

FROM THE DESK OF REV. RICHARD WARNE

I have fully enjoyed being your minister for just over a year now. When I entered Knox College I felt called to a Chaplaincy type ministry in a hospital or prison. At Knox College I was assigned a professor as a mentor, confidant or counselor to walk with me through the journey to ordained ministry. It was my professor that steered me into parish ministry. I was pretty sure I wouldn't fit in a large city church and would be more comfortable in a smaller or rural congregation. During my studies I tried to determine what model of ministry would best suit me as a minister. After reading Kennon Callahan, talking with my professors, and reading other books by church consultants, I felt the best model for me was to be a "community pastor". You might wonder what that looks like. It takes time to develop that kind of relationship in a small community.

Some of the things you do as a "community pastor" is to make yourself available to the people in the community and build personal relationships with them. I do that by walking my dog around town and visiting the people I meet. I joined the Tiverton ministerial and have participated in the Tiverton Fall Fair community worship service, Remembrance Day services and lead worship at the Manor about every five weeks. After the worship services at the Manor I try to visit and get to know our members and other residents. I also volunteer at the Huron Shores Hospice at the Manor as a spiritual guide and I'm available to visit at anyone's request. I try to take in community events like the Fair, Lion's garage sales, and special dinners or breakfasts. In 2023 I will work with Rev Rob Hiscox to organize a special worship service to thank our first responders. I am trying to get to know as many people as I can inside and outside the church.

Here are some of the highlights of last years ministry together. I led or participated in about 60 live worship services at the church, community and retirement homes. I posted 46 worship services on our YouTube channel and our Facebook page. I posted devotions and Revrick reflections on our Facebook page. Part of building relationships in the area is by participating in Presbytery as a presbyter, Chair of the Transition Committee and as a member of the administrative committee. I attended 24 work related Presbytery meetings as well as session, board of managers and congregational meetings. I had many visits with our members and non-members in the hospital, at home, by email and on the phone.

I did my first baptism of Beau Barry Hall and have started conversations for a wedding in June of 2023. On a sadder note I officiated at 14 funeral and graveside services. We buried five members of our congregation: Angus McKay, Don Campbell, Eileen Alexander, Doris Young and Irene MacKinnon. I officiated at six funerals for family members or by request: Gary Hammond, Brian Hammond, Don Inkster, John Thompson, Margaret Wonfor and Eunice Brown. We lift up all those who lost loved ones this year and pray the Lord will provide the families with peace and comfort.

From 1st Corinthians 12: 4-7, 11, "4 Now there are varieties of gifts, but the same Spirit; 5 and there are varieties of services, but the same Lord; 6 and there are varieties of activities, but it is the same God who activates all of them in everyone. 7 To each is given the manifestation of the Spirit for the common good. 11 All these are activated by one and the same Spirit, who allots to each one individually just as the Spirit chooses."

I believe if we are doing what God has called us to do or be, God will provide the necessary gifts to fulfill our mission. The world around us is changing but the mission of the church has not changed in two thousand years. We still need to reach out to the community and share the good news of the gospel in the name of Christ through volunteering, participating, financial contributions, building relationships, prayer and worship.

Peace of Christ be with you,

Rev Richard Warne

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ANNUAL CONGREGATIONAL MEETING – Feb. 12, 2023

AGENDA

Opening Devotions

Motion to appoint Chairperson

Motion to appoint Secretary

Minutes of Annual Meeting 2022 to be adopted as printed.

Minutes of Congregational meetings (March 6, 2022 and December 4, 2022) to be adopted as printed

Business Arising from the 2022 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 2023 as presented by Session:

Presbyterian Sharing Target: \$7,500.00

Board of Managers:

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

Courtesies –

Adjournment

Date of Next Annual Meeting: Feb. 2024?

Closing Prayer / Benediction

MINUTES OF ANNUAL CONGREGATIONAL MEETING APRIL 10, 2022

The annual meeting of Knox Presbyterian Church, Tiverton was held on Sunday April 10, 2022 following worship and lunch. There were 23 members/adherents present. Rev. Rick Warne opened the meeting with the call to worship "Speak to Us" and read scripture from Psalm 145 verses 9-13. Rev. Rick led in prayer.

Motion by George Potter, seconded by Gerda Roppel to appoint Rev. Rick Warne as chairperson of the meeting. Motion carried.

Motion by George Potter, seconded by Dianne MacArthur to appoint Islay Eby as secretary of the meeting. Motion carried.

Motion by Carol Love, seconded by Stan Eby to allow any adherents present permission to vote. Motion carried.

Motion by Eleanor Roppel, seconded by Gerda Roppel to accept the agenda as printed. Motion carried. There were no minutes to read re 2021 annual meeting as no meeting was held due to Covid restrictions. Rev. Rick offered prayer and a moment of silence in memory of those who passed away in 2021. All the names which were read are listed on page 4.

Motion by Don Manary, seconded by Lillian Leggett that we receive the reports as printed on pages 5-30 of the annual report. Motion carried.

There were the following comments as the reports were gone thru:

- (1) The nominating committee must meet in 2022 as they didn't meet in 2021.
- (2) Kirk Session committees will be updated with session & Rev. Rick. Rev. Rick feels that there are too many committees.
- (3) Board of Managers: In answer to Carolyn Hamilton's inquiry – Eldon Roppel received a cash gift and card from the church for his 45 years of service as church caretaker. George Potter noted that Carol Love and Don MacArthur were appointed to the Board of Managers in 2021.
- (4) Choir – it would be nice to get the choir going again.
- (5) Fellowship to start again end of April, 2022.
- (6) Roll Clerk's Report – these records are being updated by Alex Duthie.
- (7) Auxiliary – committee meeting soon re any plans for July supper.
- (8) Food Bank – Carol Love is presently helping Alex Duthie with this.

Motion by Stan Eby, seconded by Carolyn Hamilton to accept the reports as presented. Motion carried. A thank you was extended to Gladys Munro and Cora Lee Dobson for their treasury work – well done ladies.

NEW BUSINESS - Motion by George Potter, seconded by Lillian Leggett to accept the target of \$7500.00 for Presbyterian Sharing as recommended by Session. Motion carried.

BOARD OF MANAGERS – Lorrie Alexander as chair indicated that the work to install the new monitors in the sanctuary is almost complete. The next project is to repair the front steps and install a new railing. All profits from the yard sale in June will go towards the front step project.

Rick Alexander offered courtesies as noted at the bottom of page 7 to everyone who keeps the church operating on a regular basis. Stan Eby extended thanks to Don Manary, Don MacArthur and Norm Dobson and others responsible for extra work done in keeping the church premises in excellent repair.

Mary Warne thanked everyone for the lovely 50th anniversary cake served at the lunch today. Happy 50th wedding anniversary to Rev. Rick & Mary on April 14, 2022.

Jeff Simpson moved adjournment and Rev. Rick closed in prayer and gave the benediction. Next meeting February, 2023.

CONGREGATIONAL MEETING – MARCH 6, 2022

A congregational meeting of Knox Presbyterian Church, Tiverton was held on Sunday March 6, 2022 following worship service. This meeting was called to discuss the purchase of three 75 inch TV monitors that will be placed in the sanctuary to replace the present screen and projector. Reverend Rick Warne opened the meeting with a prayer. Rosemary Grover volunteered to act as Secretary for the meeting. A motion to allow all parishioners present be allowed to vote was made by Rosemary Grover, seconded by Gerda Roppel. Motion carried.

Don MacArthur explained where the monitors would be placed and mentioned what monies had been received to buy the monitors (Presbytery grant \$1890.97 ((\$2000 - \$109.03)), Hunter estate \$2000, St Paul's NVF \$1049.85) for a total of \$4940.82. Don stated that the monitors from HDTV, Walkerton would cost approximately \$7300.

Motion by Don MacArthur, seconded by Rosemary Grover to approve the spending of up to \$3000 from The Memorial Renovation Fund to upgrade the church's technology by installing the monitors in the sanctuary. Motion carried.

Motion by Carol Love, seconded by Lorrie Alexander to adjourn the meeting.

Reverend Rick Warne closed the meeting with a prayer.

CONGREGATIONAL MEETING - DECEMBER 4, 2022

A congregational meeting of Knox Presbyterian Church, Tiverton was held on Sunday December 4, 2022 following worship service. This meeting was called to discuss the church's heating system.

Reverend Rick Warne opened the meeting with a prayer.

Lorrie Alexander mentioned that the church will need to pay Epcor \$2500 if the gas line is not hooked up. Lorrie Alexander explained that the geothermal system does not function sufficiently when the temperature drops below zero. Lorrie mentioned that four companies were contacted and only two replied, Climate Clinic and Cliff's Plumbing and Heating.

Motion by Rosemary Grover, seconded by Carol Love to allow any adherent members present to vote. Motion carried.

Motion by Don MacArthur, seconded by Alex Duthie to spend up to \$25,000 from the Memorial Renovation Fund to accept the estimate from Cliff's Plumbing and Heating which is approximately \$20,000 to upgrade the heating system by replacing the electrical coils in the existing geothermal system with hot water coils. The hot water boilers will need gas to operate.

Motion carried

Reverend Rick closed the meeting with a prayer.

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

Eileen Alexander

Mildred Bonnett

Donald Campbell

Hugh Hunter

Don Inkster

John McKay

Angus "Junior" McKay

Irene MacKinnon

Jo-anne Potter

Rob Waddell

Doris Young

Klaas Zondervan

BAPTISMS

Beau Barry Hall

MARRIAGES

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

NOMINATING COMMITTEE REPORT FOR 2023

The nominating committee recommends the following for slate of officers for Knox Church Tiverton for 2023:

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

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

Auditors for 2022 Financial Reports: Heidi Pasley, Carolyn Hamilton

Sanctuary Committee: Chuck Exel, Gerda Roppel

Knox News Letter: Cheryl Cottrill

Submitted by: Heidi Pasley,

REVIEWERS REPORT - 2023

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, 2022.

Respectfully submitted by Heidi Pasley and Carolyn Hamilton

THE KIRK-SESSION REPORT - 2022

The Kirk-Session Officers & Members

Minister - Rev. Richard Warne

Session Clerk - Presently Vacant (George Potter Resigned March 30, 2022)

Roll Clerk - Alex Duthie - 2011

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

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

Non-active Elders – Eileen Simpson, Steve Eby, George Potter, Stan Eby, Heather Catto, Merv Catto, Alex Duthie, Mary Duthie, Burton Eskrick, Neil MacKinnon, Mynona Paige, Wendy Parry, Tom Scott Sr., Robert Wilson

The Kirk-Session held six regular monthly meetings and one emergent meeting in 2022.

The Kirk Session met in May to review the church's roll.

The Sacrament of Holy Communion was celebrated 4 times at Knox Tiverton and once at the Whitney Crawford Community Centre in 2022.

The Worship Committee has filled in for the minister in his absence.

In 2022 one issue of Knox News was sent to members and adherents who have email and some copies were mailed.

The last Sunday of the month remains Grocery Sunday with much-needed food items and monetary donations collected for the Kincardine Food Bank.

Fellowship resumed on April 24.

Sunday School was able to resume from Covid restrictions on April 3rd.

A Good Friday service was held on Friday April 15.

In May our Mission Committee continued its support of the Food Grains Bank with a guest speaker and lunch on Sunday May 1st. Additionally the committee conducted a fund raising campaign for the remainder of the month.

Our outdoor Service and Congregational picnic did not take place.

Our Anniversary Service took place October 16.

The Service of Memories was held on Sunday November 20 with 10 people remembered. Family members were invited to light a candle and were then given a rose in remembrance of their loved one. The Worship committee participated in this service.

The Advent Season candle-lighting took place as usual.

White Gift Sunday took place on December 4 and accepted gift cards and monetary donations to the Tiverton Lions Christmas Gift Card Hampers.

Our Christmas Eve Candle Lighting Service and Christmas Day service were cancelled due to blizzard conditions in the area.

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.

Thanks to Sunday School teachers Nancy Alexander, Judy Thompson and Lorna Hutton.

Thanks to Cheryl Cottrill for preparing the Knox News in 2022.

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

Thanks to Eileen Simpson for 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 also thank the Board of Managers for their wise management of our business affairs.

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

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

The Session recommends to the congregation that our target for Presbyterians Sharing for the year 2023 be \$7,500.00.

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 out of date and due for a major update to include all members of Session.

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.

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 Lorna Hutton

Cradle Roll (0-2 years): Heidi Pasley

Worship & Mission Committee:

To consult with the Minister to plan and oversee Sunday morning services in the 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.

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:

Congregational Picnic -

Mother's Day flowers –

Flowers for New Members and Baptism

Service of Memories

Candles for Christmas Eve Service –

Service Preparation (Communion and Baptism):

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

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.

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 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

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

ROLL CLERK’S REPORT - 2022

	2016	2017	2018	2019	2020	2021	2022
Total Roll Members	201	193	187	184	183	215	213
Other Statistics, Spouses	39	40	32	37	36	38	36
Adherents	88	88	84	88	89	88	84
Households	206	200	191	196	195	133+	133+
Members, Spouses & Adherents	328	321	308	309	307	341	333

Notes: 1. The 2022 numbers reflect the combination of Knox and Glammis rolls and does not reflect the split between Active vs Non-Active members.

2. In 2023, the Session is creating a new Roll, combining the Knox members with the St. Paul’s members.

COMMUNION RECORD - 2022

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022
Qty	6	6	5	4	4	4	1	2	5
High	71	61	59	62	58	67	54	46	40
Low	58	48	48	22	48	51	54	44	47
Average	62	54	54	47	51	60	54	55	n/a

Submitted by: Rosemary Grover

BOARD OF MANAGERS - 2022

Another busy year for the board with several upgrades and changes.

Following are a list of our activities:

- *3 - 75" television monitors were installed in the sanctuary
- * There were 4 summer bbq's held at the Church
- * Yard sale (that had everything you could possibly imagine including a kitchen sink)
- *Church front steps and a section of sidewalk were repaired and railings repainted
- *Main parking lot door weather stripping was replaced
- *A number of geothermal heating repairs and additions

Two of the areas above the well heads that were sinking (on the west side of the Church) were dug up. Thankfully we had Stan Eby's backhoe, Jeff Simpson and Don McArthurs' tractor and an assortment of shovels, rakes and some kitchen utensils. We are hopeful we have repaired the sinking by backfilling with sand, washed gravel and top soil. We are currently in the process of replacing the supplementary electrical heating coils on the geothermal furnace with a natural gas boiler system and coils that will give us reliable heating in the winter with a reduced electrical bill while still maintaining the air conditioning. Wifi thermostats will be installed so we have remote control of the temperature.

As usual many talented people have stepped forward to research and participate in these projects. Thank you. We have a very diverse and talented membership.

Special thanks to Barry Blackett who maintains the lawn and does the walkway clearing, Carol for making the planters and area around the digital sign look so welcoming as well as the garden girls for all their work on the many flowerbeds.

If you are not currently signed up for the PAR system please consider doing so. Forms are available at the back of the Church. When completed they can be put into Gladys Munro's mail box.

You are also able to e-transfer funds to the Church by sending to thedobsons@bmts.com

Lorrie Alexander
Board Chair

WHITE GIFT SUNDAY REPORT - 2022

White Gift Sunday was held on Sunday December 4, 2022. The congregation donated \$1165 cash as well as \$155 in gift cards towards the Tiverton and District Lions Christmas Gift Card Hampers. With the help of the congregation and the community there were 18 Christmas Gift Card Hampers given out helping more than 60 individuals (more than half being children) 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 - 2022

Each Sunday we try to place fresh flowers on the communion table to display God's creation and beauty. Occasionally flowers are donated by family members of those who have passed away. We thank them for their contributions. We also change the colour of the table runner, pulpit fall and Bible place-mark according to the church calendar.

Seasonal decorating is completed by Rosemary Grover, Carol Love, Gerda Roppel and myself. This past season Joan Dent assisted as well. Together we created a festive atmosphere as we celebrated the various church events such as the joyous Christmas season and the celebration of spring during the Easter season. Fall colours are displayed as we commemorate Thanksgiving. During the winter months decorations of snow-people create a happy environment during the chills and snowfalls. A special thank you to Carol Love and others for their generous donations which aid in decorating and keeping expenses down.

I would like to thank the congregation for their comments and words of encouragement. They are greatly appreciated.

Chuck Exel

FLOWER AND DECORATING COMMITTEE FINANCIAL REPORT -2022

Expenses:	No Frills: Fresh Flowers	13.56
	Michaels: Artificial Flowers	46.84
		53.62
	Sobeys: Fresh Flowers	42.92
		20.32
		20.32
		10.16
		16.92
		54.24
	Miscellaneous: Artificial Flowers	<u>100.00</u>
Total Expenses		378.90
Donation		<u>100.00</u>
Final Expenses		278.90

FELLOWSHIP COMMITTEE REPORT - 2022

The Fellowship committee serves coffee, tea and juice on the last Sunday of the month after the church service, but due to Covid 19 this was not done for awhile. Fellowship Sunday resumed on Sunday April 24. Lemonade on the lawn took place every Sunday in July and August. Thank you to those who donated cookies or squares for the coffee times. Thank you to everyone who assisted with the preparation and serving the coffee and tea and helping with the lemonade.

Submitted by Rosemary Grover

MEN'S GROUP REPORT - 2022

The Men's Group 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 five times in 2022.

Earlier in the year some activities were cancelled due to Covid-19 concerns.

The following table shows the income and distributions of the Men's Group in 2022.

Item	Income	Expenses	Balance
Balance on hand Jan 1, 2022			\$2014.67
Donations in 2022	\$1,933.00	\$644.00	
Balance on hand Dec. 31, 2022			\$3,303.67

The Men's Group appreciates the workers that prepare and serve meals and help with our other activities. We look forward to times where we can meet and enjoy meals together in 2023. We thank the people in the church and community for your continued support during the uncertainty of the past couple of years.

FOOD BANK REPORT - 2022

First of all, let me tell you that the food bank is grateful for any and all donations of food or cash. The need is ever increasing.

This year, in late summer, Alex Duthie handed the task of collecting, tabulating and delivering the food donations to me. Alex has, for many years, handled this and I really hope I can do it as well. The bar is high.

For 2022 -

Items donated: 639

Monetary donations: \$2,875.00

Our Church family is so very generous in their support of those less fortunate.

Food bank is open to anyone in need each Thursday from 10 am to 1 pm.

Thank you for your generosity

Lorrie Alexander

COOKIE WALK - 2022

Many thanks to everyone who donated baking this year for another successful Cookie Walk. The 50 pies donated by the Ladies Auxiliary were a great addition to items offered. Also a huge thank you to all the gals who helped organized, took orders, put together orders and organized pick up. A great team we had, working so well together. Our final total was \$3,300.00 This will be a nice amount going towards the upgrades on the heating system.

As always, the Cookie Walk is in loving memory of June MacKenzie.

Submitted by June Slesser

COOKIE WALK FINANCIAL REPORT - 2022

67 boxes squares @25.00	\$1675.00
30 of 24+ shortbread boxes	300.00
32 of 6 ea tarts	320.00
30 of Christmas cookies??	300.00
50 pies @ \$15.00	750.00
Miscellaneous	<u>30.00</u>
Totals	\$3,375.00

Deposited Dec 4 th -	\$3240.00
Deposited Dec 18th	90.00
Deposited Jan 16, 2023	<u>45.00</u>
Total	\$3,375.00

TRUSTEES REPORT FOR 2022

Church building	\$2,731,560.00
Stained glass	50,000.00
Contents	25,000.00
Manse	390,823.00
Liability	2,000,000.00
Annual premium (12 months)	6,307.20

Submitted by Lillian Leggett, Don MacArthur and Heather Kempers

KNOX CHOIR REPORT - 2022

In May, Knox Choir, under the direction of Liz Dadson, resumed leading congregational singing and offering anthems to complement the Sunday service scripture readings. Rehearsals are held on Thursday afternoons at one P.M. New members are always welcome.

This fall, Chuck Exel took on the cheque co-signing responsibilities left vacant by the passing of long-time member Doris Young in October.

Although the weather was uncooperative during the Christmas weekend, we were still able to enjoy the solo talents of Mynona Paige and Chuck Exel during the season. It was also a pleasure to listen to Carols played together on organ and piano. Thanks to Helen McKenzie for volunteering her skills at the organ keyboard.

Earlier in the year, on Palm Sunday, Gillian Dent also sang a lovely solo. Thank you to all these talented people for sharing their gifts with us.

After our last practice of 2022, we enjoyed a small fellowship get-together sharing Christmas goodies, hot chocolate, and good cheer.

Thank you to all the faithful choir members for your dedication and talents: Mynona Paige, Chuck Exel, Carol Love, Eleanor Thompson, Mary Warne, Heather Hunter and Joan Dent.

KNOX CHOIR FINANCIAL STATEMENT - 2022

2021 Closing Balance brought forward		\$517.03
Receipts		
Bank Fees refund	2.25	\$519.28
Expenses		
donation to Knox Church in memory of Doris Young		\$100.00
Presbyterian Church in Canada for new spiral-bound		
Book of Praise		\$36.75
Bank Fees		\$ 6.50
Balance		\$376.03

No requests from the Hughes-McKellar fund.

Submitted by Joan Dent

KNOX CHURCH AUXILIARY REPORT - 2022

The Knox Auxiliary committee members are Rosemary Grover, Cora Lee Dobson, Gerda Roppel, Dianne MacArthur, Lillian Leggett, Don Manary, Heather Kempers, Islay Eby and Carol Love. Instead of the annual summer salad supper which is normally held in July, the Auxiliary held a salad supper takeout on June 25 selling 100 takeouts. The takeout dinners included potato salad, broccoli salad, ham, cucumbers, tomato wedges, a dinner roll and one piece of pie. The profit of \$1993 went to the Church operating account. Thank you to those that made the pies and potato salads . Thank you to non members for your assistance, Heidi Pasley for the broccoli, tomatoes and cucumbers, Nancy Alexander and Carol Love for the take out containers.

The committee decided to fund raise again by making 116 apple pies on October 5. Thank you to non committee members June Slessor, Lorrie Alexander, Mary Warne, Wilma Manary, Betty and Dean Thompson, Lois Osborne and Norm Dobson for helping to peel and slice 6 bushels of apples and roll out the pastry. The sale of the pies raised \$1281.75. Since the committee and helpers knew how to make apple pies another work bee was held on October 25 to make 57 more pies for the Cookie Walk with the remaining apples and supplies.

The Knox Auxiliary prepared the lunch for the funeral of Donald Campbell.

Members of the Knox Auxiliary plus some church members prepared a chili and soup lunch which was served after the Community Remembrance Day Service on November 11.

The Auxiliary organized the Lasagna Christmas luncheon on December 18 with over 60 people in attendance. Thank you to everyone who made the lasagna, donated dessert and helped in any way. Grocery Sunday was moved to that day and a total of 108 food items and monetary donations of \$310 were collected for the Food Bank.

The Auxiliary donated \$2000 to the Memorial Renovation Fund in memory of Mary Young, Eileen Alexander, Doris Young and Marianne Greer who were former Ladies Aid members.

Submitted by Rosemary Grover

KNOX CHURCH AUXILIARY FINANCIAL REPORT - 2022

Jan 1st, 2022 Bank Balance \$4,771.05

Receipts

Funeral lunches	\$800.00
HST rebate	154.21
Apple Pie fundraising	1,281.75
Bank Interest	<u>.22</u>
Total receipts	\$2,236.18

Expenses

Lunch provisions	\$251.00
Donations MRF (former members)	<u>2,000.00</u>
Total expenses	2,251.00

Bank Balance Dec 31, 2022 \$4,756.23

JULY SALAD SUPPER REPORT - 2022

99 dinners sold	\$1980.00
Donations/pie/ham sold	<u>400.00</u>
Total	\$2380.00

Expenses	
Dressing/Butter/bags	\$70.15
Buns/Ham	317.55
Total	<u>\$387.70</u>

Proceeds **\$1993.00**

Donation of onions & cauliflower Dianne MacArthur
Take out containers donated by Carol Love & Nancy Alexander
Broccoli, tomatoes and cucumbers by Heidi Pasley
5 people made 10 lbs each into salad
10 ladies made 2 pies each.

MACLENNAN AUXILIARY W.M.S. REPORT - 2022

The MacLennan Auxiliary WMS group has met rather regularly during 2022.

In February we watched the National Zoom Service and also in April, May and November. We always have a short business meeting following each zoom.

On Sunday June 12 we presented the W.M.S. Mission Awareness Worship Service followed by lunch. Proceeds from the lunch (\$500.00) were donated to Presbyterian World Service and Development towards Ukraine.

Rosemary paid tribute to Queen Elizabeth II at our September meeting.

Eleanor led the Thanksgiving Service for the October meeting. A successful rummage sale was held in October. Additionally in October, we were saddened by the loss of one our faithful members, Doris Young.

In December we listened to the Zoom Christmas Service. We followed with a business meeting. At this time our funds were donated to various charities. Our treasurer Islay Eby reported all allocations have been met and sent to Presbyterial. A social time was enjoyed.

We have a small group but always invite more members to join us. We follow our motto to encourage one another and all people of the church to be involved in local and world mission through prayer, study, service and fellowship.

Blessing and best wishes for a healthy 2023.

Respectively submitted
Eleanor Thompson

KNOX TIVERTON W.M.S. FINANCIAL STATEMENT - 2022

RECEIPTS

Jan. 1st, 2021 Bank Balance brought forward	92.30
Offerings	3,312.00
Interest from Hughes - MacKellar Fund - Sept. 2022	307.50
Memberships 2021 & 2022 & 2 In Memoriums J. VanDam & D. Young	136.00
Sale of church calendars	58.00
Lunch donations - Mission Awareness Sunday	500.00
Rummage Sale	<u>543.00</u>
TOTAL RECEIPTS	\$4,948.80

DISBURSEMENTS

Bruce Grey Presbyterial - memberships & in Memoriums	122.00
Donation to Change Her World	100.00
Donation to Scott Mission	100.00
Donation to Evangel Hall	100.00
Donation to P.W.S. & D.	100.00
Donation to Presbyterian Sharing	100.00
Donation to Teeswater Crop Share	100.00
Donation to Leprosy Mission	100.00
Donation to Camp Kintail	100.00
Donation to Women's House Grey Bruce	100.00
Donation to P.W.S.&D. - re Ukraine	500.00
Bruce Grey Presbyterial offerings	<u>3312.00</u>
TOTAL DISBURSEMENTS	\$4,834.00
December 31, 2022 Bank Balance	214.80
o/s cheque	100.00
o/s cheque	<u>100.00</u>
	14.80
	\$4948.80

Submitted by Islay Eby, Treasurer

FOOD GRAINS BANK - 2022

Thanks to the people of our church, we had a very good 2022 by breaking our \$5000.00 goal. With 4 to 1 government participation, that would give over \$25,000.00 to countries in various parts of the world. As we have been part of the Teeswater group for over 28 years I don't have final figures yet for the group as their year end is later than ours.

Our first Sunday in May we had Anja and Henry Van Lies speak on the work of Food Grains Bank around the world and enjoyed our normal lunch and contests with six winners.

As we have upped our goals each year, we hope to achieve another new goal in 2023. Fred Lewis on behalf of our committee.

SUNDAY SCHOOL REPORT - 2022

As 2022 started, we were again in another Covid lockdown.

The decision was made that we could begin holding Sunday school again starting April 3, 2022.

On April 17, we enjoyed a wonderful Easter Celebration and had 9 children join in the service and Sunday school lesson & craft.

On May 9th, Mother's Day Sunday was celebrated and at that time our young children were in attendance to enjoy a great children's story by Rev. Rick and then adjourned to our Sunday school lesson and Mother's Day craft of a beautiful flower pot for all to take home.

As is the custom, when regular school is out during the summer our Sunday school also takes a break. We resumed in September.

During the Tiverton Fall Fair, Oct. 2, our Knox Church welcomed all the children from the Joint Service held at the Whitney Crawford centre and we created a wonderful craft to meet with our lesson on how thankful we are to live in this world God created.

On Sunday Oct. 16th we celebrated our Church's 166th Anniversary and the children enjoyed the lovely cake that was served.

We began to put together 'Christmas with the Children' for December 18. The story was told of the Birth of Jesus and the Sunday school shared the ABCs of Christmas. The concert included two song presentations and ended with a resounding "We wish you a Merry Christmas". A wonderful lunch of lasagna and dessert was enjoyed, compliments of the Ladies Auxiliary. We were grateful to get this concert in as all remaining Christmas activities were cancelled due to the storm.

I would like to thank Judy Thompson and Lorna Hutton for their much appreciated time spent with the Sunday school. Also the parents for attending and making our Sunday school a fun experience. Thank you to Rev. Rick and Mary for your continued support.

Wishing all the best in 2023.

Respectfully Submitted
Sunday School Superintendent
Nancy Alexander

SUNDAY SCHOOL FINANCIAL REPORT - 2022

Bank Balance December 31, 2021 863.16

SUNDAY SCHOOL ACCOUNT

Balance December 31, 2021	720.55
Receipts	170.00
Disbursements	50.00
Balance December 31, 2022	840.55

SCAW ACCOUNT

Balance December 31, 2021	96.28
Receipts	0
Disbursements	<u>0</u>
Balance December 31, 2022	96.28

HANDBELL ACCOUNT

Balance December 31, 2021	46.33
Receipts	0
Disbursements	<u>0</u>
Balance December 31, 2022	46.33

Bank Balance December 31, 2022 983.16

TIVERTON KNOX NYCCC -2022

The NYCCC has had a quiet year as many of the church groups have.

We are hopeful that 2023 will be better as Covid restrictions have lifted. We are planning to energize the youth group with younger children and family activities every couple of months.

It is my hope that we can send or assist kids in going to Camp Kintail this year. If your child or someone you know is interested in camp please reach out to Rev. Rick or myself. Nothing is more fun than going to camp!

Many Blessings,
Heather Kempers

NYCCC FINANCIAL REPORT -2022

Balance Forward - January 1, 2022	\$2810.22
Closing Balance - December 31, 2022	\$2810.22

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
2020 - \$9,970 - Charity Trust of Lillian McKenzie Rae
2021 - \$10,000 - Estate of Kenneth Hunter
2021 - \$2,000 - Estate of Larry Munro
2021 - \$9,714 - Charity Trust of Lillian McKenzie Rae
2022 - \$9,896 - Charity Trust of Lillian McKenzie Rae

KNOX PRESBYTERIAN CHURCH TIVERTON
MEMORIAL RENOVATION FUND 2022

DECEMBER 31, 2021 BALANCE FORWARD		\$ 96,204.79
RECEIPTS		
OFFERINGS - MRF	\$	3,150.00
OFFERINGS - Memorial Donations	\$	11,290.00
CHARITY/TRUST of Lillian McKenzie Rae	\$	9,896.00
KNOX AUXILIARY - Memorial Donations (In Memory of Eileen Alexander, Marianne Greer, Doris Young and Mary Young)	\$	2,000.00
KNOX OPERATING - Memorial Donation (In Memory of Doris Young)	\$	100.00
KNOX CHOIR - Memorial Donation (In Memory of Doris Young)	\$	100.00
DONATION-MRF (Cookie Walk)	\$	585.72
MEN'S GROUP - Memorial Donations (In Memory of Donald Campbell)	\$	500.00
COOKIE WALK	\$	3,330.00
YARD SALE	\$	4,366.00
INTEREST FROM G.I.C.'S (Hughes McKellar Fund)	\$	615.00
BANK INTEREST (Meridian MRF Fund)	\$	736.91
GIC PRE-MATURITY INTEREST Meridian MRF 3 YR. CASHABLE GIC's maturing Feb. '24 (see below)	\$	600.00
HST REBATE (July 1, 2021 to June 30, 2022)	\$	920.03
TOTAL RECEIPTS	\$	38,189.66
Reserves		
Heating System Project	\$	18,666.15
('21 Ken Hunter Estate \$5,755.15, '22 Charity Trust Lillian McKenzie Rae \$9,896.00, '21 Cookie Walk \$3,015.00)		
Social Justice Programs within Tiverton Community		(unknown)
('21 Ken Hunter estate if any balance remains after Heating System Project)		
Church Gardens	\$	801.75
Elevator Repair (2020 Annual Congregational Meeting)	\$	25,000.00
Meridian GIC's pre-maturity interest received, if cashed prior to Feb. '24 an interest penalty is imposed.	\$	600.00
Total Reserves	\$	44,467.90
DISBURSEMENTS		
FRONT STEPS PROJECT	\$	2,399.73
TECHNOLOGY UPGRADE PROJECT	\$	8,724.62
W.M.S. (1/2 of HUGHES MCKELLAR INT. 2022)	\$	307.50
COOKIE WALK	\$	585.72
BANK CHARGES (Meridian)	\$	13.00
TOTAL DISBURSEMENTS	\$	12,030.57
BALANCE IN ACCOUNT including reserves DECEMBER 31, 2022		\$ 122,363.88
(see below for allocation)		
BALANCE LESS RESERVES DECEMBER 31, 2022		\$ 77,895.98
RECONCILED TOTALS		\$ 134,394.45 \$ 134,394.45
INVESTMENT ALLOCATION OF 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 Feb. '24		
MERIDIAN MRF BUSINESS ADVANTAGE SAVINGS ACCOUNT	\$	72,363.88
TOTAL	\$	122,363.88

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 2022

BALANCE FORWARD DEC. 31, 2021	\$	84.14
RECEIPTS:		
OFFERINGS	\$	-
TOTAL RECEIPTS	\$	-
DISBURSEMENTS		
ROYAL CANADIAN LEGION	\$	60.00
TOTAL DISBURSEMENTS:	\$	60.00
BALANCE IN ACCOUNT DEC. 31, 2022	\$	24.14
RECONCILED TOTALS	\$	84.14
(managed in the operating bank account)		

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 2022

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
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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 2022**

BALANCE FORWARD DEC. 31, 2021 **\$ 3,886.56**

RECEIPTS

Bank Interest		\$ 57.54
GIC matured (MCAN MORTGAGE CORPORATION .95%)		\$ 30,000.00
GIC interest		\$ 287.34
Total Receipts		\$ 30,344.88

DISBURSEMENTS

Hollis Wealth (RFA BANK OF CANADA GIC's 2.88%-details below)		\$30,000.00
Total Disbursements		\$30,000.00

BALANCE IN ACCOUNT Dec. 31/22		\$ 4,231.44
(held in the MRF Meridian account but separated from Meridian account total to report as separate fund)		

RECONCILED TOTALS	\$34,231.44	\$ 34,231.44
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GIC INVESTMENTS

Hollis Wealth (RFA BANK OF CANADA 1 Yr. GIC (2022))		\$15,000.00
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INTEREST RATE 2.88% Interest Annually

MATURITY DATE April 19, 2023

Hollis Wealth (RFA BANK OF CANADA 2 Yr. GIC (2022))		\$15,000.00
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INTEREST RATE 3.56% Interest Annually

MATURITY DATE April 19, 2024

TOTAL GIC		\$30,000.00
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TOTAL Savings Account and GIC Dec. 31, 2022		\$34,231.44
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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 2022**

HOLLIS WEALTH

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	

CONCENTRA BANK 1 YR. GIC		
RATE	4.12% INTEREST	annually \$10,000.00
MATURITY DATE	July 26, 2023	

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

BALANCE FORWARD DECEMBER 31, 2021 **\$ -**

RECEIPTS

INTEREST RECEIVED IN 2022 deposited to MRF	\$ 615.00
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TOTAL RECEIPTS **\$ 615.00**

DISBURSEMENTS

W.M.S (half of 2022 total interest of \$615.00 rec'd)	\$307.50
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Balance of 2022 total interest to remain in MRF	\$307.50
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TOTAL DISBURSEMENTS **\$615.00**

BALANCE GIC's DECEMBER 31ST, 2022 **\$50,000.00**

Reconciled Totals **\$50,615.00** **\$50,615.00**

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 2022

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, 2021	\$1,582.75
G.I.C. INTEREST (one year annual interest)	\$ 159.00
BANK INTEREST (Meridian)	\$ 22.05
DISBURSEMENTS	\$ -
BALANCE IN MERIDIAN ACCOUNT DECEMBER 31, 2022	\$ 1,763.80
TOTAL OF GIC AND SAVINGS ACCOUNT	\$ 6,763.80

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 2022

OFFERINGS

PRESBYTERIAN SHARING	\$ 7,684.00
TEESWATER CROP SHARE	\$ 5,335.00
TEESWATER CROP SHARE - UKRAINE RELIEF	\$ 100.00
PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$ 2,605.00
KINCARDINE FOOD BANK	\$ 510.00
WHITE GIFT (TIVERTON LIONS CLUB)	\$ 1,165.00
OTRA FE	\$ 100.00
SLEEPING CHILDREN AROUND THE WORLD (S.C.A.W.)-Christmas Eve Service (cancelled)	\$ 70.00
SLEEPING CHILDREN AROUND THE WORLD (S.C.A.W.)-Sunday School Hallowe'en Service	\$ 100.00
TOTAL OFFERINGS	\$ 17,499.00

TRUST FUND

PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$ 997.50
TEESWATER CROP SHARE	\$ 997.50
CAMP KINTAIL	\$ 2,954.25
OTRE FE CANADA	\$ 2,493.75
KNOX, TIVERTON (for Kincardine Food Bank)	\$ 997.50
KNOX, TIVERTON (for Wes for Youth)	\$ 525.00
MEALS ON WHEELS	\$ 399.00
WES FOR YOUTH	\$ 399.00
HURON SHORES HOSPICE	\$ 399.00
THE BRIDGE DROP IN, KINCARDINE	\$ 399.00
PAISLEY FOOD BANK (PAISLEY MISSIONARY CHURCH)	\$ 859.50
TOTAL TRUST FUND	\$ 11,421.00
TOTAL OFFERINGS AND TRUST FUND	\$ 28,920.00

**KNOX PRESBYTERIAN CHURCH TIVERTON
ST. PAUL'S NEW VENTURE TRUST FUND 2022**

Balance Forward December 31, 2021 \$ 4.28
(includes \$1.00 Meridian membership share)

RECEIPTS

Meridian account interest		\$ 29.88
	Sub-Total	\$ 29.88
Hollis Wealth: Matured 2022 GIC principal		\$ 10,500.00
Hollis Wealth: Interest on matured GIC		\$ 151.20
Hollis Wealth: Interest on invested GIC's - see Hollis below		\$ 766.50
Total Receipts	Sub-Total	\$ 11,417.70
	Total Receipts:	\$11,447.58

Balance Forward and total receipts **\$11,451.86**

DISBURSEMENTS

Presbyterian World Service & Development		\$ 997.50
Teewater Crop Share		\$ 997.50
Camp Kintail		\$ 2,954.25
Otre Fe Canada		\$ 2,493.75
Knox, Tiverton (for Kincardine Food Bank)		\$ 997.50
Meals on Wheels		\$ 399.00
Wes for Youth		\$ 399.00
Huron Shores Hospice		\$ 399.00
The Bridge Drop In, Kincardine		\$ 399.00
Paisley Food Bank		\$ 859.50
(returned to Knox Church operating to recoup donation made to Wes for Youth by operating in Feb. '22, due to oversight by Treasurer when preparing 2021 St. Paul's NVTF disbursements)		\$ 525.00
		\$11,421.00

BALANCE IN MERIDIAN ACCOUNT Dec. 31/22		\$ 30.86
Reconciled		\$11,451.86 \$11,451.86

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

Hollis Wealth (Bridgewater 2 Year G.I.C. 1.44% mat'd in 2022 - see above)	
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	\$ 42,500.00

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 2022

Dec. 31, 2021 balance forward		\$ 133,533.03
INCOME		
Envelopes and Tax Receipts		\$ 102,800.99
Loose offerings (not receipted)		\$ 1,398.33
St. Paul's New Venture Trust Fund (for Kincardine Food Bank)		\$ 997.50
Sale of used TV (2021 manse rental appliance)		\$ 150.00
Bank Interest (Meridian operating fund)		\$ 825.60
GIC Pre-maturity interest (Meridian Local Fund 3 YR. Cashable GIC's maturing Feb. '24 (see below))		\$ 600.00
Luella June MacKenzie Trust Fund (GIC interest)		\$ 153.50
Donations for Sleeping Children Around the World (Sunday School Hallowe'en Service)		\$ 100.00
Barbeques		\$ 1,106.00
HST rebate (July 1, 2021 to June 30, 2022)		\$ 2,746.39
Church Salad Supper		\$ 1,993.00
Use of Facilities		\$ 300.00
TOTAL INCOME		\$ 113,171.31
Reserves		
Church printer used by Treasurer (annual meeting 2015)	\$ 500.00	
Youth ministry - Youth Group (donation 2017)	\$ 105.00	
Covid-19 Supplies (Oct.'20 St.Paul's NVTF)	\$ 750.00	
Meridian GIC's pre-maturity interest received, if cashed prior to Feb. '24 an interest penalty is imposed.	\$ 600.00	
	Total Reserves \$	1,955.00
EXPENSES		
Advertising	\$ 60.00	
Bank Charge	\$ 201.03	
Benevolent	\$ 100.00	
Christian Education	\$ 172.98	
Church Contribution To Pension	\$ 5,305.92	
Church Cleaning	\$ 2,418.20	
church repair main	\$ 4,774.98	
Church Supplies	\$ 1,332.76	
Church Utilities	\$ 1,158.38	
Contingency Reserve	\$ 306.99	
MRF Memorial Fund - In Memory of Doris Young	\$ 100.00	
Flower Committee	\$ 378.90	
Health & Dental	\$ 5,058.72	
Hydro - Church	\$ 12,468.20	
Hydro - Manse	\$ 1,516.43	
Insurance:Church	\$ 5,630.11	
Insurance:Manse	\$ 911.09	
Kincardine Food Bank	\$ 997.50	
Kitchen-BR-Cleaning Supplies	\$ 150.00	
Knox Auxiliary	\$ 154.21	
Manse repair maintenance	\$ 60.03	
Manse Taxes	\$ 861.92	
Manse Utilities - Epcor gas	\$ 1,289.73	
Manse Utilities - water & sewer	\$ 1,049.02	
Outreach	\$ 60.00	
PAR	\$ 144.00	
Phone	\$ 1,162.30	
Phone - Manse	\$ 682.32	
Postage	\$ 37.43	
Presbyterian Synod Dues	\$ 3,146.60	
Salaries:Caretaker (one month)	\$ 522.98	
Salaries - Envelope Secretary (declined pay)	\$ -	
Salaries:Organist	\$ 3,960.00	
Salaries:Treasurer	\$ 2,935.32	
Stipend	\$ 50,499.96	
Sunday School (for S.C.A.W.)	\$ 100.00	
Tax:CPP Contrib	\$ 2,738.77	
Tax:EI Premiums	\$ 1,496.51	
W.S.I.B.	\$ 328.31	
TOTAL EXPENSES		\$ 114,271.60
BALANCE IN ACCOUNT including reserves and Outreach Fund DECEMBER 31, 2022		\$ 132,432.74
(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 Feb. '24 maturity date		
MERIDIAN: CHEQUING ACCOUNT and BUSINESS ADVANTAGE PLUS ACCOUNT	\$ 82,432.74	
TOTAL		\$ 132,432.74

KNOX PRESBYTERIAN CHURCH TIVERTON

BUDGET 2023

	2018	2019	2020	2021	2022	2022	2023
	ACTUAL	ACTUAL	ACTUAL	ACTUAL	BUDGET	ACTUAL	BUDGET
EXPENSES							
Advertising	203.38	91.38	0.00	0.00	50.00	60.00	60.00
Bank Charges (and PAR)	170.97	175.26	293.24	319.28	318.00	345.03	350.00
Benevolent Fund	0.00	0.00	0.00	0.00	500.00	100.00	500.00
Bus Transportation	2,034.00	2,034.00	180.80	0.00	250.00	0.00	0.00
Christian Education	0.00	140.36	114.41	0.00	250.00	172.98	350.00
Church Cont to Pension	6,086.64	5,670.58	5,757.60	6,404.28	5,305.86	5,305.92	4,474.40
Church Cleaning	0.00	0.00	0.00	0.00	0.00	2,418.20	3,500.00
Church Repairs & Maint	4,122.76	4,305.96	3,923.07	8,085.97	5,000.00	4,774.98	4,900.00
Church Supplies	4,835.59	3,932.96	3,229.39	3,908.10	1,000.00	1,332.76	1,200.00
Church Insurance	5,343.66	5,593.02	3,978.42	8,253.43	6,790.00	5,630.11	6,395.00
Church Hydro	10,800.28	10,482.77	7,888.97	5,509.00	9,400.00	12,468.20	16,000.00
Church - Gas Heating	0.00	0.00	0.00	0.00	2,400.00	0.00	370.00
Church Utilities (W. & S.)	1,080.72	988.66	1,131.97	1,207.11	1,200.00	1,158.38	1,158.00
Congregational Life Committee	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contingency Reserve	0.00	0.00	358.65	875.45	5,000.00	306.99	5,000.00
Flower Committee	243.54	365.20	0.00	206.24	125.00	378.90	125.00
Health & Dental	4,673.16	4,767.12	4,051.79	1,653.11	5,058.72	5,058.72	4,918.00
Kitchen/BR/Cleaning Supplies	500.00	500.00	50.00	0.00	200.00	150.00	150.00
Manse Insurance	907.38	948.54	702.06	556.85	750.00	911.09	975.00
Manse Repairs and Maintenance	601.73	318.26	608.89	8,044.77	700.00	60.03	250.00
Manse Taxes	763.71	776.43	801.06	823.79	850.00	861.92	900.00
Manse Hydro	1,703.34	2,098.46	1,736.35	1,282.59	2,100.00	1,516.43	1,700.00
Manse - Gas Heating	0.00	0.00	0.00	321.58	1,100.00	1,289.73	1,350.00
Manse - Oil Heating	3,259.94	2,753.77	1,490.91	597.17	0.00	0.00	0.00
Manse Utilities-W&S (W.heater rental ended '22)	1,430.32	1,493.83	1,414.60	1,138.27	1,000.00	1,049.02	1,150.00
Minister's Continuing Education	400.00	800.00	600.00	0.00	600.00	0.00	1,200.00
Minister's Expense Allowance	0.00	200.00	135.59	0.00	250.00	0.00	150.00
Organist Supply	1,725.00	225.00	570.00	0.00	120.00	0.00	120.00
Outreach Fund	0.00	150.00	150.00	100.00	150.00	60.00	160.00
Phone	1,276.01	1,074.26	1,077.04	637.05	1,800.00	1,844.62	1,900.00
Postage	153.69	152.55	103.96	37.43	175.00	37.43	100.00
Presbytery & Synod	4,659.40	4,464.72	5,174.20	4,416.12	4,800.00	3,146.60	3,500.00
Pulpit Supply	908.50	1,374.40	1,284.65	0.00	940.00	0.00	940.00
Stipend & Interim Moderator	42,653.68	44,308.00	18,686.12	19,392.12	50,500.00	50,499.96	52,000.00
Minister's Phone & Data Package	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00
Special Speakers & Music	100.00	200.00	0.00	0.00	150.00	0.00	0.00
Caretaker	5,985.24	6,093.00	6,275.76	6,275.76	6,275.76	522.98	0.00
Music Director	3,499.98	7,500.00	2,631.25	1,020.00	4,500.00	3,960.00	4,400.00
Envelope Secretary	2,666.16	2,714.16	465.94	0.00	2,935.35	0.00	3,082.12
Staff Training	0.00	580.62	0.00	0.00	200.00	0.00	200.00
Treasurer	2,666.16	2,714.16	2,795.64	2,795.64	2,935.35	2,935.32	3,082.12
C.P.P. & E.I.	3,620.18	3,971.49	1,630.32	1,748.27	4,800.00	4,235.28	4,800.00
W.S.I.B.	562.22	440.95	252.35	68.33	230.00	328.31	350.00
Vacation Bible School	564.09	400.00	0.00	0.00	0.00	0.00	0.00
Youth Group	20.00	0.00	0.00	0.00	0.00	0.00	0.00
	121,221.43	125,799.87	79,545.00	85,677.71	130,709.04	112,919.89	131,759.64

For your notes.....