

FROM THE DESK OF REV. RICHARD WARNE - 2024

I completed my third year of ministry at Knox Tiverton in the fall. It is a strongly held belief that a minister's new ministry doesn't start until after his third year. Until that time they are learning the lay of the land, so to speak, and building relationships in the congregation and the community. I have been able to get to know many of the people in the congregation and my neighbours in the community as I walk Charlie in the morning and later in the day. I have built relationships at Presbytery with the ministers and the presbyters. I have built relationships with the local ministers in the Tiverton ministerial and worshiped together with them and the community at the Fall Fair service and Remembrance Day services. All of this is a reflection of my model of ministry as a "community Pastor". Over the past three years I have had an opportunity to share in the celebrations of the congregation and community, but I have also walked with them in their deepest sorrows and was on the receiving end of pastoral care in the death of our son, Bryan.

Here are some of the highlights of last year's ministry together. I led or participated in worship services at church, community and retirement homes. I posted worship services on our YouTube channel and our Facebook page. I posted devotions and reflections on our church and my Facebook pages. I have taken on a leadership role in Presbytery as the Chair of the Pastoral Care Committee and as a member of the Administrative Committee. I made many visits with our members and non-members in the hospital, at home, in hospice care and by email and phone.

On a sadder note, I officiated at several funeral and graveside services for members of the community, family and friends and we buried Helen McKenzie and Keith Brown from this congregation. We lift up all those who lost loved ones this year and pray the Lord will provide the families with peace and comfort that goes beyond our understanding, to get them through the grieving process.

The biggest challenge we still face as a congregation is the people to do the work God is calling us to do. When I read a devotional recently, it used a passage from Matthew identified as Ask, Search, Knock, which I think you are familiar with. The verses are found in 7: 7-8, "**7 Ask, and you will receive. Search, and you will find. Knock, and the door will be opened for you. 8 Everyone who asks will receive. Everyone who searches will find. And the door will be opened for everyone who knocks.**" We may be discouraged by this passage when we seem to have unanswered prayers, but must remember, everything in God's time.

When Jesus was in the Garden of Gethsemane, in Matthew it is written, he prayed, "**My Father, if it is possible, may this cup be taken from me. Yet not as I will, but as you will.**" Maybe the key to Ask, Search, Knock is the end of Jesus prayer, **Yet not as I will, but as you will.** If so, the question we ask should become, what does God want Knox Tiverton to do and how can we fulfill His will for this congregation.

My closing message this year is much the same as last year. God's mission in the world has not changed. I still believe, if we are doing what God is calling us to do, God will provide the necessary resources to fulfill His mission for this church in Tiverton Ontario. 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 for God's will to be done in our congregation.

Peace of Christ be with you
Rev Richard Warne

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ANNUAL CONGREGATIONAL MEETING – Feb. 23, 2025

AGENDA

Opening Devotions

Motion to allow adherents to vote

Motion to appoint Chairperson

Motion to appoint Secretary

Minutes of Annual meeting, February 2024, to be adopted as printed

Minutes of Congregational meeting (August 18, 2024) to be adopted as printed

Business Arising from the 2024 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 2025 Presbyterian Sharing Target is \$7,000 as presented by Session

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: February 2026

Closing Prayer / Benediction

MINUTES OF ANNUAL CONGREGATIONAL MEETING - FEBRUARY 11, 2024

The annual meeting of Knox Presbyterian Church, Tiverton was held on Sunday February 11, 2024, following worship and lunch. There were 34 members / adherents present. Rev. Rick Warne opened the meeting by reading scripture Matthew 18 verses 15-17 followed by a prayer. The praise song "As The Deer" was sung.

Motion by Carol Love, seconded by Lillian Leggett to allow any adherents present permission to vote. Motion carried.

Motion by Alex Duthie, seconded by Linda Blackett to appoint Rev. Rick Warne as chairperson of the meeting. Motion carried.

Motion by Linda Blackett, seconded by Don Manary to appoint Rosemary Grover as secretary of the meeting. Carried.

Motion by Heidi Pasley, seconded by Helen McKenzie to adopt the minutes of the 2023 annual meeting as printed in the Annual Report. Motion carried.

Motion by Heidi Pasley, seconded by Helen McKenzie to adopt the minutes of the October 23, 2023 congregational meeting as printed in the Annual Report. Motion carried.

Motion by George Potter, seconded by Dianne MacArthur to approve the annual meeting agenda as printed. Carried.

Rev. Rick offered a prayer and a moment of silence was held in memory of those who passed away in 2023. The names read are listed on page 6.

Motion by Stan Eby, seconded by Carolyn Hamilton to receive the reports as printed on pages 4-35 in the Annual Report. Carried.

There were some comments as the reports were reviewed individually.

A question was asked why there was such a discrepancy in the total number of church members from 2022 to 2023 as reported by the roll clerk. An explanation was given.

Treasurer Gladys Munro mentioned that the \$5000 Grant Helm GIC matures in 2026, not 2023 as mentioned on page 30.

Joan Dent mentioned there was no choir report.

Recognition was given to Envelope Secretary Cora Lee Dobson and Treasurer Gladys Munro.

Motion by Lillian Leggett, seconded by Mary Duthie to accept all the reports as printed. Motion carried.

NEW BUSINESS: Motion by Gerda Roppel, seconded by Barry Blackett to accept the target of \$7,000 for Presbyterian Sharing as recommended by session. Motion carried.

The question as to whether we want to change the time of the church service to 10:30 AM was deferred.

Motion by Megan Freiburger, seconded by Alex Duthie to appoint Barry Blackett as Tiverton Knox Presbyterian Church Envelope Secretary and Kelly Williams, manager of WR Bookkeeping Inc. as Tiverton Knox Presbyterian Church Treasurer effective March 1st, 2024. Motion carried.

Barry Blackett, co- chairperson of the Board of Managers mentioned the next project that will be done is replacing the deck at the manse and putting in a new driveway at the manse. Barry mentioned that the elevator had been upgraded and work was done on the heating system.

The 2024 Church budget on page 36 was reviewed. Motion by Nancy Alexander, seconded by Megan Freiburger to add \$300 to the budget for special music and speakers. Carried.

Motion by Carol Love, seconded by Heather Hunter to accept the 2024 Church budget as amended. 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 8 in the Annual Report.

With no further business a motion was made by Islay Eby 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 2025.

CONGREGATIONAL MEETING – AUGUST 18, 2024

A congregational meeting of Knox Presbyterian Church, Tiverton was held on Sunday August 18, 2024 following worship service. There were 26 members and adherents present.

This meeting was called to discuss the over expenditures of the Manse driveway and deck.

Lorrie Alexander showed on the TV monitors a breakdown of expenses.

C & M contractor was \$19,379.00 plus \$2,519.28 HST for a total of \$21,898.28,
Grass and shrubs were \$320.79.

Some money \$19,210.00 (From the MRF as approved at October congregational meeting) plus \$553.05 from St Paul's Venture Fund, plus \$2,456.02 from the Contingency Reserve fund was used in order to pay all bills in a timely manor.

Motion by Dean Thompson, seconded by Meghan Freiburger to take \$2,456.02 from the Memorial Renovation Fund and return it to the Contingency Reserve Fund.

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

Keith Brown

Helen McKenzie

Bryan Warne

BAPTISMS

None

MARRIAGES

Lillian Leggett and George Potter

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

THE KIRK-SESSION REPORT - 2024

The Kirk-Session Officers & Members

Minister - Rev. Richard Warne

Session Clerk - Presently Vacant

Roll Clerk - Rick Alexander

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.

The Sacrament of Holy Communion was celebrated 5 times at Knox Tiverton and once at the Whitney Crawford Community Centre in 2024.

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

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, except in July and August when lemonade on the lawn is held.

A Good Friday service was held on Friday March 29.

The Mission Committee continued its support of the Food Grains Bank and conducted a fundraising campaign in the month of May.

Our Anniversary Service took place October 15 with special music by Gillian Dent.

The Service of Memories was held on Sunday November 17 with 8 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 1 accepting gift cards and monetary donations to the Tiverton and District 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 Heidi Pasley for her work on the Church Website and our Annual Report.

Thanks to Eileen Simpson for updating the electronic sign.

Thanks to Blair Kempers for running the computer and sound system during church services.

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 Barry Blackett as envelope secretary and Kelly Williams as Treasurer.

We also thank the Board of Managers for their wise management of our business affairs and looking after the needs in the church.

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 2025 be \$7,000.00.

KIRK SESSION COMMITTEES & RESPONSIBILITIES FOR 2025

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.

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, Rosemary Grover, Eleanor Thompson , Blair Kempers

Crop Share Sunday:

Don Manary and Carolyn Hamilton

Congregational Life:

Flowers for New Members and Baptism

Service of Memories

Candles for Christmas Eve Service

Presently vacant

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.).

Presently vacant

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 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.

Lillian Leggett and Stan Eby

NOMINATING COMMITTEE REPORT FOR 2025

The nominating committee recommends the following for slate of officers for Knox Church Tiverton for 2025:

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

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

Auditors for 2024 Financial Reports: Joan Dent, Carolyn Hamilton

Sanctuary Committee: Chuck Exel, Gerda Roppel

Knox News Letter: Cheryl Cottrill

BOARD OF MANAGERS REPORT - 2024

The board of managers consist of Megan Freiburger, Heather Hunter, Lorna Hutton, Carol Love, Cora Lee Dobson, Gladys Munro, Dean Thompson, Barry Blackett, Rosemary Grover, Rick Alexander and Lorrie Alexander. Our mandate is to manage and maintain the physical building and property using the money the Church has invested.

We had a few projects this year:

1. The manse driveway was replaced.
2. Manse wooden deck was removed and replaced with a cement pad. Landscaping around the deck was done by the 'garden girls', seeding of the area east of the driveway was done by Norm Dobson
3. Trimming of the cedar hedge to the north of the manse lawn done by Jeff and Eileen Simpson
4. Flooring replaced in the upstairs Church bathroom by Don Manary and Norm Dobson.
5. The Church west lawn had additional top soil and grass seed applied
6. Final touches and adjustments to the heating system have been completed. Thank you to the Dons
7. Thank you to the auxiliary for having the entrance repainted
8. Pictures were taken for the Church directory. The purchased pictures arrived before Christmas and we are waiting for the directory to be delivered.
9. There are some new and continuing activities taking place in the Church. Euchre meets on the 3rd Saturday of the month, yoga (led by Jordan Surridge) is each Wednesday, the Agricultural Society will be meeting at the Church the 4th Thursday of each month. It is wonderful to see the community using the Church!

If you are not signed up for the PAR program that automatically deposits your offering in to the Church bank account, please consider doing so. Forms are located at the Church.

Also, Interac e-Transfers can be made to: knoxtiverton@gmail.com

The garden team continue to make the Church look wonderful and welcoming. Thank you to Cora Lee, Carol and June.

Barry Blackett looks after the lawn in the summer and snow clearing of sidewalks, entrance and steps etc. in winter. Thank you.

Thank you to everyone who has in any way contributed their time or talents to our Church community. We are blessed with so many being willing to help.

Submitted by Lorrie Alexander

TRUSTEES REPORT - 2024

Church building	\$3,181,852.00
Stained glass	Included
Contents	Included
Manse	443,193.00
Liability	2,000,000.00
Annual Premium (12 months)	\$7,218.72

Submitted by Lillian Leggett, Don MacArthur and Heather Kempers

FELLOWSHIP COMMITTEE REPORT - 2024

The Fellowship Committee serves coffee, tea and juice on the last Sunday of the month following the church service. 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 as well as helping with the lemonade.

In order for Fellowship to continue, the committee is looking for assistance. A sign up sheet is located on the bulletin board in the Library area. Tea, coffee and juice/lemonade is provided by the church.

Submitted by Rosemary Grover

GARDENING COMMITTEE REPORT - 2024

Trials and tribulations, even in the church flowerbeds! This year it was Goat Weed.

We attacked it with shovels, water and perseverance. Happily everything else seemed content with the attention we gave them.

Once again, thank you: Jeff & Eileen, Ron & Lorrie (our cedar hedge trimmers), Joan's summer watering the planters and Rosemary's Fall watering.

This years very hot weather and high winds sure played havoc with the potted plants. Joan's extra time and care to keep them spiffy was appreciated by Carol.

In the Fall we contacted a Nursery to plant a Royal Red Maple tree in memory of Dennis Munro. The tree was planted at the front of the church.

Knock softly for kindness opens many doors.

Respectfully submitted by Cora Lee, June and Carol

MEN'S GROUP REPORT - 2024

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 six times in 2024. The following table shows the income and distributions of the Men's Group in 2024.

Item	Income	Expenses	Balance
Balance on hand Jan 1, 2024			\$1478.22
Lunch donations received in 2024	\$2890.60		
Food cost in 2024		\$803	
Donations to charities in 2024		\$2100	
Food Cost + Donations		\$2903	
Balance on hand Dec. 31, 2024			\$1465.82

List of 2024 donations to charities by the Men's Group:

United Way walk	\$200.00
Teeswater Crop Share	\$500.00
Knox Church General Fund	\$500.00
Kincardine Food Bank	\$200.00
Hospice walk fundraiser	\$200.00
Knox Memorial Fund plaque material	<u>\$500.00</u>
Total-----	\$2100.00

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. Special thanks to Knox Kincardine for their support. We look forward to enjoying time together again in 2025.

SUMMER BBQ'S - 2024

We held 5 BBQ's this summer, 4 on Mondays at noon and one in September at 4:30pm. We served a total of 213 people who enjoyed hamburgers and Octoberfest sausages plus desserts.

Total donations	2,881.00
Expenses	735.00
Deposit to MRF	2,156.00

Thanks to all the volunteers who helped make these BBQ's a success.

Barry Blackett

KNOX COMMUNITY BBQ - 2024

Knox sponsored a Community BBQ on August 10th. We distributed about 700 flyers in Tiverton, Inverhuron and Glamis. We served 140 people with sit down and take out meals combined.

Total donations	2179.00
Expenses	1631.00
Net	548.00 deposit in MRF

Thanks to all the helpers who made the day a success.

Barry Blackett

JULY SALAD SUPPER REPORT - 2024

104 Dinners sit down/take outs	2,600.00
Ham sold	<u>20.00</u>
Total	2,620.00

Expenses

Ham 30lbs. @ \$6.59	197.70
Buns/Condiments	<u>140.84</u>
Total	\$338.54

Proceeds	2,281.46
Envelope Donation	<u>25.00</u>
Total	2306.46

COMMUNION RECORD - 2024

YEAR	2016	2017	2018	2019	2020	2021	2022	2023	2024
Qty	5	4	4	4	1	2	5	4	6
High	59	62	58	67	54	46	47	46	49
Low	48	48	22	48	51	54	44	40	35
Average	54	47	51	60	65	55	n/a	43	42

Submitted by: Rosemary Grover

ROLL CLERK REPORT - 2024

	2018	2019	2020	2021	2022	2023	2024
Total Roll Members	187	184	183	215	213	93	88
Other Statistics, Spouses	32	37	36	38	36	4	4
Adherents	84	88	89	88	84	13	21
Members, Spouses & Adherents	321	308	309	307	341	110	109

Submitted by: Rick Alexander

FLOWER AND DECORATING COMMITTEE REPORT - 2024

We try to place fresh flowers on the communion table every Sunday.

Flowers are purchased and usually last for two or three weeks. Other times flowers are placed by people in memory of loved ones.

Our own gardens and those of our neighbours provide blooms during the summer and fall seasons.

Special decorations add seasonal ambience. Spring and Easter; Fall and Thanksgiving; Remembrance Day; Christmas and Winterfest.

Members of the committee are busy for hours putting up and taking down the decorations.

I thank Rosemary Grover, Carol Love and Gerda Roppel for their assistance.

The colours of the pulpit fall, tablecloth and Bible bookmark are changed according to the church calendar.

I thank the congregation for their comments of appreciation.

Expenses:	Jan 27	Sobeys	8.99
	Feb 17	Sobeys	8.99
	Mar 16	Sobeys	10.16
	Apr 6	No frills	10.00
	Jun 8	Sobeys	10.16
	Jul 20	Sobeys	8.99
	Oct 12	Sobeys	19.98
	Nov 16	Sobeys	10.16
	Total		87.43

Submitted by Chuck Exel

KNOX CHOIR REPORT - 2024

The year 2024 was a regular performance year for our choir with one surprise. Our director, Liz Dadson, announced her intention to retire at the end of 2024. In January, under the direction of Liz, we resumed leading congregational singing, but had a hiatus from preparing anthems due to unreliable weather/roads. Practices and anthems were resumed in March.

This year it was our church's turn to be audited for music copyright compliance. Music credit details were collated and submitted during the six months from April to September.

As well as the regular choir anthems, our congregation was able to enjoy solo selections presented by Mynona Paige, Chuck Excel, and Gillian Dent. Thank you to these talented people for sharing their gifts with us.

As the year ended the choir participated in the Christmas Eve and Lessons and Carols services as well as the Christmas Sunday service. Thank you to all the faithful choir members for your dedication: Mynona Paige, Chuck Excel, Carol Love, Eleanor Thompson, Heather Hunter and Joan Dent.

As 2025 opens, our usual Thursday afternoon practices are suspended as we await the hiring of a new music director. Until then, we plan to continue leading congregational singing during services.

Submitted by Joan Dent

KNOX CHOIR FINANCIAL STATEMENT - 2024

2023 balance forward	\$376.03
Receipts	0
Expenses	0
2024 closing balance	\$376.03

No requests from Hughes-McKellar Fund

Submitted by Joan Dent

WHITE GIFT SUNDAY REPORT - 2024

White Gift Sunday was held on Sunday December 1, 2024. The congregation donated \$800.00 cash and \$200.00 in gift cards towards the Tiverton and District Lions Christmas Gift Card Hampers. With the help from the congregation, and the community, there were 17 Christmas Gift Card Hampers given out helping more than 60 individuals have a better Christmas. The Tiverton Lions Club is very grateful for the support every year from Knox Church.

Submitted by Rosemary Grover

KINCARDINE FOOD BANK - 2024

Our Church continues to support the Kincardine food bank by bringing food donations and monetary support on the last Sunday of each month.

The clients, who live with food insecurity, are very appreciative.

Just to give some context to the food bank usage:

In 2024 there have been: 93 new clients registered this year

860 families

231 single parent families

(adults in families 2133, dependants 1666)

747 singles

Of these 511 were seniors

Total of all categories helped in 2024 were 5038 as compared to 4698 in 2023. A dramatic, and alarming, increase.

(Please note that if a person comes one time a month they represent 12 visits)

Thank you on behalf of the food bank and the clients supported.

WORSHIP TEAM REPORT - 2024

We thank God that we have been blessed with a full time minister who leads us in worship most Sundays, but when he is absent, the team swings into action.

We follow the outline provided by the PCC online, add our favourite hymns and prayers and take turns doing the leading of the congregation in worship.

This year we still had Liz to lead the music and we thank her for her enthusiastic participation. Choir members lead us weekly with the singing and also did the Bible readings for the Lessons and Carols service. George and Blair prepared sermons and Blair set up videos for us to enjoy. Rev. Rick had the announcements set up for us.

The team: Gerda Roppel, Rosemary Grover, Eleanor Thompson, George Potter, Lillian Leggett, Blair Kempers and Heidi Pasley thanks the congregation for supporting us with their attendance and encouragement.

God's people are better together, but we can do nothing without God's help.

In Christ's Service,
Gerda Roppel

KNOX CHURCH AUXILIARY REPORT - 2024

The Knox Auxiliary committee members are Rosemary Grover, Cora Lee Dobson, Gerda Roppel, Dianne MacArthur, Lillian Legget, 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 9 funeral lunches. Preparing all the lunches could not have been done without the extra help from our professional butter spreaders Norm Dobson and Don MacArthur plus Chuck Excel, June Slesser, Heidi Pasley, George Potter, Lois Osborne and everyone who made squares. The Auxiliary donated \$7000 to the Church operating account with the proceeds from these funerals.

The Auxiliary also prepared 3 Celebration of Life lunches which were held at the church plus one funeral lunch for a church member. The Auxiliary prepared a 90th birthday lunch in March. On April 27, the Auxiliary prepared the lunch for Lillian Leggett and George Potter's wedding. The Auxiliary provided the lunch for the WMS Bruce Grey Presbyterial held on May 2.

The Auxiliary organized a Summer salad supper which was held on July 9 in the church activity room with two sittings of 50 people each sitting, realizing a profit of \$2306 for the church's operating fund.

Thank you you to members of the congregation who helped in any way from making pies or potato salad, serving or cleaning up or helping in anyway. Thank you to Heidi Pasley for the donation of cabbages, tomatoes, cucumber, broccoli and cauliflower.

The Auxiliary donated \$2000 to the Memorial Renovation fund in memory of Jean Dent, Jo Anne Potter, Margaret McConnell and Irene MacKinnon.

The Knox Auxiliary catered a roast beef dinner for the Bruce County Historical Society on June 7th in Underwood. Thank you to Heidi Pasley, Shannon and Barry Hall and Kelly and Ian Williams for their assistance.

The Auxiliary prepared a "chicken pot pie" lunch for the Presbytery meeting which was held on Tuesday October 8th.

The Auxiliary bought all the paint and hired a painter to paint the parking lot entrance and down into the library area.

The Auxiliary organized the Christmas Potluck lunch held on December 15 following the service.

Christmas Cookies were baked by the Knox Auxiliary and former Tiverton Park Manor Auxiliary members and put into 48 tins and distributed to all the residents at TPM on December 17. There were 5 cookie tins delivered to other church members.

The Knox Auxiliary would like to thank everyone who has helped with all the projects in the past year, your assistance was greatly appreciated.

Submitted by Rosemary Grover

KNOX CHURCH AUXILIARY FINANCIAL REPORT - 2024

Jan 1st Bank Balance 13,268.83

Receipts

Funeral lunches	13,760.00
Wedding, Birthday, Roast Beef Dinner, WMS lunch & Presbytery Dinner	5377.00
Cookie Walk Donation	25.00
Bank Interest	<u>8.01</u>
Total	19,170.01

Expenses

Funeral lunches	2,963.00
Wedding, Birthday, Roast Beef Dinner WMS lunch & Presbytery Dinner	941.00
Donation to Operating A/C	7000.00
MRF Plaque Donation	2000.00
Paint/Foyer, Library	1,272.80
Tins/Cookie Walk Manor	130.00
Bank Charges	<u>3.15</u>
Total	\$14,309.95

Bank Balance December 31, 2024 18,128.89

THE MACLENNAN AUXILIARY W.M.S - 2024

The W.M.S is a group in our church that focuses on mission, we encourage one another and the congregation to be involved in local and world missions.

The W.M.S meet the second Tuesday of every month (except the summer) with members rotating to preside. A warm welcome awaits all who wish to explore the challenging frontiers of mission addressed by the Presbyterian church in the 21st century.

Money that is donated monthly by the W.M.S. members is sent to the head office to support the W.M.S. Together We Can Projects.

This year one of the projects is Nepal which is one of the lowest ranked countries in South Asia in terms of human development and where leprosy is an on-going threat. Another project is the Hummingbird Ministries in Canada which is an Indigenous led healing and reconciling ministry. Paper products were collected in March and given to the Women's House in Kincardine. In November a collection of socks, gloves, toques, clothing and personal products was collected and sent to Evangel Hall in Toronto. Donations were also made to other charities plus our Presbyterian allocations.

The W.M.S. hosted the Bruce Grey W.M.S Presbyterial which was held on May 2nd. The Knox Auxiliary provided the lunch. Mission Awareness Sunday was held on June 2nd with the members taking part in the service. Lunch was provided and donations of \$575 was received for Change Her World. The WMS met at Islay Eby's house in July for a pot luck lunch. In September, the group had lunch at The Kincardine Legion then went to the Walker House for a tour. The December meeting was held at Tiverton Park Manor. The Come Together Zoom sessions are still taking place.

We are few in numbers but with God's guidance we are able to accomplish a lot.

Submitted by Gerda Roppel/ Rosemary Grover

KNOX TIVERTON W.M.S. FINANCIAL STATEMENT 2024

RECEIPTS

January 1, 2024 Bank Balance Forward	\$150.52
Offerings	\$3,504.00
Interest from Hughes-MacKellar Fund	\$1,220.63
Sale of 4 cups @ \$5.00 each	\$20.00
Membership fees	\$56.00
Lunch donations WMS Sunday June 2nd	\$575.00
for Change Her World	
Knox Tiverton donations	\$80.00
Dianne Smith Sanderson - donation for Evangel Hall	<u>\$50.00</u>
TOTAL RECEIPTS	<u>\$5,656.15</u>

DISBURSEMENTS

Bruce Grey Presbyterial WMS memberships	\$56.00
Bruce Grey Presbyterial WMS - Camp Kintail	\$50.00
Bruce Grey Presbyterial WMS re offerings	\$3,504.00
Donation to Change Her World	\$575.00
Donation to Leprosy Mission	\$75.00
Donation to Camp Kintail re campership	\$75.00
Donation to Scott Mission	\$75.00
Donation to Evangel Hall Mission	<u>\$50.00</u>
TOTAL DISBURSEMENTS	\$4,460.00

Dec. 31, 2024 Bank Balance		\$1,916.15
less o/s cheque#39	\$50.00	
less o/s cheque #40	\$445.00	
less o/s cheque #41	\$75.00	
less o/s Cheque #42	\$75.00	
less o/s cheque #43	\$75.00	
Balance		\$1,196.15
		<u>\$5,656.15</u>

submitted by Islay Eby, Treasurer

TEESWATER CROPSHARE REPORT - 2024

As part of Teeswater Cropshare, Knox Presbyterian Church Tiverton celebrates our kickoff month on the first Sunday in May. The committee always sets a monetary goal which is always surpassed by you, the congregation and community.

Nineteen acres are rented and planted with soybeans, corn or winter wheat, with these crops being rotated. The crop is planted, maintained, harvested and sold by volunteer people and equipment. The crop is sold at market price.

There are nine churches involved and our donations go to pay for land rent, fertilizer, spraying, custom work, drying, handling, storage, carbon tax, check off, crop insurance, bank charges and HST.

This year, 2024, was year number thirty for our involvement. Reverend Rick Warne was our speaker and a lunch and social hour was had in our Activity Room following the service.

The audit for 2024 (soybeans) shows \$39,500.00 sent to the Canadian Foodgrains Bank and this was matched by the Canadian Government 4:1. This donation on behalf of the project is earmarked to partner with work of Presbyterian World Service and Development, a sum of \$197,500.00.

This upcoming year, May 4, 2025 will be kickoff Sunday. On nineteen acres is growing winter wheat for 2025 with a 4:1 return.

If a cheque is made to this project, please make it out to:

Knox Presbyterian Church Tiverton, and write on the cheque, "Teeswater Cropshare". A tax receipt will be issued.

"So Help Us God" the need for food in the world is great.

Submitted by Don Manary for Fred Lewis - Chairman

GOOD FOOD BOX- 2024

The good food box is a program offered by United Way, and it is available to everyone. It is a collective purchase in bulk at wholesale prices. The boxes include a variety of fresh fruit and vegetables based on season and availability.

The Kincardine Knox Presbyterian Church receives the food and makes up the boxes for distribution to their clients and sends boxes to Ripley and to our Church for distribution. The Tiverton Lions pick up the boxes and bring them to our Church.

This program is not only for those experiencing food insecurity but for anyone wanting a box of fresh produce. 159 boxes were distributed last year.

Orders and payment of \$22 can be made at Pat's Pizza by the 3rd Thursday of the month and are ready for pick up at our Church by the 4th Thursday of the month between 10-11am.

Thank you to the Church for making the space available to run this program.

Linda and Barry Blackett and Heather Hunter

TIVERTON KNOX NEW YOUTH CULTURAL CRUSH IN CHRIST – 2024

In 2024 we had our awesome Pancake Supper Fundraiser. Many volunteers came out to help. They cooked, served meals, made fruit trays, and did dishes. People attended from all around, including Owen Sound and Walkerton, on a snowy evening.

This fundraiser realized a profit of \$1440. We decided to donate to two different programs this year.

First, \$1000 was given to the Drop in at the Bridge Teen Program. This program is open to all teens on Thursdays providing lunch and an after school drop-in program, where tutoring is provided.

Secondly, \$1500 was donated to Camp Kintail for camperships. We were blessed to attend one of their famous Sunday dinners where we met with Theresa MacDonald, who was very grateful for the donation and indicated that assistance is needed more than ever.

In 2025 we have youth that are looking forward to helping out for this year’s Pancake Supper and hope it will be nice weather and another successful fundraiser.

Month	Deposits	Withdrawals	Balance
January	\$105	0	\$2848.68
February	\$1440	\$1000.99	\$3287.69
March	0	0	\$3287.69
April	0	0	\$3287.69
May	0	0	\$3287.69
June	0	\$1500	\$1787.69
July	0	0	\$1787.69
August	0	0	\$1787.69
September	0	0	\$1787.69
October	0	0	\$1787.69
November	0	0	\$1787.69
December	0	0	\$1787.69

SUNDAY SCHOOL ANNUAL REPORT - 2024

With the beginning of a New Year there is lots of excitement looking forward to a new start.

On February 13, some of the youth helped Heather Kempers with the Pancake supper which was delicious and always a great success.

Sunday February 18, was Family Day Sunday and the children enjoyed a great Sunday school lesson and Family Day craft. We celebrated with a special luncheon in the basement inviting the community participating in Tiverton Winterfest.

On March 31, we enjoyed a wonderful Easter celebration.

On May 12th, Mother's Day Sunday was celebrated and there were 10 children 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, followed by some snacks.

On June 16, a wonderful group of children helped celebrate Father's Day service at the Church, followed by Sunday School lesson and a craft for all the Dad's.

We had an End of Sunday School Picnic planned at the Home of Nancy & Stuart Alexander on June 23, unfortunately the rain that day cancelled the outside event and we held the service and fun luncheon in the Church, with the raining clearing enough to have some outside games after.

As is the custom when regular school is out during the summer our Sunday school also takes a break.

During the summer break we had 6 children from the Sunday school enjoy a week at Camp Kintail. It is a wonderful experience for them all to have and keep the memories.

We resumed Sunday school in September.

During the Tiverton Fall Fair, Oct. 6, our Knox Church welcomed all the children from the joint service held at the Whitney Crawford centre and we created a wonderful craft showing the Tree of Things we are thankful for. We had 8 children and shared some cookies and crackers.

Preparations began Dec. 8, with the Sunday school putting together a beautiful Gingerbread House and practicing for the upcoming Sunday School Concert.

We celebrated with a Christmas program "Let's Build a Gingerbread House" on December 15. We had 18 children attend this concert. There was a variety of Christmas songs, and some music trio's. A Christmas poem and fun jokes. The children enjoyed a visit from Santa himself. Also the Sunday school presented a calendar to Rev. Rick and a Christmas ornament to Mary, thinking of them both during the past difficult year.

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 2025.

Nancy Alexander
Sunday School Superintendent

SUNDAY SCHOOL FINANCIAL REPORT - 2024

Bank Balance Dec. 31, 2023	2,003.16
Receipts	400.00
Disbursements	
Knox Church chq#34	280.00
Balance Dec. 31, 2024	2123.16

REVIEWERS REPORT - 2024

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, 2024.

Respectfully submitted by Joan Dent & Carolyn Hamilton

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
2024 - \$247,431.28 - Estate of Dennis Munro
2024 - \$20,000 - Estate of Allan Grunder

**KNOX PRESBYTERIAN CHURCH TIVERTON
MEMORIAL RENOVATION FUND 2024**

MRF Donations		
Auxillary Donation	\$	2,000.00
BBQ Funds Received	\$	-
HST Refund-MRF	\$	1,755.74
Interest Income - MRF	\$	5,472.15
Memorial Donation	\$	278,363.78
MRF Funds	\$	4,857.75
MRF Funds - Men's Group - Brass for plaque	\$	500.00
Total MRF Funds Received	\$	292,949.42
MRF Expenses		
Driveway Expense	\$	19,379.01
Total MRF Funds	\$	273,570.41
GICs		
Hollis - MRF - GIC - Matures Sep 10 2026		100,000.00
Hollis - MRF - GIC - Matures Sep 10 2027		100,000.00
MCU - MRF - GIC 10 - Matures Dec 1/25		10,000.00
MCU - MRF - GIC 11 - Matures Dec 1 2025		10,000.00
MCU - MRF - GIC 12 - Matures Dec 1 2025		10,000.00
MCU - MRF - GIC 14 - Matures Feb 17 2026		10,000.00
MCU - MRF - GIC 15 - Matures Feb 17 2026		10,000.00
MCU - MRF - GIC 17 - Matures Feb 17 2026		10,000.00
MCU - MRF - GIC 20 - Matures Dec 9 2025		100,000.00
MCU - MRF - GIC 8 - Matures Dec 1 2025		10,000.00
MCU - MRF - GIC 9 - Matures Dec 1 2025		10,000.00

MCU = Meridian Credit Union
Hollis = Hollis Wealth

Memorial Donations		
Estate of Dennis Munro	\$	247,431.28
Estate of Allan Grunder	\$	20,000.00
Charity/Trust of Lillian McKenzie Rae	\$	10,932.50
Total	\$	278,363.78

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

KNOX PRESBYTERIAN CHURCH TIVERTON OUTREACH 2024

Interest Income	\$ 13.88			
Donation	\$ 25.00	\$		38.88
Donation to Ezra Kuepfer	\$ 100.00	\$		100.00
Total		-\$		61.12
Balance 2023	264.14	\$		203.02

The incorrect balance was transferred to the Outreach bank account.
This will be corrected in 2025. The correct balance at Dec 31/24 is \$203.02

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 - 2024

Hollis Wealth GIC - Matures Mar 1/27 \$ 5,000.00

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.

JOHN H MACKENZIE BUILDING TRUST FUND 2024

Hollis Wealth GIC - Matures Apr 19/25		\$	15,000.00
Hollis Wealth GIC - Matures Feb 26/25		\$	16,170.83
Interest Income Rolled over to GIC	\$	1,170.83	

Meridian Credit Union - Dec 31 2023	\$	5,347.29	
Interest Income		\$	138.99
Meridian Credit Union - Dec 31 2024	\$	5,486.28	

Total Interest Income		\$	1,309.82
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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.

GRANT HELM FUND 2024

Interest Income		\$	444.26
Meridian Interest Income			53.45
Hollis - Grant Helm - GIC - Matures Sep 6/26		\$	5,000.00
Balance in Meridian Account		\$	2,031.23

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 HUGHES MCKELLAR FUND 2024

02/27/2024	Pre-Authorized INVESTIA Other Reference # 9127	\$ 451.00
03/27/2024	Pre-Authorized INVESTIA Other Reference # 9127	\$ 461.26
04/03/2024	Pre-Authorized INVESTIA Other Reference # 9103	\$ 460.00
06/20/2024	Pre-Authorized INVESTIA Other Reference # 9120	\$ 525.00
07/29/2024	Pre-Authorized INVESTIA Other Reference # 9129	\$ 544.00
	Total Interest Income	\$ 2,441.26
	 WMS Payment	 \$ 1,220.63
	 Balance to remain in MRF	 \$ 1,220.63
	 GICs	
	Hollis - GIC - Hughes McKellar - Matures Feb 24/25	\$ 10,000.00
	Hollis - GIC - Hughes McKellar - Matures Jul 26/25	\$ 10,000.00
	Hollis - GIC - Hughes McKellar - Matures Jun 19/25	\$ 10,000.00
	Hollis - GIC - Hughes McKellar - Matures Mar 24/25	\$ 10,000.00
	Hollis - GIC - Hughes McKellar - Matures Mar 29/25	\$ 10,000.00

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.

KNOX PRESBYTERIAN CHURCH TIVERTON ST PAUL'S NEW VENTURES TRUST FUND 2024

Interest Income - Meridian	\$		1.08
GIC Interest Income	\$	589.05	
GIC Redemed	\$	10,500.00	\$ 11,089.05
Disbursements			
PWS&D	\$	1,000.00	
Teeswater Crop Share	\$	1,217.81	
Meals on Wheels-Kincardine	\$	739.27	
Huron Shores Hospice	\$	739.27	
Paisley Food Bank	\$	369.64	
Kincardine Food Bank	\$	369.63	
Camp Kintail	\$	2,000.00	
Otra Fe Canada	\$	1,772.26	
The Bridge Drop In Kincardine	\$	1,772.26	
Knox Church-Window/Door Repair	\$	1,108.91	\$ 11,089.05
Hollis Wealth - GIC - Matures Oct 26 2025			21,500.00

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	
Profit and Loss - Local Fund	
January - December 2024	
	Total
INCOME	
Charitable Receipts	96,024.00
Crop Share Funds Received	5,340.00
Ezra Kuepfer Donation	605.00
Food Bank Donations Received	3,539.00
Outreach Funds Received	25.00
PWSD	2,820.00
Sharing	6,879.00
Sunday School Donations	120.00
WMS Funds Received	200.00
Total Charitable Receipts	\$ 115,552.00
Charity Trust Donation	50.00
Church Supper Funds Received	2,306.45
Crop Share Funds Paid	-5,340.00
Ezra Kuepfer Payment	-605.00
Food Bank Payment	-3,539.00
Funds from BBQ	2,704.00
HST Rebate	3,007.42
HST Refund	2,337.29
Interest Income	5,296.32
Loose Offering - No Receipt	1,071.36
Men's Group Donation	1,200.00
Men's Group - Crop Share	-500.00
Men's Group Donation - Food Bank	-200.00
Total Men's Group Donation	\$ 500.00
Misc	
Donation from Auxillary	7,000.00
Memorial Donation-Operating	0.00
Total Misc	\$ 7,000.00
PWS&D Payment	-2,820.00
Sharing Payment	-6,879.00
Sunday School-No Receipt	90.00
Use of Facility Funds	280.00
White Gift Funds Disbursed	-800.00
White Gift Funds Received	800.00
WMS Funds Paid	-200.00
Women's House Funds Donated	-685.00
Women's House Funds Received	685.00
Total Income	\$ 120,811.84
GROSS PROFIT	\$ 120,811.84

Knox Presbyterian Church - Tiverton
Profit and Loss - Local Fund continued

January - December 2024

EXPENSES	
Advertising Expense	229.98
Bank Charges	229.56
Bookkeeping Expenses	2,000.00
Church Contribution to Pension	4,587.36
Church Supplies	721.84
Church Utilities	
Utilities-Gas	1,303.06
Utilities-Hydro	7,665.95
Utilities-Telephone	1,524.20
Utilities-Water	1,850.37
Total Church Utilities	\$ 12,343.58
Elevator License	262.50
Elevator Maintenance Contract Expense	1,800.00
Flower and Decorating Expenses	77.37
HST Expense	5,873.00
Insurance Expense	
Church Insurance Expense	6,977.88
Manse Insurance Expense	482.40
Total Insurance Expense	\$ 7,460.28
Janitorial Expenses	1,860.00
Manse Utilities	
Manse-Gas	1,061.39
Manse-Hydro	1,386.48
Manse-Telephone	603.84
Manse-Water	1,887.44
Property Tax	967.86
Total Manse Utilities	\$ 5,907.01
Mileage Expense	184.25
Office Expense	773.04
Par Fee	143.00
Postage Expense	101.20
Total Office Expense	\$ 1,017.24
Payroll Expenses	
CPP Expense	58.24
EI Expense	1,617.68
Envelope Secretary Payroll	2,696.90
Group Insurance Expense	43.20
Health & Dental Expense	6,971.40
Minister Pension	-30.00
Organist Payroll Expense	4,480.00
Stipend	54,500.03
WSIB Expense	403.06
Total Payroll Expenses	\$ 70,740.51
Presbytery Dues	2,860.00
Pulpit Supply	585.00
Repairs and Maintenance	4,879.05
Sunday School Expenses	190.77
Total Expenses	\$ 123,809.30
Loss	\$ 2,997.46

KNOX PRESBYTERIAN CHURCH - TIVERTON

BALANCE SHEET

As of December 31, 2024

	Total
Assets	
Current Assets	
Cash and Cash Equivalent	
Meridian - 101392967 - St Paul's New Venture	
Chequing - 4607	-0.02
Membership Shares-4	1.00
St Paul's New Venture	44.97
Total Meridian - 101392967 - St Paul's New Venture	\$ 45.95
Meridian - 7997786 - Local	
John MacKenzie Building Fund	5,486.28
Local - Chequing	15,742.31
Local - Saving (Business Advantage)	69,738.50
Membership Shares	1.00
Outreach Fund	393.02
Total Meridian - 7997786 - Local	\$ 91,361.11
Meridian - 7997810 - MRF	
Membership Shares-2	1.00
MRF-Advantage Savings	33,096.35
MRF-Saving-Business Advantage	18,615.03
Total Meridian - 7997810 - MRF	\$ 51,712.38
Meridian - 7997828	
Grant Helm Trust Fund	2,031.23
Membership Shares-3	1.00
Total Meridian - 7997828	\$ 2,032.23
Sunday School Bank Account	400.00
To be Corrected	0.00
Total Cash and Cash Equivalent	\$ 145,551.67
Hollis - GIC - Hughes McKellar - Matures Feb 24/25	10,000.00
Hollis - GIC - Hughes McKellar - Matures Jul 26/25	10,000.00
Hollis - GIC - Hughes McKellar - Matures Jun 19/25	10,000.00
Hollis - GIC - Hughes McKellar - Matures Mar 24/25	10,000.00
Hollis - GIC - Hughes McKellar - Matures Mar 29/25	10,000.00
Hollis - GIC - John MacKenzie - Matures Apr 19/25	15,000.00
Hollis - GIC - John MacKenzie - Matures Feb 26/25	16,170.83
Hollis - GIC - June MacKenzie - Matures Mar 1/27	5,000.00
Hollis - GIC - Matures Mar 2-26	10,000.00
Hollis - GIC - Matures Mar 2-26.	10,000.00
Hollis - GIC - Matures Mar 2/2026	10,000.00
Hollis - GIC - Matures Mar 2/26	10,000.00
Hollis - GIC - Matures Mar 2/26.	10,000.00
Hollis - GIC - St Paul New Vent - Matures Oct 26 2025	21,500.00
Hollis - Grant Helm - GIC - Matures Sep 6/26	5,000.00
Hollis - MRF - GIC - Matures Sep 10 2026	100,000.00
Hollis - MRF - GIC - Matures Sep 10 2027	100,000.00
MCU - MRF - GIC 10 - Matures Dec 1/25	10,000.00
MCU - MRF - GIC 11 - Matures Dec 1 2025	10,000.00
MCU - MRF - GIC 12 - Matures Dec 1 2025	10,000.00
MCU - MRF - GIC 14 - Matures Feb 17 2026	10,000.00
MCU - MRF - GIC 15 - Matures Feb 17 2026	10,000.00
MCU - MRF - GIC 17 - Matures Feb 17 2026	10,000.00
MCU - MRF - GIC 20 - Matures Dec 9 2025	100,000.00
MCU - MRF - GIC 8 - Matures Dec 1 2025	10,000.00
MCU - MRF - GIC 9 - Matures Dec 1 2025	10,000.00
Total Current Assets	\$ 688,222.50
Total Assets	\$ 688,222.50

KNOX PRESBYTERIAN CHURCH - TIVERTON**BALANCE SHEET continued**

As of December 31, 2024

Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable (A/P)	
Accounts Payable (A/P)	1,234.32
Total Accounts Payable (A/P)	\$ 1,234.32
CPP Payable	12.40
EI Payable	12.78
GST/HST Payable	0.00
Income Tax Payable	356.54
Total Current Liabilities	\$ 1,616.04
Total Liabilities	\$ 1,616.04
Equity	
Retained Earnings	414,082.82
Profit for the year	272,523.64
Total Equity	\$ 686,606.46
Total Liabilities and Equity	\$ 688,222.50

**KNOX PRESBYTERIAN CHURCH TIVERTON
BUDGET 2024**

	2020	2021	2022	2023	2024	2024	2025
	ACTUAL	ACTUAL	ACTUAL	ACTUAL	BUDGET	ACTUAL	BUDGET
EXPENSES							
Advertising	0.00	0.00	60.00	60.00	60.00	244.93	95.00
Bank Charges (and PAR)	293.24	319.28	345.03	362.77	360.00	372.56	421.37
Benevolent Fund	0.00	0.00	100.00	0.00	500.00	0.00	0.00
Bus Transportation	180.80	0.00	0.00	0.00	0.00	0.00	0.00
Christian Education	114.41	0.00	172.98	178.01	350.00	203.87	350.00
Church Cont to Pension	5,757.60	6,404.28	5,305.92	4,474.44	4,500.00	4,587.36	5,046.10
Church - Cleaning	0.00	0.00	2,418.20	2,196.20	3,500.00	2,101.80	2,308.24
Church - Gas Heating	0.00	0.00	0.00	853.36	570.00	1,472.52	1,736.84
Church - Hydro	7,888.97	5,509.00	12,468.20	11,270.39	16,000.00	8,871.63	8,490.49
Church - Insurance	3,978.42	8,253.43	5,630.11	6,277.10	6,850.00	6,977.88	7,058.30
Church - Phone and Internet	1,077.04	637.05	1,844.62	1,401.85	2,000.00	1,720.67	2,000.00
Church - Repairs & Maint	3,923.07	8,085.97	4,774.98	4,897.15	5,000.00	7,448.44	6,477.40
Church - Supplies	3,229.39	3,908.10	1,332.76	2,457.35	1,400.00	873.54	2,044.11
Church - Water & Sewer	1,131.97	1,207.11	1,158.38	1,377.70	1,638.00	1,850.37	1,760.13
Contingency Reserve	358.65	875.45	306.99	0.00	5,000.00	0.00	5,000.00
Flower Committee	0.00	206.24	378.90	260.76	125.00	87.43	125.00
Health & Dental	4,051.79	1,653.11	5,058.72	5,311.44	5,343.00	6,971.40	6,134.83
Kitchen/BR/Cleaning Supplies	50.00	0.00	150.00	850.00	650.00	773.61	650.00
Manse - Gas Heating	0.00	321.58	1,289.73	1,313.48	1,350.00	1,199.43	1,204.07
Manse - Hydro	1,736.35	1,282.59	1,516.43	1,645.28	1,840.00	1,608.89	1,547.01
Manse - Insurance	702.06	556.85	911.09	801.94	934.00	482.40	934.00
Manse - Oil Heating	1,490.91	597.17	0.00	0.00	0.00	0.00	0.00
Manse - Property Tax	801.06	823.79	861.92	914.22	970.00	967.86	1,045.53
Manse - Repairs and Mntnce	608.89	8,044.77	60.03	636.19	250.00	0.00	172.99
Manse - Telephone	0.00	0.00	0.00		0.00	682.32	664.22
Manse - Water & Sewer	1,414.60	1,138.27	1,049.02	1,223.50	1,431.00	1,887.44	1,911.65
Minister's Continuing Education	600.00	0.00	0.00	40.00	2,160.00	0.00	0.00
Minister's Expense Allowance	135.59	0.00	0.00	0.00	150.00	0.00	0.00
Outreach Fund	150.00	100.00	60.00	260.00	0.00	0.00	0.00
Postage	103.96	37.43	37.43	103.96	110.00	114.36	148.43
Presbytery & Synod	5,174.20	4,416.12	3,146.60	4,077.16	4,500.00	2,860.00	3,146.00
Payroll Expenses							
Organist Supply	570.00	0.00	0.00	120.00	120.00	0.00	0.00
Pulpit Supply	1,284.65	0.00	0.00	0.00	940.00	793.20	1,060.68
Stipend & Interim Moderator	18,686.12	19,392.12	50,499.96	51,999.96	51,999.96	54,513.23	54,591.52
Special Speakers & Music	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Caretaker	6,275.76	6,275.76	522.98	0.00	0.00	0.00	0.00
Music Director	2,631.25	1,020.00	3,960.00	5,080.00	4,960.00	4,480.00	4,517.33
Envelope Secretary	465.94	0.00	0.00		3,082.08	2,696.90	3,236.28
Treasurer	2,795.64	2,795.64	2,935.32	3,082.08	3,082.08	2,260.00	2,712.00
C.P.P. & E.I.	1,630.32	1,748.27	4,235.28	3,146.88	3,700.00	1,675.92	2,421.60
W.S.I.B.	252.35	68.33	328.31	448.47	472.00	403.06	375.48
	79,545.00	85,677.71	112,919.89	117,121.64	135,897.12	121,183.02	129,386.60