

That all may be one



2013 Annual Report



North Caradoc - St. Andrew's
Presbyterian Church



The Presbyterian Church in Canada
www.presbyterian.ca

Presbyterians from across Canada joined together at the 2013 General Assembly under the theme, "That All May Be One: Many Peoples, One Church." Together we discussed our dreams for the future and issues that are important to us today. Together we passed the *Presbyterians Sharing* budget for 2014, with the hopes and dreams of what we will accomplish together. Together we committed to sharing in a wide range of ministries — from encouraging and equipping congregational renewal and development to supporting inner city, native, refugee, urban, and remote ministries in Canada to sending people to work with international partners. Together we are making mission and ministry happen as one church, made up of and reaching out to many peoples.

"On a Sunday afternoon, as refreshing rain sprinkled parched meadows and God's finger drew a rainbow on the eastern sky, the new prayer-hall in Nagyberég was dedicated. We pray that parched souls, young and old, may find refreshment, peace and rebirth through Jesus Christ in this prayer-hall. This depends on us, also."

— Anna Pándy-Szekeres, Mission Staff, Ukraine



"We see God active in our ministry when we respond to the nudge of the Spirit and look outside the doors of our church to see where we can participate in God's mission in the world."

— Rev. Lynn Hamilton, St. Andrew's Church, Inverness, QC

"Every person — young, old and in between — deserves respect and love. Every person has the right to live without fear, to develop their God-given potential to live full and rich lives, and to choose the direction that their lives will take."

— Rev. Dr. Margaret Mullin, Winnipeg Inner City Missions, Winnipeg, MB



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AGENDA

1. Opening Devotions
2. Appointment of Secretary
3. Adoption of Agenda
4. Review and Adoption of 2013 Annual Congregational Meeting Minutes
5. Business Arising from Minutes
6. Review and Adoption of Auditor and Committee Reports
7. Review and Adoption of Financial Reports and 2014 Draft Budget
8. New Business - Board of Managers 2014
 - Auditors 2014
 - Confirm next Meeting date for February 22 2015
9. Motion to adjourn 2013 Annual Meeting
10. Closing Prayer and Benediction

Annual Congregational Meeting Minutes

2013

The annual meeting of North Caradoc-St. Andrew’s Presbyterian Church was held February twenty fourth in the year of our Lord two thousand and thirteen (February 24, 2013) at one o’clock in the afternoon (1:00 p.m.) at North Caradoc-St. Andrew’s with 23 members and friends in attendance.

The meeting was opened with a responsive reading lead by Janet McGugan. Christin Gillard moved that Nancy Tomchick act as recording secretary, seconded by Jan Solomons. Carried. Milton Tofflemire moved the adoption of the minutes as printed in the annual meeting report. Marilyn Bailey seconded the motion. It was noted that in the listing of the Board of Managers the name of Bob Gillies was omitted. Noting this correction, the motion carried.

As there was no new business arising from the minutes the Rev. Kathy Fraser suggested that all the reports, except the financial statements be reviewed separately and one motion to adopt would be made after all had been reviewed. Agreed. The following reports were reviewed: Congregational Reports, Audit Report, Benevolent Fund Report, Board of Managers Report, Choir Report, Christian Education and Sunday School Report, Men’s Breakfast Report, Robin’s Nest Fundraising Report, Mission and Outreach Report, Pastoral Care Report, Pre-Authorized Remittance Report, Trustees Report and the WMS/Ladies Aid Report. It was noted from the Mission and Outreach Committee that the school lunch program accepts monetary donations as well as the donations of food and drinks. Note that for the Pastoral Care Team, Carol Huston and Sharon Gillies participated in an online course to enhance our team’s abilities to address our parishioners’ needs. In regards to the PAR Report, Janet Evans noted that amounts being given through PAR are flexible and can be changed at any time if a family’s circumstances change. Jan Solomons noted that on the 2012 Trustees Report the interest earned was shown incorrectly as \$8,094.75. The actual amount should have been \$8,106.94. Many thanks were given to all staff and volunteers in our church for all their work during the year.

It was moved by Dan Walker and seconded by Anna Tapai to accept the previously listed reports, with the change to the interest noted, as printed. Carried.

Brian Huston reviewed the 2012 Financial Statements and noted the 2013 Budget as passed on the January 20 2013, there being no questions regarding them, Bob Gillies moved the adoption of the Financial Reports. It was seconded by Bonnie Solomons. Carried.

It was moved by Anna Tapai and seconded by Sharon Gillies that Wilma Reath and Sharon Peckham remain as auditors for 2013. Carried.

Nancy Tomchick thanked Rev. Kathy Fraser and Doug Gillard for their spiritual and insightful leadership within the church and community beyond during the past year.

The Rev. Kathy Fraser expressed her gratitude to the congregation for the work that is done on an ongoing basis to further Christ’s work.

Jan Solomons moved to adjourn. The Rev. Kathy Fraser closed the meeting with a responsive reading.

Recorded by Nancy Tomchick

Message From Interim Moderator

2013

Greetings in the Name of Jesus Christ!

Within the pages of this Annual Report you will see reflected some of the life and witness of this congregation over the past year.

There have been many changes in the past twelve months; the Rev. Kathy Fraser and her husband Andy were called to serve the congregation of Knox, Kincardine. After 13 years of ministry, it is both a loss and a big change. I am also aware a number of faithful and lifelong members passed away this past year. Their loss is keenly felt. With each death, we know we loose some of the history, compassion and grace of this congregation. Nonetheless, we are grateful for those who gave of themselves generously and faithfully. They have left us with an inheritance of faith.

The inheritance of faith with which we are entrusted is a weighty responsibility, especially through this time of transition and vacancy. The challenges facing churches everywhere are challenges faced by North Caradoc-St. Andrew’s as well;

What does the future look like?

How will we maintain the physical building and a paid minister with dwindling resources?

Are we welcoming for new people who may be seeking a church community?

How are we to be faithful in this digital age?

How can worship be reverent but accessible?

The questions go on, and there are no easy or quick answers to these questions. However, in an attempt to explore some of these questions and others, we have formed a Task Force to help narrow the conversation into manageable pieces for the consideration of the whole congregation and pastoral charge. Ideas in response to these questions may emerge which will lead to new ways of doing things, or at the very least, the discussions will help focus and inform the skills and gifts for ministry that you will be looking for in your next minister.

I know some of you are feeling impatient and believe we should be finding a minister right away. However, we ask for your patience, prayers and support. This is the ideal time to engage in asking difficult questions and exploring new options – when there is no settled minister in the congregation to whom you have obligations and responsibilities. There is more freedom in this moment to explore widely, have conversation, dream and think creatively. The search committee will be formed in all good time and will begin its diligent work.

In the meantime, the Task Force will be looking for your input through a congregational survey, perhaps a congregational meeting or two. Please feel welcome to communicate your input via email, letter, or conversation with myself or your elder.

Most importantly, I would ask you to pray. Pray for God’s guidance and call through the next few months. Pray for wisdom for the Session, task force and search committee. Pray for one another. Pray for those who may be seeking faith and a place to find it.

If you have any questions or concerns please feel welcome to contact me anytime.

Peace ,

Kate Ballagh-Steeper, Interim Moderator
midpointmediation@rogers.com 519-473-1287

Session Report

2013

Respectfully submitted by Nancy Tomchick – Clerk

Session wishes to express heartfelt thanks to the Reverend Kathy Fraser for her compassion, guidance and leadership throughout her thirteen years of faithful and insightful service to our congregation and the community at large. Rev. Fraser’s last service at North Caradoc-St. Andrew’s was on October 6, 2013. We wish her and Andy the very best for many years of continued service to their new charge in Kincardine, Ontario.

Session would once again like to express our sincere appreciation to Doug Gillard, Children and Youth Coordinator, for his continuing work and leadership with the children and youth of this congregation and the surrounding community. He coordinates the Sunday School and nursery schedules, has taken over the Childrens’ Time during services, hosts Monday night movie night and many other activities throughout the year.

It is with regret that we accepted the resignations of elders Andy Fraser and Lauren Bourke. We thank them for their leadership and contributions to session during their time in office.

There were seven Holy Communion worship services during the year taking place on February 17th, March 28th (Maundy Thursday), May 19th (joint worship service at Knox), July 21st (joint worship service at North Caradoc-St. Andrew’s), October 6th (Rev. Kathy Fraser’s last service), December 1st and December 24th (Christmas Eve) with an average of 60 members and friends coming to the Lord’s table.

We are fortunate to have a group of Hungarian speaking members and friends of North Caradoc-St. Andrew’s who worship eight times during the year, including three Holy Communion services. The Communion Worship services took place on May 12th, September 15th and December 8th with an average of 23 members and friends being fed at the Lord’s table. The Reverend Ferenc Szatmari continues to conduct these services.

The congregation mourns the passing of Valetta McLaren, Leslie Friedman, Jean McGugan, Kathleen Thompson, Irene McLean and Ray Henderson. They will be missed by their families and many friends.

The Reverend Kathy Fraser performed three (3) weddings during the year. The congregation wishes couples Adam Poirier and Sabrina Highgate, Adam Connors and Jennifer Vidmar and Michael Badour and Alexandra Bamlett much happiness.

In February, a one day Bible study on the Book of Genesis was held at North Caradoc-St. Andrew’s with a number of participants from Knox Komoka and North Caradoc-St. Andrew’s attending. In the fall, some participants from North Caradoc-St. Andrew’s partnered in an ALPHA Course with St. Andrew’s Presbyterian Church in Strathroy. Many thought-provoking questions served to provide much interesting discussion during the ten weeks of this course studying “The Meaning of Life”.

As in the past several years, after the Maundy Thursday service, the church remained open for an all-night, candlelight prayer vigil. It truly is an inspiring experience as you have quiet time to prayerfully speak to God and listen for his word to you.

The 160th Anniversary service of North Caradoc-St. Andrew’s welcomed the group, Guided Hands, who combined music with sign language to praise our Lord.

In May a successful yard sale was organized by our youth and held in the lower hall of the church. It is always an effective way for donors to clear some unneeded items from basements and garages while making money to further the work of our church.

On May 22nd a pot luck dinner started off a conversation about our “What If” incentive.

Every Wednesday in June, Reverend Kathy hosted a Labyrinth walk which gave participants the chance to enjoy a quiet time to walk and talk with God.

The Sunday School Picnic was held on June 23 after service in the lower hall. All attending enjoyed their time together.

A summer BBQ pork and corn roast was held at the McGugan Farm in August. It was very well attended by our congregation as well as many family and friends of surrounding communities. The exciting finale of this event was the burning of North Caradoc-St. Andrew’s mortgage.

On September 7th our church provided a rest stop for riders in the sixty (60) kilometer Southwest Challenge Cycling Tour which was raising funds for the Childrens’ Health Foundation in London.

October 6th marked Reverend Kathy Fraser’s last service with us. Following a communion service, her thirteen years of devoted ministry and friendship were celebrated with a dinner and a presentation of gifts representing many fond memories of both congregations.

In November, the Harvest Dinner and Auction was a very well attended and successful event. Special musical guests provided the entertainment for the enthusiastic and generous silent auction participants. We thank all the donors of auction items, everyone who organized and worked so hard in the procurement of donations, decorating of the Komoka Community Centre and preparation of the delicious meal. Your hard work and dedication is much appreciated.

The Christmas season started with a Family Fun and Craft Day followed by a pot luck supper. On Family Christmas Sunday, the Sunday School children along with some adult volunteers portrayed the Christmas Story with a modern slant. The candle light Christmas Eve Service held at nine o’clock in the evening was well attended.

Monthly gatherings of the book club are enjoyed by all the participants.

Session is humbled by the many acts of kindness and generosity within our church and reaching far beyond. Food and clothing is donated to those in need; classrooms are filled with learning necessities; orphanages are sponsored; money is donated for disaster relief; visits are made; kind words and encouragement offered; cards are sent; a listening ear is provided; hugs are freely given; and the list goes on. Session recognizes the work of the Holy Spirit within this church family.

Session wishes to thank all who help with the day to day operation of the church. We thank our church’s school leaders, those who provide music weekly, those who visit the sick, those who prepare lunches for funerals and weekly coffee hour, those who wash dishes, those who clear snow, those who prepare both paper and electronic bulletins, those who keep the church finances in good order, those who organize fund raising events, those who keep the church building in good repair and well decorated both inside and out and all who contribute their time and talents in so many ways too numerous to mention. We serve our Lord actively, willingly and cheerfully with whatever talents we possess.

We give thanks to God for His continued presence with us as we grow in our own faith and reach out to the community beyond. We also express gratitude to the congregation for your continued support and prayers during the past year.

Yours in Christ,

Your Session Members

Marilyn Bailey
Lily Carrothers
Kathy Gillard
Sharon Gillies

Theresa Glithero
Wayne Gregory
Brian Huston

Angela Osborne
Nancy Tomchick
Susan Wardell

Auditors Report

2013

Sharon Peckham and myself have examined the 2013 books and financial statements on Feb. 13, 2014 and found no errors or discrepancies.

Respectfully submitted by Wilma Reath

Benevolent Fund Report

2013

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. I will be informing session when we have requests to keep all up to date on this ministry. 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.

Douglas Gillard

Pre Authorized Remittance (PAR) Report

2013

This year our number of families taking part in the PAR program has dropped from 20 to 16. This is the first year that we have had a decrease in the number of families.

In the past we have been able to replace past contributors to the PAR program with new ones but not this year.

The PAR 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 on or about the 20th of each month. There is no need for you to continue with envelopes. Each PAR member may pick up giving cards in baskets that are kept at either entrance of the church.

We are always looking for more families to join PAR. Also if you would like to increase your contribution for 2014 please contact Janet Evans at 519-264-2595.

Respectfully Submitted by Janet Evans

WMS Report

2013

The Women’s Missionary Society met in 2013 from January till May.

We continued to study the home mission churches in northern B.C., “Ride the Caribou Trail”.

14 baskets were made for shut-ins for the Christmas outreach.

In 2013 we said goodbye to many friends and longtime members including:

Mrs. Jean McGugan, Mrs. Kay Thompson, and Mrs. Irene McLean.

They are remembered for their generous gifts, hard work and Christian faith in action.

Submitted by Lily Carrothers

Sunday School Report

2013

You may have noted during our service a new focus of ‘Our Story for All Ages’ for the children to share their growing knowledge of the stories of Jesus and the relationship to their own life experiences. They enjoy Doug’s creative ways of dramatizing the Spark curriculum.

Things are running smoothly for the Nursery through grade 7 levels with a lectionary based focus in the story, activities and discussions.

We have a great new group of leaders for the Sunday School Program.

It has been a good year with a solid core of Youth and Sunday School aged children attending **Thank you to all the parents and friends** who have assisted in bringing them to the family gathering at God’s House each Sunday.

A Christmas pageant was performed at the December 22nd service with many young congregation members appearing in the Nativity Story. Thank you all who helped prepare, coach, costume, and support this event. Thank You also to the Adult Flag bearers for their quick co-ordinated effort with the Twelve Days of Christmas. We are blessed with talent from many young people as well and we encourage them to grow and share with their church family.

The Family Movie Night on Monday evenings is well attended by the youth, allowing the opportunity for discussions around the topics that affect them on a daily basis and how their faith can see them through.

Last June, we had a lot of fun during the Sunday School picnic. Thank You to all who participated.

Daily devotional booklets and letters of encouragement have been well received by our young adults whom are off to College or University, in addition to cards and other letters you personally may have written. We would like to send a sincere Thank You to our volunteer letter writers for their time and gifts.

Looking ahead:

1. The C.E. Committee invites our congregation members to come and get involved with planning for the upcoming years to continue welcoming God’s Children to be faithful and to learn His Word. Please talk to Doug if you are interested.
2. CY 2014 happens this July and we are excited to have some youth intent on attending. Please see Doug if you know of someone else who might like to attend or if you are interested in more information. CY 2012 proved to be filled with God’s Spirit and our youth shared their experiences of faith growth and Gods grace.
3. We have some youth leaders who are interested in counselling at Camp Kintail this year. If you are interested in sending a child to camp we are open to discuss helping make it happen. We know some who have experienced the wonderful faith experience camp can be (through the support of the church in the past) and we continue to see their leadership in many facets of their lives. Please contact Doug for more information.

Thank You for your time and your service in Christ’s Church.

Doug Gillard

Harvest Gathering Report

2013

On Saturday, November 23 2013, North Caradoc-St. Andrew’s Presbyterian Church hosted a fantastic and successful Harvest Gathering with a silent auction fundraiser. This success was due to the overwhelming generosity and support of the congregation and community. Approximately 125 people attended and enjoyed this event to honour the hard work of our farmer’s and God’s abundant grace and to share in fellowship after fall’s harvest.

The entertainment: Colin Gillard, LifeLine and Bill Lamont and Friends, were amazing and enthusiastically enjoyed. The dinner prepared consisted of many local gifts of a harvest shared. We were blessed with so many donations of food, time, talents and the variable bounty of silent auction items provided a unique and compelling attraction. Our focus was on the blessings received and we consider each of the members of the congregation and supporting community an important element of those gifts.

We wish to extend our heartfelt thanks to each of you for your special contribution.

Over \$4800 was raised and this money will be used for the local and regional programs enjoyed by the congregation and community children and youth who attend our events and programs.

Special Thank You to the youth who came out for setup, serving and cleanup. Your spirit and assistance is always welcome.

Thank you Doug Gillard for recruiting our many helping hands.

To Barb Bolton for her assistance and all who advertised and sold and/or bought tickets, thank you!

Special mention as well to Theresa MacLeod for organizing and along with the Assisting Ladies in preparing and serving the delicious food (as well as cleaning all the dirty dishes) and Trish DeRuiter for her work with her team (Gosia Arts, Diana McNeil, Janet Evans and Mary MacDonald) in arranging the silent auction, Mary McDonald for accounting services, Brian Huston for his treasurer role, Beth Vriends and Carol Huston for decor services.

Approx. 125 people attended (despite the severe weather threatening).

Income:

| | | |
|---------------|----------------|---------|
| Tickets/Gifts | \$ 2490 | |
| Raffle | \$ 792 | |
| Auction | <u>\$ 2983</u> | |
| | \$ 6265 | \$ 6265 |

Expenses:

| | | |
|-------------------|---------------|-------------------------|
| Rent and Decor | \$ 982 | |
| Entertainment | \$ 121 | |
| Food and Beverage | <u>\$ 282</u> | |
| | \$ 1385 | -\$ 1385 |
| | | +\$ 4840 Total proceeds |

In sincere appreciation and gratitude,
The Christian Education Committee

Pastoral Care Team Report

2013

The Pastoral Care Team’s mandate is to *expand* the pastoral visiting done by the minister and elders to provide continued support of congregation members in times of joy and crisis through prayer, presence and companionship.

The members of this team are:

| | | | |
|------------------|-----------------|----------------|-----------------|
| Lorraine Lamont | Barb Carruthers | Sharon Gillies | Theresa MacLeod |
| Theresa Glithero | Carolyn Wood | Carlisle Wood | Carol Huston |

We encourage anyone who would like to offer this type of support to others in the congregation to contact us and join the prayerful presence of pastoral visits.

The act of an intentional visit on behalf of the church helps confirm community and care to those who need spiritual care related to isolation, grief or injury, as well as sharing the joys of life in a new life, job, home. This 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 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 God’s grace in our presence and our actions. We bring news of church happenings, and 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 we have attempted to support with phone calls.

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. Barb Carruthers continues the correspondence as a part of this worthwhile mission including cards to the young adults away at College or University.

In particular we remember those who have died this year Valetta McLaren, Wayne Brodie, Jean McGugan, Leslie Friedman, Kay Thompson, Irene McLean, and Ray Henderson.

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 that you know who would like a visit, card or prayers. Remember to contact your elder when looking for support to inform your church.

Prayerfully submitted by Carol Huston

Robyn’s Nest Report

2013

The proceeds from the sale of knitted and crocheted blankets, scarves and neck wraps, luncheon and snowman soup are calculated to \$ 590.00 for 2013.

Thank you for your generous support again this year!

Submitted by Freda DeRuiter

Mission and Outreach Committee Report

2013

*From our own hearts, each of us gives encouragement and hope in so many ways
through our daily actions and connections with others.
Each gift shared reflects the Love of God.*

THANK YOU 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 of 2013.

The Pink Box project to honour Mother’s Day in May, once again 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 there.

The Christmas Mission project (through PWS&D) to **Fill A Classroom** was supported to provide opportunities for vulnerable children in many vulnerable communities serviced by the mission workers of the PWS&D. Total funds raised of \$945 will provide educational services where needed this year. We also individually responded to the Typhoon Relief efforts in the Philippines.

The Giving Tree was so generously decorated with many pairs of mittens, hats, scarves and toys for those in need and these were presented and most appreciatively accepted by 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, Caradoc Public School and Valleyview Public School supports the nutritional needs of the elementary students to better able their learning with much gratitude from all the school children and teachers. Please continue to consider healthy alternatives for your gifts. Some of the schools welcome money donations as well, as they 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, but not limited to, youth leadership initiatives and youth faith growth planned at **CY14 and Camp Kintail**) will ensure a future society rich in Christian faith. Support was extended to Jessica Huston on her global experience travel to Uganda for 3 months to work in an AIDS/HIV Medical and Support Clinic. We saw three youth leaders: Erin Bourke, Lauren Bourke and Erin Huston head to Camp Kintail for the summer of 2013 to counsel and support a record attendance of children and youth.

We continue to recognize the PCC goals of the **Presbyterian Sharing, PWS&D** and the **Canadian Foodgrains Bank** acknowledging God’s generous gifts, and as His disciples, we reach out and share.

Gratefully, committee members: Sharon Gillies Una Langford Carol Huston

Choir Report

2013

We are a small group with limitations which at times affects the range of anthems that we can sing easily, however we continue to lift our voices in praise and although it isn't always wonderful music, rest assured that we are singing whole heartedly with worship and glory to God. We do like to receive comments from members of the congregation and although that doesn't happen all of the time it's always useful to get feedback, whether positive or negative.

We have also come to understand that changes needed to be made to accommodate our aging group and appreciate the efforts of the "What If" committee in investigating and following through with suggestions in regards to the members safety and comfort. Thank you for this thoughtfulness and your patience with the changes. Please continue to offer your ideas to your Elder or any member of the What If team to find an accepted arrangement for the loft area.

This past year our choir has shared in music for our regular Sunday worship, Maundy Thursday, Christmas Pageant, and Funeral services.

We have had some guest musicians and soloists join in our worship and would like to thank them for sharing their music with us: Safari Acheson, Doug Gillard, Richard Rogozinski, Lois Smits, Bonnie McAuslan, Jan Salomons, Madelyn Morrison, Guided Hands, and Andy Fraser.

In your service, we continue to worship together and make a joyful noise unto the Lord.

Kathy Gillard Music Director 

Current Members include:

- Bass:** Frank DeRuiter, Gord McAuslan, Darrell McComb, Jan Salomons
Tenor: **currently NONE:** (If you hear a tenor line it's possibly and hopefully a divine spirit that has temporarily joined us or more likely that someone is singing the wrong notes).
Alto: Lily Carrothers, Janet McGugan
Soprano: Nancy Tomchick, Maxine Tofflemire, Lorraine Lamont, Freda DeRuiter, Wilma Reath, Theresa Glithero, Marilyn Bailey,
Floater: Maureen Tomchick (by floater, we mean someone that can sing alto for one part of the song and then switch to tenor or bass; whichever section needs some extra voice to help out)
Groupee: Larry Langford

EMPLOYMENT OPPORTUNITY:

Soprano, Alto, Tenor, or Bass or Baritone or Monotone.

Qualifications: Must be able to carry light musical notes part way across the sanctuary.

Must have sufficient vision to see the director

(Frank usually has magnifying glasses and is willing to share.)

Wage/benefits – includes weekly wage in cinnamon hearts with Social Security Benefits (fellowship with other choir members) and Retirement Package (upon completion of the required duties and acceptance of eligibility) an all expenses paid trip to paradise for your committed service.

Hours: Thursday evenings 7:30 to 9:00 pm, and Sundays 10:30 – 12 pm (with occasional opportunity for overtime).

Requirements: Like to sing; in tune or out of tune, we'll take you either way
– training provided. Like to have fun! Like to socialize!

APPLY IN PERSON ANY THURSDAY EVENING 7:30PM

Memoriam Account and ‘In Remembrance’ Book Report

2013

Our Memoriam account receives donations made to North Caradoc-St. Andrews in memory of those who have passed away. The account balance on December 31, 2013 was \$ 12,224.89

Donations were made into the account in 2013 in memory of:

Mrs. Alma Huston
Mrs. Valetta McLaren
Mrs. Jean McGugan
Mrs. Irene McLean
Mr. Wayne Brodie
Mr. Ray Henderson

The gifts are recorded in the ‘In Remembrance’ Book. No monies from the account were dispensed in 2013. The monies in this account are overseen by Session on behalf of the congregation.

Submitted by Carol and Brian Huston

Planned Giving and Advancing the Mission Fund Report

2013

The Advancing the Mission Fund was established in 2012 as part of the Endowment Fund Policy, which was approved by the congregation on November 18, 2012. Copies of the Policy are included in last years Annual Report.

The monies in this fund are invested by the Trustees in conjunction with other Endowment Funds and investments (see Trustees Report).

In 2013, a \$500 donation was made to the Advancing the Mission Fund. As well in 2013, the fund provided \$11,363 for the Youth Ministry position, drawing from a \$15,000 donation made in 2012. The balance of this fund at the end of 2013 was \$4,137.

The Planned Giving Committee will continue to share information with the congregation and assist anyone who is interested in learning more about Planned Giving.

Submitted by: Brian Huston and Peter Evans

Bequests Report (Corrected March 2014)

2013

During 2013, North Caradoc -St. Andrews received notification of 2 bequests.

They were from Mrs. Jean McGugan in the amount of \$4,000 and from Mrs. Kathleen Thompson in the amount of \$1,000.

These bequests will be received likely in 2014, and will be invested by the Trustees in accordance with our Endowment Fund Policy. Our Church is grateful for the generous gifts.

Submitted by Brian Huston

North Caradoc St. Andrews' Ladies' Aid Report

2013

| | | | |
|----------------------------|-----------------------------|---|--------------------|
| | Jan. 1 2013 on hand | | \$ 996.15 |
| <i>Receipts</i> | | | |
| Donations | \$ 170.00 | | |
| Regal | 283.31 | | |
| Funerals | 1350.00 | | |
| | <u>\$ 1803.31</u> | ➔ | <u>+\$ 1803.31</u> |
| | | | \$ 2799.46 |
| <i>Expenditures</i> | | | |
| Bulletins/books/devotional | \$ 243.86 | | |
| Flowers | 249.73 | | |
| Gift baskets | 134.28 | | |
| Banking fees | 5.85 | | |
| | <u>\$ 633.72</u> | ➔ | <u>-\$ 633.72</u> |
| | | | |
| | Dec. 31 2013 on hand | | \$ 2165.74 |

Submitted by Una Langford

Board of Managers Report

2013

There were few changes in 2013.
 The staffing remained constant and we are thankful for their hard work and dedication.
 The heating costs are lower this year because the new furnace is more efficient and lowering the sanctuary temperature when not in use.
 The painting of the outside of the church was finished.
 The rugs in the church were all cleaned this summer.
 A new handicap sign was added in front of the church to direct the cars to the back of the church for handicap parking. The sign on highway 81 was moved to a better location.
 The bats are fewer in number after the wire mesh was placed. The mesh will need to be secured again this spring.
 There was no need to meet with Knox Church in Komoka since we did not need to discuss the minister’s salary.
 Concern regarding finances continues since the interest rates remain low and we continue to need to borrow from the trustee account to pay the monthly bills. The minister’s expenses are different this year as the result of the departure of our past minister, Rev. Kathy Fraser, in October 2013.
 Various successful fundraisers were held this year, including the Board of Managers’ pig roast.
 Thank you to all the volunteers who make the North Caradoc/St. Andrews Church a great place to meet and pray.

Board of Managers 2013

Janet McGugan (chair) Bob Gillies Charlie Bolton Peter Evans Dan Walker
 Charlotte Gregory (secretary) Darrell McComb Jan Salomons

Trustees' Report

2013

The big 2013 item for the Trustees' was the discharge of the mortgage on our addition with the final year's payments totaling \$6,426.00. The conditions of the mortgage allowed the repayment of all interest paid towards the principal outstanding if no scheduled payments were missed. We are happy to report that we were able to comply with this stipulation and the net result is the congregation enjoyed an interest free loan for 10 years while we continued to earn interest on our investments.

Interest rates remain at historical lows and the prognosis is that this is not going to change soon. The earnings on our investments have dropped by \$734.40 from the previous year. As we have no investments maturing until August 2015 there will be no drop in earnings for 2014 unless we are forced to call an investment early.

The trustees also completed their commitment in assisting in the funding of the “Youth Mission” project. We have some money remaining from the original donation in the “Advancing the Mission” fund, received additional donations and money has been pledged from the estates of members and this will be used for that purpose during 2014.

Apart from funding 25% of the “Youth Mission” during 2013, the Trustees were also requested to provide bridge financing (\$3,000) during the summer months when the income stream was lower, a decision regarding the status of this assistance will need to be made at the congregational meeting.

Below is a summary of the Year over Year changes:

North Caradoc-St. Andrews' Investments

| As at December 31, 2012 | | | | | | As at December 31, 2013 | | | | | |
|--|---------------------|--------------|--------------|---------------|-------------------|--|--------------|--------------|---------------|-------------------|--|
| Account Name | Investment | Start Date | Maturing | Interest Rate | Annual Interest | Investment | Start Date | Maturing | Interest Rate | Annual Interest | |
| Hugh Turner Estate | | | | | | | | | | | |
| 60 Month Term 012 | \$60,000.00 | Sep 26, 2011 | Sep 26, 2016 | 3.10% | \$1,860.00 | \$60,000.00 | Sep 26, 2011 | Sep 26, 2016 | 3.10% | \$1,860.00 | |
| 60 Month Term 014 | \$40,800.00 | May 12, 2008 | May 12, 2013 | 4.10% | \$1,672.80 | \$40,800.00 | May 12, 2013 | May 12, 2018 | 2.30% | \$938.40 | |
| Special Rate 009 | \$60,000.00 | Aug 7, 2012 | Aug 7, 2015 | 1.55% | \$930.00 | \$60,000.00 | Aug 7, 2012 | Aug 7, 2015 | 1.55% | \$930.00 | |
| | \$160,800.00 | | | | \$4,462.80 | \$160,800.00 | | | | \$3,728.40 | |
| North Caradoc-St. Andrews | | | | | | | | | | | |
| 60 Month Term 013 | \$30,000.00 | Sep 26, 2011 | Sep 26, 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, 2012 | Aug 18, 2015 | 1.55% | \$310.00 | \$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 | 1.55% | \$547.15 | \$35,300.00 | Dec 18, 2012 | Dec 18, 2015 | 1.55% | \$547.15 | |
| | \$85,300.00 | | | | \$1,787.15 | \$85,300.00 | | | | \$1,787.15 | |
| Total | \$246,100.00 | | | 2.54% | \$6,249.95 | \$246,100.00 | | | 2.24% | \$5,515.55 | |
| All Interest earned is deposited in Mainstreet CU Bonus Account #003 | | | | | | All Interest earned is deposited in Mainstreet CU Bonus Account #003 | | | | | |

North Caradoc-St. Andrews' Trustees Accounts

| Account No. | Name | Balance Dec 31, 2012 | Account No. | Name | Balance Dec 31, 2013 |
|-------------|----------------------------|----------------------|-------------|---------------------------------|----------------------|
| Number #003 | Sydenham Bonus Saving | \$10,123.01 | Number #003 | Sydenham Bonus Saving | \$3,938.10 |
| Number #002 | Advancing the Mission Fund | \$15,000.00 | Number #003 | Advancing the Mission Fund | \$4,137.00 |
| Number #002 | Sydenham Building Fund | \$312.86 | Number #002 | Sydenham Building Fund (Closed) | \$0.00 |

| December 31, 2012 | | | December 31, 2013 | | |
|-------------------|--|--------------|-------------------|--|--------------|
| Summary | | | Summary | | |
| Total Current | | \$25,435.87 | Total Current | | \$8,075.10 |
| Total Investments | | \$246,100.00 | Total Investments | | \$246,100.00 |
| Total Trustees | | \$271,535.87 | Total Trustees | | \$254,175.10 |

Respectfully submitted, Maureen Tomchick, Doug Cudney and Jan Salomons

In 2013 The London Presbytery initiated a series of meetings with area Presbyterian churches to discuss the challenges churches and congregations were facing. Each church was encouraged to begin holding “What If Conversations” with their respective congregations and act upon the ideas received from asking the question: “If we had no limitations, what opportunities could our congregation become involved in to help one another, our church and our community?”

Kathy Fraser led the “What If Conversation” with our congregation and a list of ideas were collected and posted downstairs for our members to mark which ideas they felt could be pursued further. The list of ideas fit into four categories: worship service, building improvement, local and far away mission service, and general considerations.

Some of the ideas have been acted upon such as adjusting the Choir Loft to reduce the number of stairs and obstacles the choir members needed to negotiate as well as installing additional window speakers to aid hearing of the sermon.

We encourage everyone to continue bringing their ideas forward to Elders and the Suggestion Box for Session to collect and review with the congregation. Volunteers will be requested to help research and bring the ideas to fruition. Ideas being investigated for 2014 include: Participating in a local Habitat For Humanity project, Participating in local Mission work, Purchasing additional pew cushions, Obtaining arm chairs for the choir loft and a storage method offering ease of access for choir members’ hymn books, Purchasing a power point monitor for minister and choir use, Commencing an Alpha Bible Study, and Coordinating a friendly curling game against a neighbouring church. Please see the full list of “What If Ideas” posted on the downstairs bulletin board. We encourage you to add additional ideas and identify if you would like to assist with them.

In Kathy Fraser’s absence, the “What If Conversation” activities are being maintained by Kathy Gillard, Sharon Gillies and Sandy Carruthers-Terry. We invite the congregation to volunteer and assist with bringing the suggestions to life. Please approach any session member and let us know which ideas you would like to assist with.

The “What If Activities” align to our church mission statement: *We are a strong congregation sharing a common sense of community to advance the mission of God, the compassion of Christ and the community of the Holy Spirit.*

Pork and Corn Roast Report

2013

The Board of Managers extends a huge thank you to everyone who assisted with the NCSA Pork and Corn Roast. It was a huge success, with a great evening of food, fellowship and entertainment in a beautiful setting. About \$3,500 (after expenses) was raised to be used in our annual operating budget. Special thanks to:

Bill and Malcolm Lamont and Andy Fraser for the great music.
Joe and Gosia Arts for the pork.
Kim and Dave Vegso for the corn.
Maurice Skinner for the equipment and time to roast the pork
Tracy and Doug Skinner for the corn cooker
Penny McComb for the home made beans
Barb Bolton for the tomatoes and the use of their canopy.
Tony DeRuitter for getting the shed and the grounds ready
Janet McGugan for the generous use of her property.

Financial Summary

| | | |
|---------------|-------|------------|
| Ticket sales | | \$3,940 |
| Draw Proceeds | \$345 | |
| Expenses | | \$726.26 |
| Net Proceeds | | \$3,488.73 |

The Board of Managers.

Financial Reports

Balance Sheet (1 page)

Official Budget Summary – 2013 (2 pages)

Proposed 2014 Budget (2 pages)

31 Dec 13

ASSETS

Current Assets

Chequing/Savings

TRUSTEES

Trustee Investments

254,175.10

Total TRUSTEES

254,175.10

Sydenham General 0025911-911

5,468.27

Operating Reserve

1,845.14

Sydenham Youth 0025911-913

9,898.18

Sydenham Memorium 0025911-914

12,224.89

Total Chequing/Savings

283,611.58

Other Current Assets

Member/Patronage Shares

619.81

Due to the Hugh Turner Estate

(160,800.00)

Total Other Current Assets

(160,180.19)

Total Current Assets

123,431.39

TOTAL ASSETS

123,431.39

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

GST Recoverable

(6.06)

PST Recoverable (beg 2010)

(474.16)

HST Recoverable

(1,684.32)

2.Presbyterian Church of Canada

(2.00)

MANSE INVESTMENT - PRES. CHURCH

75,721.70

Total Other Current Liabilities

73,555.16

Total Current Liabilities

73,555.16

Total Liabilities

73,555.16

Equity

Trustee Net Income

34,719.42

OPENING BAL EQUITY

56,585.36

RETAINED EARNINGS

(31,099.98)

Net Income

(10,328.57)

Total Equity

49,876.23

TOTAL LIABILITIES & EQUITY

123,431.39

OFFICIAL BUDGET SUMMARY 2013

| | Month 2012 | Month 2013 | YEAR 2012 | YEAR 2013 | Budget |
|--------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|
| Ordinary Income/Expense | | | | | |
| Income | | | | | |
| GENERAL INCOME | | | | | |
| BUDGET | 10,059.15 | 10,978.78 | 92,436.86 | 78,548.56 | 95,000.00 |
| LOOSE COLLECTION | 687.21 | 280.15 | 2,970.02 | 1,702.54 | |
| HUNGARIAN CONGREGATION | 1,100.00 | 515.00 | 3,500.00 | 3,995.00 | 3,500.00 |
| SUNDAY SCHOOL | | | 0.00 | 33.00 | |
| VBS | 5.00 | 0.00 | 60.00 | 50.00 | |
| Total GENERAL INCOME | 11,851.36 | 11,773.93 | 98,966.88 | 84,329.10 | 98,500.00 |
| DESIGNATED INCOME | | | | | |
| LADIES AID | 30.00 | 116.28 | 1,074.06 | 1,783.31 | |
| PRESBYTERIANS SHARING | 55.00 | 50.00 | 725.00 | 840.00 | |
| PWS&D SPECIAL PROJECT 1 | 2,090.00 | 585.00 | 2,090.00 | 585.00 | |
| PWS&D SPECIAL PROJECT 2 | 0.00 | 1,065.00 | 0.00 | 1,065.00 | |
| PWS & D | 55.00 | 0.00 | 700.00 | 570.00 | |
| BUILDING FUND | 5.00 | 0.00 | 60.00 | 50.00 | |
| WMS | 162.31 | 0.00 | 981.56 | 230.00 | |
| YOUTH | 0.00 | 190.00 | 2,861.91 | 1,371.91 | |
| MEMORIAM | 480.00 | 705.00 | 5,530.00 | 4,210.84 | |
| OTHER DESIGNATED OFFERINGS | 650.55 | 1,090.00 | 16,992.78 | 1,417.62 | |
| Total DESIGNATED INCOME | 3,527.86 | 3,801.28 | 31,015.31 | 12,123.68 | |
| OTHER INCOME | | | | | |
| The Vine/Canadian Ministries | | | 10,000.00 | 0.00 | |
| INTEREST - INCLUDING T5'S | 3.74 | 14.61 | 294.39 | 247.49 | |
| RELATED BUSINESS/ACTIVITIES | 0.00 | 54.00 | 6,987.58 | 12,393.00 | 4,000.00 |
| GIFT IN KIND | | | | | |
| Total OTHER INCOME | 3.74 | 68.61 | 17,281.97 | 12,640.49 | 4,000.00 |
| Total Income | 15,382.96 | 15,643.82 | 147,264.16 | 109,093.27 | 102,500.00 |
| Expense | | | | | |
| MISSION & OUTREACH | | | | | |
| OUTREACH MISSIONS | 150.55 | 50.00 | 600.55 | 1,050.00 | |
| BENEVOLENT OUTREACH | 150.00 | 50.00 | 550.00 | 500.00 | 500.00 |
| PRESBYTERY DUES | | | 2,972.70 | 3,151.96 | 3,250.00 |
| GIFTS - CHARITABLE DONATIONS | 1,125.24 | 0.00 | 1,225.24 | 0.00 | 100.00 |
| PRESBYTERIAN CHURCH IN CANADA | | | | | |
| PWS&D SPECIAL PROJECT 1 | 1,990.00 | 585.00 | 1,990.00 | 585.00 | |
| PWS&D SPECIAL PROJECT 2 | 0.00 | 1,065.00 | 0.00 | 1,065.00 | |
| PWS & D - GENERAL | | | 645.00 | 570.00 | |
| PRESBYTERIANS SHARING | 500.00 | 250.00 | 6,000.00 | 3,000.00 | 3,000.00 |
| CONGREGATION PENSION 5% | 479.00 | 324.00 | 3,987.00 | 6,354.00 | 3,700.00 |
| PASTORAL CARE | 0.00 | 151.39 | 0.00 | 211.37 | |
| Total MISSION & OUTREACH | 4,394.79 | 2,475.39 | 17,970.49 | 16,487.33 | 10,550.00 |
| CHRISTIAN EDUCATION | | | | | |
| BIBLE STUDY | 147.87 | 0.00 | 232.04 | 0.00 | 250.00 |
| YOUTH & CHILDREN'S MINISTRY | 196.40 | 0.00 | 6,177.87 | 1,598.85 | 1,000.00 |
| CHRISTIAN ED - OTHER | | | 57.94 | 0.00 | |
| Total CHRISTIAN EDUCATION | 344.27 | 0.00 | 6,467.85 | 1,598.85 | 1,250.00 |
| WORSHIP | | | | | |
| SERVICE SUPPLIES | 0.00 | 29.08 | 192.99 | 163.52 | 100.00 |
| HUNGARIAN SERVICES | 275.00 | 300.00 | 2,200.00 | 1,975.00 | 2,400.00 |
| CHOIR SUPPLIES | | | 414.44 | 0.00 | 100.00 |
| WORSHIP - OTHER | | | | | |
| Total WORSHIP | 275.00 | 329.08 | 2,807.43 | 2,138.52 | 2,600.00 |

OFFICIAL BUDGET SUMMARY 2013

| | Month 2012 | Month 2013 | YEAR 2012 | YEAR 2013 | Budget |
|--|------------------|------------------|-------------------|-------------------|------------------|
| PERSONNEL | | | | | |
| VACANCY MEDIATION | 0.00 | (29.88) | 0.00 | 488.61 | |
| VACANCY MILEAGE | 0.00 | 181.24 | 0.00 | 308.96 | |
| VACANCY SUPPLY | 0.00 | 608.82 | 0.00 | 1,004.71 | |
| C&Y MINISTRY CO-ORDINATOR | 1,140.00 | 1,152.00 | 13,680.00 | 13,824.00 | 13,824.00 |
| STIPEND & HOUSING ALLOWANCE | 3,611.93 | 0.00 | 43,343.15 | 36,414.76 | 43,702.00 |
| TRAVEL | | | | | |
| CPP CO. | 174.20 | 42.59 | 2,090.40 | 1,847.67 | 2,000.00 |
| EI CO. | 29.20 | 30.32 | 1,220.61 | 1,233.43 | 1,200.00 |
| HEALTH & DENTAL EMP | 1,038.17 | 0.00 | 3,229.80 | 3,201.44 | 3,200.00 |
| BOOK ALLOWANCE | 35.72 | 0.00 | 283.76 | 182.62 | 350.00 |
| EDUCATION/STUDY LEAVE | | | 762.40 | 74.74 | 640.00 |
| SUNDAY PULPIT SPL. | 120.00 | 0.00 | 1,085.00 | 838.32 | |
| BOOKKEEPING | 229.00 | 233.00 | 2,748.00 | 2,796.00 | 2,796.00 |
| CUSTODIAN SERVICES | 720.00 | 320.00 | 3,780.00 | 3,440.00 | 1,800.00 |
| MUSIC DIRECTOR | 400.00 | 555.00 | 4,400.00 | 4,830.00 | 4,848.00 |
| WSIB | | | 529.59 | 535.09 | 400.00 |
| Total PERSONNEL | 7,498.22 | 3,093.09 | 77,152.71 | 71,020.35 | 74,760.00 |
| PROPERTY & ADMINISTRATION | | | | | |
| FURNITURE | | | 0.00 | 386.81 | |
| BANK CHARGES | 10.00 | 10.70 | 138.00 | 133.00 | |
| HEAT | 673.07 | 532.96 | 5,897.67 | 4,324.83 | |
| HYDRO | 440.28 | 339.73 | 2,543.59 | 2,252.31 | |
| TELEPHONE | 152.67 | 94.96 | 1,982.03 | 1,866.96 | |
| REPAIRS & MAINTENANCE | 2,253.03 | 2,099.27 | 8,809.83 | 5,283.30 | |
| INSURANCE | 0.00 | 330.78 | 3,698.50 | 3,661.06 | |
| ADVERTISING | 202.66 | 0.00 | 566.40 | 181.87 | |
| CATERING/KITCHEN | 198.65 | 0.00 | 284.64 | 854.01 | |
| OFFICE SUPPLIES | 801.17 | 980.26 | 2,378.69 | 2,670.98 | |
| PHOTOCOPIER | | | 684.02 | 498.84 | |
| SUBSCRIPTION | | | 166.28 | 553.17 | |
| MISCELLANEOUS | 238.33 | 16.60 | 266.33 | 16.60 | |
| Total PROPERTY & ADMINISTRATION | 4,969.86 | 4,405.26 | 27,415.98 | 22,683.74 | 0.00 |
| OTHER EXPENSES | | | | | |
| PASTORAL CARE | | | | | 100.00 |
| SESSION FUND | 153.30 | 0.00 | 221.72 | 249.84 | 200.00 |
| STEWARDSHIP | | | | | |
| RELATED BUSINESS/ACTIVITIES | 450.69 | 853.77 | 4,060.43 | 2,444.90 | |
| Total OTHER EXPENSES | 603.99 | 853.77 | 4,282.15 | 2,694.74 | 300.00 |
| Total Expense | 18,086.13 | 11,156.59 | 136,096.61 | 116,623.53 | 89,460.00 |
| Other Expense | | | | | |
| OTHER DISBURSEMENTS | | | | | |
| PWS&D ALLOCATION | 155.00 | 0.00 | 155.00 | 0.00 | |
| LADIES AID | 151.52 | 185.02 | 1,074.06 | 1,783.31 | |
| WMS Monthly | 162.31 | 0.00 | 981.56 | 230.00 | |
| OTHER MISC DISBURSEMENTS | 0.00 | 690.00 | 0.00 | 785.00 | |
| Total OTHER DISBURSEMENTS | 468.83 | 875.02 | 2,210.62 | 2,798.31 | |
| Total Other Expense | 468.83 | 875.02 | 2,210.62 | 2,798.31 | |

FOR ANNUAL REPORT AND CONGREGATIONAL APPROVAL
North Caradoc St. Andrews Presbyterian Church

12-Feb-14

| Trustee Holdings 2014 | | | Earnings / (Expenses) | Comments, Budget Holder |
|-------------------------------------|------------------|------------------|-----------------------------|---|
| Item | Balance | Total | | |
| Hugh Turner Estate | \$160,800 | \$160,800 | \$3,728 | |
| Pledged Bequests | | | \$3,000 | |
| North Caradoc-St. Andrews | | \$89,238 | \$1,787 | |
| Investments | \$85,300 | | | |
| Current | \$3,938 | | | |
| Mortgage | | | \$0 | Mortgage discharged September 2013 |
| Youth Ministry Leader Share | | | \$0 | The proposal was to assist the funding until 2013 |
| Share of Minister's Manse Allowance | | | (\$1,787) | Earnings on Sale of the Manse investments |
| Increase / (Decline) | | | \$6,728 | |
| Advancing the Mission | | | \$6,137 | |
| Balance | | \$4,137 | | |
| Pledged Bequests | | \$2,000 | | |
| Youth Ministry Leader Share | | | (\$6,137) | |
| Non-designated Income | | | Proposed 2014 Budget | Comments, Budget Holder |
| Item | 2013 Budget | 2013 Estimate | | |
| NCSA Offerings | \$95,000 | \$80,250 | \$75,000 | |
| Hungarian Offerings | \$3,500 | \$3,995 | \$3,500 | |
| Catering Events | \$500 | \$750 | \$500 | |
| Fund Raising Events | \$3,500 | \$4,000 | \$3,500 | |
| Trustee Transfer | \$3,454 | \$6,454 | \$0 | |
| Advancing the Mission Fund | \$11,363 | \$11,363 | \$6,137 | Corresponds with Trustee Expense |
| Manse Income from Trustees | | | \$1,787 | Corresponds with Trustee Expense |
| Non-Designated Income | \$117,317 | \$106,812 | \$90,424 | |

| Expenditures | | | Proposed 2014 Budget | Comments, Budget Holder |
|-------------------------------------|-----------------|-----------------|----------------------|---------------------------|
| Item | 2013 Budget | 2013 Estimate | | |
| Stewardship | \$0 | \$0 | \$0 | |
| Session Fund | \$200 | \$249 | \$200 | Session |
| Fellowship | \$0 | \$0 | \$0 | |
| Pastoral Care | \$100 | \$0 | \$100 | Pastoral Care Team |
| Subtotal | \$300 | \$249 | \$300 | |
| Mission & Outreach | | | | |
| Charitable Gifts | \$100 | \$0 | \$100 | Session |
| Local Benevolent Fund | \$500 | \$500 | \$500 | Minister |
| Presbytery and Synod Allocations | \$3,250 | \$3,152 | \$3,250 | |
| Presbyterians Sharing | \$3,000 | \$3,000 | \$6,200 | Request is about \$12,000 |
| Pension 5% | \$3,700 | \$6,354 | \$6,030 | Increased from 3% in 2012 |
| Subtotal | \$10,550 | \$13,006 | \$16,080 | |
| Christian Education | | | | |
| Bible Study | \$250 | \$0 | \$250 | Session |
| Sunday School /Youth/Child Programs | \$1,500 | \$100 | \$1,000 | |
| Subtotal | \$1,750 | \$100 | \$1,250 | |
| Worship | | | | |
| Service & Supplies | \$100 | \$163 | \$200 | |
| Hungarian Minister | \$2,400 | \$1,975 | \$2,400 | |
| Choir | \$100 | \$0 | \$200 | |
| Subtotal | \$2,600 | \$2,138 | \$2,800 | |

**FOR ANNUAL REPORT AND CONGREGATIONAL APPROVAL
North Caradoc St. Andrews Presbyterian Church**

| Expenses (cont'd) | | | | |
|--------------------------------------|--------------------|----------------------|-----------------------------|--|
| Item | 2013 Budget | 2013 Estimate | Proposed 2014 Budget | Comments |
| Personnel | | | | |
| Music Director | \$4,800 | \$4,830 | \$4,800 | Will be based on actual invoices per contract |
| Special Music | \$0 | \$0 | \$250 | |
| Custodian (100%) | \$4,000 | \$3,440 | \$3,700 | Will be based on actual invoices per contract |
| Bookkeeper (66.6% share with Knox) | \$2,796 | \$2,796 | \$2,800 | NCSA Share \$235 per month |
| Youth Ministry Leader | \$13,817 | \$13,824 | \$13,680 | Partially paid for by Advancing the Mission Fund |
| Youth Children Leader Travel | \$500 | \$0 | \$500 | Based on actual |
| Minister (80% share) | | | | |
| Stipend (including mileage subsidy) | \$35,702 | \$29,748 | \$17,800 | 50% of 2013 Budget |
| Manse Allowance | \$8,000 | \$6,666 | \$4,000 | 50% of 2013 Budget |
| CPP | \$1,978 | \$1,847 | \$1,000 | 50% of 2013 Budget |
| EI | \$1,200 | \$1,233 | \$600 | 50% of 2013 Budget |
| WSIB (+ 100 % for our staff) | \$450 | \$535 | \$225 | 50% of 2013 Budget |
| Health & Dental | \$3,200 | \$3,200 | \$3,200 | |
| Book Allowance | \$350 | \$183 | \$175 | 50% of 2013 Budget |
| Educational Study Leave | \$900 | \$74 | \$450 | 50% of 2013 Budget |
| Interim Moderator | \$0 | \$797 | \$3,000 | Based on \$500 per month 6 months |
| Pulpit Supply (80% share) | \$1,000 | \$1,842 | \$5,200 | 50% of 2014 at \$200 per week including mileage |
| Subtotal | \$78,693 | \$71,015 | \$61,380 | |
| Non-designated Expenses | | | | |
| Item | 2013 Budget | 2013 Estimate | Proposed 2014 Budget | Comments, Budget Holder |
| Property & Administration | | | | |
| Board of Managers | | | | |
| Bank Charges | \$125 | \$125 | \$125 | |
| Heat | \$6,000 | \$4,324 | \$5,000 | |
| Hydro | \$2,300 | \$2,252 | \$2,300 | |
| Telephone | \$1,900 | \$1,866 | \$1,900 | |
| Internet | \$360 | \$360 | | |
| Repairs & Maintenance | \$5,800 | \$5,283 | \$5,800 | |
| Insurance | \$3,600 | \$3,661 | \$3,500 | |
| Office Supplies & Printed Material | \$2,300 | \$2,670 | \$2,000 | |
| Photocopier (Exc. Paper) | \$800 | \$684 | \$600 | |
| Licensing | \$350 | \$550 | \$500 | |
| Kitchen Supplies | \$300 | \$854 | \$800 | |
| Advertising | \$350 | \$181 | \$200 | |
| Miscellaneous | \$200 | \$16 | \$500 | |
| Subtotal | \$24,385 | \$22,826 | \$23,225 | |
| Total Operating Expenditures | \$118,278 | \$109,334 | \$105,035 | |

This Operating Budget excludes items of income and expenses that relate to designated income such as givings to the Memoriam, Building Fund Account, Youth Account, PWS&D and Fundraising for Designated Uses. Some exceptions are noted above. All of these transactions are included in the Profit and Loss Statement.

"The chance to work on behalf of The PCC has been extremely rewarding. It was incredible to play an active role in delivering healthcare in the community of Ekwendeni, and to see firsthand the work that is being done in Malawi through the PCC."

— Dr. Ian Persaud, Short Term Volunteer, Malawi



"I am extremely excited and happy to witness each member of our congregation learning about God. I am grateful to see them overcoming the cultural barriers, economic difficulties, loneliness and many other hardships of life as first generation immigrants."

— Rev. Eunsung Moon, Sohrae Church, Toronto



"Thank you so much for your support. You cannot know what it means to us. Please keep Stonegate Ministry and our community in your prayers."

— Rev. Linda Dixon, Stonegate Ministry, ON



"The PCC is doing something beyond the words of its Confession through the healing and reconciliation work of Hummingbird Ministries. For this, First Nations people at Hummingbird are grateful."

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



"We wish to be, by our words and our actions, here in our own community, convincing proofs that Jesus is alive!"

— Revs. Kirk and Allyson MacLeod,
Keswick Church, Keswick, ON

As God sent Christ to us, so Christ sends us into the world. We are here to proclaim Christ in word and deed.

Living Faith 9.1.1

Just after Christmas our family was driving through one of the many villages lining the highway.

Through my car window these villages looked alike: thatched huts, a few stalls selling fresh vegetables and old chickens, a one-roomed store crammed with stuff, kids kicking a homemade ball around a field.

Nothing in particular to take notice of; then I thought I saw Joseph, Mary, and the baby Jesus.

The man was pedaling an old bicycle, wobbling up the shoulder of the road. His wife was sitting over the back fender, her arms wrapped tightly around his waist. A baby was fast asleep on her back, swaddled in a colorful *chitenge* (a large piece of cloth). Now if it's true – as Malawian friends tell me – that the bicycle is southern Africa's real beast of burden, moving everything from sugarcane to people – then it might have been the Holy Family that I saw. Maybe they were on their flight to Egypt? But the truth is I was going too fast to get a second look. We roared past at 90 km an hour, our tailwind shuddering his bike and flapping her *chitenge*.

I've realized of late that I move too fast for this country. Malawi moves slowly, as in 6 km an hour – average walking speed. The guidebooks sell this as Malawi's "relaxed" and "laidback" ethos. Let's face it: it's mostly because of poverty. True, some folks own bikes and a few have cars. Yes, the cities are sprawling and more and more people have cell phones and bank cards, but Malawi remains largely rural, overwhelmingly poor and very slow. Folks wait in long lines to get what they need, whether its medicine at the hospital or fertilizer for their fields. And most have to walk to get where they need to go. This country moves along at 6 km an hour, as I hurtle along at 90 km an hour.

Of course I'm making attempts to get to know Malawi, from studying Chichewa to reading books to asking lots of questions of Malawian colleagues and friends. But I still move too fast: a high-speed, high-tech, high-stress, errand running, hurry-up 'Westerner' in a land of long walks and long waits. And I'm coming to realize that my upbringing may have left me too fast for God.

Because God, like Malawi, moves slowly. This is a frustrating fact of the Bible. It seems that God takes his time to do anything important. He could have made the world in seven seconds; instead, he took seven days. He let his people suffer as slaves in Egypt for years before he brought them to the Promised Land.

And before they got there, God moved the people of Israel through the desert at 6 km an hour for forty years. We 'hurry-up' Canadians typically skip over the tedious opening chapter of Matthew, which chronicles generation after generation after generation living and dying before Jesus finally arrives. God has a plan of salvation – but it plays out in slow motion, and despite Christ's assurance that "behold, I am coming soon", Christians are still waiting to see it finished!

Can our supersonic, twittering, high-speed internet, fast food culture bear with a God of long walks and long waits? I was thinking about this when I came across a book called *Waterbuffalo Theology* in Zomba Theological College's library. Kosuke Koyama, a Japanese missionary in rural Thailand, left his skyscrapered and Sony-ed homeland to work among Thai farmers in rice-paddies and mango plantations. Like me he suffered culture shock which left him pondering why it is that God, according to the Bible, typically moves as slowly as the farmers' plodding water buffaloes. He concluded that if God is love, as the Bible says, he is with people for the long haul. Koyama wrote: "Since God is love, he always prepared to operate in history 'inefficiently'. God's love proves its genuineness by working its way through history without magic formula, easy quick fixes or technologically efficient ways."

It's something to think about – if you have time.

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