

FROM THE DESK OF REV. RICHARD WARNE

Last year I described what it looked like for me to be a “community pastor”, but also described what I felt the congregation should be like. We are to build relationships inside and outside of the church building. We continued to build relationships in the community. As a congregation we participated in Winterfest, collected for the Canada Foodgrains Bank, hosted a meet your neighbour BBQ for the community, participated in the Tiverton Fall Fair, collected items for Evangel Hall and led a Service of Memories for those who have lost loved ones in the past year. We hosted a lunch after the community Remembrance Day service to name a few. The Knox Auxiliary served the community by providing funeral lunches.

As part of the Tiverton ministerial, Knox hosted an afternoon service for the community to thank our First Responders for their service and raised money for Camp Bucko. The attendance was wide-ranging and greatly appreciated. I lead worship at Tiverton Park Manor nine times with some of our non-residents joining. Leading these services allows me to get to know our members and other residents a little better. As the spiritual guide Huron Shores Hospice, I made eight visits to members and non-members by request.

Here are some other highlights of last year’s ministry together. I led or participated in fifty-six live worship services at the church, community and the Manor. I posted forty worship services on our YouTube channel and Facebook pages. I posted devotions and Revrick reflections on our Facebook pages as well as sharing pictures from our services and notices of upcoming events. I am also posting information on the Tiverton Strong 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 twenty-five work related Presbytery meetings as well as Session, Board 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 officiated my first wedding for Braylin and Jacob Osborne and have started conversations for a wedding in June of 2024. On a sadder note, I officiated at ten funeral and graveside services. We buried seven persons from our congregation, Jean Dent, Phylis Paige, Audrey McKay, Jo Anne Potter (Committal), Marg McConnell, David Mackereth and Linda Scott. I also officiated at two funerals by request. We lift up all those who lost loved ones in the past year and pray the Lord will provide the families with peace and comfort.

Paraphrased from 1st Corinthians 12: 27-31, “²⁷⁻³¹ You are Christ’s body! You must never forget this. Only as you accept your part of that body does your “part” mean anything. You’re familiar with some of the parts that God has formed in his church, which is his “body”: apostles, prophets, teachers, miracle workers, healers, helpers, organizers, those who pray in tongues.

This passage is a reminder that God will provide the necessary gifts to fulfill our mission. The mission of the church has not changed in two thousand years. We still need everyone who is part of the congregation to contribute to the caring and sharing with our members and our community through volunteering, participating, financial contributions, building relationships, prayer, worship and fellowship. We would not be where we are today if it were not for the contributions of our church family.

Peace of Christ be with you.

Rev Richard Warne

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ANNUAL CONGREGATIONAL MEETING – Feb. 11, 2024

AGENDA

Opening Devotions

Motion to appoint Chairperson

Motion to appoint Secretary

Minutes of Annual meeting 2023 to be adopted as printed

Minutes of Congregational meeting (October 30, 2023) to be adopted as printed

Business Arising from the 2023 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:

- 1) Allocation for 2024 Presbyterian Sharing Target is \$ 7,000 as presented by Session:
- 2) Do we wish to change the starting time of Church service?
- 3) Appointing Barry Blackett as Envelope Secretary and Kelly Williams, manager of WR Bookkeeping Inc. as Treasurer effective March 1, 2024

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. 2025

Closing Prayer / Benediction

MINUTES OF ANNUAL CONGREGATIONAL MEETING FEBRUARY 12, 2023

The annual meeting of Knox Presbyterian Church Tiverton was held on Sunday February 12, 2023 following worship and lunch. There were 29 members / adherents present. Rev. Rick Warne opened the meeting by reading scripture Mathew 14 verses 13-21, followed by a prayer.

Motion by Heidi Pasley, seconded by Diane MacArthur to appoint Rev. Rick Warne as chairperson of the meeting. Motion carried.

Motion by Heidi Pasley, seconded by Carol Love to appoint Rosemary Grover as secretary of the meeting. Carried.

Motion by Carolyn Hamilton, seconded by Stan Eby to allow any adherents present permission to vote. Motion carried.

Motion by George Potter, seconded by Islay Eby to adopt the minutes of the 2022 Annual Meeting as printed in the annual report. Motion carried.

Motion by Eleanor Roppel, seconded by Judy Thompson to adopt the minutes of the March 6, 2022 and December 4, 2022 Congregational Meetings as printed in the Annual Report. Motion carried.

Motion by Lorrie Alexander, seconded by Gord Thompson to approve the annual meeting agenda as amended. Carried.

Rev. Rick offered a prayer and a moment of silence was held in memory of those who passed away in 2022. The names read are listed on page 6.

Motion by Don Manary, seconded by Nancy Alexander to receive the reports as printed on pages 4-30 in the annual report. Carried.

There were some comments as the reports were reviewed individually.

Nominating Committee (page 7), Carolyn Hamilton mentioned that since the Board of Managers and Session have not had a joint meeting since 2019 (due to Covid) a nominating committee has not been formed. Motion by Carolyn Hamilton, seconded by Mary Warne that a nominating committee be established for 2024 at the joint session / board of managers meeting in November 2023.

Motion by Nancy Alexander, seconded by Barry Blackett to start the process to nominate people to fill the vacant board of managers positions. Carried.

Motion by Nancy Alexander, seconded by Islay Eby to nominate Rick Alexander to become a member of the board of managers. Motion carried.

Sunday School (pages 20-21), Motion by Gord Thompson, seconded by Stan Eby to accept the resignation of Ken Young as a Sunday School teacher at Knox Presbyterian Church, Tiverton. Motion carried.

Motion by Carolyn Hamilton, seconded by Don Manary to have Nancy Alexander as treasurer and signing authority for the Knox Presbyterian Church Tiverton Sunday School. Motion carried.

Motion by Stan Eby, seconded by Carol Love to accept all the reports as printed. Motion carried.

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

Motion by Nancy Alexander, seconded by Dean Thompson to hold the Christmas Candlelight service on Saturday December 23, 2023 and not on Sunday December 24. After much discussion the motion was passed.

BOARD OF MANAGERS: Board Chairperson Lorrie Alexander mentioned that work on the church's heating system is still on-going.

The 2023 Church budget was reviewed. Motion by Don Manary, seconded by Nancy Alexander to accept the 2023 Church budget as printed on page 31. Carried

Rick Alexander extended a thank you to all those who work within the church and congregation making Knox Tiverton a wonderful place to worship. Those names are listed at the top of page 9 in the annual report.

With no further business a motion was made by Heidi Pasley to adjourn the meeting.

Rev. Rick closed the meeting with a prayer followed by a benediction.

The next annual meeting will be sometime in February 2024.

CONGREGATIONAL MEETING - OCTOBER 22, 2023

A congregational meeting of Knox Presbyterian Church, Tiverton was held on Sunday October 22, 2023 following worship service. There were 30 members and adherents present

This meeting was called to discuss the replacement of the present wooden manse deck to a cement patio and cement driveway.

Lorrie Alexander showed on the TV monitors 3 different quotes from 3 companies.

Great Lakes concrete quoted \$5000 for the deck and \$16,000 for the driveway for a total of \$21,000. C&M construction quoted \$3000 for the deck and \$14,000 for the driveway for a total of \$17,000. Sweeney construction quoted \$3842 for the deck and \$16,842 for the driveway for a total of \$18,864

Motion by Rosemary Grover, seconded by Dean Thompson to allow any adherent members present to vote. Motion carried.

Motion by Meghan Freiburger, seconded by Eleanor Roppel to go forward with replacing the present deck and driveway by C&M construction in the spring of 2024 at a cost of \$17,000. The funds to come from the Memorial Renovation Fund

Motion carried.

Reverend Rick closed the meeting with a prayer .

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, 2023.

Respectfully submitted by Heidi Pasley and Joan Dent

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

Jean Dent

Norma Kempers

David Mackereth

Marg McConnell

Audrey McKay

Phyllis Paige

Bill Robertson

Sheila Robertson

Linda Scott

BAPTISMS

None

MARRIAGES

Braylin Flake-Haviland and Jake Osbourne

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

THE KIRK-SESSION REPORT - 2023

The Kirk-Session Officers & Members

Minister - Rev. Richard Warne

Session Clerk - Presently Vacant

Roll Clerk - Vacant (Alex Duthie – resigned November 2023)

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 seven regular monthly meetings and two emergent meetings in 2023.

The Sacrament of Holy Communion was celebrated 3 times at Knox Tiverton and once at the Whitney Crawford Community Centre in 2023.

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

In 2023, one issue of Knox News was sent to members and adherents who have email, and some copies were mailed or delivered.

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

A Good Friday service was held on Friday April 7.

The Mission Committee continued its support of the Food Grains Bank with a guest speaker and lunch on Sunday May 7 and conducted a fund raising campaign the remainder of the month.

Our Congregational picnic was held inside in the activity room on June 25.

Our Anniversary Service took place October 15 with special music by “The Kitchen Sink”.

A First Responders service was held on Sunday October 29 at 2pm followed by fellowship.

The Service of Memories was held on Sunday November 19 with 11 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 3 accepting gift cards and monetary donations to the Tiverton Lions Christmas Gift Card Hampers.

Two Christmas Candle Lighting Services were held on December 23 and 24.

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 2023.

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 2024 be \$7,000.00.

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.

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

Crop Share Sunday: Fred Lewis, Don Manary and Carolyn Hamilton

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 is 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, 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

NOMINATING COMMITTEE REPORT FOR 2024

The nominating committee recommends the following for slate of officers for Knox Church Tiverton for 2024:

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

Board of Managers: Lorrie Alexander, Cora Lee Dobson, Rosemary Grover, Blair Kempers, Lorna Hutton, Dean Thompson, Barry Blackett, Carol Love, Gladys Munro, Heather Hunter, Meagan Freiburger

Auditors for 2023 Financial Reports: Heidi Pasley, Joan Dent

Sanctuary Committee: Chuck Exel, Gerda Roppel

Knox News Letter: Cheryl Cottrill

Submitted by: Heidi Pasley

BOARD OF MANAGERS - 2023

Board of Managers had another busy year.

In the spring we were pleased to see that the work done on the geothermal wells (west side of the Church) had stopped the soil around the wells from sinking. Additional top soil and grass seed were applied.

The addition of gas boilers to supplement the geothermal heat unit was completed. We are still experimenting to find the best timelines to warm the sanctuary. Geothermal continues to be used exclusively for air conditioning.

The elevator in the Church was modernized and brought to current code requirements.

Early in the year we regretfully accepted resignation from the board by Don McArthur and Jeff Simpson. We are thankful for all the expertise and person power these two have willingly brought to the Church. They are both agreeable to help out as needed in the future. Heather Hunter and Rick Alexander have joined the board.

The Good Food Box, organized out of Knox Kincardine, is now being delivered at our Church. The response has been very positive. This is a box of fresh fruit and vegetables that can be purchased for \$22 each month and delivered to the Church by a Lions Club member. The boxes are picked up from the Church. Anyone can purchase a good food box by signing up at Patz Pizza. Heather Hunter, Barry and Linda Blackett have taken the lead on this project.

We hosted 4 successful summer Monday BBQ's, a community yard sale and a very popular community BBQ on a Saturday evening. The Steinhoff family provided music, Barry led the organization of the event and Blair smoked the meat in a rather large, creative smoker.

Many thanks to everyone who helps in any way to care for the church property and make it a welcoming place to worship. Carol Love looks after the planters, the area around the digital signs and wages war against flies in the stairwell. Barry cares for the lawn and clears the walkway of snow in the winter. The garden girls (June, Cora Lee and Carol) keep the garden beds at the Church and manse well tended. Eileen Simpson looks after the digital sign and updates. Jeff Simpson and family trimmed the cedar hedge at the manse. There are many others who work diligently at our church. Thank you to everyone!

In October Gladys Munro, long time treasurer, and CoraLee Dobson, long time envelope secretary, also resigned from the board. They both have given a great deal of time and expertise to these two valuable positions. Many thanks for your years of service. The search for their replacements is going well.

Please consider joining the PAR program to have your Church donations come directly from your bank account. Forms are available at the back of the Church and once completed can be handed in to the treasurer for processing. E-transfers have been going to an account that will be changed once a new treasurer and envelope secretary are in place. We will update that when the change has taken place.

Lorrie Alexander - Board Chair

FELLOWSHIP COMMITTEE REPORT - 2023

The Fellowship committee serves coffee, tea and juice on the last Sunday of the month after the church service. 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 of the coffee and tea and helping with the lemonade.

Submitted by Rosemary Grover

WORSHIP TEAM REPORT - 2023

It is very important that God's people gather together faithfully in worship.

Session decided that when the minister was away, the worship team would lead the service. It has been our privilege to serve God by doing this. We do not do this without God's help.

The PCC worship service is obtained online. Each team member takes a part of the service and we choose our own hymns and write our own prayers. George has written a sermon (he prefers to call it a talk). Alex has prepared a sermon while Blair and Chuck have read already prepared sermons. Children stories have been done by Heidi, Blair and Nancy.

Rev. Rick's outline for the service is followed, but a few hymns are added. Liz is very helpful and we appreciate her cooperation. Special music has been played on YouTube and we thank Blair, Barry and Dean for their help in doing this. Choir members participated in the Carols and Lessons service. Thank you to Carol, Joan, Heather, Chuck and Eleanor, along with Eileen and Rick.

The worship team appreciates the congregations support of our efforts. Your attendance and participation with your singing, encouragement and suggestions are greatly appreciated.

If you would like to be a part of the worship team or have any ideas for us, please let us know. Your worship team members are Gerda Roppel, Alex Duthie, Eleanor Thompson, Rosemary Grover, George Potter, and Lillian Leggett.

In Christ's service,
Gerda Roppel.

WHITE GIFT SUNDAY REPORT - 2023

White Gift Sunday was held on Sunday December 3, 2023. The congregation donated \$1240.00 cash and \$130.00 in gift cards towards the Tiverton and District Lions Christmas Gift Card Hampers. With the help from the congregation and the community there were 30 Christmas Gift Card Hampers given out helping more than 80 individuals (more than half 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 - 2023

Every Sunday we try to place fresh flowers on the communion table to celebrate the beautiful creation of God. Occasionally flowers are donated by family members of those who have passed away or flowers are donated from private gardens. Otherwise, flowers are purchased and used for a couple of weeks. We also change the colour of the table runner, pulpit fall, and Bible book-mark according to the church calendar.

Seasonal decorating adds to the ambiance. It takes hours of work to complete them but with the help of Joan Dent, Carol Love, Rosemary Grover, and Gerda Roppel we get the job done. This past Christmas Barry Blackett helped decorate the tree. Carol Love provided the poinsettias. And of course, we thank the men who help bring the bins in from the storage garage. Taking the decorations down is more hours of work but many hands make the task easier. We thank Don Manary for assisting in taking the bins back to their storage space.

Throughout the year, season changes are celebrated with colourful decorations. Spring and Easter, Fall and Thanksgiving, and Remembrance Day each have their arrangements. We would like to thank the congregation for your support and friendly comments.

Chuck Exel

FLOWER AND DECORATING COMMITTEE FINANCIAL REPORT - 2023

Expenses:	Flower purchases, candles	260.76
Donation		<u>100.00</u>
Final expenses		160.76

GARDENING COMMITTEE REPORT - 2023

“Knox Gardening Gals”

Our shovels and knee pads are put into action once the church planters are filled with the annual plants in May. From May to August we meet weekly, always finding trimming, weeding and digging to do. Curb appeal is our aim, RUB A535 is our helper!!!

September is replace the planters with Fall flowers and start prepping for colder weather. Our garden duties end after Tiverton Fall Fair.

December is change the planters to boughs and sparkling decorations .

Special thanks to Barry and Rosemary for watering the planters May-October. The Gardens are sleeping, sh sh.!!!

Respectfully submitted by Cora Lee, June and Carol

FOOD BANK REPORT - 2023

The last Sunday of each month is dedicated as food bank Sunday.

This past year we have collected:

637 units of non perishable food, personal care items etc.

\$2,875.00 in cash and cheque

The food bank in Kincardine gratefully receives these items on behalf of the clients served.

Some interesting facts:

During 2023- 4,698 clients were served. Significantly up from 3,299 in 2022.

As of mid October of 2023 - \$90,000 plus was spent to operate the food bank (food, ground beef, sundries etc.)

Such a generous, caring community!!

Friendly reminder: please check the best before date on donated items. We operate under Public Health guidelines and outdated items are taken to the landfill.

Thank you for your generosity,
Lorrie Alexander

MEN’S GROUP REPORT - 2023

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 seven times in 2023. The following table shows the income and distributions of the Men’s Group in 2023.

Item	Income	Expenses	Balance
Balance on hand Jan 1, 2023			\$3,303.67
Lunch donations received in 2023	\$2989.55		
Food cost in 2023		\$742	
Donations to charities in 2023		\$4073	
Food Cost + Donations		\$4815	
Balance on hand Dec. 31, 2023			\$1478.22

List of 2023 donations to charities by the Men’s Group:

United Way walk	\$200.00
Knox Sunday school – Camp Kintail	\$800.00
Evangel Hall	\$200.00
Scott Mission	\$200.00
Kincardine Food Bank	\$500.00
SCAW	\$400.00
Volunteer Appreciation Cake Apr. 30	\$73.00
Knox Church General Fund	\$1,000.00
Knox Church for Kitchen Supplies	\$200.00
Knox General Fund – Service of Memories cake	\$100.00
White Gift Sunday Initiative	\$100.00
Kincardine Food Bank	\$100.00
Knox Elevator Upgrade	<u>\$200.00</u>
Total-----	\$4073.00

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 continued support. We look forward to enjoying time together again in 2024.

COOKIE WALK - 2023

The cookie walk fundraiser returned to the original format this year for the first time since Covid shut the sale down. The previous 2 years we have made pre-packed boxes of cookies etc.

We realized a total profit of \$2,745.50

Thank you to all bakers, organizers, workers and those who purchased baked goods. This continues in loving memory of the cookie walk founder, June McKenzie.

Submitted by Lorrie Alexander

KNOX CHURCH AUXILIARY REPORT - 2023

The Knox Auxiliary committee members are Rosemary Grover, Cora Lee Dobson, Gerda Roppel, Diane MacArthur, Lillian Leggett, Don Manary, Heather Kempers, Islay Eby and Carol Love.

The Knox Auxiliary agreed to prepare funeral lunches while Karen McLelland (lunch convenor at Davey Linklater) was south for the winter. From January to April the Auxiliary prepared 8 funeral lunches and 2 more at the end of December. Preparing all the lunches could not have been done without the extra help from our professional butter spreaders Norm Dobson and Don MacArthur, as well as Chuck Excel, June Slesser, Shannon Hall, Kelly Williams, Heidi Pasley, George Potter, Dean and Betty Thompson and anyone who made squares. The Auxiliary donated \$6000 to the Church operating account from the proceeds of these funerals.

The Auxiliary also prepared 3 funeral lunches for congregation members who passed away, plus one lunch for a Tiverton resident.

The Auxiliary organized a Summer Salad Supper which was held on July 11 in the church activity room with two sittings of 50 people at each sitting. Thank you you to members of the congregation who helped in any way from making pies, or potato salad to serving or cleaning up and helping in anyway. Thank you to Heidi Pasley for the donation of cabbages, tomatoes, cucumber, broccoli and cauliflower. The Knox Auxiliary catered a roast beef dinner for the Bruce County Historical Society on October 28 in Underwood. Thank you to Shannon and Barry Hall and Kelly and Ian Williams for their assistance. Thank you to Carol Love for donating the potatoes and cabbages and to those that made the pies for the dessert.

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

The Auxiliary organized the Lasagna Christmas luncheon on December 17 with over 60 people in attendance. Thank you to everyone who made the lasagna, macaroni, donated vegetable trays, ice cream or dessert and helped in any way. Monetary donations of \$255 and several bags of groceries were collected for the food bank.

Submitted by Rosemary Grover

KNOX CHURCH AUXILIARY FINANCIAL REPORT - 2023

Jan 1, 2023 Bank Balance		\$4,756.23
<u>Receipts</u>		
Funeral Lunches/Dinners	\$18,300.00	
Interest	<u>4.65</u>	
Total Receipts	\$18,304.65	
<u>Expenses</u>		
Lunch Provisions	\$3,790.68	
Donation to Church Operating A/C	<u>6,000.00</u>	
Total	\$9,790.68	
Bank Balance Dec 31, 2023		\$13,270.20

ROLL CLERK'S REPORT - 2023

	2017	2018	2019	2020	2021	2022	2023
Total Roll Members	193	187	184	183	215	213	93
Other Statistics, Spouses	40	32	37	36	38	36	4
Adherents	88	84	88	89	88	84	13
Members, Spouses & Adherents		321	308	309	307	341	110

Notes - The new 2023 Roll is the Active Members of the combination of Knox & Glamis.

COMMUNION RECORD - 2023

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023
Qty	6	5	4	4	4	1	2	5	4
High	61	59	62	58	67	54	46	47	46
Low	48	48	22	48	51	54	44	40	40
Average	54	54	47	51	60	54	55	n/a	43

Submitted by: Rosemary Grover

TRUSTEES REPORT - 2023

Church Building	\$2,950,085.00
Stained Glass	54,000.00
Contents	26,250.00
Manse	422,089.00
Liability	2,000,000.00
Annual Premium (12 months)	\$ 7,009.20

Submitted by Lillian Leggett, Don MacArthur and Heather Kempers

THE MCLENNAN AUXILIARY W.M.S. - 2023

The McLennan Auxiliary W.M.S. of Knox Church Tiverton meets each month (except the summer) with members rotating to preside.

The recording secretary is Rosemary Grover; treasurer is Islay Eby.

We would encourage more members to join us.

The highlight of our W.M.S. this year was the celebration of 125 years in June at the morning service. Carol Mackowski was the guest speaker praising us for our years of service and encouraging us to carry on faithfully. A time of fellowship followed.

We are very sorry to have lost a faithful member Jean Dent. She was our treasurer for a long time.

During the year we appreciated the Come Together sessions on zoom, from head office.

Our group donates paper products to the Women's House; a large amount of clothing to Evangel Hall and made donations to other charities as well as supporting our Presbyterian allocations.

Our December meeting was held at the Tiverton Park Manor. The choir and Liz Dadson our pianist joined us and shared some anthems. Everyone enjoyed the carol singing and Christmas goodies.

We are planning to host the Bruce Grey Presbyterial in May.

Looking forward to another year of working together to fulfill more mission work and pray for peace in the world.

Respectfully submitted;
Corresponding secretary
Eleanor Thompson

KNOX TIVERTON W.M.S. FINANCIAL STATEMENT - 2023

RECEIPTS

Jan. 1st, 2023 Bank Balance brought forward	114.80
Offerings	2922.00
Interest from Hughes - MacKellar Fund - August 2023	448.52
Memberships 2023	56.00
Sale of church calendars	6.00
Lunch donations - 125th WMS anniversary lunch	450.00
Rummage Sale	<u>1456.20</u>
TOTAL RECEIPTS	\$5453.52

DISBURSEMENTS

Bruce Grey Presbyterial - memberships & Jean Dent Memorial	81.00
Donation to Change Her World	100.00
Donation to Scott Mission	100.00
Donation to P.W.S. & D.	100.00
Donation to Presbyterian Sharing	100.00
Donation to Leprosy Mission	100.00
Bruce Grey Presbyterial re: Camp Kintail (2020-2023)	200.00
Carol MacKowski - 125th speaker & mileage	150.00
Donation to P.W.S.&D. - re Malawi flood relief	450.00
Knox Church, Tiverton to general fund from rummage sale	1000.00
Bruce Grey Presbyterial WMS re: offerings	<u>2922.00</u>
TOTAL DISBURSEMENTS	\$5303.00
December 31, 2023 Bank Balance	755.52
o/s cheque #34	605.00
	<u>150.52</u>
	\$5453.52

Submitted by Islay Eby, Treasurer

SUMMER BBQ REPORT - 2023

We held a monthly BBQ in May, June, July and August, all of which were well attended. We served 170 people. I want to thank all the volunteers who help make these BBQ's a success. Thank you to Beacon Hill Farm for donating the produce.

Donations from the diners received	\$2,128.00
Expenses	<u>\$ 618.00</u>
Proceeds	\$1,510.00

The money raised went to the operating account.

Submitted by Barry Blackett

TEESWATER CROP SHARE REPORT - 2023

As part of Teeswater Crop Share, Knox Presbyterian Church Tiverton celebrates our kickoff month the 1st Sunday in May.

Carolyn did the collection chart and we passed our goal. Stan Eby spoke on Crop Share and did seeds in a jar guessing contest with contestants receiving T-shirts. Following the service, Don Manary organized dinner and a social hour for us.

As all members of the Teeswater Group have different year ends, we do not yet have final figures going to head office which will show our standing and fundraising totals which qualify for the 4 to 1 donation by our government.

Starting a new year, donations can be made out to Knox Presbyterian Church Tiverton with Teeswater Crop Share mentioned on the memo line.

Thanking you for your participation,

Fred Lewis - Chairman

JULY SALAD SUPPER REPORT – 2023

94 dinners sit down/takeouts	\$2350.00
Donations/meat/pies sold	<u>606.00</u>
Total	\$2956.00

Expenses

Ham/Rolls	\$360.00
Condiments	<u>116.00</u>
Total	\$476.00

Proceeds \$2480.00

2 complimentary outreach suppers were sent out in the village.

Broccoli, cauliflower and cabbage donated by Heidi and Mike

Raisins and sunflower seeds were donated by Carol.

6 people made potato salad

10 ladies made 2 pies each.

COMMUNITY BBQ REPORT - 2023

Knox Tiverton held a Community BBQ on July 22, 2023.

We distributed 389 flyers to all the households in Tiverton. We served 132 people who enjoyed the food and music. I would like to thank all the volunteers who helped set-up the event, prepared or cooked the food, and helped to clean up.

Thanks to the Lions Club for the use of their tent. Also thank you to Beacon Hill Farm for donating the produce.

Donations/surplus meat sales	\$1,555.00	
Cheque for Outreach Fund	50.00	
Expense		
Knox MRF Community Gardens Reserve		200.00
Buns & Flyers (donated back to Knox)		174.95
Meat, Desserts & Misc. Costs (donated back to Knox)		<u>506.10</u>
Total Expenses		881.05

Submitted by Barry Blackett

SUNDAY SCHOOL FINANCIAL REPORT - 2023

Bank Balance December 31, 2022 983.16

SUNDAY SCHOOL ACCOUNT

Balance December 31, 2022	840.55
Receipts	
PAR	120.00
Men's Group donation for Camp Kintail	<u>800.00</u>
Balance December 31, 2023	1760.55

SCAW ACCOUNT

Balance December 31, 2022	96.28
Receipts	100.00
Disbursements	<u>0</u>
Balance December 31, 2023	196.28

HANDBELL ACCOUNT

Balance December 31, 2022	46.33
Receipts	0
Disbursements	<u>0</u>
Balance December 31, 2023	46.33

Bank Balance December 31, 2023 2003.16

SUNDAY SCHOOL REPORT - 2023

As 2023 started, we had just gotten through a full 3 day shutdown due to a Winter Storm, and all Candlelight and Christmas services had to be cancelled.

On April 9, we enjoyed a wonderful Easter celebration and had 11 children join in the service and Sunday School lesson and craft. We enjoyed a beautiful Autoharp performance by Eleanor Thompson. The children joined in and sang with her.

On May 14th, 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. We then adjourned to our Sunday School lesson and Mother's Day craft of a beautiful Hand Memory, followed by some snacks.

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. 8, our Knox Church welcomed all the children from the Joint Service held at the Whitney Crawford centre and we created a wonderful craft, As God Created the World. We had 7 children and shared some cookies and crackers.

We celebrated with a Christmas program CHRISTMAS COUNTING on December 17. We had 16 children attend this concert and enjoyed a fun lasagna lunch and visit from Santa himself. Special music was performed by the children and a closing poem read by Eva Thompson.

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 their continued support.

Wishing All the Best in 2024.

Submitted by Nancy Alexander

TIVERTON KNOX NYCCC - 2023

Greetings!

The Tiverton Knox NYCCC has had a quiet year this year following the annual Pancake Supper in the winter.

The 2024 donations from the Pancake Supper will be made to Kincardine’s “Drop in at the Bridge” program and Camp Kintail to go towards sending children to camp.

Warm wishes and many blessings,

Heather Kempers

TIVERTON KNOX NYCCC FINANCIAL REPORT - 2023

Balance Brought Forward January 1, 2023		2810.22
Receipts:		
Pancake Supper	1,460.00	
Knox Reserve	<u>105.00</u>	
Total Receipts	1565.00	
Expenses:		
Bank fee	1.04	
Campership	<u>1,525.50</u>	
Total Expense	1,526.54	
Balance December 31, 2023		2743.68
less o/s cheque #1573		<u>100.00</u>
December 31, 2023		2843.68

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
2023 - \$10,430 - Charity Trust of Lillian McKenzie Rae
2023 - \$130,000 - Estate of Dennis Munro
2023 - \$1,000 - Estate of Norma Kempers

KNOX PRESBYTERIAN CHURCH TIVERTON
MEMORIAL RENOVATION FUND 2023

DECEMBER 31, 2022 BALANCE FORWARD **\$ 122,363.88**

RECEIPTS

OFFERINGS - MRF	\$ 6,335.00
OFFERINGS - Memorial Donations	\$ 5,410.00
ESTATE OF DENNIS MUNRO	\$ 130,000.00
ESTATE OF NORMA KEMPERS	\$ 1,000.00
ST. PAUL'S NEW VENTURE TRUST FUND	\$ 553.05
MEMORIAL DONATIONS TEESWATER CROPSHARE	\$ 25.00
MEMORIAL DONATIONS FOOD BANK	\$ 30.00
CHARITY/TRUST OF LILLIAN MCKENZIE RAE	\$ 10,430.00
MEN'S GROUP - ELEVATOR PROJECT	\$ 200.00
COOKIE WALK	\$ 2,810.50
YARD SALE	\$ 1,755.00
INTEREST FROM G.I.C.'S (Hughes McKellar Fund)	\$ 897.78
BANK INTEREST (Meridian MRF Fund)	\$ 2,741.55
GIC PRE-MATURITY INTEREST Meridian MRF 3 YR. CASHABLE GIC's maturing Feb. '24 (see below)	\$ 600.00
HST REBATE (July 1, 2022 to Dec. 31, 2022 and Jan. 1, 2023 to June 30, 2023)	\$ 2,271.87

TOTAL RECEIPTS **\$ 165,059.75**

Reserves

Manse project (Oct. '23 St. Paul's New Venture Trust Fund)	\$ 553.05
Church Gardens: (bal. from Memorial Gardens)	\$ 601.75
Total Reserves	\$ 1,154.80

DISBURSEMENTS

Elevator Upgrade	\$ 27,648.70
Heating System Upgrade	\$ 26,994.73
Community BBQ start up costs (Church Gardens)	\$ 200.00
W.M.S. (1/2 of HUGHES MCKELLAR INT. 2023 (except for .37 cents)	\$ 448.52
Food Bank	\$ 30.00
Teeswater Crop Share	\$ 25.00

TOTAL DISBURSEMENTS **\$ 55,346.95**

BALANCE IN FUND including reserves DECEMBER 31, 2023 **\$ 232,076.68**
(see below for allocation)

BALANCE LESS RESERVES DECEMBER 31, 2023 **\$ 230,921.88**

INVESTMENT ALLOCATION OF MEMORIAL RENOVATION FUND

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%, matures Feb. '24	
GIC's Hollis (5 x \$10,000) invested Dec. '23 matures Dec. '24; 5.48% yearly	\$ 50,000.00
GIC'S Meridian (5 x \$10,000) invested Dec. '23 matures Dec. '25; 5.4% yearly	\$ 50,000.00
MERIDIAN: MRF SAVINGS ADVANTAGE AND BUSINESS ADVANTAGE SAVINGS ACCOUNTS	\$ 82,076.68
TOTAL	\$ 232,076.68

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 2023

BALANCE FORWARD DEC. 31, 2022		\$ 24.14
RECEIPTS:		
OFFERINGS		\$500.00
TOTAL RECEIPTS		\$500.00
DISBURSEMENTS		
ROYAL CANADIAN LEGION	\$ 60.00	
CANADIAN BIBLE SOCIETY	\$ 100.00	
OUR DAILY BREAD	\$ 100.00	
TOTAL DISBURSEMENTS:		\$ 260.00
BALANCE IN ACCOUNT DEC. 31, 2023		\$ 264.14
RECONCILED TOTALS		\$ 524.14 \$524.14
(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 2023

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) \$154.11

DISBURSEMENTS

Interest deposited to Operating Account \$154.11

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, 2022 **\$ 4,231.44**

RECEIPTS

Bank Interest	\$ 149.85
GIC matured April 19/23 (RFA BANK OF CANADA GIC'S 2.88%)	\$30,000.00
GIC interest	\$ 966.00
Total Receipts	<u>\$31,115.85</u>

DISBURSEMENTS

Hollis Wealth (MTCM 2 YR. GIC's 4.6%-details below)	<u>\$ 30,000.00</u>
Total Disbursements	<u>\$ 30,000.00</u>

BALANCE IN ACCOUNT Dec. 31/23 **\$ 5,347.29**
 (held in the MRF Meridian account but separated from
 Meridian account total to report as separate fund)

RECONCILED TOTALS **\$ 35,347.29** **\$ 35,347.29**

GIC INVESTMENTS

Hollis Wealth (RFA BANK OF CANADA 2 Yr. GIC (2022))	\$ 15,000.00
INTEREST RATE 3.56% Interest Annually	
MATURITY DATE April 19, 2024	

Hollis Wealth (MCAN Mortgage, 2 YR. GIC (2023))	\$ 15,000.00
INTEREST RATE 4.60% Interest Annually	
MATURITY DATE April 19, 2025	

TOTAL GIC \$30,000.00

TOTAL Savings Account and GIC Dec. 31, 2023 **\$35,347.29**

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 2023

HOLLIS WEALTH BRIDGEWATER BANK 2 YR. GIC			
RATE		4.51% INTEREST	annually \$10,000.00
MATURITY DATE	February 24, 2025		
COAST CAPITAL SAVINGS			
RATE		4.60% INTEREST	annually \$10,000.00
MATURITY DATE	March 24, 2025		
BRIDGEWATER BANK 2 YR. GIC			
RATE		4.60% INTEREST	annually \$10,000.00
MATURITY DATE	March 29, 2025		
MCCAN MORTGAGE CORPORATION 2 YR. GIC			
RATE		5.25% INTEREST	annually \$10,000.00
MATURITY DATE	June 19, 2025		
BRIDGEWATER BANK 2 YR. GIC			
RATE		5.44% INTEREST	annually \$10,000.00
MATURITY DATE	July 26, 2025		
TOTAL GIC's			\$50,000.00
BALANCE FORWARD DECEMBER 31, 2022			\$ -
RECEIPTS			
GIC's matured in 2023 (5 x \$10,000.00)			\$50,000.00
Interest from matured 2023 GIC's deposited to Memorial Renovation Fund			\$ 897.78
TOTAL RECEIPTS			<u>\$50,897.78</u>
DISBURSEMENTS			
GIC's reinvested (see details above)		\$50,000.00	
W.M.S (half of 2023 total interest of \$897.78 (except for .37 cents)		\$448.52	
Balance of 2023 total interest to remain in MRF		\$449.26	
TOTAL DISBURSEMENTS		<u>\$897.78</u>	
BALANCE GIC's DECEMBER 31ST, 2023		\$50,000.00	
Reconciled Totals		\$50,897.78	\$50,897.78

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 2023

HOLLIS WEALTH (Coast Capital Savings)	\$ 5,000.00
3 YR. GIC \$5,000 PRINCIPAL (2026)	
INTEREST RATE (Annually)	5.40%
MATURITY DATE	Sept. 6, 2023
BALANCE IN MERIDIAN SAVINGS ACCOUNT DECEMBER 31, 2022	\$1,763.80
RECEIPTS	
GIC interest	\$ 159.00
Bank Interest (Meridian)	\$ 54.98
GIC matured Sept. 2023 (Hollis Wealth-Home Trust)	\$5,000.00
TOTAL RECEIPTS	\$5,213.98
DISBURSEMENTS	
Hollis GIC - Coast Capital Savings (details above)	\$ 5,000.00
TOTAL DISBURSEMENTS	\$ 5,000.00
BALANCE IN MERIDIAN ACCOUNT DECEMBER 31, 2023	\$ 1,977.78
TOTAL OF GIC AND MERIDAN BUSINESS ADVANTAGE SAVINGS ACCOUNT	\$ 6,977.78

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 ST. PAUL'S NEW VENTURE TRUST FUND 2023

Balance Forward December 31, 2022 \$ 30.86
(includes \$1.00 Meridian membership share)

RECEIPTS

Meridian account interest		\$ 44.43
	Sub-Total	<u>\$ 44.43</u>
Hollis Wealth: Matured 2022 GIC principal		\$ 10,500.00
Hollis Wealth: Interest on matured GIC		\$ 177.45
Hollis Wealth: Interest on invested GIC's - see Hollis below		<u>\$ 589.05</u>
Total Receipts	Sub-Total	<u>\$ 11,266.50</u>
	Total Receipts	\$ 11,310.93

Balance Forward and total receipts \$ 11,341.79

DISBURSEMENTS

Presbyterian World Service & Development	\$	1,053.03
Teewater Crop Share	\$	1,053.03
Camp Kintail	\$	2,632.60
Otre Fe Canada	\$	2,632.60
Knox, Tiverton - kitchen improvements	\$	500.00
Knox, Tiverton - manse project	\$	553.05
Meals on Wheels	\$	400.00
Huron Shores Hospice	\$	400.00
The Bridge Drop In, Kincardine	\$	400.00
Bluewater Board of Education (breakfast programs in Kincardine & Port Elgin public schools)	\$	453.04
Bruce-Grey Catholic District Scool Board Charitable Trust (breakfast programs in St. Anthony's Kincardine)	\$	226.52
Bruce-Grey Catholic District Scool Board Charitable Trust (breakfast programs in St. Joseph's, Port Elgin)	\$	226.53
Kincardine Food Bank	\$	516.50
Paisley Food Bank	\$	250.00
	<u>\$</u>	<u>11,296.90</u>
BALANCE IN MERIDIAN ACCOUNT Dec. 31/23	\$	44.89

Reconciled \$ 11,341.79 \$ 11,341.79

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

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		\$ 32,000.00

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 SHARING REPORT 2023

OFFERINGS

PRESBYTERIAN SHARING	\$ 7,379.00
TEESWATER CROP SHARE	\$ 5,115.00
PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$ 2,555.00
KINCARDINE FOOD BANK	\$ 645.00
WHITE GIFT (TIVERTON LIONS CLUB)	\$ 470.00
SLEEPING CHILDREN AROUND THE WORLD (S.C.A.W.)	\$ 120.00
WOUNDED WARRIORS (Remembrance Day lunch)	\$ 170.00
WOMEN'S HOUSE (Candlelight Service and Christmas Eve Service)	\$ 792.00
TOTAL OFFERINGS	\$ 16,164.00

ST. PAUL'S NEW VENTURE TRUST FUND

PRESBYTERIAN WORLD SERVICE & DEVELOPMENT	\$ 1,053.03
TEESWATER CROP SHARE	\$ 1,053.03
CAMP KINTAIL	\$ 2,632.60
OTRE FE CANADA	\$ 2,632.60
KNOX, TIVERTON (for kitchen improvements)	\$ 500.00
KNOX, TIVERTON (for manse project)	\$ 553.05
MEALS ON WHEELS	\$ 400.00
THE BRIDGE DROP IN, KINCARDINE	\$ 400.00
HURON SHORES HOSPICE	\$ 400.00
BLUEWATER BOARD OF EDUCATION (breakfast programs in Kincardine & Port Elgin public schools)	\$ 453.04
BRUCE-GREY CATHOLIC DISTRICT SCHOOL BOARD CHARITABLE TRUST (breakfast programs in St. Anthony's, Kincardine)	\$ 226.52
BRUCE-GREY CATHOLIC DISTRICT SCHOOL BOARD CHARITABLE TRUST (breakfast programs in St. Joseph's, Port Elgin)	\$ 226.53
PAISLEY FOOD BANK	\$ 250.00
KINCARDINE FOOD BANK	\$ 516.50
TOTAL TRUST FUND	\$ 11,296.90

MEN'S GROUP

KNOX SUNDAY SCHOOL - CAMP KINTAIL	\$ 800.00
EVANGEL HALL	\$ 200.00
SCOTT MISSION	\$ 200.00
KINCARDINE FOOD BANK	\$ 500.00
SLEEPING CHILDREN AROUND THE WORLD (S.C.A.W.)	\$ 400.00
WHITE GIFT (Tiverton Lions Club)	\$ 100.00
KINCARDINE FOOD BANK	\$ 100.00
TOTAL MEN'S GROUP	\$ 2,300.00

TOTAL OFFERINGS, TRUST FUND AND MEN'S GROUP	\$ 29,760.90
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KNOX PRESBYTERIAN CHURCH TIVERTON LOCAL FUND STATEMENT 2023

Dec. 31, 2022 balance forward		\$ 132,432.74
INCOME		
Envelopes and Tax Receipts		\$ 95,502.00
Donation - for Flower Committee		\$ 100.00
Donations - for Community BBQ costs		\$ 681.05
Donation - for sanctuary laptop		\$ 779.67
Loose offerings		\$ 940.26
St. Paul's New Venture Trust Fund - for kitchen upgrades		\$ 500.00
Women's Missionary Society		\$ 1,000.00
Knox Auxiliary		\$ 6,000.00
Donations - for Outreach Fund		\$ 500.00
Men's Group - Service of Memories Cake		\$ 100.00
Men's Group - for kitchen supplies		\$ 200.00
Men's Group		\$ 1,000.00
Sale of antique safe		\$ 500.00
Bank Interest (Meridian operating fund)		\$ 1,992.40
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)		\$ 154.11
MRF Reserve (Church Gardens) for Community BBQ		\$ 200.00
Barbeques - Monday BBQ's		\$ 1,510.00
Barbeques - Community BBQ's		\$ 1,555.00
HST rebate (July 1, 2022 to Dec. 31, 2022 and Jan. 1, 2023 to June 30, 2023)		\$ 1,925.12
Church Salad Supper		\$ 2,480.00
Use of Facilities		\$ 200.00
TOTAL INCOME		\$ 118,419.61
Reserves		
Church printer - to replace current Knox printer used by Treasurer (annual meeting 2015)	\$ 500.00	
Covid-19 Supplies (Oct.'20 St.Paul's NVTF)	\$ 750.00	
Kitchen Upgrades (Oct.'23 St. Paul's NVTF)	\$ 500.00	
Total Reserves	\$ 1,750.00	

KNOX PRESBYTERIAN CHURCH TIVERTON LOCAL FUND STATEMENT 2023 continued..

EXPENSES	
Advertising	\$ 60.00
Bank Charge	\$ 221.77
Christian Education	\$ 178.01
Church Contribution To Pension	\$ 4,474.44
Church Cleaning	\$ 2,196.20
church repair main	\$ 4,897.15
Church Supplies	\$ 2,457.35
Church Utilities - Epcor	\$ 853.36
Church Utilities - Water and Sewer	\$ 1,377.70
Community BBQ	\$ 881.05
Flower Committee	\$ 260.76
Health & Dental	\$ 5,311.44
Hydro - Church	\$ 11,270.39
Hydro - Manse	\$ 1,645.28
Insurance:Church	\$ 6,277.10
Insurance:Manse	\$ 801.94
Kitchen-BR-Cleaning Supplies	\$ 850.00
Manse repair maintenance	\$ 636.19
Manse Taxes	\$ 914.22
Manse Utilities - Epcor gas	\$ 1,313.48
Manse Utilities - water & sewer	\$ 1,223.50
Minister's Continuing Education	\$ 40.00
New Youth Cultural Crush in Christ	\$ 105.00
Organist Supply	\$ 120.00
Outreach	\$ 260.00
PAR	\$ 141.00
Phone	\$ 1,401.85
Phone - Manse	\$ 682.32
Postage	\$ 103.96
Presbyterian Synod Dues	\$ 4,077.16
Salaries - Envelope Secretary (declined pay)	\$ -
Salaries:Organist	\$ 5,080.00
Salaries:Treasurer	\$ 3,082.08
Stipend	\$ 51,999.96
Tax:CPP Contrib	\$ 1,557.14
Tax:EI Premiums	\$ 1,589.74
W.S.I.B.	\$ 448.47
TOTAL EXPENSES	\$ 118,790.01

BALANCE IN ACCOUNT including reserves and Outreach Fund DECEMBER 31, 202 \$ 132,062.34
(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 eac	\$ 50,000.00
Rate: 91d-15 months .65%;15-36 months .95%;maturity 1.2%, matures Feb. '24	
MERIDIAN: CHEQUING ACCOUNT and BUSINESS ADVANTAGE PLUS ACCOUNT	\$ 82,062.34
TOTAL	\$ 132,062.34

KNOX PRESBYTERIAN CHURCH TIVERTON

BUDGET 2024

	2019	2020	2021	2022	2023	2023	2024
	ACTUAL	ACTUAL	ACTUAL	ACTUAL	BUDGET	ACTUAL	BUDGET
EXPENSES							
Advertising	91.38	0.00	0.00	60.00	60.00	60.00	60.00
Bank Charges (and PAR)	175.26	293.24	319.28	345.03	350.00	362.77	360.00
Bus Transportation	2,034.00	180.80	0.00	0.00	0.00	0.00	0.00
Christian Education	140.36	114.41	0.00	172.98	350.00	178.01	400.00
Church Cont to Pension	5,670.58	5,757.60	6,404.28	5,305.92	4,474.40	4,474.44	4,588.00
Church Cleaning	0.00	0.00	0.00	2,418.20	3,500.00	2,196.20	3,500.00
Church Repairs&Maintenance	4,305.96	3,923.07	8,085.97	4,774.98	4,900.00	4,897.15	5,000.00
Church Supplies	3,932.96	3,229.39	3,908.10	1,332.76	1,200.00	2,457.35	1,400.00
Church Insurance	5,593.02	3,978.42	8,253.43	5,630.11	6,395.00	6,277.10	6,600.00
Church Hydro	10,482.77	7,888.97	5,509.00	12,468.20	16,000.00	11,270.39	16,000.00
Church - Gas Heating	0.00	0.00	0.00	0.00	370.00	853.36	900.00
Church Utilities (W. & S.)	988.66	1,131.97	1,207.11	1,158.38	1,158.00	1,377.70	1,638.00
Contingency Reserve	0.00	358.65	875.45	306.99	5,000.00	0.00	5,000.00
Flower Committee	365.20	0.00	206.24	378.90	125.00	260.76	125.00
Health & Dental	4,767.12	4,051.79	1,653.11	5,058.72	4,918.00	5,311.44	5,164.00
Kitchen/BR/Cleaning Supplies	500.00	50.00	0.00	150.00	150.00	850.00	400.00
Manse Insurance	948.54	702.06	556.85	911.09	975.00	801.94	750.00
Manse Repairs and Maintenance	318.26	608.89	8,044.77	60.03	250.00	636.19	250.00
Manse Taxes	776.43	801.06	823.79	861.92	900.00	914.22	970.00
Manse Hydro	2,098.46	1,736.35	1,282.59	1,516.43	1,700.00	1,645.28	1,840.00
Manse - Gas Heating	0.00	0.00	321.58	1,289.73	1,350.00	1,313.48	1,350.00
Manse - Oil Heating	2,753.77	1,490.91	597.17	0.00	0.00	0.00	0.00
Manse Utilities-W.& S.	1,493.83	1,414.60	1,138.27	1,049.02	1,150.00	1,223.50	1,350.00
Minister's Continuing Education	800.00	600.00	0.00	0.00	1,200.00	40.00	2,160.00
Minister's Expense Allowance	200.00	135.59	0.00	0.00	150.00	0.00	150.00
Organist Supply	225.00	570.00	0.00	0.00	120.00	120.00	120.00
Phone & Internet	1,074.26	1,077.04	637.05	1,844.62	1,900.00	2,084.17	2,350.00
Postage	152.55	103.96	37.43	37.43	100.00	103.96	110.00
Presbytery & Synod	4,464.72	5,174.20	4,416.12	3,146.60	3,500.00	4,077.16	5,300.00
Pulpit Supply	1,374.40	1,284.65	0.00	0.00	940.00	0.00	940.00
Stipend	44,308.00	18,686.12	19,392.12	50,499.96	52,000.00	51,999.96	54,500.00
Minister's Phone & Data Package	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Special Speakers & Music	200.00	0.00	0.00	0.00	0.00	0.00	0.00
Caretaker	6,093.00	6,275.76	6,275.76	522.98	0.00	0.00	0.00
Music Director	7,500.00	2,631.25	1,020.00	3,960.00	4,400.00	5,080.00	4,960.00
Envelope Secretary	2,714.16	465.94	0.00	0.00	3,082.12	0.00	3,236.18
Staff Training	580.62	0.00	0.00	0.00	200.00	0.00	0.00
Treasurer	2,714.16	2,795.64	2,795.64	2,935.32	3,082.12	3,082.08	3,236.18
C.P.P. & E.I.	3,971.49	1,630.32	1,748.27	4,235.28	4,800.00	3,146.88	3,700.00
W.S.I.B.	440.95	252.35	68.33	328.31	350.00	448.47	472.00
Vacation Bible School	400.00	0.00	0.00	0.00	0.00	0.00	0.00
Youth Group	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total	125,649.87	79,395.00	85,577.71	112,759.89	131,099.64	117,543.96	138,879.36
<i>Lines removed in 2024 Budget</i>							
Benevolent Fund	0.00	0.00	0.00	100.00	500.00	0.00	0.00
Congregational Life Committee	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Outreach Fund	150.00	150.00	100.00	60.00	160.00	0.00	0.00
Total	125,799.87	79,545.00	85,677.71	112,919.89	131,759.64	117,543.96	138,879.36