

Serving Leading Connecting

2019 Annual Report



*For we are God's servants,
working together*

— 1 Corinthians 3:9



Knox, Komoka

North Caradoc - St. Andrew's

Caradoc Presbyterian Church

 **The Presbyterian Church in Canada**

presbyterian.ca

With God's help, we are making mission and ministry happen!

Presbyterians Sharing supports the overall mission and ministry of The Presbyterian Church in Canada as Presbyterians across Canada live out the Gospel message.

Together, we are putting our faith into action by:

- equipping congregations, ministries and presbyteries
- engaging in evangelism, outreach and discipleship
- embracing local, national and international mission
- providing tools for faithful ministry and worship
- creating and supporting new faith communities
- engaging in healing and reconciliation
- supporting Indigenous ministries
- supporting biblical and theological reflection and dialogue
- discerning, preparing and supporting visionary leadership
- encouraging spiritual renewal
- living out God's call to justice
- empowering youth



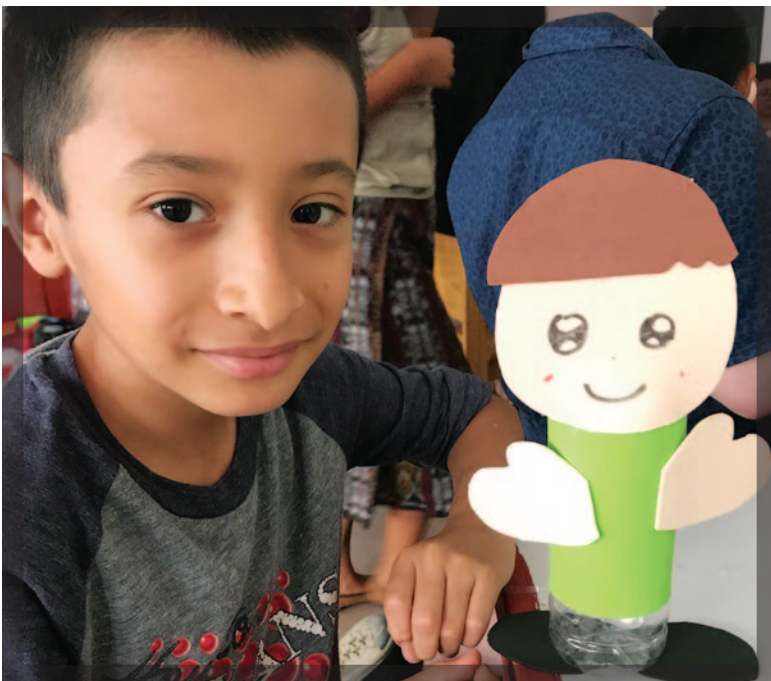
Since we have begun worshipping, the congregation has found great joy in seeing young people who have strayed from church coming back and being active leaders in the church.

The Rev. Stephen Kwon,
The Well Church, Mississauga, ON



It's amazing how the children's lives have been changed through their pow wow dance performances. It gives them their own cultural identity at school and they are no longer ashamed to be Indigenous.

The Rev. Mary Fontaine,
Hummingbird Ministries, Richmond, BC



The fact that people in Guatemala have gone through such turmoil but still have hope for a brighter future really helped me appreciate life a lot more.

Theresa Nettleton, Youth in Mission, Guatemala

AGENDA

Introduction

1. Opening with our Worship
2. Appointment of Secretary
3. Adoption of Agenda
4. Minister's Message

Part 1 – Knox 2019

5. Reading and Adoption of 2019 Knox Annual Congregational Meeting Minutes
6. Business Arising from Knox Minutes
7. Review and Adoption of Knox Auditor and Committee Reports
8. Review and Adoption of Knox 2019 Financial Reports

Part 2 – NCSA 2019

9. Reading and Adoption of 2019 NCSA Annual Congregational Meeting Minutes
10. Business Arising from NCSA Minutes
11. Review and Adoption of NCSA Auditor and Committee Reports
12. Review and Adoption of NCSA 2019 Financial Reports

Part 3 – Caradoc Presbyterian Church 2020

13. Review and Adoption of 2020 Budget
14. New Business
 - Trustees 2020
 - Board of Managers 2020
 - Auditors 2020
 - Confirm next Meeting date for 2021
 - Other
15. Motion to adjourn 2020 Annual Meeting
16. Closing Prayer and Benediction

A Message from Rev. Michelle Butterfield-Kocis

In the summer of 2015 I spent time with some wonderful young people at Camp Kintail. I usually cannot keep track of where the young people I meet are from, even if I've known them for some time or if they're friends of my kids. Several young people I met in the summer of 2015 kept saying to me, "our church needs a new minister and you need a job!" :) you should apply at my church. I'm not sure if these young people from the same church had conspired to always mention when one of them sat beside me at a meal or worked alongside me, that their church was vacant and needed a minister like me ... LOL ... I've never asked them but I suspect not ... one day I decided to ask two from separate families where their church was and low and behold it was the same church! I must add here that when these young people spoke of "their church" in was inclusive of both Knox and NC-St.A's as the collective love and care was what they had come to expect.

I must admit the southern part of South Western Ontario was in the exact opposite direction from where Franck and I had decided to focus my search for a new call. I often reflect on how God calls us in surprising ways.

To continue, there was something about my young friends that kept bringing their church to mind. Eventually I sent my profile to the current interim-moderator and suddenly I had an interview. I shared with Franck as we drove into London after the interview, "I felt at home." I had no idea if it was Knox, the building that made me feel that way or if it was the people or a combination of both? Soon enough I learned I was being invited to preach for the call! Rejoice! Rejoice! And again I say rejoice! My heart was filled with warmth and excitement at this new possibility and our family prepared to come and meet everyone in the two point charge.

Some of you may recall during a question and answer time after dinner on Saturday night (of the Call weekend activities) I said, "I am not a status quo minister, and these times ahead of us are not status quo times." The months and years that have followed since saying those words have been filled with much stress and struggle for me and my family. Not selling our house in Paisley and me having to commute, an acute family situation that needed my ongoing energy and attention, as well as our recent journey toward amalgamation.

I am thankful and grateful that we found ourselves in the midst of this two point charge. Your (all y'all) support and care for us during difficult times has been a blessing and we cannot be happier to be making our home amongst You!

With all this in mind I wish to say again, "I am not a status quo minister, and these times ahead of us are not status quo times." And change is still in the air. I know change can be a time of fear but it can also be a time of inspiration and joy! I am excited about the things to come for us as Caradoc Presbyterian Church and I invite you, as the dust settles around us from the last year of change, to look toward the future with hope filled hearts! We may yet have successes and failures but both are done in the name of the one who brings light and love into our world through our work here on earth.

Thank-you to everyone who has worked hard this last year to bring endings and beginnings, thank-you to those who support us in prayer, thank-you to those who count the beans, bake the cakes and cookies, clean up after events, welcome, smile and hug so easily all those they meet. Thank-you for living out your faith in ways that are small and big!

With possible change still to come for us at Caradoc Presbyterian Church, I invite you to reflect on this story:

Picture a scene from the Old West, sometime in the 1870s. Weary cowboys in dusty Levi's gather around a blazing campfire after a day on the open range. The lonely howl of a coyote counterpoints the notes of a guitar as the moon floats serenely overhead. Suddenly a bellow of pain shatters the night, as a cowpoke leaps away from the fire, dancing in agony. Hot-Rivet Syndrome has claimed another victim. In those days, Levi's were made, as they had been from the first days of Levi Strauss, with copper rivets at stress points to provide extra strength. On these original Levi's--model 501--the crotch rivet was the critical one: when cowboys crouched too long beside the campfire, the rivet grew uncomfortably hot. For years the brave men of the West suffered this curious occupational hazard. Then, in 1933, Walter Haas, Sr., president of Levi Strauss, went camping in his Levi 501's. He was crouched by a crackling campfire in the High Sierras, drinking in the pure mountain air, when he fell prey to Hot-Rivet Syndrome. He consulted with professional wranglers in his party. Had they suffered the same mishap? An impassioned YES was the reply. Haas vowed that the offending rivet must go, and at their next meeting the board of directors voted it into extinction.

*February 23, 2020 Annual Meeting
Caradoc Presbyterian Church*

It is time for us to reflect on “what is our Hot-Rivet syndrome” for Caradoc Presbyterian Church? I look forward to this next leg of our journey together and invite you to come along with joy filled and hopeful lives for Christ and His Church.

Many Blessings and Peace of Christ for 2020!

Rev. Shelly

Part 1 – Knox, Komoka 2019 Annual Report

Knox Session Report 2019

This will be my final report as Clerk of Session at Knox, Komoka, as Knox held it's final worship service November 24th, 2019, conducted by the Presbytery of London, led by moderator Jeffrey Crawford. This service ended the 141st year of worship for us (1878-2019) a sad landmark.

We move on, however, in amalgamation with our sister congregation North Caradoc St. Andrew's now to be known as Caradoc Presbyterian Church, this name was chosen by congregational votes from the names forwarded by the members of both congregations.

Because of our closure, the year 2019 saw a lot of changes at Knox-no bazaar or chicken barbeque. The Gospel musical was held, however, on October 30th and the Youth Choir and Beat the Blahs programs will continue.

There were no major changes in our congregation in 2019-no deaths, no births, no marriages, and no new memberships. We thank Rev. Shelly, the Session, the Board of Managers and Trustees for all the work they have gone through getting us through the amalgamation process. May we head into 2020 in a renewed fellowship at Caradoc Church with God's blessing.

Sincerely;

Mildred Greig
Clerk of Session

BOARD OF MANAGERS

Annual Report 2019

The Board of Managers held 4 official and 2 unofficial meetings after Worship to deal with matters concerning finance, maintenance and handling of special events.

A few additions were made in 2019:

A new programmable thermostat was installed in the back hall.

A smoke detector and carbon monoxide monitor were installed in the sanctuary and a carbon monoxide monitor was also installed in the basement.

Charitable donations 2019	\$13,000.00
PWS&D 2019	\$19,735.00
Presbyterian Sharing 2019	\$ 2,500.00

Knox held a very successful Gospel Musical this past year. Thank you to all who spent their time planning, organizing and helping at the event making it a huge success. It was with regret that our annual Chicken Barbeque was cancelled for 2019 due to the lack of personnel to run the event.

As of December 31st, 2019 we have \$39,875.76 in the general fund.

Board of Managers members:

Bonnie Spindler (chair) (2020), Keith Brown (2021) Keith will remain on the Board of managers until the annual meeting February 23rd, 2020, and Shirley Vine (2021)

Keith Brown resigned as Church Custodian and the Board of Managers but agreed to stay on the Board until our annual meeting February 23, 2020 to assist with the amalgamation. Thank you to Keith for his many years of dedicated service. Harrison Greig will be serving as Custodian at Knox until the building is sold.

Thank you to all the Board of Managers for their hard work and giving freely of their time.

Thank you to Rosemary Bannerman for her dedication to the Youth Choir.

Thank you to all our personnel for their years of dedication to Knox.

Organist: Rosemary Bannerman (paid by Knox), Custodian: Annette Break (paid by Knox)

Book keeper: Paige Woods (paid 1/3 by Knox and 2/3 by NCSA).

It is with sadness that we are closing after so many years of service within the community. We look forward to many years of worship as Caradoc Presbyterian Church.

Submitted by: Bonnie Spindler
Chairman of the Board

A BRIEF HISTORY OF THE WMS
AT KNOX PRESBYTERIAN CHURCH KOMOKA

Knox Presbyterian Church in Komoka was established in 1878 and on July 17, 1888 the women of the church congregation met to organize what was then called The Women's Foreign Missionary Society. Mrs. W. M. Rogers came from London to explain the aim and formation of the Society which began at Knox with 10 members. Records of the Society from 1888 to 1925 are not available.

When the Komoka Presbyterian Church voted against Church Union in January 1925, the WMS was disbanded on June 4, 1925 and again on that same day was re-organized with Miss E. Waugh as President, Miss M. McCready as Secretary, and Miss M. Morrison as Treasurer. The new WMS had 20 members and Home Helpers.

In 1928, all denominations in the community, including Knox, jointly observed World Day of Prayer. The 50th anniversary of the WMS at Knox was celebrated July 27, 1938. A delightful pageant was prepared by Mrs E. Home, which told of the beginning, growth and works of the Society from 1888 to 1938. Members dressed in clothing appropriate to each decade.

In 1943 the Ladies Aide was re-organized but continued to support the work of the WMS. For many years, due to a decreasing membership, the two groups met as one.

Knox WMS has generously supported many charitable organizations across Canada and all over the World for many years. With only a core group of 5-7 women, they have accomplished much over the years to further God's work.

It is with deep regret and sorrow, that with the last service at Knox Presbyterian Church Komoka being held on November 24, 2019, the Knox WMS Komoka will also close.

Submitted by: Lorene C. Waugh,
Secretary/Treasurer

KNOX LADIES AIDE/WMS
ANNUAL REPORT FOR 2019

The Ladies Aide/WMS continued to meet the first Thursday of each month throughout the year with a break over the summer months. Our final meeting was held in November as our group will disband with the closing of our church.

On March 1st, we hosted the World Day of Prayer with 14 people in attendance. This year's theme country was Slovenia.

At the Easter Sunrise service, the Ladies served hot cross buns and coffee back at the church hall after the outdoor service held at the Komoka Community Park.

On May 9th we had several ladies visit from the London Grands, a branch of the Stephen Lewis Foundation. We have supported this organization for many years with their work involving giving aid to African grandmothers who are left raising and supporting grandchildren who have or have lost parents to HIV/AIDS. We were presented with a plaque and letter thanking us for all our financial support over the years.

The summer outing took place on June 8th with 8 people taking a trip to Anna Maes for lunch and continuing on to Cloverdales Frozen Market in New Hamburg.

We served the luncheon supplied by the Board of Managers for our 141st church anniversary on September 8th. The Ladies supplied the desserts.

There were several pie making days with the last being on September 27th when we used up what supplies we had available for making pies. We donated the leftover fruit to the ladies of North Caradoc/St. Andrews Church for their bazaar pies. Any unopened baking supplies were donated to the Ailsa Craig Food Bank and items that were opened were divided among the group.

The annual Gospel Musical afternoon was held on October 27th and each of the ladies made cookies for the refreshments.

The last service at Knox was held on November 24th. The Ladies attended one final luncheon at the Country Hearth on December 5th with 12 present.

The books of the Ladies Aide/WMS will be closed. A motion was made to send the 2020 charitable donations that would have been made to each of the charities which we supported. The balance in the account will go to the Family Assistance Program at the Children's Health Foundation in London.

Our small group of ladies have been hardworking and faithful to our church. We have supported many charities over the years as well as our own church. A strong bond of fellowship and friendship has held us together. As we go our separate ways, may God's blessing rest with each and everyone of us.

Lorana C. Waugh
Secretary

**KNOX PRESBYTERIAN CHURCH KOMOKA
LADIES AIDE/WMS REPORT
FOR THE YEAR ENDED DECEMBER 31, 2019**

INCOME

Fundraising

Pies	2079.00
Yard Sale	<u>577.00</u>

2656.00

Collections

Dues	250.00
Services	<u>159.21</u>

409.21

3065.21

EXPENSES

Fundraising

Pies	439.23
Yard Sales	220.00
Phone	524.52
Services	<u>884.57</u>

2068.32

Donations

London Presbytery WMS	2000.00
Children's Health Foundation	1000.00
Women's Rural Resources	500.00
Foster Child Plan	1008.00
Mission Services London	622.00
Salvation Army Strathroy	1000.00
Fresh Start Maternity	600.00
London Grands	1000.00
Camp Kintail	<u>600.00</u>

8330.00

10,398.32

Opening Balance January 11, 2019	7746.26	
Income.....	<u>3065.21</u>	10811.47
Less Expenses.....	<u>2068.32</u>	8743.15
Less Donations.....	<u>8330.00</u>	413.15
Closing Balance December 31, 2019	413.15	

Note: Bank Account Book shows: 728.56
 Less O/C 311.00
 Bank Account balance 417.56 (a difference of 4.47 more in the actual account than in the working ledger)

A cheque will be sent to The Children's Health Foundation / Family Assistance Program, for the balance in the account in 2020 and the account closed as soon as all cheques have cleared the bank.

Dated: January 14, 2020

Audited by: Dorothy Brown Dorothy Brown

Bonnie Spindler Bonnie Spindler

KOMOKA KNOX PRESBYTERIAN CHURCH
BOARD OF TRUSTEES HOLDINGS
AS AT DECEMBER 31, 2019

From Sale of the Manse:

\$50,000.00 matures March 26, 2015 to March 26, 2020—interest rate is 2.0% paid annually to Knox General Account--\$1000.00 per year—Rate Optimizer GIC at Bank of Montreal, Komoka

From Frank Legacy

\$25,000.00 matures October 21, 2014 to October 21, 2019—interest 2.3% paid annually to Knox General Account--\$575.00 per year-- Rate Optimizer GIC at Bank of Montreal, Komoka --**NOTE: THIS GIC WAS DEPOSITED TO THE GENERAL ACCOUNT UPON MATURITY.

\$15,000.00 matures October 21, 2014 to October 21, 2019 -interest 2.3% paid annually to Knox General Account--\$345 per year—Rate Optimizer GIC at Bank of Montreal, Komoka--**NOTE: THIS GIC WAS DEPOSITED TO THE GENERAL ACCOUNT UPON MATURITY

\$25,000.00 matures October 23, 2017 to October 23, 2022—interest 2.15% paid annually to Knox General Account--\$537.50 per year—Rate Optimizer GIC at Bank of Montreal, Komoka

\$25,000.00 matures October 21, 2018 to October 21, 2023—interest 2.5% paid annually to Knox General Account--\$625.00 per year—Regular GIC at Bank of Montreal, Komoka

Total Holdings at December 31, 2019--\$100,000.00

Lorene C. Waugh, Chairman
Harrison Greig
Dorothy Brown

	<u>Jan - Dec 19</u>
Ordinary Income/Expense	
Income	
OFFERINGS	
KNOX GENERAL	5,714.00
LOOSE COLLECTION	510.85
PRESBYTERIANS SHARING	2,422.00
RELATED BUSINESS/ACTIVITIES	686.00
YOUTH PROJECT	620.00
INTEREST	3,085.00
Total OFFERINGS	<u>13,037.85</u>
DESIGNATED OFFERINGS/RECEIPTS	
PWS & D	5,235.00
WMS/LADIES AID	265.00
Total DESIGNATED OFFERINGS/RECEIPTS	<u>5,500.00</u>
Total Income	<u>18,537.85</u>
Expense	
PERSONNEL	
STIPEND/HOUSING/MILEAGE	15,485.01
EMPLOYER EI AND CPP	851.48
HEALTH & DENTAL	1,119.36
STUDY LEAVE	586.00
CUSTODIAL	1,100.00
ORGANIST	4,453.45
ORGAN SUPPLY	290.00
BOOKKEEPING	1,584.00
PULPIT SUPPLY	349.60
WSIB	130.65
Total PERSONNEL	<u>25,949.55</u>
PROPERTY	
INSURANCE	1,235.54
HEAT	1,159.55
LIGHT	1,206.67
WATER/SEWAGE	1,227.12
REPAIRS & MAINTENANCE	131.52
GROUNDS	761.79
Total PROPERTY	<u>5,722.19</u>
ADMINISTRATION	
ADVERTISING	161.09
OUTREACH	274.99
CHARITABLE DONATIONS	13,000.00
OFFICE EXPENSES	526.40
PRESBYTERY OF LONDON	754.91
CONGREGATION PENSION AMOUNT	1,599.26
PRESBYTERIANS SHARING	2,500.00

ANNIVERSARY	433.66
CONDOLENCE	69.11
RELATED BUSINESS/ACTIVITY	325.77
MISCELLANEOUS	374.95
Total ADMINISTRATION	<u>20,020.14</u>
Total Expense	<u>51,691.88</u>
Net Ordinary Income	(33,154.03)
Other Income/Expense	
Other Income	
MATURE INVESTMENTS CASHED OUT	<u>40,000.00</u>
Total Other Income	40,000.00
Other Expense	
DONATION DISBURSEMENTS	
PWS&D	19,735.00
WMS	265.00
Total DONATION DISBURSEMENTS	<u>20,000.00</u>
Total Other Expense	<u>20,000.00</u>
Net Other Income	<u>20,000.00</u>
Net Income	<u><u>(13,154.03)</u></u>

Treasurer's Report 2019

As in previous years ,the records for the General Fund were maintained on a cash basis . Statement amounts, therefore,do not include accruals or deferrals.

We feel these statements fairly represent the condition of the above fund for the year 2019

K. Brown , Treasurer

Signed: K. Brown

Dated: 16/01/2020

J. Campbell , Treasurer

Signed: J. Campbell

Dated: 16/01/2020

Auditor's Report 2019

We have reviewed the financial statements for the General Fund and we feel the statements as prepared are accurate and in order for the year 2019

Printed Dorothy BROWN

Dated: January 16, 2020

Signed: Dorothy Brown

Printed: BONNIE SPINDLER

Dated: January 16, 2020

Signed: Bonnie Spindler

A congregational meeting was held March 3rd, 2019 following Worship service. There were 13 in attendance. Jane Campbell, Dorothy Brown, Keith Brown, Lorene Waugh, Reba Perritt, Sheila Veh, Mildred Greig, Harrison Greig, Donna Susi, Shirley Vine, Bonnie Spindler, Walter Spindler and Rev. Michelle Butterfield-Kocis.

Rev. Michelle Butterfield-Kocis opened the meeting with a presentation of the good works being done by Presbyterian Sharing and where our donations to Presbyterian Sharing are used and prayer.

Bonnie Spindler agreed to be recording secretary. Carried

Motion: Dorothy Brown made a motion to accept the agenda as written, seconded by Jane Campbell. Carried.

Motion: Shirley Vine made a motion to accept the minutes from the March 4th, 2018 congregational meeting as printed and circulated, seconded by Lorene Waugh. Carried.

Motion: Keith Brown made a motion to receive and consider the annual reports (excluding the proposed 2019 budget) Seconded by Harrison Greig. Carried.

It was also agreed that we present Paige Woods with a \$25.00 gift certificate for her assistance with the proposed budget. Agreed Mildred Greig noted an error in the Board of Managers report. The Food Grains bank is no longer called the Henderson Site. Lorene Waugh acknowledged an error in her report. The last paragraph should read "2018 saw some illnesses" and "continue our work for Him throughout 2019".

Motion: Jane Campbell made a motion to approve all annual reports (excluding the 2019 proposed budget), seconded by Dorothy Brown. Carried.

Motion: Donna Susi made a motion to receive and consider the proposed 2019 budget, seconded by Lorene Waugh. Carried

Motion: Mildred Greig made a motion to accept \$2500.00 for Presbyterian Sharing and if the \$2500.00 is not reached by envelope giving 's the difference would be taken from the general fund. Seconded by Donna Susi. Carried. Rev. Butterfield-Kocis will send a letter of explanation to Bob baron as to why we did not accept the requested allocation.

Motion: Keith Brown made a motion to accept the 2019 proposed budget, seconded by Shirley Vine. Carried

Motion: Keith Brown made a motion that Knox Presbyterian Church, Komoka close as we have been running a deficit and our average attendance on a Sunday has been between 8-10 people, seconded by Bonnie Spindler. It was noted that we have 2 options, closure or amalgamation. After a lengthy discussion a vote was taken and 5 members and 6 adherents supported the motion. Mildred Greig abstained. Carried.

Motion: Harrison Greig made a motion that Session begins the process of closure, seconded by Donna Susi. Mildred Greig (Clerk of Session) will inform North-Caradoc-St. Andrew's. Carried.

Keith Brown had submitted his resignation from the Board of Managers, Treasurer and Church Caretaker as of March 3rd, 2019 but has agreed to continue in these positions until the Church closure. Keith Brown was given a \$75.00 gift certificate for his many years of service.

Mildred Greig has completed her term on the Board of Managers and has decided not to stand for another term. A discussion followed And there were no volunteers for the position. Franck Kocis will be approached to see if he would be willing to fill the position. The congregation agreed with this decision.

Lorene Waugh, Harrison Greig agreed to remain as Trustee's

Bonnie Spindler and Dorothy Brown have agreed to remain as auditor's

Keith Brown and Jane Campbell have agreed to remain as treasurer's

Rev. Michelle Butterfield-Kocis expressed her thanks to everyone for their hard work and dedication.

New Business:

Motion: Mildred Greig made a motion that we donate \$1000.00 to the Food Grains Bank, seconded by Shirley Vine. Carried.

Motion: Keith Brown made a motion that we do not have the annual Chicken Barbeque due to lack of people to fill the volunteer positions, seconded by Harrison Greig. Carried

Motion: Donna Susi made a motion to adjourn at 3:40pm

Rev. Michelle Butterfield-Kocis closed in prayer.

Recording Secretary 

Moderator _____

A congregational meeting was held at Knox Presbyterian Church, Komoka June 9th, 2019. There were 18 present including Lily Carruthers, Elizabeth Tothfalusi, Grant Carey, Bob Baron and Rev. John Bannermann. This was an information meeting to discuss the implications of amalgamation vs. dissolution of Knox Church. Everyone agreed that minutes would not be recorded as this was an information meeting only.

Moderator _____

Recording Secretary *Bonnie Spindler*

A congregational meeting was held at Knox Presbyterian Church following worship June 23, 2019.

Present: Rev. Shelly Butterfield-Kocis, Bob Baron, Dorothy Brown, Keith Brown, Lorene Waugh, Shirley Vine, Mildred Greig, Harrison Greig, Reba Perritt, Jane Campbell, Donna Susi, Franck Kocis, M. McKie, Julie Sans and Bonnie Spindler.

Rev. Andrew Reid moderated the meeting and constituted the meeting with a scripture reading and prayer. Lorene Waugh made a motion that Bonnie Spindler act as recording secretary, seconded by Jane Campbell. Carried.

Jane Campbell made a motion to accept the agenda as presented. Seconded by Dorothy Brown. Carried. Rev. Andrew Reid explained the implications of dissolution vs amalgamation. Sessions recommendation was read "The congregation of Knox Presbyterian Church Komoka formally request the Presbytery of London to dissolve the Congregation" moved by Lorene Waugh, seconded by Bonnie Spindler. A discussion followed and 3 letters were read. 1) Lenore Campbell (absent) was in favor of amalgamation 2) Mildred Greig was in favor of amalgamation 3) Julie Sans was in favor of amalgamation. Jane Campbell and Franck Kocis spoke in support of amalgamation.

Everyone was invited to ask questions for clarification and discussion of the motion.

Ballots were handed out to 9 members and 4 adherents for dissolution "yes or no". 5 members and 4 adherents voted against the motion. Motion was defeated.

Mildred Greig made a motion that the congregation of Knox Presbyterian Church, Komoka formally request Presbytery of London to amalgamate with North Caradoc-St. Andrew's Presbyterian Church. Seconded by Jane Campbell. Ballots were handed out. 8 members voted in favor of the motion, 1 against. 4 adherents voted in favor of the motion. Motion carried.

Keith Brown made a motion that Session work with Presbytery and the Commission on Assets. Seconded by Shirley Vine. Carried.

Donna Susi made a motion to adjourn.

Rev. Andrew Reid closed in prayer

Moderator _____

Acting Secretary *Bonnie Spindler*

A congregational meeting was held at Knox Presbyterian Church, Komoka September 15th, 2019

Reverend Shelly Butterfield-Kocis opened the meeting with prayer.

Motion by Dorothy Brown, seconded by Reba Peritt that Lorene Waugh be appointed as recording secretary. Carried.

The Amalgamation Plan was reviewed, concerns addressed, and questions answered.

Motion by Keith Brown, seconded by Jane Campbell to remove from The Plan the paragraph at the top of page 3 of The Plan that reads "In order to facilitate that continuation and to preserve a physical presence within the growing community, and to create the possibility of future ministry within the growing community of Komoka by either the amalgamated congregation or The Presbyterian Church in Canada, the team supports the desire of the members and adherents of Knox that the current building not be sold or otherwise disposed of right away. This is to allow time for the amalgamated congregation to explore possible uses in partnership with local community agencies." Carried.

Mildred Greig then took over the Chair of the meeting and made a motion that "We, the members and adherents of Knox Presbyterian Church, Komoka, affirm that the Rev. Michelle Butterfield-Kocis shall remain as minister of Word and Sacrament of the pastoral charge and of the amalgamated congregation. Seconded by Dorothy Brown. Carried.

Rev. Shelly Butterfield-Kocis resumed as Chair of the meeting.

Motion by Elaine Blake, seconded by Mildred Greig that "We, the members and adherents of Knox Presbyterian Church, Komoka, approve the adoption of the amalgamation plan as circulated, and presented and amended September 15, 2019. Carried.

Motion by Keith Brown, seconded by Harrison Greig, that Knox make a \$2000.00 donation to PWS&D for the Hurricane Dorian relief for the Bahamas and Maritimes. Carried.

A motion to adjourn was made by Mildred Greig.

Rev. Shelly closed in prayer.

Moderator _____ Recording Secretary _____

Knox Presbyterian Church, Komoka Congregational meeting November 17, 2019

Present: Rev. Michelle Butterfield-Kocis, 12 members & adherents Regrets: none
Rev. Butterfield-Kocis opened in prayer.

Agreed, Rev. Butterfield-Kocis record minutes.

Recommendation #1: That Knox PC, Komoka give \$10, 000 to Canadian Food Grains Bank. Moved by Keith Brown, seconded by Shirely Vine. Motion carried.

Recommendation #2: That Knox PC, Komoka give \$3,000 to Strathroy Salvation Army Food Bank. Moved by Mildred Greig, seconded by Mickey McKay. Motion carried.

Recommendation #3: That Knox PC, Komoka give \$10, 000 to PWS&D. Moved by Keith Brown, seconded by Donna Susi. Motion carried.

Recommendation #4: That Knox PC, Komoka forward full Presbyterians Sharing allocation. Moved by Keith Brown, seconded by Harrison Greig. Motion carried.

Rev. Butterfield-Kocis adjourned meeting with prayer. Submitted respectfully by Rev. Michelle Butterfield-Kocis

Part 2 – North Caradoc – St. Andrew's
2019 Annual Report

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Annual Congregational Meeting Minutes (February 24 2019)**2019***Respectfully submitted by Nancy Tomchick, Recording Secretary*

February 24, 2019 The annual congregational meeting of North-Caradoc – St. Andrew's Presbyterian Church was held on February 24 in the year of our Lord two thousand and nineteen (February 24, 2019) at 12:00 o'clock in the afternoon (12:00 p.m.) within North Caradoc – St. Andrew's with thirty-one (31) members and friends in attendance.

Meeting opened Rev. Butterfield-Kocis extended thanks to Brian and Carol Huston for the completion of the Annual Report. Rev. Butterfield-Kocis opened with prayer. A brief review of the Presbyterians Sharing report and all the 2018 highlights of this report.

Recording Secretary Sharon Gillies nominated Maureen Tomchick to be recording secretary for the meeting, seconder: Elizabeth Leitch. **Carried.**

Adoption of agenda Peter Evans motioned to the adoption of the agenda. Seconder Una Langford. **Carried.**

A request to have a motion for the acceptance of adherent(s) to participate in the annual meeting. Record of adherent(s) are not able to vote on matters of the church. Theresa Glithero made a motion to accept adherent(s) to participate. Seconder Nancy Tomchick. **Carried.**

Adoption of Minutes Review and reading to adoption of the meeting minutes provided in advance of the annual meeting as part of annual report to be accepted as written and forgo the reading - accept as printed. Motion to accept as printed by Elizabeth Leitch, seconder Theresa MacLeod. **Carried.**

Rev. Butterfield-Kocis calls for any new business arising from the minutes. None.

Rev. Butterfield-Kocis provided an overview of her Ministry report. This is the third year of her involvement in the church to which she expressed her thanks to the congregation for herself and family. Many thanks to Theresa Glithero for her ongoing support and guidance. Thanks to Board of Managers and elders.

Reports	<p>The Session report brought no discussions and no concerns raised.</p> <p>Ladies Aid annual report brought no discussion and no concerns raised.</p> <p>Youth Bank Account report brought no discussion and no concerns.</p> <p>Memorium Bank Account report brought no discussion and no concerns raised.</p> <p>Pre-Authorized Payment (PAR) – Congregation members are encouraged to participate in the PAR program for those who wish to do so. This report brought no discussion and no concerns.</p> <p>Board of Managers report brought no discussion and no concerns.</p> <p>Audit Committee report completed by Wilma Reath and Sharon Peckham brought no discussion and no concerns.</p> <p>Bazaar Report brought no discussion and no concerns.</p> <p>Trustees report brought no discussion and no concerns.</p>
Adoption of Reports	<p>Call for a motion to the adoption of all reports moved by Janet Evans, seconder Frank deRuiter. Carried.</p>
Financials	<p>Brian Huston presented the financial statements for 2018 reviewing the income and expenses as well as explaining that the statement reflects all accounts North Caradoc – St. Andrew's holds and reflects investments. Motion to adopt the 2018 Financial Statements moved by Theresa Glithero. Secunder Grant Corey. Carried.</p>
2019 Draft Budget	<p>Presentation of draft 2019 budget by Brian Huston explaining that the draft budget reflects the months and weeks leading up to the completion of the draft budget to be presented to Board of Managers to then be approved to present to congregation. The 2019 budget is a budget of no significant changes from previous year. The summary of the Trustee's account, reported income and budgeted income are consistent. There has been a new line added called Building Rentals which is income generated for use of the church (Crackers, Yoga, etc.) which is over three thousand dollars so this was added to accurately reflect the revenue source. Income for the church was down but so are expenses which is why they are able to present a balanced budget. The budget lines show the budget plan, but each line does not reflect separate bank accounts.</p> <p>Expenses - \$6,500 to Presbyterians Sharing. Brian Huston provided clarification to congregation. If there is a separate donation to Presbyterians Sharing it will be separate and apart from the church donation. Some members feel very strongly about directing a</p>

donation to Presbyterians Sharing and as such should be reflected on the financials. Members of the congregation must be aware of distinction when moving to acceptance of the budget. The general increases reflected in the budget are those typical cost of living increases for repair and maintenance of the church building. Call for questions or concerns related to the proposed 2019 draft budget – hearing none – call for a motion. Theresa Glithero moves the acceptance of 2019 budget, seconder Bob Gillies. **Carried.**

New Business

Board of Managers are they looking for new members – they are happy to accept new members and open a call to any of the congregation who wish to sit.

Auditors Sharon Peckham and Wilma Reath are absent from meeting – a motion to have someone inquire to their continued role of auditors. Motion – Brian Huston, seconder Janet Evans. **Carried.**

Adjournment

Motion to adjourn. Elizabeth Leitch. Carried.
The Rev. Butterfield-Kocis closed with prayer and benediction.

Recording Secretary – M. Tomchick

Congregational Meeting Minutes (June 2, 2019)**2019***Respectfully submitted by Nancy Tomchick, Recording Secretary*

At Strathroy-Caradoc and within North Caradoc – St. Andrew's Presbyterian Church thereon Sunday June second in the year of our Lord Twenty nineteen (June 2, 2019) the congregation met at twelve o'clock in the afternoon (12:00 p.m.) and was led by the Rev. Michelle Butterfield-Kocis.

Motion by Theresa Glithero to accept Maureen Tomchick as recorder of congregational meeting minutes seconded by Peter Grivich. **Carried.**

Information was presented to the congregation regarding the announcement that Knox Komoka Presbyterian Church has decided to close the church, and the options for consideration. The available options are dissolving the church or to amalgamate with another congregation. Once the motion is put forward people are able to ask questions, or speak to the motion for or against but are only allowed to speak once. It will be put to a vote and we will vote by ballot. Adherents and Members may vote, ballots are colour coded accordingly.

Motion by Maureen Tomchick that North Caradoc - St. Andrew's Presbyterian Church accept the invitation from Knox Komoka to consider being an amalgamation partner if they so choose, seconded by Wayne Gregory.

Open for discussion/questions. Dan Walker inquired about the timeline of process. Rev. Michelle Butterfield-Kocis shares that Knox Komoka Presbyterian Church will be hosting a congregational meeting on Sunday June second in the year of our Lord twenty nineteen (June 9, 2019) where they will be presented the offer to amalgamate or if they choose for dissolution. Once a decision has been made Presbytery will work with both congregations regardless of the decision and assist both congregations with the process of dissolution or to assist with the amalgamation. No other comments or questions came forward. Move to filling out ballots for voting. Ballots were collected and counted by Theresa Glithero and Lily Carrothers.

Results of count: the congregation of North Caradoc – St. Andrew's Presbyterian Church unanimously voted to accept the invitation to amalgamate with Knox Komoka Presbyterian Church. Thirty two members voted and 9 adherents. Ballots were destroyed.

Rev. Michelle Butterfield-Kocis closed with prayer.

Recording Secretary: M. Tomchick

Congregational Meeting Minutes (September 22, 2019)**2019***Respectfully submitted by Theresa Glithero, Recording Secretary*

Meeting Sept. 22, 2019	At Strathroy-Caradoc and within North Caradoc – St. Andrew's Presbyterian Church thereon Sunday, September twenty-second in the year of our Lord two thousand and nineteen (September 22, 2019) the congregation of North Caradoc – St. Andrew's met at five minutes past twelve o'clock in the afternoon (12:05 p.m.) for a duly called congregational meeting to affirm the previously circulated amalgamation plan of Knox Presbyterian Church, Komoka and North Caradoc – St. Andrew's Presbyterian Church. There were twenty-nine (29) members and four (4) adherents present for the meeting with one (1) adherent leaving before the votes were taken. As well The Rev. Andrew Reid was present for the meeting.
Attendance	The Rev. Butterfield-Kocis opened the meeting with prayer.
Appointment of recording secretary	It was moved by Charles Bolton and seconded by Janet Evans that Theresa Glithero be appointed recording secretary for this meeting. Carried.
The Amalgamation Plan with revisions	The Rev. Butterfield-Kocis noted that the paragraph on the top of page three (3) that reads, <i>"In order to facilitate that continuation and to preserve a physical presence within the growing community, and to create the possibility of future ministry within the growing community of Komoka by either the amalgamated congregation or The Presbyterian Church in Canada, the team supports the desire of the members and adherents of Knox that the current building not be sold or otherwise disposed of right away. This is to allow time for the amalgamated congregation to explore possible uses in partnership with local community agencies"</i> had been removed by a motion at the congregation meeting of Knox Presbyterian Church, Komoka. As well, The Rev. Butterfield-Kocis distributed an additional page of the Financial Assets of Knox Presbyterian Church, Komoka as at July thirty-first, twenty nineteen (July 31, 2019). This reflects that page nine (9) of the original amalgamation plan was removed as it caused some confusion. The Amalgamation Plan was reviewed section by section and any concerns or questions were addressed. There was considerable

The Amalgamation Plan reviewed discussion regarding the proposed name of the amalgamated church.
The congregation was in agreement that The Rev. Andrew Reid assumes the chair of the meeting with no formal motion during the discussion of the Rev. Butterfield-Kocis' call.

The Rev. Butterfield-Kocis' call Wayne Gregory moved and Elizabeth Leitch seconded the motion that, "We the members and adherents of North Caradoc – St. Andrew's Presbyterian Church affirm that The Rev. Michelle Butterfield-Kocis shall remain as minister of Word and Sacrament of the pastoral charge and of the amalgamated congregation" **Carried.**

Affirming the Amalgamation Plan The Rev. Butterfield-Kocis resumed the chair of the meeting. It was moved by Diane Brodie and seconded by Sharon Peckham that, "We the members and adherents of North Caradoc – St. Andrew's Presbyterian Church approve the adoption of the amalgamation plan as circulated and presented on September twenty-second, twenty nineteen (September 22, 2019) with the understanding that there be more discussion of the name of the amalgamated church". **Carried.** There was one (1) vote opposed.

Adjournment Wayne Gregory moved to adjourn.
The Rev. Andrew Reid closed the meeting with prayer.
Recording Secretary: Theresa Glithero

Session Report**2019***Respectfully submitted by Theresa Glithero, Clerk of Session*

Session expresses heartfelt thanks to the Rev. Michelle Butterfield-Kocis this past year. Your preaching inspires us and your caring renews us. Thank you for bringing the gospel message and Christian love to us.

E-News continues to be published on a regular basis. Thank you Rev. Shelly for your work on this informative newsletter. Highlights keep everyone informed of upcoming events. As well, printed copies are made available to anyone not owning a computer.

There were six (6) Holy Communion worship services held during the year with an average of forty-four (44) members and friends coming to the table to be fed. These services were held the first Sunday of Lent (March 3), Maundy Thursday (April 18), May 26, July 14 (Joint summer worship), October 6 (World Communion) and December 8 (second Sunday in Advent). Normally communion is celebrated the first Sunday of advent; however, icy roads cancelled worship on December first (1). As well, Rev. Shelly and an elder provided home communion to shut-ins throughout the year.

The Hungarian-speaking congregation of North Caradoc – St. Andrew's met six (6) times during the year. They celebrated Holy Communion four (4) times during the year – April fourteenth (14), June twenty-third (23), October twenty-seventh (27), and December fifteenth (15) with an average of nineteen (19) members and friends coming to the table to be fed. The Rev. Ferenc (Frank) Szatmari leads worship. Rev. Shelly is present and helps with worship when available.

The congregation mourns the passing of Stephen Tapai, Mary Anne Skinner Carlyle Wood, Piroska Kalman, Malcolm (Mac) McArthur, John Kovacs, Theresa Drabbant and Aletha Erskine. Their family and friends will miss them.

The congregation celebrated four (4) baptisms this past year. Baptism was held for Malcolm Andrew Fletcher, son of Mike and Kristy Fletcher; Cameron William Dodge, son of Jeremy and Lauren Dodge and brother of Arlie; Peyton Danial Hayter and Cian Eli Hayter, sons of Jamie and Veronica Hayter and brothers of Cayden. Welcome Malcolm, Cameron, Peyton and Cian.

It is with regret that Kathy Friend transferred her membership to North Park Community Church in London. We are so pleased that she and her family have found a new faith family.

A very successful Countdown to Christmas was held November sixteenth (16). Thank you to everyone for making this the most successful bazaar to date. Co-chairs, Lily Carrothers and Carol Huston did an excellent job in organizing this event. Frozen meat pies, tables full of baking and preserves sold out very quickly. Outdoor planters were crafted in the heated barn of the Bolton's. Thank you for the use of this comfortable facility. These planters adorn many front porches. Christmas craft nights were organized and well attended to make your own or make to

sell at the bazaar. Ticket sale proceeds from the donated gift baskets were donated to the Caring Cupboard Food Bank in Mt. Brydges. Thank you to everyone for their ongoing commitment to this fundraiser. Without your baking, canning/preserve making and crafting skills, there wouldn't be a bazaar.

North Caradoc – St. Andrew's boasts a lively ukulele club – CRACKERS – that meet once a week. As well yoga is practiced twice weekly in the fellowship hall.

Book Club met monthly at individual homes reviewing the book of the month. Currently members don't meet regularly but these avid readers, although not meeting, continue to read and titles and plots are shared in an informal way during fellowship after worship or in the aisle of the grocery store.

The Prayer Team is actively and intentionally praying for individuals that have requested to be put on the prayer chain. Having said this, the congregation of North Caradoc – St. Andrew's is very prayerful through the voice of love, friendship and genuine caring. Although not on the 'team', North Caradoc – St. Andrew's continues to be a praying congregation. Thank you for this meaningful ministry.

During Lent, the Rev. Shelly set up a spirituality centre for any who wished to take part. Maundy Thursday began with a potluck followed by worship and communion.

May fifth (5th) was the celebration of the 166th anniversary with special music provided by Banting Secondary School choir, Knox Youth Choir as well as North Caradoc – St. Andrew's choir. A catered lunch of cold ham and salads was enjoyed by a full house. The congregational picnic and potluck was held June twenty-third (23rd). There is never a shortage of food at these events. As well the Knox Youth Choir and Praise Band provided music numerous times during the year.

Vacation Bible School was another successful venture during the week of August twelfth (12th). Thirty-nine (39) campers were enrolled this year for the program entitled "Peace Works". Thanks to our Kintail on the Road staff Calluna (Natalie), Ness (Isla) and Everest (Rose). The three (3) Kintail staff was international students providing campers a great learning experience. Many Biblical lessons, songs, crafts, and baking made the week's activities exciting. The week culminated with campers performing songs and skits for proud parents, grandparents and friends. Thank you to all the volunteers and youth volunteers to make the week of VBS a possibility for area children.

The annual Pork and Corn roast was held at the McGugan farm on August seventeenth (17th). This is an annual event that the community looks forward to. BBQ'd pork, salads, and homemade pies are on the menu. Thank to everyone for organizing such a large event and creating such a welcoming atmosphere. The food, fellowship and entertainment are the best in the county.

September twenty-ninth (29th) was the day for the kick off BBQ and potluck beginning the fall worship. During the Thanksgiving season, donated food was collected and distributed to the Salvation Army food bank in Strathroy.

December seventh (7th) began the Christmas season with a singsong held in the sanctuary led by Mary Lou Van Berkel. The singsong was followed by a themed nativity potluck. Dishes like shepherd's pie, donkey fodder (salad), Jesus wrapped in swaddling cloths (cocktail wieners in crescent rolls), star of Bethlehem pie (pies with stars on them) and much more rounded out the array of dishes. Although some of the names seemed unappetizing, certainly the contents of the dishes were anything but. The creativity of the participants was amazing. Santa and Mrs. Claus stopped by for a visit. They were pleased to see the children and adults enjoying themselves. Santa and Mrs. Claus handed out small gift bags before heading back to the North.

During Advent a giving tree is erected for gift donations and food is also collected. Thank you to the generosity of the congregation, gifts were delivered to the Women's Rural Resource Centre and donated food delivered to the Caring Cupboard Food Bank. It is truly heartwarming to deliver items knowing that there are so many in our midst in need.

It was with sadness that North Caradoc – St. Andrew's learned that our sister, congregation, Knox, Komoka, voted at their annual meeting in March to close after existing more than one hundred forty years (140). The congregation of Knox wished to amalgamate with North Caradoc – St. Andrew's and was accepted as a partner for a new congregation to be formed January 1, 2020. Four session members from each congregation as well as Rev. Shelly, Rev. Andrew Reid and Bob Barron met numerous times. After a joint session meeting of all members of session, three (3) suggested names were presented to both congregations to choose a name for the amalgamated church using the ranked ballot system. On November tenth (10th) the chosen name for the newly amalgamated church was announced - Caradoc Presbyterian Church.

Rev. Shelly hosted a Bible study – Unexplainable JESUS by Erica Wiggernhorn. This is a study on the Gospel of Luke. This study wasn't completed by the end of the year and will continue early 2020. The children who attend enjoy Holy Moly Sunday school. Thank you to all the volunteer teachers and nursery volunteers.

Session wishes to thank the many who work tirelessly and share in the leadership and day-to-day operation of the church. We thank those who fill the sanctuary with music, those who ensure that the building is adequately heated and ensure that grounds are maintained both winter and summer, those who visit the sick and shut-ins, those who organize fundraisers and events, those who provide snacks and clean up during fellowship after worship, those who uphold many in prayer and kindnesses, those who prepare electronic bulletins and paper newsletters, those who keep the finances in order, those who decorate both inside and out, and the many other acts too numerous to print that keep North Caradoc – St. Andrew's humming along. Session is humbled by the many who serve tirelessly and without thought or

recognition for themselves to glorify our Lord. Each member of the congregation is a vital contributor to the well being of North Caradoc - St. Andrew's whether mentioned or not. North Caradoc – St. Andrew's is a very active and vibrant congregation that supports worthwhile causes in the community and throughout the world.

We give thanks to God for His continued presence as we grow in faith as well as reach out into the community spreading the Word. We also express our deepest gratitude to the congregation for their ongoing support, faithful attendance and prayers this past year.

Yours in Christ's name, North Caradoc – St. Andrew's Session

The Rev. Michelle Butterfield-Kocis

Lily Carrothers

Grant Corey

Theresa Glithero

Wayne Gregory

Peter Grivich

Jamie Hayter

Elizabeth Leitch

Maureen Tomchick

Ladies' Aid Annual Report**2019***Respectively submitted by Carol Huston and Lily Carrothers*

We once again extend our many thanks to all the ladies and gentlemen for their continuing service whenever asked and able and for continued praise to God for the gifts of family, friends and our community of faith.

In 2019 the Ladies Aid served 2 funeral lunches. We prepared and distributed 16 "goody baskets" for the congregation members who are isolated and unable to attend our services regularly. Thank you to those who donated articles for this project. A gift basket was also assembled and given to Rev. Shelly and Family for their work and support given throughout the past year.

Supplies for Birthday Gifts (tissues, soap etc.) and a card for Strathmere Lodge residents for 2 months of the year are donated by the Ladies Aid.

There are so many unseen acts of service and kindness offered by many in our church community to others in our local and global communities. We offer prayer for all who reflect God's love in service to others.

We look forward to donating to some chosen charities in the next year as we reach out to share the gifts given to others in need. These include: Presbyterian Sharing, SMHC, W.R.R.C., Salvation Army, Caring Cupboard, and Camp Kintail.

Ladies Aid Financial Report 2019

Balance Forward January 1 2019		\$4453.82
<u>Expenses and Withdrawals</u>		
Bank Fees	\$24.00	
Strathmere BD	\$86.13	
PWS&D	\$1500.00	
Flowers and Decor	\$188.19	
Music	\$331.14	
Salvation Army	\$100.00	
Total Withdrawals		-\$2299.46
<u>Deposits</u>		
Funeral Lunches	\$500.00	
Donations	\$60.00	
Total Deposits		<u>+\$560.00</u>
December 31 2019 Balance		\$2784.36

Submitted by Carol Huston and Lily Carrothers

Memoriam Bank Account and 'In Remembrance' Book Report **2019***Respectively submitted by Brian Huston*

Our Memoriam account receives donations made to North Caradoc-St. Andrews in memory of those who have passed away. In 2019, there was a total of \$1,300.00 in memoriam donations and interest made which were deposited into our Memoriam Account. The gifts are recorded in the 'In Remembrance' Book at the back of the sanctuary.

The balance in the Memoriam Account at December 31, 2019 was \$4,022.50

The monies in this account are overseen by Session on behalf of the congregation.

Youth Bank Account **2019***Respectively submitted by Brian Huston*

Our Youth account contains monies from various fundraising events in the previous years. There were no new deposits or withdrawals in 2019.

The balance in the Youth Account at December 31, 2019 was \$788.67.

The monies in this account are overseen by Session on behalf of the congregation.

Pre Authorized Remittance (PAR) Report **2019***Respectfully submitted Janet Evans*

This year we had 15 families taking part in the PAR program. This is down from our high of 20 families enrolled. Each year we encourage families to join the PAR program. It allows families to plan their contributions to North Caradoc - St. Andrew's church knowing that the same amount of money comes out of their bank account on or about the 20th of each month.

There is no longer any need for you to continue with envelopes. There are giving cards in baskets at either front entrance of the church for every PAR member to put on the collection plate each week.

As each New Year begins we hope that members of PAR will also consider increasing their monthly contribution.

If you would like to join PAR or if you would like to increase your contribution for 2020 please contact Janet Evans at 519-264-2595.

Board of Managers' Report**2019***Respectively submitted by Brian Huston*

The Board oversees that maintenance of the Church building and grounds, organizes grass cutting, maintains insurance, coordinates elevator inspections, arranges water sampling and testing, snow removal, furnace maintenance, safety inspections, fire extinguisher servicing, offering envelopes, photocopiers, printers, computers, carpet cleaning, book-keeping and custodial staff.

The Board prepares the annual budget and meets regularly reviews the Church financial reports.

Specific tasks undertaken in 2019 were:

- Upgrades to the water system, including a new UV system to meet Health Unit water quality requirements
- Cleaned out and organized storage rooms
- Developed an updated church use form
- Carpet cleaning
- Added and graded gravel in parking lots
- Septic tank cleaning
- New exterior lights
- Replaced sewage pump in basement
- Sound system cleaning and maintenance
- General building maintenance

The annual pig roast was again a great success, with a total income of \$4,730 and net income of \$3,645.90. It's always impressive to see the board members organize, other volunteers pitch in and the community come together for this annual event.

Board Chair: Brian Huston

Secretary: Charlotte Gregory

Treasurer: Joanne Grivich

Members: Dan Walker, Bob Gillies, Wayne Gregory, Peter Grivich,
Janet McGugan, Jan Salomons, Darrell McComb

Audit Committee Report**2019***Respectively submitted by Wilma Reath*

The financial statements and reports for the year 2019 were examined. There were no errors or discrepancies noted.

The audited was done February 5, 2020 by Sharon Peckham and Wilma Reath

"COUNTDOWN TO CHRISTMAS" BAZAAR

2019

Respectfully submitted Lily Carruthers and Carol Huston

Our 5th Annual "Countdown to Christmas" Bazaar was a grand success.

Once again the coming together of all those involved in planning, preparing, facilitating, donating and supporting the efforts to provide community engagement and fellowship reflected the spirit of Christmas as the lower hall filled with shoppers and friends old and new.

The November evenings of crafting Round Wood Signs and Pallet Nativity Scenes were fun and popular events. Thank you To Rev. Shelly and Franck Kocis for preparing and facilitating these evenings. The homemade rustic articles are a unique gift idea.

The pie making skills were practiced in the making of hundreds of frozen meat pies and dozens of fresh made fruit pies and all proved to be popular in preorders and sales at the bazaar.

The decorating skills for festive outdoor planters were practiced as well at the home of Barb and Charlie Bolton. Thank for the greens and the comfort of the warm shed to work in.

On November 16th, the day of the bazaar refreshments of coffee, hot cider and baked goods were available. Generous donations were collected. Thank you to those who donated the goodies and cookies.

The lower hall was a buzz of activity as the plethora of baked goods and preserves, 8 generously donated silent auction articles and 8 donated baskets and items for the draw and a variety of handcrafted articles were previewed and sold throughout the morning. Many thanks to all the bakers, crafters, auction donators and basket assemblers for the gifts of items. \$440 was generously raised for the Mount Brydges 'Caring Cupboard' Food Bank from the draw ticket proceeds.

Special thanks to the Crackers Ukulele Players for the joyful, harmonic and energetic performance of Christmas tunes.

Many comments from shoppers were received about the variety and amount of items and the wonderful generous friendly service. Thank you to all who came and shared the spirit of the season

Our final sales income was \$5993.25. Our 'Countdown to Christmas' Bazaar date for 2020 will be November 14.

Submitted by Lily Carrothers and Carol Huston

Comparison	2016	2017	2018	2019
General Sales	3066.00	3020.25	3199.55	4993.25
Cabbage Rolls	705.00	1167.00	570.00	0
Silent Auction	165.00	345.00	390.00	360
Lunch Sales	442.00	368.00	0.00	0
Draw	282.00	371.00	470.00	440
Donations	290.00	50.00	300.00	600
Cracker concert (Caring Cupboard)			43.00	0
Free will offering (No lunch 2018)			59.80	40
Total Sales	4950.00	5321.25	5032.35	6433.25

Trustees' Report

2019

Respectively submitted by Maureen Tomchick, Peter Evans and Jan Salomons

There were no investments maturing during 2019 so the aggregate interest earned stayed at 2.56%. The \$100 increase in earned income was due that 3 investments were compounding so the base value of the investment increased.

The "Accumulated Approved Transfers" comprising of the balance of "Advancing the Mission Fund" and "Share of the Minister's Manse Allowance" is retained by the Trustees for higher earnings.

There was no request for the Trustees to support the operations of the church during 2019 and the balance of the "Accumulated Approved Transfers" increased to \$9 770 due to the 2019 added "Share of the Minister's Manse Allowance" of \$1 863.

The \$3 500 transferred during 2018 was still unused by 2019 year end.

We are thankful that we are able to report that the Trustees Holdings grew by \$8 037.21 during 2019.



North Caradoc-St. Andrews' Trustees Holdings 2019

Investments

As at December 31, 2018						As at December 31, 2019					
Account Name	Investment	Start Date	Maturing	Interest Rate	Annual Interest	Investment	Start Date	Maturing	Interest Rate	Annual Interest	Change
Hugh Turner Estate											
60 Month Term 012	\$60,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$1,290.00	\$60,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$1,290.00	\$0.00
60 Month Term 020	\$40,800.00	Aug 10, 2018	Aug 10, 2023	3.15%	\$1,285.20	\$42,085.20	Aug 10, 2018	Aug 10, 2023	3.15%	\$1,325.68	\$40.48
Special Rate 019	\$60,000.00	Aug 7, 2018	Aug 7, 2020	2.80%	\$1,690.00	\$60,000.00	Aug 7, 2018	Aug 7, 2020	2.80%	\$1,690.00	\$0.00
	\$160,800.00			2.65%	\$4,255.20	\$162,085.20			2.65%	\$4,295.68	\$40.48
North Caradoc-St. Andrews											
60 Month Term 013	\$30,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$645.00	\$30,000.00	Sep 26, 2016	Sep 26, 2021	2.15%	\$645.00	\$0.00
Special Rate 021	\$20,000.00	Aug 18, 2018	Aug 18, 2020	2.80%	\$560.00	\$20,000.00	Aug 18, 2018	Aug 18, 2020	2.80%	\$560.00	\$0.00
Special Rate 023	\$50,000.00	Sep 28, 2018	Sep 28, 2020	2.80%	\$1,400.00	\$51,400.00	Sep 28, 2018	Sep 28, 2020	2.80%	\$1,439.20	\$39.20
18 Month Term 017	\$46,014.75	Mar 19, 2018	Mar 19, 2020	2.15%	\$989.32	\$47,004.07	Mar 19, 2018	Mar 19, 2020	2.15%	\$1,010.59	\$21.27
	\$146,014.75			2.46%	\$3,594.32	\$148,404.07			2.46%	\$3,654.79	\$60.47
Total	\$306,814.75			2.56%	\$7,849.52	\$310,489.27			2.56%	\$7,950.47	\$100.95
All Interest earned is deposited in Mainstreet CU Bonus Account #003											
High Interest Saving Account											
Account No. #003	Name	Mainstreet H. I. Saving				Name	Mainstreet H. I. Saving				Balance Dec. 31, 2019
											\$34,229.62

Summary			Summary		
December 31, 2018	December 31, 2019	Change	December 31, 2018	December 31, 2019	Change
H. I. Saving Account #003 Investments	\$29,866.93	\$34,229.62	H. I. Saving Account #003 Investments	\$310,489.27	\$3,674.52
Total Trustees	\$306,814.75	\$344,718.89	Total Trustees	\$344,718.89	\$8,037.21
Designated Amounts Included Above					
Accumulated Approved Transfers on hold.		\$7,907.61	Accumulated Approved Transfers on hold.		\$9,770.35
Designated Gifts		\$30,000.00	Designated Gifts		\$30,000.00
			Unallocated		
			Unallocated		

Notes: Terms # 017, #020 and # 023 are compounding investments.

The original investment of Term #020 (Hugh Turner) will be re-invested at maturity and the growth transferred to Mainstreet H. I. Savings.

The re-investment decisions of Terms #017 and #023 will be made at maturity

2019 Financial documents for the 2020 Annual Congregational Meeting of North Caradoc – St. Andrew's Presbyterian Church

February 23 2020

- 1 Profit and Loss statement of 2019
- 2 Account Balances December 2019

FINANCIAL STATEMENT FOR 2019

Page 1

	Jan - Dec 18	Jan - Dec 19
Ordinary Income/Expense		
Income		
GENERAL INCOME		
BUDGET	86,866.35	77,930.34
LOOSE COLLECTION	1,949.01	1,299.47
HUNGARIAN CONGREGATION	4,000.00	4,525.00
VBS	1,000.00	1,505.00
Total GENERAL INCOME	93,815.36	85,259.81
DESIGNATED INCOME		
LADIES AID	450.00	560.00
PRESBYTERIANS SHARING	600.00	2,200.00
PWS&D SPECIAL PROJECT 1	545.00	1,720.00
PWS & D	300.00	1,100.00
MEMORIAM	758.00	1,300.00
OTHER DESIGNATED OFFERINGS	0.00	2,100.00
Total DESIGNATED INCOME	2,653.00	8,980.00
OTHER INCOME		
BUILDING USE	3,115.75	2,959.65
INTEREST - INCLUDING T5'S	123.28	195.88
RELATED BUSINESS/ACTIVITIES	8,904.00	11,390.25
Total OTHER INCOME	12,143.03	14,545.78
Total Income	108,611.39	108,785.59

FINANCIAL STATEMENT FOR 2019

Page 2

	Jan - Dec 18	Jan - Dec 19
Expense		
MISSION & OUTREACH		
OUTREACH MISSIONS	513.00	146.43
BENEVOLENT	488.97	225.00
PASTORAL CARE		
GIFTS - MISC	0.00	64.38
Total PASTORAL CARE	0.00	64.38
GIFTS - CHARITABLE DONATIONS	0.00	440.00
PRESBYTERIAN CHURCH IN CANADA		
PWS&D SPECIAL PROJECT 1	545.00	1,720.00
PWS & D - GENERAL	300.00	1,100.00
PRESBYTERIANS SHARING	6,000.00	6,500.00
Total PRESBYTERIAN CHURCH IN CANADA	6,845.00	9,320.00
Total MISSION & OUTREACH	7,846.97	10,195.81
CHRISTIAN EDUCATION		
BIBLE STUDY	172.12	0.00
VACATION BIBLE SCHOOL		
YOUTH & CHILDREN'S MINISTRY	3,661.01	2,784.20
Total CHRISTIAN EDUCATION	3,833.13	2,784.20
WORSHIP		
CHOIR SUPPLIES		
SERVICE SUPPLIES	140.35	56.38
HUNGARIAN SERVICES	2,400.00	2,400.00
Total WORSHIP	2,540.35	2,456.38
PERSONNEL		
STIPEND	33,761.42	34,369.44
HOUSING/UTILITIES	11,418.74	11,624.28
TRAVEL	461.20	461.28
CPP CO.	1,572.23	1,651.03
EI CO.	901.15	903.23
HEALTH & DENTAL EMP	3,291.89	3,358.20
STUDY LEAVE	153.00	0.00
BOOK ALLOWANCE	0.00	1,758.02
PULPIT SUPPLY	667.53	900.00
PULPIT SUPPLY MILEAGE	128.01	148.82
ORGAN SUPPLY	591.76	150.00
GUEST MUSIC	450.00	450.00
BOOKKEEPING	3,091.20	3,147.00
CUSTODIAN SERVICES	4,413.80	4,116.68
CHOIR DIRECTOR	5,825.00	7,075.00
CONGREGATION PENSION 5%	4,654.50	5,133.45
WSIB	447.20	351.01
Total PERSONNEL	71,828.63	75,597.44

FINANCIAL STATEMENT FOR 2019

Page 3

	Jan - Dec 18	Jan - Dec 19
PROPERTY		
REPAIRS & MAINTENANCE	4,814.48	11,511.33
FURNITURE	0.00	2,182.45
HYDRO	2,325.04	2,065.84
HEAT	5,209.95	4,199.17
Total PROPERTY	12,349.47	19,958.79
GENERAL & ADMINISTRATION		
ADVERTISING	0.00	363.75
PRESBYTERY DUES	2,524.14	2,342.12
BANK CHARGES	148.50	134.00
TELEPHONE	785.57	770.52
INTERNET	565.92	432.47
INSURANCE	3,718.66	3,811.18
CATERING/KITCHEN	215.89	239.45
OFFICE SUPPLIES	1,207.12	1,407.56
COMMUNICATIONS		
SUBSCRIPTION	370.41	416.37
MISCELLANEOUS	30.27	649.54
Total GENERAL & ADMINISTRATION	9,566.48	10,566.96
OTHER EXPENSES		
FELLOWSHIP	414.72	795.37
SESSION FUND	17.65	0.00
RELATED BUSINESS/ACTIVITIES	1,042.93	1,697.39
Total OTHER EXPENSES	1,475.30	2,492.76
Total Expense	109,440.33	124,052.34
	-828.94	-15,266.75
Other Expense		
OTHER DISBURSEMENTS		
LADIES AID	450.00	560.00
Total OTHER DISBURSEMENTS	450.00	560.00
Total Other Expense	450.00	560.00
	-450.00	-560.00
	-1,278.94	-15,826.75

ACCOUNT AND INVESTMENT BALANCES

	<u>31 Dec 19</u>
ASSETS	
Current Assets	
Chequing/Savings	
TRUSTEES	
Trustee Investments	341,044.37
Total TRUSTEES	<u>341,044.37</u>
Sydenham General 0025911-911	2,288.80
Operating Reserve	3,558.80
Sydenham Youth 0025911-913	788.67
Sydenham Memorium 0025911-914	4,022.50
Total Chequing/Savings	<u>351,703.14</u>
Other Current Assets	
Member/Patronage Shares	1,148.90
Due to the Hugh Turner Estate	-160,800.00
Total Other Current Assets	<u>-159,651.10</u>
Total Current Assets	<u>192,052.04</u>
TOTAL ASSETS	<u><u>192,052.04</u></u>

Part 3 – Caradoc Presbyterian Church - 2020

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Amalgamation Report

The journey toward amalgamation began at the 2019 annual meeting of Knox, Komoka where a motion to close the church came to the floor of the meeting. This motion was out of order and a discussion ensued about the polity before us. It was agreed we would entertain the motion “to close”/begin the process with the understanding that there was a process before us required by Presbytery and that Presbytery would be informed of the decision.

Presbytery was informed by letter and the correspondence was received at the April Presbytery meeting. In response, Presbytery asked for a committee of Rev. John Bannerman (minister of Chalmers PC, London) and Bob Baron (elder of New St. James PC, London) to meet with the session and congregation of Knox, Komoka.

In May and June Knox session and congregation met with the committee from Presbytery. During these months the Guidelines for Amalgamation & Dissolution and other materials were made available to the congregation about the process and decisions before them.

As one of the choices before Knox was to amalgamate the session of Knox, Komoka made a decision to invite North Caradoc- St. Andrew’s PC as an amalgamation partner. NC-St. A’s at on congregational meeting on June 2, 2019 voted to accept the invitation from Knox to be their amalgamation partner if that was their decision.

Rev. John Bannerman was unable to continue his commitment to the process before us on the Presbytery committee. In response, Presbytery asked retired minister Rev. Andrew Reid to take his place.

At a congregational meeting, with Presbytery committee member Bob Baron present and moderated by Rev. Andrew Reid on June 9, 2019 a majority of members and adherents of Knox voted in favour of amalgamation with North Caradoc-St. Andrew’s.

The joint sessions of Knox and NC-St. A’s agreed to create an amalgamation team to meet with the Presbytery committee to design and present an amalgamation plan. The Team met twice in August putting thoughtful and prayerful work into the amalgamation plan. We thank Rev. Reid for turning all our conversation and discussion into the amalgamation plan presented to both congregations. The amalgamation plan was circulated to members and adherents of both congregations. We thank the members from Knox and NC-St. A’s sessions who served on the amalgamation team.

On September 15, 2019 at a Knox congregational meeting the amalgamation plan was accepted with some changes. On the following Sunday September 22, 2019 at a North Caradoc-St. Andrew’s congregational meeting the amalgamation plan was accepted with the Knox changes and a clear request to revisit the name of the church. In response to the concern about the name of the church this information was omitted from the amalgamation plan sent to the

Presbytery. Presbytery was informed that the name concern would be cleared up by the November Presbytery meeting and at that time we had hoped the amalgamation plan would be given permission to move into implementation.

The accepted amalgamation plan was then sent to the Presbytery clerk for consideration. At the October meeting of Presbytery the amalgamation plan was presented and accepted.

Excerpt from Presbytery minutes October 2019,

The Moderator invited A. Reid to present the amalgamation plan.

MOTION: (Baron/Greig) THAT the actions of the Clerk in citing the Komoka and congregation of Knox Presbyterian Church, Komoka and the congregation of North Caradoc-St. Andrew's Presbyterian Church be homologated. CARRIED.

M. Greig, clerk of session for Knox, Komoka/representative elder and T. Glithero, clerk of session for North Caradoc-St. Andrew's/alternate representative elder both spoke in favour of the amalgamation.

MOTION: (Baron/Greig) THAT the amended plan for the amalgamation of Knox Presbyterian Church, Komoka, with North Caradoc-St. Andrew's Presbyterian Church, as adopted by the congregations, be approved by the Presbytery of London. CARRIED.

MOTION: (Baron/Greig) THAT the date of amalgamation for the congregations of Knox Presbyterian Church, Komoka and North Caradoc-St. Andrew's Presbyterian Church be December 1, 2019. CARRIED

MOTION: (Baron/Greig) THAT the Presbytery of London be invited to arrange and conduct a worship service of celebration for the history of the congregation of Knox Presbyterian Church in Komoka and its Christian presence and work of God within the community at 4:00 in the afternoon of Sunday November 24, 2019. CARRIED.

MOTION: (Baron/Greig) THAT the Presbytery of London be invited to arrange and conduct a service of recognition of the amalgamated congregation to rejoice in and support the newly amalgamated congregation. CARRIED.

MOTION: (Baron/Greig) THAT the historic membership rolls of North Caradoc-St. Andrew's Presbyterian Church and Knox Presbyterian Church, Komoka be closed and a new historic roll begun as of the date of amalgamation. NOTE: The new historic roll would contain the names of all communicant/professing members of the two congregations. CARRIED.

MOTION: (Baron/Greig) THAT the historic registers of Knox Presbyterian Church, Komoka and North Caradoc-St. Andrew's Presbyterian Church be transferred to the new amalgamated congregation. CARRIED.

MOTION: (Baron/Greig) THAT the confirmation of the ministry of the Reverend Michelle Butterfield-Kocis as the minister of the amalgamated congregation be accepted. CARRIED.

A. Reid advised the Court that both congregations unanimously supported this motion

MOTION: (Baron/Greig) THAT the amended plan for the for the amalgamation of Knox Presbyterian Church, Komoka and North Caradoc-St. Andrew's Presbyterian Church, as adopted by the congregations and approved by the Presbytery of London, be forwarded to the General Assembly's Commission on Assets of Dissolved and Amalgamated Congregations for approval. CARRIED.

The clerk of Presbytery, as set out by our polity, forwarded the amalgamation plan to the General Assembly's Commission on Assets of Dissolved and Amalgamated Congregations of the Presbyterian Church in Canada for approval.

Rev. Andrew Reid on behalf of Knox, Komoka and North Caradoc-St. Andrew's and the Presbytery of London met with the Commission on Assets in late October to discuss our hope for the amalgamated congregation to retain 100% of the assets of Knox, Komoka to help in sustaining our current level of ministry for some time into the future. Unfortunately, the members of the Commission on Assets did not agree with our assessment. In response, the following motion was carried at the November meeting of Presbytery along with motions to change the official amalgamation date and approve the name change for the amalgamated congregation:

Excerpt from Presbytery minutes November 2019,

A. Reid reported on his meeting with the Commission on Assets and advised that the Commission proposed that the contributions to PWS&D and Presbyterians Sharing will continue at the current level for the next two years and asked for a commitment that when the building is sold, 10% of the residual assets will be earmarked to support ministries of the Presbyterian Church in Canada. The Commission does not require the congregations to return with an additional plan when the sale of the building is contemplated. A. Reid advised that these conditions are acceptable to both congregations.

MOTION: (Dolbear-Van Bilsen/Baron) THAT the date of the official amalgamation of Knox Presbyterian Church, Komoka and North Caradoc-St. Andrew's Presbyterian Church, be moved from December 1, 2019 to January 1, 2020. CARRIED.

M. Greig advised the Court that the change in date is to align the amalgamation date with the fiscal year end of the congregations.

MOTION: (Greig/Baron) THAT the name of the amalgamated congregations of Knox Presbyterian Church, Komoka and North Caradoc-St. Andrew's Presbyterian Church be Caradoc Presbyterian Church. CARRIED.

In regards to the name concern, both congregations were given an invitation to submit name ideas to the joint sessions. After the deadline for submissions the joint sessions met and considered all the submissions. At this meeting we narrowed down the choices to two, alongside the original name submitted by the amalgamation team. Members and adherents were then given the opportunity to rank the three names submitted and return a ballot of choices. Rev. Butterfield-Kocis and clerks, Mildred Greig and Theresa Glithero met to go through the ranked ballots November 8, 2019. The name Caradoc Presbyterian Church was supported by a majority vote and announced on November 10, 2019 to both congregations.

On Sunday November 17, 2019 the congregation of Knox, Komoka met for breakfast and morning worship one last time. November 24, 2019 the Moderator of Presbytery, Rev. Jeff Crawford led the final worship service at Knox Presbyterian Church, Komoka. December 8, 2019 the amalgamated church of Caradoc Presbyterian Church began worshipping together with Holy Communion and as of January 1, 2020 all assets were transferred to Caradoc Presbyterian Church. A big thanks goes to the treasurers, trustees, our accountant and the chairs of the Board of Managers of both congregations for the smooth transition.

There are many people in the congregation that continue to support the work needed to finalize the loose ends of the amalgamation and we are thankful for everyone who is or has completed tasks to help finish the amalgamation.

There are two tasks from the amalgamation plan and Commission on Assets response for us to still consider.

The first is the budget decision for 2020 and 2021 regarding Presbyterians Sharing: "that the contributions to PWS&D and Presbyterians Sharing will continue **at the current level** for the next two years"

In light of the generous contribution of the Knox congregation to PWS&D in November, it is important for us now, to make sure we continue as an amalgamated congregation our generosity to Presbyterians Sharing as suggested by Commission on Assets. The past several years both Knox and NC-ST. A's have been increasing our accepted allocation and keeping in tradition with this generosity it would be appropriate to approve a larger accepted allocation than our current level.

The second is to hold discussions, with the amalgamated congregation, regarding the possible use of the Knox church property for mission, ministry and in partnership with community agencies.

This was included in the amalgamation plan because it presents the possibility to continue to be a presence in the village of Komoka which is growing in population. What a wonderful possibility it would be to continue to run mission and ministry out of another location to benefit a community held in fondness by many in our amalgamated congregation. This will be a risk of course and will take commitment and a lot of time and hard work.

Before a team begins to investigate this possibility we need to decide if the amalgamated congregation is willing and interested to follow through. We will need to have a separate congregational meeting to discuss the sale of the church property. After a congregation decides either to sell or not to sell property it owns, the congregation needs to then inform Presbytery and gain approval of any proposals for the use or sale of this property.

And finally we need to understand better the commitment asked by the Commission on Assets when the time comes to sell the Knox Church property; “a commitment that when the building is sold, **10% of the residual assets** will be earmarked **to support ministries of the Presbyterian Church in Canada.**”

I know reflecting on these decisions still to be made in response and as a result of the amalgamation can feel like something we want to just wash our hands of and move on but it is important for us all to thoughtfully and prayerfully consider what has been placed before us.

In regards to following through with the response from Commission on Assets, although at times it is difficult to understand that we do not minister as a congregation in a singular church vacuum it is nonetheless the truth. We as a congregation are members of a denominational church. We are not a congregationalist church; we are Presbyters. We are part of a governance that seeks to minister together, work together, worship together sharing in times of joy and suffering. It is our responsibility as people of Christ’s Church to honour the system in which we minister. It is not perfect however, as a reformed church, it is constantly seeking God’s Spirit in being a church reformed and always reforming!

When we give to our local church we do so in the name of Christ, Father - Son & Holy Spirit entrusting it to the ministry of the Presbyterian Church in Canada. It is right and good to follow through with the commitments the Commission on Assets has set before us. The Commission on Assets seeks to make decisions

with the whole denomination in mind; with a bigger picture of the whole Church's ministry before them. I believe it is our call to lean into the blessings we are given and take flight with generosity and thankfulness always in mind.

As the dust settles from this long year of transition it is my hope and prayer that we find a new vigour for our personal life in Christ and for the responsibility we have together for the life of Caradoc Presbyterian Church.

Respectfully submitted
on behalf of the Joint Sessions of Knox PC, Komoka
and North Caradoc - St. Andrew's PC, Strathroy-Caradoc
by Rev. Michelle Butterfield - Kocis.

2020 Budget
Annual Congregational Meeting
Caradoc Presbyterian Church

February 23 2020

DRAFT BUDGET 2020 For Congregation Approval at AGM February 23, 2020

CARADOC PRESBYTERIAN CHURCH				
NCSA Trustee Holdings Year End 2019			Value	
Hugh Turner Estate Investments			\$162,085	\$160,800 is Designated Principal
Other Investments			\$148,404	\$30,000 is Designated, Includes \$75,721 from Manse Sale
High Interest Savings			\$34,229	
NCSA SUBTOTAL			\$344,718	
Knox Komoka Holdings Year End 2019			Value	
From Manse Sale			\$50,000	
Frank Legacy			\$50,000	
BMO Account			\$39,876	Excludes Knox Building Value
KNOX SUBTOTAL			\$139,876	
TOTAL COMBINED HOLDINGS			\$484,594	
General (Non-Designated) Income				
	2019 Budget	2019 Actual	Proposed 2020	Comments, Budget Holder
NCSA Offerings (to Budget)	\$93,000	\$77,930	\$100,000	
Loose Collection	\$2,000	\$1,299	\$2,000	
Hungarian Offerings	\$4,000	\$4,525	\$4,000	
Sub-total Non-Designated Income	\$99,000	\$83,755	\$106,000	
Designated Income				
Ladies Aid (Catering Events)	\$500	\$560	\$500	
Presbyterians Sharing		\$2,200		individual donations, not part of recommended allocation
PWS&D		\$2,820		individual donations
Memoriam Account		\$1,300		
Vacation Bible School		\$1,505		
Other Designated Offerings		\$2,100		individual donations and registration fees
Sub-total Designated Income	\$500	\$10,485	\$500	
Other Income				
Building Rentals	\$2,000	\$2,960	\$2,000	includes Cracker Donations, Yoga, and other rentals
Interest - Including T5's		\$195		
Fund Raising Events	\$7,500	\$11,390	\$7,500	2019 Gross Amounts - Pork Roast (\$3645.90), Bazaar (\$7744.35)
Sub-total Other Income	\$7,500	\$14,545	\$9,500	
TOTAL INCOME	\$107,000	\$108,785	\$116,000	

DRAFT BUDGET 2020 For Congregation Approval at AGM February 23, 2020

CARADOC PRESBYTERIAN CHURCH

Expenditures		2019 Budget	2019 Actual	Proposed 2020	Comments, Budget Holder
Congregational Care					
Session Funds for Fellowship/Hospitality	\$700	\$795	\$950		Session would like this to use for quarterly after-church lunches, coffee and snacks etc.
Pastoral Care/Gifts/Misc	\$100	\$64	\$100		
Subtotal	\$800	\$860	\$1,050		
Mission & Outreach					
Local Benevolent/Outreach Fund	\$500	\$811	\$500		2019 amt includes \$440 raised at the bazaar for Caring Cupboard
Presbyterians Sharing	\$6,500	\$6,500	\$7,000		Requested allocation is about \$10,000 - input from Session
PWS&D		\$2,820			individual donations including Christmas Project, not budgeted
Subtotal	\$7,000	\$10,131	\$7,500		
Christian Education					
Bible Study	\$200	\$0	\$200		
Sunday School/Youth/Childrens' Programs	\$300		\$300		
Vacation Bible School	\$975	\$2,784	\$975		Actual 2019 cost \$1975+ offset by \$1000 in registration fees
Subtotal	\$1,475	\$2,784	\$1,475		
Worship					
Service & Supplies	\$200	\$56	\$200		
Hungarian Minister	\$2,400	\$2,400	\$2,400		
Choir Supplies	\$200	\$0	\$500		
Subtotal	\$2,800	\$2,456	\$3,100		

DRAFT BUDGET 2020 For Congregation Approval at AGM February 23, 2020

CARADOC PRESBYTERIAN CHURCH

Expenses (cont'd)

Item	2019 Budget	2019 Actual	Proposed 2020	Comments
Minister				
Stipend	\$34,369	\$34,369	\$46,834	2.2% Increase
Housing/Utilities	\$11,624	\$11,624	\$15,840	2.2% Increase
2 Point Charge Travel	\$461	\$461		no longer required
CPP	\$1,700	\$1,651	\$1,891	estimates
EI	\$1,300	\$903	\$1,625	estimates
Health & Dental	\$4,478	\$4,400	\$5,500	amount mandated by Pension & Benefits Board of PCC
Educational Study Leave	\$450	\$1,758	\$600	cumulative for 4 years - 2016-19 : \$450*4= \$1800 less \$1758
Book Allowance	\$250	\$0	\$250	
Subtotal	\$54,632	\$55,167	\$72,540	
Personnel				
Pulpit Supply	\$1,000	\$900	\$1,400	\$175 per Sunday (allows for 8 Sundays)
Pulpit Supply Mileage	\$150	\$149	\$150	\$0.45/km
Pension 5%	\$5,133	\$5,133	\$6,600	Set by Pension & Benefits Board of PCC (\$421.05/month)based on 2018 income of
WSIB (+ 100 % for our staff)	\$450	\$351	\$500	
Bookkeeper	\$3,147	\$3,147	\$3,300	Jan-Jun \$300/month, Jul-Dec \$250/month
Custodian (100%)	\$4,147	\$4,117	\$4,224	2.2% Increase (48wks*4hrs/week@\$22/hr)
Organist/Choir Director	\$6,300	\$7,075	\$8,850	\$125/service, \$50/hour of choir rehearsal, \$50/month planning
Organ Supply	\$700	\$150	\$500	\$75.00/service
Guest Music	\$400	\$450	\$400	
(Knox) Youth Choir			\$1,850	\$50 x 30 rehearsals, \$30 x 5 performances, \$100 x 2 Concerts
Subtotal	\$76,059	\$76,639	\$100,314	

DRAFT BUDGET 2020 For Congregation Approval at AGM February 23, 2020

CARADOC PRESBYTERIAN CHURCH

Expenses (cont'd)	2019 Budget	2019 Actual	2020 Proposed	Comments
Property				
Repairs & Maintenance	\$6,000	\$11,511	\$6,000	Board of Managers
Furniture	\$2,182	\$2,182		Donated AED Unit in 2019
Hydro	\$2,700	\$2,066	\$2,700	
Heat	\$6,000	\$4,199	\$6,000	
Property Subtotal	\$14,700	\$19,959	\$14,700	
General & Administration				
Advertising	\$250	\$364	\$250	
Presbytery Dues	\$2,600	\$2,342	\$3,113	combined Knox (\$745.03) and NCSA (\$2368.28)
Bank Charges	\$150	\$134	\$150	
Telephone	\$800	\$771	\$800	
Internet	\$780	\$432	\$780	\$65/month
Insurance	\$3,873	\$3,811	\$4,800	Significant Increase in 2020
Catering/Kitchen Supplies	\$400	\$239	\$400	includes non food items
Office Supplies	\$1,900	\$1,408	\$1,900	
Communications	\$150	\$0	\$150	Allowance for monthly Newsletter
Licensing/Subscription	\$400	\$416	\$400	
Miscellaneous	\$0	\$650	\$0	
Fundraising Expenses	\$1,000	\$1,697	\$0	(Related Business/Activities) For budgeting purposes use
Subtotal	\$12,053	\$25,008	\$12,743	

DRAFT BUDGET 2020 For Congregation Approval at AGM February 23, 2020			
	2019 Budget	2019 Actual	2020 Proposed
CARADOC PRESBYTERIAN CHURCH			
Knox Related Expenses			
Property and Maintenance			\$800
Water and Sewer			\$1,200
Heat			\$800 estimate to June
Hydro			\$800 estimate to June
Insurance			\$2,000
Transition Costs			\$7,500 includes bookkeeping, signs etc
Custodian			\$400
SubTotal			\$13,500
TOTAL EXPENSES			\$154,382.62

Note 1 - As per the Amalgamation Plan \$20,000 per year for two years is available from Knox funds to supplement Minister employment expenses.



The work that Kalunba does is extremely vital, given the current situation of refugees in Hungary. Everyone is passionate about their work and understands the importance of the role they play, big or small. There are times when it is very stressful, but these stressful situations remind me why God has put this opportunity in my path.

Stephanie Chunoo, Young Adult Intern, Hungary



Our art program builds self-esteem. People come alive when they see what they have created and begin to realize all the potential they have.

The Rev. Stewart Folster, Director, Saskatoon Native Circle Ministries, SK



One of the statements that we hear over and over when talking to our staff about their work is that having a job means so much more than money... it is something to do, something that brings purpose and meaning to each day.

Rebecca Sherbino, The Raw Carrot, Paris, ON



Presbyterians Sharing

Your gifts made a difference in 2019!

- **Canadian Ministries** gave 27 grants worth \$1,295,272 to support ministries across Canada.
- **International Ministries** supported 13 mission staff in 6 countries, and 6 theological/medical students. Shaun MacDonald was sent to Israel/Palestine on a short-term mission placement. \$300,000 supported Bible translation, Christian education, nursing and medical programs, leadership development, social programs for refugees, theological education and evangelism.
- The **Presbyterian Connection** newspaper distributed 4 issues to 16,700 subscribers; the PCCconnect e-newsletter reached 2,284 subscribers and the PCC's Facebook page had 3,306 fans—a 35% increase from 2018!
- **The Guidance Conference** supported 12 ministry candidates, and 29 students graduated from our 3 theological colleges. \$3,340 was awarded in Continuing Education Grants.
- **Justice Ministries** staff visited and spoke to congregations, presbyteries, synods, youth groups and camps on 22 occasions. This included workshops on climate change, facilitating the Blanket Exercise and speaking on reconciliation.
- **Archives** served over 3,000 individuals with its collection of 40,000 photographs and 4 million pages of records.
- **Communications** hosted and supported 325 websites for congregations, specialized ministries, camps, presbyteries and more.
- 243 commissioners, 3 student delegates and 12 youth delegates from across the country gathered and made decisions at the **145th General Assembly** in June.



Thank you for your
generous support!

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The
Presbyterian
Church
in Canada