

A MESSAGE FROM THE INTERIM MODERATOR

Dear Friends,

In the midst of this most unusual year, we have been gathering each week online for worship. During our virtual time together our journey in God's Word has taken us through the books of James, 1 John, Ruth, and Proverbs. We also spent time looking at the Beatitudes. Briefly summarizing some of what we covered, in Proverbs, Solomon, encouraged us to passionately pursue wisdom that is grounded in God in order that we may live a prosperous life. This wisdom that Solomon describes can be defined as a respect for God that leads us to pursue righteousness, hard work, self control, Godly admonition, and enhanced people skills.

Turning to the Beatitudes, we learned that they could be considered as a constitution or a charter of rights for the church. Mirroring the Ten Commandments, these nine promises were to form the spiritual, moral, economic, scientific, and cultural basis for the kingdom of God, which God would build by transforming His people from the inside out.

Looking at the book of James, it describes James' prayer for the church, that we would know the living Christ, not just as a doctrine, but as a person, as the truest and most loyal of friends. James prays that the strength of this friendship would draw us into Christ's service, where we follow in his footsteps, laying down our lives in the service of others, for the glory of God, no matter what the cost. For it is in following this path that we will draw nearer to our God. And it is on this path that we will partake in the glorious redemptive plans of God. And it is on this path that we will build for ourselves a storehouse of treasure in heaven.

In our exploration of 1 John, we discovered that God is light, God is love, and that God is life. This is the essence of God which we now possess through Jesus Christ. As a result, the light of God that we possess allows us to safely navigate our way through this world, the love of God within us empowers us to love in a selfless manner, and together the light and love of God within us produces abundant life.

Finally, in the book of Ruth we heard the story of Boaz, the Kinsman Redeemer, who redeems Ruth by taking her from loneliness to love, from poverty to wealth, from despair to hope, and from being childless to being a mother in a way that foreshadows the redemptive work of Christ.

These are the lessons and stories that we covered in 2020. And their continuation is found in the pages of this annual report. In other words, the following pages testify to how God is still at work in our midst strengthening His people for service, like in the days of James and John, and like in the days of Ruth. Therefore, be encouraged as you read the following stories of what God is doing in our midst and let us enter 2021 confident that with God's help we will prevail even as we are confronted with challenging circumstances.

Blessings,



Rev. Paul Sakasov

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ANNUAL CONGREGATIONAL MEETING – TBD, 2021 AGENDA

Opening Devotions

Motion to appoint Chairperson

Motion to appoint Secretary

Minutes of the February 16, 2020 Annual Meeting be adopted as printed

Business Arising from the February 16, 2020 Annual Meeting

Approval of Agenda as printed or amended.

In Memoriam - A Minute's Silence and Prayer

Motion to receive the reports as printed.

(Reports will be viewed individually with an opportunity to address them.)

Motion to accept reports as printed or amended.

New Business

Session:

Allocation for 2021 as presented by Session:

Presbyterian Sharing Target: \$7,500.00

Board of Managers:

1. What's been done? And what is there to do?
2. Budget
3. Restoration projects

Courtesies

Adjournment

Date of Next Annual Meeting: Feb. 20, 2022

Closing Prayer / Benediction

MINUTES ANNUAL CONGREGATIONAL MEETING FEBRUARY 16, 2020

The annual meeting of Knox Presbyterian Church, Tiverton was held on Sunday February 16, 2020 following worship and lunch. There were 33 members/adherents present.

George Potter opened the meeting with devotions and prayer. Motion by Rosemary Grover, seconded by Ken Young to appoint George Potter as chairperson of the meeting. Motion carried.

Motion by Lillian Leggett, seconded by Dianne MacArthur to appoint Rosemary Grover as Secretary of the meeting. Motion carried.

Motion by Dean Thompson, seconded by Alex Duthie to allow any adherents present permission to vote. Motion carried.

Motion by Carolyn Hamilton, seconded by Fred Lewis to accept the minutes of the February 17, 2019 Annual meeting as printed and distributed. Motion carried.

Motion by Carolyn Hamilton, seconded by Ken Young to accept the minutes of the Sunday October 27, 2019 Congregational meeting as printed and distributed. Motion carried.

Motion by Carol Love, seconded by Don Manary to accept the agenda as printed. Motion carried.

A moment of silence, followed by a prayer was held in memory of those who passed away in 2019. All the names which were read are listed on page 13.

Motion by Ken Young, seconded by Lillian Leggett to receive all the reports (except the 2020 budget) as printed in the Annual report. Motion carried.

KIRK SESSION REPORT (pages 8-9). No comments.

SESSION COMMITTEES AND RESPONSIBILITIES (pages 10-12) were reviewed. It was mentioned that some changes will be made in 2020 with the addition of new session members.

CELEBRATIONS IN THE LIFE OF THE CHURCH (page 13).

REVIEWERS REPORT (page 14). No Comments.

NOMINATING COMMITTEE REPORT (page 14). Ken Young mentioned that Barry Blackett has been nominated to be a new Board of Managers member. St. Paul's Board members Dean Thompson and Jeff Simpson have joined the Knox Board of Managers. Cliff Brown is resigning.

FLOWER AND DECORATION COMMITTEE REPORT (page 14). It was mentioned that if someone would like to place flowers in the sanctuary on a particular Sunday to please inform the committee.

BOARD OF MANAGERS REPORT (page 15). No comments.

FOOD BANK REPORT (page 16). No Comments.

ROLL CLERKS REPORT (page 16). It was mentioned that Stan Eby and Alex Duthie are reviewing the roll.

MENS'S GROUP REPORT (page 17). No further comments.

TRUSTEE REPORT (page 17). It was mentioned that the new church sign be added to the insurance policy.

SUNDAY SCHOOL REPORT AND FINANCIAL STATEMENT (page 18). No comments.

COOKIE WALK REPORT (page 19). No further comments.

MACLENNAN AUXILIARY WOMEN'S MISSIONARY STATEMENT & FINANCIAL STATEMENT (pages 19-20). No further comments.

KNOX CHOIR REPORT & FINANCIAL STATEMENT (page 21). No comments.

FOOD GRAINS BANK REPORT (page 22). Fred Lewis mentioned that he had not received a financial statement from Teeswater Crop Share for 2019.

WHITE GIFT SUNDAY REPORT (page 22). Some discussion held about what is good to donate especially for teenagers, suggestion of gift cards.

KNOX AUXILIARY REPORT AND FINANCIAL STATEMENT (page 22-23). Rosemary Grover mentioned that new members are welcome. She also thanked Don MacArthur, Norm Dobson, Don Manary, Doc Roppel, Barry Blackett, Murray Munro and Irv Kennedy for all the work painting and putting down the new flooring in the kitchen.

CHURCH SUPPER REPORTS (page 24). It was mentioned the Summer supper will be held the second Tuesday in July, the Fall supper the first Tuesday in November.

KNOX NEW YOUTH CULTURAL CRUSH IN CHRIST REPORT AND FINANCIAL STATEMENT (page 25). No further comments.

FELLOWSHIP COMMITTEE REPORT (page 26). It was suggested that maybe the real coffee cups could be used instead of styrofoam cups. Reminder the plastic glasses are recyclable.

BEQUESTS (page 26). New addition to the Annual report.

KNOX CHURCH FUNDS (page 27-28). These pages explain the various church funds.

MEMORIAL RENOVATION FUND (page 29). No Further comments.

OUTREACH REPORT (page 30). Total disbursements should read \$200, not \$150. The large print of Our Daily Bread was preferred by most in attendance.

LUELLA JUNE MACKENZIE TRUST FUND (page 30). No comments.

JOHN H. MACKENZIE BUILDING TRUST FUND (page 31). No discussion.

HUGHES MACKELLAR FUND (page 32). No comments.

SHARING REPORT (page 33). No comments.

GRANT HELM FUND (page 33). No comments.

LOCAL FUND STATEMENT (page 34). A question was asked as to what the staff training was for. Motion by Alex Duthie, seconded by Cliff Brown to accept all the reports as presented and reviewed and amended. Motion carried.

The 2020 budget (page 35) which is prepared by the Board of Managers and approved by Session was reviewed. Motion by Carolyn Hamilton, seconded by Ken Young to accept the 2020 Budget as printed. Motion carried. A church member asked that when printing the budget if only the actual amounts spent from previous years be included, not what was budgeted for that year. Gladys Munro mentioned that the budget numbers are important when the books are reviewed.

NEW BUSINESS: Motion by George Potter, seconded by Don Manary to accept the target of \$7500 for Presbyterian Sharing as recommended by Session. Motion carried.

BOARD OF MANAGERS: Carolyn mentioned that the total cost for the new piano was \$4,972.00. Carolyn mentioned that the elevator would sometime in the future need an upgrade (the control panel needs to be replaced). At present the elevator is working fine and the Board of Managers are hesitant to do the upgrades now. An estimated cost to repair the elevator is \$17,600 plus any other additional costs. The Board of Mangers is looking into grants from The Presbyterian Church in Canada. A motion by Carolyn Hamilton, seconded by Don Manary to put \$25,000 in reserve between the John H. MacKenzie Building Trust Fund and the Memorial Renovation Fund which can be used to repair the elevator whenever it is needed. Motion carried.

Carolyn Hamilton mentioned that the Board of Managers would like to install central air conditioning in the manse. A motion was made by Carolyn Hamilton, seconded by Alex Duthie to spend up to \$12,000 for central air and possibly a new propane furnace. Motion carried.

Motion by Ken Young, seconded by Carolyn Hamilton that the Treasurer be allowed to borrow money for the Operating Account from the Memorial Renovation Fund if needed at no interest. Motion carried.

COURTESIES (page 9). George Potter extended a big thank you to all those who work within in the church. Thank you to Eldon Roppel for 45 years of service a janitor.

Since there was no further business, motion by Alex Duthie, seconded by Dean Thompson to adjourn the meeting.

Minutes taken by Rosemary Grover

CELEBRATIONS IN THE LIFE OF OUR CHURCH

IN MEMORIAM – THE CELEBRATION OF LIFE

In my Father's house there are many dwelling places. If it were not so, would I have told you that I go to prepare a place for you? John 14:2

Rev. John Fortier

Marianne Greer

Glenn Lampman

Nancy Lippert

Carol MacKenzie

Lawrence SurrIDGE

John Teskey

John Ward

Marie Wilson

BAPTISMS

MARRIAGES

Two are better than one, because they have a good reward for their toil. Ecclesiastes 4:9

THE KIRK-SESSION REPORT - 2020

The Kirk-Session Officers & Members

Interim Moderator – Rev. Paul Sakasov

Session Clerk – George Potter 2015

Roll Clerk – Alex Duthie - 2011

Representative Elder -Eleanor Thompson 2015, Alternate, Gerda Roppel - 2011

Members – Rick Alexander 2015, Norman Dobson 2005, Steve Eby 2008, Rosemary Grover 2015, Blair Kempers 2018, Lillian Leggett 2001, Fred Lewis 2013, Heidi Pasley 2013, Gerda Roppel 2011, Eileen Simpson 2008, Eleanor Thompson 2015.

Non-active Elders – Eileen Alexander, Stan Eby, Heather Catto, Merv Catto, Alex Duthie, Mary Duthie, Burton Eskrick, Neil MacKinnon, Bob McCullouch, Mynona Paige, Wendy Parry, Tom Scott, Robert Wilson

The Kirk-Session met in January and made plans to re-evaluate Knox Church Session focus, duties and objectives with the combined members of Knox and St. Paul's working together. Those plans were never acted upon as a result of the resignation of the Reverend David Chang and the limitations of Covid-19. In May the Reverend Paul Sakasov became our Interim Moderator providing us with the knowledge and ability to navigate these troubled times. In all, Session met five times in regular Session and we met once with the Board of Managers in a joint meeting. The Sacrament of Holy Communion was celebrated once at Knox Church Tiverton. In 2020 one issue of Knox News was sent to members and adherents who have email, a dozen copies were sent by regular mail and copies were delivered to Tiverton Park Manor. The last Sunday of the month remains Grocery Sunday but the much needed food items and monetary donations to the Kincardine Food Bank also was interrupted by the pandemic, though some people continued to contribute through other means.

In May our Mission Committee was unable to work with the Food Grains bank in our usual manner and again some people found ways to contribute in support of this Mission.

The following are a list of our usual events that were cancelled this year in response to Covid-19:

Our outdoor Service and Congregational picnic

Our Anniversary Service

Sunday School lunch to raise funds for Sleeping Children around the World

The Service of Memories

The Advent Season candle-lighting

December White Gift Sunday did not take place but some members made monetary donations to the Tiverton Lions Christmas Gift Card Hamper

Our Christmas Eve candle lighting Service

It is with humility that we acknowledge the many people who faithfully share in the responsibilities within our Church and congregation as we continue to worship and serve our Lord. It takes many people working together to make Knox Tiverton a wonderful place to enjoy worship and fellowship. This faithfulness and dedication is even more evident during difficult times.

While it is not reasonable to thank everyone individually there are some we must acknowledge:
Thanks to Nancy Alexander, Judy Thompson, Blair Kempers, for their work with our young people.
Thanks to Cheryl Cottrill for preparing the Knox News in 2020.
Thanks to Heidi Pasley for her work on the Church Website and our Annual Report.
Thanks to Eileen Simpson for her work with Sunday bulletins and the electronic sign.
Special thanks are also extended to Chuck Exel and Gerda Roppel and others who enhanced our place of worship with flowers and tasteful decorations throughout the seasons of the year.
We thank Cora Lee Dobson and Gladys Munro for their work as envelope secretary and treasurer.
We appreciate the work done by Eldon Roppel in providing us with a clean and tidy Church.
We also thank the Board of Managers for their wise management of our business affairs.
Our sincere thanks to Reverend Paul Sakasov our Interim Moderator for his steady hand in helping us to put together our church profile and keep Session working during difficult circumstances.

The Session recommends to the congregation that our target for *Presbyterians Sharing* for the year 2021 be \$7,500.00.

George Potter - Clerk of Session

KIRK SESSION COMMITTEES & RESPONSIBILITIES FOR 2021

Committees report to Session and are responsible to Session.

All Session members will be asked to share in a committee responsibility.

Committees work independently within their area of responsibility for routine jobs.

The first named is the Committee Convener who calls Committee meetings when necessary and presents information and recommendations to Session.

Note: This list of committee duties is now 2 years out of date and due for a major update to include all members of Session. This is one of the many things that were planned for 2020 that did not happen.

Session Executive:

To act on behalf of the Kirk Session in crisis situations or on emergent matters between regular meetings. Any decisions made must then be homologated at the next Session meeting.

To meet with the minister in consultation and reconciliation in matters of conflict within the congregation.

George Potter, Lillian Leggett, Rosemary Grover

Finance and Maintenance:

The liaison person between the Board of Managers and the Kirk Session.

To report regularly to the Kirk Session on the financial accounts of the congregation.

To report regularly to the Kirk Session on the Board of Manager's meetings.

To take to the Board concerns of the Kirk Session in regard to finances, building and property.

Rosemary Grover

Christian Education:

To co-ordinate the Christian Education programs of the congregation.

Session Liaison: **Blair Kempers**

Sunday School- Nancy Alexander, Judy Thompson and Blair Kempers.

Cradle Roll (0-2 years): **Heidi Pasley**

Youth Group (New Youth Cultural Crush in Christ)

To consult with the Minister in the planning, organizing, developing and overseeing programs/events such as after school programs, Easter party and Christmas events that offer education and fellowship to youth.

Rev. David, Sunday School Teachers (assistance may be called upon from Anne Gratto, Heather Kempers, Dylan Young, Ken Young to participate in events)

Worship & Mission Committee:

To consult with the Minister to plan and oversee Sunday morning services, led by laity, especially during an emergency absence of the Minister or in case of cancellation of scheduled pulpit supply.

To plan, organize, and participate in the Annual Anniversary Services, Memorial Service, Christmas Eve Candlelight Service and World Day of Communion.

To develop and encourage programs/events that offer fellowship and worship to the greater community.

To provide information to individuals or groups who wish to make Lasting Gifts.

Rev. David, Gerda Roppel, George Potter, Lillian Leggett, Alex Duthie, Rosemary Grover, and Dylan Young.

Crop Share Sunday – Fred Lewis, Burton Eskrick and Don Manary

Congregational Life:

To work with the minister in planning congregational activities and fund raising events.

Congregational Picnic - food, beverages, games etc. – Ken Young

Mother's Day flowers –

Father's Day Cookies –

Flowers for New Members and Baptisms –

Service of Memories- flowers/candles, set-up –

Candles for Christmas Eve Service –

Fund Raisers: Cookie Walk – Lee-Anne Lehman

Service Preparation (Communion and Baptism):

To arrange the Elders for distribution of the Elements.

To prepare the Table, arrange for distribution of the Elements, the cleaning and storing of the Communion Vessels.

To prepare Elements for Communion services at Tiverton Park Manor.

To assist the Minister and candidates in preparing for and administering Baptism with the Worship & Mission Committee as needed.

To see that all necessary baptismal equipment and facilities are available and ready prior to each Baptismal service.

To see that towels, if needed, are ready and everything in order prior to the Baptismal service.

To prepare Baptism Certificates and keep record book updated.

Rev. David, Alex Duthie, George Potter, Lillian Leggett

Pastoral Care Committee:

To visit with the Minister, phone, contact and keep track of members/adherents who are shut-in, ill or those who just need a friendly call, usually about once a month.

To maintain contact with members/adherents for communication and pastoral care.

To develop and encourage programs within Knox Church that offer care, compassion and hope to the greater community.

Rev. David, and all Elders for those who are under their care.

Fellowship Committee:

To arrange fellowship times (Coffee Hour etc.).

Rosemary Grover, George Potter and Gerda Roppel.

Knox News and Webpage:

A newsletter designed to keep all members and adherents aware of happenings within our own congregation and the larger church. To update the webpage.

Rev. David Chang, Cheryl Cottrill, Heidi Pasley and George Potter

Bulletin Secretary:

To work with the minister on a weekly basis to compose a Worship Bulletin outlining the steps of worship as well as current happenings of our congregation and the community.

Rev. David Chang, Eileen Simpson,

Care Cards:

Sympathy cards from the Session to be sent on behalf of the congregation.

First, to any member or adherent on the death of an immediate family member (parent, child, spouse).

Second, to family on death of member or adherent.

Lillian Leggett and Eleanor Thompson

Facility Reservations:

To co-ordinate the reservation of the building by different community groups, and to ensure that all groups are aware of, and have signed, the Church Facility agreement.

Rev. David Chang, Heather and John Hunter and Rosemary Grover.

Communication Care and Support Committee:

To discuss wages and job satisfaction with the Minister and the Music Director. This committee should periodically meet with the Minister and the Music Director establishing a friendly interchange of support and concerns.

Rosemary Grover, Lillian Leggett and Stan Eby

REVIEWERS REPORT - 2020

We commend the work done by your envelope, general fund and other treasurers in keeping excellent record of the church finances.

We have examined the financial records of the various committees and groups within Knox Presbyterian Church, Tiverton, Ontario and believe, based on the information provided, that these Financial reports accurately reflect the finances of these groups as at December 31, 2020.

It is noted that the review of the overall financial records of Knox Presbyterian Church Tiverton have not been performed for 2020 due to Covid-19 restrictions. These reports are inserted in the 2020 Annual Report as “unreviewed”.

Respectfully submitted by Joan Dent and Dianne MacArthur

NOMINATING COMMITTEE REPORT FOR 2021

The nominating committee recommends the following for slate of officers for Knox Church Tiverton for 2021:

Board of Trustees: Lillian Leggett, Don MacArthur, Heather Kempers

Board of Managers: Cora Lee Dobson, Rosemary Grover, Ken Young, Blair Kempers, Lorrie Alexander, Lorna Hutton, Dylan Young, Jeff Simpson, Dean Thompson, Barry Blackett, Carol Love, Don MacArthur & Treasurer – Gladys Munro

Auditors for 2020 Financial Reports: Joan Dent, Dianne MacArthur

Sanctuary Committee: Chuck Exel, Gerda Roppel

Knox News Letter: Cheryl Cottrill

Submitted by: George Potter, Rick Alexander & Carolyn Hamilton

FELLOWSHIP COMMITTEE REPORT - 2020

The Fellowship Committee serves coffee, tea and juice on the last Sunday of the month. This year this was only done twice, Sunday January 26 and Sunday February 23, because of the Covid 19 pandemic. After the Amalgamation service on Sunday January 12 the congregation supplied a pot luck supper. A finger food lunch was provided by the congregation before the Annual meeting on February 16. Thank you to those who donate cookies or squares for the coffee times. Thank you to those that assist with the preparation and serving the coffee and tea.

Submitted by Rosemary Grover

BOARD OF MANAGERS REPORT - 2020

Wow, it has been quite a year for everyone. COVID, Rev. David moving on to become Chaplin with the Armed Forces, no church services, no fundraisers, no meetings, no getting together in person for everyone. We have all had to find new ways to accomplish our goals.

Gladys our treasurer applied for and received the subsidy offered by the government to help salaries at the church. Gladys has kept a close eye on our finances and kept the Board of Managers informed each month with her report. I thank her so much for all she had done and continues to do.

We are quite fortunate to have such a caring church family. I have received many compliments this year about how nice the outside landscaping at the church looks. This shows how much we care about our church. Thanks a bunch to our hardworking volunteers, June Slessor, Cora Lee Dobson, Carol Love, Lorrie Alexander, Sandra Smith and Linda & Barry Blackett for all their work. We are fortunate to have so many wonderful gardeners willing to share their talents. Thanks to Dylan Young for keeping the lawn cut and looking nice all summer.

I would like to thank Don MacArthur, Norm Dobson & Doc Roppel for the work they have done on installing a French drain, replacing cement sections in the sidewalk, painting the entrance doors at the parking lot and probably a bunch more jobs that we don't know about. We are fortunate to have such a talented church family.

The manse, of course is empty at the moment, but is checked daily by our caretaker Eldon Roppel, who also checks the church daily. We thank him for doing this and letting us know if anything is amiss. New closet doors were installed on all the upstairs closets in January, replacing the older metal ones. The new furnace that was discussed and approved at last year's annual meeting will be installed once things are back to normal. The hook up to Natural Gas is all set up. It was decided at the December board meeting to look into renting the manse since it will probably be empty for an extended period of time. Cora Lee headed up the committee to look into renting and has enlisted Huron Shores Coast properties to oversee the rental. The manse is now furnished and ready to rent. Thank you to Cora Lee & Norm Dobson, Carol Love, Dianne and Don MacArthur, Lorrie Alexander, Rosemary Grover & the Hall and William families in getting the manse ready to rent. Thanks also to other members of the congregation for your donations.

Not having any fundraisers such as Church Suppers, Yard Sale, Cookie Walk etc., does show in our bottom line for meeting expenses. We are blessed to have money from donations, and these events in the past to help meet our expenses that we have no direct control over. To make things easier for people who would like to keep up with their donations we have added e-transfer as a way to donate. E-Transfers can be sent to cldobson@bmts.com, with a follow-up email as to which area you would like your money to go. The PAR system, which allows your donation to come directly from your bank account every month, is a real benefit at times like this when we are unable to meet in person at church.

We continue to have faith in God that he will lead us in the right direction as we struggle with all the changes that COVID has presented to us. We have faith that in the coming year we will once again be able to resume church services and other events to share in fellowship & friendship.

Carolyn Hamilton, Chairperson - Board of Managers

FLOWER AND DECORATING COMMITTEE REPORT - 2020

As with so many committee reports, there is little to communicate due to the shutdown. We did not need to purchase many flowers, so expenses were minimal.. I must say that it was disappointing not to be busy with the seasonal changes, but that was the way it was. I would like to thank Rosemary Grover, Carol Love and Gerda Roppel for their help in taking down the decorations in January. It was a strange year, and it is our prayer that the congregation will remain free from the virus and we will be worshipping together again.

Submitted by: Chuck Exel

MEN'S GROUP REPORT - 2020

The Men's Group prepares and serves Soup and a Bun lunches on the third Monday of the month during the winter months. We prepared and served Soup and a Bun lunch twice in 2020.

All further lunches and activities were cancelled in March due to Covid-19 restrictions.

The following table shows the income and distributions of the Men's Group in 2020.

Item	Income	Expenses	Balance
Balance on hand Jan 1, 2020			\$1,477.67
Donations in 2020	\$976		\$2,453.67
Food costs in 2020		\$234.00	\$2,219.67
To MRF in memory of Ken Hendry		\$500.00	\$1,719.67
Balance on hand Dec. 31, 2020			\$1,719.67

The Men's Group appreciates the workers that prepare and serve meals and help with our other activities. We thank the people in the church and community for your support during the past year and we look forward to a return to normal times.

Submitted by George Potter

WHITE GIFT SUNDAY REPORT - 2020

Because of the Covid 19 pandemic White Gift Sunday did not take place in person. But the congregation helped the Tiverton Lions Christmas Gift Card Hamper programme by donating \$975 and one \$50 gift card. With the help from the congregation and community there were 26 Gift card Hampers given out helping over 70 people to have a better Christmas. The Tiverton Lions Club is very grateful for the support every year from Knox Church.

Submitted by Rosemary Grover

FOOD BANK REPORT - 2020

Our Church started the Kincardine Food Bank program in January 2011.

We thank everyone who contributed to the 2020 Food Bank.

Items/Year	2014	2015	2016	2017	2018	2019	2020
Food Items	518	510	445	330	426	468	57
Personal Items . .	12	29	33	15	44	10	1
Money.	\$ 1,579	\$2,435	\$ 1,341	\$ 1,360	\$2,144	\$2,420	\$425

Note: Because Covid-19 caused our church to close for 10-months, the above amounts reflect only the months of January & February.

Submitted by Alex Duthie

ROLL CLERK'S REPORT - 2020

	2015	2016	2017	2018	2019	2020
Active Roll Members	177	174	163	151	149	148
Roll Members on Mail List	28	27	30	36	35	35
Total Roll Members	205	201	193	187	184	183
Other Statistics, Spouses	40	39	40	32	37	36
Adherents	83	88	88	84	88	89
Households	201	206	200	191	196	195
Members, Spouses & Adherents	328	328	321	308	309	307

Notes: 1. We were deeply sorry to lose Marie Wilson from our Roll who died in 2020.

2. In 2021, the Session is creating a new Roll, combining the Knox members with the St. Paul's members.

Communion Record for 2020

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020
Qty	6	7	6	6	5	4	4	4	1
High	96	79	71	61	59	62	58	67	54
Low	61	54	58	48	48	22	48	51	54
Average	79	70	62	54	54	47	51	60	54

Note: We only had one Communion in 2020, in January.

Submitted by: Alex Duthie, Roll Clerk

KNOX CHURCH CHOIR REPORT - 2020

This has largely been an "unsung" year. Rehearsals stopped in mid-January when our music director went on holiday. We continued to lead congregational singing until services were suspended due to the COVID-19 virus.

We would like to thank Helen McKenzie for her time as acting music director while Yoomi was away. It was greatly appreciated.

KNOX CHURCH CHOIR FINANCIAL STATEMENT - 2020

There has been no activity in the choir financial account this year.

Closing balance 2019 - \$517.03

Closing balance 2020 - \$517.03

No requests from the Hughes - McKeller Fund for future expenses.

Respectfully submitted by Joan Dent

MacLENNAN AUXILIARY WOMEN'S MISSIONARY SOCIETY - 2020

The W.M.S. began the year with a New Year's service. We had a special meeting to plan our meetings and activities for the year. We met again in February and March and by mid-March our world had changed. Health units and others were asking us to employ certain protocols to help contain the spread of COVID-19. During that time the W.M.S. sent a monetary donation to the Kincardine Food bank as well as the paper products collected the first few Sundays in March to the Women's House.

Our next meeting was on December 9th. On that date at 1:00 PM the National W.M.S. President had arranged a zoom Christmas program that we were able to watch at our meeting. Following the presentation, we enjoyed worship and fellowship as a W.M.S. group, wearing masks and observing distancing as we concluded our year end business.

From the Treasurer's report you can see the mission projects we were able to support. These are in addition to our envelope offerings that are sent each month to the Presbyterial treasurer.

We are looking forward to the time we are able to meet again as a group. Until then we will stay home, obey all the rules and do what we can to keep COVID 19 from spreading. We will face future days with our faith strong and our hopes high. Keep safe everyone.

Submitted by Alberta Smith

W.M.S. FINANCIAL STATEMENT - 2020

Receipts

Jan. 1 2020 Bank balance brought forward	\$ 550.04
Offerings	2960.00
Interest from Hughes-MacKellar fund	567.50
Membership fees	72.00
Donation toward Food Bank	200.00
Total	\$ 4349.54

Disbursements

Bruce-Grey Presbyterial	\$3032.00
Offerings	\$2960.00
Membership fees	72.00

Donation to Bruce-Grey W.M.S.	100.00
Donation to Teeswater Crop Share	150.00
Donation to Kenora Fellowship Center	100.00
Donation to Kincardine Food Bank	500.00
Donation to Presbyterian Sharing	100.00
Donation to The Leprosy Mission	50.00
Donation to P.W.S. & D.	100.00

Total \$4232.00

Dec. 31, 2019 Bank Balance 117.54
4349.54

Submitted by Treasurer Jean Dent

TRUSTEES REPORT FOR 2021

Church Building	\$2,600,000.00
Stained Glass	50,000.00
Contents	25,000.00
Manse	372,000.00
Liability	2,000,000.00

Annual Premium (12 months) 5,498.18

Submitted by Don MacArthur, Lillian Leggett and Heather Kempers

KNOX CHURCH AUXILIARY REPORT - 2020

The Knox Auxiliary committee members are Rosemary Grover, Cora Lee Dobson, Gerda Roppel, Dianne MacArthur, Lillian Leggett, Don Manary and Heather Kempers.

The Auxiliary has been idle since January 14 when they prepared a lunch for those attending the Presbytery meeting .

The Auxiliary paid for the church kitchen renovations which were done in late January. A new floor was laid, painting was done and new blinds were installed. The total cost for this project was \$4958. Thank you Don MacArthur, Norm Dobson, Don Manary, Barry Blackett, Murray Munro, Doc Roppel and Irv Kennedy for all your work on this project.

The committee usually organizes the annual Summer Salad Supper and the Fall Turkey Supper but because of the Covid 19 pandemic these two suppers were cancelled. Thank you to those who made donations to offset the lost revenue of approximately \$12,000 from these events.

Rosemary Grover

KNOX AUXILIARY FINANCIAL REPORT - 2020

Jan 1, 2020 Bank Balance	\$6807.23
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Receipts

Presbytery Lunch	\$431.40
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Expenses

Kitchen Paint	\$330.00
Kitchen trim moldings	
Adhesive/seal	\$786.00
Kitchen blinds	<u>\$820.36</u>
Total	\$1936.36

Bank Balance December 31, 2020	\$5302.27
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NEW YOUTH CULTURAL CRUSH IN CHRIST YOUTH GROUP - 2020

We welcomed Ken Young to the youth group committee in May of 2020.

The Youth group in 2020 has been quiet due to the global pandemic.

We were fortunate enough to have a pancake supper in February. We had the help of many of our congregation and youth and some friends from Charlie's hockey team.

The money that was raised was to go towards kids going to camp in the summer of 2020. Unfortunately no kids were able to go to camp last year.

Heidi and Don do a great job every year of welcoming people to the pancake supper and we served 111 people. A fun time was had by all.

Thank you to everyone that came out and helped and enjoyed the supper. Hopefully in 2022 we can do it again!

This past summer I had the opportunity to meet with Carole Enright of the Kincardine Refugee Committee and we were able to give them a gift from the Christmas concert in December 2019. Due to Covid we were unable to add to that amount. The refugee family I believe arrived in September 2020.

Many Blessing
Heather Kempers
and the Knox Youth

TIVERTON KNOX NEW YOUTH CULTURAL CRUSH IN CHRIST - 2020

Starting Balance 2020 3302.42

	Deposits	Withdrawals
January 2020		3302.42
February 2020	947.30	4249.72
March 2020		
April 2020		
May 2020		
June 2020		
July 2020		
August 2020	1439.50	2810.22
September 2020		
October 2020		
November 2020		
December 2020		2810.22

Addendum Feb 2020

Pancake supper total brought in was \$1166.80. Purchase of Sausages 219.50 in cash. Therefore, deposit was 947.30.

SUNDAY SCHOOL REPORT - 2020

This year has been more than challenging and also quite confusing to the younger members of our church family. As we attended Church during January & February our Sunday school members have had to go through so many extended months without seeing family, friends and our Church family. This April, myself and our faithful volunteers of the Sunday School, Judy Thompson, Lorna Hutton & Patti Hutton were scheduled to attend Leading with Care, but this has been postponed to a future date. I, Nancy Alexander as Sunday School Superintendent, have missed the interaction with the young children. Several seasons have come and gone, Easter and our Annual Sunday School Picnic. Also the excitement of possibly going to Camp Kintail on day visits as part of our new Vacation Bible School. Our Joint Sunday School during the Annual Tiverton Fall Fair and of course Thanksgiving and enjoying the Fall Supper. With a second wave of Covid-19 our Christmas Season also had to be spent with close family and staying at home.

We pray all will remember the importance of giving throughout this challenging year.

As Covid-19 has reinforced, our Family and Faith Family are very important during this unusual time.

As we enter 2021 with a new Lockdown order, we pray for all to be safe.

Respectfully Submitted

Nancy Alexander

SUNDAY SCHOOL FINANCIAL STATEMENT - 2020

Bank Balance December 31, 2019 645.95

SUNDAY SCHOOL ACCOUNT

Balance Dec. 31, 2019	503.34	
Receipts	120.00	
Disbursements	0	
Balance Dec. 31, 2020		623.34

SCAW ACCOUNT

Balance Dec. 31, 2019	96.28	
Receipts	0	
Disbursements	0	
Balance Dec. 31, 2020		96.28

HAND BELL ACCOUNT

Balance Dec. 31, 2019	46.33	
Receipts	0	
Disbursements	0	
Balance Dec. 31, 2020		46.33

Bank Balance December 31, 2020 765.95
(unreviewed report due to Covid-19 and safety of all)

Submitted by Ken Young - Treasurer

**KNOX PRESBYTERIAN CHURCH TIVERTON
MEMORIAL RENOVATION FUND 2020**

DECEMBER 31, 2019 BALANCE FORWARD **\$ 74,681.72**

RECEIPTS

OFFERINGS - MRF	\$ 1,305.00
OFFERINGS - Memorial Donations	\$ 425.00
DONATION - MRF (Balance of costs for LED Outdoor Sign)	\$ 7,098.03
DONATION - MRF (in lieu of Cookie Walk event)	\$ 165.00
MEN'S GROUP (In Memory of Ken Hendry)	\$ 500.00
INTEREST FROM G.I.C.'S (HUGHES MCKELLAR FUND)	\$ 1,137.48
BANK INTEREST	\$ 38.13
HST REBATE (July 1, 2019 to June 30, 2020)	\$ 1,123.31
MISCELLANEOUS (Admin fee re on-line donations)	\$ 58.00
TOTAL RECEIPTS	\$ 11,849.95

Reserves included in balance:

Memorial Gardens -2010: chili supper, plant sale;2011 misc. donation, 2011 plant sale ; 2012 plant sale;2013 plant sale	\$801.75
Chair Reserve (2016 donations)	\$993.07
Tiverton Reunion donation (2019 donation, Feb. '20 BOM meeting)	\$500.00
Elevator Repair (2020 Annual Congregational Meeting)	\$25,000.00
Manse Furnace and A/C (2020 Annual Congregational Meeting)	\$12,000.00
Total Reserves	\$39,294.82

DISBURSEMENTS

LED OUTDOOR SIGN (remainder of costs)	\$ 7,098.03
MANSE REPAIRS AND MAINTENANCE	\$ 1,044.80
CHURCH AND MANSE OUTDOOR MAINTENANCE	\$ 758.85
W.M.S. (1/2 of HUGHES MCKELLAR INT. 2019)	\$ 567.50
W.M.S. (1/2 of HUGHES MCKELLAR INT. 2020, issued in Jan. 2021 \$568.74)	\$ 568.74
TOTAL DISBURSEMENTS	\$ 9,469.18

BALANCE IN ACCOUNT DECEMBER 31, 2020 **\$ 77,062.49**

RECONCILED TOTALS **\$ 86,531.67** **\$ 86,531.67**

Unreviewed report due to Covid-19 restrictions and safety for all.

MEMORIAL RENOVATION FUND

PURPOSE: The Memorial Renovation Fund was established at the Annual Congregational meeting, January 25, 1979 and amended at a special congregation meeting June 29,1988. The fund was established to provide a fund for those wishing to make memorial gifts or any unspecified bequests to the church; and to provide a fund for major renovations and restorations of the church or manse buildings and property and the replacement of Sanctuary furnishings.

PROCEDURE: The Treasurer receives funds from donors and sends thank you cards to the donors. The Treasurer notifies the Board of Managers and records the fact in the Memorial Book that a memorial gift has been received in memory of a particular person(s) or that a bequest has been received from the person named. If the memorial gift or bequest is, or exceeds, \$500.00, this information is forwarded to the Stewardship Committee who co-ordinates the wording and installation of a plate on the Memorial Plaque and notification in the Sunday bulletin.

FUND MANAGEMENT: The fund is administered by the Treasurer upon instructions from the Board of Managers. Release of funds is approved by a duly called meeting of the congregation where the Board of Managers present their detailed case.

**KNOX PRESBYTERIAN CHURCH TIVERTON
OUTREACH REPORT 2020**

BALANCE FORWARD DEC. 31, 2019		\$	334.14
RECEIPTS:			
OFFERINGS		\$	-
TOTAL RECEIPTS		\$	-
DISBURSEMENTS			
ROYAL CANADIAN LEGION	\$		50.00
OUR DAILY BREAD	\$		150.00
TOTAL DISBURSEMENTS:	\$		150.00
BALANCE IN ACCOUNT DEC. 31, 2020		\$	184.14
RECONCILED TOTALS		\$	334.14
(managed in the operating bank account)		\$	334.14

THE OUTREACH FUND

At the Annual Congregational Meeting, January 31, 2000 the Knox Church Tiverton Outreach Fund was established. This fund is contributed to by the congregation, separate from Presbyterians Sharing Allocation. Funds are used for local benevolent needs, mission outreach and other Congregational Life Activity expenses at the discretion of the Session.

BEQUESTS

This list is placed in recognition of the thoughtfulness in bequest made by donors over the years to Knox Presbyterian Church Tiverton. It has been compiled from previous annual reports of Knox. If for some reason the annual reports did not name specific legacies we apologize for this oversight and would appreciate being informed so this list can be revised.

1980 - \$5,000 – Estate of Grant Helm
 1989 - \$10,000. C. Cameron Estate
 1994 - \$5,000 - anonymous
 1995 - \$9,000 – Estate of John Kennedy and Frank Bell
 1997 - \$50,000 – Estate of C. Hughes McKellar
 1998 - \$1,000 –anonymous
 2004 - \$6,000 – Estate of Sara Ima Spieran
 2007 - \$500 - Estate of Harold Smith
 2009 - \$1,000 – Greta Inkster
 2010 - \$2,864.78 – anonymous
 2013 - \$500 – Estate of Robert MacKinnon
 2016 - \$50,000 – Estate of John H. MacKenzie
 2018 - \$13,390.94 – Estate of Margaret McDonald
 2018 - \$5,000 – Estate of June MacKenzie
 2019 - \$1,000 – Estate of L. Cooper
 2019 - \$5,000 – Estate of I. Gowing

LUELLA JUNE MACKENZIE TRUST FUND 2020

HOLLIS WEALTH (Home Trust Company (HSLC)) 5 YR. GIC \$5,000 PRINCIPAL	\$5,000.00
(Feb. 20, 2019)	
INTEREST RATE (Annually) to be deposited to operating account	3.07%

RECEIPTS

Interest (GIC)

DISBURSEMENTS

Interest deposited to Operating Account	\$153.50
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MATURITY DATE

Unreviewed report due to Covid-19 and safety for all	Feb. 20, 2024
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LUELLA JUNE MACKENZIE TRUST FUND

In 2018 Knox Presbyterian Church Tiverton received a bequest of \$5,000.00 from the estate of Luella June MacKenzie of the Municipality of Kincardine (Bruce Township). At the February 17, 2019 Annual Congregational meeting, the Luella June Mackenzie Trust Fund was established as the separate fund for the bequest. The will specified that the \$5,000.00 be invested in perpetuity and that the interest from the investment be used by Knox Presbyterian Church Tiverton for the operating fund. As instructed by the Board of Managers, the Treasurer will administer the investment of the principal amount in a Guaranteed Investment Certificate (GIC). The yearly interest will be deposited to the operating fund and used for operating expenses.

KNOX PRESBYTERIAN CHURCH TIVERTON SHARING REPORT 2020

OFFERINGS

PRESBYTERIAN SHARING	\$	6,204.00
TEESWATER CROP SHARE	\$	1,700.00
PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$	1,920.00
KINCARDINE FOOD BANK	\$	540.00
WHITE GIFT	\$	200.00
OTRA FE	\$	100.00
TOTAL OFFERINGS	\$	10,664.00

TRUST FUND

PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$	1,050.00
TEESWATER CROP SHARE	\$	1,050.00
CAMP KINTAIL	\$	2,625.00
OTRE FE CANADA	\$	2,625.00
MEALS ON WHEELS	\$	525.00
WOMEN'S HOUSE	\$	525.00
WES FOR YOUTH	\$	525.00
HURON SHORES HOSPICE	\$	525.00
TOTAL TRUST FUND	\$	9,450.00
TOTAL OFFERINGS AND TRUST	\$	20,114.00

**KNOX PRESBYTERIAN CHURCH TIVERTON
JOHN H. MACKENZIE BUILDING TRUST FUND 2020**

BALANCE FORWARD DEC. 31, 2019 **\$ 2,574.01**

RECEIPTS

Bank Interest	\$	1.51
GIC matured (Community Trust 2.35%)	\$	30,000.00
GIC interest	\$	706.93
Total Receipts	\$	30,708.44

DISBURSEMENTS

Hollis Wealth (SCBX GIC investment-see below) \$ 30,000.00

Total Disbursements **\$ 30,000.00**

BALANCE IN ACCOUNT Dec. 31/20 **\$3,282.45**

(managed in the Memorial Renovation Fund bank account)

RECONCILED TOTALS **\$ 33,282.45** **\$ 33,282.45**

Hollis Wealth (SCBX - RFA Bank of Canada) 1 Yr. GIC (2020)
(2020) \$ 30,000.00

INTEREST RATE **1.96% Interest Annually**

MATURITY DATE **April 15, 2021**

TOTAL GIC **\$ 30,000.00**

TOTAL Savings Account and GIC Dec. 31, 2020 **\$ 33,282.45**

Unreviewed report due to Covid-19 and safety for all

JOHN H. MACKENZIE BUILDING TRUST FUND

In 2016 Knox Presbyterian Church Tiverton received a bequest of \$50,000.00 from the estate of John H. MacKenzie of Bruce Township to be administered by the Board of Managers and to be set aside in a separate fund for use only for repairs, maintenance and improvements to the church building. At the February 12, 2017 Annual Congregational meeting the John H. MacKenzie Building Trust Fund was established as the separate fund for the bequest. As per donor's request such fund does not permit expenditure for general upkeep such as heat, light, insurance as this gift is intended to be used for expenditures of a capital nature in order to maintain the physical structure of the church and/or improve it.

GRANT HELM FUND 2020

HOLLIS WEALTH (Concentra Bank) 5 YR. GIC \$5,000 PRINCIPAL (2018)	\$5,000.00
INTEREST RATE (Annually)	3.18%
MATURITY DATE	Sept. 6, 2023
BALANCE IN MERIDIAN SAVINGS ACCOUNT DECEMBER 31, 2019	\$1,257.89
G.I.C. INTEREST (one year annual interest)	\$ 159.44
BANK INTEREST (Meridian)	\$ 0.64
DISBURSEMENTS	\$ -
BALANCE IN MERIDIAN ACCOUNT DECEMBER 31, 2020	\$ 1,417.97
TOTAL OF GIC AND SAVINGS ACCOUNT	\$ 6,417.97

GRANT HELM ESTATE TRUST FUND

Early in 1980, the Board of Managers, on behalf of the congregation, received a bequest of \$5000 from the estate of the late Grant Helm. It was specified that the interest from the invested funds be used for the purchase, renovation or repair of equipment for the Sunday School; and the redecoration, renovation and improvement of the Sunday School room.

ST. PAUL'S PRESBYTERIAN CHURCH, GLAMMIS
Jan. 1/20 - Apr. 7/20

REVENUE -	
KELLY & KELLY - PROCEEDS OF SALE OF CHURCH PROPERTY	\$60,000.00
KELLY & KELLY - reimbursement for 2 full tanks of propane at church	\$505.90
CMR - fire insurance rebate for church	\$317.52
Govt. of Canada - final HST rebate	<u>\$495.25</u>
TOTAL REVENUE -	<u>\$61,318.67</u>

EXPENSES	
Bank charges	\$44.25
Postage stamps & Fed Ex re books to Toronto for microfilming	\$41.32
Hydro -	\$278.83
Propane -	\$164.72
Kelly & Kelly - legal a/c re sale of church property	\$1,015.80
Presbyterian Church in Canada Archives re microfilming	\$272.84
Knox Presbyterian Church, Tiverton for New Venture Trust Fund	\$74,000.00
Knox Presbyterian Church, Tiverton - bank draft to close out bank a/c	<u>\$492.81</u>
TOTAL EXPENSES	<u>\$76,310.57</u>

JAN. 1ST, 2020	BANK BALANCE		\$14,991.90
	RECEIPTS		\$61,318.67
	EXPENSES	minus	<u>\$76,310.57</u>
APRIL 7TH, 2020	BANK BALANCE		<u>0</u>

NOTE St. Paul's Presbyterian Church, Glammiss closed on December 31, 2019 and the church property was sold on Jan. 22, 2020 to 1784673 Ontario Inc. (Nancy Alexander.) The St. Paul's congregation amalgamated with Knox Presbyterian, Tiverton St. Paul's Presbyterian Church, Glammiss' business bank account was closed out on April 7th, 2020 at the Royal Bank of Canada, Paisley, Ontario. The final registered charity tax return T3030 was filed on July 14, 2020 and the charity revocation return was filed on Nov. 16, 2020 with registered charity status ending Nov. 14, 2020.

Statement prepared by Islay Eby, Treasurer of St. Paul's, Glammiss - final report Nov. 16, 2020

**KNOX PRESBYTERIAN CHURCH TIVERTON
ST. PAUL'S NEW VENTURE TRUST FUND 2020**

RECEIPTS

From Operating (St. Paul's Glammis donation)	\$ 74,000.00
From Operating to open account at Meridian	\$ 1.00
Total Receipts	\$ 74,001.00

DISBURSEMENTS

Presbyterian World Service & Development	\$	1,050.00
Teewater Crop Share	\$	1,050.00
Camp Kintail	\$	2,625.00
Otre Fe Canada	\$	2,625.00
Knox, Tiverton (for Covid-19 related needs)	\$	1,050.00
Meals on Wheels	\$	525.00
Women's House	\$	525.00
Wes for Youth	\$	525.00
Huron Shores Hospice	\$	525.00
Hollis Wealth (GICs invested see below)	\$	63,500.00
	\$	74,000.00

BALANCE IN ACCOUNT Dec. 31/20 **\$1.00**
(Meridian)

Hollis Wealth GIC Investment St. Paul's New Venture Trust Fund

Hollis Wealth (Bridgewater 1 Year G.I.C. 1.04% matures Oct. 26, 2021)	\$	10,500.00
Hollis Wealth (Bridgewater 2 Year G.I.C. 1.44% matures Oct. 26, 2022)	\$	10,500.00
Hollis Wealth (Bridgewater 3 Year G.I.C. 1.69% matures Oct. 26, 2023)	\$	10,500.00
Hollis Wealth (Bridgewater 4 Year G.I.C. 1.74% matures Oct. 26, 2024)	\$	10,500.00
Hollis Wealth (Bridgewater 5 Year G.I.C. 1.89% matures Oct. 26, 2025)	\$	21,500.00
Total GIC Investment	\$	63,500.00

Unreviewed report due to Covid-19 and safety for all

ST. PAUL'S NEW VENTURE TRUST FUND

In January 2020 St. Paul's Presbyterian Church in Glammis amalgamated with Knox Presbyterian Church in Tiverton. In preparation for amalgamation, St Paul's church property was sold and a "New Venture Fund" was established in the amount of \$74,000. The fund is to be managed by the Session of Knox, Tiverton and has a sunset clause of 7 years. The funds have been invested in a GIC. Each year funds are to be disbursed in the manner set out by the members of St. Paul's as follows:

- 20% - PWS&D & crop share
- 20% - Community outreach programs
- 50% - Local missions support
- 10% - Church furnishing/equipment

**KNOX PRESBYTERIAN CHURCH TIVERTON
LOCAL FUND STATEMENT 2020**

December 31, 2019 balance forward **\$68,648.20**

INCOME

Envelopes and Tax Receipts	\$88,254.67
Sale of History Books (150th anniversary book)	\$240.00
Canada Emergency Wage Subsidy (CEWS)	\$9,057.69
HST rebate (July 1, 2019 to June 30, 2020)	\$3,084.29
Luella June MacKenzie Trust Fund	\$153.50
Miscellaneous (Book of Forms reimbursement)	\$24.00
Shared Ministry (St. Paul's Glammis amalgamation complete)	\$492.81
St. Paul's Glammis Donation (property sale and amalgamation complete)	\$74,000.00
St. Paul's New Venture Trust Fund	\$1,050.00
Strategic Giving (Anonymous Donor remitted via Strategic Giving)	\$9,970.00
Church Supper donations (in lieu of event)	\$1,285.00
Use of Facilities	\$1,000.00
TOTAL INCOME	\$188,611.96

Reserves included in balance:

Reserve: Church printer used by Treasurer (annual meeting 2015)	\$500.00
Reserve: Youth ministry - Youth Group (donation 2017)	\$105.00
Reserve: Kitchen-Br-Cleaning Supplies (donation Oct. '19 Men's Group)	\$150.00
Reserve: Covid-19 related needs (St. Paul's New Venture Trust Fund)	\$750.00
	\$1,505.00

EXPENSES

Bank Charge	\$168.74
Bus Transportation	\$180.80
Christian Education	\$114.41
Church Contribution To Pension	\$5,757.60
Church Repair Main	\$3,923.07
Church Supplies	\$3,229.39
Church Utilities	\$1,131.97
Contingency Reserve	\$358.65
Covid-19 supplies (disbursed from St. Paul's New Venture Trust Fund)	\$300.00
Health & Dental	\$4,051.79
Hydro - Church	\$7,888.97
Hydro - Manse	\$1,736.35
Insurance:Church	\$3,978.42
Insurance:Manse	\$702.06
Interim Moderator	\$3,058.80
Kitchen-Br-Cleaning Supplies	\$50.00
Manse Repair Main.	\$608.89
Manse Taxes	\$801.06
Manse Utilities	\$2,905.51
Minister's Continuing Education	\$600.00
Ministers' expense allowance	\$135.59
Organist supply	\$570.00
Outreach Fund	\$150.00
PAR	\$124.50
Phone	\$1,077.04
Postage	\$103.96
Presbyterian Synod Dues	\$5,174.20
Pulpit Supply	\$1,284.65
St. Paul's New Venture Trust Fund	\$74,000.00
Salaries:Caretaker	\$6,275.76
Salaries:Envelope Secretary	\$465.94
Salaries:Organist	\$2,631.25
Salaries:Treasurer	\$2,795.64
Stipend	\$15,627.32
Tax:CPP Contrib	\$874.17
Tax:EI Premiums	\$756.15
W.S.I.B.	\$252.35
TOTAL EXPENSES	\$153,845.00

BALANCE IN ACCOUNT DECEMBER 31, 2020 **\$103,415.16**

Unreviewed report due to Covid-19 restrictions and safety for all.

KNOX PRESBYTERIAN CHURCH TIVERTON BUDGET 2020						
	2018	2019	2019	2020	2020	2021
	ACTUAL	BUDGET	ACTUAL	BUDGET	ACTUAL	BUDGET
EXPENSES						
Advertising	203.38	100.00	91.38	100.00	0.00	50.00
Bank Charges (including PAR fees)	170.97	200.00	175.26	200.00	293.24	265.00
Benevolent Fund	0.00	500.00	0.00	500.00	0.00	500.00
Bus Transportation	2,034.00	2,500.00	2,034.00	2,500.00	180.80	250.00
Chime Choir	0.00	0.00	0.00	0.00	0.00	0.00
Christian Education	0.00	500.00	140.36	500.00	114.41	250.00
Church Cont to Pension	6,086.64	6,700.00	5,670.58	5,700.00	5,757.60	6,450.00
Church Repairs & Maint	4,122.76	4,600.00	4,305.96	4,600.00	3,923.07	4,600.00
Church Supplies	4,835.59	3,900.00	3,932.96	4,500.00	3,229.39	2,000.00
Church Insurance	5,343.66	5,560.33	5,593.02	5,850.00	3,978.42	6,466.39
Church Utilities	11,881.00	14,000.00	11,471.43	14,000.00	9,020.94	14,000.00
Congregational Life Committee	0.00	0.00	0.00	0.00	0.00	0.00
Contingency Reserve	0.00	5,000.00	0.00	5,000.00	358.65	5,000.00
Flower Committee	243.54	250.00	365.20	250.00	0.00	125.00
Kitchen/BR/Cleaning Supplies	500.00	500.00	500.00	500.00	50.00	200.00
Manse Insurance	907.38	981.23	948.54	1,000.00	702.06	1,141.13
Manse Repairs and Maintenance	601.73	600.00	318.26	700.00	608.89	700.00
Manse Taxes	763.71	780.00	776.43	800.00	801.06	825.00
Manse Utilities	6,393.60	6,500.00	6,346.06	6,500.00	4,641.86	5,500.00
Medical & Dental	4,673.16	4,800.00	4,767.12	4,900.00	4,051.79	2,500.00
Minister's Continuing Education	400.00	800.00	800.00	600.00	600.00	0.00
Minister's Expense Allowance	0.00	0.00	200.00	250.00	135.59	125.00
Organist Supply	1,725.00	375.00	225.00	375.00	570.00	1,440.00
Outreach Fund (Legion, Daily Bread booklet,)	0.00	0.00	150.00	150.00	150.00	150.00
Phone	1,276.01	1,200.00	1,074.26	1,200.00	1,077.04	255.00
Postage	153.69	175.00	152.55	175.00	103.96	175.00
Presbytery & Synod	4,659.40	4,800.00	4,464.72	4,800.00	5,174.20	4,800.00
Pulpit Supply	908.50	1,000.00	1,374.40	1,350.00	1,284.65	5,200.00
Stipend & Interim Moderator	42,653.68	44,308.00	44,308.00	46,183.00	18,686.12	26,000.00
Minister's Phone and Data Pkg.	1,000.00	1,000.00	1,000.00	1,000.00	0.00	0.00
Special Speakers & Music	100.00	300.00	200.00	300.00	0.00	150.00
Caretaker	5,985.24	6,092.98	6,093.00	6,275.79	6,275.76	6,275.79
Music Director	3,499.98	7,500.00	7,500.00	7,500.00	2,631.25	3,750.00
Envelope Secretary	2,666.16	2,714.11	2,714.16	2,795.58	465.94	2,795.58
Staff Training	0.00	0.00	580.62	0.00	0.00	0.00
Treasurer	2,666.16	2,714.11	2,714.16	2,795.58	2,795.64	2,795.58
C.P.P. & E.I.	3,620.18	4,000.00	3,971.49	4,100.00	1,630.32	2,300.00
W.S.I.B.	562.22	700.00	440.95	700.00	252.35	350.00
Vacation Bible School	564.09	1,000.00	400.00	500.00	0.00	0.00
Youth Group	20.00	500.00	0.00	0.00	0.00	0.00
	121,221.43	137,150.76	125,799.87	139,149.95	79,545.00	107,384.47