

Gifts in Action

2018
Annual Report



*For we are
God's servants,
working together*

— 1 Corinthians 3:9



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

**2018 ANNUAL REPORT
FEBRUARY 24, 2019**



The Presbyterian Church in Canada

presbyterian.ca

Together, we are making mission and ministry happen, in Canada and around the world.

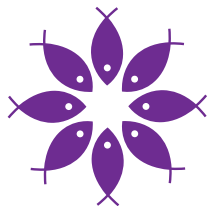
Presbyterians Sharing supports the overall mission and ministry of The Presbyterian Church in Canada. It reflects the joint efforts and witness of Presbyterians across Canada living out the Gospel message in all aspects of life.

We are putting our faith into action by:

- equipping congregations, ministries and presbyteries
- engaging in evangelism, outreach and discipleship
- embracing local, national and international mission
- providing tools for faithful ministry and worship
- creating and supporting new faith communities
- engaging in healing and reconciliation
- supporting biblical and theological reflection and dialogue
- discerning, preparing and supporting visionary leadership
- encouraging spiritual renewal
- living out God's call to justice
- empowering youth

Here in Ghana I have witnessed the strength and determination of the people, their strong faith, and their openness and welcoming nature to all they meet. In the face of so many challenges they remain steadfast in their patience in waiting for the light to shine in the darkness.

Kathleen MacIsaac, Ghana YIM trip,
West Point Presbyterian, PEI



As a first timer, I came home feeling very blessed and encouraged about our Church. I loved the music and the praise team. They added so much to worship. The speakers and the messages were just what I needed to hear. It was an incredible experience and one I would gladly repeat.

General Assembly commissioner

At New Life Rehabilitation Centre there is safety, shelter, medical care and food that is grown on site, but life remains difficult. Creating home and community is not easy. Still, when you visit the centre, you will know that God abides there.

Becky Bauman,
PCC mission
staff, Nepal



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AGENDA

1. Opening Devotions
2. Appointment of Secretary
3. Adoption of Agenda
4. Reading and Adoption of 2018 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 2018 Draft Budget
8. New Business
 - Board of Managers 2019
 - Auditors 2019
 - Confirm next Meeting date for 2020
9. Motion to adjourn 2018 Annual Meeting
10. Closing Prayer and Benediction

Annual Congregational Meeting Minutes (February 25, 2018)

2018

Respectfully submitted by Theresa Glithero, Recording Secretary

The Annual Congregational Meeting of North Caradoc – St. Andrew’s was held on February twenty fifth, in the year of our Lord twenty eighteen (February 25, 2018) at ten minutes past twelve o’clock noon (12:10 p.m.) within North Caradoc – St. Andrew’s Presbyterian Church, Strathroy-Caradoc.

The Rev. Butterfield-Kocis stated that this meeting was an extension of worship so the meeting had been opened with the prayers and sermon in the series of the ‘Story of Jonah’ during this second week of Lent.

Sharon Peckham nominated Theresa Glithero to be recording secretary for this meeting. Theresa Glithero agreed to let her name stand. Sharon Peckham moved and Nancy Tomchick seconded the motion that Theresa Glithero be the recording secretary for this meeting. Carried.

It was moved by Charles Bolton and seconded by Wayne Gregory to adopt the agenda as printed with the addition of two (2) items in New Business: 1) Recommendation for Safe Place signage, and 2) 165th Anniversary celebration. Carried.

It was moved by Peter Evans and seconded by Angela Osborne to adopt the minutes of the Annual Congregational meeting of February twenty-sixth, twenty seventeen (February 26, 2017) as printed and included in the twenty seventeen (2017) annual report. Carried. There was no business arising from the minutes.

The following reports were received with any questions or comments entertained: Minister’s Message and Session Report. The Rev. Butterfield-Kocis noted that the term for elders Wayne Gregory and Angela Osborne is in the final year. They both have been asked to consider a second term. The congregation was asked to prayerfully consider electing at least one (1) new elder this year.

The presentation of reports continued: Pre Authorized Remittance (PAR) Report, Ladies’ Aid Annual Report, Memoriam Bank Account and ‘In Remembrance’ Book Report, Youth Bank Account, and “Countdown to Christmas” Bazaar. There is no convener for the November seventeenth (November 17th) bazaar and the congregation was asked to prayerfully consider becoming a convener or co-convener for this event.

The Board of Managers’ Report and Trustee Report were received.

It was moved by Barb Bolton and seconded by Darrell McComb to accept the reports as printed and circulated. Carried.

The Rev. Butterfield-Kocis verbally gave the Christian Education report. She stated that the Holy Moly and ECHO Youth programs have been supported. Bible studies are offered on a regular basis. Also this summer, August thirteenth to seventeenth, twenty eighteen (August 13-17, 2018), Kintail on the Road (KOTR) will offer a culinary Vacation Bible School at North Caradoc – St. Andrew's. Volunteers will be needed.

The Auditor's Report was read, as it was not included in the bound copy of the Annual Report for 2017. A motion to accept this report will be included with the Budget.

Joanne Grivich and Brian Huston presented the Profit and Loss Statement of 2017 and the Draft Operating 2018 Budget. It was noted that there was a 1.5% increase to salary/stipend for personnel and minister. It was also noted that Session recommended that the accepted allocation for Presbyterians Sharing be six thousand dollars (\$6,000). It was moved by Joanne Grivich and seconded by Larry Langford to accept the Auditors Report and the Financial Documents as printed noting that the figures for Presbytery Dues and Synod Allocations and Health and Dental had been corrected. Carried. Brian Huston indicated that it is anticipated that North Caradoc – St. Andrew's will produce offering envelopes in house with a substantial savings realized.

Larry Langford moved to adjourn for lunch and reconvene approximately one fifteen o'clock in the afternoon (1:15 pm.)

The meeting reconvened at twenty-five minutes past one o'clock in the afternoon (1:25 p.m.).

The slate of Board of Managers for twenty eighteen (2018) was reviewed. Charlotte Gregory nominated Wayne Gregory to be a member of the Board of Managers. Wayne Gregory accepted the nomination. Janet Evans moved and Sharon Peckham seconded the motion to appoint Bob Gillies, Charlotte Gregory, Joanne Grivich, Peter Grivich, Brian Huston, Darrell McComb, Janet McGugan, Shane MacLeod, Jan Salomons, Dan Walker and Wayne Gregory as members of the Board of Managers for twenty eighteen (2018). Carried.

The Rev Butterfield-Kocis stated that it is a concern that Doug Cudney has not been active in the faith community, yet sits as a Trustee. With the knowledge from the report that trustee decisions will be made this upcoming year, it was moved by Wayne Gregory and seconded by Peter Grivich that the congregation give power to the joint Board and Session to speak with Doug Cudney about his intentions and possible retirement from the Trustees, and then seeking a new Trustee. Carried

It was moved by Charlotte Gregory and seconded by Bonnie Salomons to appoint Sharon Peckham and Wilma Reath as auditors for twenty eighteen (2018), Carried,

Theresa Glithero stated that Session would like to recommend that signage is posted prominently within the church building, in bulletins/newsletters, on North Caradoc – St. Andrew's website and in eNews and outdoor church signs that our faith community is a safe place for everyone no matter race, religion or sexual identity. Peter Grivich moved and Wayne Gregory seconded the motion saying that the posting would state 'North Caradoc – St. Andrew's is a safe place where diversity is valued, everyone is welcome here in our community no matter race, religion or sexual identify'. After discussion, it was agreed to change the wording of the original posting to read 'North Caradoc – St. Andrew's is a safe place where diversity is valued and all are welcome'. The original mover and seconder agreed with the change in wording. Carried.

North Caradoc – St. Andrew's will celebrate the 165th Anniversary in May and the congregation was asked to present any ideas for this celebration to the Rev. Butterfield-Kocis or session member by March twentieth (March 20th).

It was moved by Lily Carrothers and seconded by Angela Osborne to hold next year's annual general meeting February twenty fourth, twenty nineteen (February 24, 2019). Carried.

Angela Osborne motioned to adjourn. The Rev. Butterfield-Kocis closed the meeting with prayer and the benediction.

Recording Secretary: Theresa Glithero

A Message from Rev. Michelle Butterfield-Kocis**2018**

Friends, *Grace to you and peace from God our Father and the Lord Jesus Christ.* (1 Cor. 1:3)

Lately, with the weather craziness, the world's political "foolishness" & great humanitarian needs, the denomination's divisiveness and some family challenges I have found myself humming the hymn 'Will your anchor hold', oddly enough I smile and know it will. It's when I get to the refrain that's when my foot begins to tap and I smile just a bit bigger,

**We have an anchor that keeps the soul steadfast and sure while the billows roll,
fastened to the rock which cannot move, grounded firm and deep in the Saviour's love!**

Steadfast and sure, fastened to the rock, grounded firm and deep; the words that bring meaning to my faith as I wander the pathways of the daily (hourly?) change of weather, the breaking news, the denominational and personal challenges I'm faced with each day. I also cling to the words of the prophet Nehemiah, "*The joy of the Lord is your strength.*"

What is it that brings joy to God? US! You and me! We are God's joy and when we choose to live our lives by standing in the light and reaching out in love God's joy increases and give us strength!

As we travel these pathways in ministry and out into the world together we are faced with craziness, foolishness, needs, divisiveness and challenges. We will have the strength to face it all together as long as we continue to stand in the light and reach out in love to one another and those who are beyond our faith family.

As I look back at 2018 it only makes me more excited for 2019! We could not stand in the light and reach out in love *together* without the leadership of the Session, the Board of Managers, and our Choir director/Organist, Rosemary Bannerman. As well as, the active prayer life of the Prayer Chain, the dedication of the Choir, Holy Moly teachers and the hard work of the many volunteers who organized events like the Christmas Bazaar & Pig Roast, and all the little things that are too many to list! **Thank-you to you ALL!** It is when we stand in the light and love of God *together* that allows us to minister faithfully to each other and our community & world.

Franck, the kids and I wish to also thank the Sessions of NC-St. A's and Knox, as well as many others in both congregations for your continued love, care and support! As we begin a fourth year of ministry together my family and I life up thanksgivings for the privilege of being included in both faith communities.

Ghandi once said, "Live like Jesus did, and the world will listen." I look forward to living as Jesus did alongside the faithful communities of North Caradoc –St. Andrew's and Knox in 2019!

Deep peace and In His Service,

Rev. Shelly

Session Report

2018

Respectfully submitted by Theresa Glithero, Clerk of Session

Session expresses heartfelt thanks to The Rev. Michelle Butterfield-Kocis for her inspiring messages each week and special services and her commitment to the congregation’s faith journey. It is a task that she embraces enthusiastically.

It is with regret that the six-year term of office of elder Angela Osborne and Wayne Gregory was completed. Elder Angela Osborne decided not to extend her term while Wayne Gregory was willing to extend his term. Thank you so much Angela for your diligence to your districts during your term as elder. Her commitment was recognized during a worship service in the fall.

The congregation was asked to nominate potential elders and it is with gratitude that on October fourteenth (October 14th) Grant Corey and Jamie Hayter were ordained, Elizabeth Leitch was inducted and Wayne Gregory was admitted as ruling elders of North Caradoc – St. Andrew’s.

E-News is published on a regular basis. Thank you Rev. Shelly for your work on this publication. This keeps everyone informed of upcoming events at both North Caradoc – St. Andrew’s and Knox, Komoka.

There were six (6) Holy Communion worship services during the year with an average of 44 members and friends coming to the table to be fed. These services were held the first Sunday of Lent, Maundy Thursday, joint worship in July, Worldwide Communion in October, first Sunday in Advent and candlelight Christmas Eve at 11:15 p.m. As well Rev. Shelly and an elder took communion to shut-ins throughout the year.

We congratulate the Rev. Ferenc (Frank) Szatmari, minister at Calvin Presbyterian Church in Kitchener on earning a Doctor of Ministry degree from Knox, College, University of Toronto. The Rev. Szatmari leads the Hungarian speaking worship service at North Caradoc – St. Andrew’s on a regular basis. There were three (3) Holy Communion worship services during the year with an average of twenty (20) members and friends coming to the table to be fed. These were held in May, October and December.

The congregation mourns the passing of Joseph Drabbant, Cathy Dobrenty and Sylvia Hodnett. Family and friends will miss them.

The congregation celebrated the baptism of William Grant Blackburn, son of Erin and Ryan Blackburn and grandson of Grant and Anne Marie Corey. Welcome William.

The Rev. Butterfield-Kocis performed two weddings this past year. Jeff Mendham and Jenna Stewart were married in Stratford in June. Jenna’s parents attend Knox, Komoka. Stephane Gregory and Connie Blair were married in September in Toronto. We wish both newlyweds much happiness.

It was with regret that Gord and Diana McAuslan transferred their membership to Mt. Brydges United Church. It was also with regret that Christin Gillard asked that her membership be removed.

Another very successful Countdown to Christmas bazaar was held in November. Thank you to co-conveners Lily Carrothers and Carol Huston. Fresh cabbage rolls, frozen meat pies, tables full of baking and canning were offered to waiting buyers. These sold out very quickly. The porch signs, lighted Christmas decorations and string art and other crafts were sold to excited recipients. Ticket sale proceeds from the gift baskets were donated to the Caring Cupboard in Mt. Brydges. Thank you to everyone for their ongoing commitment to this fundraiser.

North Caradoc – St. Andrew’s is ‘home’ to many community groups. The ukulele group – CRACKERS – meets once a week as well as yoga participants meeting twice weekly. CRACKERS hosted a concert Saturday November 24th culminating with a hot bowl of soup and crackers and fellowship. All proceeds of the free will offering and donated food was presented to the Caring Cupboard, Mt. Brydges.

A book club is also very active and meets monthly usually in the home of one of the members. The genre of the books varies but all inspire thoughtful discussion.

Session is pleased that new signage was erected inside the church building as well as on the two signs outside – one on the church grounds and the second one on the large sign at the corner of Adelaide Road (#81 highway) and Scotchmere Drive. The signs state that North Caradoc – St. Andrew’s is a safe place where diversity is welcome.

A group of dedicated people forms the Prayer Team. Thank you to the members of the team for this meaningful ministry. However, many in the congregation are honorary team members. Prayer doesn’t only mean intentional prayers. Hugging a friend, taking food to someone in need, helping someone by giving time and energy and other acts of kindness are prayers. Prayer is the voice of love, friendship and genuine caring. North Caradoc – St. Andrew’s is a praying congregation.

Rev. Shelly held a couple of Bible studies throughout the year. The first was a Lenten Bible study entitled ‘Journeys with Celtic Christians’ by Rodney Newman. The second began in the summer, Back Deck study and continued into the fall studying 1 Corinthians using Max Lucado’s book as a guide. There were also Lenten Spirituality activities available to anyone wishing to participate.

North Caradoc – St. Andrew’s hosted a full day Kintail on the Road Culinary Vacation Bible Study for 39 enthusiastic campers August 13-17. Thank you to all the volunteers and the three Kintail leaders – Solis (Lindsay), Pantera (Oswaldo) and Kaede (Darby) making this so enjoyable to the campers. The campers were excited to learn biblical lessons and songs as well as bake. They received their own apron, cookbook, and spatula and learned many songs that I know were sung months after the program finished. Adults were invited to the Friday afternoon culminating program listening to songs learned and taste the many things that were baked.

A potluck supper was held before the Maundy Thursday worship service. There was also a potluck supper early in December to begin the Christmas season. The congregational picnic was held in June. There is never a shortage or variety of dishes presented at any of these events and everything is always yummy.

North Caradoc – St. Andrew’s celebrated its 165th anniversary in May with special music provided by the Amabile Boys Choir ensemble followed by a tasty lunch. A congregational picture was taken thanks to Lauren Huston. The picture of this celebration was submitted to the Presbyterian Connection and was featured in the fall edition. What a good-looking group!

The annual pig and corn roast was held in August at the McGugan farm. This event is a highlight for many congregation and community members. Friendships are renewed and new ones made all the while enjoying the music provided and the tasty food. The organizers and volunteers are to be commended for making this an enjoyable and well-attended event.

Joint worship with Knox, Komoka was held over the summer months – July at Knox, Komoka and August at North Caradoc – St. Andrew’s. As well, on Christmas Sunday (December 23rd) North Caradoc – St. Andrew’s hosted the Knox congregation and on December 30th, Knox hosted the congregation of North Caradoc – St. Andrew’s. These joint worship services provide fellowship opportunities with our sister charge.

Session wishes to thank the many who work tirelessly and share in the leadership of the day-to-day operation of the church. We thank Holy Moly teachers, those who fill the sanctuary with music, those who organize fundraisers and fun activities, those who visit the sick and shut ins, those who provide snacks and clean up after worship during fellowship time, those who ensure ice and snow is removed in the winter and grounds well maintained in the summer, those who keep the sanctuary warm for worship and for the many events held during the week, those who uphold many in prayer, those who prepare electronic and paper bulletins, those who keep the finances in order, those who decorate inside and out and all those who contribute their time and talents in ways too numerous to print. North Caradoc – St. Andrew’s is a very active and vibrant congregation and supports numerous worthwhile causes in the community and world. Session is humbled by the many who serve our Lord willingly and cheerfully without any needed recognition. Each member, whether mentioned or not, is vital to the well-being of North Caradoc – St. Andrew’s providing a safe, welcoming atmosphere for all who enter.

We give thanks to God for His continued presence as we grow in faith and reach out to spread the Word into the community honouring His name. We also express gratitude to the congregation for their ongoing support, faithful attendance and prayers this past year.

Yours in Christ’s service, North Caradoc – St. Andrew’s Session

The Rev. Michelle Butterfield-Kocis

Lily Carrothers

Grant Corey

Theresa Glithero

Wayne Gregory

Peter Grivich

Jamie Hayter

Elizabeth Leitch

Maureen Tomchick

Ladies' Aid Annual Report

2018

Respectively submitted by Carol Huston and Lily Carrothers

We extend our gratitude to all the ladies and gentlemen for their continuing service whenever asked and able and for continued prayer to praise God for the gifts of family, friends and our community of faith.

In 2018 the Ladies served 1 funeral lunch.

We prepared and distributed 13 “goody baskets” for the congregation members who are isolated and unable to attend our services regularly.

A gift basket was also assembled and given to Rev. Shelly Butterfield-Kocis and Family for the work and support given throughout the past year.

There are so many unseen acts of service and kindness offered by many in our church community to others in our local and global communities. We offer prayer for all who reflect God's love in the service to others.

We look forward to donating to some chosen charities in the next year as we reach out to share the gifts given to others in need. These include: Presbyterian Sharing, The Children's Hospital at LHSC, W.R.R.C., Canada Foodgrains Bank, Salvation Army, and the Rotary Club Hospice Fund at SMHA.

Balance Forward January 1 2018		\$4493.51
Bank Fees	\$24.00	
Expenditures	\$265.69	
Donations made	<u>\$200.00</u>	
Total Withdrawals		<u>-\$489.69</u>
	Balance	<u>\$4003.82</u>
	Total Deposits	<u>+\$450.00</u>
December 31 2018 Balance		\$4453.82

Memoriam Bank Account and ‘In Remembrance’ Book Report 2018

Respectively submitted by Brian Huston

Our Memoriam account receives donations made to North Caradoc-St. Andrews in memory of those who have passed away. In 2018, there was a total of \$765.01 in memoriam donations and interest made which were deposited into our Memoriam Account.

The gifts are recorded in the ‘In Remembrance’ Book at the back of the sanctuary. In 2018 no monies from the Memoriam account were dispensed. The balance in the Memoriam Account at December 31, 2018 was \$3,213.10.

The monies in this account are overseen by Session on behalf of the congregation.

Youth Bank Account 2018

Respectively submitted by Brian Huston

Our Youth account contains monies from various fundraising events in the previous years. There were no new deposits in 2018. In 2018, \$1,200 was used from this account to subsidize attendees to Canada Youth 2018 and \$675 towards the NCSA VBS.

The balance in the Youth Account at December 31, 2018 was \$786.69.

The monies in this account are overseen by Session on behalf of the congregation.

Pre Authorized Remittance (PAR) Report 2018

Respectfully submitted Janet Evans

This year we had 17 families taking part in the PAR program. Each year we encourage families to join the PAR program. It 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 longer any need for you to continue with envelopes. There are giving cards in baskets at either front entrance of the church for every PAR member to put on the collection plate each week.

As each New Year begins we hope that members of PAR will also consider increasing their monthly contribution. If you would like to join PAR or if you would like to increase your contribution for 2019 please contact Janet Evans at 519-264-2595.

Board of Managers’ Report

2018

Respectively submitted by Charlotte Gregory

There were few changes this past year. We welcomed Wayne Gregory as a new board member. The remainder of the personnel remained unchanged, including our fantastic minister, Rev. Michelle Butterfield-Kocis. The personnel committee met with the paid personnel and a 1.5% salary increase was approved by the Board and Session.

The board members kept the church in great working condition, doing minor repairs where needed, coordinating maintenance such as snow removal, grass cutting, furnace repairs. The Board also regularly review the Church financial reports.

The annual pig roast was again a great success, with a profit of more than \$3000. It’s always impressive to see the board members organize, other volunteers pitch in and the community come together for this annual event.

New forms developed this year include a new offering envelope and the church use form was finalized. Tax credit for donations was explained, hopefully to encourage people to understand the financial benefits, as they can get up to 40% in refund back on their income tax for eligible donations.

The Board of Managers concentrated their efforts this year in planning for the major repairs needed in the near future. These include repairing the front steps and repairing the bricks. More to come on these projects.

We couldn’t have done it without you. Thank you for your donations, your time and support during 2018. This is the team, the Board of Managers.

- Board Chair: Brian Huston
- Secretary: Charlotte Gregory
- Treasurer: Joanne Grivich
- Members: Dan Walker, Bob Gillies, Wayne Gregory, Peter Grivich, Janet McGugan, Jan Salomons, Darrell McComb

Audit Committee Report

2018

Respectively submitted by Wilma Reath

The financial statements and reports for the year 2018 were examined. There were no errors or discrepancies noted.

The audited was done Jan. 30, 2019 by Sharon Peckham and Wilma Reath

"COUNTDOWN TO CHRISTMAS" BAZAAR**2018***Respectfully submitted Lily Carruthers and Carol Huston and Treasurer Janet Evans*

Our 4th Annual "Countdown to Christmas" Bazaar was held on Saturday November 17, 2018. The acts of fellowship and community service of a tremendously hard working committee, our volunteers, the congregation, and all the visitors to North Caradoc - St. Andrew's created a wonderful day. We thank everyone who participated to make the bazaar such a great success. This year we organized ourselves early to offer workshops for creating crafts to sell. Many thanks to Rev. Shelly and Franck for your hard work to prepare the supplies for the sign building. The workshop evenings in the months before the bazaar allowed us to get in the spirit and to create lasting gifts and decor. The popular cabbage rolls were made by the Hungarian ladies and they were once again sold out in minutes. Thank you to the ladies for donating all proceeds to our total proceeds. The church kitchen was busy with ladies gathering to make frozen meat pies and they are a growing popular item as well. We offered coffee and squares by donation instead of a Chili lunch with many enjoying the calm of a refreshment and treat. It was definitely a beehive of activity in the main hall with many homemade baked items enticing our guests at the Bake table, which is supplied with the help of many from the congregation, and is the mainstay of this event. The timing is perfect for people to pick up just about everything they need for all their Christmas entertaining. The Craft tables filled with hand crafted knit and wood and clay items and plants did quite well and thank you again to all who contributed. Special thanks to Trish Deruiter and helpers for their hard work to create the beautiful festive planters. They were very popular and we hope to have more next year.

Draw tickets for several gift baskets were a well-supported endeavour. There are many excited people to call after the draw is made. There was a wonderful array of items in the baskets and the money from this was donated to "The Caring Cupboard Food Bank" in Mount Brydges. Thank you to all who created and donated such generous items. Our Silent Auction this year had 10 items up for bidding. A special thank you to all who contributed. It means a lot to have such generous donations.

We had the pleasure of having the Ukulele Club perform some Christmas classics for our entertainment this year. We had people stopping and joining in to sing along.

We very much appreciated the young volunteers, who were invited to help in what ever area they were needed. It takes many people to make a successful event and a big THANK YOU goes out to everyone.

It was a pleasure for us to co-convene this event and we would like to say a very appreciation and special thank you to all who have helped to raise funds and offer fellowship for the church and for outreach. We are looking forward to a bigger and better year next time.

Our 2019 "Countdown to Christmas" Bazaar will be held Saturday, November 16, 2019.

2018 Bazaar Financial Report

<u>Comparison</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
General Sales	3066.00	3020.25	3199.55
Cabbage Rolls	705.00	1167.00	570.00
Silent Auction	165.00	345.00	390.00
Lunch Sales	442.00	368.00	0.00
Raffle (to Caring Cupboard)	282.00	371.00	470.00
Donations	290.00	50.00	300.00
Cracker Hymn Sing (Caring Cupboard)			43.00
Free will offering (No lunch 2018)			59.80
Total Sales	\$4950.00	\$5321.25	\$5032.35

Trustees’ Report**2018***Respectively submitted by Maureen Tomchick, Peter Evans and Jan Salomons*

With the rising trend in interest rates and 5 investments maturing during 2018 we were able to increase the combined returns on our investments from 1.91% to 2.56%, an annual increase of \$1 970.

The “Accumulated Approved Transfers”, the balance of “Advancing the Mission Fund” and “Share of the Minister's Manse Allowance” is retained by the Trustees for higher earnings. There was a request for the Trustees to support the operations of the church during 2018 and \$3 500 was transferred leaving a balance of \$7 907.

A note to Special Rate #023. The invested principal dropped from \$51 870 to \$50 000 due to the fact that this was a 3 year compounding investment where only the principal was reinvested and the interest earned deposited in Savings Account #003.

North Caradoc-St. Andrews' Trustees Holdings 2018



Investments

As at December 31, 2017							As at December 31, 2018						
Account Name	Investment	Start Date	Maturing	Interest Rate	Annual Interest	Change	Investment	Start Date	Maturing	Interest Rate	Annual Interest	Change	
Hugh Turner Estate													
60 Month Term 012	\$60,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$1,290.00	\$0.00	\$60,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$1,290.00	\$0.00	
60 Month Term 020	\$40,800.00	May 12, 2013	May 12, 2018	2.30%	\$938.40	\$346.80	\$40,800.00	Aug 10, 2018	Aug 10, 2023	3.15%	\$1,285.20	\$346.80	
Special Rate 018	\$60,000.00	Aug 7, 2015	Aug 7, 2018	1.70%	\$1,020.00	\$660.00	\$60,000.00	Aug 7, 2018	Aug 7, 2020	2.80%	\$1,690.00	\$660.00	
	\$160,800.00			2.02%	\$3,248.40		\$160,800.00			2.65%	\$4,255.20	\$1,006.80	
North Caradoc-St. Andrews													
60 Month Term 013	\$30,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$645.00	\$0.00	\$30,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$645.00	\$0.00	
Special Rate 021	\$20,000.00	Aug 18, 2015	Aug 18, 2018	1.70%	\$340.00	\$220.00	\$20,000.00	Aug 18, 2020	Aug 18, 2020	2.80%	\$560.00	\$220.00	
Special Rate 023	\$51,869.69	Sep 28, 2015	Sep 28, 2018	1.85%	\$959.59	\$440.41	\$50,000.00	Sep 28, 2018	Sep 28, 2020	2.80%	\$1,400.00	\$440.41	
18 Month Term 016	\$45,875.00	Sep 19, 2015	Mar 19, 2018	1.50%	\$685.13	\$304.19	\$46,014.75	Mar 19, 2018	Mar 19, 2020	2.15%	\$989.32	\$304.19	
	\$147,544.69			1.78%	\$2,629.71	\$964.60	\$146,014.75			2.46%	\$3,594.32	\$964.60	
Total	\$308,344.69			1.91%	\$5,878.11	\$1,971.40	\$306,814.75			2.56%	\$7,849.52	\$1,971.40	

All interest earned is deposited in Mainstreet CU Bonus Account #003

High Interest Saving Account		
Account No.	Name	Balance Dec. 31, 2017
Number #003	Mainstreet H. I. Saving	\$25,800.93
		Balance Dec. 31, 2018
		\$29,866.93

Summary		
December 31, 2017	December 31, 2018	H. I. Saving Account #003
H. I. Saving Account #003 Investments		\$29,866.93
Total Trustees		\$306,814.75
		Total Trustees
		\$336,681.68

Designated Amounts Included Above		
December 31, 2017	December 31, 2018	H. I. Saving Account #003
Accumulated Approved Transfers on hold.		\$7,907.61
Designated Gifts		\$30,000.00
		Total Trustees
		\$37,907.61

Summary		
December 31, 2017	December 31, 2018	H. I. Saving Account #003
H. I. Saving Account #003 Investments		\$29,866.93
Total Trustees		\$306,814.75
		Total Trustees
		\$336,681.68

Financial documents for 2019 Annual Congregational Meeting of North Caradoc – St. Andrew’s Presbyterian Church

February 24 2019

- 1 Profit and Loss statement of 2018
- 2 Account Balances December 2018

FINANCIAL STATEMENT FOR 2018		Page 1	
		Jan - Dec 17	Jan - Dec 18
Ordinary Income/Expense			
Income			
GENERAL INCOME			
	BUDGET	83,371.99	86,866.35
	LOOSE COLLECTION	3,694.50	1,949.01
	HUNGARIAN CONGREGATION	3,435.00	4,000.00
	VBS	0.00	1,000.00
	Total GENERAL INCOME	90,501.49	93,815.36
DESIGNATED INCOME			
	LADIES AID	850.00	450.00
	PRESBYTERIANS SHARING	600.00	600.00
	PWS&D SPECIAL PROJECT 1	575.00	545.00
	PWS&D SPECIAL PROJECT 2	2,140.00	0.00
	PWS & D	20.00	300.00
	WMS	14.66	0.00
	MEMORIAM	5,713.00	758.00
	Total DESIGNATED INCOME	9,912.66	2,653.00
OTHER INCOME			
	BUILDING USE	0.00	3,115.75
	INTEREST - INCLUDING T5'S	120.06	123.28
	RELATED BUSINESS/ACTIVITIES	10,240.62	8,904.00
	Total OTHER INCOME	10,360.68	12,143.03
	Total Income	110,774.83	108,611.39

FINANCIAL STATEMENT FOR 2018		Page 2	
		Jan - Dec 17	Jan - Dec 18
Expense			
MISSION & OUTREACH			
OUTREACH MISSIONS		485.32	513.00
BENEVOLENT OUTREACH		0.00	488.97
PRESBYTERIAN CHURCH IN CANADA			
PWS&D SPECIAL PROJECT 1		575.00	545.00
PWS&D SPECIAL PROJECT 2		2,140.00	0.00
PWS & D - GENERAL		20.00	300.00
PRESBYTERIANS SHARING		5,000.00	6,000.00
Total PRESBYTERIAN CHURCH IN CANADA		7,735.00	6,845.00
Total MISSION & OUTREACH		8,220.32	7,846.97
CHRISTIAN EDUCATION			
BIBLE STUDY		364.95	172.12
YOUTH & CHILDREN'S MINISTRY		1,199.52	3,661.01
Total CHRISTIAN EDUCATION		1,564.47	3,833.13
WORSHIP			
SERVICE SUPPLIES		140.10	140.35
HUNGARIAN SERVICES		1,800.00	2,400.00
Total WORSHIP		1,940.10	2,540.35
PERSONNEL			
STIPEND		33,262.82	33,761.42
HOUSING/UTILITIES		11,250.00	11,418.74
TRAVEL		461.28	461.20
CPP CO.		1,554.91	1,572.23
EI CO.		650.93	901.15
HEALTH & DENTAL EMP		3,610.27	3,291.89
BOOK ALLOWANCE		24.19	153.00
PULPIT SUPPLY		894.60	667.53
PULPIT SUPPLY MILEAGE		268.00	128.01
ORGAN SUPPLY		0.00	591.76
BOOKKEEPING		3,045.12	3,091.20
CUSTODIAN SERVICES		4,147.60	4,413.80
ORGANIST		50.00	0.00
CHOIR DIRECTOR		6,195.45	5,825.00
GUEST MUSIC		200.00	450.00
CONGREGATION PENSION 5%		4,670.15	4,654.50
WSIB		463.09	447.20
Total PERSONNEL		70,748.41	71,828.63

FINANCIAL STATEMENT FOR 2018		Page 3	
		Jan - Dec 17	Jan - Dec 18
PROPERTY			
	REPAIRS & MAINTENANCE	11,900.83	4,814.48
	HYDRO	2,605.59	2,325.04
	HEAT	4,089.94	5,209.95
	Total PROPERTY	18,596.36	12,349.47
GENERAL & ADMINISTRATION			
	PRESBYTERY DUES	2,393.45	2,524.14
	BANK CHARGES	132.00	148.50
	TELEPHONE	723.44	785.57
	INTERNET	598.06	565.92
	INSURANCE	3,528.20	3,718.66
	ADVERTISING	202.66	0.00
	CATERING/KITCHEN	356.68	215.89
	OFFICE SUPPLIES	2,375.95	1,207.12
	PRINTED MAT'L	16.14	0.00
	SUBSCRIPTION	358.55	370.41
	MISCELLANEOUS	997.01	30.27
	Total GENERAL & ADMINISTRATION	11,682.14	9,566.48
OTHER EXPENSES			
	FELLOWSHIP	0.00	414.72
	SESSION FUND	0.00	17.65
	RELATED BUSINESS/ACTIVITIES	1,068.31	1,042.93
	Total OTHER EXPENSES	1,068.31	1,475.30
	Total Expense	113,820.11	109,440.33
	Net Ordinary Income	-3,045.28	-828.94
Other Income/Expense			
	Other Expense		
OTHER DISBURSEMENTS			
	LADIES AID	850.00	450.00
	Total OTHER DISBURSEMENTS	850.00	450.00
	Total Other Expense	850.00	450.00
	Net Other Income	-850.00	-450.00
	Net Income	-3,895.28	-1,278.94

ACCOUNT BALANCES			
			31 Dec 18
	Chequing/Savings		
	TRUSTEES		
	Trustee Investments	336,681.68	
	Total TRUSTEES	336,681.68	
	Sydenham General 0025911-911	19,721.47	
	Operating Reserve	3,549.93	
	Sydenham Youth 0025911-913	786.69	
	Sydenham Memorium 0025911-914	3,213.10	
	Total Chequing/Savings	363,952.87	
	Other Current Assets		
	Member/Patronage Shares	973.27	
	Due to the Hugh Turner Estate	-160,800.00	
	Total Other Current Assets	-159,826.73	
	Total Current Assets	204,126.14	
	TOTAL ASSETS	204,126.14	

We're learning to trust and obey God on this Messy Church journey. Through creativity, hospitality and celebration, all ages are given opportunities to come closer to God and experience his amazing love in Jesus.

Messy Church committee,
Lucknow Presbyterian Church, ON



I think it's important for us to come together and meet other Presbyterian youth. I feel like it strengthens my faith and it gives me more enthusiasm. CY is really an opportunity to come back to God and to spend time with people who are as serious about Christianity and God as I am.

Canada Youth participant

I had the opportunity to work with six churches – two of which are two-point charges. It was a growing experience for me in so many ways. Learning what it means to be in full-ordained ministry has helped me reaffirm my faith in God's calling for me to serve as an ordained minister of Word and Sacrament, and has also helped me to regain a sense of empowerment and fulfillment. This program has affirmed my call to ministry.

Enjei Achah, student minister,
Presbytery of Edmonton-Lakeland



You have to give someone the opportunity. It's a great opportunity to get back into the work force. I've learned that I'm capable of having a job again.

Suzy, kitchen staff,
The Raw Carrot Soup
Enterprise





Presbyterians Sharing

2018 Highlights



- **Letters were sent** to the Government of Canada on the opioid crisis, the prohibition of nuclear weapons, and to harmonize Canada's laws with the United Nations Declaration on the Rights of Indigenous Peoples.
- **Archives** serves over 3,000 individuals each year with its collection of 40,000 photographs and 4 million pages of records. An online exhibit on Residential Schools was launched in 2018.
- The PCC **hosts and supports** over 320 websites on behalf of congregations, specialized ministries, camps, presbyteries and more.
- 227 commissioners, 3 student delegates and 18 youth delegates from across the country gathered and made decisions at the **144th General Assembly** in June.

- **Canadian Ministries** gave 28 grants worth \$1,254,194 to support ministries across Canada.
- **International Ministries** supported 15 mission staff and 9 leadership development students. 2 young adults were sent for short-term mission placements – Amy Zavitz to Israel/Palestine and Stephanie Chunoo to Kalunba in Budapest, Hungary. \$309,850 supported partners in Bible translation, Christian education, leadership development, theological education and evangelism.
- The **Presbyterian Connection** newspaper has a distribution of 16,500 and growing; the PCCConnect e-newsletter reaches 2,050 subscribers and the PCC's Facebook page has 2,438 fans.
- **Canada Youth** brought together 365 participants with representatives from each synod. 18 international youth from Ghana, Taiwan, Malawi and Lebanon were also welcomed into the community.
- **The Guidance Conference** supported 14 ministry candidates; 15 students graduated from our theological colleges and 13 ministers were ordained and placed into ministries. \$2,765 was awarded in Continuing Education grants.



Thank you
for your support!

50 Wynford Dr.
Toronto, ON M3C 1J7
presbyterian.ca

