

MESSAGE FROM INTERIM MODERATOR

Greetings!

It is my privilege to serve Knox Presbyterian Church in Tiverton as Interim Moderator. Surely all of you already miss the former minister, Rev. Jeanette Fleischer who had faithfully and passionately served the Knox congregation for many years as your friend and family. What a blessing it is to have had a good shepherd! Also, she was a big blessing to the Presbytery of Grey-Bruce-Maitland. She took many important roles in the Presbytery influencing positively through her servant-leadership.

Looking back at the years you had served the Lord Jesus with her, in your minds there must be a variety of wonderful memories, successful stories, and achieved goals together. It tells us that the Spirit of the Lord has been working among you and within the ministry of the Knox congregation.

However, we see God has another plan for you. As the disciples of Jesus Christ, we believe that the Lord will bless us throughout the new chapter of our faith journey. Although we are facing a lot of challenging issues such as the searching process of a new minister, an aging population, financial needs, and spiritual recession for God's Kingdom, we don't need to be overwhelmed by the fear of an unpredictable future. Surely, there remains a steadfast love in Christ and the divine guidance through the Holy Spirit for us.

When God appointed Joshua as the leader of Israel instead of Moses, the Lord encouraged Joshua, saying, *"Be strong and very courageous. Be careful to obey all the law my servant Moses gave you; do not turn from it to the right or to the left, that you may be successful wherever you go!"* (Joshua 1:7) Finally, under Joshua's leadership the Israelites entered the Promised Land.

Therefore, let you trust in God and His promises! Let you not be afraid of any challenging waves in front of you! Instead, let your hearts be strong and courageous in Christ Jesus who is with you always, and you will see He is working among you and His greatness! Also I will be behind you in prayers and the Presbytery of Grey-Bruce-Maitland will support the ministry of your congregation.

Friends!

Simply seek His Kingdom and follow His guidance as faithful stewards! Then it is God's turn as the Bible says, *"I planted, Apollos watered, but God was causing the growth!"* (1 Corinthians 3:6) God will do His works and we will see His glory someday.

May God keep blessing the Knox congregation and each family of you in Christ!

Rev. Owen Kim, Interim Moderator
January 2016

INDEX - 2015 ANNUAL REPORTS

Description	Page
Message from Interim Moderator	1
Agenda - Annual Congregational Meeting February 14, 2016	3
Minutes - Annual Congregational Meeting February 15, 2015	4
Minutes - Congregational Meeting March 29, 2015	6
Minutes - Congregational Meeting December 27, 2015	8
The Kirk-Session Report	10
Session Committee's & Responsibilities for 2015	12
Celebrations In The Life Of Our Church	14
Board of Manager's Report	15
Nominating Committee Report	15
Vacation Bible School Report.	16
World Day of Prayer Report	16
White Gift Sunday Report	17
Flower & Decorating Committee Report	17
Faith Family Fun Team Report	17
Fellowship Committee Report	18
Roll Clerk's Report	19
Food Bank Report	19
Choir Report & Financial Statement	20
Cookie Walk Report	21
Ladies Aid Financial Statement	21
Reviewers Report	21
Knox Church Auxiliary Report & Financial Statement	22
Trustee Report	23
Auxiliary Women's Missionary Society Report	23
W.M.S. Financial Statement	24
Church Supper Report	25
Men's Group Report	26
Knox Sunday School Report	26
Sunday School Financial Statement	27
Knox Youth R.O.C. Financial Statement	28
Knox Church Funds	29
Outreach Report	30
Robert "Bob" Hugh MacKinnon Fund	30
Hughes McKellar Fund	31
Local Fund Statement	32
Sharing Report	33
Grant Helm Fund	33
Memorial Renovation Fund	34
Knox Tiverton Church Budget 2015	35

ANNUAL CONGREGATIONAL MEETING – FEBRUARY 14, 2016

AGENDA

Opening Devotions

Motion to appoint Chairperson

Motion to appoint Secretary

Minutes of Annual Meeting 2015 be adopted as printed

Business Arising from 2015 Minutes

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 2016 as presented by Session:

Presbyterian Sharing Target: **\$11,400.00**

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. 12, 2017?

Closing Prayer / Benediction

MINUTES - ANNUAL CONGREGATIONAL MEETING FEBRUARY 15, 2015

The annual congregational meeting of Knox Presbyterian Church, Tiverton was held on Sunday February 15, 2015 following worship and lunch. There were 25 members/adherents present.

Reverend Jeanette Fleischer opened the meeting with a Liturgy for Congregational Annual Meetings.

Motion by Ernie Young, seconded by Fred Lewis to allow any adherents present permission to vote on any matters. Motion carried.

Motion by Heather Catto, seconded by Lillian Leggett to appoint Rev. Jeanette as chairperson of the meeting. Motion carried.

Motion by Heather Catto, seconded by Ken Hendry to appoint Rosemary Grover as Secretary for the meeting. Motion carried.

Motion by Bob Wilson, seconded by Helen Mackenzie to accept the minutes of the February 14, 2014 Congregational meeting as printed and distributed. Motion carried.

Motion by Lillian Leggett, seconded by Heidi Pasley to accept the minutes of the July 20, 2014 congregational meeting as printed and distributed. Motion carried.

Motion by Bob Wilson, seconded by Ken Young to accept the agenda as printed. Motion carried.

A moment of silence, followed by a prayer by Rev. Jeanette was held in memory of those who passed away in 2013. All the names, which were read by Heather Catto, are listed on page 12 "IN MEMORIAM CELEBRATION OF LIFE".

Motion by Bob Wilson, seconded by Fred Lewis to accept all the reports (except the 2015 budget) as printed in the Annual report. Motion carried.

KIRK SESSION REPORT (pages 8-9) There were no comments or discussion.

SESSION COMMITTEES AND RESPONSIBILITIES (Pages 9-11) were reviewed with no comments or discussion.

CELEBRATIONS IN THE LIFE OF OUR CHURCH (page 12) No comments.

BOARD OF MANAGERS REPORT (page 13 -14) There were no further comments or discussion.

MEN'S GROUP REPORT (PAGE 14) Reviewed with no comments.

KNOX AUXILLARY AND CHURCH SUPPERS REPORT (pages 15-16) There were no further comments or discussion.

KNOX YOUTH R.O.C. REPORT (page 17) Rita Mooser mentioned that Connor was a camp councillor at Camp Kintail last summer. No further comments.

FELLOWSHIP COMMITTEE (page 18) No comments.

COOKIE WALK (page 18) No further discussion or comments.

WHITE GIFT SUNDAY (page 18) No comments.

TRUSTEE REPORT (PAGE 19) It was mentioned that the total premium was \$152 less than reported.

KNOX SUNDAY SCHOOL REPORT AND FINANCIAL STATEMENT (pages 19 - 20) There was no further comments or discussion.

LADIES AID FINANCIAL STATEMENT (page 20) A question was asked by Gerda Roppel as to why it was necessary to spend \$167.25 on cheques for this account.

FLOWER AND DECORATING COMMITTEE (page 21) It was mentioned that every time there is a change in the church season the colours are changed.

WOMEN'S MISSIONARY SOCIETY AND FINANCIAL STATEMENT (page 21-22) It was mentioned that \$1500 of the bank balance mentioned has been designated for anyone going on a Mission trip.

CHOIR REPORT (page 23) No further comments.

WORLD DAY OF PRAYER (page 24) No further comments or discussion.

NOMINATING COMMITTEE REPORT (page 24) No comments.

FAITH FAMILY FUN TEAM REPORT (Page 25) No discussion.

FOOD BANK REPORT (page 25) No comments.

RESTORATION COMMITTEE FINANCIAL REPORT (page 26) No comments or discussion.

OUTREACH REPORT (page26) No discussion or comments.

ROLL CLERK'S REPORT (page 27) It was mentioned that the names of Andy McKague and Allan McDougall were missing from the "In Memoriam" section on page 12.

REVIEWERS REPORT (page 27) No comments or discussion.

ROBERT" BOB" HUGH MACKINNON FUND (page28) No discussion.

HUGHES MACKELLAR FUND (page 29) It was mentioned that the second investment at the Royal Bank is due on March 12, 2015. No further discussion.

LOCAL FUND STATEMENT (page 30) A question was asked if the PAR programme was beneficial.

SHARING REPORT (page 31) No comments.

GRANT HELM FUND (page 31) No discussion.

MEMORIAL RENOVATION FUND 2014 (page 32) No comments or discussions.

Motion by Merv Catto, seconded by Marilyn Wilson to accept all the reports as printed and amended. Motion carried.

NEW BUSINESS:

Merv Catto spoke on behalf of the Board of Managers stating nothing else has been slated to be done until the Tower project is paid off. Motion by Ken Young and seconded by Rosemary Grover to nominate Lori Alexander as a new board member as Murray Luckhart is retiring from the Board. Motion carried.

The 2015 church budget (page 33) which is prepared by the Board of Managers and approved by Session was reviewed. Motion by Ernie Young, seconded by Lillian Leggett to accept the 2015 budget as presented. Motion carried.

Motion by Heather Catto, seconded by George Potter to accept the target of \$11,400 for Presbyterian Sharing as recommended by Session. The motion was carried.

COURTESIES: Gerda Roppel presented the following; Lyn Broughton for her ministry of music, the church choir for their faithful attendance and added joy to worship. Amanda Steinhoff-Grey and Marion Glenn for directing the Tiverton Youth Singers. Our Sunday School teachers Heidi Pasley, Liz Ballagh, Rita Mooser, Don Manary and Blair Kempers. Chuck Excel and the Flower Committee for enhancing the Sanctuary. To everyone who keeps the sanctuary in neat order. The Family Fun Team, Heather Catto for preparing the overheads for worship and Eleanor Roppel for working the slides during worship.

Since there was no further business Bob Wilson made a motion to adjourn the meeting. A closing hymn "We are One in the Spirit" was sung followed by the closing benediction lead by Rev. Jeanette.

Minutes taken by Rosemary Grover

MINUTES – CONGREGATIONAL MEETING – MARCH 29, 2015

A congregational meeting of Knox Presbyterian Church Tiverton, Ontario was held on Sunday, March 29th, 2015 following Worship Service. This meeting was called to discuss the Shared Ministry Covenant between Knox Tiverton and St. Paul's Glamis. Reverend Jeanette Fleischer opened the meeting with prayer. Heather Catto volunteered to act as Secretary for the meeting. In addition to the Covenant, it was announced that at the annual meeting a motion to borrow money from the Restoration Fund for Operations had not been made and that it was necessary to have that in place.

Motion to borrow money from the Restoration Fund:

Merv Catto, Chair of the Board of Managers made the following motion: Moved by Merv Catto, seconded by Fred Lewis that the Board of Managers be allowed to borrow money interest free from the Restoration Fund to offset the General fund as necessary. Carried

Covenant Agreement between Knox Tiverton and St. Paul's Glamis

Rev. Jeanette informed the Congregation that a Shared Ministry Covenant was brought to the March twenty fourth meeting of Session and it was moved by Merv Catto and seconded by Heidi Pasley that the Covenant establishing the Shared Ministry between Knox Tiverton and St. Paul's Glamis be approved for referral to the Congregation for their review and to seek approval to refer the Covenant to the Grey Bruce Maitland Presbytery for their review and approval. Prior to reviewing the draft Covenant Rev. Jeanette asked for a motion to allow Adherents to the Congregation the right to vote:

It was moved by Rosemary Grover, seconded by Mary Duthie that adherents to the Congregation be allowed to vote on motions before the Congregation today. Carried

Rev. Jeanette stated that she would review each section of the Covenant as printed below and on the overhead, and ask for comments and or questions prior to moving to the next section.

Discussions have taken place between St. Paul's, Glamis and Knox, Tiverton for the past year and each congregation has agreed to move to a "Shared Ministry" arrangement commencing April 1st, 2015 as follows:

- (1) Knox, Tiverton employs a full time minister and have agreed to share their minister with St. Paul's, Glamis. This minister will provide pastoral care and a weekly church service at St. Paul's starting Sun. April 12, 2015 at 11:30 a.m. St. Paul's will worship at Knox, Tiverton for the months of July and August of 2015.

- (2) St. Paul's will pay 25% of the total cost that Knox pays their minister on a monthly basis. For 2015 Knox's stipend, study leave and manse expenses total \$68548.00. St. Paul's will pay \$1428.08/month for 9 months in 2015. The Treasurer of Knox will address all stipend issues and communicate with the St. Paul's Treasurer. Costs will be reviewed at the end of September, 2015 to determine if they have remained accurate.

Congregation agrees that this Covenant be presented to the Grey Bruce Maitland Presbytery for their approval.

44 Yes
0 No

Carried

MINUTES – CONGREGATIONAL MEETING – DECEMBER 27, 2015

A congregational meeting of Knox Presbyterian Church Tiverton, Ontario was held on Sunday, December 27th, 2015 following Worship Service. This meeting was called to discuss the Shared Ministry Covenant between Knox Tiverton and St. Paul's Glammiss. Heather Catto asked for a motion to nominate a moderator for the meeting. It was moved by George Potter and seconded by Alberta Smith that Ernie Young be nominated to act as moderator for the December 27th Congregational Meeting.

Carried

Heather Catto volunteered to act as Secretary for the meeting.

Covenant Agreement between Knox Tiverton and St. Paul's Glammiss

Heather Catto informed the Congregation that the Shared Ministry Covenant between Knox Tiverton and St. Paul's Glammiss has been revised to reflect the vacant Pulpit 2016 and also the vacant Manse. It was asked if a motion to allow Adherents to the Congregation the right to vote be placed on the floor:

It was moved by Ernie Young, seconded by Heather Catto That adherents to the Congregation be allowed to vote on motions before the Congregation today. Carried

The following revised Covenant Agreement was reviewed by the Congregation.

Covenant Agreement between Knox Tiverton and St. Paul's Glammiss (Draft)

The current "Shared Ministry" arrangement between St. Paul's Glammiss and Knox, Tiverton will expire on December 31st 2015. The Sessions of St. Paul's, Glammiss and Knox, Tiverton have agreed to extend their "Shared Ministry" for 2016. It is acknowledged that with the Retirement of Reverend Jeanette Fleischer that the arrangements as outlined in the original Covenant Agreement will be adjusted to reflect the change in Ministry.

The Reverend Owen Kim has been appointed by the Grey Bruce Maitland Presbytery to act as Interim Moderator for the Shared Ministry between St. Paul's Glammiss and Knox Tiverton.

- (1) St. Paul's will pay 25% of the total cost that Knox pays the Interim Moderator on a monthly basis, until such time as a new Minister has been appointed. In the event of a new Minister being accepted this covenant will be reviewed. The Interim Moderator will be paid 10% of the current Ministers stipend and St. Paul's portion of that cost is \$103.56 (see note (1) re calculation of this

amount). St. Paul's will also pay \$139.47 per month which is 25% of the Manse cost (see note (2) re calculation of this amount). St. Paul's will remit a monthly payment of \$243.03 as their portion of payment for the Interim Moderator and Manse costs. The Treasurer of Knox will address all stipend issues and communicate with the St. Paul's Treasurer. Costs will be reviewed at the end of June, 2016 and in December 2016 to determine if they have remained accurate.

- (2) Each congregation will pay their own Presbytery and Synod dues.
- (3) Any cost for pulpit supply will be shared 50%-50% except for January, February, (with March a possible extension) and July and August, when St. Paul's will be worshipping at Knox. During the months that St. Paul's will be worshipping at Knox Tiverton they will pay 25% of the pulpit supply. This amount is estimated to be \$200.00 per month and the actual amount will be billed to St. Paul's on a monthly basis by the Treasurer of Knox Tiverton.
- (4) St. Paul's and Knox will each maintain their own sessions and board of managers. Sessions will meet jointly at least two times per year.
- (5) This agreement will start January 1st, 2016 and will be reviewed in December of 2016 on the understanding that it may be extended on a yearly basis.
- (6) If changes to this Covenant are mutually agreed to, due diligence will be observed and Presbytery will be notified.
- (7) Knox, Tiverton and St. Paul's, Glammis will continue this journey thru God's will, always remembering that it is Him who we serve

Dated this 27th day of December 2015.

Stan Eby, Clerk of Session, St. Paul's
Presbyterian Church, Glammis

Heather Catto, Clerk of Session, Knox
Presbyterian Church, Tiverton

Notes:

***(1) Interim Moderator calculation**

Current Minister's Stipend:	\$49,708.14
10% of Stipend:	\$ 4,970.81 = \$414.23 per month
25% St. Paul's Portion:	\$ 103.56 per month

***(2) Manse Costs calculation**

Estimated annual costs:	\$ 6,694.98
Monthly costs:	\$ 557.91
25% St. Paul's Portion	\$ 139.47

It was moved by Mynona Paige and seconded by Lillian Leggett that the Congregation approve the Revised Shared Ministry Covenant Agreement as presented to the Congregation on Sunday, December 27th 2015 and that a copy of this Covenant Agreement will be provided to the Grey Bruce Maitland Presbytery.

25 Yes

0 No

Carried

THE KIRK-SESSION REPORT

The Kirk-Session Officers & Members

Interim Moderator – Rev. Owen Kim

Session Clerk – Heather Catto – 2011-

Roll Clerk – Alex Duthie - 2011

Representative Elder -Gerda Roppel 2011

Members – Mary Duthie 2001, Heather Catto 2011, Norman Dobson 2005, Rosemary Grover 2015, Lillian Leggett 2001, Fred Lewis 2013, Heidi Pasley 2013, George Potter 2015, Gerda Roppel 2011.

Non-active Elders – Merv Catto, Alex Duthie 2011, Burton Eskrick, Ken Hendry, John H. MacKenzie, June MacKenzie, Neil MacKinnon, Ian Mitchell, Mynona Paige, Wendy Parry, George Potter, Tom Scott, Robert Wilson, Ernie Young

The Kirk-Session held five regular meetings, nine special meetings, and met once with the Board of Managers in a joint meeting. Additionally the Session met jointly with St. Paul's Glamis three times. The Sacrament of Holy Communion was celebrated six times at Knox Church Tiverton. In 2015 we delivered three issues of Knox News to members and adherents. The last Sunday of the month remains Grocery Sunday and it is with joy that we have provided much needed food items and monetary donations to the local Food Bank on a monthly basis.

In May our Mission Committee continued its support of the Food Grains bank and conducted a fund-raising campaign in support of that Mission.

Our outdoor service and Congregational picnic was again at the Young farm on Sunday, June 21st. Session appreciates the work of Ken & Jeanette Young and family in hosting this annual event.

In October Liz Dadson officially became our Music Director, a welcome addition to Sunday Service.

Our Anniversary Service was held on Sunday October 18th this year. Special music at Anniversary Sunday was provided by the Son Lit Quartet.

The Service of Memories was on November 1st. Family representatives lit a candle and accepted a rose in remembrance of loved ones who had passed away during the past year. An additional candle was lit to remember all others in our community who have lost a loved one in the past year. The Worship Committee again participated in this year's service and is to be commended for their support and assistance; it was a beautiful caring service, appreciated by all who attended.

The Advent Season was celebrated and highlighted with candle-lighting ceremonies. The Sunday School presented their Christmas Pageant December 13th, it was also White Gift Sunday.

Our Christmas Eve Service was well attended by the congregation as well as many of our friends and neighbours in the community again this year.

In 2015, Knox received excellent support for all projects, as well as Presbyterians Sharing, the Food Grains Project and the Kincardine Food Bank. We have been able to respond to a variety of needs including Evangel Hall, and P.W.S.& D. appeals as well as local benevolences.

It is with a deep sense of humility that we look back on all those with responsibilities within our Church as well as our entire congregation on the continued faithfulness of our congregation as we serve our Lord. It takes many people working to make Knox Tiverton a wonderful place and sanctuary for those who worship here. While it is not reasonable to thank everyone individually there are some we must acknowledge.

Special thanks to Liz Dadson and the Knox Church Choir for enhancing our worship services with your ministry in music and song. We would also like to extend a special thank you to our Sunday School children and the youth for conducting Worship Service on Sunday, October 25th (SCAW Sunday).

Thanks to Heidi Pasley and the Sunday School teachers for their work with our young people.

Thanks Cheryl Cottrill for preparing the Knox News in 2015.

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.

We especially thank Rev. Jeanette for all her enthusiastic work and leadership in our spiritual growth as a church family, we have treasured her guidance in our weekly Church Services and in our daily lives.

She has touched all of us. We are happy for her as she enters a new journey as a retired Minister and her new marriage to Mervin Catto. We wish them many years of happiness.

May God bless comfort, guide and keep us all in the year that lies ahead.

Recommendation: The Session recommends to the congregation that our target for *Presbyterians Sharing* for the year 2015 be \$11,400.00.

Heather Catto - Clerk of Session

SESSION COMMITTEES & RESPONSIBILITIES FOR 2016

In 2015 Session revised and updated the focus of this list of duties and responsibilities. Session has empowered these committees to work independently within their area of responsibility in order to relieve our minister of some of her routine jobs and allow more time to work in community outreach.

Committees and Responsibilities:

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

The first named shall be the Committee Convener.

Committees should meet when necessary and be prepared to present recommendations to the Kirk Session.

A copy of these recommendations should be made available to the clerk and minister prior to presentation at Session.

Kirk 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.

Heather Catto, 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.

Prepare the Annual Report.

Rosemary Grover, Fred Lewis, Heather Catto

Christian Education:

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

Session Liaison: **Heidi Pasley**

Sunday School- Heidi Pasley, Liz Ballagh, Don Manary, Rita Mooser and Blair Kempers.

Cradle Roll (0-2 years):

Youth Group – Parents of the Youth participants

Mission:

To organize Crop Share Sunday and White Gift Sunday.

Fred Lewis, Burton Eskrick, Don Manary,

Worship Committee:

To consult with the minister to plan and oversee Sunday morning services, led by laity, during the absence of the minister. To plan the Annual Anniversary services.

Gerda Roppel, George Potter, Lillian Leggett, Mary Duthie, Alex Duthie.

Congregational Life:

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

- Skating party - Ken Young
- Congregational Picnic - food, beverages, games etc. – Ken Young
- Mother's Day flowers – Mary Duthie
- Father's Day Cookies – Mary Duthie
- Flowers for New Members and Baptisms – Mary Duthie
- All Saints Sunday- flowers/candles, set-up – Mary Duthie
- Candles for Christmas Eve Service – Mary Duthie
- Cards for people moving away and students away from home–Heather Catto

Fund Raisers:

- Cookie Walk – Lee-Anne Lehman
Mary Duthie, Norm Dobson, Cheryl Cottrill, Ken Young, June MacKenzie and Liz Ballagh.

Service Preparation (Communion):

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 and Trillium Court.

Alex Duthie, Mary Duthie, Heather Catto, Lillian Leggett

Fellowship Committee:

To arrange fellowship times (Coffee Hour etc.).

Mary Duthie, Alex Duthie, Rosemary Grover, George Potter, JoAnne Potter.

Knox News:

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

Cheryl Cottrill, Heather Catto

Bulletin Secretary and webpage:

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. To update the webpage.

Heather Catto, Cheryl Cottrill

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.

Mary Duthie

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.

Heather Catto, Heather and John Hunter.

Stewardship Committee:

Responsibilities-

To provide programs that enable people in this church and community to use their time, talents and finances to the glory of God.

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

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

To develop and encourage “One Mission Outreach” within the community that defines Knox Church.

To record memorial donations to Knox Church in the Memorial Book.

To provide a plaque for Memorial Donations over \$500.00.

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

George Potter, Cora Lee Dobson, Don Manary.

Submitted by: Heather Catto

**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

Malcolm James Campbell – January 26, 2015

Irma Lenore Slessor– February 28, 2015

Elma Margaret Dryden – May 6, 2015

Walter McLearn Hyde – June 17, 2015

Clara Lillian Todd – July 8, 2015

Lila Muriel Whitfield – July 11, 2015

Elizabeth Elenor MacSwen – August 30, 2015

Robert William Grover – September 5, 2015

BAPTISMS

Amanda Steinhoff-Gray – April 5, 2015

Paige Elizabeth Steinhoff-Gray – April 5, 2015

Madison MacKenzie Stanley – April 5, 2015

Jake Michael Stanley – November 22, 2015

MARRIAGES

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

Joseph Martini and Marlene Parry – September 19, 2015

BOARD OF MANAGERS REPORT

Our church had another successful year which ended on a positive note with our finances ending the year in the black.

The Renovation Committee also had a successful year with approximately fifty people from the congregation and community in attendance at each of our monthly barbecues. This netted \$852.50 in profits and good fellowship which was added to Memorial Renovation Fund.

The tower project is now paid for. Future projects will probably center around possible repairs to the main roof, the front steps and a new sign. We have enough bricks which match the church to build a new sign when a design and location is chosen.

A tree donated by Rev. Jen in memory of Walter was planted on the east side between the front of the manse and the church.

Snow removal will be done again this year by Jackson Construction and the walks by Linda Young.

We also accepted with regret the resignation of Merv Catto from the board in July after his many years of faithful and appreciated service.

At the end of November we had a major repair to the elevator as the main valve had to be replaced after over twenty years of service at a cost of \$2985. The old one was obsolete and could not be repaired. The hydraulic hose still has to be repaired or replaced.

An enjoyable and productive joint meeting with the board and session at the King's Pearl for an excellent breakfast was had. The 2016 budget was discussed with Gladys and approved.

Submitted by: Fred Lewis

NOMINATING COMMITTEE REPORT

The nominating committee recommends the following for slate of officers for Knox Church Tiverton for 2016: Heidi Pasley, Blair Kempers

Board of Trustees: Lillian Leggett, Ken Hendry and Ernie Young

Board of Managers: Fred Lewis, Cora Lee Dobson, Rosemary Grover, Don Fidler, Carolyn Hamilton, Floyd Sten, Ken Young, Judy Semple, Linda Young, Blair Kempers

Auditors for 2016 Financial Reports: To be determined

Sanctuary Committee: Chuck Exel, Gerda Roppel, Judy Semple

Knox News Letter: Cheryl Cottrill

VACATION BIBLE SCHOOL REPORT

From August 10th to the 14th we held our Vacation Bible School at Knox with an average of thirty-five children from age 4 to 11 years in attendance. It was a busy week of learning, singing, crafting, sharing and playing games.

The theme this year was 'BABYLON---stories of Daniel and his friends'. Each day was started as a large group of singing and praise in the Babylon courtyard. This was followed by a different story about Daniel, emphasizing his faith, in spite of the dangers he faced. The children learned about trusting God to help them in their lives.

These lessons were followed by Tribe Time when each small group would discuss the story and learn a new song. Meanwhile another small group would be creating a craft and a third small group was playing games outdoors. These groups changed every twenty minutes so everyone got a chance to participate in all the activities.

I would like to thank all the youth and adult volunteers that made it possible for this program to run so smoothly. I also like to thank the many people who donated supplies for crafts, ribbons for the games, articles for decorations, food for snack time, and money to help keep costs down. It is only through the time and effort of many that such a ministry can come to fruition.

I thank God for His guidance and gift of patience.

Submitted by: Chuck Exel

WORLD DAY OF PRAYER REPORT

The 2015 World Day of Prayer was held on March 6th, 2015, at the Knox Presbyterian Church in Tiverton. Mary Duthie was the coordinator.

The women of Bahamas wrote the 2015 World Day of Prayer program. The material provided by the Women's Inter-church Council of Canada provided excellent insight into the circumstances of the women of Bahamas. The theme was "Do You Know What I Have Done For You". The material provided was used for advertising as well as a guideline for the service.

Velma Hendry greeted and registered the attendees. 14 people attended from five local churches; St Paul's Presbyterian, Knox Presbyterian Tiverton, St. Anthony's Church, Glammis Baptist and Chalmers Community. Heather Catto led the service, and an interesting and informative video was provided, along with a CD to provide music before and after the service.

Five readers participated, and the offering collected was \$155, which was sent to WICC. (cheque #027). Finger type food was served, and enjoyed by all.

Submitted by Mary Duthie

WHITE GIFT SUNDAY REPORT

White Gift Sunday was held on December 13, 2015.

Donations from the congregation included: \$580 in cash, two Walmart gift cards, 50 articles of food, candy, 7 articles of clothing, 20 pairs of socks, 10 pairs of gloves, 11 toques, 3 scarves, 6 pair of slippers, several personal care products, children's pyjamas, 4 pair pyjama pants, 4 games, colouring books, crayons, markers, 3 lego sets, books, one doll, 2 necklaces, a ladies sweater, 2 stuffed animals, a baby blanket, other toys, 1 puzzle and books.

Everything that was collected was donated to the Tiverton Lions Club to be used in their Christmas Hampers which were distributed to 22 families in the area which included 26 adults and 28 children. Thank you to everyone for your generosity.

Submitted by Rosemary Grover

FLOWER AND DECORATING COMMITTEE REPORT

Each Sunday we try to place fresh flowers on the communion table to bring in God's beauty and help create an atmosphere of praise. This year we thank the five families who helped by donating flower arrangements in memory of loved ones who had passed away. It is reassuring to feel the comfort flowers bring in moments of reflection. It is also a blessing when Burton Eskrick displays his collection of seeds during Crop Sharing Week.

I would like to thank Rosemary Grover, Judy Semple and Gerda Roppel for their assistance with the seasonal decorating. It is a blessing to have them help create the atmosphere of Spring during our Easter Season, the beauty of the fall colours, the joyous celebration of Christmas and the cheery snowmen during the winter. Without their creativity and dedication this would not be possible.

On behalf of the committee, I would like to thank the congregation for the support and appreciation you give through-out the year.

In His service,

Chuck Exel

FAITH FAMILY FUN TEAM REPORT

Well, another year has come and gone and it's time to sum up our activities from last year.

We started off on February 21st by meeting up at the Stoney Island Ski Club for an afternoon of cross-country skiing, snowshoeing, fire building and some serious hot chocolate drinking. This event was attended by both young and old and all ages in between, from both the congregations of Knox Tiverton and St. Paul's Glamis.

Next up was the bus trip (driven by Ken Young, for a change) to the Owen Sound Attack game. No one can remember who won, only that everyone had a great time!

Then, on April 17th, there was a movie night at Knox Tiverton. We all brought our comfy chairs, even recliners to watch Aladdin. Of course, in true Presbyterian style, there was food involved!!

On July 23rd, some of the adults from Knox Tiverton and St. Paul's Glammis boarded the coach bus (driven by Liz) for a delightful trip that started with a morning of shopping at the St. Jacobs Farmers Market, then lunch, and then back on the bus for a play at the St. Jacobs Playhouse Theatre for a comedy called "Last Chance for Romance". Afterwards, we got back on the bus only to stop again in Elmira at the Crossroads Restaurant for a delicious dinner before heading for home.

Then, on August 23rd we all were invited to the home of Eileen, Jeff and Riley Simpson for the most amazing pizza ever!! We got to make our own pizza in an outdoor pizza oven that only took 90 seconds to cook. I must confess "I ate the Whole Thing", and I happen to know I wasn't the only one! We then settled down in our lawn chairs for an outdoor movie night to watch Annie. Well, some of us sat in the rain, while the Alexander's pulled up their pickup and watched the movie drive-in style! I feel a new event idea hatching for this year.

Our final event was a co-operative event involving Knox Tiverton, St. Paul's Glammis, Chalmers Church, Tiverton Baptist, the Tiverton Mason's and the Tiverton Lion's Club. This was a two-day event on November 28th and 29th for the Walk to Bethlehem. It was a big undertaking and may possibly be something that is repeated in the future. Many thanks goes to Tiverton Arena as well for opening its doors for the hot chocolate and snacks.

All and all it was a busy year and as I was preparing this report, I happened to notice that in true Presbyterian fashion, at every event there was food involved.

Stay tuned for this year's events possibly with some popular events being repeated and with a few new ones added.

Submitted by: Liz Ballagh

FELLOWSHIP COMMITTEE REPORT

The fellowship Committee, along with the helping hands of many others in the congregation serves coffee, tea and juice on the last Sunday of every month, except July and August. Lemonade is served outdoors after the Sunday service each week in July and August.

Feb.15th Following the Annual Meeting, a finger food lunch was provided by the congregation.

Oct.4th Knox Tiverton Church provided coffee, tea and juice for the service in the Community centre, this service included four other area churches, who provided the muffins.

Oct.18th After the Church Anniversary service lunch was provided.

Dec.13th Lunch was provided by the congregation, after the Christmas Pageant.

The Fellowship Committee wishes to thank all the willing spirits and helping hands for making our projects so successful. Thank you all.

Submitted by Mary Duthie

ROLL CLERK'S REPORT

	2014	2015
Number on Communion Roll in December	202	205
Average attendance at (6) Communion Services	62	56
Other Statistics, Spouses of Members	38	40
Adherents	96	83
Households	209	201
Total Members, Spouses & Adherents	336	328

We welcome the following five new communicant members in 2015:

Amanda Steinhoff-Gray (610)	Lily Frieburger (611)
Dayne Frieburger (612)	Paige Santha (613)
David Ballagh (614)	

We were sorry to have the lost the following three members, who died in 2015:

Walter Hyde (74)	Elizabeth MacSween (573)
Bob Grover (607)	

And the four Adherents:

Joanna Bicknell, Elma Dryden, Clara Todd, Muriel Whitfield

Communion Record

Year	Qty	High	Low	Average
2010	6	91	65	74
2011	6	107	60	78
2012	6	96	61	79
2013	7	79	54	70
2014	6	71	58	62
2015	6	61	52	56

Submitted by: Alex Duthie, Roll Clerk

FOOD BANK REPORT

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

We thank everyone who contributed to make 2015 a success.

Note: Items past their 'best before' date are discarded because they cannot be distributed. Perishable items (garden produce) are accepted in season.

Summary of Donations:	2012	2013	2014	2015
Food Items	612	505	518	485
Personal Hygiene Items . .	18	9	12	27
Money.	\$ 1,067	\$ 1,700	\$ 1,579	\$ 1,500

Submitted by Alex Duthie

CHURCH CHOIR REPORT

The choir has seen many changes over the past year. Our numbers in the choir have dwindled but we still enthusiastically provide music every Sunday.

The first big change was Lynn Broughton's departure in May after 13 years. We appreciated her contributions to our church, St. Paul's and assisting at both Tiverton Park Manor and Trillium Court. Helen McKenzie filled in during June and then Liz Dadson came on in July. At the beginning of September she accepted the permanent position as choir director and pianist at both Knox and St. Paul's.

Larry Hunter provided guest music during service in June and then we had the Sunlit Choir from Owen Sound for the Anniversary Service. The congregation was entertained one Sunday in December when Liz and Helen played a duet on the piano and organ. We really enjoyed it and hope to have more of these duets. They were appreciated.

The choir ended the year by leading the worship service for the last Sunday in December. Each member took part in this presentation.

In December, the members of the choir presented Joyce VanDam, Donna Williams and Kenneth Hendry with certificates acknowledging their long time service in the choir. We appreciate all that they have contributed during the "more than you can count" years that they sang and know that they are always welcome. We also presented a small token to Rev. Jen on her retirement.

"Next to the Word of God, music deserves the highest praise. The gift of language combined with the gift of song was given to man that he should proclaim the Word of God through Music." — Martin Luther

Respectfully submitted: Eleanor Roppel

CHOIR FINANCIAL STATEMENT

Bank Balance Dec 31/14		\$479.05
Bank Interest	.03	
		\$479.08
Expenses – 2015		
Sheet Music – choir	\$98.79	
Bank Balance Dec 31/15		<u>\$380.29</u>
		\$479.08

Submitted by: Doris Young

COOKIE WALK ANNUAL REPORT

Held December 5, 2015

Gross	\$1903.74
Gloves	(7.06)
Post it Notes	(4.94)
Price Stickers	(2.26)
Candy Canes	<u>(4.48)</u>
Net Profit	\$1885.00

Submitted by: Lee-Anne Lehman

LADIES AID FINANCIAL STATEMENT

Bank Balance December 31, 2014	\$2,153.78		
Petty Cash (Kitchen Supplies)	NIL		
		\$2,153.78	
Receipt -- 2015	NIL		
<u>Disbursements</u>			
Manse Supplies	NIL		
Church Washroom & Kitchen Supplies	\$ 420.01		
Total Disbursements		\$ 420.01	Bank Balance
December 31, 2015	\$1,733.77		
Petty Cash Balance December 31, 2015	NIL		
		\$1,733.77	
Total Cash December 31,2015		\$1,733.77	

Submitted by: Donald Manary and Tom Scott, Trustees

REVIEWERS REPORT

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 Knox Presbyterian Church, Tiverton, Ontario and believe, based on the information provided, that all the Financial reports accurately reflect the finances of this Church as at December 31, 2014.

Respectfully submitted by Lia Ellyatt and Bill VanDam.

KNOX CHURCH AUXILLARY REPORT

The Knox Church Auxillary actively continues to fundraise to help the Church with services it requires. The following is a report of our activities during the year.

SUMMER SUPPER: The menu for this supper included roast beef, ham , various salads and delicious pies. At this supper 328 adults and 7 children were served and a total profit of \$4241.00 was realized.

FALL SUPPER: An old fashioned turkey dinner with all the trimmings with delicious pies for dessert was served. At this supper there were 431 adults and 2 children served realizing a profit of \$6310.00

The profits from the two Church suppers held annually go directly into the General Church fund to assist in maintaining the Church. The Knox Auxillary spearheads these suppers and all the congregation working together make them a success.

In addition to the two annual suppers the Knox Auxillary prepared a meal for the Tiverton Fall Fair Ambassadors and a Presbytery meeting. A total of 4 funeral luncheons were prepared.

The Knox Church Auxillary this past year consisted of Rosemary Grover, Cora Lee Dobson, Gerda Roppel , Merv Catto and George Potter. Since Merv has moved to Sarnia his presence will be greatly missed. Volunteers to serve on this committee are always welcome. I would like to thank everyone who has helped the Auxillary with all the funeral luncheons and Church suppers this past year. "Many hands do make light work".

Submitted by Rosemary Grover with financials submitted by Cora Lee Dobson

2015 FINANCIAL REPORT KNOX CHURCH AUXILIARY

Opening Bank Balance \$2429.75

Receipts

Cook Book sales	\$230.03
Funeral lunch receipts	3075.00
Ambassador dinner	285.00
Presbytery dinner	<u>400.00</u>
Total receipts	\$3990.03

Expenses

Provisions purchased	\$1207.60
Ambassador dinner	140.00
Presbytery dinner	67.00
Kitchen supplies	271.55
Donation E. Simpson	<u>250.00</u>
Total Expenses	\$1936.15

Bank Balance Dec 31 \$4483.63

TRUSTEE REPORT

Church	The building and contents are valued at	\$1,774,508
	The total premium is approximately	\$ 4,372 + tax
Manse	The manse building is valued at	\$ 322,790
	The garage is valued at	\$ 31,339
	* Vacant premium	\$ 1,241 + tax

Church and Manse each have Legal Liability coverage of \$2,000,000

* There is an additional \$450.00 per year included in the Manse premium due to being vacant and maintaining the replacement cost.

The Trustees also recommend to the Session and Board of Manager to investigate the cost of an alarm system for the Church and Manse. This is due to the absence of a Minister and increased break-ins events in the area.

Submitted by Lillian Leggett, Ken Hendry, Ernie Young

AUX, WOMEN'S MISIONARY SOCIETY REPORT

The W.M.S. meets on the 2nd Wednesday of each month at 2:00 p.m. and all are welcome. Our meetings consist of worship, scripture, prayer, music, mission/Bible Study, fellowship and discussion. Our mission study "Healing and Reconciliation" is helping us understand how the residential schools of earlier years affected the lives of First Nations people. This year we will continue to follow the steps being taken to heal the wrongs, not only in this area, but wherever there are injustices that need to be addressed.

In July we visited the Saugeen Reserve, where Chief Roote welcomed us, answered our questions and explained some of his concerns and thoughts in these areas. We toured the massive stonework project that is in progress. At the Church, the Rev. Keven Hart related the Church's history, explained the symbols in the sanctuary and related their various customs and festivals.

We spent one very pleasant afternoon at Tiverton Park Manor. After a brief meeting and some music, we enjoyed a time of food and fellowship with the residents.

In June we donated a large quantity of paper products to the Women's House. In October we sent 9 bags of warm hats, socks etc., a large quantity of personal and first aid articles, such as soap, razors, band aids, etc. to Evangel Hall, plus \$38.00 in Canadian Tire money. Used stamps were sent to the Leprosy Mission.

As we begin another year, please keep us in your prayers. We sincerely thank all of the congregation for your support.

Submitted by: Alberta Smith

W.M.S. FINANCIAL STATEMENT

Receipts

Bank Balance Dec 31, 2013	\$1791.89
Offerings for 2015	2541.00
Membership Fees	27.00
Proceeds from Rummage Sale	350.00
Mission Awareness Lunch	250.00
Hughes McKellar Interest	1028.16
Donations for calendars	<u>48.00</u>
	6036.05

Disbursements

Presbyterian Treasurer W.M.S.	2588.00
Offerings	2541.00
Membership Fees	27.00
Children's Rally	20.00
Bibles for new members	109.16
Subscription to Glad Tidings	17.00
Donations:	
Evangel Hall	100.00
Kenora Fellowship Centre	250.00
Teeswater crop share	350.00
Women's House, Kincardine	100.00
E. Simpson for El Salvadore Mission	500.00
Syrian Refugee program	150.00
Canadian Bible Society for calendars	60.00
CIBC for new cheques	<u>67.42</u>
	4291.58

Bank Balance Dec 31, 2015		1043.81
outstanding deposit	700.66	<u>1744.47</u>
		6036.05

Submitted by: Jean Dent, Treasurer

CHURCH SUPPER REPORT

Summer Salad Supper

Receipts

328 Adult Tickets @\$14.00	\$4592.00
7 Children @ \$5.00	35.00
Donations	1060.00
Pies/Meat sold	<u>371.00</u>
	\$6058.00

Expenses

Rent	\$100.00
Advertising	57.00
Meat	1028.72
Foodstuff	359.28
Paper Products	<u>272.00</u>
	\$1817.00

Proceeds **\$4241.00**

Fall Turkey Supper

Receipts

431 Adult Tickets @\$15.00	\$6465.00
2 Children @ \$5.00	10.00
Donations	1040.00
Unused items sold	<u>22.00</u>
	\$7537.00

Expenses

Rent	\$100.00
Advertising	111.68
Turkeys	451.89
Foodstuff	430.53
Paper Products	<u>132.90</u>
	\$1227.00

Proceeds **\$6310.00**

MEN'S GROUP REPORT

The Men's Group prepares and serves Soup and a Bun lunches on the third Monday of the month during the winter months. We also get together for Breakfast on the day we serve lunch.

We prepared and served Breakfast and Soup and a Bun lunch five times in 2015.

In addition to "Soup and a Bun", the Men's Group served breakfast after the Easter Sunrise Service. The Rummage Sale was our fifth joint venture with the WMS and help from many others.

The following table shows the income and distributions of the Men's Group in 2015.

	Income	Expenses	Balance
Balance on hand Jan 1, 2015			\$ 1,320.50
Donations in 2015	\$ 3,107.90		\$ 4,428.40
Food costs in 2015		\$ 644.00	\$ 3,784.40
To Knox Aux \$200, toward supplies		\$ 200.00	\$ 3,584.40
Toward computer for Treasurer		\$ 500.00	\$ 3,084.40
WMS- Rummage Sale		\$ 347.45	\$ 2,736.95
To Foodgrains Bank		\$ 500.00	\$ 2,236.95
To PWS&D Nepal Earthquake relief		\$ 500.00	\$ 1,736.95
E. Simpson Mission project - Nicaragua		\$ 500.00	\$ 1,236.95
Balance on hand Dec. 31, 2015			\$ 1,236.95

The Men's Group appreciates the workers that prepare and serve the meals and help with our other activities. We thank the people in the church and community for your support during the past year.

KNOX SUNDAY SCHOOL REPORT

Sunday mornings, from September to June, find Knox Sunday school meeting in the Activity room during worship. Our mornings combine a time of worship with fun activities to enrich the Christian lives of our young people.

Liz Ballagh, Rita Mooser, Don Manary, Blair Kempers and Heidi Pasley find interesting and interactive ways to teach the word of God to children ranging in ages from 3 to 16. We draw on music, stories, interactive play and crafts to help us share our faith. Our curriculum is guided not only by David C. Cooke but also the many resources we have available to us.

The annual Congregational Picnic at the Young farm is a highlight of the year and was well attended in 2015 with 15 attendance awards being presented. A time of fellowship and games followed worship.

Our SCAW coffee hour in October was once again well attended by our congregation, raising over \$300.00 for the organization Sleeping Children Around the World. Thanks to Dianne Currier for her continued support of this Sunday School Mission work.

To wrap up the year, our children performed a Christmas pageant based on traditional Christmas carols. We enjoyed singing many wonderful carols and learned the interesting history behind them. This was followed by a wonderful lunch and a visit from Santa.

These amazing children are the future and we can't wait to see how they use the gifts, that we as a congregation provide to them.

Submitted by: Heidi Pasley

SUNDAY SCHOOL FINANCIAL STATEMENT

SUNDAY SCHOOL ACCOUNT

Receipts

Collections, donations, PAR	172.35	
Total Receipts		172.35

Disbursements

Service Charges	<u>24.00</u>	
Total Disbursements		24.00
Balance Forward December 31, 2014		39.58
Balance December 31, 2015		187.93

SCAW ACCOUNT

Receipts

Collections, Etc.	542.90	
Balance Forward December 31, 2014		945.63
Balance December 31, 2015		1488.53

HANDBELL ACCOUNT

Balance Forward December 31, 2014	46.33	
Balance December 31, 2015		<u>46.33</u>
BANK BALANCE DECEMBER 31, 2015		1722.79

December 21, 2015	Bank Balance	1764.79
	Bank S/C Dec 31, 2015	2.00
	Outstanding Bank Error	<u>40.00</u>
		1722.79

KNOX CHURCH YOUTH R.O.C. GROUP FINANCIAL STATEMENT

Bank Balance Jan 1 \$1,018.26

Receipts

Pancake Supper	\$636.00
Bake Sale	1620.60
HST refund	31.76
Anonymous Fund	<u>250.00</u>
	\$2538.36

Expenses

Beefway (Sausage)	\$177.12
Rent WCCC	70.00
Cropshare	500.00
Kintail Retreat	452.00
SS. Picnic	66.65
Food Bank	100.00
Mission Trip Support	<u>1500.00</u>
	\$2,865.77

Bank Balance Dec 31 \$690.85

KNOX CHURCH FUNDS

This page refers to different funds in our church and offers a brief explanation of each.

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.

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.

HUGHES-MCKELLAR MEMORIAL FUND

In 1997, Miss Margaret Hughes of London, Ontario donated \$50,000.00 to our church to establish the Hughes-McKellar Memorial Fund. The principal amount of \$50,000 is to be invested in perpetuity. The yearly interest from the fund is to be used as follows:

1. One half of the interest to be given to the W.M.S. for mission projects as they see fit.
2. On half of the interest to be given to the Board of Managers - choir needs to be met first, the remainder used as the Board of Managers see fit.

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.

