

# On Fire

## 2012 Annual Report

“Didn’t we feel on fire  
as he conversed with us  
on the road,  
as he opened up  
the Scriptures for us?”

*Luke 24:32 The Message*

North Caradoc-St. Andrew's  
Presbyterian Church  
Annual Meeting  
February 24 2013



The Presbyterian Church in Canada  
[www.presbyterian.ca](http://www.presbyterian.ca)

In July 2012 hundreds of youth, young adults and youth leaders explored what it meant to be *on fire* for Christ at The Presbyterian Church in Canada's Canada Youth Conference.

As we plan for 2013 and beyond, let us be filled with Christ's fire and share the energy and enthusiasm of those youth.

## Call to Worship

Leader: *The Spirit comes as a transforming wind,*

**All: Filling this place of worship.**

Leader: *The Spirit comes as tongues of fire,*

**All: Resting on those who are gathered here.**

Leader: *The Spirit comes, and we are transformed.*

**All: Young and old, near and far, all are welcome to drink of the Spirit.**

Leader: *Come Holy Spirit,*

**All: Fill this place; inhabit our lives; bless our worship.**

*Call to Worship used at Canada Youth*



## Commissioning and Benediction

Go now into the world to share the good news in word and deed. And as you go along the road, may you experience the fire of Jesus Christ and share it with all you meet.



## Prayer of Thanksgiving & Intercession

Leader: *Shining dazzling God, you are the brilliant light who goes before us every day. We are astonished at your glory because your world is so full of wonder, light and beauty. We rejoice and thank you for all you are.*

**All: We will not be afraid but will get up and walk on your holy ground.**

Leader: *Just and generous God, your world is full of questions and stories, words that puzzle and words that delight. You make us smile and think, frown and wonder. You hold out your hands to us in friendship and you call us to truth and justice.*

**All: We will not be afraid but will get up and walk on your holy ground.**

Leader: *Holy and mysterious God, your world is full of wisdom, wonder and surprise. Your Spirit dances in the winds and sings in the waves. You call each of us to holiness and to glory.*

**All: We will not be afraid but will get up and walk on your holy ground.**

Leader: *Joyful, welcoming God, you ask us what kind of lives we are living. For all the good things that have happened to us we thank you. For all the mistakes we have made and the people we have hurt we are sorry. We ask for your help and grace.*

**All: We will not be afraid but will get up and walk on your holy ground.**

Leader: *God of the stranger, God who welcomes all, we pray for our communities, for their cares and concerns, many not known to us but known to you.*

**All: We will not be afraid but will get up and walk on holy ground. We trust to your love all those for whom we have prayed through Jesus Christ our Lord.**

Leader: *Visionary God, architect of heaven and earth, unless we walk and build and grow in you, we do these things in vain. As we prepare for the coming year, open our eyes to new possibilities new perspectives, new projects, structures, outlooks and ideas. And may all be illuminated with the true light of Christ.*

**All: We will not be afraid but will get up and walk on your holy ground. Amen.**

*Based on a prayer used at Canada Youth*

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## **AGENDA**

- 1. Opening Devotions**
- 2. Appointment of Secretary**
- 3. Adoption of Agenda**
- 4. Adoption of 2012 Congregational Meeting Minutes**
- 5. Business Arising from Minutes**
- 6. Review and Adoption of Committee and Auditor Reports**
- 7. Review and Adoption of Financial Reports**

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- 8. New Business – Board of Managers 2013**  
**- Auditors 2013**
- 9. Motion to adjourn Annual Meeting**
- 10. Closing Prayer and Benediction**

**NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH**

*Annual Report 2012 - Annual Congregational Meeting, February 24, 2013*

**2012 Annual Congregational Meeting**

The annual meeting of North Caradoc- St. Andrew’s Presbyterian Church was held February twenty six in the year of our Lord twenty twelve (February 26, 2012) at one o’clock in the afternoon (1:00 p.m.) at North Caradoc – St. Andrew’s church. The Rev. Kathy Fraser opened with a prayer read in unison. Betty Walker volunteered to be the recording secretary. The minutes from the congregational meeting held December 11, 2011 were amended as follows. Paragraph three of the December 11<sup>th</sup> meeting was recorded to read as follows. “After some discussion, it was moved by Charlie Bolton and seconded by Dan Walker that the Presbyterian Sharing part of the budget be reopened for amendment at the annual meeting for further discussion.” Charlie Bolton moved the adoption of the minutes, seconded by Janet McGugan. Carried.

During the printing of the annual report the following was left out of the March 20, 2011 congregational meeting, the following were not listed, “Benevolent Fund, Auditor Report, Session Report, Men’s Breakfast Fellowship, Fellowship Committee”. The following line “Grace Harvey, daughter of Jamie and Andrea Harvey” was omitted from the baptism and the line “The congregation welcomed Barb Carruthers, Jamie Carruthers, Lori Carruthers” was omitted from the communicant members. In addition the 5<sup>th</sup> was left off the June communion date and envelope counters should have been preceded by the word “giving”.

As there was no new business Rev. Kathy Fraser suggested that all the reports, except the financial reports be reviewed separately and one motion to adopt the reports would be made after all had been reviewed. It was agreed to follow this format. The following reports were reviewed: Session Report, Board of Managers Report, Trustee’s Report, Worship Committee Report, Fellowship Committee Report, Benevolent Fund Report, W.M.S./Ladies’ Aid Report, Christian Education Committee Report, Sunday School Report, Men’s Breakfast Fellowship Report, Music Report, Pre-Authorized Remittance Report, and Mission and Outreach Committee Report. Many thanks were given to all the staff and volunteers in the church. It was noted that Angela Brodie has been invited to speak on the school hot breakfast program. It was mentioned along with food donations, financial support can be given to the hot breakfast program. Janet McGugan will compile a

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list of volunteer jobs that need to be done around the church and post it, so the congregation can put their talents to work. On behalf of Kathy Gillard, Andy Fraser brought to the attention of the congregation that a new licence would be needed to cover music that isn't being covered at this time. After some discussion it was left for Andy Fraser and Kathy Gillard to check with Presbytery to see if it might be something other churches are interested in and one licence could be purchased for all the charges that are interested. Andy Fraser made a motion to adopt the reports, seconded by Dan Walker.

The Operating Budget for 2012 and Board Recommendations were passed at the congregational meeting on December 11 2011. This was the first year of doing it this way and Brian Huston thought it was working well. After some discussion Brian Huston made a motion to amend the amount to be given to Presbyterian Sharing in the paid amount of \$6000.00. Seconded by Janet McGugan. Carried.

The 2011 Financial Statements and the Balance Sheet at December 31, 2011 were reviewed. It was moved by Rob Gillies and seconded by Steve Tapai to accept these financial statements. Carried.

It was moved by Dan Walker and seconded by Sharon Gillies to have Wilma Reath and Sharon Peckham remain as auditors for 2012. Carried.

Barb Bolton moved that the Trustees for 2012 be Maureen Tomchick, Doug, Cudney and Jan Salomons and the Board of Managers remain as follows, Janet McGugan, Charlotte Gregory, Charlie Bolton, John Dorrestyn, Peter Evans, Ron Haggith, Darrell McComb, Jan Salomons and Dan Walker. Seconded by Darrell McComb. Carried.

Betty Walker thanked all who were involved in doing the power point presentation for Sunday morning service. Kathy Fraser noted how grateful we are that Ron Haggith still works from his data base of hymns and sends them to Brian Huston. Kathy Fraser thanked all the working groups, leaders and individuals in the church who make it a vibrant congregation. Theresa Glithero thanked Kathy Fraser and Doug Gillard for their leadership, insight within the church and the community beyond. The next annual meeting will be held the last Sunday of February, 2013 (February 24<sup>th</sup>). Barb Bolton made the motion to adjourn.

Recording Secretary Betty Walker.

Transcribed by Carol Huston for annual report.

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**Congregational Meeting May 13 2012**

A congregational meeting was held at twelve noon in the sanctuary of North Caradoc-St. Andrew's on May thirteenth in the year of our Lord two thousand and twelve (May 13 2012). Brian Huston opened with prayer in the absence of Rev. Kathy Fraser. Wilma Reath agreed to be recording secretary for this meeting. Brian Huston presented the names of Marilyn Bailey, Lauren Bourke, Wayne Gregory, Angela Osborne as a slate and the vote will be on the slate in its entirety not individually, acceptance for the slate will be based on a seventy-five (75) percent positive results. Elders Carol Huston and Christin Gillard agreed to be scrutinizers for this meeting. Ballots were distributed, collected and counted. Brian Huston announced that the congregation is blessed with four (4) new elders who will be formally admitted to Session on June seventeen in the year of our Lord two thousand and twelve (June 17 2012). Jan Salomons moved and Charlie Bolton seconded the motion to destroy the ballots. Carried. Frank deRuiter moved that the meeting be adjourned. Brian Huston closed with prayer.

Recorded by Wilma Reath

Transcribed by Carol Huston

**Congregational Meeting November 18 2012**

The congregation of North Caradoc-St. Andrew's held a congregational meeting on November eighteenth in the year of our Lord twenty twelve (November 18, 2012) at twelve o'clock in the afternoon (12:00 p.m.) within North Caradoc – St. Andrew's. The Rev. Kathy Fraser opened the meeting with prayer. It was agreed that Theresa Glithero be the recording secretary for this meeting. The Rev. Kathy Fraser indicated that this meeting was to discuss the draft Planning Giving Policy that had been previously distributed to the congregation. The Rev. Kathy Fraser asked Treasurer Brian Huston to explain and go over in detail the policy to the congregation. Through a slide presentation he explained the concept of Planned Giving and the policy. After the presentation, questions and comments were entertained. A member of the congregation suggested a modification to one sentence of the policy. After a brief discussion, Barb Bolton moved and Janet Evans seconded the motion to adopt the Planned Giving Policy document. Carried.

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Larry Langford motioned to adjourn the meeting. The Rev. Kathy Fraser thanked Brian Huston and closed the meeting with prayer.

Recorder – Theresa Glithero

**Congregational Meeting     January 20, 2013**

Congregational meeting at North Caradoc St. Andrews Presbyterian Church was held on January twenty in the year of our Lord two thousand and thirteen (January 20, 2013) at 12:00pm. Rev. Kathy Fraser opened with a prayer. It was agreed that Maureen Tomchick would be recording secretary with a presentation of our operating budget from Brian Huston.

The first order of business presented by Brian was to review the proposed salary recommendations related to Rev. Kathy's wage. The second recommendation highlights remuneration for the bookkeeper, music director, youth leadership and custodial staff with an increase at 1% rate from last year. Brian called for a motion. Maureen Tomchick made a motion to accept the salary increase as proposed, seconded by Frank deRuiter. Carried.

Second item for discussion was of Session's recommendations as it relates to Presbyterian Sharing. On average we use ten thousand dollars monthly from our operating budget to pay expenses. At the annual general meeting a complete statement is provided. The proposed budget for 2013 is a best guess which has proven over the years to be fairly accurate with costs of heat/hydro etc.

Presbyterian Sharing last year was set at six thousand dollars, with a recommendation to adjust this amount to three thousand dollars for 2013 with a provision to six thousand dollars subject to review over 2013. Frank deRuiter made a motion to approve the operating budget with Sue Wardell as a Secoder. Carried.

With no further business to discuss a motion from Janet McGugan to adjourn the meeting was made. Seconded by Maureen Tomchick. Carried.

Closing prayer by Rev. Kathy Fraser.

Recorder - Maureen Tomchick



### **FROM THE MINISTER'S DESK**

*Jesus Christ is the same, yesterday, today and forever.*

These words from the book of Hebrews 13:8, assure us that our Lord is steadfast and eternal in his mercy, love, forgiveness, justice – and my favourite attribute – grace. Everyone who encountered Jesus while he walked this earth, experienced the very presence of God in their midst. You and I, and all who have been called to be part of the Body of Christ, the Church, are to be his witnesses, giving testimony to the ongoing presence of Christ in the world through the power of the Holy Spirit. In the pages of this report, you will find how this congregation attempted to do just that in 2012.

The worship we shared, the Bible studies we presented, the fellowship we enjoyed, the activities we undertook, the monies we raised, the mission work we supported, the new members we welcomed, the pastoral care we offered – are all ways in which we engaged in ministry in the name of Jesus Christ, to the glory of God.

As Jesus Christ is the same always and forever in the attributes listed above, the church is called to demonstrate those same attributes in all that it does. That being said, the church must also be prepared to be different tomorrow than it is today – much like the church today is different than what it was many yesterdays ago. One of the tenets of the Presbyterian Church in Canada is that we believe ourselves to be *Reformed and always Reforming* – and thanks be to God that this is so. Through the power and presence of the Holy Spirit, we are and must be, open and eager to adapt to the changing world around us so that we continue to offer relevant Christian ministry.

As we reflect on the activities of last year in the life and witness of North Caradoc St. Andrew's Presbyterian Church, let us prayerfully, and eagerly, anticipate where our Lord will lead us in 2013, putting our trust in the eternal mercy, love, forgiveness, justice and grace of our Lord and Saviour, Jesus Christ. It continues to be a blessing and privilege to partner with you in ministry. May God's blessings be with you all – today, tomorrow and forever.

### **Session Report – 2012**

*Respectfully submitted by Theresa Glithero – Clerk*

Session wishes to express heartfelt thanks to the Reverend Kathy Fraser for her ongoing compassion, guidance and leadership of this congregation and the community at large through insightful and thought provoking sermons each week and the many special services throughout the year as we journey together in our Christian walk.

Session would also like to express heartfelt appreciation to Doug Gillard, Children and Youth Coordinator in the work that he does tirelessly with the children and youth from this congregation and the community. Monday night movie night, Friday night game night and the many activities planned throughout the year are well attended. In addition to this, he coordinates the Sunday School and nursery schedules.

The Sunday School program, entitled Young Children and Worship, allows children to watch the story being told with wooden figures and then are allowed to reflect on the story when asked wondering questions. The program is designed that one story is taught for two weeks allowing a two week rotation of teacher volunteers. Many thanks to the teacher volunteers who impart the stories enthusiastically helping the children understand and grow in their faith. A new venture this year was the Sunday School wagon. The wagon is pulled around the church during the singing of the second hymn where the congregation, if they wished, could donate loose change to support the Sunday School program.

It is with regret that elders Christin Gillard, Doug Gillard, Carol Huston, Darrell McComb, Wilma Reath and Rob Whitbourn have completed their term of office and retired. We thank them for their leadership and foresight. Session and the congregation welcomed Marilyn Bailey, Lauren Bourke, Wayne Gregory and Angela Osborne as ruling elders at a service in June.

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There were seven Holy Communion worship services during the year taking place on February 26<sup>th</sup>, April 5<sup>th</sup> (Maundy Thursday), May 27<sup>th</sup>, July 15<sup>th</sup> (joint worship service), October 7<sup>th</sup>, December 2<sup>nd</sup> and December 24<sup>th</sup> (Christmas Eve) with an average 60 members and friends coming to the Lord's table to be fed. We are thankful to have a group of Hungarian speaking members and friends of North Caradoc – St. Andrew's who hold eight worship services during the year, four of which were Holy Communion worship services. The Communion Worship services took place on April 6<sup>th</sup>, June 10<sup>th</sup>, September 23<sup>rd</sup> and December 23<sup>rd</sup> with an average of 30 members and friends being fed at the Lord's table. The Reverend Ferenc Szatmari from Calvin Presbyterian Church in Delhi conducts these services.

We were blessed to baptize Mattias Alexander Frick, son of Karl and Natalie Frick from Sweden, and grandson of Bonnie and Jan Salomons. In addition there was a service of blessing for Jacob Fricano, son of Guillio and Kathy Fricano.

The congregation welcomed John Hodnett, Sylvia Hodnett, Gord McAuslan, Diana McAuslan, Jill Johnston, Rachelle Williams, and Valetta McLaren as full communicant members of North Caradoc – St. Andrew's at a service on 2012 September 23.

The congregation mourns the passing of Elizabeth Bayer, Alta Waters, Ruby Dunham and Edith Hegyi. They will be missed by their families and many friends.

The Reverend Kathy Fraser performed six (6) weddings this past year. The congregation wishes couples Jeffrey Gignac and Jennifer Russell, Edwin Bolton and Kimberley Lloyd, Cavan Simpson and Susan Chapman, James Riach and Ashley Bamlett, Gregory Hambley and Andrea Radforth and Michael Lovett and Theresa McLellan much happiness. Also, Doug Gillard performed a wedding ceremony this year and the congregation wishes William Nagel and Mary Anne Rombouts much happiness. The Reverend Gord McAuslan was the presiding ordained minister at this wedding.

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A number of Bible studies were held through the year. Some studies were in the format of one-day studies taking place with participants from Bethel Ilderton, Knox Komoka and North Caradoc – St. Andrew's. The three one-day studies were held on a Saturday and studied Mark, Jonah and Jude. Lunch was provided by the host church. This format provided great study as well as fellowship with other congregations. Jon Van den Berg helped with the preparation of the one-day studies. Some studies were held weekly for a number of weeks. An eight-week study held in the evenings in the Fall at North Caradoc – St. Andrew's studied Philippians. Participants enjoyed both formats and came away with a greater understanding of scripture and many questions to ponder.

After the Maundy Thursday service, as has been the practice for a number of years, the church remained open for an all-night prayer vigil. This provides an opportunity to sit quietly in the candle lit sanctuary where you can speak to and listen for God. It is an experience that is indescribable. North Caradoc – St. Andrew's anniversary worship service was honoured to have the vocal group "Six" celebrate and provide special music. North Caradoc – St. Andrew's and Knox, Komoka, at a joint Session meeting, proposed to hold a worship service at the Canada Day celebration in Mt. Brydges. This was a huge success with many community members attending this special service. The collection total of \$945 from this service was forwarded to the Food Grains Bank. Six youth and one adult attended the Canada Youth 12 "On Fire" Conference in July at Brock University in Hamilton. In the Fall, participants from that conference travelled as a group and were hosted at the home churches and participated in the worship service. This is a life changing event for many of the youth that attend. The end of summer was celebrated with a community pig and corn roast at the McGugan farm with music provided by Route 66. The Christmas season began with a family dinner to which the Reverend Dr. Herb Gale was invited. He spoke about the Planned Giving initiative and celebrated with the family the many gifts that have been entrusted to North Caradoc – St. Andrew's and the legacy of those gifts.

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A Christmas presentation held on Family Christmas Sunday enlisted the help of the children and portrayed the Christmas story. The Christmas Eve service held at nine o'clock in the evening was well attended. The book club meets monthly on a regular basis. A cookbook was published containing favourite recipes from the congregation. North Caradoc – St. Andrew's is a very welcoming living community of Jesus Christ meeting the needs of the congregation and community with many activities keeping mind, body and soul well fed.

Session is humbled and wishes to thank the many who provide leadership and work tirelessly carrying out the will of our Lord. Needs that arise within the community or beyond are tackled without hesitation or need of recognition. Food is provided to the local schools to distribute to children at breakfast programs; clothing is collected and distributed to various charities; money was collected for the 'Filling a Classroom' project this year enabling 17 vulnerable children in the developing world to attend school for a year; pastoral visitation is carried out by members of the congregation; a thoughtful word is uttered; cards are sent; a hug is given; and the list could go on. As stated in Matthew 25:40b *'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.'* Session is thankful for the numerous acts of kindness shown by this congregation to many in need.

Session wishes to thank all those who help with the day-to-day operation of the church. Thank you to those who fill the sanctuary with music; those who provide snacks, those who keep the finances in order; those who wash dishes, those who shovel snow, those who keep the church in good repair inside and out; those who prepare the bulletins, electronic bulletins and prepare words of the hymns used in worship. Session is humbled by the many who serve our Lord willingly and generously with whatever talents that they possess. Every person is vitally important to the life and witness of this congregation.

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We give thanks to our Lord for His continued presence in our midst as we walk together in our faith journey furthering His kingdom. Session also wishes to thank the congregation for their continued support, prayers and faithful attendance this past year. We look forward with great anticipation to the wonders that God will provide to individuals and the North Caradoc – St. Andrew's congregation in 2013.

Yours in Christ

Your Session Members

Marilyn Bailey

Lauren Bourke

Lily Carrothers

Andy Fraser

Wayne Gregory

Kathy Gillard

Sharon Gillies

Theresa Glithero

Brian Huston

Angela Osborne

Nancy Tomchick

Susan Wardell

**Audit Report 2012**

Sharon Peckham and myself have examined the 2012 books and financial statements on Feb. 7, 2013 and found no errors or discrepancies.

Respectfully submitted by Wilma Reath

**Benevolent Fund Report 2012**

Once again, let me thank you for the generous support of the Benevolent Fund. As was agreed last year, these monies have been used to purchase \$50.00 gift cards at Food Basics which are given to individuals and/or families in times of need. It has been a privilege to meet with these individuals, to hear a bit of their stories and to be able to assist them in this way.

I appreciate the trust you have placed in me to administer these funds on your behalf. Please know that they are making a difference in the lives of brothers and sisters in the community. Know also that as we minister to the needs of others, we are ministering to Christ himself.

Respectfully submitted by Rev. Kathy Fraser

**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH***Annual Report 2012 - Annual Congregational Meeting, February 24, 2013***Report from the Board of Managers 2012**

2012 was a year of few changes.

The staffing remained stable and we are thankful for their dedication and hard work.

A new furnace was added to heat the basement. It is cost efficient since we can now heat only the basement when an activity occurs there.

The exterior of the windows were scraped and painted.

Various fundraising activities occurred during the year and we wish to thank the numerous volunteers for their hard work.

Our concerns for our finances continue since our expenses surpass our incomes. Since the interest rates are very low, interest revenue from the trustee account is extremely low.

The budget was approved in January to allow for a seamless transition into 2013.

**Board of Managers 2012**

|                       |  |
|-----------------------|--|
| Janet McGugan (Chair) | Charlotte Gauthier-Gregory (Secretary) |
| Bob Gillies           | Charlie Bolton                         |
| Peter Evans           | Darrell McComb                         |
| Dan Walker            | John Dorrestyn                         |
|                       | Jan Salomons                           |

**Choir Report**

The choir members are the same individuals that have made up the choir for the past 10 years or more. We have no prospects of new members and although that seems disheartening at times, we ARE still here! We still practice Thursday evenings beginning at 7pm and leave around 8:30pm (because the director is getting too old to drive in the dark). We strive to bring meaningful and well practised pieces to enhance the Sunday worship services. It may seem overly ambitious at times and less than perfect most of the time, but rest assured the spirit of the Lord is at work in us as we continue to celebrate the joys of our fellowship, laugh at our struggles, pray for His guidance and encourage each other to give our best to Him always. Thanks for another year, and maybe you might join us for the next.

Musically in Praise Kathy Gillard

### **Christian Education and Sunday School Report**

We have a great new group of leaders for the Sunday School Program. Things are running smoothly and we could always use more teachers for the grade 4-7 group. The C.E. committee does require a new chairperson to help with planning the year to come.

The Family movie night on Monday evenings are still well attended by the youth, allowing the opportunity for discussions around the things that affect them on a daily basis.

The new music appreciation time is going over well with six people coming forward to take advantage of the music time and teaching.

We had alot of fun during the Sunday School Picnic June 2012. Thank you to all who put themselves on the line or perhaps behind the paddle of the dunk tank. CY 2012 'On Fire' (see annual report covers) was well attended by six youth and one adult from our church. The Presbytry provided a bus and driver to transport then all with London and surrounding youth to Brock University in July 2012 to learn and have fellowship with over 600 people from across the country. We had so much fun, and found God in some pretty unexpected places.

We have sent daily devotional booklets and letters of encouragement to our young adults whom are off at school as a addition to the letters we have sent along \$10.00 Tim Horton's gift card. We would like to send a sincere thank you to our volunteer letter writers for their hand written notes. These gifts of remembrance and presence in our minds, as well as the token gift card, reminds them of God's grace and His presence for support and comfort of the soul, along with a little food for the body.

Last Sunday of the month fundraising lunches where a great success with the proceeds \$600 going to Teen Challenge Farm, \$500 going to Robins Nest and then switching to more local ministers we supported the benevolent fund for Rev. Kathy to use at her discretion.

Thank you for your time and your service in Christ Church.

Doug Gillard



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**Men’s Breakfast Fellowship – 2012**

This past year, the congregations of North Caradoc - St. Andrews, Komoka United and Poplar Hill Christian Church have rotated the hosting of a men’s breakfast fellowship group on the first Saturday of January, February, March, April, November and December. Meetings are held at 8 AM and the host congregation is responsible for finding a speaker to address the group after breakfast. Meetings usually last until 9:30 AM.

North Caradoc - St. Andrews hosted the February meeting in 2012. Ms. Kristibeth Kelly talked about a trip she took to China and Korea. The April breakfast is usually held at the McLaughlin maple syrup “sugar shack”. Spouses and significant others are traditionally invited to the Valentines (February) and maple syrup (April) breakfasts.

If you are interested in attending or in helping out when we host, please contact Andy Fraser. North Caradoc - St. Andrews will be hosting the January and November breakfasts in 2013. (Dr. Janet McGugan spoke to the group in January about the upcoming trip of the Canada Eye Care Team to Guyana in February.) I would like to thank Susan Wardell (and her “helpers”) for preparing the breakfasts when we host. Respectfully submitted by Andy Fraser

**Robin’s Nest Fundraising Report 2012**

|               |                 |
|---------------|-----------------|
| Lunches       | \$575.24        |
| Scarfs        | \$350.00        |
| Baby Blankets | <u>\$200.00</u> |
| Total         | \$1125.24       |

Much gratitude for your support of this very necessary mission.

Submitted by Freda deRuiter

**Mission and Outreach Committee**

**Annual Report 2012**

With much THANKs to the congregation of North Caradoc–St. Andrew's and our supportive community residents for their generous support of all the mission and outreach initiatives and projects mandated for 2012.

The Pink Box project to honour Mother's Day in May offered support for the **Women's Rural Resource Centre** supply cupboard shelves. Gifts of personal care and clothing items filled many boxes and bags and were gratefully accepted by staff.

The Christmas Mission project to **Fill A Classroom** was generously supported as a new focus to provide opportunities for vulnerable children in many vulnerable communities serviced by the mission workers of the PWS&D. Total funds raised of **\$2090** will provide education to 17 children this year.

The Giving Tree was decorated with many pairs of mittens, hats, scarves, and collections of a few of these for the needy and these were presented to the **Salvation Army** in Strathroy just before Christmas. Special thanks to those who stitched and sewed to create some homemade gifts, your talents of all kinds make a difference too many.

The continuing program of School Lunch and Food Cupboard Partnership to **North Caradoc and Caradoc Public School and Valleyview Public School** supports the nutritional needs of the elementary students to better able their learning. Please continue to consider healthy alternatives for your gifts. Some of the schools welcome money donations as well as they do have a Bucket Meal program where specific food items are bought with a menu in mind. The food items are brought to the classrooms before the nutrition breaks and shared with all students.

Your continued generous support through budget items to support the PCC in local, regional, national and global projects and services including youth leadership initiatives and youth faith growth at **CY12 and Camp Kintail** will ensure the future of a society rich in Christian faith.

Futhermore you recognize the PCC goals of the **Presbyterian Sharing, PWS&D** and the **Canadian Foodgrains Bank** acknowledging God gifts and as His disciples you reach out and share.

Committee Members: Sharon Gillies      Una Langford      Carol Huston

### Pastoral Care Team

### Annual Report 2012

In June 2012 Rev. Kathy Fraser commissioned a chosen group of congregation members to unite to serve as the Pastoral Care Team. The mandate of this team is to *expand* the pastoral visiting done by the minister and elders to provide continued support of all congregation family members in times of joy and crisis through prayer, presence and companionship.

The members of this team are:

|                   |                 |                  |                 |
|-------------------|-----------------|------------------|-----------------|
| Rev. Kathy Fraser | Una Langford    | Lorraine Lamont  | Barb Carruthers |
| Sharon Gillies    | Theresa MacLeod | Theresa Glithero | Jean McGugan    |
| Carolyn Wood      | Carlisle Wood   | Carol Huston     |                 |

The act of an intentional visit on behalf of the church ensures that those who need support will receive spiritual care regularly, and the work of God's people will be mutually shared by those with talents to reach out to reveal God's word and spirit. The team has organized visits for those shut-in, infirmed etc. and others as arranged and as able. We welcome and require communication from the elders and congregation to inform us of the need of a visit, phone call, card, and prayers. Our visits have been welcomed by many and many look forward to continued contact with the church family. We bring our presence and God's grace in our actions, we share news of church happenings, provide copies of sermons and worship prayers. We share prayer and scripture and talk about the challenges and joys of life in our church and in these times. When visits have not been able to be arranged, phone calls have connected those needing support. Continued communication with Rev. Kathy is maintained to keep her informed of needs and concerns.

We have sent cards to many to let them know that we are thinking and praying for them, and to convey our sympathies and prayers at times of loss or struggle, we have rejoiced with happy birthday and welcome baby greetings. We thank Jean McGugan for her service to the card writing ministry for the past few years and welcome Barb Carruthers now to continue this worthwhile mission.

Partnering with the Christian Education Team cards have been regularly forwarded to the young adults who are away for studies, to let them know that we pray and

keep them in our thoughts when they cannot be among us. We have invited other congregational members to assist in this outreach. We have heard that the letters and gifts are much appreciated.

The Prayer Chain continues to provide prayer and care by keeping many in our thoughts and concern for friends and congregational family members. Please contact Theresa Glithero .

Please continue to assist us and communicate any needs of those you know to Rev. Kathy or myself.

Prayerfully submitted by Carol Huston

### **Pre Authorized Remittance**

### **Report For 2012**

I am pleased to announce that we have 20 families taking part in the PAR program. This program 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 every month on or about the 20<sup>th</sup> of each month. There is no need for you to continue with envelopes.

Each PAR member may pick up giving cards, for deposit into the offering collection, in baskets that are kept at either front entrance of the church.

We are always looking for more families to join PAR.

If you would like to increase your contribution for 2013 please contact Janet Evans at 264-2595.

Respectfully Submitted by Janet Evans

**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH**

Annual Report 2012 - Annual Congregational Meeting, February 24, 2013

**2012 Trustees' Report.**

During the year our fixed investments earned \$8,094.75 in interest compared to \$9,904.75 in 2011. The low interest rates will reduce this amount even more in 2013. We paid \$5,857.00 towards our mortgage and another \$9,840.00 was transferred to the Operating account, the budgeted Youth Ministry transfer and a \$3,000.00 operating shortfall. This lower transfer amount compared to 2011 was due to a \$10,000 Youth Ministry grant received.

During the year a donation of \$15,000.00 was received for Youth Ministry. A new fund, Advancing the Mission, was established with this seed money and it is hoped that this fund will be remembered by those who have an interest in youth outreach when allocating their donations. The Trustees will also pay their last annual installment (25%) of the Youth Ministry transfer as per schedule.

Because we were able to fulfill all the conditions of our mortgage agreement, all interest paid will be applied to the principal owing. With a small additional payment we will be mortgage free in September 2013.

Below is a summary of the Year over Year changes:

**North Caradoc-St. Andrews' Investments**

| As at December 31, 2011   |                     |              |              |               |                   | As at December 31, 2012   |              |              |               |                   |  |
|---|---------------------|--------------|--------------|---------------|-------------------|---|--------------|--------------|---------------|-------------------|--|
| Account Name  | Investment          | Start Date   | Maturing     | Interest Rate | Annual Interest   | Investment  | Start Date   | Maturing     | Interest Rate | Annual Interest   |  |
| <b>Hugh Turner Estate</b>                                       |                     |              |              |               |                   |   |              |              |               |                   |  |
| Special Rate 007  | \$60,000.00         | Sep 26, 2011 | Sep 25, 2016 | 3.10%         | \$1,860.00        | \$60,000.00   | Sep 26, 2011 | Sep 26, 2016 | 3.10%         | \$1,860.00        |  |
| Special Rate 008  | \$40,800.00         | May 12, 2008 | May 12, 2013 | 4.10%         | \$1,672.80        | \$40,800.00   | May 12, 2008 | May 12, 2013 | 4.10%         | \$1,672.80        |  |
| Special Rate 009  | \$60,000.00         | Aug 7, 2009  | Aug 7, 2012  | 3.15%         | \$1,890.00        | \$60,000.00   | Aug 7, 2012  | Aug 7, 2015  | 1.55%         | \$930.00          |  |
|   | <b>\$160,800.00</b> |              |              |               | <b>\$5,422.80</b> | <b>\$160,800.00</b>   |              |              |               | <b>\$4,462.80</b> |  |
| <b>North Caradoc-St. Andrews</b>                                |                     |              |              |               |                   |   |              |              |               |                   |  |
| Special Rate 006  | \$30,000.00         | Sep 26, 2011 | Sep 25, 2016 | 3.10%         | \$930.00          | \$30,000.00   | Sep 26, 2011 | Sep 26, 2016 | 3.10%         | \$930.00          |  |
| Special Rate 010  | \$20,000.00         | Aug 18, 2009 | Aug 18, 2012 | 3.15%         | \$630.00          | \$20,000.00   | Aug 18, 2012 | Aug 18, 2015 | 1.55%         | \$310.00          |  |
| Special Rate 011  | \$35,300.00         | Dec 18, 2009 | Dec 18, 2012 | 3.15%         | \$1,111.95        | \$35,300.00   | Dec 18, 2009 | Dec 18, 2012 | 1.55%         | \$547.15          |  |
|   | <b>\$85,300.00</b>  |              |              |               | <b>\$2,671.95</b> | <b>\$85,300.00</b>  |              |              |               | <b>\$1,787.15</b> |  |
| <b>Total</b>  | <b>\$246,100.00</b> |              |              | <b>3.29%</b>  | <b>\$8,094.75</b> | <b>\$246,100.00</b>   |              |              | <b>2.54%</b>  | <b>\$6,249.95</b> |  |
| All Interest earned is deposited in Sydenham Bonus Account #003 |                     |              |              |               |                   | All Interest earned is deposited in Sydenham Bonus Account #003 |              |              |               |                   |  |

**North Caradoc-St. Andrews' Trustees Accounts**

| Account No. | Name                   | Balance Dec 31, 2011 | Account No. | Name                       | Balance Dec 31, 2012 |
|-------------|------------------------|----------------------|-------------|----------------------------|----------------------|
| Number #003 | Sydenham Bonus Saving  | \$17,626.55          | Number #003 | Sydenham Bonus Saving      | \$10,123.01          |
| Number #002 | Sydenham Building Fund | \$309.86             |             | Advancing the Mission Fund | \$15,000.00          |
|             |                        |                      | Number #002 | Sydenham Building Fund     | \$312.86             |

| Summary           |               |                   | Summary           |               |                   |
|-------------------|---------------|-------------------|-------------------|---------------|-------------------|
| December 31, 2011 | Total Current | Total Investments | December 31, 2012 | Total Current | Total Investments |
|                   | \$17,836.41   | \$246,100.00      |                   | \$25,436.87   | \$246,100.00      |
|                   |               | \$263,936.41      |                   |               | \$271,636.87      |

Respectfully remitted by Maureen Tomchick, Doug Cudney and Jan Salomons

**WMS / Ladies' Aid**

The WMS / Ladies' Aid held 6 regular meetings. In January, we hosted the WMS Presbyterian Annual Meeting at our church. We have begun a study of the home mission churches in northern B.C. called "Ride the Caribou Trail".

We went out for lunch at a local restaurant in June. In December, we made 12 baskets to remember our shut-ins during the holiday season. We enjoyed a catered meal and a time of fellowship at the church with our members and guests.

We hold our meetings on the last Monday of the month at the home of Lily Carrothers. All are welcome to join us.

Our WMS givings this year totaled \$981.56 which was sent to Toronto. Locally we made donations to our church, the Salvation Army, the Children's Hospital, Strathroy Middlesex Hospital, Golden Assist Service Dogs, and the Alsemgeest family (Rey and Mia Against Batten's Disease).

**Ladies' Aid Financial Statement 2012**

**Income**

|                             |                         |          |                         |
|-----------------------------|-------------------------|----------|-------------------------|
| Balance forward Jan 1, 2012 |                         | \$912.75 |                         |
| Regal Sales                 | \$ 269.06               |          |                         |
| Offerings, donations        | 455.00                  |          |                         |
| Meetings, lunches           | 830.00                  |          |                         |
| <b>Total Receipts</b>       | <b><u>\$1554.06</u></b> |          | <b><u>\$2466.81</u></b> |

**Expenditures**

|                            |                         |          |                          |
|----------------------------|-------------------------|----------|--------------------------|
| Lunch expenses             | \$ 121.41               |          |                          |
| Charitable donations       | 800.00                  |          |                          |
| Benevolent Gifts           | 250.00                  |          |                          |
| Flowers, Gifts             | 198.70                  |          |                          |
| Devotional books           | 100.55                  |          |                          |
| <b>Total Expenses 2011</b> | <b><u>\$1470.66</u></b> |          |                          |
| Balance Dec. 31, 2012      |                         | \$996.15 |                          |
|                            |                         |          | <b><u>\$ 2466.81</u></b> |

Respectfully submitted by **Una Langford**

**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH**

Annual Report 2012 - Annual Congregational Meeting, February 24, 2013

**2012 PROFIT AND LOSS STATEMENT - NORTH CARADOC - ST. ANDREWS  
PRINTED FOR 2012 ANNUAL REPORT**

| Ordinary Income/Expense                    | Jan - Dec 11      | Jan - Dec 12      | Comments                                      |
|--|-------------------|-------------------|---|
| <b>Income</b>                              |                   |                   |   |
| <b>GENERAL INCOME</b>                      |                   |                   |   |
| BUDGET                                     | 92,111.82         | 92,436.86         |   |
| LOOSE COLLECTION                           | 2,468.91          | 2,970.02          | Includes Hungarian Loose Collection           |
| HUNGARIAN CONGREGATION                     | 3,520.00          | 3,500.00          |   |
| VBS  | 60.00             | 60.00             |   |
| <b>Total GENERAL INCOME</b>                | <b>98,160.73</b>  | <b>98,966.88</b>  |   |
| <b>DESIGNATED INCOME</b>                   |                   |                   |   |
| LADIES AID                                 | 1,061.93          | 1,074.06          |   |
| PRESBYTERIANS SHARING                      | 660.00            | 725.00            |   |
| PWS&D SPECIAL PROJECT 1                    | 1,015.00          | 2,090.00          | Fill a Classroom                              |
| PWS&D SPECIAL PROJECT 2                    | 2,795.00          | 0.00              |   |
| PWS & D                                    | 835.00            | 700.00            |   |
| BUILDING FUND                              | 210.00            | 60.00             |   |
| WMS  | 817.00            | 981.56            |   |
| YOUTH                                      | 1,966.25          | 2,861.91          |   |
| MEMORIAM                                   | 1,085.00          | 5,530.00          |   |
| OTHER DESIGNATED OFFERINGS                 | 1,621.30          | 16,992.76         | \$15,000 Donation for Youth Ministry          |
| <b>Total DESIGNATED INCOME</b>             | <b>12,066.48</b>  | <b>31,015.31</b>  |   |
| <b>OTHER INCOME</b>                        |                   |                   |   |
| The Vine/Canadian Ministries               | 0.00              | 10,000.00         | One time grant - used In 2012                 |
| INTEREST - INCLUDING TS'S                  | 253.63            | 106.06            |   |
| RELATED BUSINESS/ACTIVITIES                | 6,289.75          | 6,987.56          | Fundraising Income                            |
| <b>Total OTHER INCOME</b>                  | <b>6,543.38</b>   | <b>17,093.64</b>  |   |
| <b>Total Income</b>                        | <b>116,790.59</b> | <b>147,075.83</b> |   |
| <b>Expense</b>                             |                   |                   |   |
| <b>MISSION &amp; OUTREACH</b>              |                   |                   |   |
| OUTREACH MISSIONS                          | 562.00            | 600.55            |   |
| BENEVOLENT OUTREACH                        | 490.46            | 550.00            |   |
| PRESBYTERY DUES                            | 3,212.88          | 2,972.70          |   |
| GIFTS - CHARITABLE DONATIONS               | 0.00              | 1,225.24          | Includes money raised and sent to Robins Nest |
| <b>PRESBYTERIAN CHURCH IN CANADA</b>       |                   |                   |   |
| PWS&D SPECIAL PROJECT 1                    | 1,015.00          | 1,990.00          |   |
| PWS&D SPECIAL PROJECT 2                    | 2,795.00          | 0.00              |   |
| PWS & D - GENERAL                          | 835.00            | 645.00            |   |
| PRESBYTERIANS SHARING                      | 7,200.00          | 6,000.00          |   |
| CONGREGATION PENSION 3%                    | 3,761.00          | 3,987.00          |   |
| <b>Total PRESBYTERIAN CHURCH IN CANADA</b> | <b>15,606.00</b>  | <b>12,622.00</b>  |   |
| <b>Total MISSION &amp; OUTREACH</b>        | <b>19,871.34</b>  | <b>17,970.49</b>  |   |

**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH**  
 Annual Report 2012 - Annual Congregational Meeting, February 24, 2013

**2012 PROFIT AND LOSS STATEMENT - NORTH CARADOC - ST. ANDREWS**  
**PRINTED FOR 2012 ANNUAL REPORT**

|  | Jan - Dec 11 | Jan - Dec 12 | Comments  |
|--|--------------|--------------|---|
| <b>CHRISTIAN EDUCATION</b>                 |              |              |   |
| <b>BIBLE STUDY</b>                         | 227.25       | 232.04       |   |
| <b>YOUTH &amp; CHILDREN'S MINISTRY</b>     | 1,282.86     | 6,177.87     | Includes CV12 expenses and other expenses paid for by Youth Account |
| <b>CHRISTIAN EDUCATION - Other</b>         | 154.27       | 57.94        |   |
| <b>Total CHRISTIAN EDUCATION</b>           | 1,664.38     | 6,467.85     |   |
| <b>WORSHIP</b>                             |              |              |   |
| <b>SERVICE SUPPLIES</b>                    | 152.04       | 192.99       |   |
| <b>HUNGARIAN SERVICES</b>                  | 1,925.00     | 2,200.00     |   |
| <b>CHOIR SUPPLIES</b>                      | 142.24       | 414.44       |   |
| <b>Total WORSHIP</b>                       | 2,219.28     | 2,807.43     |   |
| <b>PERSONNEL</b>                           |              |              |   |
| <b>C &amp; Y MINISTRY COORDINATOR</b>      | 13,136.00    | 13,680.00    |   |
| <b>STIPEND</b>                             | 42,543.18    | 43,343.15    |   |
| <b>TRAVEL</b>                              | 238.29       | 0.00         |   |
| <b>CPP CO.</b>                             | 2,023.87     | 2,090.40     |   |
| <b>EI CO.</b>                              | 1,208.53     | 1,220.61     |   |
| <b>HEALTH &amp; DENTAL EMP</b>             | 2,935.88     | 3,229.80     |   |
| <b>BOOK ALLOWANCE</b>                      | 413.96       | 283.76       |   |
| <b>EDUCATION/STUDY LEAVE</b>               | 80.00        | 762.40       |   |
| <b>SUNDAY PULPIT SPLY.</b>                 | 840.00       | 1,085.00     |   |
| <b>BOOKKEEPING</b>                         | 2,700.00     | 2,748.00     |   |
| <b>CUSTODIAN SERVICES</b>                  | 4,155.56     | 3,780.00     |   |
| <b>ORGANIST</b>                            | 1,528.00     | 0.00         |   |
| <b>CHOIR DIRECTOR</b>                      | 5,650.00     | 4,400.00     |   |
| <b>WSIB</b>                                | 509.53       | 529.59       |   |
| <b>Total PERSONNEL</b>                     | 77,962.80    | 77,152.71    |   |
| <b>PROPERTY &amp; ADMINISTRATION</b>       |              |              |   |
| <b>FURNITURE</b>                           | 1,479.35     | 0.00         |   |
| <b>BANK CHARGES</b>                        | 148.90       | 138.00       |   |
| <b>HEAT</b>                                | 6,301.97     | 5,897.67     |   |
| <b>HYDRO</b>                               | 2,505.03     | 2,543.59     |   |
| <b>TELEPHONE</b>                           | 1,807.76     | 1,982.03     |   |
| <b>REPAIRS &amp; MAINTENANCE</b>           | 7,098.15     | 8,809.83     |   |
| <b>INSURANCE</b>                           | 4,652.64     | 3,698.50     |   |
| <b>ADVERTISING</b>                         | 259.81       | 566.40       |   |
| <b>CATERING/KITCHEN</b>                    | 849.77       | 284.64       |   |
| <b>OFFICE SUPPLIES</b>                     | 1,912.91     | 2,378.69     |   |
| <b>PHOTOCOPIER</b>                         | 1,051.69     | 684.02       |   |
| <b>SUBSCRIPTION</b>                        | 164.00       | 166.28       |   |
| <b>MISCELLANEOUS</b>                       | 458.62       | 266.33       |   |
| <b>Total PROPERTY &amp; ADMINISTRATION</b> | 28,690.60    | 27,415.98    |   |



**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH**  
*Annual Report 2012 - Annual Congregational Meeting, February 24, 2013*

**2012 PROFIT AND LOSS STATEMENT - NORTH CARADOC - ST. ANDREWS**  
**PRINTED FOR 2012 ANNUAL REPORT**

|                                    | Jan - Dec 11             | Jan - Dec 12           | Comments             |
|------------------------------------|--------------------------|------------------------|----------------------|
| <b>OTHER EXPENSES</b>              |                          |                        |                      |
| <b>SESSION FUND</b>                | 635.82                   | 221.72                 |                      |
| <b>RELATED BUSINESS/ACTIVITIES</b> | 1,718.16                 | 4,060.43               | Fundraising Expenses |
| <b>Total OTHER EXPENSES</b>        | <u>2,353.98</u>          | <u>4,282.15</u>        |                      |
| <b>Total Expense</b>               | <u>132,762.38</u>        | <u>136,096.61</u>      |                      |
| <b>Net Ordinary Income</b>         | -15,971.79               | 10,979.22              |                      |
| <b>Other Income/Expense</b>        |                          |                        |                      |
| <b>Other Expense</b>               |                          |                        |                      |
| <b>OTHER DISBURSEMENTS</b>         |                          |                        |                      |
| <b>PWS&amp;D ALLOCATION</b>        |                          | 155.00                 |                      |
| <b>LADIES AID</b>                  | 1,061.93                 | 1,074.06               |                      |
| <b>WMS Monthly</b>                 | 817.00                   | 981.56                 |                      |
| <b>Total OTHER DISBURSEMENTS</b>   | <u>1,878.93</u>          | <u>2,210.62</u>        |                      |
| <b>Total Other Expense</b>         | <u>1,878.93</u>          | <u>2,210.62</u>        |                      |
| <b>Net Other Income</b>            | <u>-1,878.93</u>         | <u>-2,210.62</u>       |                      |
| <b>Net Income</b>                  | <u><b>-17,850.72</b></u> | <u><b>8,768.60</b></u> |                      |



## **Recommendations for 2013 Operating Budget**

### **Session 2013 Recommendations**

#### **Recommendation #1**

The Presbyterian Sharing Allocation is set to \$3,000, with a provision to increase to \$6,200 subject to our income and a review of finances by Session and the Board in the fall of 2013.

### **Board of Managers 2013 Recommendations**

#### **Recommendation # 1:**

The joint board of Managers of Knox and NC.St.A recommends that the 2013 salary package for our minister, Rev. Kathy Fraser, be as follows:

*(These figures are North Caradoc - St. Andrew's Share, which is 80%)*

|                             |          |
|-----------------------------|----------|
| Stipend (including mileage) | \$35,702 |
| Manse allowance             | 8,000    |
| CPP                         | 2,000    |
| EI                          | 1,200    |
| WSIB                        | 400      |
| Health and Dental           | 3,200    |
| Book allowance              | 350      |
| Educational Study Leave     | 640      |

#### **Recommendation # 2:**

The Board recommends the following 2013 remuneration for our personnel.

Bookkeeper (NCSA share 66%) - \$2,796 / year

Music Director - \$101.00 / week including Choir practise and Church Service

Custodian - \$80.80 / cleaning (\$20.20 per hour)

Youth and Sunday School Coordinator - \$278.76 / week based on 15 hours per week / 11 months of the year

#### **Recommendation # 3:**

That the 2013 Budget Proposal be accepted as outlined.

**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH**  
 Annual Report 2012 - Annual Congregational Meeting, February 24, 2013

FOR CONGREGATION MEETING - JANUARY 2013  
 North Caradoc St. Andrews Presbyterian Church

| Trustee Holdings 2013             |           |           | Earnings<br>/(Expenses) | Comments, Budget Holder                                    |
|-----------------------------------|-----------|-----------|-------------------------|--|
| Item                              | Balance   | Total     |                         |  |
| Hugh Turner Estate                | \$160,800 | \$160,800 | \$4,463                 |  |
| North Caradoc-St. Andrews         |           | \$95,468  | \$1,787                 |  |
| Investments                       | \$85,300  |           |                         |  |
| Current                           | \$10,168  |           |                         |  |
| Mortgage                          |           |           | (\$6,426)               | 3 Regular payments \$1,408 plus final payment of \$2,202   |
| Youth Ministry Leader Share       |           |           | (\$3,454)               | 25% of Annual salary – as per accepted proposal            |
| Increase / (Decline)              |           |           | (\$3,630)               |  |
| <b>Advancing the Mission Fund</b> |           |           |                         |  |
| Receipts                          |           |           | \$15,000                |  |
| Disbursement                      |           |           | -\$11,363               | Youth Ministry Leader, Sunday School /Youth/Child Programs |
| <b>Balance</b>                    |           |           | <b>\$3,637</b>          |  |

| Non-designated Income        |                  |                  | Proposed 2013<br>Budget | Comments, Budget Holder            |
|------------------------------|------------------|------------------|-------------------------|------------------------------------|
| Item                         | 2012 Budget      | 2012 Estimate    |                         |                                    |
| NCSA Offerings               | \$94,500         | \$97,390         | \$95,000                |                                    |
| Hungarian Offerings          | \$3,500          | \$3,730          | \$3,500                 |                                    |
| Catering Events              | \$500            | \$250            | \$500                   |                                    |
| Fund Raising Events          | \$6,500          | \$3,475          | \$3,500                 |                                    |
| Youth Grant                  | \$10,000         | \$10,000         | \$0                     |                                    |
| Trustee Transfer             | \$6,840          | \$9,840          | \$3,454                 | 25% of Youth and Children Ministry |
| Advancing the Mission Fund   |                  |                  | \$11,363                | Portion of Designated Donation     |
| <b>Non-Designated Income</b> | <b>\$121,840</b> | <b>\$124,685</b> | <b>\$117,317</b>        |                                    |

| Expenditures                        |                 |                 | Proposed 2013<br>Budget | Comments, Budget Holder               |
|-------------------------------------|-----------------|-----------------|-------------------------|---------------------------------------|
| Item                                | 2012 Budget     | 2012 Estimate   |                         |                                       |
| Stewardship                         | \$0             | \$0             | \$0                     |                                       |
| Session Fund                        | \$400           | \$100           | \$200                   | Session                               |
| Fellowship                          | \$0             | \$0             | \$0                     |                                       |
| Pastoral Care                       |                 |                 | \$100                   | Pastoral Care Team                    |
| <b>Subtotal</b>                     | <b>\$400</b>    | <b>\$100</b>    | <b>\$300</b>            |                                       |
| <b>Mission &amp; Outreach</b>       |                 |                 |                         |                                       |
| Charitable Gifts                    | \$100           | \$100           | \$100                   | Session                               |
| Local Benevolent Fund               | \$500           | \$500           | \$500                   | Minister                              |
| Presbytery and Synod Allocations    | \$3,213         | \$3,000         | \$3,250                 |                                       |
| Presbyterians Sharing               | \$6,000         | \$6,000         | \$3,000                 | Increase to \$6,200 if income permits |
| Pension 3%                          | \$2,700         | \$3,700         | \$3,700                 |                                       |
| <b>Subtotal</b>                     | <b>\$12,513</b> | <b>\$13,300</b> | <b>\$10,550</b>         |                                       |
| <b>Christian Education</b>          |                 |                 |                         |                                       |
| Bible Study                         | \$200           | \$100           | \$250                   | Session                               |
| Sunday School /Youth/Child Programs | \$1,200         | \$1,500         | \$1,000                 |                                       |
| <b>Subtotal</b>                     | <b>\$1,400</b>  | <b>\$1,600</b>  | <b>\$1,250</b>          |                                       |
| <b>Worship</b>                      |                 |                 |                         |                                       |
| Service & Supplies                  | \$250           | \$111           | \$100                   | Session                               |
| Hungarian Minister                  | \$1,800         | \$2,475         | \$2,400                 |                                       |
| Choir                               | \$0             | \$141           | \$100                   |                                       |
| <b>Subtotal</b>                     | <b>\$2,050</b>  | <b>\$2,727</b>  | <b>\$2,600</b>          |                                       |

***North Caradoc – St. Andrew's Presbyterian Church***

**Planned Giving**  
**Our Policy Document - Planning for the Future**

By the grace of God, North Caradoc - St. Andrew's Presbyterian Church has been established as a congregation of people, young and old, who are committed to sharing a common sense of Christian community.

Together, we worship and work to advance the kingdom of God.

Over the long and vibrant history of this congregation, much has been done through the vision, commitment and generosity of individuals in the church and in the local community.

**Consider what God has enabled us to do to date:**

\* Expand our Youth and Children's Ministry

Nursery volunteers, Sunday School teachers and Youth Leaders have taught the stories of faith to our children through the use of excellent curriculum resources.

A **Co-ordinator of Children and Youth Ministry** has been contracted on a part-time basis to provide leadership and support in Christian Education.

Financial support has been given to our young people so they could attend **Canada Youth**, a national conference of the Presbyterian Church in Canada, as well as **Camp Kintail** where their leadership abilities have been encouraged and strengthened.

\* Expand and Enhance our Church Building and Grounds

A new **addition** to the church was built complete with up-to-date **kitchen facilities, fully accessible washrooms, office and classroom space, and an elevator.**

**Small speakers** have been placed in the worship space to assist those with hearing difficulties.

A new **glass front door** was installed with openness and invitational hospitality in mind.

**Renovations to the sanctuary** have provided additional space to accommodate wheelchairs, as well as space for drums and other musical instruments.

The **Prayer Garden** has provided a place for passers-by to stop, rest and reflect.

**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH***Annual Report 2012 - Annual Congregational Meeting, February 24, 2013***\* Offer Financial Aid in times of Global Need and Crisis**

Through abundant generosity, many donations have been made to **Presbyterian World Service and Development**, (our denomination's world relief agency) after such disasters as **Hurricane Katrina**, and the **tsunami in Thailand** and **ongoing famine relief** in Africa.

Money has been raised to provide **livestock for villages in Africa**.

**Robin's Nest**, an orphanage in India has received financial assistance.

**\* Support Individuals and Families in the Local Community**

A **Benevolent Fund** has monies available to assist individuals and families who face short-term financial strain.

Food is provided to **three local elementary schools** to support their snack and lunch programs.

Financial assistance and specifically requested items are provided to support the work of the **Women's Rural Resource Centre** in Strathroy.

Volunteers stand by the **Salvation Army** kettles in Mount Brydges and Strathroy during the weeks leading up to Christmas.

**\* Participate in the ongoing work of the Presbyterian Church in Canada through our contributions to *Presbyterians Sharing...*, for example:**

Support candidates for ministry who are studying at one of our theological colleges - Knox College (Toronto), Presbyterian College (Montreal), and The Vancouver School of Theology (Vancouver)

Support the establishment of new congregations in Canada (Almanarah Pres. Church in London - Dayspring Pres. Church in Edmonton)

Support the work of General Assembly through its various committees (Ecumenical Relations, Life and Mission, Church Doctrine, etc.)

Support congregations in establishing new forms of ministry (like our own Children and Youth Ministry) through the provision of grant money.

**All of these accomplishments were made possible thanks to God's grace and the generosity of many people.**

**At every step of the way, we have discovered that as the vision of Christ's mission is articulated, people have been eager to give generously to make that mission a reality.**

**NORTH CARADOC – ST. ANDREW'S PRESBYTERIAN CHURCH**

*Annual Report 2012 - Annual Congregational Meeting, February 24, 2013*

## **Planning for the Future**

We want to continue to build on this history of generosity by confirming the purpose and use of our current Funds and launching the new ***Advancing the Mission Fund***. The purpose of these Funds is to provide members and friends of North Caradoc - St. Andrew's with the opportunity to make bequests and other special planned gifts to the congregation in the knowledge that their gifts will be used to advance our mission of ministry both now and in the future.

## **Overview of North Caradoc-St. Andrew's Funds**

The following provides an overview of the current funds at North Caradoc – St. Andrew's as well as the new ***Advancing the Mission Fund***. All Funds are invested under the direction of the Trustees.

### **General (Hugh Turner) Endowment Fund**

The General Endowment Fund consists of \$160,800 that was left to the North Caradoc – St. Andrew's by Hugh Turner, to be invested and only the interest income used for the work of our church, for as long as the church exists.

The interest generated by this Fund is currently being used to pay the mortgage for the church addition and to support our expanded Children and Youth Ministry. After the mortgage paid in full (in late 2013) the income from the General Endowment Fund will be reinvested or used for the ongoing work of our church as designated by the congregation.

### **Minister's Housing Fund**

The Minister's Housing Fund consists of \$75,721 which was generated by the sale of the manse several years ago. The principle and/or income from this Fund will be used to pay a portion of the Minister's Housing Allowance, which is a line item in the Annual Budget, or used for the ongoing work of our Church as designated by the congregation.

### **Advancing the Mission Fund (NEW)**

This new fund has been created to provide members and friends of North Caradoc - St. Andrew's the opportunity to make bequests or other significant planned gifts (typically gifts over \$2,000) to the Church, with the knowledge of how these funds will be used, both now and in the future.

Both the principal and income are available for disbursement as needs and opportunities arise. We will keep the goals of this Fund flexible and driven by our mission and vision. However, the congregation has decided that for the next 3-5 years this fund will be used to support the Youth and Children Ministry Program. Any gift given to the Fund that exceed the costs of the Youth and Children Ministry Program during time will remain within the Fund to be made available for other ministry projects as they arise.

## **NORTH CARADOC – ST. ANDREW’S PRESBYTERIAN CHURCH**

*Annual Report 2012 - Annual Congregational Meeting, February 24, 2013*

The *Advancing the Mission Fund* will be administered according to the following principles:

- **Growing our ministry:** The Fund will be used to grow the long-term ministry of the congregation and not to support the annual operating budget. Contributions to the Fund will therefore be placed in a separate account from the operating budget, and will be invested by the Trustees.
- **Remaining flexible:** We will keep the goals of the Fund flexible and driven by our mission.
- **Working collaboratively:** As the money comes in, the Session will work closely with the Finance team to determine how best to advance the mission. Recommendations will then go to the congregation for final approval.
- **Maintaining Transparency:** The Planned Giving Team will report regularly to Session and at least annually to the congregation through congregational meetings and/or through the Annual Report.

### **How to Make a Planned Gift**

Our Funds are designed to receive special gifts from donors' accumulated assets. Some of the ways that you could contribute to the Fund include:

- **Charitable bequests** (allows you to make a contribution that comes out of your estate)
- **Gifts of life insurance** (allows you to name North Caradoc-St. Andrew's as a beneficiary)
- **Publicly traded securities** (gifts of stocks, bonds, mutual funds offer significant tax advantages)
- **Charitable gift annuities** (this is an agreement by which donors sixty years of age or older can give a gift (minimum \$5,000) to The Presbyterian Church in Canada designated for North Caradoc-St. Andrew's and in return receive regular income for life)
- **Real Estate or Cash**

You can make an immediate Planned Gift (e.g. a gift of cash or stock) or you can make a deferred gift (e.g. a bequest through your will or a gift annuity).

While we are anticipating that most donors will choose to make undesignated gifts, we also welcome designated gifts (ie. for a specific purpose) and/or endowed gifts (ie. to be invested and only the interest used). Donors wishing to make a designated gift or endowed gift should consult with the Planned Giving Team to ensure their gift will help meet the long term ministry goals of the church. Session reserves the right not to accept all gifts.

Undesignated gifts will be invested 50% in the General Endowment Fund and 50% in the Advancing the Mission Fund.

The Planned Giving Team is prepared to acquire the skills they need to provide guidance and pertinent information for those considering making such a gift. At all times the team will honour confidentiality. We urge those thinking of contributing to the Fund to consult with their own financial advisor, lawyer or other professionals before making any decisions.



# On Fire for Christ

Our gifts to *Presbyterians Sharing* are sharing God's light with the world.



From mid-June to early August, we worked tirelessly 6 days a week, 10 hours each day, to make an audio tape of the complete Hakka New Testament. In a make-shift recording studio at Chung-lak Presbyterian Church over 30 readers were assigned various parts in the New Testament. Many were surprised to discover that reading the Bible out loud was much more demanding than casual conversation; their pronunciation of every Hakka vowel and consonant, plus all six Hakka tones had to be exact and read with the appropriate feeling and emotion.

People were thrilled to read the new Bible in Hakka! It sounded so natural and familiar in their mother tongue. Over the month and a half of taping, the Holy Spirit gently gave people an ever increasing desire to make the Good News of Jesus come alive. Everyone was so excited by their experience that they want to invite more readers and supporters to make an audio tape of the entire Old Testament next year!

— The Rev. Dr. Paul McLean is working with the Presbyterian Church in Taiwan on Bible translation projects

God called me to Canada Youth to help me realize I've been in the right place all this time. I just needed a different perspective on worship and I needed to know that the church isn't dying; it's just getting started.

— Lizzie Song, Canada Youth participant  
Watch for information on CY2014 at [www.canadayouth.ca](http://www.canadayouth.ca)



On a hill rising to the east of the commune of Nagyberég, Hungarian, Roma, Dutch, Canadian and American came together to praise the Lord for the newly completed prayer-hall.

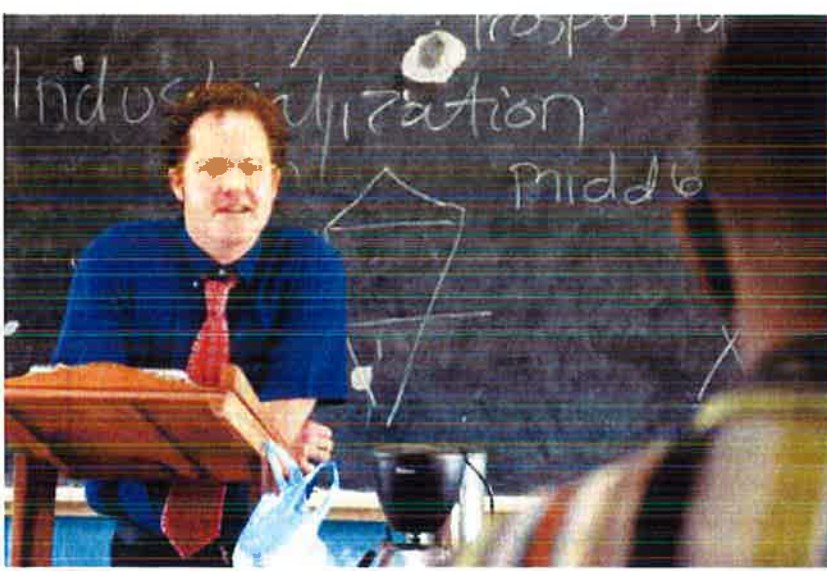
It was 19 years ago that the teachers and students of the Nagyberég Reformed Church Secondary School began to invite the members of the Roma enclave to Bible study sessions and religious instruction classes and spent their weekends going to the Roma community to teach the children the Good News. This ministry has grown to sending a missionary to preach, teach Sunday school, school programs and summer Bible vacation school. Sunday worship services were regularly held in István and Margit's small house or yard.

Every year we have seen significant advances in this community. A playground was established, electricity was installed, the road was improved and now, a prayer hall has been built. Praise God!

— The Rev. David and Anna Pándy-Szekerés are working with The Reformed Church of Sub-Carpathian Ukraine to equip the church to reach out in word and deed.



# On Fire for Christ



Before I came to Malawi I thought I knew all about "hunger" and "Africa". One important new perspective waiting for me in Malawi was to discover that the hunger I come across on a daily basis would only sometimes be physical. Just as often it's spiritual. *Africa is hungry for the gospel.*

Now when I hear or read the words "Africa" and "hunger", the images that come to mind aren't always the ones I brought with me but rather good ones that have surprised me since I arrived — images of bursting churches, packed pews, drums of worship. Believers in Malawi are typically energetic and passionate. Canadian Christians often tend to think of their faith as a once-a-week-on-Sunday sort of thing but for many African Christians, faith is a day-in-day-out reality, and the local congregation holds a very central place in their lives and a very public place in the community.

Indeed, one of the greatest challenges faced by church leadership is born of the gospel's stunning success. How will this massive and growing generation of new converts be made into lasting disciples of Christ? The question I often hear pastors and my colleagues asking is: *How do we feed our sheep?*

— The Rev. Dr. Todd Statham is working with The Church of Central Africa Presbyterian to equip pastors at Zomba Theological College in Malawi

The Nigerian Presbyterian Mission started in 2011 with 10 people gathering to worship. Since then, God has guided us as we have reached out to the Nigerian Community and now, by the grace of God, an average of 15-40 people come each Sunday.

Our activities include Sunday and midweek worship, church school, Bible studies, men's and women's groups, youth fellowship, prayer meetings, and community outreach. We are helping integrate Nigerian Presbyterian immigrants into their new society, visiting the aged within the community and encouraging their children to be part of our church. We also arrange and attend events with the Nigerian community as part of our evangelism strategy. Since our services are in English, we hope to draw people who may prefer an African style of worship.

Since we started, God has been so faithful, using us to make people happy and put smiles on their faces. Our goal is to build a congregation that is engaged with the wider world.

— The Rev. Augustus Oku is shining Christ's light with the Nigerian Mission in Toronto



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The goal for gifts to  
Presbyterians Sharing from congregations  
in 2013 is \$8,000,000.