

Sharing Together

Annual Report
2021



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

— 1 Corinthians 3:9

**CARADOC PRESBYTERIAN
CHURCH
ANNUAL MEETING
MARCH 6, 2022**

Do not fear, for I am with you, do not be afraid, for I am your God; I will strengthen you, I will help you, I will uphold you with my victorious right hand.

— Isaiah 41:10

The year 2021 was challenging. COVID-19 restrictions continued and, even as vaccines became available, communities were faced with third and fourth waves of the pandemic. Unmarked graves discovered on former Residential School sites and stories of people excluded from or hurt by the church because of their sexuality, culture or skin colour reminded us that while God is perfect, the church sometimes falls short of what it is called to be.

In times like these, it can be difficult to know the best ways to share the good news of Christ's grace and reconciling love. And yet, even in these uncertain times—*especially* in uncertain and difficult times—God is at work. We've been rediscovering the importance of being together, even while physically apart. Through virtual



meals, online worship, porch visits and outdoor activities, we've shared in the love and healing presence of God. Programs have been adapted to ensure care is still being provided to the vulnerable. And God is with us.

As we look forward to 2022, we do not know exactly what we will face or where we will most be needed, but we know that God goes with us, and so we will continue to minister together, with glad and generous hearts.



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AGENDA:

Opening worship

Prelude

Gathering Song “Speak O Lord”

Threshold Moment

Welcome & The Peace

Hymn “Our Lord, You Were Sent”

Scripture Readings

Sermon - Ordinary Lives Can be Holy

Prayer of the People

Appointment of Secretary

Adoption of Agenda

Adoption of March 21, 2021 Caradoc Annual Congregational Meeting Minutes, as circulated.

The following motion is moved by W. Gregory and seconded by L. Carrothers:

A. That a correction be made to the 2021 Annual Meeting minutes to reflect that the following motion was moved, seconded and carried.

9. The following motion is moved by Jan Salomons and seconded by Peter Grivich:

C. That the 2021 Operating and Capital Spending Budget be adopted, including the provisions that the Board may request Operational Funds from the Trustees, when and if necessary and for the Trustees to respond in an appropriate manner.

Review and Adoption of Committee Reports, as circulated.

Review and Adoption of 2021 Financial Reports, as circulated.

Review of 2022 Budget

The following motions are moved by E. Leitch and seconded by P. Grivich:

B. That the Session recommends to accept the recommended Presbyterian Sharing Allocation as presented in the 2022 Budget.

The following motions are moved by B. Huston and seconded by P. Grivich:

C. Moves to adopt the 2022 Operating and Capital Spending Budget, including the provisions that the Board may request Operational Funds from the Trustees, when and if necessary and for the Trustees to respond in an appropriate manner.

Trustees and Board of Managers for 2022.

Confirm next Meeting date for 2023

Other Business

Motion to adjourn 2022 Annual Meeting

Closing Worship

Communion Hymn #534 All who hunger, gather gladly

Holy Communion

Invitation

Great Prayer of Thanksgiving

Sharing of the Elements

Prayer after Communion

Hymn #500 Open my eyes, that I may see

Benediction

Choral Response

A Message from Rev. Michelle Butterfield-Kocis**2021**

Annual Message from Rev. Michelle Butterfield-Kocis 2021

Warm greetings everyone!

We find ourselves reflecting on yet another year of pandemic challenges and so my message remains much the same, **thank -you!** It is with much gratitude that I reach out in thanksgivings for the blessings of each and every one of you who support and participate in the ministry of Caradoc Presbyterian Church. I am forever grateful for the faithful work of our session and board of managers as leaders of Caradoc Church who, with caution and great care, have made difficult decisions throughout the year.

The one and only constant throughout our second year of pandemic church has been our online (and thankfully almost three months of in person) worship. I could not have supported our congregation in this way without Franck by my side each and every Sunday or the ongoing work and talents of Rosemary Bannerman. Thanks to both of you for the generosity of your talents and support as we continue travel this journey together! I am so looking forward to our return to in person worship Sunday March 6 at 11am with communion being served and concluding with our Annual meeting. The other constant that has continued into our second year is the dedicated work of our card making team! To all who have help from design to mailing and everything in between, we are blessed with your generosity! As well, join me in congratulating the Ladies Aid, with thanks, for their continued efforts to raise money for the church ministry and mission as well as bringing joy to our faith family in the best ways they know how, through our stomachs!

I know we are all seeking out a new “normal” and we are longing to reengage the way things were. With a deep breath in and out I cautiously say, *just a wee bit longer friends, be patient and be at peace.* And so I offer you this blessing ...

****A Blessing: Peace within**

May today there be peace within.

May you trust God that you are exactly where you are meant to be.

May you not forget the infinite possibilities that are born of faith.

May you use those gifts that you have received,
and pass on the love that has been given to you

May you be confident knowing you are a child of God.

Let [the presence of peace] settle into your bones, and allow your soul the freedom to sing, dance, praise and love.

It is there for each and every one of us. Amen.

Two years ago I said this in my annual message to you,
“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. ... 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.”

I’d like to echo these words to you once more, in the months to come we will be looking to our future and making plans for our mission and ministry as a congregation of the Presbyterian Church in Canada post pandemic. I invite you to join in the many exciting things our future holds like elder elections, strategic (financial, mission & ministry) planning, engaging global missions and new beginnings to local ministries. I am excited about the things to come for us as Caradoc Presbyterian Church in 2023. I invite you, as the dust settles around us from the last two years of challenge and extraordinary change, to look toward the future with hope filled hearts! To borrow my own words yet again from last years message, *“... when all is done in the name of the one who brings light and love into our world, light and love will prevail. As we continue to grow in faith together let us choose grace & patience, generosity & kindness, compassion & love to be our collective face to our community.”*

May the peace of Christ embrace you,
the love of God encompass you,
and the fulness of the Spirit encircle you
today and for all your tomorrows!

Deepest Peace, Rev. Shelly



**Written by St. Therèse of Lisieux and St. Theresa of Avila, <https://www.xavier.edu/jesuitresource/online-resources/prayer-index/morning-and-new-beginnings-prayers>. Adapted by M. Butterfield-Kocis - replaced [this presence]

Annual Congregational Meeting March 21, 2021**2021***Respectfully submitted by Peter Grivich on behalf of Theresa Glithero, Recording Secretary*

Caradoc Presbyterian Church Virtual Annual General Congregational Meeting
 Sunday, 2021 March 21 – 1:00 p.m.

AGM - March 21, 2021	A virtual Annual General Congregational Meeting was held on Sunday, March twenty-first, in the year of our Lord two thousand and twenty-one (March 21, 2021) beginning at one o'clock in the afternoon (1:00 p.m.) via Zoom due to the coronavirus pandemic. Approximately nineteen persons (19) representing approximately fourteen (14) households attended the meeting. The Rev. Butterfield-Kocis constituted the meeting with a scripture reading of Colossians 3:15-17 and prayer.
General Comments	General Comments: The Rev. Butterfield-Kocis welcomed everyone to the meeting. She outlined the format for asking questions and voting. The Rev. Butterfield-Kocis thanked the congregation for their faithfulness and support of Caradoc Presbyterian Church during this unprecedented year.
Appointment of Recording Sec.	Appointment of Recording Secretary: It was moved by Carol Huston and seconded by Peter Grivich to appoint Theresa Glithero as recording secretary for this meeting. Carried.
Agenda approval	Approval of Agenda: It was moved by Nancy Tomchick and seconded by Bob Gillies to approve the agenda as circulated. Carried.
Minutes Approval 2020 Feb. 23 2020 July 7	Approval of Minutes: It was moved by Maureen Tomchick and seconded by Charlotte Gregory to approve the minutes of February twenty-third and July seventh, in the year of our Lord two thousand and twenty (February 23 and July 7, 2020) as circulated. Carried
Committee Reports	Committee Reports: The following Committee Reports were considered for a motion to adopt as circulated: Session Report, Ladies Aid Report, Memorial Bank Account and 'In Remembrance' Book, Youth Bank Account, Pre-Authorized Remittance (PAR) Report, Stewardship and Sale of Knox Property, Board of Managers Report, Audit Committee Report and Trustees Report. It was moved by Carol Huston and seconded by Peter Grivich to adopt all the committee reports listed above as circulated. There were no questions or comments. Carried.
2020 Financial Reports	2020 Financial Reports: Brian Huston gave an overview of the Income and Expense Report 2020 and the Balance Sheet December 31, 2020. Charlotte Gregory moved and Lily Carrothers seconded the motion to adopt the Income and Expense Report and the Balance Sheet Report 2020 as circulated. There were no questions or comments. Carried.
Operating and Capital Budget 2021	Operating and Capital Budget 2021: Brian Huston outlined the proposed budget for 2021. No adjustment was made to the budget considering the pandemic is still ongoing. He outlined that Presbyterians Sharing amount of nine thousand, seven hundred and seventy-seven dollars (\$9,777) was forwarded to Presbyterians Sharing for the year two thousand twenty (2020). The accepted allocation of seven thousand dollars (\$7,000) was augmented by individual donations. The Cost of Living Allowance (COLA) was reflected in the stipend and salaries. The monthly allowance for the internet at the church has been increased to allow better access. Licenses for online and streaming services have increased. He indicated that a Capital Budget was added. Brian Huston stated that these expenses would not affect the operating budgets.

Caradoc Presbyterian Church Virtual Annual General Congregational Meeting
 Sunday, 2021 March 21 – 1:00 p.m.

	There were no questions or comments.
10% Knox Property Assets to Presbyterian Ministries	10% of Knox Property Assets to Presbyterian Ministries: It was moved by Peter Grivich and seconded by Bonnie Spindler that Caradoc Presbyterian Church donate ten percent (10%) of the Knox Property assets, in light of the amalgamation agreement made with PCC Commission on Assets, to the following Presbyterian Ministries equally: PWS&D, the Canadian Foodgrains Bank, Camp Kintail and the WMS London Presbyterial. There were no questions or comments. Carried
Presbyterians Sharing accepted allocation - \$10,000	Presbyterians Sharing Allocation: The recommended allocation for Caradoc Presbyterian Church is nine thousand, seven hundred and forty three dollars (\$9,743) for the year two thousand and twenty-one (2021). In light of the amalgamation agreement made with PCC Commission on Assets, it was moved by Peter Grivich and seconded by Bonnie Spindler that the accepted Presbyterians Sharing contribution be ten thousand dollars (\$10,000). There were no comments or questions. Carried.
Trustees & Board of Managers 2021	Trustees and Board of Managers for 2021 and selection of Internal Auditors: It was moved by Jan Salomons and seconded by Peter Grivich that the Trustees and the Board of Managers for the year two thousand and twenty-one (2021) remain the same as the previous year and that the Board of Managers be responsible for selecting internal auditors for two thousand and twenty-one (2021). The Trustees are Peter Evans, Harrison Greig, Jan Salomons and Maureen Tomchick. The Board of Managers members are Brian Huston, Charlotte Gregory, Joanne Grivich, Bob Gillies, Wayne Gregory, Peter Grivich, Darrell McComb, Janet McGugan, Jan Salomons and Dan Walker. There were no comments or questions. Carried.
Selection of Internal Auditors	
Next Meeting – Feb. 27, 2022	Next Meeting 2022: The next annual general congregational meeting is tentatively scheduled for February twenty-seventh, in the year of our Lord two thousand and twenty-two (February 27, 2022).
Adjournment	Adjournment: It was moved by Bob Gillies to adjourn the meeting. The Rev. Butterfield-Kocis closed the meeting with prayer and benediction at forty minutes past one o'clock in the afternoon (1:40 p.m.).

Moderator:

Clerk:

Session Report**2021***Submitted By Peter Grivich and Wayne Gregory, Co-Clerks of Session*

Once again 2021 brought some challenges, but also many meaningful and joyful times in the life of our congregation at Caradoc Presbyterian Church. We are aware of God's presence and faithfulness as He sustains our Church Community during this journey in our faith life. Session would like to express our sincere thankfulness to Rev. Michelle Butterfield-Kocis for her leadership during this year where Covid-19 caused many of us to alter and change plans, sometimes with very little advanced warning. Session would also like to acknowledge and thank Franck Kocis and Rosemary Bannerman who are both very musically gifted and whose talents contributed significantly to our worship services throughout the year.

Our choir director, Rosemary Bannerman was able to continue choir practice via Zoom on Thursdays throughout the year. She was also able to organize special music during both the Easter and Christmas period.

Rev. Butterfield-Kocis was able to lead our Services online via Facebook Live when necessary and in person when restrictions permitted. Our congregation started meeting in person in September, outside and limited to 25 people. Everyone was masked and spaced according to health recommendations. Attendance was taken, and everyone was required to register prior to the service. On October 3rd, our services moved inside our church building. Everyone continued to pre-register either online or by phone. Attendance was still limited to 25 people, and everyone continued to follow the health guidelines. Volunteers directed people in through the side door where their names were recorded and then to their seats. The congregation was asked to exit through the front door. Care was taken to clean all surfaces in the washrooms and common touch areas were wiped with disinfectant after the service. Once health recommendations permitted greater attendance, the church increased the number permitted to register to 50 people. Everyone was asked to provide proof of full vaccination for Covid-19 prior to entry into the sanctuary. Unfortunately, by December 19th, Session felt that for the safety of all members it was necessary to end the in-person services due to the emergence of the Omicron variant of Covid-19. Services once again resumed online on Facebook Live. As a congregation we celebrated communion on March 7th, on Maundy Thursday April 1st, June 6th, July 18th, and while our Church sanctuary was open on the first Sunday of Advent November 28th.

Our Easter Celebrations included services on Maundy Thursday, Good Friday, Easter Sunrise Service and our Easter Worship Service. All these services were delivered online via Facebook Live. Camp Kintail's 'Easter in a Basket' were delivered to a total of 20 people including children associated with our congregation as well as shut ins. Ladies Aid sponsored half of the cost of these gifts with the other half of the cost coming from members of the congregation. Reverend Butterfield-Kocis also recorded an Easter message entitled "True Meaning of Easter" on My FM. Her message aired 30 times between March 22nd and April 4th.

Advent Services were celebrated both online and in person in our Church sanctuary. Unfortunately, Christmas Services were only available online as the pandemic caused another shift in the way we worshipped this past year. Members met in the church parking lot for carol singing on December 12th and it was rumoured that Santa and Mrs. Claus also made an appearance.

Although Covid-19 necessitated many changes in the day-to-day life of our congregation, fellowship did continue virtually for many of our programs. Coffee Break continued via Zoom and many members were able to enjoy a cup of coffee or tea at home while participating online. Bible studies also continued online. One of the Bible studies, entitled "*From Where We Stand*", examined a scripture reading from the previous week's worship service and allowed participants to incorporate a deeper understanding of God's message. Another Bible study was called "*Women of Exodus*". There was also a prayer challenge and daily devotionals delivered on Facebook throughout the year. Holy Moly activities were available every Saturday morning for young worshippers.

Rev. Butterfield-Kocis continued sending e-news regularly to the congregation, allowing everyone to keep up to date and informed on the happenings of our church. Hardcopy versions were also delivered to those members who do not receive the e-news electronically. Handmade cards were sent to the entire congregation 5 times throughout the year. Additionally, sympathy cards were mailed for those grieving and suffering a loss this past year. Not only did this gesture display a great deal of creativity and talent, but they also expressed thoughtfulness and kindness. Session would like to thank Sharon Gillies and Carol Huston for their efforts in producing these beautiful cards. We would also like to acknowledge and thank the Ladies Aid for donating money for the purchasing of stamps for this cause.

As a result of the amalgamation agreement between Knox Presbyterian Church and North Caradoc-St. Andrews Church, it was suggested that 10% of the proceeds from the sale of the Knox building be donated to Presbytery and other ministries supported by the National Church. This donation agreement was supported by the Presbyterian Church in Canada Commission on Assets. As a result, in November of 2021, a sum of \$10,735.25 was donated to each of the following organizations, WMS London Presbyterial, Camp Kintail, Presbyterian World Service and Development and Canadian Foodgrains bank. Acknowledgement and thank you letters for the donations are attached to this report.

Our congregation mourned the loss of Henry Vriends in 2021. Our Hungarian congregation also mourned the loss of Andras Kosik and Dr. Sandor Vigh in 2021. Unfortunately, our Hungarian Congregation lead by Reverent Ferenc Szatmari was unable to meet this past year due to the pandemic. There was however time for rejoicing and celebrating the birth of new children as Skye (Corey) and Chris Schopp welcomed a baby girl, Adelaide, into the world. Mike and Kristy Fletcher were also blessed with the birth of their second son, Archie, a brother for Malcolm.

It is with regret that ruling elders, Bonnie Spindler, Mildred Greig and Theresa Glithero resigned in 2021. All three possessed strong leadership skills and have provided many years of service in their various roles and responsibilities in the life of the church. Their dedication and faithfulness are greatly appreciated, and they are strong role-models to all of us with leadership responsibilities. As a result of the resignations, elder responsibilities changed in 2021. Elizabeth Leitch and Jamie Hayter agreed to take on the responsibilities of representing Caradoc Presbyterian Church as our representatives for the Presbytery of London. Wayne Gregory and Peter Grivich agreed to be Co-Clerks of Session.

This past year can certainly be described as extremely challenging. While it appears that we are becoming more flexible and able to respond to the changes and evolution of the pandemic, it has certainly taken a toll on all of us. We adapt as necessary and are comforted to trust and know that we belong to Jesus Christ our Lord and Saviour. Through him all things are possible. Session would like to thank everyone in the congregation for their prayers, support and understanding as we move forward.

May Christ be glorified for all that we do in his name.

Caradoc Presbyterian Church Session

Rev. Michelle Butterfield-Kocis

Lily Carrothers

Grant Corey

Wayne Gregory

Peter Grivich

Jamie Hayter

Elizabeth Leitch

Maureen Tomchick

Ladies' Aid Annual Report**2021***Respectively submitted by Carol Huston and Lily Carrothers*

We praise God for the gifts of family, friends, grace and our community of faith.

The Ladies Aid is happy to support the Sunshine Greeting Project by helping to purchase stamps for the many cards distributed through the year. The Music ministry is supported with funds for obtaining sheet music. Much thanks to the card makers and assistants and Rosemary for her grand efforts to keep the choir connected and voices praising God and the glorious music for worship done virtually.

The Camp Kintail Easter Basket Ministry was supported by the Ladies Aid. With funds given, many children and adults in the congregation were able to learn and pray during the Lenten season with this very unique resource.

In September and October 2021 the Ladies again organized a pie making fundraiser with 138 fruit pies preordered and prepared. Such generous support made all the effort and activity a welcome community project to allow us to keep busy and offer a social gathering in the year of more isolation.

Shortly after the pie fundraiser, we gathered greens and ornaments for festive planters for 33 preorders and managed with even more skill and continued distancing to arrange and deliver all planters in just a few days. We also garnered a corporate order from Libro Credit Union in conversation while doing banking.

The Ladies organized baking days to prepare and bake cookies and buy supplies to fill and distribute 15 "goody baskets" for the congregation members who are isolated or grieving. A gift basket was also assembled and given to Rev. Shelly Kocis and Family for their continuing creative and hard work and support given throughout this second challenging year. Thank you to any who donated articles and goodies for this project.

We thank all our customers from the church and community for supporting these ventures. For your service and assistance in whatever way you were able, we thank each and everyone who helped make these projects a great success during another trying year.

We witnessed and send gratitude this year for so many acts of service and kindness offered by many in our church community to others in our local and global communities. We continue to offer prayer for all who reflect God's Love in service to others.

Donations were made in 2021 to some chosen charities, as we knew the need was great. These include:

- Presbyterian Sharing
- Salvation Army
- Southwestern Ontario Youth for Christ
- St. Joseph's Hospice
- Strathroy Middlesex Hospital Alliance
- Women's Rural Resource Center

Caradoc Presbyterian Ladies Aid

Income

Receipted Donations	\$45.00
Fall Fruit Pies	\$2,024.00
Festive Planters	\$1,010.00
Other (Non Receiptable)	<u>\$170.00</u>
	\$3,249.00

Expenses

Bank Fees	\$24.00
Supplies- Cheques	\$30.57
Choir music	\$83.96
Card postage	\$100.00
Camp Kintail (Easter Ministry)	\$500.00
Fundraising (baskets, pies)	<u>\$985.20</u>
	\$1,723.73

***Charitable Donations**

(Made in Dec. 2021)

Salvation Army	\$500.00
Women's Rural Resource Centre	\$500.00
Youth For Christ	\$250.00
Strathroy Hospital	\$500.00
Presbyterian Sharing	\$500.00
St. Joseph's Hospice	<u>\$250.00</u>
Total in 2021	\$2,500.00

Memoriam Bank Account and 'In Remembrance' Book Report **2021***Respectively submitted by Joanne Grivich*

Our Memoriam account receives donations made to Caradoc Presbyterian Church in memory of those who have passed away. In 2021, there was a total of \$6.03 in interest made, but no other donations 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, 2021 was \$5,059.08

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

Youth Bank Account **2021***Respectively submitted by Joanne Grivich*

Our Youth account contains monies from various fundraising events in the previous years. There were no new deposits or withdrawals in 2021.

The balance in the Youth Account at December 31, 2020 was \$791.28.

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

Pre Authorized Remittance (PAR) Report **2021***Respectfully submitted Janet Evans*

This year we had 15 families taking part in the PAR program. 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.

With PAR, there is no longer any need for you to continue with envelopes. There are 'giving cards' in baskets at either 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 2022 please contact Janet Evans at 519-264-2595.

Summary of Proceeds from the Sale of Knox Property **2021**

Respectively submitted by Rev. Shelly, Maureen Tomchick, Brian Huston

Reporting to Session, a committee made up of Rev. Shelly, Maureen and Brian was formed to oversee the process related to the sale of the Knox property. The activities of this committee included:

- Arranging for a professional property appraisal (Valco Real Estate Appraisers)
- Retaining a Realtor to list the property (ReMax)
- Retaining a Lawyer to oversee the property sale (Cram and Associates)
- Preparing the property for showings and reviewing offers
- Completing the Offer Acceptance and Agreement of Sale
- Coordinating with Trustees to complete final sale documentation

The following provides a summary of the financial aspects of the sale, which had a closing date of February 26, 2021.

- Total Sale Price \$451,000.00
- Paid to Real Estate Broker (\$20,385.20)
- Paid to Law Society Levy (\$73.45)
- Paid to Legal Fees (\$1,112.88)
- Adjustment for Waste/Recycling (\$18.41)
- **Net Proceeds to CPC** **\$429,410.06**

The documentation report of the sale provided by Cram and Associates is provided in **Appendix C** to this annual report, for information.

The proceeds to CPC were then allocated as follows:

- Net Proceeds to CPC \$429,410.06
- To CPC Trustees for Investment (\$375,000.00)
- To CPC Operating Account (\$54,410.06)

The funds disbursed to the CPC Operating account were used as follows:

- Funds to CPC Operating Account \$54,410.06
- Donation to PWS&D (\$10,735.25)
- Donation to Camp Kintail (\$10,735.25)
- Donation to Canadian Foods Grain Bank (\$10,735.25)
- Donation to WMS London Presbyterial (\$10,735.25)
- Balance retaining in Operating Account \$11,469.06

Acknowledgements for the Missions receiving the funds disbursed are provided on the following pages.



Dear friends at Caradoc (+ especially those from Komoka),

What a surprise to find this very generous gift in our mailbox! When a church closes or amalgamates it is a time of grief, and we know that the decisions of the last few years have been difficult. We pledge to use this gift to support children + teach them of God's great love for each of them.

I look forward to the time when I can come to washing to say thank you in person. Know that this gift will make a tremendous difference in this challenging year.

We are praying for sunny days at the beach and for evenings around the campfire.

Theresa,



CREATING COMMUNITY FOR ALL



How very good and pleasant it is when kindred live together in unity!

Psalm 133

January 2022

Dear Rev. Butterfield-Kocis and Messrs. Grivich and Gregory,
 On behalf of the WMS London Presbyterial, I would like to express our deep appreciation for your gift to WMS from the Komoka congregation. It comes as no surprise that Mildred Greig encouraged this gift as she has been a dedicated and valued member of our WMS Presbyterial Executive and we are especially grateful to her for making this happen.

Be assured that the funds will be put to good use as there are a number of very worthwhile projects both in Canada and abroad which require our ongoing support. Currently our Together We Can projects are helping with Action Refugee Montreal and the nursing school in Jobat, India. As well, our WMS contributes regularly to Camp Kentail and many smaller worthwhile charities.

Your gift is especially welcome just now when so many are discouraged about their normal operations and I'm sure this will help provide a strong ray of hope.

With sincere thanks,

Kathryn Tew
 Secretary of WMS London
 Presbyterial

RECEIPT

Gift Amount: \$10,735.25

North Caradoc St Andrews Presbyterian Church
8503 Scotchmere Dr
STRATHROY, ON N7G 3H3

Receipt Date: 2021-12-22
Gift Date: 2021-12-13
Gift Type: Check
Receipt Number: 3373



Canadian Foodgrains Bank Association Inc.
PO Box 767
Winnipeg Manitoba R3C 2L4
Toll Free: 1.800.665.0377

Authorized signature

THIS IS NOT A TAX RECEIPT

Registration Number: 11883 1106 RR0001
Canada Revenue Agency | visit canada.ca/charities-giving

Thank you for working towards a world without hunger!***For I was hungry and you gave me something to eat. – Matthew 25:35***

Dear North Caradoc St Andrews Presbyterian Church,

Thank you so much for your congregation's generous gift. We are grateful for the contributions of so many generous churches who care about their neighbours around the world experiencing hunger.

Through your gift, you are reaching out to provide food for people in emergencies, many of whom are enduring additional hardships due to the ongoing global pandemic. Your gift also reaches families with training in sustainable agriculture and community saving programs – gifts that allow people caught in poverty to provide more food for themselves today and build a future without hunger for their children.

All of these efforts mean the people we serve will have the chance to thrive in their everyday lives, and live up to the God-given potential we all have. Thank you again for your gift. We're so grateful that our "we" includes you.

Wishing you peace and grace,

Andy Harrington

Executive Director, Canadian Foodgrains Bank

P.S. To learn more of how your gift brings hope and is helping end world hunger, please visit us online at foodgrainsbank.ca.

MEMBERS: ADRA Canada • Canadian Baptist Ministries • Canadian Lutheran World Relief • The Christian and Missionary Alliance in Canada • Development and Peace—Caritas Canada • ERDO - Emergency Relief & Development Overseas (Pentecostal Assemblies of Canada) • Evangelical Missionary Church of Canada • Mennonite Central Committee Canada • Nazarene Compassionate Ministries Canada • Presbyterian World Service & Development • Primate's World Relief and Development Fund (The Anglican Church of Canada) • The Salvation Army • Tearfund Canada • The United Church of Canada • World Renew

Board of Managers' Report**2021***Respectively submitted by Board of Managers*

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, book-keeping and custodial staff. It also included the oversight of the Knox property in Komoka during the months of January and February 2021.

Specific tasks undertaken in 2021 were:

- During COVID the board completed bi-weekly inspections of both churches
- Arranged annual furnace servicing
- General building and grounds maintenance
- Arranged for tree trimming of the maple tree in front of the church
- Reviewed financial reports and balance sheet monthly
- Assisted our bookkeeper with Federal Wage Subsidy applications for COVID relief
- Reviewed quotes for service providers for our elevator maintenance and selected TRAM Mobility Lifts for 2022
- The Board and Treasurer prepares the annual budget
- Monitoring operating cash flow with our bookkeeper and making requests to CPC Trustees for fund transfers to support our operating budget.

The Board also continues to work with Hydro One to have the pole line adjacent to the church relocated. This is required to allow maintenance on the roof and bricks to be completed. Our church will not need to pay for the relocation work.

Joanne Grivich has decided to transition out of the Treasurer role at the end of 2021 allowing some time to provide guidance to someone new in the role. We thank Joanne for her excellent work in undertaking this role over the past 4 years.

Operating Budget Summary 2021

The operating budget shortfall for 2021 was approximately \$43,000. This includes income from the Wage Subsidy Program (\$15,772) but excludes interest income. The shortfall is attributable to reduced giving's in 2021, reduced fundraising and building use income, as well as elimination of cost sharing between Knox and North Caradoc from previous years. Full details of the 2021 income and expenses are provided in Appendix A.

Operating Budget Outlook 2022

For 2022, while there remains uncertainty regarding the impacts of COVID and our income, we expect the shortfall to be in the same range as 2021 (noting the wage subsidy has now ended). The draft 2022 budget is provided (in Appendix B) and has a shortfall of about \$48,000.

The capital budget estimate (also included in Appendix B) identifies expected expenditures in 2022, as well as future years. As noted in the draft budget, the Board is requesting congregational approval to proceed with the work of roof repairs and painting once the hydro lines have been relocated, within the budget identified. We consider this work to be very important and would like to complete as soon as possible.

Proposed Board members for 2022:

Board Chair: Brian Huston
Secretary: Charlotte Gregory
Treasurer: To be determined.
Members: Dan Walker, Bob Gillies, Wayne Gregory,
Janet McGugan, Jan Salomons, Darrell McComb

Audit Committee Report

2021

Respectively submitted by Brian Huston

Due to the COVID impacts....no audit was completed this year. Financial reports documenting all transactions, income and expenses were prepared monthly by our bookkeeper and reviewed by the Board.

Trustees' Report**2021***Respectively submitted by Maureen Tomchick, Peter Evans, Harrison Greig and Jan Salomons*

The Trustees were entrusted with \$375 000 from the proceeds of the sale of the Komoka Knox property for investments. It was decided to invest this in 5 compounding term deposits of \$75 000, each one maturing every year for the next 5 years. At maturity the portfolio will be analyzed and the best re-investment strategy developed with the knowledge available at that time.

Due to a lower than budgeted tithe revenue the Trustees were called upon to supplement the operating account of the church with \$20 000. This depleted the \$10 542 "Accumulated Approved Transfers" of the "Minister's Manse Allowance" that was held in reserve. The Trustees still hold \$30 000 in un-allocated designated gifts and \$3 958 "Advancing the Mission Fund" which gets distributed by Session.

We had a number of investments maturing during 2021 and re-invested with the best interest rates current at the time. We are offered 15 basis points above the posted investment rates at the Credit Union due to our total investment portfolio with the organization. To maximize the return on investments, maturing investments were converted to compounding instead of deposits into the Hi-Interest savings account. As the financial impact of the Covid-19 pandemic started to affect the operations of our church only later during 2021, this strategy might be re-evaluated and earnings made available for use on the anniversary date.

Rate Optimizer GIC 3 (Frank Legacy) held at the Bank of Montreal will be transferred to Mainstreet Credit Union on maturity October 23, 2022 and the last investment the following year. We can then also close the Knox chequing account and end our association with this organization.

The following pages include a summary of the Trustee Holdings at December 31, 2021, as well as a maturity schedule.



CARADOC PRESBYTERIAN CHURCH 2022 INVESTMENT MATURITY SCHEDULE

	Rate	Balance	Maturity	2022	2023	2024	2025	2026	2027	Annual Interest
North Caradoc-St. Andrews										
60 Month Term 035	1.50%	\$30,000	\$203,684			Oct 1, 2024				\$450.00
Special Rate 027	1.20%	\$20,000		Aug 18, 2022						\$240.00
Special Rate 028 ©	1.45%	\$53,609			Sep 28, 2023					\$777.34
36 Month Term 025 ©	2.05%	\$51,025		Mar 19, 2022	Apr 15, 2023					\$1,046.01
24 Month Term 024 ©	2.15%	\$49,050								\$1,054.57
Proceeds: Sale of Knox										
12-23 Month Term 029 ©	1.25%	\$75,000	\$375,000	Mar 17, 2022						\$937.50
24-35 Month Term 030 ©	1.40%	\$75,000			Mar 17, 2023					\$1,050.00
36-47 Month Term 031 ©	1.55%	\$75,000				Mar 17, 2024				\$1,162.50
48-59 Month Term 032 ©	1.65%	\$75,000					Mar 17, 2025			\$1,237.50
60 Month Term 033 ©	1.75%	\$75,000						Mar 17, 2026		\$1,312.50
Frank Legacy										
Rate Optimizer GIC 3	2.15%	\$25,000	\$50,000	Oct 23, 2022						\$537.50
Rate Optimizer GIC 4	2.50%	\$25,000			Oct 22, 2023					\$625.00
Maturing Funds available for use										
High Interest Saving Account			\$628,684	\$169,050	\$204,634	\$105,000	\$75,000	\$75,000		
Number #003		\$21,838								
Hugh Turner Estate										
60 Month Term 034	1.50%	\$60,000	\$164,782			Oct 21, 2024				\$900.00
60 Month Term 020 ©	3.15%	\$44,782			Aug 10, 2023					\$1,410.64
Special Rate 026	1.70%	\$60,000			Aug 7, 2023					\$1,020.00
Total Annual Interest										
										\$13,761.05

Note © = Compounding Term deposit. The original investment amount will be re-invested at maturity if not needed operational.
\$30,000 in un-allocated designated gifts included in above investments

Financial documents for the 2021 Annual Congregational Meeting of Caradoc Presbyterian Church

March 06, 2022

Appendix A - Income and Expense Statement and Balance
Sheet for 2021

Appendix B - Operating and Capital Budget for 2022

Appendix C – CRAM and Associates Documentation on Knox Sale

Appendix A - Income and Expense Statement and Balance Sheet for 2021

INCOME AND EXPENSE SUMMARY 2021

	Jan - Dec 21	COMMENTS
Ordinary Income/Expense		
Income		
OFFERINGS		
Envelopes	67,995.00	
Loose Offering	149.00	
Total OFFERINGS	<u>68,144.00</u>	
DESIGNATED OUTREACH		
Presbyterians Sharing	1,720.00	Designated Donations
PWS&D		
General	780.00	
Total PWS&D	<u>780.00</u>	
Other Designated Outreach	670.00	
Total DESIGNATED OUTREACH	<u>3,170.00</u>	
DESIGNATED PROGRAMS/PROJECTS		
Events/Fundraisers	0.00	
Vacation Bible School		
Total Designated Programs/Projects	<u>0.00</u>	
DESIGNATED OTHER		
Ladies Aid	45.00	
Memoriam	0.00	
Youth		
Other Special Purpose	0.00	
Total DESIGNATED OTHER	<u>45.00</u>	
OTHER INCOME		
From Sale of Knox Komoka	54,410.06	See Summary of Knox Sale in Report
Miscellaneous	2,000.00	From Presbytery
Transfer of Manse Income		
CEWS Subsidy	15,772.34	
Interest	8,678.08	Interest - Trustee Accounts
Building Use		
Knox Property	0.00	
Scotchmere Property	0.00	
Total Building Use	<u>0.00</u>	
Total OTHER INCOME	<u>80,860.48</u>	
Total Income	<u>152,219.48</u>	

INCOME AND EXPENSE SUMMARY 2021 (CONT'D)

Expense

PAYROLL RELATED

MINISTER

Stipend	47,583.00
Housing/Utilities	16,093.00
CPP	2,415.15
EI	1,245.36
Health & Dental	4,658.16
Study Leave	
Book Allowance	
Congregation Pension Amt	4,871.45

Total MINISTER	76,866.12
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CONTRACTS & SUPPLY

Bookkeeper	3,327.25
Custodian	594.16
Hungarian Minister	
Music Director	9,721.18
Supply	
Mileage	36.90
Music	0.00
Pulpit	950.00

Total Supply	986.90
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Guest Music	
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WSIB	373.88
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Total CONTRACTS & SUPPLY	15,003.37
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Total PAYROLL RELATED	91,869.49
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INCOME AND EXPENSE SUMMARY 2021 (CONT'D)

PROGRAMS & PROJECTS

Session		
Pastoral Care		
Other		57.16
Total Session		57.16
Worship		
Online Services (Covid-related)		1,269.68
Music		0.00
Supplies		0.00
Total Worship		1,269.68
Fellowship		
Supplies		0.00
Total Fellowship		0.00
Christian Education		
Children/Youth		
Vacation Bible School		
Bible Study		
Total Christian Education		0.00
Total PROGRAMS & PROJECTS		1,326.84
OUTREACH		
Benevolent		475.00
Beat the Blahs		0.00
Presbyterians Sharing		11,720.00 Allocation Plus Designated
PWS&D		
Special Project		10,735.25 Special Donation from Knox Sale
General		780.00 Designated Donations
Total PWS&D		11,515.25
Other Outreach		33,141.52
Total OUTREACH		56,851.77

INCOME AND EXPENSE SUMMARY 2021 (CONT'D)

GENERAL & ADMINISTRATIVE	
Amalgamation Related	
Other	272.81
Administrative	149.50
Total Amalgamation Related	422.31
Subscriptions & Licenses	787.00
Presbytery Dues	2,828.80
Office Related	
Communications	
Internet	353.15
Software	805.28
Reproduction	250.98
Telephone	809.87
Supplies	551.76
Total Office Related	2,771.04
Bank Service Charges	156.75
Kitchen	
Fundraising	
Advertising & Promotion	461.43
Total GENERAL & ADMINISTRATIVE	7,427.33
KOMOKA PROPERTY	
Water/Sewage	312.00 Jan - Feb 2021
Maintenance	202.66 Jan - Feb 2021
Insurance	0.00 Jan - Feb 2021
Hydro	220.89 Jan - Feb 2021
Heat	518.60 Jan - Feb 2021
Total KOMOKA PROPERTY	1,254.15 Jan - Feb 2021
SCOTCHMERE PROPERTY	
Maintenance	4,912.51 Elevator, Snow Removal, Grass Cutting
Insurance	5,228.14
Hydro	1,984.59
Heat	2,739.39
Total SCOTCHMERE PROPERTY	14,864.63
Total Expense	173,594.21
Net Ordinary Income	-21,374.73
DISBURSEMENTS	
Ladies Aid	45.00
Total DISBURSEMENTS	45.00
Total Other Expense	45.00
Net Other Income	-45.00
Net Income	-21,419.73 Note 1.

Note 1 - Shortfall is approximately \$43,000 if interest income and deposit from Knox Sale is excluded.

BALANCE SHEET

	31 Dec 21
ASSETS	
Current Assets	
Chequing/Savings	
Mainstreet General	4,143.33
Mainstreet Memoriam	5,059.08
Mainstreet Operating Reserve	2,063.09
Mainstreet Youth	791.28
Mainstreet High Interest Sav	21,838.25
BMO General	1,236.48
Total Chequing/Savings	35,131.51
Other Current Assets	
Long-term Investments ()	
SYD 20 (Hugh Turner)	44,782.08
SYD 25 (Knox Manse)	51,025.00
SYD 26 (Hugh Turner)	60,000.00
SYD 23/28	53,609.37
SYD 30 (Knox)	75,000.00
SYD 31 (Knox)	75,000.00
SYD 32 (Knox)	75,000.00
SYD 33 (Knox)	75,000.00
SYD12/34 (Hugh Turner)	60,000.00
SYD 13/35	30,000.00
ROG4 (Frank Legacy)	25,000.00
Total Long-term Investments ()	624,416.45
Mainstreet Member/Patr. Shares	1,381.27
Short-term investments	
SYD 27	20,000.00
SYD 17/24	49,049.81
ROG3 (Frank Legacy)	25,000.00
SYD 29 (Knox)	75,000.00
Total Short-term investments	169,049.81
Total Other Current Assets	794,847.53
Total Current Assets	829,979.04
TOTAL ASSETS	829,979.04

BALANCE SHEET**LIABILITIES & EQUITY****Liabilities****Current Liabilities****Other Current Liabilities****TAX REBATES**

HST Recoverable	-423.98
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PST Recoverable	-274.97
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Total TAX REBATES	-698.95
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Total Other Current Liabilities	-698.95
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Total Current Liabilities	-698.95
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Long Term Liabilities**Hugh Turner Investments**

SYD 12	60,000.00
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SYD 20	40,800.00
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SYD 26	60,000.00
--------	-----------

Total Hugh Turner Investments	160,800.00
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Total Long Term Liabilities	160,800.00
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Total Liabilities	160,101.05
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Equity

Opening Balance Equity	712,396.97
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Unrestricted Net Assets	-21,099.25
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Net Income	-21,419.73
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Total Equity	669,877.99
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TOTAL LIABILITIES & EQUITY	829,979.04
---------------------------------------	-------------------

Appendix B - Operating and Capital Budget for 2022

BUDGET 2022 (For AGM and Congregational Approval)				
CARADOC PRESBYTERIAN CHURCH				2022 Budget Assets and Income
Trustee Holdings Year End 2021				Comments
Item	Balance	2021	2022	
Hugh Turner Estate	\$164,782			
Caradoc Presbyterian Church: Mainstreet CU	\$203,684			
Caradoc Presbyterian Church: Bank of Montreal (Frank Legacy)	\$50,000			
Investments from Sale of Knox	\$375,000			
High Interest Savings	\$21,838			
Interest		\$8,678	\$13,000	
Total Trustee Holdings Year End 2021	\$815,304			
General (Non-Designated) Income				Comments
	2021 Budget	2021 Actual	Proposed 2022	
NCSA Offerings (to Budget)	\$104,000	\$67,995	\$85,000	Lowered for 2022
Loose Collection	\$2,000	\$149	\$1,000	Lowered for 2022
Hungarian Offerings		\$0		
Sub-total Non-Designated Income	\$106,000	\$68,144	\$86,000	
Other Non Designated Income				
Building Rentals	\$2,000	\$0	\$1,000	Lowered for 2022
Assistance from Presbytery		\$2,000		
Fund Raising Events	\$7,500	\$0	\$1,000	Lowered for 2022
CEWS Subsidy	\$0	\$15,772	\$0	
Sub-total Other Non-Designated Income	\$7,500	\$17,772	\$2,000	
TOTAL OPERATING INCOME	\$113,500	\$85,916	\$88,000	

BUDGET 2022 (cont'd)				
CARADOC PRESBYTERIAN CHURCH				2022 Budget Expenses Part 1
Expenditures				Comments
Item	2021 Budget	2021 Actual	Proposed 2022	
Session Fund	\$100	\$0	\$100	
Fellowship/Hospitality	\$750	\$0	\$200	Lowered for 2022
Pastoral Care/ Gifts/Misc	\$100	\$57	\$100	
Subtotal	\$950	\$57	\$400	
Mission & Outreach				
Outreach Missions (Charitable Gifts)	\$0	\$0	\$0	
Local Benevolent Fund	\$500	\$475	\$500	
Presbyterians Sharing	\$10,000	\$11,720	\$9,857	2022 Requested allocation \$9857 (Actual Amount will be Approved Allocation, PLUS designated donations.)
Subtotal	\$10,500	\$12,195	\$10,357	
Christian Education				
Bible Study	\$200	\$0	\$200	
Sunday School /Youth/Child Programs	\$300	\$0	\$300	
Vacation Bible School	\$975	\$0	\$0	Deleted for 2022
Subtotal	\$1,475	\$0	\$500	
Worship				
Service & Supplies	\$200	\$0	\$200	
Online Worship Expenses	\$500	\$1,270	\$500	Zoom Account
Hungarian Minister	\$2,400	\$0	\$600	Lowered for 2022
Choir Supplies/Music	\$200	\$0	\$200	
Subtotal	\$3,300	\$1,270	\$1,500	

BUDGET 2022 (CONT'D)				
CARADOC PRESBYTERIAN CHURCH				2022 Budget Expenses Part 2
Expenses continues - Payroll Related				
Item	2021 Budget	2021 Actual	Proposed 2022	Comments
Minister				
Stipend	\$47,583	\$47,583	\$48,202	COLA 1.3% Increase
Housing/Utilities	\$16,093	\$16,093	\$16,302	COLA 1.3% Increase
CPP	\$2,400	\$2,415	\$2,500	
EI	\$2,100	\$1,245	\$1,250	\$1245 is the max for 2021
Health & Dental	\$4,592	\$4,658	\$4,751	amount mandated by Pension & Benefits Board of PCC
Educational Study Leave	\$600	\$0	\$600	cumulative for 5 years
Book Allowance	\$250	\$0	\$250	
Pulpit Supply	\$1,080	\$950	\$1,110	2021 rate: \$180/Sunday, 2022 rate \$185/Sunday
Pulpit Supply Mileage	\$200	\$37	\$200	2021 rate: \$0.45/km
Pension 5%	\$4,871	\$4,871	\$4,436	amount mandated by Pension & Benefits Board of PCC
WSIB (+ 100 % for our staff)	\$500	\$374	\$400	
Personnel - Other				
Bookkeeper	\$3,360	\$3,327	\$3,408	COLA 1.3% Increase
Custodian (100%)	\$4,290	\$594	\$2,000	COLA 1.3% Increase (\$22.72/hour) - Lower hours for 2022
Organist/Choir Director	\$8,850	\$9,721	\$10,000	\$202/Sunday Service, \$50.80/month planning, \$37.50/Zoom
Organ Supply	\$500	\$0	\$300	\$75/service
Guest Music	\$400	\$0	\$200	Lowered for 2022
Subtotal	\$97,669	\$91,870	\$95,909	

BUDGET 2022 (CONT'D)				
CARADOC PRESBYTERIAN CHURCH				2022 Budget Expenses Part 3
Expenses (cont'd)				
Item	2021 Budget	2021 Actual	2022 Proposed	Comments
Property				
Repairs & Maintenance	\$6,000	\$4,913	\$4,500	Note - capital repairs carried separately
Elevator			\$1,500	2021 Costs were included in Maintenance
Hydro	\$2,700	\$1,985	\$2,700	
Heat	\$6,000	\$2,739	\$3,500	
Property Subtotal	\$14,700	\$9,636	\$12,200	
General & Administration				
Advertising	\$500	\$461		
Presbytery Dues	\$2,829	\$2,829	\$2,713	2022 Value from Presbytery
Bank Charges	\$150	\$157	\$150	
Telephone	\$800	\$810	\$800	
Internet	\$1,200	\$353	\$1,200	\$100/month estimate for upgraded service
Software	\$900	\$805	\$800	Quickbooks for Bookkeeper (monthly fee)
Insurance	\$5,807	\$5,228	\$6,043	Ecclesiastical
Catering/Kitchen Supplies	\$400	\$0	\$200	includes non food items
Office Supplies	\$1,200	\$552	\$250	Including Postage
Communications	\$150	\$0	\$100	Allowance for monthly Newsletter
Licensing /Subscription	\$780	\$787	\$790	Two licences moving forward (CCLI and One Licence)
Miscellaneous	\$0	\$251	\$250	Printing Annual Reports
Fundraising Expenses	\$1,000	\$0	\$0	(Related Business/Activities)
General and Administration Subtotal	\$15,716	\$12,233	\$15,216	

BUDGET 2022 (CONT'D)				
CARADOC PRESBYTERIAN CHURCH				
Knox Expenses	2021 Budget	2021 Actual	2022 Proposed	Comments
Property and Maintenance	\$200	\$203	\$0	
Heat	\$150	\$519	\$0	
Water/Sewage	\$200	\$312	\$0	
Hydro	\$200	\$221	\$0	
Insurance	\$400	\$0	\$0	
Amalgamation costs	\$2,000	\$422	\$0	DISCUSS ANY REMAINING COSTS?
TOTAL	\$3,150	\$1,676	\$0	
	2021 Budget	2021 Actual	2022 Proposed	
TOTAL OPERATING EXPENDITURE	\$147,460	\$128,938	\$136,082	
TOTAL OPERATING INCOME	\$113,500	\$85,916	\$88,000	
NET OPERATING AMOUNT	-\$33,960	-\$43,021	-\$48,082	

BUDGET 2022 (CONT'D)			
			2022 Budget - Capital Expenses
CARADOC PRESBYTERIAN CHURCH			
Capital Expense Forecast	2022 Proposed Budget	Future Years	
Audio Visual Equipment		\$6,000	\$5000 - \$7500 To allow service streaming
Roof Painting and Repair	\$10000 (See Note 1)		Updated estimate will be obtained prior to proceeding, once the hydro poles are moved and the extent of repair prior to painting is determined.
Stained Glass / Historical Documentation / Legacy Preservation	\$5000 (See Note 1)	\$15,000	Request for Session - for all 4 churches (\$2,500 for microfilming), Including Old Stain Glassed Window behind pew
Brick Repairs		\$50,000 EST	
Exterior Window Glazing		\$25,000 EST	Trillium Glass is providing an estimate (would follow any brick repairs)
Seat Cushion Modifications		TBD	Cost of Modifying Knox Cushions for CPC (cost estimate to be obtained if decided to proceed)
TOTAL	\$0		

Notes

1. Capital Estimates are provided to seek Congregation approval in principle. Final estimates for future years will be obtained prior to proceeding. Funds for Capital expenses are from Trustees funds, not from the annual Operating Budget. The Board requests Session and Congregational approval to proceed with the 2022 Capital Budget items, including the roof repairs and painting in 2021 and legacy preservation, within the budgets identified.
2. It is recommended that at the AGM, a motion be made to "Allow the Board to request operational funds from the Trustees when and if necessary and for the Trustees to respond to in an appropriate manner."
3. The operating budget excludes flow through monies, such as PWSD. As well the income and mission donations from the sale of Knox are not included in the 2021 totals.

Appendix C – CRAM and Associates Documentation on Knox Sale

CRAM & ASSOCIATES

Barristers & Solicitors

SUITE 514
200 QUEENS AVENUE
LONDON, CANADA
N6A 1J3

Telephone (519) 673-1670
Fax: (519) 439-5011

John W. Cram, Q.C. (1923 - 1995)
Ian R. K. Cousins
Robert T. Furlonger (Retired)
Paul W. Vandenbosch
Daniel R. Mailer
Kevin C. K. Wilbee
Vicky M. Medeiros

Email: pbosch@cramassociates.com
Direct Extension: 229

February 26, 2021

Caradoc Presbyterian Church
8503 Scotchmere Drive
Strathroy, ON N7G 3H3

Attention: Brian Huston

Dear Sir:

re: Caradoc Presbyterian Church sale to TTW Properties Inc.
108 St. Clair Avenue, Komoka
Our File No.: V20-1386

We are pleased to now submit our reporting letter in relation to your sale of the above property.

AGREEMENT OF PURCHASE AND SALE

This transaction was completed in accordance with the Agreement of Purchase and Sale executed by you and the purchaser. The sale price was \$451,000.00 with \$15,000.00 being paid as a deposit and the balance payable to our firm by certified cheque on closing subject to adjustments.

The transaction was completed on February 26, 2021.

PROPERTY CONVEYED

Upon closing, you sold the following property:

Municipal Address:	108 St. Clair Avenue Komoka, Ontario
Legal Description:	Lot 14, Block L, Plan 76 Township of Middlesex Centre
Property Identification Number:	09663-0021

CRAM & ASSOCIATES

- 2 -

February 26, 2021

STATEMENT OF ADJUSTMENTS

The Statement of Adjustments sets out closing adjustments between you and the purchaser, calculated as at February 26, 2021.

The Statement reflects a credit to you in the amount of \$451,000.00, being the sale price of the property, and a credit to the purchaser for the deposit monies of \$15,000.00.

WASTE COLLECTION AND RECYCLING - Since you had remitted \$0.00 of the \$120.00 attributable to the period from January 1, 2021 to December 31, 2021 whereas your share thereof, on a pro rata basis, for the period from January 1, 2021 to February 26, 2021 amounted to \$18.41, the purchaser received credit in the Statement of Adjustments with the sum of \$18.41.

BALANCE DUE ON CLOSING - After accounting for the foregoing adjustments, the purchaser was required to pay the balance due on closing in the amount of \$435,981.59.

For details as to the disbursement of funds received by our office, please refer to our Trust Ledger Statement which is enclosed.

REAL ESTATE COMMISSION

In accordance with the direction to the solicitor contained in the Agreement of Purchase and Sale we paid, from the proceeds of sale, the sum of \$5,385.20 to the Real Estate Broker, being the balance of the commission payable by you after application of the deposit monies which had been held in trust by the broker.

YOUR INSURANCE

If you have not already done so, you should cancel the fire insurance coverage on the property, effective a day following from when the closing of the sale actually occurred. You should also inquire about a rebate of the premium paid, if applicable.

HARMONIZED SERVICES TAX

As you are aware, the provisions of the *Excise Tax Act* dealing with HST apply to this transaction. Prior to closing, we received confirmation that the purchaser is an HST registrant and they executed an Undertaking and Indemnity to self-assess for HST in the appropriate manner. A copy of the Undertaking and Indemnity is enclosed.

ENCLOSURES

We are enclosing the following documents:

CRAM & ASSOCIATES

- 3 -

February 26, 2021

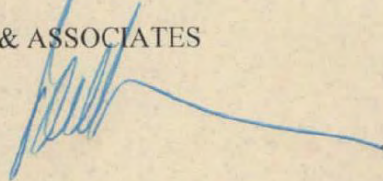
Statement of Adjustments;
Real Estate Commission Statement;
Acknowledgement and Direction re Transfer;
Purchaser's Undertaking and Indemnity re HST;
Our Statement of Account;
Our Trust Ledger Statement; and
Our certified trust cheque in the amount of \$429,410.06.

We trust that this transaction has been completed to your satisfaction and are pleased to have had the opportunity to have acted on your behalf. If we can be of any assistance to you on this or any other matter, or if you have any questions or comments, please do not hesitate to contact our office.

Yours very truly,

CRAM & ASSOCIATES

Per:



Paul W. Vandenbosch

PWV:sa
Enclosures

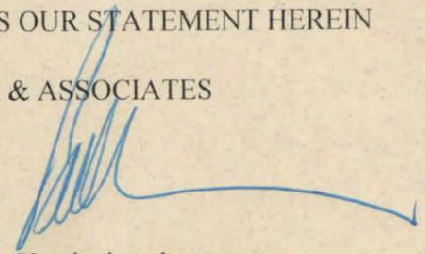
TRUST LEDGER STATEMENT

RECEIVED from purchaser on closing		\$435,981.59
PAID to real estate broker - Re/Max Centre City Realty Inc.	\$5,385.20	
PAID to Law Society Levy	73.45	
PAID legal fees and disbursements - Cram & Associates	1,112.88	
PAID to you following closing - Caradoc Presbyterian Church	429,410.06	
	<hr/>	<hr/>
	\$435,981.59	\$435,981.59
	<hr/>	<hr/>

THIS IS OUR STATEMENT HEREIN

CRAM & ASSOCIATES

Per:



Paul W. Vandenbosch

PWV:sa

E. & O. E.

IN ACCOUNT WITH

FILE NO: V20-1386

CRAM & ASSOCIATES

Barristers & Solicitors

514-200 Queens Avenue
LONDON, CANADA N6A 1J3

TEL: (519) 673-1670
FAX: (519) 439-5011
H.S.T. No. R122041429

February 25, 2021

Caradoc Presbyterian Church
8503 Scotchmere Drive
Strathroy, ON N7G 3H3

re: Caradoc Presbyterian Church sale to TTW Properties Inc.
108 St. Clair Avenue, Komoka
Our File No.: V20-1386

FOR PROFESSIONAL SERVICES RENDERED HEREIN INCLUDING:

TO acting for you in all matters with respect to the sale of the above property;

TO receiving and reviewing the executed Agreement of Purchase and Sale;

TO preparation of the deed or transfer;

TO preparation of the Statement of Adjustments;

TO preparation of undertakings, direction for funds and other documents required to complete the sale;

TO receiving and responding to requisitions on title;

TO reviewing the direction in the Agreement of Purchase and Sale and to paying from the proceeds of sale, the balance of the real estate commission owing;

TO all necessary correspondence and telephone conversations;

TO arranging for execution of all necessary documents;

TO attendance at the Registry Office on closing;

TO reporting to you;

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OUR FEE	\$750.00	
TOTAL FEES	_____	\$750.00
HST (13%)		97.50

DISBURSEMENTS:

<u>Subject to HST</u>		
Paid for Search costs	\$61.00	
Paid for photocopies	48.00	
Paid for postage	18.00	
Paid for fax transmissions	18.00	
Paid for couriers	15.00	
Paid Software Transaction Charge	25.00	
Paid for conveyancer to close	40.00	
Paid for Teraview service charge	9.85	
	_____	234.85
HST (13%)		30.53
TOTAL FEES AND DISBURSEMENTS		_____
		\$1,112.88

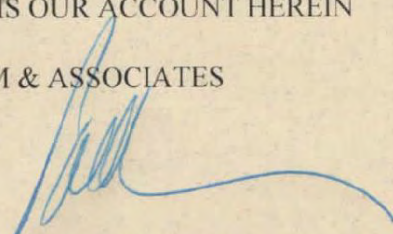
PAID IN FULL, WITH THANKS.

Total HST = \$128.03
HST Registration No. 122041429

THIS IS OUR ACCOUNT HEREIN

CRAM & ASSOCIATES

Per:


Paul W. Vandenbosch

PWV:sa

E. & O. E.

STATEMENT OF ADJUSTMENTS

Vendor: Caradoc Presbyterian Church
Purchaser: TTW Properties Inc.
Property: 108 St. Clair Avenue, Komoka
Adjusted as of: February 26, 2021

<u>SALE PRICE</u>		\$451,000.00
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<u>DEPOSIT</u>	\$15,000.00	
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WASTE COLLECTION AND RECYCLING

From January 01, 2021		
to December 31, 2021	120.00	
Vendor has paid	0.00	
Vendor's share for 56 days	18.41	
Credit Purchaser		18.41

BALANCE DUE ON CLOSING

payable to		
CRAM & ASSOCIATES, in trust		
or as further directed	\$435,981.59	
	\$451,000.00	\$451,000.00
	\$451,000.00	\$451,000.00

E. & O. E.

PWV:sa

01/26/2021

Paul Vandebosch
Cram & Associates
514-200 Queens Ave.
London, Ontario
N6A-1J3

RE: Agreement of Purchase & Sale
TRUSTEES OF THE PRESBYTERIAN C HURCH- to RICHARD THYSSEN &
MICHAEL THY YSSEN- & CRAIG WHITE IN TRUST

This is a notice of the amount of our commission

re: Sale of 108 ST CLAIR AVE
At a sale price of 451,000.00

Commission payable	18,040.00
Less deposit with agreement of purchase and sale	15,000.00
Harmonized sales Tax 829351360	2,345.20

Balance due to broker **5,385.20**

Closing scheduled for 02/26/2021

PLEASE DO NOT MAIL CERTIFIED CHEQUES. Please contact our
agent to arrange pick up.

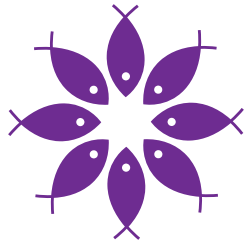
Our reference number is 502482

Please make cheque payable to
RE/MAX Centre City Realty Inc.
675 Adelaide Street North
London, Ontario
N5Y 2L4

Sincerely,

Lori Poier
Sales Secretary
RE/MAX Centre City Realty Inc., Brokerage
lori@remaxlondon.com

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Presbyterians Sharing

As members of The Presbyterian Church in Canada, we share in mission and ministry in Canada and around the world through gifts to Presbyterians Sharing. Together we are building strong congregations, serving vulnerable people, walking with Indigenous people, seeking justice and sharing God's love. And on this journey, God walks with us, working to build a world where all are accepted and loved.



ARISE Ministry empowers individuals involved in the sex trade to reclaim their lives. Hope is restored in individuals who have experienced sexual exploitation and those at risk of exploitation. Through providing outreach, case management, and spiritual care, helping relationships are established, hope is fostered, and futures are reclaimed.

*The Rev. Deb Stanbury,
Executive Director, ARISE, Toronto, Ont.*

I would like to express my sincere gratitude to The Presbyterian Church in Canada for their unrestrained support to attain our goals of preparing skilled theologians and prospective ministers for the church of Christ in Romania.

*Csaba Balogh, Dean,
Protestant Theological Institute,
Cluj-Napoca, Romania*



We are so encouraged by the continued work of The Presbyterian Church in Canada and its commitment to reconcile back to its Indigenous peoples through missions like ours. Everything done here is because of your amazing generosity. God's hand is surely upon us as we continue to traverse the diverse landscape of reconciliation. We are forever grateful for your continued support and have been changed forever by God's continued faithfulness.

*Dylon Nippi, Executive Director,
Saskatoon Native Circle Ministry*





Our hope is that we will continue to keep ties strong and remain committed to our mission “inviting all to come alive in Christ,” as we patiently wait to see what comes next for our world and our church.

*The Rev. Glen Soderholm,
Two Rivers Presbyterian Church, Guelph, Ont.*

I have the honour and privilege of working with 12 different Indigenous Bible translation projects in Taiwan. Indigenous languages in Taiwan, as in Canada, are all under the threat of language loss. By translating the Bible, we hope to preserve these languages and to help churches promote them as an evangelism tool in their communities as we proclaim the good news of God’s love for the whole world through our common faith in Jesus Christ. Thank you all for your prayers and support.

*The Rev. Dr. Paul McLean,
Bible Translation Advisor, Taiwan*



Since moving into Evangel Hall Mission years ago, I learned what a caring community truly is. Evangel Hall Mission welcomed me with love, care and compassion, and it changed my life for the better.

*Badiane, tenant,
Evangel Hall Mission, Toronto, Ont.*

Relationships matter and people matter! People are the “living links” with our global partners and we have seen the power of walking alongside partners, sharing experiences and learning the complexities of their contexts.

*The Rev. Glynis Williams,
Associate Secretary, International Ministries*

