



Walking the Fairhaven Park labyrinth at the 2021 Church Picnic

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**ISSUED JANUARY 2022**

St. James Presbyterian Church  
Annual Meeting, January 30, 2022



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## SESSION

Moderator, The Rev. Seth J. Thomas

### CLASS OF 2021

Sarah Condreay\*

Carol Dellecker

Jenny Sue LeSchander

### CLASS OF 2022

Lindsay Anderson

Aaron Caruso\*

Susan Diemont-Conwell

Nebiyu Tesfa

### CLASS OF 2023

Faye Hill (Clerk of Session)\*

Teresa Bowers

\*Church Trustee



## DEACONS

Moderator, Alice Beaty

### CLASS OF 2021

Pam Gibson

Carla Shafer

Julie Keyes

### CLASS OF 2022

Alice Beaty

Valerie McBeth

Jean Seater

Rick Seater

### CLASS OF 2023

Alice Bailey

Adam Beaty

Kirsten Oliver

Milt Schayes

Merry Thomas

# ANNUAL CONGREGATIONAL MEETING

JANUARY 30, 2022

## AGENDA

- I. Call to Order / Opening Prayer / Quorum
- II. Welcome
- III. Minutes of Previous Meeting (already approved by Session)
- IV. Review of the Annual Report
- V. Report by Personnel Committee
- VI. Terms of Call Summary and Vote
- VII. 2021 Budget Presentation and Reception
- VIII. 2022 Session Adopted Budget Presentation
- IX. Report by the Trustees
- X. Outgoing Elder Report
- XI. Adjourn with Prayer & Doxology



# PASTOR

## ANNUAL REPORT

Submitted by The Rev. Seth J. Thomas

*How very good and pleasant it is  
when kindred live together in unity!*

**Psalms 133:1**

Over these last five years you have undoubtedly heard me utter the phrase "life together" countless times regarding all that we share in the Christian community. Drawn from the pages of Dietrich Bonhoeffer's book, *Life Together: The Classic Exploration of Faith in Community*, this sense of belonging and common life infuses how I understand ministry, service, and the daily steps of what it means to be together for the journey.

2021 was yet another significant year of milestones, shifts, and growth for our congregation. While we hoped to put the COVID-19 pandemic to rest, we also began to reconvene many parts of our life together, embracing our "new normal." We have welcomed new members into our community, said farewell to beloved saints, and found ways to reestablish the bonds of Christian friendship that began to feel frayed or distant for a time.

We thank God for all of this. We thank God for the faithfulness we have been shown, the mercy extended when we have grown weary, and the abundant blessings we have received amidst a world that fears only scarcity.

I want to look forward through the lens of *Life Together* — the work of God's people is to continue in faithful devotion, Christian formation, and care for the least of these. In 2021, we kindred found ways to draw near to one another and continued to attend to God's leading us outwards to care for our world. Here are some themes I observed in our last year, intermingled with hopes for what God is leading us into as we look ahead.

### **Remembrance**

In the pages that follow you will find reports regarding the activities and initiatives undertaken by our congregational committees and staff. We look back upon these to remember all of the ways God faithfully provided for our congregation in 2021. While things have not yet returned to normal, we remember that God still has been at work in us, guiding and providing for us, and we give thanks.

As I look back on 2021, I will remember how we continued to pivot our programs to work within a hybrid worshipping model. I will remember the fantastic digital pieces put together by the gifted Jim Gresham and our community of musicians. I will remember the delightful and challenging conversations over Zoom about books and Scripture, guiding our formation in Christ in new ways. I



will remember the steadiness of our church elders and deacons who have held our community together, trusting that God is still at work when everything seems to be shifting all around us.

## **Renewed Commitment**

As I begin to look forward from this vantage point at the beginning of 2022, I feel we are again poised to take steps toward growth and expand our ability to take on God's good work in our community.

One of the casualties of the COVID-19 pandemic has been a lack of many clear opportunities to serve. Our capacities have been limited — due to health restrictions, a healthy level of caution, and the swirling uncertainty of "what's next." But at this point in our life together, it seems we have an opportunity to renew these commitments and make new plans together.

This month, I want to invite you to prayerfully consider and then sign up to participate in the many opportunities around the church to serve. At <http://www.saintjamespres.org/serve> you will find a list of ways you can participate in the church's work. Volunteering your time and talents to God's work at St. James is a vital part of sustaining and leading into the next chapter of our life together. We all have something to contribute. With this in mind, I would like to invite every one of us to "recommit" to ways you can and will serve. We need help with worship, technology, building maintenance, administrative tasks, and caring for people of all ages.

You can help. Please take a moment to sign up for the first time or recommit to God's call to serve in the church. **Please make your Time & Talents commitment by February 15.**

## **Restoration**

Each year as I sit down to write a note introducing our Annual Report, I try to look back at previous reports and remember where we have come from. Last year, I wrote about the parable of the builders — one building on a firm foundation, the other on the sandy soil. This story conveys the grace of our stable foundation here at St. James. God has established our work on a solid rock, providing for this church for generations.

However, as a homeowner and as the pastor of a church with an old building, I know that upkeep and restoration must always happen, even on the firmest ground. Therefore, as we look ahead I want us to remember the critical work of restoration that must continue. We stand upon a solid rock, but we also need to do the upkeep and repair of our life together. My hope for 2022 is to see the restoration of more of our programs and activities. For instance, Tracy Caruso continues to work hard to build and restore relationships with our families and our neighbors here on the South Hill. I hope one day soon we will be sharing the joy of a church retreat, of reconvening toddler time, and rebuilding what we have had to leave untended for so long.

We hope for restoration to continue in our worshiping life. We have learned how to worship as a hybrid community — many folks returning to the building, while many folks are also joining through our online offerings, simultaneously modeling a new way of being the church in these

times. My prayer would be that we will also begin to see the restoration of our choral and special music offerings, restoring the practices and offerings that bring us close to the glory of God and the beauty of God's creation.

### **Not Alone**

We do none of this work alone. Christ leads us. Christ out ahead directing our path. Christ is at work in this restoring, renewing, and remembering, inviting us to embrace each facet of life together with trust that it is in Christ's hands. God has been faithful, and we trust that God will continue to be.

How good it is for God's people to be united in all of this! As you read this packet, I pray that you will notice the unity, the shared commitment, and the bonds of Christ's love that hold us fast to one another in this life together.

Grace and peace,



Rev. Seth J. Thomas



Kindergarten graduation!



Seth & Stacy at Erin Keyes' wedding



Asher's first day at Roosevelt Elementary!



# BOARD OF DEACONS

## ANNUAL REPORT

Submitted by Alice Beaty

Board of Deacons Moderator

Parish 1 – Alice Bailey and Merry Thomas

Parish 2 – Jean and Rick Seater

Parish 3 - Julie Keyes and Carla Shafer

Parish 4 – Alice Beaty and Valerie McBeth

Parish 5 - Pam Gibson and Adam Beaty

Parish 6 – Kirsten Oliver and Milt Schayes

In 2021 the St. James Deacons continued their tradition of providing care and compassion to members of their parishes. The addition of a new parish allowed Deacons to maintain a close connection with their parishes providing current information and a sense of connection with St. James.

Deacons acknowledged birthdays and anniversaries, sent emails and cards, and called their parishioners. Special attention was given to those who are homebound, including delivering sweet treats and flowers throughout the year. Deacons also helped with transportation, meals, and deliveries for parish members.

The Deacons hosted the Annual Picnic at Fairhaven Park on Sunday, August 1st. The picnic was well attended and provided much needed fellowship.

Milt Schayes is “retiring” this year and we thank him for his service. Special thanks to Julie Keyes, Carla Schafer, and Pam Gibson who agreed to serve another term as Deacons.

As a group and individually, the Deacons are looking forward to serving the congregation of St. James. We enter 2022 with hope and enthusiasm.



# CLERK OF SESSION

## ANNUAL REPORT

Submitted by Faye Hill

Stated Clerk

### SJPC MEMBERSHIP 2019-2021

	2019	2020	2021
Year start active members	135	122	122
New members	12	6	6
Members transferred	0	0	0
Members deceased	(4)	(5)	0
Members removed	(21)	(1)	(1)
Year-end active members	<b>122</b>	<b>122</b>	<b>127</b>

I am pleased to report that even during this second year of COVID challenges, our membership at St. James grew during 2021. Six new members were enthusiastically welcomed to the church on October 31, 2021 – Claudia Allan, Elsie Gibson, Amy Morriss, Casey Morriss, Jessica Parks and Jimmy Parks.

The elders who have served on the session this year are Lindsay Anderson, Teresa Bowers, Aaron Caruso, Sarah Condreay, Carol Dellecker, Susan Diemont-Conwell, Faye Hill, Jenny Sue LeSchander and Nebiyu Tesfa. The session held ten regular stated meetings this year, all but one on Zoom. All the ruling elders were involved in the nine session committees and presented monthly reports of their work. The annual reports of these committees appear elsewhere in this document; I encourage you to read them to understand the scope of the many challenges that have been addressed by the committees this year.

I wish to thank Pastor Seth for his patience and expertise in leading us through this year of challenges. I am also grateful to our new Administrative Assistant, Sharon King, for her grace and welcoming smile for all who visit St. James. The session could not do its work without our wonderful Treasurer, Marina McLeod. Her expertise with all the financial reports and record-keeping are invaluable. I offer my great appreciation to Mark Beaty for helping me learn to serve you as Clerk of Session this year.



# COVID-19 PANDEMIC RESPONSE UPDATE

## ANNUAL REPORT

Submitted by Susan Diemont-Conwell, Chair and Pandemic Response Lead

Task Force Members Susan Diemont-Conwell, Mark Beaty, Carol Dellecker, Rick Seater, and Pastor Seth Thomas

It's been a year of ups and downs when it comes to the pandemic. In March, St. James opened for in-person worship, and by June, I think we were all feeling hopeful that church life would soon begin to return to a semblance of normality.

The St. James Reopening Task Force issued its final guidelines and concluded its year-long work in June. I cannot thank the members of this task force enough. This was not easy work. Beginning in May 2020, the task force met regularly—in the early months of the pandemic, we met weekly—trying our best to discern ever-changing federal, state and presbytery guidelines and interpret those mandates and recommendations into procedures that would guide our church life and tenant activities. It was painstaking work as we tried to balance the safety of this community with our deep desire to return to normal.

By August of this year, as the Delta variant took hold, the masks went back on, and disappointment, fear and pandemic fatigue set in for the long haul. At that time, I became Pandemic Response Lead for St. James. In this role, I continue to monitor changes in federal, state and presbytery guidance. I keep track of local statistics, monitoring vaccination levels, hospitalizations and current case levels. And I try my best to stay on top of emerging research on the variants, vaccines and treatments, and mitigation measures like masking. I advise Session of any big changes when it comes to this data, and make recommendations on church policy, if needed.

This year, we've all had to grapple with what it means to be risk averse. Some of us have easily rejoined our in-person community, while others continue to worship from home out of caution. All forms of worship are welcomed and valued, and the Session has worked hard to make sure we remain sensitive and understanding that everyone is at a different comfort level. When it comes to the pandemic, we must continue to practice patience, understanding and grace as we are still very much on this journey.



# FINANCE & STEWARDSHIP

## ANNUAL REPORT

Submitted By Lindsay Anderson, Chair

On behalf of the St. James Finance Committee, I would like to express deep gratitude towards God our provider and you, our faithful community for supporting our church's day-in and day-out operations. Needless to say, 2021 was marked by highs and lows as we navigated gathering in a hybrid fashion in a constantly changing world!

Each month, the finance committee and elders review all church financials. This high level of communication, accountability, and monitoring help us to be nimble in times of uncertainty. Although we went into 2021 with a deficit operating budget, we did so with the knowledge that we had a healthy reserve and earned interest built up over the years. Our committee and elders are working together to plan best for how to steward our resources. Thanks be to God, that we have what we need and more!

### Highlights of 2021:

- Monthly finance committee meetings with a wonderful team to closely monitor income and expenses during another unpredictable year.
- We welcomed one new committee member, Jim Kosa!
- Thanks to both interest gains in our mutual fund and generous year-end giving, St. James ended 2021 with a balanced budget.
- The interest earned from our facilities endowment has funded key technology updates and critical facilities maintenance.
- We fulfilled our promise to put 10% of all pledged giving towards Mission & Social Action
- During the 2022 stewardship campaign, St. James welcomed new and increased pledges.

Thanks to the 2021 Finance & Stewardship Committee (Pam Gibson, Ray Dellecker, John Sibold, and Jim Kosa), St. James Treasurer (Marina McLeod), and Pastor Seth for your wisdom through this season. We sadly said goodbye to John Sibold, but are immensely grateful for his leadership in creating a 10-Year Capital Vision for St. James.

We look forward to 2022, holding onto wisdom, trust, and gratitude.





# BUILDING & GROUNDS

## ANNUAL REPORT

Submitted by Aaron Caruso  
Committee Chair

2021 for the Building and Grounds team was all about updating technology throughout the church building. Our goal was to make our space more accommodating to any returning or new tenants. With this in mind, we put a lot of work into improving the Fellowship Hall experience. There is now a brand new projector system downstairs that includes new audio equipment. This could be used for movie nights, presentations, or meetings. In addition we were able to continue the internet upgrades throughout the Fellowship Hall and all of the classrooms downstairs.

St. James has become one of the most welcoming places in Whatcom county as we continue to welcome many new tenants to our building. We hope that the technology changes will continue to bring more groups into our midst.

Maybe those of you at home have noticed that we added two more broadcasting cameras to our live stream setup and improved the internet in the balcony and throughout the sanctuary. The St. James technology team introduced the Faithlife app to our worship service as a way to keep everybody as connected to our Sunday as possible.

The 14th street side of St. James got some safety improvements by way of pathway lighting leading to the office entry.

Unfortunately, taking care of old buildings requires extra work. We discovered considerable damage from woodpeckers to the church siding. As a result, most of the north side of our building was re-sided and repainted. The siding company did a fantastic job.

Thank you all for doing your part in keeping our place of worship one of the best.



# CHRISTIAN FAITH FORMATION

## ANNUAL REPORT

Submitted by Tracy Caruso, CFM Director with Sarah Condreay, CFF Elder

2021 marked another year of challenges and learning how to adapt to our new and ever-changing reality. We began with a continuation of 2020, on-line services, and no in person gatherings. That meant a continuation of online adult education book discussions as well as the Godly Play lessons being recorded and shown on line. Our adult education program started the year with a discussion of *My Grandmother's Hands* by Resmaa Menaken, led by Glory Johnson.

As a church we began meeting in person again in March, in small reservation-only meetings that did not allow for our Godly Play classroom to open. Packets were sent home to families with Lent activities and our annual Easter Egg Hunt turned into a socially distant neighborhood scavenger hunt. Adult education continued with a discussion of Justin McRoberts and Scott Erickson's book, *Prayer: Forty Days of Practice*.

As summer came, we shifted our Godly Play lessons to some new stories in the *People Who Inspire* series still being told in worship with no open nursery or classroom. We finished our Godly Play curriculum for the year and turned to our 5-week long Compassion Camp. Our theme this year was *Changing the World with Lovingkindness*, a continuation of 2020's on-line *Compassion Camp Be Loved, Be Kind, Be You*. Each Sunday after service we held a, mostly outdoors, intergenerational time with music, bible stories, crafts, yoga and games. It was so much fun to have so many participants of all ages join in a great time!

As summer progressed we began planning to be able to re-open the nursery and Godly Play classroom. We started a volunteer program for our Godly Play classroom and held a training session for Godly Play. We hired two nursery staff and with slightly adjusted Covid precautions, our Godly Play program was ready to welcome children back to the classrooms in September! The biggest request we heard about Godly Play was to keep it available for the adults as well as the children, so we adjusted our program again to keep the Godly Play story in the worship service on Communion Sundays.

Our Youth Group also began to come back as summer progressed and we began to prepare for the Family Promise Bed Race. Our youth raced their Minecraft themed bed and defended their Best Themed Bed award and helped to raise over \$700 for Family Promise of Whatcom County.

As we moved deeper into Fall we added to our program for children with a time before Godly Play led by Kat DeVaney with a bible verse and songs, we saw many new faces in our Godly Play classroom and nursery. For adult education we were incredibly blessed to have Jennie McLaurin lead us in a discussion of her book *Designed to Heal*. The Youth Group continued their postcard project for a second year writing and mailing postcards to all of our St. James family.

As we wrapped up 2021 and began Advent Godly Play turned to our familiar and comforting Advent Series, our youth helped to raise money to provide gift cards to purchase gifts for 10 children as well as some extra for needs throughout the year, and adult education used the Biola University Center for Christianity, Culture, and the Arts Advent Project. We also enjoyed an amazing evening of caroling and had some fun with some take home gingerbread house kits put together by Tess Bowers.

With all the challenges that 2021 presented it was an amazing year filled with growth and anticipation. I want to give a huge thank you to the CFF Committee Sarah Condrey, Kat DeVaney, Ryan Knight, and Maureen Kosa for all their hard work in supporting Christian Faith Formation at St. James and also a huge Thank You again to Claude Hill for so many amazing additions to our Godly Play classroom.





# MISSION AND SOCIAL ACTION

## ANNUAL REPORT

Submitted by Carol Dellecker

Mission & Social Action Chairperson

Committee Members: Tim Crandall, Carol Dellecker (elder/chair), Ray Dellecker, Gena Gustafson, Patricia Harris, Brian Johnson, Maureen Kosa, Gretchen Pfueller, Carla Shafer

Though 2021 was a year of ongoing Covid challenges and deepening community needs, the MSA team was able to respond in meaningful ways, thanks to the grace of God and the generosity of St. James' faithful donors.

We were able to disburse over \$17,000 to our local, national and international mission partners. We fostered new partnerships, providing support and holiday gifts to those assisting our growing homeless populations now being housed in tiny home villages in Bellingham. We also continued our support of Family Promise residents by providing meal kits. We honored our commitments to support those working on housing, hunger, youth and local justice. In addition we provided funds to PCUSA and Northwest Coast Presbytery's mission efforts, including disaster relief.

Four PCUSA Special Offerings were also taken once again this year.

We give thanks to God for His provisioning and to the St. James faithful for your generous commitment. Our committee would love to have new participants join us in this worthwhile work.

## 2021 MISSION & SOCIAL ACTION DISBURSEMENTS

Recipient	Amount
<b>Major Local Partners</b>	
Bellingham Food Bank	\$3000
Lighthouse Mission	\$2287
Interfaith Coalition of Whatcom County	\$1200
<b>Other Local Partners</b>	
Habitat for Humanity, Whatcom County	\$1125
Opportunity Council	\$1000
Bellingham HomesNOW	\$1000
Lummi Youth Academy	\$1000
Northwest Youth Services	\$1000
Domestic Violence and Sexual Assault Services	\$858
Skookum Kids	\$730
Bellingham Public Schools Foundation	\$700
Community 2 Community	\$575
<b>Regional &amp; International</b>	
PC(USA) General Assembly Mission	\$1000
PC(USA) Disaster Relief	\$1000
Northwest Coast Presbytery Missions	\$1000
	<b>\$17,475</b>



# NOMINATING

## ANNUAL REPORT

Submitted by Jenny Sue LeSchander  
Nominating Committee Chair

This year's nominating committee was served by Cheryl McGregor, Ray Dellecker, Gale Pfueller, Merry Thomas, Sarah Condrey, and Jenny Sue LeSchander. We met in late 2021 to develop a list of nominees for the church leadership positions. Through prayerful discernment we developed a list of nominees we're confident will be able to respond to the needs of the congregation.

The following nominees were presented to, and approved by, the congregation at our December 19, 2021, Congregational Meeting:

### BOARD OF DEACONS, CLASS OF 2024:

Carla Shafer (2nd term,) Julie Keyes (2nd term,) and Pam Gibson (2nd term)

Our current board of deacons is:

- Class of 2022: Alice Beaty - moderator, Valerie McBeth, Jean Seater, Rick Seater
- Class of 2023: Alice Bailey, Adam Beaty, Kirsten Oliver, Merry Thomas
- Class of 2024: Pam Gibson, Julie Keyes, and Carla Shafer

### RULING ELDERS, CLASS OF 2024:

Maureen Kosa (1st term) and Sarah Condrey (2nd term)

We'd like to extend a warm welcome to Maureen Kosa, who will be serving for the first time at St James. We are so excited to have her as an elder!

Our current board of session is:

- Class of 2022: Lindsay Anderson, Aaron Caruso, Susan Diemont-Conwell, Nebiyu Tefsa
- Class of 2023: Tess Bowers, Faye Hill
- Class of 2024: Sarah Condrey and Maureen Kosa

The committee wishes to thank all of our deacons and elders for their faithful work and dedication to the congregation of St James. We look forward to working with our new deacons and elders in the coming years.





# PERSONNEL

## ANNUAL REPORT

Submitted by Faye Hill

Personnel Committee Chair

Committee Members: Maureen Kosa, Gale Pfueller, Katy Read, Milt Schayes and Faye Hill

The St. James staff have continued to work with patience and imagination through this challenging pandemic time. Here are some highlights of the many ways they serve you:

- Tracy Caruso, our Children and Family Ministries Director, re-opened the Godly Play program in the church building this year and continued the on-line presentations for families who have been unable to come to the church. We are seeing significant growth and vitality in our children's ministry program, attributable to Tracy's hard work.
- Luke Arnold moved from the position of Accompanist to Music Director in late February. Though the lack of being able to have a choir is disappointing, we discovered that Luke is not only a fantastic pianist, but he also has a pleasant voice for leading congregational singing. He can also play the organ!
- Sharon King became our Administrative Assistant in May. She has done an amazing job of getting acquainted with the job and the members of St. James. Sharon is a welcoming presence for those entering the building or calling. She is dedicated to serving and supporting the people and programs at St. James.
- Marina McLeod, our faithful Church Treasurer, continues to keep track of our finances. In addition to our appreciation for her amazing bookkeeping skills, we are also thankful for her astute technical skills that allow her to work effectively from home.
- When Seth signed on to be our pastor, he could not have imagined how his ministry here would change within such a short time. He continues to meet the challenge of pastoring during this pandemic with his deep faith, love for this congregation and patient, and skillful ways of adapting to this time of constantly changing circumstances.

I speak for all the members of the Personnel Committee as we thank each member of our staff for their hard work, dedication and patience. St. James is blessed to have you.

The Personnel Committee met several times this year. All members were involved in annual staff reviews. We continue to be committed to supporting the staff and helping them reach their goals.



# WORSHIP & MUSIC

## ANNUAL REPORT

Submitted by Luke Arnold, Music Director

We've had another unusual year for worship and music at St. James! I began 2021 in my second year as St. James' accompanist, and I transitioned to the role of Music Director in March; here are some updates on what our program has looked like since that time.

Firstly, a huge and heartfelt thank you to the many volunteers who have enriched the musical life of our church over the last year: to Dave Nelson, Jessica Parks, Jenny Sue LeSchander, Seth Thomas, and all the members of our lovely handbell choir, a big thank you for lending your talents as vocalists and instrumentalists, and a special shoutout to Jim Gresham, for his skills as a singer, clarinetist, arranger, and video/audio producer – you all breathed life and warmth into our worship during a period that often felt austere and disconnected.

Given the state of the world, corporate worship has been a challenging thing to facilitate, but we've seen major improvements since the start of 2021 – the return of in-person worship services, a broadening of musical offerings, and a greater sense of community in our music-making. Live choir rehearsals and performances remained absent due to the necessity of masking and social distancing, but the bell choir stepped in to fill a portion of this gap during Spring and Summer (look for more from this group in the coming months), and smaller performances of special music also added richness to our worship. In addition, this Advent season saw the inauguration of what I hope will become a St. James tradition – a group of more than 20 singers gathered to brave the cold and sing carols to our neighbors around South Hill – the music was beautiful, and it was enthusiastically received. It was a beautiful way to spread Christmas joy to our community, and I want to thank Kat DeVaney and Ryan Knight especially for their help in planning and facilitating this event!

It's been an exciting opportunity for me to step into the role of Music Director this year, and I look forward to continuing to lead our church in worship and resilience as we continue through the challenges and joys ahead.



# TERMS OF CALL

PASTOR SETH THOMAS

Approved by Session on January 9, 2022

Effective February 1, 2022, pending congregational vote

## EFFECTIVE SALARY FOR 2021

Cash Salary	\$11,341
Housing Allowance	\$60,000
SECA Supplement	\$5,909
Total Effective Salary	\$77,250*

\*Includes at 3.4% Cost of Living Adjustment.

## REIMBURSABLE BUSINESS EXPENSES

Professional expense funds of \$3,500/year.

## OTHER BENEFITS

### Board of Pensions Benefits

Full medical with dental, pension, disability, and death benefits for pastor and family.

### Continuing Education/Study Leave

14 days annually, accruing at 1.2 days per month of service until a maximum of 42 days. Includes a maximum of 2 Sundays.

### Vacation

35 days annually, accruing at 3 days per month of service until a maximum of 35 days; unused vacation compensated at the annual salary rate upon termination.

Study leave and vacation are subject to Session approval; use in advance of accruals or accumulations exceeding the limits are at the Session's discretion.

### Sabbatical Leave

3 months every 7<sup>th</sup> year.

### Family Medical / Sick Leave

10 working days, including a maximum of 2 Sundays, no accrual or carryover, forfeited at the time of termination.

# St. James Presbyterian Church: 2021 Financial Report

Prepared by Marina McLeod, Treasurer

## Balance Sheet: All Funds Consolidated

	2021 Year-End	2020 Year-End
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Peoples Checking Account	\$71,014	\$89,298
Peoples Money Market Account	67,858	67,824
NCF - General Account	152,188	133,598
Petty Cash Funds	103	103
Subtotal Current Assets	291,163	290,823
<b>NEW COVENANT MUTUAL FUNDS</b>		
Facilities Endowment	1,114,802	1,010,055
Music Endowment	21,439	18,820
CFF/Youth Endowment	54,457	47,805
Pastor Transition Reserve	20,618	18,100
Subtotal New Covenant Funds	1,211,317	1,094,780
<b>TOTAL ASSETS</b>	<b>\$1,502,480</b>	<b>\$1,385,604</b>

	2021 Year-End	2020 Year-End
<b>LIABILITIES &amp; RESERVES</b>		
Sabbatical Reserve	\$7,000	\$7,000
Designated Gifts	150	0
Facilities Endowment Principal	590,318	590,318
Music Endowment Principal	7,998	7,998
CFF/Youth Endowment Principal	21,279	21,279
Payroll Taxes Payable	983	974
Pretax Retirement Savings	483	483
Prepaid Building Use Fees	5	75
Prepaid Pledges	3,950	5,250
<b>TOTAL LIABILITIES</b>	<b>632,166</b>	<b>633,377</b>
<b>FUND BALANCE</b>		
<b>EQUITY</b>		
All Funds Consolidated	\$869,314	\$752,227
Mission Reserve	1,000	-
<b>TOTAL FUND BALANCE</b>	<b>870,314</b>	<b>752,227</b>
<b>TOTAL LIAB. AND FUND BALANCE</b>	<b>\$1,502,480</b>	<b>\$1,385,604</b>

## Financial Highlights from 2021

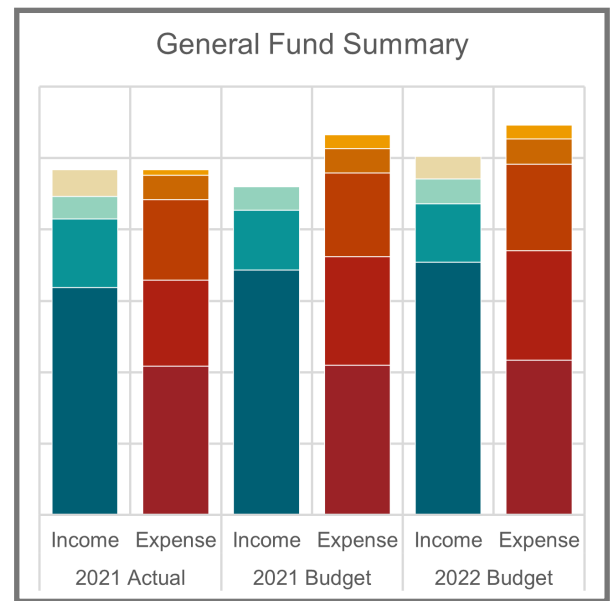
Ended the year with a balanced operating fund (01 - GENERAL FUND), after transfers from an undesignated gift and market gains on our general mutual fund.

Designated additional \$1,000 toward Mission and Social Action, for disbursement in 2022 (Mission Reserve, seen on Balance Sheet).

2022 Stewardship Drive brought an increase in pledges over 2021.

Facilities Endowment interest funded major projects:

- \* Much-needed repairs to siding on west side of building: \$36,760
- \* Technology upgrades using left-over funds from 2020 sanctuary remodel: \$8,846
- \* Main level water heater replacement: \$1,108



Graph Categories, Bottom to Top

Inc: pledged giving, unpledged giving, building use, transfers  
Exp: pastor, staff, operations, mission, programs

## Accounting Fund Balances

January - December 2021

Fund	Beginning Balance	Income	Expense	Transfers	Ending Balance
01 - GENERAL FUND	\$ 124,459	\$ 223,279	\$ 241,782	\$ 18,503	\$ 124,459
02 - DESIGNATED GIVING FUND	119,144	38,490	6,722	(19,503)	131,408
03 - OPERATING RESERVES	33,874	-	-	1,000	34,874
04 - FACILITIES ENDOWMENT	419,301	139,747	46,713	-	512,334
05 - MUSIC ENDOWMENT	10,822	2,619	-	-	13,441
06 - CFF & YOUTH ENDOWMENT	26,526	6,652	-	-	33,178
07 - PASTORAL TRANSITION RESERVE	18,100	2,519	-	-	20,618
<b>Totals</b>	<b>\$ 752,227</b>	<b>\$ 413,305</b>	<b>\$ 295,217</b>	<b>\$ 0</b>	<b>\$ 870,314</b>

## Income and Expense Statement - General Fund

Account Name	2021 Actual	2021 Budget	Budget Difference	2022 Budget	Notes about 2022 budget
<b>INCOME</b>					
OFFERINGS					
Pledged Giving	159,273	171,440	(12,167)	177,020	Actual 2022 pledge total
General Offering	46,607	41,000	5,607	40,500	
Per Capita	894	1,000	(106)	500	
<i>Subtotal Offerings</i>	<i>206,774</i>	<i>213,440</i>	<i>(6,666)</i>	<i>218,020</i>	
OTHER INCOME					
Misc. Income	500	-	500		
Building Use	16,005	16,610	(605)	17,250	
<i>Subtotal Other Income</i>	<i>16,505</i>	<i>16,610</i>	<i>(105)</i>	<i>17,250</i>	
<b>TOTAL INCOME</b>	<b>223,279</b>	<b>230,050</b>	<b>(6,771)</b>	<b>235,270</b>	
<b>EXPENSES</b>					
WORSHIP					
Guest Worship Leader	1,200	1,800	(600)	1,800	
Music Program	1,027	1,600	(573)	1,600	
Worship Committee	512	1,300	(788)	1,300	
<i>Subtotal Worship</i>	<i>2,739</i>	<i>4,700</i>	<i>(1,961)</i>	<i>4,700</i>	
OFFICE EXPENSES					
Per Capita	6,067	6,067	0	6,067	
Office Supplies	1,247	1,500	(253)	1,500	
Printing	3,751	4,200	(449)	4,200	
<i>Subtotal Office Expenses</i>	<i>11,065</i>	<i>11,767</i>	<i>(702)</i>	<i>11,767</i>	
MISSION					
Local Benevolence	14,150	12,150	2,000	12,700	
General Assembly Mission	3,000	5,000	(2,000)	5,000	
<i>Subtotal Mission</i>	<i>17,150</i>	<i>17,150</i>	<i>-</i>	<i>17,700</i>	10% of pledges
TECHNOLOGY					
Internet Service	1,784	1,632	152	1,800	
Software & Web Subscriptions	1,282	950	332	1,350	
Other Technology	226	1,180	(954)	1,080	
<i>Subtotal Technology</i>	<i>3,291</i>	<i>3,762</i>	<i>(471)</i>	<i>4,230</i>	
BUILDING & GROUNDS					
Custodial Services	8,400	8,400	-	8,400	
Maintenance/Supplies	8,520	8,850	(330)	9,665	
Insurance and Taxes	8,371	8,231	140	8,582	
Utilities	15,609	16,234	(625)	16,924	
<i>Subtotal Building &amp; Grounds</i>	<i>40,900</i>	<i>41,715</i>	<i>(815)</i>	<i>43,571</i>	
CHRISTIAN FAITH FORMATION					
Church School: Godly Play	351	1,000	(649)	750	
Youth	240	200	40	450	
Adult Education	(87)	200	(287)	200	
Trainings & Background Checks	165	800	(635)	800	
VBS & Other Materials	568	1,150	(582)	1,150	
<i>Subtotal CFF</i>	<i>1,237</i>	<i>3,350</i>	<i>(2,113)</i>	<i>3,350</i>	

Continued →

## Income and Expense Statement - General Fund *(continued)*

Account Name	2021 Actual	2021 Budget	Budget Difference	2022 Budget	Notes about 2022 budget
LOVING WELCOME					
Membership	35	250	(215)	250	
Advertising/Communication	97	750	(653)	750	
Hospitality	36	750	(714)	750	
<i>Subtotal Loving Welcome</i>	<i>168</i>	<i>1,750</i>	<i>(1,582)</i>	<i>1,750</i>	
DEACONS					
Deacons	45	300	(255)	300	
FINANCE					
Finance/Stewardship Expenses	267	200	67	250	
Online Giving Service Fee	409	600	(191)	400	
<i>Subtotal Finance</i>	<i>676</i>	<i>800</i>	<i>(124)</i>	<i>650</i>	
STAFF					
Pastor Salary	8,995	8,995	-	11,341	
Pastor Housing	60,000	60,000	-	60,000	
Pastor SS/Medicare <50%	5,715	5,715	-	5,909	
Total Pastor Income	<i>74,710</i>	<i>74,710</i>	<i>-</i>	<i>77,250</i>	<i>** 3.4% COLA</i>
Pastor Pension/Medical	26,690	26,738	(48)	27,606	**
Pastor Professional Exp	2,975	3,500	(525)	3,500	**
Godly Play Teachers	45	3,039	(2,994)	270	Mostly covered by volunteers
Nursery Staff	750	2,703	(1,953)	4,000	
CFM Director	21,997	21,997	0	22,745	3.4% COLA
Secretary	15,641	16,182	(541)	16,732	3.4% COLA
Treasurer	4,140	5,526	(1,386)	5,385	3.4% COLA, adjusted hours
Substitutes	125	500	(375)	500	
Music Director	10,000	12,000	(2,000)	12,408	3.4% COLA
Organist/Pianist	1,271	6,743	(5,472)	6,500	
Payroll Taxes	5,693	6,730	(1,037)	7,598	
Staff Recognition & Admin	473	600	(127)	600	
<i>Subtotal Staff</i>	<i>164,510</i>	<i>180,968</i>	<i>(16,458)</i>	<i>185,094</i>	
<b>TOTAL EXPENSES</b>	<b>241,782</b>	<b>266,262</b>	<b>(24,480)</b>	<b>273,112</b>	
TRANSFERS					
Transfers from Other Funds					
Undesignated Gifts	9,000	-	9,000		
Mutual Fund Earnings	9,503	-	9,503	16,000	Based on est annual earnings
<b>TOTAL TRANSFERS</b>	<b>18,503</b>	<b>-</b>	<b>18,503</b>	<b>16,000</b>	
<b>EXCESS: INC + TRANSF - EXP</b>	<b>-</b>	<b>(36,212)</b>	<b>36,212</b>	<b>(21,842)</b>	<b>Covered by prev excess</b>

*\*\* Pastor's Terms of Call subject to congregational approval*



## Changes in Designated Giving Funds, January - December 2021

Com- mittee		Starting Balance	Receipts	Disburse- ments	Transfers	Ending Balance
<b>ASSETS</b>						
<u>B&amp;G</u>	Damage Deposits	\$ 0	\$ 150			\$ 150
<u>CFF</u>	Adult Education	225				225
	CFF General	1,794		447		1,347
	CFF Event	118				118
	Middle & High School	709				709
	Youth Group Mission	2,519				2,519
<u>FIN.</u>	Designated Gifts	405	600	200		805
	Grant Projects	10,000		66		9,934
	Interest Earned	49,810	18,633		(9,503)	58,940
	Memorials	23,548				23,548
	Undesignated Gifts	20,000	10,000		(10,000)	20,000
<u>MSA</u>	Angel Tree / Holiday Joy	141	575	225		491
	Assistance Fund	1,250	4,850	2,830		3,270
	Christmas Joy Offering	845	1,300	845		1,300
	Food Bank	-	50			50
	Habitat for Humanity	-	125	125		-
	Interfaith Coalition	56	48			104
	Mission Special Projects	100	450	383		167
	MSA General Fund	200		200		-
	OGHS Offering	-	1,400	1,400		-
	Peace & Global Witness Offering	-	1,034	776		259
	Pentecost Offering	18	500	300		218
<u>MEM.</u>	Congregational Life	316				316
	Evangelism	59				59
	Membership MM Bequest	1,696				1,696
<u>WOR.</u>	Flower Fund	336				336
	Music Fund / Memorials	1,770				1,770
<u>OTHER</u>	Deacons	1,792				1,792
	Presbyterian Women	1,143				1,143
	Women's Retreat	295				295
<b>TOTAL ASSETS</b>		<b>\$ 119,144</b>	<b>\$ 39,715</b>	<b>\$ 7,797</b>	<b>\$ (19,503)</b>	<b>\$ 131,558</b>
<b>LIABILITIES &amp; RESERVES</b>						
	Damage Deposits	\$ 0	\$ 150			\$ 150
	Special Offerings	-	1,076	1,076		-
<b>FUND BALANCE: EQUITY</b>						
	All Funds Consolidated	\$ 119,144	\$ 38,490	\$ 6,722	\$ (19,503)	\$ 131,408
<b>TOTAL LIAB. &amp; FUND BALANCE</b>		<b>\$ 119,144</b>	<b>\$ 39,715</b>	<b>\$ 7,797</b>	<b>\$ (19,503)</b>	<b>\$ 131,558</b>



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