

FROM THE DESK OF REV. RICHARD WARNE

Mary and I are settling into the community and getting to know our community of faith, paying special attention to Covid restrictions and the well-being of the people we come in contact with. This is my first submission for Knox's annual report. Typically, I would highlight special services I did in my ministry or we did as a community of faith. This includes, weddings, baptisms, funerals, retirement home services, joint worship services we participated in during the year. I would use a scripture and a brief reflection for thought.

Since I have only been in the pulpit since September, there is little to report other than we returned to in-person worship, I provided spiritual care to a young man in Tiverton Park Manor hospice, officiated the funerals of Jim Alexander and Tom Thompson and we participated in a joint community Remembrance Day service.

Since we are in the most uncertain times any of us has ever experienced, I kept thinking of the phrase "**this too shall pass**" and I wanted to use that scripture to reflect on. We all have probably heard this phrase in our lives when someone is going through a troubling time or there is uncertainty about a situation's outcome. I am sure we have all hoped for this sentiment regarding 2021. No one has escaped this year unscathed and we wonder how we can move forward from this unbelievable time. Yet the phrase, "**this too shall pass**" seems appropriate while hoping and praying Covid will be in our rear-view mirror instead of our windshield.

Many people believe this phrase came from scripture, or maybe the lips of Jesus Christ or one of His faithful disciples. However, you will not find this exact phrase in the Bible. So, where did the phrase originate from, and how should we understand it as we enter uncertain times? Though the phrase "**this too shall pass**" isn't found in the Bible, there are several verses that could be interpreted as sharing the same concept.

From 2 Corinthians 4:17-18: it is written "**For our light affliction, which is but for a moment, is working for us a far exceeding and eternal weight of glory, while we do not look at the things which are seen, but at the things which are not seen. For the things which are seen are temporary, but the things which are not seen are eternal. "Our light affliction, which is but for a moment,"** could easily be connected to "**this too shall pass**" in saying this issue we are dealing with now will soon be behind us.

1 Corinthians 10:13, reminds believers that temptations will not overtake us because, "**God is faithful, who will not allow you to be tempted beyond what you are able, but with the temptation will also make the way of escape, that you may be able to bear it.**" You can see how "**this too shall pass**" can be connected to this verse in saying that, with God being faithful and not giving you anything that will overwhelm you, whatever trying time you are in will have an escape for you so you can get through it.

As we all enter into a new year, the thought of "**this too shall pass**" is probably coming to mind as a choice phrase people for coming out of a pandemic. It can be a reminder that trials are part of living life on earth and that God didn't promise our life's journey would be easy once we became Christians. If we aren't faced with deadly illnesses (ex: COVID-19), natural disasters, famine, or other issues on this planet, we also can contend with spiritual attacks that can make us doubt God's unconditional love. The phrase is a reminder that whatever trial staring us in the face, big or small, it will eventually be behind us as we embrace God's blessings and peace.

As we hold onto the promise of eternal life, we can focus on is eventually being with God, in the house he has prepared for us as we reach the blessing of heaven. Although the exact phrase, "**this too shall pass**," isn't written in the Bible, it has inspired many to remain hopeful in bleak conditions and God still sits on His throne watching over us.

The peace of Christ be with you all,

Rev Richard Warne

INDEX - 2021 ANNUAL REPORTS

Annual Congregational Meeting Agenda.....	3
Bequests.....	22
Board of Managers Report.....	11-12
Budget.....	31
Celebrations In The Life Of Our Church.....	4
Choir Report & Financial Statement.....	13
Church Repairs and Maintenance Report	17
Cookie Walk	14
Flower & Decorating Committee Report.....	13
Fellowship Committee Report.....	15
Food Bank Report.....	17
Food Grains Bank Report.....	22
Grant Helm Fund	27
Hughes McKellar Fund	26
John H. MacKenzie Building Trust Fund.....	25
Kirk Session Committees and Responsibilities	8-10
Kirk Session Report	6-8
Knox Church Auxiliary Financial Statement	16
Knox Church Auxiliary Report	16
Local Fund Statement	30
Luella June MacKenzie Trust Fund	24
Manse Rental	20-21
Manse Rental Financial Statement	21
Memorial Renovation Fund	23
Men's Group Report & Financial Statement	14
Message from the Minister's Desk	1
Minutes from Congregational Meetings June 5 - 6, 2021	5
New Youth Cultural Crush in Christ Report	22
New Youth Cultural Crush in Christ Financial Statement.....	22
Nominating Committee Report	5
Outreach Report	24
Reviewers Report.....	5
Roll Clerk Report	15
St. Pauls New Venture Fund Disbursement.....	20
St. Pauls New Venture Trust Fund Financials	28-29
Sharing Report	27
Sunday School Report.....	19
Sunday School Financial Statement	19
Trustee Report	15
White Gift Sunday.....	12
Women's Missionary Society Financial Statement	18
Women's Missionary Society Report	18

ANNUAL CONGREGATIONAL MEETING – Feb. 13, 2022

AGENDA

Opening Devotions

Motion to appoint Chairperson

Motion to appoint Secretary

2020 Annual Meeting was postponed in a motion by Session Mar. 18. 2021

Business Arising from the 2020 Annual Report or associated activities

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 2022 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 – Rick Alexander

Adjournment

Date of Next Annual Meeting: Feb. 2023?

Closing Prayer / Benediction

**CELEBRATIONS IN THE LIFE OF OUR CHURCH
IN MEMORIAM - 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

Jim Alexander

Doris Bradley

Roy Farquhar

Ken Hunter

Joan Kirkham

Dennis Munro

Larry Munro

Linda Young MacKereth

Grace (Bruce) MacPherson

Betty Needham

Maurice "Mike" Pinkerton

Margaret Reid

Pauline Richardson

Don Ruthven

Doug Storrey

Tom Thompson

Joyce Van Dam

Gordon White

Mary Young

BAPTISMS

MARRIAGES

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

CONGREGATIONAL MEETINGS JUNE 5 AND JUNE 6

A congregational meeting was held over the weekend of June 5th and 6th.

It was an unconventional meeting held over ten sessions due to COVID.

A vote was taken by secret ballot as to whether we should call Rev. Rick to be the minister.

The ballots were collected by the Interim moderator, the Rev. Paul Sakasov, and at the conclusion of the final gathering the ballots were counted by two scrutineers, George Potter and Rosemary Grover.

The vote was affirmative.

REVIEWERS REPORT - 2021

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, 2021.

Respectfully submitted by Joan Dent and Heidi Pasley

NOMINATING COMMITTEE REPORT FOR 2022

The nominating committee recommends the following for slate of officers for Knox Church Tiverton for 2022:

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

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

Treasurer – Gladys Munro

Auditors for 2020 Financial Reports: Joan Dent, Heidi Pasley

Sanctuary Committee: Chuck Exel, Gerda Roppel

Knox News Letter: Cheryl Cottrill

Submitted by: George Potter, Rick Alexander & Carolyn Hamilton

THE KIRK-SESSION REPORT - 2021

The Kirk-Session Officers & Members

Interim Moderators – Rev. Paul Sakasov and Rev. Kathy Fraser
Minister - Rev. Richard Warne (beginning September 1)

Session Clerk – George Potter 2015

Roll Clerk – Alex Duthie - 2011

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

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 held seven meetings in 2021. Three meetings were via Zoom and four meetings were in person.

The Rev. Paul Sakasov was our Interim Moderator for the first six months of 2021. The Rev. Paul ably guided Session and the Search Committee through the major steps in the process of choosing a new minister. The Rev. Paul retired to care for his parents at the end of June. Prior to his retirement the Rev. Paul had guided Session and completed the steps required by Presbytery to have the Rev. Richard Warne preach the call and be accepted as the new minister for Knox Tiverton starting September 1st. Under pandemic restrictions preaching the call took place in an unusual format. Only ten people were allowed in the sanctuary at one time. With Rev. Paul, Rev. Rick and Mary leading these services only seven people from the congregation were allowed at each Service. Ten Mini-Services were held to provide opportunities for members of the congregation to meet with the Rev. Rick and Mary. Multiple congregational meetings followed these services and endorsed the call with an approval rating of approximately 97%.

The Rev. Kathy Fraser was appointed Interim Moderator from July 1st until the time the Rev. Richard was inducted as our new minister on September 26. The Rev. Kathy Fraser was moderator for one in person Session meeting September 2nd at which time the Rev. Rick informally joined the meeting where he led the opening devotions and introduced himself to Session. The Rev. Kathy also preached at the Induction Service for the Rev. Richard Warne.

Worship Services were suspended as of November 22, 2020 and did not resume until September 12, 2021. Worship Services were resumed with face coverings and social distancing, hand sanitizing, attendance recording and other Covid protocols in place.

The Rev. Richard has moderated two in person Session Meetings since his induction.

The Sacrament of Holy Communion was celebrated twice in 2021.

In 2021 one issue of Knox News was sent to members and adherents who have email, some copies were handed out by elders 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 partly interrupted by the pandemic.

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.

Many of our usual events were cancelled this year in response to Covid19. Our outdoor Service and Congregational picnic did not take place.

Our Anniversary Service took place October 17.

Sunday School lunch to raise funds for Sleeping Children around the World did not happen.

The Service of Memories was restricted to only reading the names of those who have passed away.

The Advent Season candle-lighting took place as usual.

December White Gift Sunday took place accepting gift cards and monetary donations to the Tiverton

Lions Christmas Gift Card Hampers.

Our Christmas Eve candle lighting Service took place with limited attendance.

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 willingness to work with our young people when the pandemic eases.

Thanks to Cheryl Cottrill for preparing the Knox News in 2021.

Thanks to Heidi for her work on the Church Website and our Annual Report.

Thanks to Eileen Simpson for her work with Sunday bulletins and updating 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 maintaining a clean and tidy Church.

We also thank the Board of Managers for their wise management of our business affairs. Special thanks to Lorrie Alexander and the team of workers who prepared the manse for rental, established friendly interaction with the tenants and upgraded it in preparation for use by Rev. Rick and Mary.

Thanks to all those who tended to the church gardens and lawn cutting to keep the church property looking grand.

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.
Thanks to Rev. Rick and Mary for whole heartedly assuming leadership and pastoral care of our congregation and community.

Recommendation: The Session recommends to the congregation that our target for *Presbyterians Sharing* for the year 2022 be \$7,500.00.

George Potter - Clerk of Session

KIRK SESSION COMMITTEES & RESPONSIBILITIES FOR 2022

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 3 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.

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.

Gerda Roppel, George Potter, Lillian Leggett, Alex Duthie, Rosemary Grover, Eleanor Thompson 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.

Alex Duthie, George Potter, Lillian Leggett, Rosemary Grover

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.

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.

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.

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.

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

BOARD OF MANAGERS -2021

Another year has come and gone and oh what a year it has been!

The board has been holding monthly zoom meetings as a safe alternative to in person meetings. It has worked out well; currently there are no plans to return to in person meetings until it is safe to do so. Technology is wonderful, thank you CoraLee for facilitating and organizing these meetings.

Even though Church services didn't resume until September, under Rev Ricks leadership, we managed to keep very busy this year. Active or not the Church and manse require regular, careful maintenance. Probably the best way to let everyone know what we have been up to is to make a list.

Church:

- *a lock box was secured to the Church exterior with the key in it in case emergency services need to access the building when it is not open. They alone have the key to open this locked box.
- *water pipes were replaced under the kitchen sink.
- *main water shut off was relocated from the electrical room to the kitchen
- *vigorous cleaning and sorting of the choir room, activity room, and storage areas
- *various adjustments and weather proofing made to the air flow in the activity room that has improved the furnace efficiency
- *dehumidifier purchased and drained into sump pump
- *activity room and high traffic carpet areas cleaned, parking lot door runner replaced
- *photocopier replaced (previous copier lease due to expire in September)
- *gas and meter to the Church for future consideration
- *Eldon Roppel replaced as caretaker by a local cleaning company. Thank you, Eldon, for your many years of service.
- *you will notice 2 large cement planters (one by the main door and one by the front steps) these were purchased by money gifted to us by the Tiverton Reunion committee.

Manse:

- *welcomed the tenants that Huron Property Management vetted for us. A wonderful group of young people that loved the home
- *dishwasher replaced
- *oil furnace, tank and oil removed
- *installation of gas furnace and air conditioner
- *when the renters moved out in August preparations began to welcome Rev Rick and Mary to the manse
- *rented hot water tank was replaced with a purchased one
- *water softener that had been inactive and unplugged for over a year required replacing (donated by the Auxillary)
- *front screen door and lock set to entry door replaced
- *stairs refinished and rail painted
- *window above side door and one back window replaced
- *upstairs bathroom, touch ups through out and one wall of the laundry room repainted
- *garage and storage area cleaned
- *and the big one: cleaning. Oh how some of these women love to clean!!

Finally in September services resumed and it was so nice to be in the building again even with masking and social distancing. We are watchful for Covid number trending and recognize that attendance is a personal choice based on each persons risk tolerance.

Rather than the annual joint session board breakfast meeting Gladys and Cora Lee attended a session meeting to present the budget. Church revenue remains below pre-Covid levels and it has made quite a reduction with being unable to hold most of our regular fundraisers.

CoraLee continues to accept e-transfers at thedobsons@bmts.com Donations made here are directly deposited into our Church Meridian account. Please also let her know how you want those funds allocated.

PAR is another option which allows monthly donations directly from your bank account.

There are many to thank this year. Let me start by thanking everyone for making this, my first year as chairperson, a positive one.

I will make another list:

*Barry Blackett for grass cutting and snow removal. Jacksons continue to do the main parking area snow removal

*the garden girls for taking such wonderful care of our gardens and landscaping

*Gladys and CoraLee do an amazing job of managing finances

*there are a wonderful group of men who are multi talented and have yet to say no to a job they are asked to do. You know who you are!

*there are many others who play a significant role in the maintenance and upkeep of our Church. Thank you!

Now, on to next steps. This year we will repair the cement front steps and work toward updating our Church technology.

God's blessings to everyone as we endeavour to do His work in our Church and the wider Tiverton Community.

Board of Managers Chair
Lorrie Alexander

WHITE GIFT SUNDAY REPORT - 2021

White Gift Sunday was held on Sunday, December 5, 2021. The congregation donated \$1665 and \$325 in gift cards towards the Tiverton and District Lions Christmas Gift Card Hampers. With the help from the congregation and the community there were 23 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

FLOWER AND DECORATING COMMITTEE REPORT - 2021

The committee again placed fresh flowers on the communion table each week to brighten the front of the church and display the wonderful creation of God. Some weeks the flowers were placed by family in memory of loved ones.

Decorating for Advent and Christmas was completed by Rosemary Grover, Carol Love, Gerda Roppel and Chuck Exel. The results were festive and created an atmosphere of warmth and praise.

The committee would like to thank those who donated flowers and gave words of appreciation.

In His service,
Chuck Exel

FLOWER AND DECORATING COMMITTEE FINANCIAL REPORT -2021

Expenses:	Sobeys: flowers	22.58
	22.58
	22.58
	19.98
	Home Depot: poinsettias	42.89
	Michaels: artificial poinsettias	25.96
	Jillians: artificial greens sprigs	49.67
	Total expense	206.24
Donation		100.00
Final expenses		106.24

KNOX CHURCH CHOIR REPORT - 2021

As the public health crisis continued this year, Knox Choir also continued its hiatus.

KNOX CHURCH CHOIR FINANCIAL STATEMENT - 2021

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

Closing balance 2020 - \$517.03

Closing balance 2021 - \$517.03

There were no requests from the Hughes-McKeller Fund.

Respectfully submitted by Joan Dent

MEN'S GROUP REPORT - 2021

The Men's Group usually prepares and serves Soup and a Bun lunch on the third Monday of the month during the winter months. We prepared and served Soup and a Bun lunch once in 2021.

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

The following table shows the income and distributions of the Men's Group in 2021.

Item	Income	Expenses	Balance
Balance on hand Jan 1, 2021			\$1,719.67
Donations in 2021	\$295.00		\$2014.67
Balance on hand Dec. 31, 2020			\$2014.67

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.

COOKIE WALK / DRIVE THROUGH 2021

Following a year without the cookie walk, due to Covid, the committee developed a plan to go forward with the sale. Public Health Grey Bruce was consulted and a safe plan was devised in order to have the sale.

Thank you to everyone who so willingly gave of their time and baking talents so that the sale could be such a success.

Due to donations of baking boxes and decorative stickers (thank you Pasley family), shortbread containers, paper doilies and muffin cups, there were no expenses this year!

We realized a total profit of \$3015.00

That is our new record and will be hard to beat next year.

Money raised will go toward the repair of the front steps.

Cookie Committee: Lee-Anne Lehman, June Slessor, Carol Love, CoraLee Dobson, Mary Warne, Lorrie Alexander.

This sale continues in loving memory of June MacKenzie who started the first cookie walk in 2009.

TRUSTEES REPORT FOR 2021

Church building	\$2,652,000.00
Stained Glass	50,000.00
Contents	25,000.00
Manse	379,440.00
Liability	2,000,000.00
Annual Premium (12 months)	6,707.88

Submitted by Lillian Leggett, Don MacArthur and Heather Kempers

FELLOWSHIP COMMITTEE REPORT -2021

Normally fellowship would take place on the last Sunday of the month when church members would gather after the church service and enjoy either coffee, tea or juice and a cookie or two. But because of the Covid 19 pandemic this did not take place.

Submitted by Rosemary Grover

ROLL CLERK'S REPORT - 2021

	2016	2017	2018	2019	2020	2021
Total Roll Members	201	193	187	184	183	215
Other Statistics, Spouses	39	40	32	37	36	38
Adherants	88	88	84	88	89	88
Households	206	200	191	196	195	133+
Members, Spouses & Adherents	328	321	308	309	307	341

Notes: 1. In 2022, the Session is creating a new Roll, combining the Knox members with the St. Paul's members.

2. The 2021 numbers reflect the combination of Knox and Glammis rolls and does not reflect the split between Active vs Non-Active members.

COMMUNION RECORD FOR 2021

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021
Qty	7	6	6	5	4	4	4	1	2
High	79	71	61	59	62	58	67	54	46
Low	54	58	48	48	22	48	51	54	44
Average	70	62	54	54	47	51	60	54	55

Note: We only had two Communion in 2021, in October and November.

Submitted by: Alex Duthie, Roll Clerk

KNOX CHURCH AUXILIARY REPORT 2021

The Knox Auxiliary committee members are Rosemary Grover, Cora Lee Dobson, Gerda Roppel, Dianne MacArthur, Lillian Leggett, Don Manary, Heather Kempers and Islay Eby. The Auxiliary has been idle most of 2021 due to the Covid 19 pandemic.

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 again.

The committee decided to fundraise by making apple pies. So with permission from Public Health, a crew met at the church on September 29 and made 100 or maybe 103 apple pies. Thank you to non committee members June Slessor, Lorrie Alexander, Carol Love, Mary Warne, Wilma Manary, Betty and Dean Thompson and Norm Dobson for helping to peel 8 bushels of apples and roll out the pastry. The sale of the pies raised \$1205.00. Since the committee and helpers knew how to make apple pies another work bee was held on November 12 to make 33 more pies for the Cookie Walk.

The Auxiliary purchased new window blinds for the nursery, choir room and minister's office, a dehumidifier for the Sunday School room and a new water softener for the manse. The total cost for these purchases was \$2317.74.

Submitted by Rosemary Grover

KNOX CHURCH AUXILIARY FINANCIAL REPORT FOR 2021

Jan 1st 2021 Bank Balance **\$5,302.27**

Receipts

H.S.T. Rebates	581.52
Apple Pie Fundraiser	<u>1,205.00</u>
Total	\$1,786.52

Expenditures

Water softener (Manse)	\$789.87
Blinds (Nursery, Choir Room, Office)	1,133.50
Dehumidifier (SS Room)	<u>394.37</u>
Total	\$2,317.74

Balance Dec 31/21 **\$4,771.05**

FOOD BANK REPORT - 2021

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

We thank everyone who contributed to the 2021 Food Bank.

Items/Year	2015	2016	2017	2018	2019	2020	2021
Food Items . . .	510	445	330	426	468	57	130
Personal Items . .	29	33	15	44	10	1	7
Money.	\$2,435	\$ 1,341	\$ 1,360	\$2,144	\$2,420	\$425	\$1,100

Note: Because Covid-19 caused our church to close for 8-months, the above amounts reflect only the months of September, October, November & December for 2021.

Submitted by Alex Duthie

CHURCH REPAIRS AND MAINTENANCE REPORT 2021

Snow removal	107.36
Lawn cutting	880.00
Elevator maintenance contract	1960.33
TSSA licence	335.81
Fire extinguisher check/recharge	123.06
Firelock box	125.40
Furnace repairs	439.46
Furnace washable filters	420.40
Furnace main contract	600.60
Carpet cleaning	686.02
New weatherstrip for front door	137.49
External electrical outlet	163.61
New kitchen shut-off valve	300.43
Door lock repair	395.50
Lightbulbs/timer	117.00
Paint parking lot door	42.93
Fertilizer/mulch/plants	<u>1250.57</u>
	\$8085.97

Covid down time has allowed the opportunity to assess, plan and implement repairs and upgrades. Several expenses offer long term benefit and ensure our building is maintained properly and with added safety. The exterior lock box and main water shut off is an example of additional safety. Reusable filters for the geothermal furnace eliminate the purchase of filters for replacement every 3 months. Complete replacement of the piping under the kitchen sink avoided costly emergency repair. Well maintained landscaping takes time and resources. The bulk of the garden expenses have been reimbursed. We are so blessed all of the work has been completed by the talented and generous members of our Church community.

MACLENNAN AUXILIARY W.M.S. REPORT 2021

Our W.M.S. purpose is; A community of Christians whose purpose is response to the love of God in Jesus Christ, to encourage one another and all people of the church to be involved in local and worldwide mission through prayer, study, service and fellowship.

We usually meet each month but because of Covid restrictions we didn't meet until October, November & December. Presbyterian and Synodical annual meetings were also cancelled.

Sarah Kim and her committee from head office prepared a series of "Come Together Events". We were able to watch these on zoom and were very well done. The October meeting was a Thanksgiving service, November honoured Pauline Brown who has served seventy years in the mission field. December was a Christmas worship service prepared by Rev. Theresa MacDonald and her staff at Camp Kintail. We look forward to enjoying the upcoming meetings for January until June and are very thankful for head office.

At the December meeting we made donations to many charities as part of our mission outreach.

We would be pleased to welcome more members to our group as we continue to carry on our purpose in mission.

Respectively submitted
Eleanor Thompson
Corresponding Secretary

KNOX TIVERTON W.M.S. FINANCIAL STATEMENT - 2021

RECEIPTS

Jan. 1st, 2021 Bank Balance brought forward	117.54
Offerings	2,840.00
Interest from Hughes - MacKellar Fund - Jan. 2021	568.74
Interest from Hughes - MacKellar Fund - August 2021	567.81
Sale of church calendars	<u>30.00</u>
TOTAL RECEIPTS	\$4,124.09

DISBURSEMENTS

Bruce Grey Presbyterian Offerings	2,840.00
C.I.B.C. - cheques	77.79
Bruce Grey Presbyterian - memberships	64.00
Donation to Change Her World - Library Build	150.00
Donation to Scott Mission	150.00
Donation to Evangel Hall	150.00
Donation to P.W.S. & D.	150.00
Donation to Presbyterian Sharing	150.00
Donation to Teeswater Crop Share	150.00
Donation to Leprosy Mission	<u>150.00</u>
TOTAL DISBURSEMENTS	\$4,031.79
December 31, 2021 Bank Balance	156.30
o/s cheque	64.00
	<u>92.30</u>
	\$4124.09

Submitted by Islay Eby, Treasurer

SUNDAY SCHOOL REPORT - 2021

As we slowly reopened our Church in September 2021, we were grateful to welcome Rev. Rick.

As we enjoyed all of the services and began talking about restarting our Sunday School in January 2022, we were suddenly hit by a 4th wave of Covid. We did manage to complete the important Christmas Advent Season, but again we have closed our Church services until further notice.

As was my closing last year, Covid-19 has reinforced how important our Family and Faith Family are during this unusual time. As we enter 2022 with a new Lockdown order, we pray for all to be safe.

Respectfully Submitted
Sunday School Superintendent
Nancy Alexander

SUNDAY SCHOOL FINANCIAL REPORT - 2021

Bank Balance December 31, 2020	766.05
--------------------------------	--------

SUNDAY SCHOOL ACCOUNT

Balance December 31, 2020	623.34
Receipts	208.50
Disbursements	<u>111.39</u>
Balance December 31, 2021	720.45

SCAW ACCOUNT

Balance December 31, 2020	96.38
Receipts	0
Disbursements	<u>0</u>
Balance December 31, 2021	96.38

HANDBELL ACCOUNT

Balance December 31, 2020	46.33
Receipts	0
Disbursements	<u>0</u>
Balance December 31, 2021	46.33

Bank Balance December 31, 2021	863.16
--------------------------------	--------

ST. PAUL'S NEW VENTURE FUND DISBURSEMENT 2021

Background: 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. The first disbursement of \$10,500 was made in 2020.

Eileen Simpson, Blair Kempers & Steve Eby met in Oct of 2021 and determined that the disbursement of \$10,500 + \$1027.05 in interest for 2021 as outlined below. *Please note that the percentages may be slightly skewed as a portion of the interest was allotted at a separate meeting.*

1. 20% - PWS&D & crop share; \$1050.00 to each. Total: \$2100.00
2. 20% - Community outreach programs - Meals on Wheels, specifically Kincardine and immediate area, Safe 'n Sound, Wes for Youth and Huron Shores Hospice \$525 to each. \$458.93 to The Bridge Drop In. Total: \$2558.93.
3. 50% - Local missions support - \$3193.13 To Camp Kintail & \$2625.00 to Otra Fe as decided by Blair & Steve, Eileen refrained from comment as conflict of interest. Total: \$5818.13.
4. 10% - Church furnishing/equipment: \$1050.00 to Knox Tiverton to be used for AV upgrades or monitors as determined by need for new equipment in sanctuary.

A much deserved "Thank you" to Gladys Munro for her work in mailing cheques to recipients and managing the investment.

Respectfully,
Eileen Simpson

MANSE RENTAL - 2021

The following financial breakdown was prepared by Gladys Munro and outlines how the manse was prepared for rental and subsequently the rental money used for upgrades and repairs.

While the manse was vacant the board saw an opportunity to rent the home and realize a profit. Being unfamiliar with the process and legalities we hired a property management company to provide the contract, direct us in what was needed to prepare the manse and vet the renters. This proved to be a wise decision.

Our goal was to keep costs as low as possible. Toward that end we used dishes, cutlery etc that was in our Church Kitchen. The big score was finding an estate home of a former Knox Tiverton member, that was willing to donate the bulk of the required furniture. Still there were a few items to purchase including a microwave, smart TV, one mattress and frame and a few odds and ends. The TV is now in the Church Sunday school room and the microwave and mattress have been sold and profits returned.

Following the termination of the rental contract and in preparation for Rev Rick's arrival some of the rental money was used for much needed repair and upgrades. Of special note is that within our Church community there is a wealth of skills and contacts so the only task requiring an outside contractor was the installation of the windows.

The water softener had reached the end of its lifespan and given the hardness of Tiverton water needed to be replaced. The hot water tank had been a rental and continuing to pay the rental fee for an aged heater was not a sound choice. A new one was purchased and installed.

MANSE RENTAL FINANCIAL REPORT FOR 2021

Receipts

6 months rental revenue	\$15,600.00
Sale of furniture etc.	150.00
Sale of wood stove/microwave	415.00
Contribution from Aux.	<u>789.87</u>
Total	\$16,954.87

Expenses

Commission on Rental Service	\$ 2,291.64
Required procurements (TV, microwave, bed, paint, etc.)	1,083.18
BMTS Internet	479.49
Dishwasher	738.22
New Aluminum front door	301.71
New water heater	679.93
Lumber & paint re: removal of oil tank	105.61
Replacing window & door window	452.00
New door lock	167.57
Water Softener hook-up expenses	81.35
Dehumidifier	394.37
Water Softener	<u>789.87</u>
Total	\$ 7,564.94

REVENUE \$9389.93

TIVERTON KNOX NYCCC - 2021

The NYCCC has had a quiet year as many of our church committees and groups have had due to Covid19.

We are hoping that in 2022 it will be better and that we will be able to get a Youth Group going again. Hopefully we can send or assist kids in going to Camp Kintail this year.

Many Blessings,

Heather Kempers

TIVERTON KNOX NEW YOUTH CULTURAL CRUSH IN CHRIST

Balance December 31, 2020 \$2810.00

Balance December 31, 2021 \$2810.00

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
2021 - \$10,000 - Estate of Kenneth Hunter
2021 - \$2,000 - Estate of Larry Munro

**KNOX PRESBYTERIAN CHURCH TIVERTON
MEMORIAL RENOVATION FUND 2021**

DECEMBER 31, 2020 BALANCE FORWARD		\$ 77,062.49
RECEIPTS		
OFFERINGS - MRF		\$ 1,945.00
OFFERINGS - Memorial Donations		\$ 7,331.81
BEQUEST (Estate of Ken Hunter)		\$ 10,000.00
BEQUEST (Estate of Larry Munro)		\$ 2,000.00
CANADA HELPS		\$ 72.00
COOKIE WALK		\$ 3,015.00
INTEREST FROM G.I.C.'S (HUGHES MCKELLAR FUND)		\$ 1,135.62
BANK INTEREST		\$ 132.13
HST REBATE (July 1, 2020 to June 30, 2021)		\$ 731.59
ST. PAUL'S NEW VENTURE TRUST FUND -Technology Upgrades (Sanctuary)		\$ 1,049.85
PRESBYTERIAN CHURCH IN CANADA (Life & Mission Agency) - TECHNOLOGY GRANT		\$ 2,000.00
TOTAL RECEIPTS		\$ 29,413.00
Reserves		
Front Steps Project: ('21 Cookie Walk \$3015.00 & Ken Hunter estate \$8,000)	\$ 11,015.00	
Social Justice Programs within Tiverton Community ('21 Ken Hunter estate if any balance remains after Front Steps Project)	(unknown)	
Technology Upgrade Project: ('21: Ken Hunter estate \$2,000., PCC \$2,000.-\$109.03, St. Pauls New VTF \$1049.85)	\$ 4,940.82	
Memorial Gardens:('10 chili supper, '10 plant sale;'11 misc. donation & plant sale ; '12 plant sale;'13 plant sale)	\$ 801.75	
Chair Reserve (2016 donations)	\$ 993.07	
Elevator Repair (2020 Annual Congregational Meeting)	\$ 25,000.00	
Total Reserves	\$ 42,750.64	
DISBURSEMENTS		
MANSE FURNACE AND A/C	\$ 8,575.38	
W.M.S. (1/2 of HUGHES MCKELLAR INT. 2020)	\$ 568.74	
W.M.S. (1/2 of HUGHES MCKELLAR INT. 2021)	\$ 567.81	
TIVERTON REUNION 2019 DONATION (concrete planters)	\$ 449.74	
TECHNOLOGY GRANT	\$ 109.03	
TOTAL DISBURSEMENTS	\$ 10,270.70	
BALANCE IN ACCOUNT including reserves DECEMBER 31, 2021		\$ 96,204.79
(see below for allocation)		
RECONCILED TOTALS	\$ 106,475.49	\$ 106,475.49
INVESTMENT ALLOCATION OF OPERATING BALANCE		
MERIDIAN CASHABLE 3 YR. GIC'S : Principal (Feb. 17/21), 5 GIC's at \$10,000.00 each	\$ 50,000.00	
Rate: 91d-15 months .65%;15-36 months .95%;maturity 1.2%		
Interest: at maturity		
MERIDIAN MRF BUSINESS SAVINGS ACCOUNT	\$ 46,204.79	
TOTAL	\$ 96,204.79	

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 2021

BALANCE FORWARD DEC. 31, 2020		\$184.14
RECEIPTS:		
OFFERINGS		\$0.00
TOTAL RECEIPTS		\$0.00
DISBURSEMENTS		
OUR DAILY BREAD	\$100.00	
TOTAL DISBURSEMENTS:	\$100.00	
BALANCE IN ACCOUNT DEC. 31, 2021		\$84.14
RECONCILED TOTALS	\$184.14	\$184.14
<small>(managed in the operating bank account)</small>		

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.

LUELLA JUNE MACKENZIE TRUST FUND 2021

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

RECEIPTS

Interest (GIC)		\$153.50
----------------	--	----------

DISBURSEMENTS

Interest deposited to Operating Account		\$153.50
MATURITY DATE		Feb. 20, 2024

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

JOHN H. MACKENZIE BUILDING TRUST FUND 2021

BALANCE FORWARD DEC. 31, 2020		\$ 3,282.45
RECEIPTS		
Bank Interest		\$ 16.11
GIC matured (SCBX GIC 1.96%)		\$30,000.00
GIC interest		\$ 588.00
Total Receipts		\$30,604.11
DISBURSEMENTS		
Hollis Wealth (MCAN MORTGAGE CORPORATION .95%-see below)	\$30,000.00	
Total Disbursements	\$30,000.00	
BALANCE IN ACCOUNT Dec. 31/21 (held in the MRF Meridian account but separated from Meridian account total to report as separate fund)		\$ 3,886.56
RECONCILED TOTALS	\$33,886.56	\$ 33,886.56
Hollis Wealth (MCAN MORTGAGE CORPORATION) 1 Yr. GIC (2021)	\$30,000.00	
INTEREST RATE	0.95% Interest Annually	
MATURITY DATE	April 15, 2022	
TOTAL GIC		\$30,000.00
TOTAL Savings Account and GIC Dec. 31, 2021		\$33,886.56

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.

KNOX PRESBYTERIAN CHURCH TIVERTON HUGHES MCKELLAR FUND 2021

HOLLIS WEALTH

MCAN MORTGAGE CORPORATION 1 YR GIC		
RATE	1.30% INTEREST annually	\$10,000.00
MATURITY DATE	July 26, 2022	

BRIDGEWATER BANK 2 YR. GIC		
RATE	1.10% INTEREST annually	\$10,000.00
MATURITY DATE	February 24, 2023	

BRIDGEWATER BANK 2 YR. GIC		
RATE	1.20% INTEREST annually	\$10,000.00
MATURITY DATE	March 24, 2023	

BRIDGEWATER BANK 2 YR. GIC		
RATE	1.20% INTEREST annually	\$10,000.00
MATURITY DATE	March 29, 2023	

SCBX (RFA BANK OF CANADA) 2 YR. GIC		
RATE	1.35% INTEREST annually	\$10,000.00
MATURITY DATE	June 19, 2023	

TOTAL GIC's	\$50,000.00
--------------------	--------------------

BALANCE FORWARD DECEMBER 31, 2020 (part of MRF Fund balance fwd.)	\$ 568.74
--	------------------

RECEIPTS

INTEREST RECEIVED IN 2021 deposited to MRF	\$ 1,135.62
--	-------------

TOTAL RECEIPTS	<u>\$ 1,135.62</u>
-----------------------	---------------------------

DISBURSEMENTS

W.M.S (half of 2020 total interest of \$1,137.48 (bal. fwd.)	\$568.74
--	----------

W.M.S (half of 2021 total interest of \$1135.62 rec'd)	\$567.81
---	----------

Balance of 2021 total interest to remain in MRF	\$567.81
---	----------

TOTAL DISBURSEMENTS	<u>\$1,704.36</u>
----------------------------	--------------------------

BALANCE GIC's DECEMBER 31ST, 2021	\$50,000.00
--	--------------------

Reconciled Totals	\$51,704.36	\$51,704.36
--------------------------	--------------------	--------------------

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. One 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.

GRANT HELM FUND 2021

HOLLIS WEALTH (Concentra Bank) 5 YR. GIC \$5,000 PRINCIPAL	\$5,000.00
(2018)	
INTEREST RATE (Annually)	3.18%
MATURITY DATE	Sept. 6, 2023
BALANCE IN MERIDIAN SAVINGS ACCOUNT DECEMBER 31, 2020	\$1,417.97
G.I.C. INTEREST (one year annual interest)	\$ 159.00
BANK INTEREST (Meridian)	\$ 5.78
DISBURSEMENTS	\$ -
BALANCE IN MERIDIAN ACCOUNT DECEMBER 31, 2021	\$ 1,582.75
TOTAL OF GIC AND SAVINGS ACCOUNT	\$ 6,582.75

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.

KNOX PRESBYTERIAN CHURCH TIVERTON SHARING REPORT 2021

OFFERINGS	
PRESBYTERIAN SHARING	\$ 6,669.00
TEESWATER CROP SHARE	\$ 2,680.00
PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$ 2,555.00
PRESBYTERIAN WORLD SERVICE & DEVELOPMENT - Vancouver Flood Relief	\$ 50.00
KINCARDINE FOOD BANK	\$ 1,290.00
WHITE GIFT	\$ 500.00
OTRA FE	\$ 100.00
SALVATION ARMY	\$ 100.00
TOTAL OFFERINGS	\$13,944.00
 TRUST FUND	
PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$ 1,050.00
TEESWATER CROP SHARE	\$ 1,050.00
CAMP KINTAIL	\$ 3,193.12
OTRE FE CANADA	\$ 2,625.00
KNOX, TIVERTON (for audio video upgrades or monitors)	\$ 1,049.85
MEALS ON WHEELS	\$ 525.00
WES FOR YOUTH	\$ 983.93
HURON SHORES HOSPICE	\$ 525.00
Safe n Sound	\$ 525.00
TOTAL TRUST FUND	\$11,526.90
 TOTAL OFFERINGS AND TRUST FUND	 \$25,470.90

KNOX PRESBYTERIAN CHURCH TIVERTON

ST. PAUL'S NEW VENTURE TRUST FUND 2021

Balance Forward December 31, 2020 \$ 1.00
(Meridian membership share)

RECEIPTS

Meridian account interest		3.28
Hollis Wealth: Matured 2021 GIC principal	\$	10,500.00
Hollis Wealth: Interest on matured GIC	\$	109.20
Hollis Wealth: Interest on invested GIC's - see Hollis below	\$	917.70
Total Receipts	\$	<u>11,530.18</u>

Balance Forward and total receipts \$ 11,531.18

DISBURSEMENTS

Presbyterian World Service & Development	\$	1,050.00
Teeswater Crop Share	\$	1,050.00
Camp Kintail	\$	3,193.12
Otre Fe Canada	\$	2,625.00
Knox, Tiverton (for audio video upgrades or monitors)	\$	1,049.85
Meals on Wheels	\$	525.00
Wes for Youth/Drop In at The Bridge *	\$	983.93
Huron Shores Hospice	\$	525.00
Safe n Sound	\$	525.00
		<u>\$ 11,526.90</u>

BALANCE IN MERIDIAN ACCOUNT Dec. 31/21 \$ 4.28

Reconciled \$ 11,531.18 \$ 11,531.18

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

Hollis Wealth (Bridgewater 1 Year G.I.C. 1.04% mat'd in 2021 - see Meridian receipts above)

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 \$ 53,000.00

*Please note due to oversight by Knox Treasurer only one cheque was issued. Correction will be made in 2022 once confirmation of which organization cashed the cheque has been made.

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 2021

Dec. 31, 2020 balance forward	\$ 103,415.16
INCOME	
Envelopes and Tax Receipts	\$ 91,553.15
Loose offerings (not receipted)	\$ 205.00
Strategic Giving (Anonymous Donor remitted via Strategic Giving)	\$ 9,714.00
Manse rental	\$ 16,165.00
Canada Emergency Rent Subsidy (CERS)	\$ 613.36
Canada Emergency Wage Subsidy (CEWS)	\$ 773.95
Knox Auxiliary (manse softener)	\$ 789.87
HST rebate (Jan.1/19 to June 30/20 -second appli.)	\$ 353.21
HST rebate (July 1/20 to June 30, 2021)	\$ 1,596.60
Luella June MacKenzie Trust Fund	\$ 153.50
Church Supper donations	\$ 175.00
TOTAL INCOME	\$ 122,092.64
Reserves	
Reserve: Church printer used by Treasurer (annual meeting 2015)	\$ 500.00
Reserve: Laptop (Treas.)\$1,200.00-\$1,128.87(Feb.'21 BOM mtg.)	\$ 71.13
Reserve: Youth ministry - Youth Group (donation 2017)	\$ 105.00
Reserve : Covid-19 Supplies (Oct.'20 St.Paul's NVTF)	\$ 750.00
Reserve: Kitchen/BR supplies (Oct.'19 Men's Group)	\$ 150.00
	\$ 1,576.13
EXPENSES	
Bank Charge	\$ 190.28
Church Contribution To Pension	\$ 6,404.28
church repair main	\$ 8,085.97
Church Supplies	\$ 3,908.10
Church Utilities	\$ 1,207.11
Contingency Reserve	\$ 875.45
Flower Committee	\$ 206.24
Health & Dental	\$ 1,653.11
Hydro - Church	\$ 5,509.00
Hydro - Manse	\$ 1,282.59
Insurance:Church (incl. \$1,787.04 (2022 premium))	\$ 8,253.43
Insurance:Manse (incl. \$315.36 (2022 premium))	\$ 556.85
Interim Moderator	\$ 3,058.80
Knox Aux. (HST rebate portion)	\$ 581.52
Manse repair main:Manse expenses	\$ 479.83
Manse repair main:allocated as Manse rental expenses	\$ 7,564.94
Manse Taxes	\$ 823.79
Manse Utilities - Epcor gas	\$ 321.58
Manse Utilities - other util. (water & sewer,water heater rental)	\$ 1,735.44
Moving Expenses	\$ 5,715.54
Outreach	\$ 100.00
PAR	\$ 129.00
Phone	\$ 317.67
Phone - Manse	\$ 319.38
Postage	\$ 37.43
Presbyterian Synod Dues	\$ 4,416.12
Salaries:Caretaker	\$ 6,275.76
Salaries - Envelope Secretary (declined pay)	\$ -
Salaries:Organist	\$ 1,020.00
Salaries:Treasurer	\$ 2,795.64
Stipend	\$ 16,333.32
Tax:CPP Contrib	\$ 866.12
Tax:EI Premiums	\$ 882.15
W.S.I.B.	\$ 68.33
TOTAL EXPENSES	\$ 91,974.77
BALANCE IN ACCOUNT including reserves DECEMBER 31, 2021	\$ 133,533.03
(see below for allocation)	
INVESTMENT ALLOCATION OF OPERATING BALANCE	
MERIDIAN CASHABLE 3 YR. GIC'S : Principal (Feb. 17/21), 5 GIC's at \$10,000.00 each	\$ 50,000.00
Rate: 91d-15 months .65%;15-36 months .95%;maturity 1.2%	
Interest: at maturity	
MERIDIAN CHEQUING ACCOUNT	\$ 83,533.03
TOTAL	\$ 133,533.03

KNOX PRESBYTERIAN CHURCH TIVERTON BUDGET 2022

	2019	2019	2020	2020	2021	2021	2022
	BUDGET	ACTUAL	BUDGET	ACTUAL	BUDGET	ACTUAL	Budget
EXPENSES							
Advertising	100.00	91.38	100.00	0.00	50.00	0.00	50.00
Bank Charges (including PAR fees)	200.00	175.26	200.00	293.24	265.00	319.28	318.00
Benevolent Fund	500.00	0.00	500.00	0.00	500.00	0.00	500.00
Bus Transportation	2,500.00	2,034.00	2,500.00	180.80	250.00	0.00	250.00
Christian Education	500.00	140.36	500.00	114.41	250.00	0.00	250.00
Church Cont to Pension	6,700.00	5,670.58	5,700.00	5,757.60	6,450.00	6,404.28	5,305.86
Church Repairs & Maint	4,600.00	4,305.96	4,600.00	3,923.07	4,600.00	8,085.97	5,000.00
Church Supplies	3,900.00	3,932.96	4,500.00	3,229.39	2,000.00	3,908.10	1,000.00
Church Insurance	5,560.33	5,593.02	5,850.00	3,978.42	6,466.39	8,253.43	6,790.00
Church Utilities	14,000.00	11,471.43	14,000.00	9,020.94	14,000.00	6,716.11	13,000.00
Contingency Reserve	5,000.00	0.00	5,000.00	358.65	5,000.00	875.45	5,000.00
Flower Committee	250.00	365.20	250.00	0.00	125.00	206.24	125.00
Health & Dental	4,800.00	4,767.12	4,900.00	4,051.79	2,500.00	1,653.11	4,959.36
Kitchen/BR/Cleaning Supplies	500.00	500.00	500.00	50.00	200.00	0.00	200.00
Manse Insurance	981.23	948.54	1,000.00	702.06	1,141.13	556.85	750.00
Manse Repairs and Maintenance	600.00	318.26	700.00	608.89	700.00	8,044.77	700.00
Manse Taxes	780.00	776.43	800.00	801.06	825.00	823.79	850.00
Manse Utilities	6,500.00	6,346.06	6,500.00	4,641.86	5,500.00	3,339.61	4,200.00
Minister's Continuing Education	800.00	800.00	600.00	600.00	0.00	0.00	600.00
Minister's Expense Allowance	0.00	200.00	250.00	135.59	125.00	0.00	250.00
Organist Supply	375.00	225.00	375.00	570.00	1,440.00	0.00	120.00
Outreach Fund (Legion, Daily Bread booklet)	0.00	150.00	150.00	150.00	150.00	100.00	150.00
Phone (Church&Manse in '21 & '22)	1,200.00	1,074.26	1,200.00	1,077.04	255.00	637.05	1,800.00
Postage	175.00	152.55	175.00	103.96	175.00	37.43	175.00
Presbytery & Synod	4,800.00	4,464.72	4,800.00	5,174.20	4,800.00	4,416.12	4,800.00
Pulpit Supply	1,000.00	1,374.40	1,350.00	1,284.65	5,200.00	0.00	940.00
Stipend & Interim Moderator	44,308.00	44,308.00	46,183.00	18,686.12	26,000.00	19,392.12	50,500.00
Special Speakers & Music	300.00	200.00	300.00	0.00	150.00	0.00	150.00
Caretaker	6,092.98	6,093.00	6,275.79	6,275.76	6,275.79	6,275.76	6,275.76
Music Director	7,500.00	7,500.00	7,500.00	2,631.25	3,750.00	1,020.00	4,500.00
Envelope Secretary	2,714.11	2,714.16	2,795.58	465.94	2,795.58	0.00	2,935.35
Staff Training	0.00	580.62	0.00	0.00	0.00	0.00	200.00
Treasurer	2,714.11	2,714.16	2,795.58	2,795.64	2,795.58	2,795.64	2,935.35
C.P.P. & E.I.	4,000.00	3,971.49	4,100.00	1,630.32	2,300.00	1,748.27	4,800.00
W.S.I.B.	700.00	440.95	700.00	252.35	350.00	68.33	230.00
Vacation Bible School	1,000.00	400.00	500.00	0.00	0.00	0.00	0.00
Youth Group	500.00	0.00	0.00	0.00	0.00	0.00	0.00
	136,150.76	124,799.87	138,149.95	79,545.00	107,384.47	85,677.71	130,609.68

FOR YOUR NOTES.....