.
- Weekly E-mail - The format of the weekly newsletter has changed to Mail Chimp. The benefits are that it is easier to include links to the web site, and to include pictures. We are currently sending the e-mail to 158 people.
- Exterior Sign – Our old sign was replaced with a larger one, which allows better messaging.
- Bookmarks – With the launch of The Year of Invitation, bookmarks were produced which outline upcoming events. They have been placed in the hymn books in the pews, and people are encouraged to take them.

The Committee is currently in a transition phase and will be reviewing and revising its Terms of Reference to represent more accurately shared role of communication with staff and committees as well as the importance of timely exchange of information.

Respectfully submitted,

Carole Cooley & Karen Ferguson, Co-Chairs

Brunswick Street Mission – Meal a Month Program

The following is the 2016 report for the Brunswick Street Meal-a-Month Programme. The congregation and friends take part in this service by providing food items and money which is donated to Brunswick Street United Church Mission. On the third Sunday of each month, from September to June, donations are brought to the church service. The children in the congregation gather it up and place it in the “Brunswick Street Box”. We greatly appreciate the ministerial staff for encouraging the children in this task and thank the children for performing this service. Also our thanks to Linda Burrows who puts the reminder in the bulletin each month.

The donated food items are given to those who are in emergency situations and go the Brunswick Street for assistance. The people serviced by the Mission are often receiving provincial

assistance that does not always cover the necessities of life for themselves and their families. The situation becomes even more urgent for them and the working poor if an emergency crisis erupts that requires money. The monetary donations forwarded to the Mission are used to buy extra food, food vouchers, etc. when necessary. It has been brought to our attention that in addition to food for meals, things like peanut butter, canned fish, etc. would be appreciated for those just starting to get off assistance.

St. Andrew's is the only United Church to make it their mission to offer help to this worthy cause on a regular basis. For this, we thank all those who faithfully donate each month. Keep up the good work, and on behalf of Brunswick Street Mission and the recipients of your help, thank you for your support.

Respectfully submitted,

Helen Wyman
Bill Chaddock

Benevolent Fund

Ministerial staff receive periodic requests for benevolent assistance, and authorize payments from the fund as deemed warranted and as available resources allow. During the year donations totaling \$4,348 were received by the fund, and payments totaling \$3,002 were made from the fund.

Respectfully submitted,

John Gunn, Treasurer

Restoration and Maintenance

This report presents Building Expenses and Revenues which were incurred in 2016, and provides a summary breakdown by categories as extracted from our accounting records. In addition New Project & Maintenance considerations are outlined for 2017.

EXPENSES

Building Fund

Interior Painting: (Narthex, Entry Halls, Gallery Stairwells, Nave Spot Painting)	
Walls, Baseboards, Radiators, Trim, Ceilings	\$ 6,548.90

Exterior Painting:	
(Hall) Facia, Soffits, Upper & Lower Walls, Window & Door Trim	\$ 7,982.95
Masonry, Railings, Foundation, All Exterior Doors	\$ 6,062.68
New Concrete Ramp	\$ 5,294.00
Kitchen updating	\$ 23,742.73
Special Projects: Building illumination, New Sign & Banners, Tree Pruning	<u>\$ 17,599.70</u>
	<u>\$ 67,230.96</u>

Maintenance and Repairs

Plastering Sanctuary: (Narthex, Entry Halls, Gallery Stairwells) Roof Repair,	
Exterior Door Frame Repair & Replacement Grate Cover (outside)	\$ 9,337.69
Mechanical Repairs (Gas)	\$ 1,137.35
Trades: Plumbing, Electrical, Sanitation, Draperies, Glass, AV, Locks	<u>\$ 14,559.06</u>
	<u>\$ 25,034.10</u>

REVENUES

Hall Rental	\$ 11,375.00
Church Rental	\$ 13,059.00
Lady Bug Day Care	<u>\$ 32,575.56</u>
	<u>\$ 57,009.56</u>

New Project & Maintenance Considerations 2017

Replace Banner (Year of Invitation) and Reinforce Both (Estimated)	\$ 1,500.00
Cover Existing Tile Flooring- Lower Level Gym (Estimated)	\$ 5,000.00 - \$ 6,000.00
Restore/Replace Balcony & South Balcony Stairwell Stained Glass Windows	\$25,000.00 - \$ 50,000.00
Exterior Doors Replacement (Estimated) 10 x \$ 5,000.	\$ 50,000.00
Installation Exterior Doors (Estimated) 10 x \$ 500.	\$ 5,000.00
Electronic Messaging Foyer HD (Blue tooth) 60" TV Screen & Software (Estimated)	\$ 1,800.00

Overview

Property Expenses as Related to Stantec Building Condition Assessment 2016

According to forecasted building expenses 2016-2022 for the Sanctuary (\$325,000.) and Gymnasium/ Multi-function Rooms (\$275,000.) we have partially addressed many items identified in the report namely: Exterior Painting Gymnasium, Repair Foundation Cracks, Moisture Control for Sanctuary, Repair/Paint Exterior Doors, Partial Completion of Sanctuary Interior Finishes and Partial New Flooring Lower Gymnasium (Lady Bug Classroom), repairing holes and water damage in South Transept & Nave walls. In addition we included non budgeted expenditures this past year related to "The Year of Invitation" messaging (Building Illumination, New Signage & Banners) as well as overall Beautification of the Grounds.

Preventative Maintenance

Going forward for the next 12 months we need to continue to address Moisture Control (we were dry in the Narthex for the better part of 6 months before the last Nor Easter), deal with Masonry issues outside (primarily broken grout) preventative corrosion control inside The Tower (coating structural beams and rebar as highlighted in Stantec Report) in addition, the exterior stairs (Egress) on Edward Street need to be looked at by a structural Engineer to determine how long we can safely continue to use them. Inside the Hall we need to cover the tile in the lower gym (which is beginning to powder). The large stained glass windows in the stairwell and gallery are in rough shape. I wonder if there may be some heritage money somewhere that we could find to help address this issue.

Mechanical Systems

Notwithstanding the required gas vent mandated by the certification inspector, our sexton Kevin Burke has been doing a good job staying on top of the heating system maintenance. The electrical system could stand a good haircut in the lower vault but I think until future building plans are finalized it can be nursed along with regular inspections. The Stantec report calls for upgrading the system sometime within the next 10 years (Estimated cost \$110,000.)

Roofing

The Stantec report calls for replacement of roofing and gutter upgrade for both Hall & Sanctuary within the next 5 years (budgeted amount \$ 379,800) however, I had flashing and an area of shingle replaced on the Robie Street side of the Sanctuary this Summer and asked the roofer to look over the rest of the Sanctuary roof which he indicated was in fair shape. The Hall roof also is in fair shape (I was up on it with the Engineers). The transept roof however (south side of the Nave) has areas which are in less than fair shape. Fortunately this is a torch on roof and can be patched relatively inexpensively.

Revenue

In my view "Both the Hall & Sanctuary are under performing **BIG TIME** in the revenue department". With exception to Lady Bug, we are maintaining two very large buildings in prime

South End Halifax which are barely bringing in \$1,000. per month each. I believe Re-purposing and Re-branding at least one of the buildings represents the single greatest opportunity to reduce the flow of red ink for Saint Andrews and, create opportunities for the work of the church thru higher exposure in the community at large.

Prepared by:

Terry Brennan (Acting Manager)

Finance and Administration

The Finance and Administration Committee met four times during the year to carry out the following responsibilities:

- Preparation of proposed annual operating budget for consideration of Council
- Regular monitoring and reporting to Council of actual financial results compared to budget and financial position of the church's operating fund
- Oversight of annual regulatory filings
- Oversight of weekly collection counting
- Oversight of offering envelope management and issuance of charitable donation receipts
- Review of terms of renewal of the church's insurance policy
- Oversight of financial control processes and results

Highlights of financial control processes in place during the year include:

- Treasurer is meeting regularly with Office Administrator to provide support guidance and oversight.
- All cash, other than that controlled by Trustees, is flowing through a single bank account.
- Monthly reconciliations of the accounting records to the bank statement provided by Scotiabank are being prepared by the Office Administrator and reviewed by the Treasurer within two weeks of month-end.
- Treasurer is conducting monthly reviews of the detailed general ledger, journal entries, bank and loan statements, lists of amounts receivable and payable.
- Financial accounting data files are being backed up and stored offsite on a monthly basis.
- Budget to actual variance analysis reports are being regularly reviewed by Council
- Treasurer is reporting at each Council meeting that accounting records are clean, balanced and up to date.
- Grant Thornton has been engaged to provide an independent review of a full set of financial statements for the 2016 and 2015 years.

Respectfully submitted,

John Gunn, Chair

United Church Women (UCW)

St. Andrew's UCW, comprised of the former J-Dickson Unit and Unit G, had a busy year of meetings, fellowship and service. The group has 25 active members and 14 home members. New members are always welcome.

The group held nine meetings throughout the year, mostly on the third Monday afternoon of the month. These included a dinner at Le Bistro in January, a luncheon in April and our annual pot luck supper and penny auction in June. Members donated baby items for the Almasalmah family in March and for the IWK layette program on April. In May, we collected personal care items for women at the Central Nova Scotia Correctional Facility. A games night was also held in May. Emily from the ARK Drop in Centre was a most inspiring speaker at the September meeting.

The UCW provided catering services for six funeral receptions in 2016. We hosted our annual Yuletide Bake Sale Plus on November 27, with the proceeds going to Brunswick Street Mission. We participated in the child poverty initiative of the Maritime Conference Presbyterial UCW by organizing a Soup and Chowder Luncheon on October 30, with the proceeds donated to the breakfast program at Joseph Howe Elementary School. We also provided many dozen cookies for Berwick Camp. UCW members assisted with the Soup and Chowder Lunch on April 17, as part of the congregational retreat, and with the Christmas Brunch on December 18.

Donations were made to pay for the new coffee service system for the Buckrell kitchen, and to other organizations as detailed in the financial statement.

Thank you to all the members for making 2016 a successful year of worship, fellowship and service and to the Congregation for your continued support.

Respectfully Submitted:

Charlotte Sutherland, Chair

St. Andrew's UCW - Financial Statement - 2016

Closing balance from 2015 statement **\$4,594.36**
Corrected balance: add \$10.94 HST rebate **\$4,605.30**

Income:

Member donations (monthly envelopes)	\$1,466.00
Funeral receptions	\$1,810.00
Bake Sale Plus 2016 (net) *	\$1,603.10
Sale of jewellery from Bake Sale Plus 2015	\$353.00
Chowder lunch (Oct 30)	\$685.05
Calendars (net)	\$105.87
Other fund raisers	\$215.00
Maritime Conference Financial Services (interest)	\$80.00
Fellowship of the Least Coin	\$21.25
Donation in memory of Hester Miller	\$20.00
Total income:	\$6,359.27

Donations:

St. Andrew's (kitchen renovation - coffee maker)	\$2,685.00
Brunswick St. Mission	\$2,500.00
HRSB - Joseph Howe school breakfast program (re: chowder lunch)	\$685.00
Arthur Kidston Memorial Camp	\$500.00
ARK (Sunday Suppers)	\$500.00
ARK (young adult drop in centre)	\$200.00
St. Andrew's Memorial Fund (re Jean Cooley & Hester Miller)	\$45.00
Women's Interchurch Council of Canada (Fellowship of the Least Coin)	\$21.25
Total donations:	\$7,136.25

Expenses:

Maritime Conference UCW Newsletter	\$14.00
Mandate magazine subscription (2 yr)	\$96.27
Halifax Presbyterial & Maritime Conference UCW dues	\$183.00
expenses re receptions, including laundry	\$241.57
Total expenses:	<u>-\$534.84</u>

Closing balance: **\$3,293.48**

Investment Certificate: Maritime Conference Financial Services **\$2,000.00**

* plus \$50 cheque payable to Brunswick St. Mission
Respectfully submitted,
Ruth Cordes, UCW Treasurer

Worship & Music Committee

This year has been full of accomplishments for the worship and music committee.

We worked on a number of initiatives including :

Readers List

- an expanded readers' list allowing more interested readers to participate, as well as our regular group of excellent readers,
- training was offered on the use of the microphones so that the readings could be more clearly communicated and heard,

Music Offerings

- our music offerings have continued to be exceptional with excellent feedback received on variety and talent,

Communion

- served seven times throughout the year, alternating between serving from stations at the front of the church, and passing trays through the pews. At Lent (March 6), Communion was inserted in the middle of the sermon, and at Easter (March 27), 265 were served from stations at the front of the sanctuary. Of special note: Bob Shepherd baked the bread for each Communion.

Pews vs. Flexible Seating

- a number of discussions were held during the winter with small committee groups and with the congregation to present and explore ideas and options ,
- consultations indicated mixed views and as a result further exploration of flexible seating was put on hold,

Capacity to use Audio Visual System

- a number of new members were trained to use AV system during worship

Joint Summer Services

- held with St.John's, First Baptist, and St.David's for 10 weeks

Majordomo

- launched in October to provide contacts for members who may be seeking assistance on a variety of concerns/questions prior to services each Sunday

Year of Invitation

- Ian Fraser arrived to spearhead Y of I
- Fishing Tips book study was held to prep for the Y of I

- launched on Nov 27 with caffeine, calories and conversation, banners on bell tower, bookmarks in the pews, wonder cafe, and churchology

Sound System

- poor sound quality impacts ability to hear services by many members
- proposal to seek three quotes to replace sound system presented and approved by council

Storm Closure Policy

- reviewed and finalized to ensure informed decisions are taken during storm events, and any closures communicated to members in a timely manner

Our thanks and appreciation extend to all members of this vibrant committee for their involvement and efforts on behalf of this committee.

Submitted by co-chairs

Penny Bedal and Krista Locke

Faith Formation Committee

The purpose of the Faith Formation Committee is to “connect people to the life and the community of the church”.

Connecting people to the life and community of the church, took the shape of many different activities, starting with a community bulletin board at the bottom of the stairs to advise us of all of the wonderful programs that are available. And throughout the year, under the guidance and leadership of Caitlyn Weir from January through August and Susan Chisholm from September through December, programs included, a zodiac birthday celebration and a number of book studies and special events.

The “Fishing Tips” book study was an excellent source of conversation as we came to understand the year of invitation. “Animate Faith” was a very well attended Lenten study engaging a group of 30 participants in a discussion of what faith looks like to the individual. And the “Kick Ass Women of the Bible” was a terrific opportunity to connect with other local churches and faith communities.

Caitlyn was the chaplain for this year’s Go Project. St Andrew’s has hosted this group during the summer for many years. This summer, there were 18 youth who lived, ate, prayed and slept at St. Andrew’s for a week while spending their days volunteering around the city. I would like to thank everyone who donated time for laundry; driving and other services while the youth were here.

We were delighted to welcome Karen Bassett who came to work with a few parents and their children in the fall to present and teach us about story theatre. And we would like to extend our thanks to the Mary Homes Trust fund for its support of our children and youth.

The Christmas pageant was another lovely presentation. I would like to thank Susan for her tireless work on the Christmas pageant. Susan connects beautifully with the children in our congregation and I think it speaks volumes when the kids are asked, “do you think we should have one more practice or not?” and the kids vote unanimously to spend the afternoon after school with Susan. The kids were filled with independence as they walked from school to practice, loved being met by Susan who spoils them with tasty snacks and were filled with pride of a job well done. I believe that the pageant was enjoyed by all ages, thank you Susan!

Our Christmas pageant was combined with an art installation in front of the church of a refugee-manger setting. We extend many thanks to the talented NSCAD art student Xavier Desveaux who designed and installed it.

Susan reunited a youth group on Sunday evening in late November with the help of Cathy Hope and Kelly Kitamura. Cathy led a lesson about the Jesse Tree, and with the help of much glitter, created a terrific presentation of the Jesse Tree for all the following weekend. This is perhaps a new St. Andrews tradition?

We welcomed a wonderful new addition to our team, Cathy Hope. Cathy, thank you for your infusion of wonderful ideas, your vast experience as a Christian educator and above all, your passion for learning.

In 2017, we have many more ideas to share with you all. We would really like to create an opportunity for our Minister to spend time in deeper discussion with our youth, which requires extra volunteer support for the younger children. Please let me know if you would like to help with the little ones.

Indeed, I would like to take this opportunity to thank our committee members for their time, their spirit and their commitment to St. Andrews. If anyone would like to join our team, everyone is welcome, please let us know.

Warmly Submitted by

Treana Faloon, Chair, Faith Formation

Social Action Committee

The former Outreach Committee has changed its' name to the Social Action Committee to better reflect its' mandate, and to differentiate the committee from the larger outreach mandate of St. Andrew's United Church as a whole.

Committee members include : Pam Brown, Linda Scherzinger, Carol MacLean, Elaine Gunn, Ellen Taylor, Jennifer Stevens-Ross and chair, Janet de Saint-Sardos.

Some highlights of this past year:

* **First Nations Issues:** The TRC call to Action# 62 resulted in the circulation of a Petition calling for an inclusive Nova Scotia Public School curriculum addressing the history of Indigenous peoples, Residential Schools, and Treaties. About 1700 names were gathered and submitted to the Nova Scotia Legislature in November, 2016.

* **Peace with Justice for Palestine and Israel:** We sponsored and hosted Professor Yakov Rabkin [Univ. of Montreal] speaking on " Christian Zionism and the Idea of a ' Chosen People' " which 50 people attended.

Committee member Linda Scherzinger , attended the AGM of the United Network for Justice and Peace in Palestine and Israel in Saskatoon this past fall. Linda also participated in the 'Gaza Calls ' Skype session held across Canada in November.

* **The Main Street Halloween Family Fun Night** in October helped launch our Year of Invitation. Many volunteers stepped up and about 200 people had an enjoyable evening.

* **The Sunday Drop-In Centre:** Issues around space allocation and volunteers were addressed and resolved.

*. **Brunswick Street Mission** : The Breakfast Program and St. A's May commitment was assisted by several committee members.

The summer Community BBQ was a project involving several committee members--200 people attended from Brunswick Street Mission and the Metro Turning Point.

Elaine Gunn has been confirmed as St. Andrew's representative on the Board of Brunswick Street Mission replacing Carol MacLean.

* **Phoenix Choir** has appointed a new director after the departure of Simon Abbott.

* **Gardening for Food Security:** Under the direction of Susan Alexander, the garden [near the St. A's parking spaces] is a continuation of our Green Covenant--practicing stewardship by conservation of Natural Resources. Last season's harvest provided about 5 pounds of produce per week which was donated to a local Drop-In centre.

***Information for St. A's Congregation:** On several Sundays, information was shared about various timely issues including the Alton Gas Project near the Millbrook First Nation; the United

Church's Mission and Service Programs ; the Interfaith Climate Change Statement to World Leaders endorsed by the United Church of Canada.

* **Metro Turning Point** hosts marginalized men in Halifax. Tim Horton's Gift Cards were provided to twenty residents at Christmas.

Thank you for the support and encouragement of the committee members, staff, clergy, Council and the congregation over this past year. We welcome and need new members on this committee. The Social Action Committee meets on the first Tuesday of the month, 2-4 p.m. in the Mary Holmes Room and we would love you to join us!

Respectfully submitted,

Janet de Saint-Sardos, Chair

Refugee Sponsorship and Support

Almasalmeh Family:

When St. Andrew's first began exploring the idea of refugee support in the late winter, early spring of 2015, a small working group was formed and articulated three objectives for our work: 1) The sponsorship of a family, most likely from Syria. 2) Support for refugees still in the Middle East and the faith communities that are helping them. 3) Building friendship with the Halifax Muslim community. Much progress has been made on all three objectives.

On June 7, 2016, we welcomed the arrival of the Almasalmeh family to Halifax. Wesam, Waed, Aisha and Bilasan were tired after their long flight to Canada from Jordan but very happy to have a new home after being forced to flee their native Syria in early 2013. Their arrival was also a reunion of Wesam with several close relatives who had preceded him to Halifax as refugees from the Syrian civil war. The months of planning, preparation and fund raising by the Refugee Sponsorship Group enabled a smooth transition for the family to their furnished apartment in the Clayton Park west area. Their apartment building is close to schools, shopping and home to one of Wesam's uncles.

A serious medical condition affecting baby Bilasan required several trips to Sick Kids Hospital in Toronto for specialized treatment. The Sponsorship Group assisted the family through this difficult period and wishes to recognize the extraordinary care and kindness the family received both at Sick Kids and at the IWK in Halifax. Bilasan, who celebrates her first birthday on February 14, is healthy and continuing to receive wonderful care at the IWK.

The family is adjusting well to their new life in Canada. Wesam is enrolled as a full-time student in Dalhousie's English for Academic Purposes program which is a prerequisite for him to complete his university education. Waed is taking English language classes through the library, supplemented by at home language training thanks to several members of the Refugee

Sponsorship Group. Aisha, who turned five during her first Canadian summer, started school in September and is by all accounts doing very well.

The impact Saint Andrew's United Church has had on this young refugee family is best expressed by Wesam Almasalmeh himself:

"Thank you Saint Andrew's. You have changed our lives. When we were refugees in Jordan we only thought about survival. Now we think about the future. We already feel we are Canadians. May God bless you for the love, support and kindness you have given my family".

Minyara Mission:

Recognizing that the vast majority of Syrian refugees will not find new homes in Canada, Saint Andrew's has partnered with the Presbyterian Church of Minyara, Lebanon to aid Syrian refugees. An estimated 300,000 Syrian refugees have settled in this part of northern Lebanon or roughly one refugee for every local resident. Although the UNHCR and Lebanese government do what they can to help, many refugee families go without such basic services as primary health care and schooling for their children.

Under the inspired leadership of Rev. Dr. Hadi Ghantous and his wife Anna, the Minyara Mission provides desperately needed support to refugee families who have settled in and around this predominantly Christian town. The fact that the refugees are overwhelmingly Sunni Muslim makes this Mission even more remarkable in a region plagued by religious animosity.

The Minyara Mission operates a school for refugee boys and girls up to the age of 14. For most of these children this is the first school they have ever attended. The curriculum includes Arabic, English, math and science. The school day includes a nutritious lunch and play time allowing the children to burn off energy in a safe environment. A nurse from the Mission's health clinic visits the school each week.

Serving both Syrian refugees and poor local people, the Mission's health clinic provides basic health care, dental services and pharmaceuticals at no cost. More complicated cases are referred to a team of volunteer medical specialists in such areas as pediatrics, orthopedics, gastroenterology and urology.

Our support of the Minyara Mission is helping many dozens of refugee families who have fled their native Syria to Lebanon. A formal Partnership Agreement between Saint Andrew's and the Presbyterian Church of Minyara ensures all donations to the Mission go towards the refugee school and health clinic.

Respectfully submitted,

Eric Roe

Abdille Family

Abdille family Somali refugee sponsorship update: It was January 2012 that St Andrew's agreed to partner with Mt St Vincent University, to sponsor the mother, brother and sister of 2 Somali students at MSVU who were sponsored earlier by the university. In 1991 the Abdille family's village was violently attacked. The family made dangerous, but successful escape to Dadaab, the world's largest refugee camp, where they lived for over 20 years. When their father died, the sisters became anxious to bring the rest of their family members to join them in Halifax. MVSU agreed to raise funds, but could not be the sponsor of the students' family members. St Andrew's became the official sponsor.

It has been a long, slow wait, but we have enjoyed getting to know the sisters, Halima and Abshiro Abdille, and encouraging each other along the way. Finally, the family's hopes and dreams came true and there was an emotional welcome at the Halifax airport July 19th, 2016, at the arrival of the sisters' mother, Habibo, and brother, Abdikadir. It required yet more patience as the family awaited the delayed arrival of the other sister, Ardo and her husband, Jama. That joyous reunion happened the evening of Jan. 17th, 2017.

The sisters who have been in Canada for several years have been gladly orienting and assisting the newcomers in many ways. Since arriving last summer, Abdikadir has found employment and is contributing financially to the family's needs as are Halima and Abshiro. We anticipate that before long Ardo and her husband will also find employment to help the whole family be independent as soon as possible. We at St Andrew's count it a blessing and a privilege to have been part of this family's successful search for safety and a new life together in Canada. We are thankful to each member of the church who has been supportive and has welcomed them in any way.

Respectfully submitted,

Linda Scherzinger

HIM Singers

Our group has experienced a deep loss during the last year – Carlyle Phillips. I took the reins from Carlyle and he is so missed.

The HIM Singers is a group of 14 men who just enjoy the singing every month from October to May. We gather at 7:15 pm in the Mary Holmes Room. After the hour or so of singing mostly the old hymns, we have refreshments and great conversation.

This year we sang at Carlyle's funeral as well as Ralph Fiske. Ralph was one of the originators of the HIM Singers.

In December, we travelled to seniors homes to sing carols. This is a highlight of our year, especially at Parkstone, where music seems to be an important part of the residents' life.

I do encourage anyone interested in having a great monthly hour and a half of fun, to come out and join us, the first Tuesday of each month from October – May. You don't need to have a voice like Mario Lanza, and we sing the melody (hopefully).

Of course, we have a leader, and she is patient with us, and also a truly dedicated and talented pianist. Vivian Layton is that special person.

Respectfully submitted,

Don Couse

Hosting Committee

There were two major changes taking place for supporting refreshments at St. Andrew's United Church during 2016

1. We started to prepare and serve coffee both before and after the church service. The refreshments were and are made available at the back of the Sanctuary before the regular service and more refreshments including juice and light finger food made available in the hall after the service
2. The preparation of tea and coffee before and after the church service expanded into small snacks being available before the Sunday morning service along with tea and coffee, and as part of the Year of Invitation a light lunch has been made available to everyone who wishes to partake after the service in the hall. The lunches have consisted of ingredients to make a sandwich, fruit, or a selection of soups, and pizza on different occasions.

In addition, and throughout the year, extra lunch items have continued to be added, and made available to those participating in special events in the Mary Holmes Room, both before and after the Sunday Morning services.

This addition of supporting the community with options both before and after Sunday services has meant that more members of the congregation have been asked to step up and support these activities.

In September . I had an accident that prevented me for continuing making tea and coffee for a few weeks. In the interim, and with consultation of the ministry opted to first take a leave of absence from my duties as Chair of this Hosting Committee. This became a time of change for the Hosting Committee. And it is with heart-felt thanks, that I am delighted to acknowledge the support of my fellow committee members, including, Sandy Maclean, (My Second-in-

Command), Mary MacGlashan, Jacqui Warkentin, and Frank Sommerville. In addition, we had support on a number of occasions from Elvira Gonella-Welch, Ken Penrose, Jennifer Ross Stevens and Pam Brown and others. I thank you all for your support and diligent work.

The hosting committee graciously stepped down and we hand over the care planning, preparing serving, and clearing up refreshments to other, an important facet of our Year of Invitation. We all wish you well in this important endeavour.

Respectfully submitted

Trish (Patricia) Betts
Former Chair, Hosting Committee.

ST. ANDREW'S UNITED CHURCH

2017 Operating Budget

	2017 Budget	2016 Actual	2016 Budget	2015 Actual	2014 Actual	Accountability
REVENUE						
ENVELOPE AND PAR OFFERINGS						
General Operating	265,000	262,453	285,000	277,914	255,186	Stewardship Comm
Building	30,000	28,032	30,000	28,492	30,380	Stewardship Comm
Easter	1,000	811	1,500	1,340	1,731	Stewardship Comm
Anniversary	0	1,454	0	0	415	Stewardship Comm
Christmas	2,000	1,405	2,500	2,018	2,530	Stewardship Comm
Initial	0	149	0	0	199	Stewardship Comm
Other Miscellaneous	0	10	700	399	0	Stewardship Comm
Less: Transfers to Designated Funds	(33,000)	(30,248)	(34,000)	(31,850)	(34,641)	N/A
TOTAL ENVELOPE AND PAR OFFERINGS	265,000	264,066	285,700	278,313	255,800	
OTHER INCOME						
Loose Offering	12,500	11,647	25,000	23,235	32,046	Stewardship Comm
Church and Hall Rental	60,000	57,010	64,000	59,710	46,242	Management Comm
Fund Raising Projects	4,000	3,060	2,000	464	763	Stewardship Comm
Miscellaneous Income	5,000	10,608	0	5,523	8,784	Finance & Admin. Comm
A M Mackay Trust	25,000	25,348	27,000	28,028	26,269	Trustees
O E Smith Trust	10,000	8,911	10,000	10,730	10,703	Trustees
Mary Holmes Trust	5,000	6,200	5,000	5,000	0	Trustees
Less: Allocated to Designated Funds	0	(2,000)	(1,200)	(1,200)	0	N/A
TOTAL OTHER INCOME	121,500	120,783	131,800	131,490	124,807	
TOTAL REVENUE	386,500	384,850	417,500	409,803	380,607	
TRANSFERS FROM TRUST FUND						
Creighton Trust	300	337	300	280	311	Trustees
Longard Trust	1,000	1,243	950	876	970	Trustees
McInnes Trust	700	802	700	668	740	Trustees
Organ Fund Trust	2,500	2,946	2,500	2,454	2,719	Trustees
Endowment and Manse Fund Income	68,500	65,133	65,000	68,561	70,000	Trustees
Other	0	0	0	1,392	178	N/A
TOTAL TRANSFERS FROM TRUST FUND	73,000	70,461	69,450	74,231	74,918	
TOTAL REVENUE PLUS TRUST TRANSFERS	459,500	455,311	486,950	484,034	455,525	

ST. ANDREW'S UNITED CHURCH

2017 Operating Budget

	2017 Budget	2016 Actual	2016 Budget	2015 Actual	2014 Actual	Accountability
EXPENSES						
SALARIES AND BENEFITS						
Salaries (including ministers' housing allowances)	290,000	295,396	291,620	303,351	261,449	Ministry & Personnel Comm
Canada Pension and Employment Insurance	17,000	16,413	17,537	16,689	13,995	Ministry & Personnel Comm
UCC Pension and Benefits	36,000	31,535	38,789	34,041	35,923	Ministry & Personnel Comm
Travel Allowances	3,000	3,535	950	1,270	1,725	Ministry & Personnel Comm
Continuing Education Allowances	4,000	2,770	4,582	2,059	2,710	Ministry & Personnel Comm
Vacation Pay	0	0	0	0	463	Ministry & Personnel Comm
Ministerial Search and Moving Contingency	0	0	4,000	0	0	Ministry & Personnel Comm
TOTAL SALARIES AND BENEFITS	350,000	349,649	357,478	357,410	316,266	
PROPERTY EXPENSES						
Electricity	9,500	9,072	9,200	9,140	10,436	Management Comm
Heating Fuel	48,000	43,851	64,000	64,295	53,465	Management Comm
Water	4,500	4,302	3,400	8,926	3,153	Management Comm
Maintenance and Repairs	20,000	25,034	16,000	15,022	20,063	Management Comm
Snow Clearing	6,000	5,469	7,000	7,181	1,083	Management Comm
Waste Removal	5,000	4,523	4,700	4,804	4,124	Management Comm
Cleaning Supplies	4,000	4,481	3,000	5,261	2,698	Management Comm
Security Alarm Monitoring	1,000	818	1,000	896	1,853	Management Comm
Insurance Premiums	22,000	21,998	22,000	23,647	16,829	Management Comm
Fire Protection Tax	1,000	801	700	696	613	Management Comm
Furniture and Equipment	2,000	413	2,000	2,774	3,606	Management Comm
Major Building Repairs	0	0	0	0	27,846	Management Comm
Miscellaneous	0	1,483	0	1,706	1,070	Management Comm
TOTAL PROPERTY EXPENSES	123,000	122,245	133,000	144,348	146,840	
WORSHIP AND MUSIC EXPENSES						
Music Supplies	500	210	800	273	1,800	Worship & Music Comm
Music Fees and Licences	1,200	1,207	1,200	1,010	679	Worship & Music Comm
Piano Maintenance	300	118	300	0	0	Worship & Music Comm
Organ Maintenance	1,700	2,527	3,300	1,668	788	Worship & Music Comm
Worship Equipment	1,000	1,193	0	1,370	0	Worship & Music Comm
Worship Supplies	2,000	2,437	400	653	320	Worship & Music Comm
Pulpit Supply	600	800	1,200	0	200	Worship & Music Comm
Choir Services	2,880	2,976	2,880	3,295	0	Worship & Music Comm
Guest Musicians	1,350	925	1,350	1,490	1,995	Worship & Music Comm
Substitute Choir Director	500	150	500	460	150	Worship & Music Comm
Other Miscellaneous	470	0	0	80	645	Worship & Music Comm
TOTAL WORSHIP AND MUSIC EXPENSES	12,500	12,544	11,930	10,299	6,577	

ST. ANDREW'S UNITED CHURCH

2017 Operating Budget

	2017 Budget	2016 Actual	2016 Budget	2015 Actual	2014 Actual	Accountability
COMMITTEE EXPENSES						
Ministry and Personnel	700	700	700	500	844	Ministry & Personnel Comm
Faith Formation	0	0	0	219	0	Faith Formation Committee
Communications	0	0	0	0	0	Communications Comm
Hospitality	4,000	110	200	690	0	Hospitality Comm
Social Action	650	544	550	10	828	Social Action Committee
Stewardship	0	0	0	5	0	Stewardship Comm
TOTAL COMMITTEE EXPENSES	5,350	1,354	1,450	1,424	1,672	
FAITH FORMATION						
Video Licensing	300	289	300	0	0	Faith Formation Committee
Supplies and Other	2,000	2,719	2,000	2,147	1,801	Faith Formation Committee
Library	300	240	300	0	291	Faith Formation Committee
University Suppers	0	359	500	178	0	Faith Formation Committee
TOTAL FAITH FORMATION	2,600	3,608	3,100	2,325	2,091	
GENERAL AND OPERATING EXPENSES						
Telephone	7,000	7,149	8,000	7,994	8,330	Finance & Admin. Comm
Postage	500	1,202	500	626	2,127	Finance & Admin. Comm
Photocopier	5,500	5,583	5,500	5,476	4,777	Finance & Admin. Comm
Office Supplies	1,500	1,713	1,500	1,319	4,689	Finance & Admin. Comm
Computer Repairs and Supplies	2,000	1,363	2,300	4,481	1,137	Finance & Admin. Comm
Website Management	3,000	3,100	3,600	2,916	1,925	Finance & Admin. Comm
Advertising	0	0	0	269	1,126	Finance & Admin. Comm
Offering Envelopes	500	525	500	473	470	Finance & Admin. Comm
Financial Charges and Interest	3,500	3,180	4,000	4,077	5,565	Finance & Admin. Comm
Legal, Accounting and Consulting Services	10,000	9,815	15,000	30,484	31,856	Finance & Admin. Comm
Other Miscellaneous Operating	500	1,283	500	412	2,871	Finance & Admin. Comm
TOTAL GENERAL AND OPERATING EXPENSES	34,000	34,913	41,400	58,527	64,873	
STRATEGIC PROJECTS						
Radical Stewardship - expense	25,000	1,815	10,000	0	0	Exec Comm
- revenue	(20,000)	0	0	0	0	Exec Comm
Syrian Refugee/Muslim Partnering	2,000	2,075	2,000	0	0	Exec Comm
Year of Invitation	5,000	15,148	8,000	0	0	Exec Comm
Emerging St. Andrew's	0	0	0	5,733	1,782	Exec Comm
TOTAL STRATEGIC PROJECTS	12,000	19,038	20,000	5,733	1,782	
CONFERENCE AND PRESBYTERY EXPENSES						
Presbytery Assessment	18,000	16,500	16,000	16,497	15,616	Exec Comm
Other Conference and Presbytery Expenses	2,000	146	700	0	326	Exec Comm

ST. ANDREW'S UNITED CHURCH

2017 Operating Budget

	2017 Budget	2016 Actual	2016 Budget	2015 Actual	2014 Actual	Accountability
TOTAL CONFERENCE AND PRESBYTERY EXPENSES	20,000	16,646	16,700	16,497	15,942	
TOTAL EXPENSES	559,450	559,996	585,058	596,564	556,042	
OPERATING DEFICIENCY BEFORE UNUSUAL ITEMS	(99,950)	(104,686)	(98,108)	(112,529)	(100,517)	
UNUSUAL ITEMS						
Losses due to employee dishonesty					(83,769)	
Recovery of losses due to employee dishonesty		5,000		52,551	120,704	
Costs incurred to repair fire damage		(7,200)		(670,935)	(101,827)	
Recovery of costs incurred to repair fire damage		7,200		670,935	101,827	
TOTAL UNUSUAL ITEMS		5,000		52,551	36,935	
OPERATING DEFICIENCY FOR THE YEAR	(99,950)	(99,686)		(59,978)	(63,582)	
ACCUMULATED SURPLUS (DEFICIT) JANUARY 1	(57,970)	(59,978)		(148,306)	(84,724)	
SPECIAL TRANSFERS FROM ENDOWMENT FUND	157,920	101,694		148,306	0	
ACCUMULATED SURPLUS (DEFICIT) DECEMBER 31	0	(57,970)		(59,978)	(148,306)	

DESIGNATED OFFERINGS					
Mission and Service Fund	40,000	41,822		45,928	46,179
Building Fund	30,000	39,467		112,160	55,380
Refugee Families and Minyara Mission Funds	20,000	47,608		56,834	
Other Funds	20,000	24,482		39,045	32,271
Change in Deferred Revenue Liability	40,000	36,900		(89,683)	24,201
TOTAL DESIGNATED OFFERINGS	150,000	190,279		164,284	158,031
DESIGNATED EXPENDITURES					
Mission and Service Fund	40,000	46,086		48,731	46,179
Building Fund	30,000	67,231		77,759	101,577
Refugee Families and Minyara Mission Funds	60,000	55,929			
Other Funds	20,000	21,033		37,794	10,275
TOTAL DESIGNATED EXPENDITURES	150,000	190,279		164,284	158,031

ST. ANDREW'S UNITED CHURCH
Schedule of Designated Givings and Fundraising Proceeds
For Years Ended December 31 2015 and 2016

Purpose	Deferred Balance Dec 31 2014	Donations Revenues & Transfers 2015	Expenditures funded 2015	Deferred Balance Dec 31 2015	Donations Revenues & Transfers 2016	Expenditures funded 2016	Deferred Balance Dec 31 2016
Building	0	112,160	(77,759)	34,401	39,467	(67,231)	6,637
Mission and Service	7,237	45,928	(48,731)	4,434	41,822	(46,086)	170
Benevolent	141	6,229	(4,270)	2,100	4,348	(3,002)	3,446
Brunswick Street	0	4,167	(2,315)	1,852	2,417	(3,416)	853
Choir	80	1,989	(100)	1,969	0	0	1,969
Flower and Gift	422	388	(398)	412	190	(290)	312
Hymn books	395	0	0	395	0	0	395
Memorial	137	5,077	(10)	5,204	2,415	(1,283)	6,336
Organ	0	20	(20)	0	0	0	0
Outreach	4,741	(2,434)	(1,797)	510	0	0	510
Phoenix House	0	47	0	47	(47)	0	0
Minyara Mission	0	0	0	0	40,470	(9,420)	31,050
Abdille Family	22,918	2,405	0	25,323	1,460	(15,200)	11,583
Almasalmeh Family	0	54,429	0	54,429	5,678	(31,309)	28,798
Sunday Suppers	0	130	0	130	270	(268)	132
University suppers	57	0	(57)	0	0	0	0
UCW	0	9,288	(4,683)	4,605	3,629	(4,940)	3,294
Other	10,000	14,144	(24,144)	0	10,805	(7,834)	2,971
Totals	46,128	253,967	(164,284)	135,811	152,924	(190,279)	98,456

INVESTMENT PERFORMANCE REPORT

ST. ANDREWS UNITED CHURCH ENDOWMENT

FOR THE PERIOD ENDING DECEMBER 31, 2016

Total value summary

Your investments have increased by \$123,975 since account inception, December 31, 2015*

Your investments have increased by \$123,975 during the past

Amount invested since account inception* \$1,325,135.88
 Market value of your account on December 31, 2016 \$1,449,110.95

Amount invested:

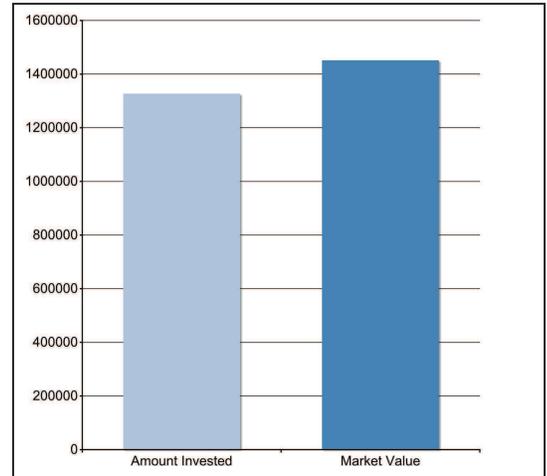
means opening market value plus deposits including: the market value of all deposits and transfers of securities and cash into your account, not including interest or dividends reinvested, less withdrawals including: the market value of all withdrawals and transfers out of your account.

Change in value of your account

This table is a summary of the activity in your account. It shows how the value of your account has changed based on the type of activity

	Past Year	Since account inception*
Opening Market Value	\$1,379,727.36	\$1,379,727.36
Deposits	\$5,919.21	\$5,919.21
Withdrawals	\$-60,510.69	\$-60,510.69
Change in Market Value	\$123,975.07	\$123,975.07
Closing Market Value	\$1,449,110.95	\$1,449,110.95

As at December 31, 2016



Your personal rates of return

The table below shows the total percentage return of your account for periods ending December 31, Returns are calculated after charges have been deducted. These include charges you pay for advice, transaction charges and account-related charges, but not income tax.

	1 year	3 year	5 year	10 year	since inception*
Total	9.18	N/A	N/A	N/A	9.18

Calculation Method

The above returns were calculated using a money-weighted method. The returns in this table are your personal of return. Your returns are affected not only by changes in the value of the securities you have invested in, and interest they paid, but also by the timing of deposits and withdrawals to and from your account.

What is a total percentage return?

This represents gains and losses of an investment over a specified period of time, including realized and unrealized capital gains and losses plus income, expressed as a percentage.

For example, an annual total percentage return of 5% for the past three years means that the investment effectively grew by 5% a year in each of the three years.

***For all accounts opened prior to January 1, 2016, the account inception date is set to January 1, 2016 for purposes of this performance report.**



ANNUAL CHARGES AND COMPENSATION REPORT
ST. ANDREWS UNITED CHURCH ENDOWMENT
FOR THE PERIOD ENDING DECEMBER 31, 2016

This report summarizes the compensation that we received in 2016 from your account. Our compensation only comes from the direct charge of investment management fees on the asset value of your account.

Other fees which your account paid to third parties during the year, such as custodian fees and commissions on the purchase and sale of securities, are not included in this report as they are not paid to SEAMARK Asset Management Ltd.

Charges are important because they reduce your profit or increase your loss from investing. If you need an explanation of the charges in this report, please do not hesitate to contact us.

Charges you paid directly to us

	2016
Investment management fees	\$8,947.38
Total compensation we received in 2016	\$8,947.38

*The above noted amounts do not include HST or other taxes applicable on the fees charged with respect to your account.

INVESTMENT PERFORMANCE REPORT

ST. ANDREWS UNITED CHURCH CONSOLIDATED

FOR THE PERIOD ENDING DECEMBER 31, 2016

Total value summary

Your investments have increased by \$8,865 since account inception, December 31, 2015*

Your investments have increased by \$8,865 during the past year.

Amount invested since account inception* \$164,172.50
 Market value of your account on December 31, 2016 \$173,038.12

Amount invested:

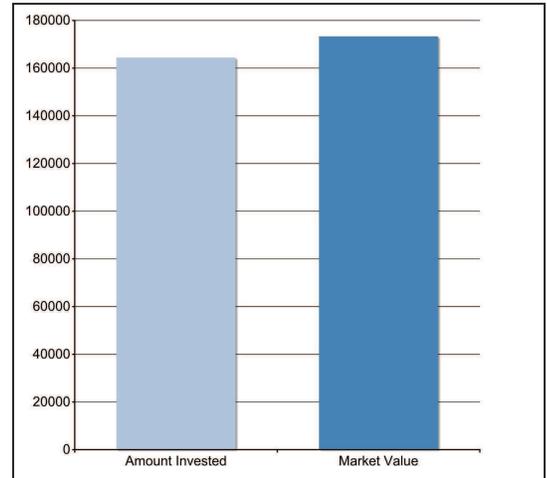
means opening market value plus deposits including: the market value of all deposits and transfers of securities and cash into your account, not including interest or dividends reinvested, less withdrawals including: the market value of all withdrawals and transfers out of your account.

Change in value of your account

This table is a summary of the activity in your account. It shows how the value of your account has changed based on the type of activity

	Past Year	Since account inception*
Opening Market Value	\$169,365.91	\$169,365.91
Deposits	\$135.00	\$135.00
Withdrawals	\$-5,328.41	\$-5,328.41
Change in Market Value	\$8,865.62	\$8,865.62
Closing Market Value	\$173,038.12	\$173,038.12

As at December 31, 2016



Your personal rates of return

The table below shows the total percentage return of your account for periods ending December 31, Returns are calculated after charges have been deducted. These include charges you pay for advice, transaction charges and account-related charges, but not income tax.

	1 year	3 year	5 year	10 year	since inception*
Total	5.43	N/A	N/A	N/A	5.43

Calculation Method

The above returns were calculated using a money-weighted method. The returns in this table are your personal of return. Your returns are affected not only by changes in the value of the securities you have invested in, and interest they paid, but also by the timing of deposits and withdrawals to and from your account.

What is a total percentage return?

This represents gains and losses of an investment over a specified period of time, including realized and unrealized capital gains and losses plus income, expressed as a percentage.

For example, an annual total percentage return of 5% for the past three years means that the investment effectively grew by 5% a year in each of the three years.

***For all accounts opened prior to January 1, 2016, the account inception date is set to January 1, 2016 for purposes of this performance report.**



ANNUAL CHARGES AND COMPENSATION REPORT
ST. ANDREWS UNITED CHURCH CONSOLIDATED
FOR THE PERIOD ENDING DECEMBER 31, 2016

This report summarizes the compensation that we received in 2016 from your account. Our compensation only comes from the direct charge of investment management fees on the asset value of your account.

Other fees which your account paid to third parties during the year, such as custodian fees and commissions on the purchase and sale of securities, are not included in this report as they are not paid to SEAMARK Asset Management Ltd.

Charges are important because they reduce your profit or increase your loss from investing. If you need an explanation of the charges in this report, please do not hesitate to contact us.

Charges you paid directly to us

	2016
Investment management fees	\$1,091.22
Total compensation we received in 2016	\$1,091.22

*The above noted amounts do not include HST or other taxes applicable on the fees charged with respect to your account.



INVESTMENT PERFORMANCE REPORT

ST. ANDREW'S UNITED CHURCH - MANSE FUND

FOR THE PERIOD ENDING DECEMBER 31, 2016

Total value summary

Your investments have increased by \$19,413 since account inception, December 31, 2015*

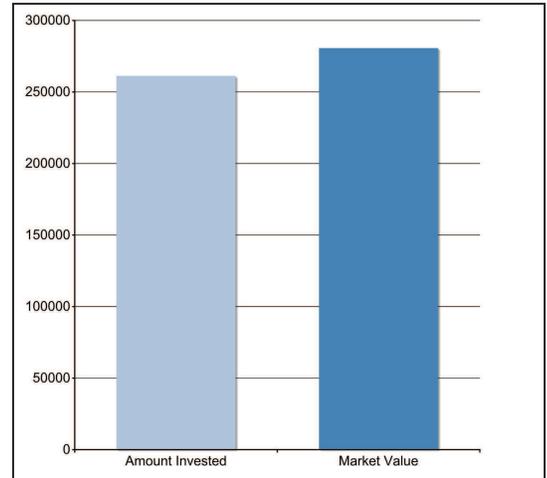
Your investments have increased by \$19,413 during the past year.

Amount invested since account inception* \$260,861.07
 Market value of your account on December 31, 2016 \$280,274.37

Amount invested:

means opening market value plus deposits including: the market value of all deposits and transfers of securities and cash into your account, not including interest or dividends reinvested, less withdrawals including: the market value of all withdrawals and transfers out of your account.

As at December 31, 2016



Change in value of your account

This table is a summary of the activity in your account. It shows how the value of your account has changed based on the type of activity

	Past Year	Since account inception*
Opening Market Value	\$271,387.57	\$271,387.57
Deposits	\$135.00	\$135.00
Withdrawals	\$-10,661.50	\$-10,661.50
Change in Market Value	\$19,413.30	\$19,413.30
Closing Market Value	\$280,274.37	\$280,274.37

Your personal rates of return

The table below shows the total percentage return of your account for periods ending December 31, Returns are calculated after charges have been deducted. These include charges you pay for advice, transaction charges and account-related charges, but not income tax.

	1 year	3 year	5 year	10 year	since inception*
Total	7.42	N/A	N/A	N/A	7.42

Calculation Method

The above returns were calculated using a money-weighted method. The returns in this table are your personal of return. Your returns are affected not only by changes in the value of the securities you have invested in, and interest they paid, but also by the timing of deposits and withdrawals to and from your account.

What is a total percentage return?

This represents gains and losses of an investment over a specified period of time, including realized and unrealized capital gains and losses plus income, expressed as a percentage.

For example, an annual total percentage return of 5% for the past three years means that the investment effectively grew by 5% a year in each of the three years.

***For all accounts opened prior to January 1, 2016, the account inception date is set to January 1, 2016 for purposes of this performance report.**



ANNUAL CHARGES AND COMPENSATION REPORT
ST. ANDREW'S UNITED CHURCH - MANSE FUND
FOR THE PERIOD ENDING DECEMBER 31, 2016

This report summarizes the compensation that we received in 2016 from your account. Our compensation only comes from the direct charge of investment management fees on the asset value of your account.

Other fees which your account paid to third parties during the year, such as custodian fees and commissions on the purchase and sale of securities, are not included in this report as they are not paid to SEAMARK Asset Management Ltd.

Charges are important because they reduce your profit or increase your loss from investing. If you need an explanation of the charges in this report, please do not hesitate to contact us.

Charges you paid directly to us

	2016
Investment management fees	\$1,743.82
Total compensation we received in 2016	\$1,743.82

*The above noted amounts do not include HST or other taxes applicable on the fees charged with respect to your account.