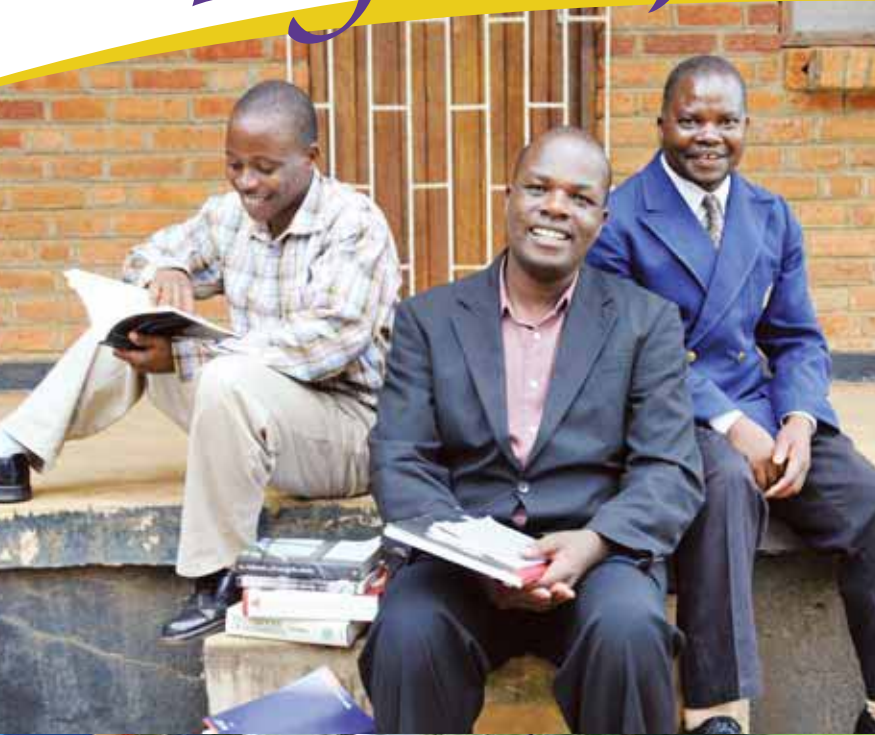


Light of the World



2014
Annual Report



The Presbyterian Church in Canada
presbyterian.ca

Presbyterians from across Canada joined together at the 2014 General Assembly under the theme, *Light of the World*. Together we discussed important issues and planned for the future. We passed the *Presbyterians Sharing* budget with the hopes and dreams of what we will accomplish. We committed to sharing in a wide range of ministries — from encouraging and equipping congregations to supporting inner city, native, refugee, urban, and remote ministries to sending people to work with international partners. Together we are shining Christ’s light.



“Each day we are blessed to be able to see God’s transformative power at work in all who come through our doors.”

— Jen de Combe, Tyndale St-Georges,
Montreal, QC

“ARISE Ministry prays that seeds of hope will be planted in the lives of all involved in prostitution and human trafficking; that they may know that change is possible, and that they are loved. Thank you for your prayers, support and kindness as together we sow seeds of hope.”

— Rev. Deb Rapport, ARISE Ministry, Toronto ON



“We live in mission as a community of faith, not as individuals separate from one another. Our hope is to grow a healthy community of disciples who live to be faithfully present agents of God’s mission in the world. We will learn as we go, open to the new things God is doing through Christ’s body in the world.”

— Rev. Glenn Soderholm, Two Rivers Church, Guelph, ON

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AGENDA

1. Opening Devotions
2. Appointment of Secretary
3. Adoption of Agenda
4. Reading and Adoption of 2014 Annual Congregational Meeting Minutes
5. Business Arising from Minutes
6. Review and Adoption of Auditor and Committee Reports
7. Review and Adoption of Financial Reports and 2015 Draft Budget
8. New Business - Board of Managers 2015
 - Auditors 2015
 - Confirm next Meeting date for 2016
9. Motion to adjourn 2014 Annual Meeting
10. Closing Prayer and Benediction

Annual Congregational Meeting Minutes

2014

Recorded and submitted by Nancy Tomchick, Clerk of Session

The annual meeting of North Caradoc-St. Andrew’s Presbyterian Church was held February twenty third in the year of our Lord two thousand and fourteen (February 23, 2014) at one o’clock in the afternoon (1:00 p.m.) at North Caradoc-St. Andrew’s with 32 members and friends in attendance.

The Rev. Kate Ballagh-Steeper, the Interim-Moderator, opened the meeting with a reading and prayer. Freda DeRuiter moved that Nancy Tomchick act as recording secretary, seconded by Frank DeRuiter. Carried. Wilma Reath moved the adoption of the minutes as printed in the annual meeting report. Carol Huston seconded the motion. It was noted that there was an omission in the Christian Education Report and that it should be recorded that sixty-two (62) children attended the One Day Wonder event in 2013. Noting this correction, the motion carried.

As there was no new business arising from the minutes the Rev. Kate Ballagh-Steeper suggested that all the reports, except the financial statements be reviewed separately and one motion to adopt would be made after all had been reviewed. It was agreed to follow that format. The following reports were reviewed: Session Report, Auditors’ Report, Benevolent Fund Report, Pre-Authorized Remittance (PAR) Report, WMS Report, Sunday School Report, Harvest Gathering Report, Pastoral Care Team Report, Robin’s Nest Report, Mission and Outreach Committee Report, Choir Report, Memoriam Account and ‘In Remembrance’ Book Report, Planned Giving and Advancing the Mission Fund Report, Bequests Report, Ladies Aid Report, Board of Managers Report, Trustees Report, ‘What If’ Report, and the Pork and Corn Roast Report. It was noted from the Trustees’ Report that there was a permanent transfer of three thousand (\$3,000.00) from the Trustees Account to the Operating Account for the 2013 fiscal year. A motion was made by Jan Salomons and seconded by Frank DeRuiter to accept this transfer of funds. Carried.

In regards to the Benevolent Fund Report a question was put forward asking if all \$500.00 in gift cards had been given out during the year. It was confirmed by Doug Gillard that all had been used to assist families experiencing some financial difficulties for various reasons.

Many thanks were given to all staff and volunteers in our church for all their work during the year.

It was moved by Barb Bolton and seconded by Carol Huston to accept the reports as printed. Carried.

The 2014 budget figures were presented by Brian Huston. He indicated that the figures were approximated at 50%, due to the vacancy. He noted that the givings for 2014 could possibly be less than previous years because of the loss of several members during 2013. After some discussion Theresa Glithero made a motion to amend the amount to be given to Presbyterian Sharing to \$6200.00. Seconded by Charlotte Gregory. Carried.

It was moved by Janet McGugan and seconded by Sharon Gillies to approve the budget figures as presented. Carried.

The Financial Statements and Balance Sheet at December 31, 2013 were reviewed and there being no questions regarding them, Wayne Gregory moved the adoption of the Financial Reports. It was seconded by Bob Gillies. Carried.

A motion was made by Barb Bolton and seconded by Theresa Glithero that Wilma Reath and Sharon Peckham remain as auditors for 2014. Carried.

The Board of Managers for 2014 will remain as follows, Janet McGugan, Charlotte Gregory, Charlie Bolton, Peter Evans, Bob Gillies, Darrell McComb, Jan Salomons and Dan Walker. The Trustees will also continue to be Maureen Tomchick, Doug Cudney and Jan Salomons.

Theresa Glithero, on behalf of the congregation, expressed gratitude for the leadership and spiritual guidance from the Rev. Kathy Fraser, Doug Gillard and the Interim-Moderator, the Rev. Kate Ballagh-Steeper within the church and community during the past year.

The congregants thanked Brian Huston for putting all the numbers together so capably, Carol Huston for assembling the Annual Reports, her role on the pastoral care team and various other labours throughout the church and Kathy Gillard for her continued outstanding musical leadership during the year.

A special thank you went out to Theresa Glithero for her dedicated service as Clerk of Session for the past 10 years. It has truly been appreciated by all.

As there was no further business, Charlotte Gregory moved to adjourn.

The Rev. Kate Ballagh-Steeper closed the meeting with the benediction.

Message from Interim Moderator

2014

Submitted by Rev. Robert Shaw, Interim Moderator

Dear Friends in Christ

There are certain words and phrases that a person can latch on to and cherish because of all that is implied in them.

One such phrase comes from the Apostle Paul. It is "Body of Christ". I think of this phrase most often in relation to those who belong to our Lord Jesus. I use this phrase when and where many use the word 'church' to refer to God's people. The 'church' is a building or edifice. In this physical entity people of the Lord gather to worship, to praise, to pray, to learn, to enjoy fellowship and to renew their faith. The people themselves are the 'Body of Christ.' The hymn "I am the church! You are the church!" (#475) affirms this understanding of who we are.

First and foremost, to be the Body of Christ is to belong inextricably to Jesus Christ who is the head, the heart and the spirit of the Body. Without Christ we cease to be the Body of Christ. The bond that makes us one with Him and He, one with us, is the Holy Spirit.

Secondly and of great importance is that our belonging individually to Christ necessarily causes us to belong to one another. It is together; the person who sits beside you, in front of you, and behind you, with Christ himself, that makes you His Body! You are - each one, special to Jesus Christ, which in turn makes you special to each other. It is because of this special relationship to Christ and one another that Paul is able to say, "If one member suffers, all suffer together...if one member is honoured, all rejoice together...." (1 Cor. 12.26) May you always relate to each other as the Body of Christ.

Related to this theme I want to express my joy and thanksgiving to Christ for the many people of this congregation who offer their commitment and faithfulness to your life, as HIS Body. And remember there is always room for more to offer their gifts to Him!

Please read the following carefully!

Xvxn though my typxwritxr is an old modxl, it works wxll xnough xxxcpt for onx of thx kxys. I havx wishxd many timxs that it workxd pxrfxctly. It is trux thxrx arx forty-fivx kxys that function wxll xnough, but just onx not working makxs all thx diffxrxncx. So nxxt timx you think you arx only onx pxrson and that your xffort in not nxxded, rxmxmbxr my typxwritxr and say to yoursxlf, "I am a kxy pxrson. Thx Lord nxxds mx."

Rev. Robert Shaw, Interim Moderator

Session Report

2014

Respectfully submitted by Nancy Tomchick – Clerk

Session wishes to express their appreciation to the Rev. Kate Ballagh-Steeper for her support, insight and guidance as Interim-Moderator during our church’s vacancy period. We also wish to thank all the ministers and lay-ministers who so ably lead us in worship each week during the past year.

Session would once again like to express our sincere appreciation to Doug Gillard, Children and Youth Coordinator, for his continuing work and leadership with the children and youth of this congregation and the surrounding community. He coordinates the Sunday School and nursery schedules, the Childrens’ Time during services, hosts Monday night movie night and many other activities throughout the year. Doug has also assumed the organization and leadership of adult Bible studies through the year which were well attended and provided many insightful and thought-provoking discussions.

It is with regret that we accepted the resignation of elder Susan Wardell. We also regretfully saw the completion of terms in office for elders Kathy Gillard, Theresa Glithero and Brian Huston. We thank them all for their leadership, foresight and contributions to session during their time in office. In addition, we gratefully acknowledge all the hard work and diligence of Theresa Glithero for her ten years of service as Clerk of Session.

This past year has presented our congregation with the challenge of filling the vacancy. Session appreciates the contribution of extra time and effort put forth by the members of the joint search committee working to find the minister answering the call of God.

There were six Holy Communion worship services during the year taking place on March 9th, June 8th, July 20th (joint worship service at Knox Komoka), October 5th, November 30th and December 24th (Christmas Eve) with an average of 44 members and friends coming to the Lord’s table. We are fortunate to have a group of Hungarian speaking members and friends of North Caradoc-St. Andrew’s who worship eight times during the year, including four Holy Communion services. The Communion Worship services took place on April 6th, June 8th, October 5th and December 14th with an average of 27 members and friends being fed at the Lord’s table. The Reverend Ferenc Szatmari continues to conduct these services.

The congregation mourns the passing of Jean Middleton and Mary Henderson. They will be missed by their families and many friends.

Our church basement hosted a sleepover for area cubs and scouts which surely kept the leaders busy and without much sleep. Our Book Club sponsored a visit by local author Willy Nywening who read from her book “The Journey Home” after which she answered questions and discussed her book with the willing participants. The Book Club continues to meet on a monthly basis with various members acting as host.

As in the past several years, after the Maundy Thursday service, the church remained open for an all-night, candlelight prayer vigil. It is a very powerful and inspiring time to prayerfully speak to God and listen for his word to you.

The 161th Anniversary service of North Caradoc-St. Andrew’s on May 4th, welcomed Miss Martha Steeper who provided the musical ministry in praise to our Lord. After the service, Marilyn Bailey and many church friends organized and prepared a special luncheon social in celebration of our “Little Country Church”. It was enjoyed and appreciated by all.

Our choir under the leadership of Kathy Gillard had the opportunity to join with the choirs of the Strathroy, Mt. Brydges and Cooks United Churches to perform at each of the churches. We enjoyed the musical experience and fellowship and hope to be able to do this again in the future. A successful yard sale was organized by Doug Gillard and our youth and held in the lower hall of the church. As usual, we are thankful for the many donors who cleared some unneeded items from basements and garages while making money to further the work of our church. The Sunday School Picnic was held on June 22nd after service outside in the church yard. All attending enjoyed the barbecued lunch and their time together. Our annual summer BBQ pork and corn roast was held at the McGugan Farm in August. It was very well attended by our congregation as well as many family and friends from the surrounding community and areas beyond. We thank Janet for her continuing generosity in allowing the use of her property for such church events.

The Christmas season began with the Sunday School children performing the Christmas Story for all to enjoy. The Christmas Eve Service which began at eleven fifteen in the evening and ended with the church filled with candlelight was well attended.

Session is appreciative of and humbled by the many acts of kindness and generosity within our church and reaching far beyond. Food and clothing is donated to those in need; funds are provided to support Christmas Mission Projects; orphanages are sponsored; visits are made; kind words and encouragement offered; cards are sent; a listening ear is provided; hugs are freely given; and the list goes on. These acts are done in the Spirit of God and without hesitation.

Session wishes to acknowledge and thank all who help with the day to day operation of the church. We thank our church school worship leaders, those who fill our church with music weekly, those who visit the sick, those who prepare lunches for funerals and weekly coffee hour, those who wash dishes, those who keep our grounds in order in all seasons, those who prepare both paper and electronic bulletins, those who keep the church finances in good order, those who organize fund raising events, those who keep the church building in good repair and well decorated both inside and out and all who contribute their time and talents in so many ways. We serve our Lord actively, willingly and cheerfully with whatever talents we possess.

We give thanks to God for His continued presence with us as we grow in our own faith and reach out to the community beyond. We also express gratitude to the congregation for your ongoing support and prayers during the past year.

Yours in Christ,

Your Session Members

Marilyn Bailey

Sharon Gillies

Angela Osborne

Lily Carrothers

Wayne Gregory

Nancy Tomchick

Auditors Report **2014**

Report submitted by Wilma Reath

Sharon Peckham and Wilma Reath have audited the books for North-Caradoc St. Andrews Presbyterian Church on Feb. 4, 2015 and found no discrepancies with the bookkeeping.

Benevolent Fund Report **2014**

Submitted by Doug Gillard

Thank you for the continued generous support of the Benevolent Fund. As was agreed last year, these monies have been used to purchase \$50.00 gift cards at Food Basics which are given to individuals and/or families in times of need. It is a privilege to meet with these individuals, to hear their stories and to assist them in this way.

With the trust from Session to administer these funds on your behalf, I have met with 3 different families to support. Please know that this ministry is making a difference in the lives of brothers and sisters in the community. Know also that as we minister to the needs of others, we are ministering to Christ himself.

Pre Authorized Remittance (PAR) Report **2014**

Respectfully submitted by Janet Evans

This year we had 16 families taking part in the PAR program. We had one family choose to discontinue payment by PAR. We have had a few members of PAR increase their givings this year. It is important that each year members of PAR re-evaluate the amount they donate to the church.

The PAR program allows families to plan their contributions to North Caradoc St. Andrew’s church knowing that the same amount of money comes out of their bank account on or about the 20th of each month. There is no need for you to continue with envelopes. Each PAR member may pick up giving cards in baskets that are kept at either front entrance of the church.

We are always looking for more families to join PAR. Also if you would like to increase your contribution for 2015 please contact Janet Evans at 519-264-2595.

WMS and Ladies Aid Report

2014

Submitted by Lily Carrothers/Carol Huston

The WMS regretfully and respectfully remembers the loss of many of our faithful and longtime attendees and servants in the past few years, including Mrs. Jean Middleton and Mrs. Mary Henderson in 2014, both lifetime members. These losses along with the busy schedule of those remaining means we are not able to hold meetings monthly but the chair and treasurer continue to report and discuss any needs of the church and community. We stay connected to the National Society news through the Glad Tidings newsletter and are invited to Society events as able.

The Ladies Aid have supported as noted below the needs of the church and community which have been made known to them. We acknowledge and thank all those who continue to support the missions through the Regal Fundraising. We also Thank and acknowledge all those who have assisted in any way in the preparation and organization of the luncheons following funerals or other requested services. Some members baked and wrapped up some treats for 14 shut-ins this past Christmas. If any needs of the church and congregation members are made known we will continue to support when able.

Ladies Aid Financial Report *submitted by Una Langford*

On hand Jan 1. 2014	+ \$ 2165.74
** Receipts	
Regal	355.93
Funerals	<u>1225.00</u>
	+ \$1580.93
** Expenditures	
Faucet & installation	\$215.00
Flowers	45.20
Choir music	290.64
Glad Tidings subscriptions	33.90
Banking fees (12x \$1.95)	<u>23.40</u>
	- \$608.14
On hand Dec. 3, 2014	+ \$ 3138.53

Christian Education Report

2014

Submitted by Douglas Gillard, Christian Education and Youth Minister

Fun and learning continue to be the experience each week at Sunday School, there has been a focus on Jesus' teachings of the beatitudes and parables. The number of young people on Sunday is variable, with a few children and young people every week. **Thank you** to parents, grandparents and friends who invite others to share in this learning environment. We are continuing with our story for all ages and it proves to enlighten us all.

We have a great group of volunteers that support the Sunday School as well as Youth Group on Mondays with chaperones every week, a very sincere thank you to the families for taking part in the programming and to those who volunteer their time and service to the Lords teaching.

We had a great time last year at One Day Wonder held at St. Georges in London with 1 youth participant from NCSA, and we look forward with 3 participants to have a lot of fun this March 7th in Dorchester.

The Sunday School Picnic in mid June was enjoyed in the back garden of the church with hamburgers and hotdogs served accompanied by potluck salads and desserts as well as Ice creams bars offered to refresh. We thank Lauren Bourke and Erin Huston for leading and sharing in games and activities learned at Camp to entertain all ages.

In July 2014, CY14 was attended by 3 of our youth and 1 adult advisor. The 5 day conference held at beautiful Brock University was attended by 400+ youth and leaders and guests from nation wide. All enjoyed awesome and creative praise and worship everyday, workshops and discussions, activities and nutritious meals to strengthen the bond of faith 'Face to Face' with God. Financial assistance and registration assistance is available if anyone is interested in the opportunity to attend as a youth or advisor in July 2016.

There are once again a number of young leaders from NCSA ministering at Camp Kintail as program directors and counsellors this year. The Camp is a wonderful opportunity for children and youth to meet new friends, try new, safe and challenging activities and grow in faith. Many life long friendships and life changing experiences happen in the camp environment of support, challenge and love. If there is interest in sending a young person to camp, we are willing to help out getting them set up and registered.

Adult study was facilitated through the Alpha program for 9 weeks with approximately 14 participants from the congregation and community lead by Doug Gillard.

Thank you for your time, trust and prayer for this ministry in Christ's service.

Pastoral Care Team Report

2014

Prayerfully submitted by Carol Huston

The Pastoral Care Team’s mandate remains to *expand* the pastoral visiting done by the minister and elders to provide continued support of congregation members in times of joy and crisis through prayer, presence and companionship.

We **Thank** all who minister to any who are in need of continued prayer and support through visits, cards, gifts of food or supplies. We encourage anyone who would like to offer this type of support to others in the congregation to contact us and join to also extend prayerful presence of pastoral visits.

The act of an intentional visit on behalf of the church helps confirm a faith community and care to those who need spiritual care related to isolation, grief or injury, as well as sharing the joys of life in a new life, job, or home. This work of God’s people will be mutually shared by those with talents to reach out to reveal God’s word and spirit.

Organized visits for those shut-in, infirmed etc. and others are arranged as able. We require communication from the elders and congregation to inform us of the need of a visit, phone call, card, and prayers.

Our visits have been welcomed by many and many look forward to continued contact with the church family. We bring God’s grace in our presence and our actions. We bring news of church happenings, and provide copies of sermons and worship prayers. We share prayer and scripture and talk about the challenges and joys of life in our church and in these times. When visits are not able to be arranged we support with phone calls.

We have sent cards to many to let them know that we are thinking and praying for them, and to convey our sympathies and prayers at times of loss or struggle, we have rejoiced with happy birthday and welcome baby greetings. Barb Carruthers continues the correspondence as a part of this worthwhile mission.

In particular we remember those who have died this year Mrs. Jean Middleton and Mrs. Mary Henderson.

The Prayer Chain links prayer and continued care by keeping many in our thoughts and sharing concern for friends and congregational family members. Please contact Theresa Glithero .

Please continue to assist us and communicate any needs of those that you know who would like a visit, card or prayers. Remember to contact your elder when looking for support to inform your church.

Mission and Outreach Committee Report

2014

Submitted by Carol Huston

***The Light of God shines when we covet his love and follow his commandments.
His Light shines in actions of giving and sharing, helping and teaching, loving and supporting.
Let his Light and Love shine through to all who you meet, friend and stranger!***

Sincere THANK YOU to the congregation of North Caradoc–St. Andrew’s and our supportive community residents for their generous support of all the mission and outreach initiatives and projects of 2014.

Once again: The Pink Box project to honour Mother’s Day in May offered support for the **Women’s Rural Resource Centre** supply cupboard shelves. Gifts of personal care and clothing items filled many boxes and bags and were gratefully accepted by staff and clients.

The Christmas Mission project (through **PWS&D**) to Sowing the Seeds of Food Security was supported to provide opportunities for families and individuals the tools, supplies and lessons to learn to grow and harvest food for personal and community health and nutrition. Total funds raised of \$1190 will provide services where needed this year.

This past Christmas, The Giving Tree was overloaded and generously decorated with numerous pairs of mittens, hats, scarves and toys for those in need and these were presented and most appreciatively accepted by the **Salvation Army** in Strathroy just before Christmas. Some wonderful homemade gifts were included and we acknowledge the time, effort, supplies and talents of all kinds that make a difference too many.

In April, a free will offered luncheon allowed us to support both the **Strathroy Adult Learning Centre Food Cupboard** with funds for the students in need of nutritious food for better learning and the **Salvation Army Foodbank** with funds for stocking their shelves.

At the Pig and Corn Roast in August, a donation jar collected funds to support Jeff Day and his mother as they meet the challenges of loss and recovery since a car accident.

Your continued generous support through budget items to support the PCC in local, regional, national and global projects and services (including, but not limited to, youth leadership initiatives and youth faith growth at **CY14 and Camp Kintail**) will ensure a future society rich in Christian faith. We saw three youth leaders: Erin Bourke, Lauren Bourke and Erin Huston head to Camp Kintail for the summer of 2014 to counsel and support another record attendance of children and youth in the environment of God's great gifts of nature and friendship and community.

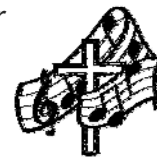
We continue to recognize the PCC goals of the **Benevolent Fund, Presbyterian Sharing, PWS&D** and the **Canadian Foodgrains Bank** acknowledging God’s generous gifts, and through all this and so much more God's Light shines.

Gratefully, committee members: Sharon Gillies Una Langford Carol Huston

Choir Report

2014

Submitted by Kathy Gillard, Music Director



Current Members include BUT ARE NOT LIMITED TO:

Bass:	Frank DeRuiter Gord McAuslan	Darrell McComb	Jan Salomons Peter Grivich
Alto:	Lily Carrothers	Janet McGugan	Sharon Gillies
Soprano:	Theresa Glithero Marilyn Bailey Nancy Tomchick	Maxine Tofflemire Lorraine Lamont Joanne Grivich	Freda DeRuiter Wilma Reath
Additional members:	Penny McComb Maureen Tomchick Safari Acheson	Beth Vriends Mary-Lou Van Berkel Bill Lamont	Cameron Gillard Doug Gillard
Ringers:	Graham Bannerman Ian Bannerman	Rosemary Bannerman	



THE NCSA choir has grown this past year. Last year, the choir report mentioned that “We area small group with limitations which at times affects the range of anthems that we can sing”. I do believe that this year, the Spirit of our Lord and God has been active in our choir and blessed us with new members, more energy, and a desire to overcome those previous limitations (goodbye last year). We have broadened our style and added more instrumentation to the anthems joining with Praise band music and contemporary worship songs.

The Christmas Cantata was an inspiring and miraculously transforming musical worship during which I’m certain members from our Celestial choir joined us in singing on Christmas Eve. It was overwhelming to have the sound of ALL of the members of our choir past and present, resounding the joy of the Lord. Sing with the Angels, and I believe the Angels sang with us.

The members of our choir recognize that our time together both at practice and in worship is blessed. In God’s own words and teachings through scripture there is no better party to attend then choir practice...

Ephesians 5:18 Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit,**19** speaking to one another with psalms, hymns, and songs from the Spirit. Sing and make music from your heart to the Lord, **20** always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ.

Sing on! ... and yes you are invited!!



Memoriam Account and ‘In Remembrance’ Book Report **2014**

Submitted by Carol and Brian Huston

Our Memoriam account receives donations made to North Caradoc-St. Andrews in memory of those who have passed away. The account balance on December 31, 2014 was \$10,439.81.

Donations were made into the account in 2014 in memory of:

Mrs. Mary Henderson
Mrs. Jean Middleton
Mr. Ray Henderson



The gifts are recorded in the ‘In Remembrance’ Book. In 2014 monies from the Memoriam account were dispensed to purchase new folding padded chairs and a new oil tank. The monies in this account are overseen by Session on behalf of the congregation.

Bequests, Planned Giving and Advancing the Mission Fund Report **2014**

Submitted by Brian Huston and Peter Evans

The Advancing the Mission Fund was established in 2012 as part of the Endowment Fund Policy, which was approved by the congregation on November 18, 2012. Copies of the Policy are included in Appendix of this year’s Annual Report for reference.

The monies in this fund are invested by the Trustees in conjunction with other Endowment Funds and investments (see Trustees Report).

At the beginning of 2014, the balance in the Advancing the Mission Fund was \$4,137. No monies were withdrawn from this Fund in 2014.

In 2014, the following donations to our Endowment Funds were made:

- A \$500 designated donation was made to the Advancing the Mission Fund.
- An earlier bequest of \$4,000 was made by Jean McGugan, and was received through her estate in 2014.
- An earlier bequest of \$1,000 was made by Kathleen Thompson, and was received through her estate in 2014.
- A bequest of \$20,000 was made by Ray and Mary Henderson, and was received through Mary’s estate in 2014.
- A designated donation of \$15,000 was made to be used for a future project at the church. Session and this committee will be working with the donors to develop the future use for this donation. These monies will remain under the care of the Trustees until their use for a project is developed.

The Planned Giving Committee will continue to share information with the congregation and assist anyone who is interested in learning more about Planned Giving.

Board of Managers Report

2014

Submitted by Janet McGugan and Charlotte Gauthier-Gregory

Very few changes were made in 2014, waiting the pending arrival of a new minister in 2015. Personnel remain the same and we are thankful of their dedication to the job.

Some expenses were lower such as the telephone, hydro and office supplies, but the heating cost were up due to the extreme cold weather last winter.

A tree and many bushes were removed from the garden. This was to stop the leakage in the basement caused by poor drainage outside where the addition and the old church meet. New shrubs and plants were added.

When a new minister is appointed, the division of costs will be 75% North Caradoc-St Andrews and 25% Knox Church. In the past, it was 80% / 20%.

We are looking for new Board of Managers members. Most of us have completed our mandate.

The pig and corn roast was a huge success again this year. Thanks to all who helped and attended the yearly event. Special thanks to Darrell McComb, chair and Janet McGugan, host, and all the Board of Managers members for all the hard work.

All detailed reports are presented by Brian Huston, our accurate treasurer.

Board of Managers members 2014

Janet McGugan (chair)	Bob Gillis	Charlie Bolton	Peter Evans	Dan Walker
Darrell McComb	Jan Salomons	Charlotte Gregory (secretary)		

Personnel Report

2014

Submitted by Darrell McComb

The following is a summary of personnel information for 2015:

Custodian Position: Juanita Holman- Paid 4 hours/week
2014 Rate of \$20.20 increases to \$20.60 in 2015

Lawn Maintenance: Bryce Vriends –Flat Rate
2014 Rate of \$45/ cut increases to \$46 in 2015

Music Director: Kathy Gillard –Flat Rate
2014 Rate of \$101/ week increases to \$103 in 2015

Snow Removal: Cor Pranger (There was no increase in 2014)
\$65 for cleaning around the church only increases to \$70 in 2015
\$85 for cleaning all parking areas increases to \$90 in 2015

Book Keepers Position: Paige Woods- Paid 1/3 by Knox and 2/3 by NCSA
Paid Monthly: \$ 120 Knox+ \$240 NCSA= \$360 in 2014 increasing to \$123 Knox+ \$245
NCSA=\$368 in 2015

Youth Ministry Coordinator: Doug Gillard -15 hours/ week
2014 Contract of \$1151.33/ month or \$13, 816/ year Rate remains unchanged for 2015 and will
be reviewed September 30, 2015 with board/ sessions after a period of time working with our
new minister

The board would like to extend a large thank you to all the above personnel for a terrific job
well done in 2014 and look forward to your help in 2015.

Personal Committee – Janet McGugan and Darrell McComb

Trustees' Report

2014

As no fixed investment changes were required during 2014 the annual interest earned remained at \$5,515, a 2.24% average rate of return. Due to lower expenses during 2014 the Trustees were not called upon to help financially. A number of significant donations (endowment and gifts) were received and with the interest earned the funds under administration grew from \$254,175 to \$300,374.

At the time of preparation no decision regarding the fund allocation for one donation had been received, hence still being shown as “Unallocated”. Although the balance of the Bonus Saving account is substantial, there is no real benefit investing a portion in a fixed term deposit. The situation is monitored and adjustments will be made should the situation change.

(See next page for Trustees Financial Summary)

Respectfully remitted, Maureen Tomchick, Doug Cudney and Jan Salomons

Trustees' Report

2014

North Caradoc-St. Andrews' Investments

As at December 31, 2013						
Account Name	Investment	Start Date	Maturing	Interest Rate	Annual Interest	
Hugh Turner Estate						
60 Month Term 012	\$60,000.00	Sep 26, 2011	Sep 26, 2016	3.10%	\$1,860.00	
60 Month Term 014	\$40,800.00	May 12, 2013	May 12, 2018	2.30%	\$938.40	
Special Rate 009	\$60,000.00	Aug 7, 2012	Aug 7, 2015	1.55%	\$930.00	
	\$160,800.00				\$3,728.40	
North Caradoc-St. Andrews						
60 Month Term 013	\$30,000.00	Sep 26, 2011	Sep 26, 2016	3.10%	\$930.00	
Special Rate 010	\$20,000.00	Aug 18, 2012	Aug 18, 2015	1.55%	\$310.00	
Special Rate 011	\$35,300.00	Dec 18, 2012	Dec 18, 2015	1.55%	\$547.15	
	\$85,300.00				\$1,787.15	
Total	\$246,100.00			2.24%	\$5,515.55	
All Interest earned is deposited in Mainstreet CU Bonus Account #003						

As at December 31, 2014						
Investment	Start Date	Maturing	Interest Rate	Annual Interest		
\$60,000.00	Sep 26, 2011	Sep 26, 2016	3.10%	\$1,860.00		
\$40,800.00	May 12, 2013	May 12, 2018	2.30%	\$938.40		
\$60,000.00	Aug 7, 2012	Aug 7, 2015	1.55%	\$930.00		
\$160,800.00				\$3,728.40		
\$30,000.00	Sep 26, 2011	Sep 26, 2016	3.10%	\$930.00		
\$20,000.00	Aug 18, 2012	Aug 18, 2015	1.55%	\$310.00		
\$35,300.00	Dec 18, 2012	Dec 18, 2015	1.55%	\$547.15		
\$85,300.00				\$1,787.15		
\$246,100.00			2.24%	\$5,515.55		
All Interest earned is deposited in Mainstreet CU Bonus Account #003						

North Caradoc-St. Andrews' Trustees Accounts

Account No.	Name	Balance Dec 31, 2013
Number #003	Mainstreet Bonus Saving	\$3,938.10
Number #002	Advancing the Mission Fund	\$4,137.00
	Sydenham Building Fund (Closed)	\$0.00
Summary		
	December 31, 2013	\$8,075.10
	Total Current	\$246,100.00
	Total Investments	\$254,175.10
	Total Trustees	

Account No.	Name	Balance Dec 31, 2014
Number #003	Mainstreet Bonus Saving	\$22,142.72
	Advancing the Mission Fund	\$17,137.00
	Unallocated	\$15,000.00
Summary		
	December 31, 2014	\$54,279.72
	Total Current	\$246,100.00
	Total Investments	\$300,379.72
	Total Trustees	

Financial documents for 2014 Annual Congregational Meeting of North Caradoc – St. Andrew’s Presbyterian Church

March 8 2015

- *1 Profit and Loss statement of 2014
- *2 Recommendations for 2015 Budget
- *3 Draft Budget for 2015

	Jan - Dec 13	Jan - Dec 14	COMMENTS
WORSHIP			
SERVICE SUPPLIES	163.52	120.14	
HUNGARIAN SERVICES	1,975.00	2,400.00	
CHOIR SUPPLIES	0.00	35.78	
Total WORSHIP	2,138.52	2,555.92	
PERSONNEL			
VACANCY INTERIM MODERATOR	488.61	2,130.35	
VACANCY MILEAGE	308.96	1,047.82	
VACANCY SUPPLY	1,004.71	6,047.36	
C&Y MINISTRY COORDINATOR	13,824.00	12,436.36	
STIPEND	36,414.76	0.00	
CPP CO.	1,847.67	442.34	
EI CO.	1,233.43	327.34	
HEALTH & DENTAL EMP	3,201.44	1,125.26	
BOOK ALLOWANCE	182.62	0.00	
EDUCATION/STUDY LEAVE	74.74	0.00	
SUNDAY PULPIT SPLY.	838.32	0.00	
BOOKKEEPING	2,796.00	2,880.00	
CUSTODIAN SERVICES	3,440.00	3,500.00	
CHOIR DIRECTOR	4,830.00	4,747.00	
WSIB	535.09	284.16	
Total PERSONNEL	71,020.35	34,967.99	
PROPERTY & ADMINISTRATION			
FURNITURE	386.81	1,583.99	Chairs Paid from Memoriam Account
BANK CHARGES	133.00	125.90	
HEAT	4,324.83	5,995.72	
HYDRO	2,252.31	1,979.55	
TELEPHONE	1,866.96	982.34	
REPAIRS & MAINTENANCE	5,283.30	7,777.23	\$2,200 for Oil Tank Paid from Memoriam Account
INSURANCE	3,661.06	3,307.74	
ADVERTISING	181.87	0.00	
CATERING/KITCHEN	854.01	724.47	
OFFICE SUPPLIES	2,670.98	2,224.74	
PHOTOCOPIER	498.84	498.84	
PRINTED MAT'L	0.00	57.52	
SUBSCRIPTION	553.17	406.12	
MISCELLANEOUS	16.60	0.00	
Total PROPERTY & ADMINISTRATION	22,683.74	25,664.16	
OTHER EXPENSES			
FELLOWSHIP	0.00	135.00	
SESSION FUND	249.84	0.00	
RELATED BUSINESS/ACTIVITIES	2,444.90	1,023.64	
Total OTHER EXPENSES	2,694.74	1,158.64	
Total Expense	116,623.53	83,581.77	

Official Bookkeeper Summary - Operating Budget for 2014

	Jan - Dec 13	Jan - Dec 14	COMMENTS
Ordinary Income/Expense			
Income			
GENERAL INCOME			
BUDGET	78,548.56	70,532.17	
LOOSE COLLECTION	1,702.54	1,111.55	
HUNGARIAN CONGREGATION	3,995.00	5,295.00	
SUNDAY SCHOOL	33.00	0.00	
VBS	50.00	0.00	
Total GENERAL INCOME	84,329.10	76,938.72	
DESIGNATED INCOME			
LADIES AID	1,783.31	1,580.93	
PRESBYTERIANS SHARING	840.00	700.00	
PWS&D SPECIAL PROJECT 1	585.00	1,175.00	
PWS&D SPECIAL PROJECT 2	1,065.00	0.00	
PWS & D	570.00	21.72	
BUILDING FUND	50.00	0.00	
WMS	230.00	25.00	
YOUTH	1,371.91	0.00	
MEMORIAM	4,210.84	1,715.00	
OTHER DESIGNATED OFFERINGS	1,417.62	16,292.25	
Total DESIGNATED INCOME	12,123.68	21,509.90	
OTHER INCOME			
BEQUESTS FOR TRANSFER	0.00	25,000.00	
INTEREST - INCLUDING T5'S	247.49	189.70	
RELATED BUSINESS/ACTIVITIES	12,393.00	5,822.90	
Total OTHER INCOME	12,640.49	31,012.60	
Total Income	109,093.27	129,461.22	
Expense			
MISSION & OUTREACH			
OUTREACH MISSIONS	1,050.00	600.00	Teen Challenge Farm (paid from Youth Account)
BENEVOLENT OUTREACH	500.00	150.00	
PASTORAL CARE	211.37	0.00	
PRESBYTERY DUES	3,151.96	3,278.69	
GIFTS - CHARITABLE DONATIONS	0.00	792.25	
PRESBYTERIAN CHURCH IN CANADA			
PWS&D SPECIAL PROJECT 1	585.00	1,175.00	
PWS&D SPECIAL PROJECT 2	1,065.00	0.00	
PWS & D - GENERAL	570.00	21.72	
PRESBYTERIANS SHARING	3,000.00	6,300.00	
CONGREGATION PENSION 5%	6,354.00	5,062.15	
Total PRESBYTERIAN CHURCH IN CANADA	11,574.00	12,558.87	
Total MISSION & OUTREACH	16,487.33	17,379.81	
CHRISTIAN EDUCATION			
BIBLE STUDY	0.00	65.48	
YOUTH & CHILDREN'S MINISTRY	1,598.85	1,789.77	Mostly CY 14 Registration (Paid from Youth Account)
Total CHRISTIAN EDUCATION	1,598.85	1,855.25	

BALANCE SHEET 2014 - MARCH 5 2015 ANNUAL REPORT

		<u>31 Dec 14</u>
ASSETS		
	Current Assets	
	Chequing/Savings	
	TRUSTEES	
	Trustee Investments	285,379.72
	Total TRUSTEES	<u>285,379.72</u>
	Sydenham General 0025911-911	29,858.31
	Operating Reserve	46.45
	Sydenham Youth 0025911-913	7,754.87
	Sydenham Memorium 0025911-914	<u>10,439.81</u>
	Total Chequing/Savings	333,479.16
	Other Current Assets	
	Member/Patronage Shares	662.59
	Due to the Hugh Turner Estate	<u>(160,800.00)</u>
	Total Other Current Assets	<u>(160,137.41)</u>
	Total Current Assets	<u>173,341.75</u>
TOTAL ASSETS		<u><u>173,341.75</u></u>
LIABILITIES & EQUITY		
	Liabilities	
	Current Liabilities	
	Other Current Liabilities	
	GST Recoverable	(6.27)
	PST Recoverable (beg 2010)	(91.44)
	HST Recoverable	(2,134.61)
	2.Presbyterian Church of Canada	(2.00)
	MANSE INVESTMENT - PRES. CHURCH	<u>75,721.70</u>
	Total Other Current Liabilities	<u>73,487.38</u>
	Total Current Liabilities	<u>73,487.38</u>
	Total Liabilities	73,487.38
	Equity	
	Trustee Net Income	40,424.04
	OPENING BAL EQUITY	56,585.36
	RETAINED EARNINGS	(41,428.55)
	Net Income	<u>44,273.52</u>
	Total Equity	<u>99,854.37</u>
TOTAL LIABILITIES & EQUITY		<u><u>173,341.75</u></u>

BUDGET FOR MARCH 8, 2015 ANNUAL MEETING

North Caradoc St. Andrews Presbyterian Church

2015 Budget

Trustee Holdings 2015				Earnings / (Expenses)	Comments, Budget Holder
Item	Balance		Total		
Hugh Turner Estate	\$160,800		\$160,800	\$3,728	Principle Amount of \$160800 Can Not Be Spent
Pledged Bequests				\$15,000	Designated Endowment
North Caradoc-St. Andrews			\$107,443	\$1,787	
Investments	\$85,300				Remaining Monies From Sale of Manse
Current	\$22,143				Includes \$12,500 Bequests in 2014
Share of Minister's Manse Allowance				(\$1,787)	Reported In "Manse Income From Trustees"
Increase / (Decline)				\$18,728	
Advancing the Mission				\$17,137	
Balance			\$17,137		Includes \$12,500 Bequests in 2014
Pledged Bequests					
Youth Ministry Leader Share				***	Value to Match Expense Below under Expenditures (see Personnel Committee Report - will be \$13,816 if remains unchanged for entire year)
Non-designated Income				Proposed 2015 Budget	Comments, Budget Holder
Item	2013 Budget	2014 Budget	2014 Estimate		
NCSA Offerings	\$97,390	\$75,000	\$71,643	\$87,000	
Hungarian Offerings	\$3,730	\$3,500	\$5,295	\$5,000	
Catering Events	\$250	\$500	\$1,000	\$500	
Fund Raising Events	\$3,475	\$3,500	\$4,000	\$4,000	
Trustee Transfer	\$3,454	\$0	\$0	\$0	
Advancing the Mission Fund	\$11,363	\$6,137	\$0	***	Value to Match Expense Below under Expenditures (see Personnel Committee Report - will be \$13,816 if remains unchanged for entire year)
Manse Income from Trustees		\$1,787	\$0	\$1,787	
Non-Designated Income	\$119,662	\$88,637	\$81,938	\$98,287	

Expenditures				Proposed 2015 Budget	Comments, Budget Holder
Item	2013 Budget	2014 Budget	2014 Estimate		
Stewardship	\$0	\$0	\$0	\$0	
Session Fund	\$100	\$200	\$0	\$200	Session
Fellowship	\$0	\$0	\$135	\$100	
Pastoral Care		\$100		\$200	Pastoral Care Team
Subtotal	\$100	\$300	\$135	\$500	
Mission & Outreach					
Charitable Gifts	\$100	\$100		\$100	
Local Benevolent Fund	\$500	\$500	\$150	\$500	
Presbytery and Synod Allocations	\$3,250	\$3,250	\$3,278	\$3,250	
Presbyterians Sharing	\$3,000	\$6,200	\$6,300	\$6,300	To be finalized at Annual Meeting
Pension 5%	\$3,700	\$6,030	\$5,062	\$6,000	
Subtotal	\$10,550	\$16,080	\$14,790	\$16,150	
Christian Education					
Bible Study	\$100	\$250	\$70	\$250	Session
Sunday School /Youth/Child Programs	\$1,500	\$1,000	\$250	\$1,000	
Subtotal	\$1,600	\$1,250	\$320	\$1,250	
Worship					
Service & Supplies	\$111	\$200	\$65	\$200	
Hungarian Minister	\$2,475	\$2,400	\$1,789	\$2,400	
Choir	\$141	\$200	\$36	\$200	Guest Singers, Musicians
Subtotal	\$2,727	\$2,800	\$1,890	\$2,800	

North Caradoc St. Andrews Presbyterian Church

Expenses (cont'd)					
Item	2013 Budget	2014 Budget	2014Estimate	Proposed 2015 Budget	Comments
Personnel					
Music Director	\$4,600	\$4,800	\$4,747	\$4,800	
Special Music /Choir Supplies	\$350	\$250	\$40	\$400	
Custodian (100%)	\$3,700	\$3,700	\$3,500	\$3,500	
Bookkeeper (66.6% share with Knox)	\$2,748	\$2,800	\$2,880	\$2,800	
Youth Ministry Leader	\$13,680	\$13,680	\$12,436	***	Value to Match Transfer from Advancing the Mission Fund above in Trustee Accounts (see Personnel Committee Report will be \$13,816 if remains unchanged for entire year)
Minister (75% share starting 2015)					
Stipend (including mileage subsidy)	\$35,343	\$17,800	\$0	\$29,415	Full Year - 75% Share
Manse Allowance	\$8,000	\$4,000	\$0	\$9,000	Full Year - 75% Share
Educational Study Leave	\$912	\$450		\$450	Full Year - 75% Share
Health & Dental	\$3,200	\$3,200	\$1,125	\$3,421	Full Year - 75% Share
CPP	\$1,978	\$1,000	\$442	\$1,978	Full Year - 75% Share
ET	\$1,191	\$600	\$327	\$1,191	Full Year - 75% Share
Book Allowance	\$353	\$175		\$0	Full Year - 75% Share
WSIB (+ 100 % for our staff)	\$529	\$225	\$284	\$500	
Interim Moderator	\$0	\$3,000	\$2,130	\$0	Excluded to avoid Double Counting with Minister
Pulpit Supply (75% share)	\$965	\$5,200	\$7,100	\$675	4 weeks vactiont + 2 weeks study leave @ \$150 per supply
Subtotal	\$77,548	\$60,880	\$35,011	\$58,130	
Non-designated Expenses					
Item	2013 Budget	2014 Budget	2014Estimate	Proposed 2015 Budget	Comments, Budget Holder
Property & Administration					
Bank Charges	\$125	\$125	\$125	\$150	Board of Managers
Heat	\$6,000	\$5,000	\$6,000	\$6,000	
Hydro	\$2,300	\$2,300	\$2,000	\$2,000	
Telephone	\$1,900	\$1,900	\$1,000	\$800	
Repairs & Maintenance	\$5,800	\$5,800	\$6,200	\$6,000	
Insurance	\$3,900	\$3,500	\$3,307	\$3,480	
Office Supplies & Printed Material	\$2,300	\$2,000	\$1,200	\$1,500	
Photocopier (Exc. Paper)	\$680	\$600	\$600	\$800	
Licensing	\$350	\$500	\$406	\$500	
Kitchen Supplies	\$300	\$800	\$800	\$800	
Advertising	\$400	\$200	\$0	\$250	
Subtotal	\$24,055	\$0	\$21,638	\$22,280	
Total Operating Expenditures	\$116,580	\$81,310	\$73,784	\$101,110	

This Operating Budget excludes items of income and expenses that relate to designated income such as givings to the Memoriam, Building Fund Account, Youth Account, PWS&D and Fundraising for Designated Uses. Some exceptions are noted above. All of these transactions are included in the Profit and Loss Statement.

Appendices

Planned Giving Policy
Giving Steps (2014)
Letter for Tax receipts (2014)

North Caradoc – St. Andrew’s Presbyterian Church

Planned Giving Our Policy Document - Planning for the Future

By the grace of God, North Caradoc - St. Andrew’s Presbyterian Church has been established as a congregation of people, young and old, who are committed to sharing a common sense of Christian community.

Together, we worship and work to advance the kingdom of God.

Over the long and vibrant history of this congregation, much has been done through the vision, commitment and generosity of individuals in the church and in the local community.

Consider what God has enabled us to do to date:

* Expand our Youth and Children’s Ministry

Nursery volunteers, Sunday School teachers and Youth Leaders have taught the stories of faith to our children through the use of excellent **curriculum resources**.

A **Co-ordinator of Children and Youth Ministry** has been contracted on a part-time basis to provide leadership and support in Christian Education.

Financial support has been given to our young people so they could attend **Canada Youth**, a national conference of the Presbyterian Church in Canada, as well as **Camp Kintail** where their leadership abilities have been encouraged and strengthened.

* Expand and Enhance our Church Building and Grounds

A new **addition** to the church was built complete with up-to-date **kitchen facilities, fully accessible washrooms, office and classroom space, and an elevator**.

Small speakers have been placed in the worship space to assist those with hearing difficulties.

A new **glass front door** was installed with openness and invitational hospitality in mind.

Renovations to the sanctuary have provided additional space to accommodate wheelchairs, as well as space for drums and other musical instruments.

The **Prayer Garden** has provided a place for passers-by to stop, rest and reflect.

* Offer Financial Aid in times of Global Need and Crisis

Through abundant generosity, many donations have been made to **Presbyterian World Service and Development**, (our denomination's world relief agency) after such disasters as **Hurricane Katrina**, and the **tsunami in Thailand** and **ongoing famine relief** in Africa.

Money has been raised to provide **livestock for villages in Africa**.

Robin's Nest, an orphanage in India has received financial assistance.

*Support Individuals and Families in the Local Community

A **Benevolent Fund** has monies available to assist individuals and families who face short-term financial strain.

Food is provided to **three local elementary schools** to support their snack and lunch programs.

Financial assistance and specifically requested items are provided to support the work of the **Women's Rural Resource Centre** in Strathroy.

Volunteers stand by the **Salvation Army** kettles in Mount Brydges and Strathroy during the weeks leading up to Christmas.

*Participate in the ongoing work of the Presbyterian Church in Canada through our contributions to *Presbyterians Sharing...*, for example:

Support candidates for ministry who are studying at one of our theological colleges - Knox College (Toronto), Presbyterian College (Montreal), and The Vancouver School of Theology (Vancouver)

Support the establishment of new congregations in Canada (Almanarah Pres. Church in London - Dayspring Pres. Church in Edmonton)

Support the work of General Assembly through its various committees (Ecumenical Relations, Life and Mission, Church Doctrine, etc.)

Support congregations in establishing new forms of ministry (like our own Children and Youth Ministry) through the provision of grant money.

All of these accomplishments were made possible thanks to God's grace and the generosity of many people.

At every step of the way, we have discovered that as the vision of Christ's mission is articulated, people have been eager to give generously to make that mission a reality.

Planning for the Future

We want to continue to build on this history of generosity by confirming the purpose and use of our current Funds and launching the new ***Advancing the Mission Fund***. The purpose of these Funds is to provide members and friends of North Caradoc - St. Andrew's with the opportunity to make bequests and other special planned gifts to the congregation in the knowledge that their gifts will be used to advance our mission of ministry both now and in the future.

Overview of North Caradoc-St. Andrew's Funds

The following provides an overview of the current funds at North Caradoc – St. Andrew's as well as the new ***Advancing the Mission Fund***. All Funds are invested under the direction of the Trustees.

General (Hugh Turner) Endowment Fund

The General Endowment Fund consists of \$160,800 that was left to the North Caradoc – St. Andrew's by Hugh Turner, to be invested and only the interest income used for the work of our church, for as long as the church exists.

The interest generated by this Fund is currently being used to pay the mortgage for the church addition and to support our expanded Children and Youth Ministry. After the mortgage paid in full (in late 2013) the income from the General Endowment Fund will be reinvested or used for the ongoing work of our church as designated by the congregation.

Minister's Housing Fund

The Minister's Housing Fund consists of \$75,721 which was generated by the sale of the manse several years ago. The principle and/or income from this Fund will be used to pay a portion of the Minister's Housing Allowance, which is a line item in the Annual Budget, or used for the ongoing work of our Church as designated by the congregation.

Advancing the Mission Fund (NEW)

This new fund has been created to provide members and friends of North Caradoc - St. Andrew's the opportunity to make bequests or other significant planned gifts (typically gifts over \$2,000) to the Church, with the knowledge of how these funds will be used, both now and in the future.

Both the principal and income are available for disbursement as needs and opportunities arise. We will keep the goals of this Fund flexible and driven by our mission and vision. However, the congregation has decided that for the next 3-5 years this fund will be used to support the Youth and Children Ministry Program. Any gift given to the Fund that exceed the costs of the Youth and Children Ministry Program during time will remain within the Fund to be made available for other ministry projects as they arise.

The *Advancing the Mission Fund* will be administered according to the following principles:

- Growing our ministry: The Fund will be used to grow the long-term ministry of the congregation and **not** to support the annual operating budget. Contributions to the Fund will therefore be placed in a separate account from the operating budget, and will be invested by the Trustees.
- Remaining flexible: We will keep the goals of the Fund flexible and driven by our mission.
- Working collaboratively: As the money comes in, the Session will work closely with the Finance team to determine how best to advance the mission. Recommendations will then go to the congregation for final approval.
- Maintaining Transparency: The Planned Giving Team will report regularly to Session and at least annually to the congregation through congregational meetings and/or through the Annual Report.

How to Make a Planned Gift

Our Funds are designed to receive special gifts from donors' accumulated assets. Some of the ways that you could contribute to the Fund include:

- **Charitable bequests** (allows you to make a contribution that comes out of your estate)
- **Gifts of life insurance** (allows you to name North Caradoc-St. Andrew's as a beneficiary)
- **Publicly traded securities** (gifts of stocks, bonds, mutual funds offer significant tax advantages)
- **Charitable gift annuities** (this is an agreement by which donors sixty years of age or older can give a gift (minimum \$5,000) to The Presbyterian Church in Canada designated for North Caradoc-St. Andrew's and in return receive regular income for life)
- **Real Estate or Cash**

You can make an immediate Planned Gift (e.g. a gift of cash or stock) or you can make a deferred gift (e.g. a bequest through your will or a gift annuity).

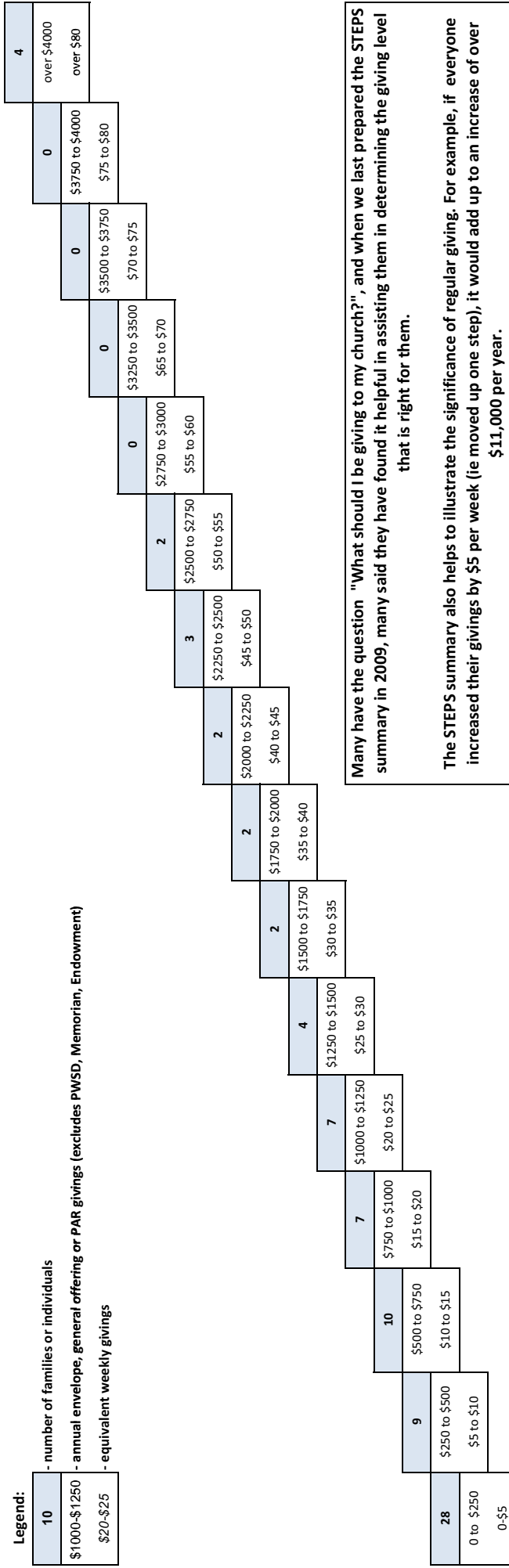
While we are anticipating that most donors will choose to make undesignated gifts, we also welcome designated gifts (ie. for a specific purpose) and/or endowed gifts (ie. to be invested and only the interest used). Donors wishing to make a designated gift or endowed gift should consult with the Planned Giving Team to ensure their gift will help meet the long term ministry goals of the church. Session reserves the right not to accept all gifts.

Undesignated gifts will be invested 50% in the General Endowment Fund and 50% in the Advancing the Mission Fund.

The Planned Giving Team is prepared to acquire the skills they need to provide guidance and pertinent information for those considering making such a gift. At all times the team will honour confidentiality. We urge those thinking of contributing to the Fund to consult with their own financial advisor, lawyer or other professionals before making any decisions.

North Caradoc - St. Andrews Presbyterian Church - STEPS SUMMARY

Giving Pattern by Family or Individual for 2014



THANK YOU FOR YOUR ONGOING GENEROSITY

**NORTH CARADOC – ST. ANDREW'S
PRESBYTERIAN CHURCH**

8503 Scotchmere Drive, Strathroy,
Worship Service and Sunday School,
11:00am Everyone Welcome
Church Office 245.0171

***Thank you for your generosity
Nagyon köszönjük***

In 2014 through the generous support of our congregation and the community we have:

- Continued our Youth and Children's Ministry program and Sunday School .
- Supported individuals and families in the community through the congregation's Benevolent and Outreach programs.
- Assisted in time of global need and crisis directly, and through Presbyterian World Service and Development which has a specific focus on development and emergency relief.
- Supported mission partners overseas and mission and ministry in Canada through Presbyterian Sharing.
- Supported the Women's Rural Resource Centre, the Strathroy Food Bank, Salvation Army and other local causes.
- Supported individuals and families through life events with Pastoral Care visits, cards and phone calls.

We have been blessed over our history by the generosity of individuals and families who have supported North Caradoc - St. Andrew's Presbyterian Church.

***Through your generosity, you have helped to continue Christ's mission of service and compassion in the world. Thank you.
God bless you as you have been a blessing to others.***

“Hummingbird brings people together in a community and everybody contributes their own cultures because the Circles reach out to all peoples. People learn to appreciate First Nations cultures and the diversity of all cultures. The arts build bridges between peoples. At Hummingbird I get a chance to share my stories and what I know about the old ways of our peoples. All my Relations.”

— Amy, Hummingbird Ministries, Richmond, BC



“We look forward to our future and finding new and creative ways to reach out and give of ourselves in the name of Jesus Christ. Our hope is that our focus on mission will make us a stronger, more viable ministry and that eventually, with much hard work, we might be able to support our congregations without the help of Canadian Ministries’ grants.”

— Rev. Devon L. Pattemore, Knox and Dunleath Churches, York, SK

“We believe “It is not that the church of God has a mission in the world; rather it is the God of mission who has a church in the world.”

— Rev. Elizabeth Mattinson, St. Matthew’s Church, Elmsdale and Hardwood Lands Church, Hardwood Lands, NS



“We’ve seen God in the faces and smiles – perhaps even in the tears – of those whom we serve. God’s love is always reflected when we welcome, accept and serve others.”

— Rev. Marlene Peck, Chetwynd Shared Ministry, Chetwynd, BC

“Working together in service for others has strengthened our faith as we support each other and the wider community. There is great power in prayer. Limited finances and energy can still be used to accomplish much. We thank God for all who have encouraged us in our journey of faith.”

— Rev. Glen Sampson, St. Luke’s Church, Bathurst, NB

I am the light of the world, whoever follows me will never walk in darkness, but will have the light of life.

– John 8:12 NRSV

Jesus' bold claim and promising words created controversy with contemporary religious leaders. The debate came to a climax when Jesus identified himself as the eternal God of the universe, the giver of light, the God of Israel's ancestors, the God of liberation and the exodus, the great *I AM*. Some considered Jesus' words blasphemous and wanted to stone him to death; others saw him as demon-possessed; but his followers were drawn to his light and discovered new life by believing in him and walking in his way.

Outraged by claims that Jesus is equal with God, Saul persecuted Christians until he himself saw "the light" and received the Holy Spirit. Changing his name to Paul, he then fearlessly preached the good news of Jesus as Saviour and Lord. Years later, Paul wrote to the church he helped plant in Corinth. He encouraged them as weak yet enlightened Christians to preach the gospel of God's divine glory embodied and revealed uniquely in the Lord Jesus Christ: "For it is the God who said, 'Let light shine out of darkness,' who has shone in our hearts to give the light of the knowledge of the glory of God in the face of Jesus Christ." (2 Corinthians 4:6 NRSV)

Today, as members of The Presbyterian Church in Canada, God calls us to humbly share the good news of Jesus who enlightens hearts and minds and offers his light and life to all people. God invites us to bask in Jesus' light, let the light of Christ shine on us and through us, then joyfully shine his light everywhere.

Through *Presbyterians Sharing* we serve together in God's multifaceted mission to the whole world. I deeply appreciate the PCC's support which, in partnership with the Presbyterian Church in Taiwan, is helping translate the Bible so people can read and respond to the gospel in their own language. In Taiwan's multilingual context, Jesus the "light of the world" is made known using various words for "light": Taiwanese "kng", Mandarin "gwang", Hakka "gong", Amis "likat", Paiwan "teljar", Bunun "singhal" or Drekey "ledra".

In Canada, the PCC is prioritizing the renewal and revitalization of congregational life by providing resources and training for personal evangelism, making disciples and

faith-sharing at the local church level. Two Rivers Presbyterian Church, a new congregation in Guelph, Ontario, shares, "We live in mission as a community of faith, not as individuals separate from one another. Our hope is to grow a healthy community of disciples who live to be faithfully present agents of God's mission in the world. We will learn as we go, open to the new things God is doing through Christ's body in the world."

Jesus shines when we worship and serve the Triune God of grace. He is the source of light and life in each local congregation. May he show us what we are doing well and where we may need to refocus his light to see more clearly how to pursue God's mission and priorities.

May God, who brought light out of darkness, who came in the person of Jesus to be our daily light, lead every congregation and ministry of the PCC as we recommit ourselves to following Jesus and sharing his light and life at home and throughout the world, all for his everlasting glory.



The Rev. Dr. Paul McLean is a Bible translation consultant serving in partnership with The Presbyterian Church in Taiwan and The Bible Society in Taiwan. He works with four indigenous translation teams in Taiwan as they translate the Bible into Amis, Bunun, Drekey and Paiwan.

**The goal for gifts to
Presbyterians Sharing from congregations
in 2015 is \$7,500,000**



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