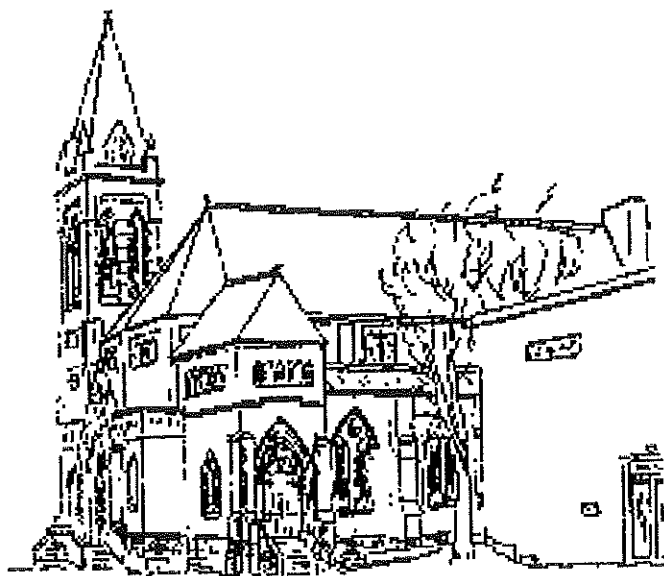
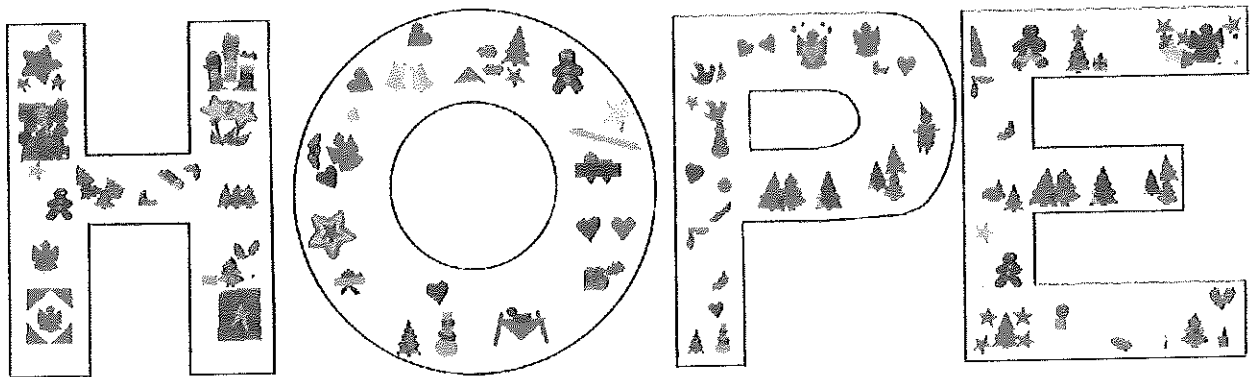


St. Andrew's Presbyterian Church (The Kirk)

St. John's, NL

Annual Report 2013



St. Andrew's Church (The Kirk)

P.O. Box 6206, St. John's, NL A1C 6J9

Phone: 726-5385, Fax: 726-5740

Email: standrews@bellaliant.com

Website: pccweb.ca/standrews-stjohns/

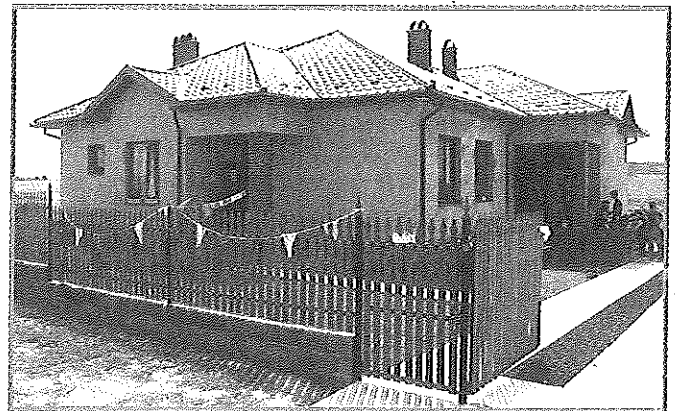
Office Hours: Mon to Fri, 9am-2pm

The Presbyterian Church in Canada

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

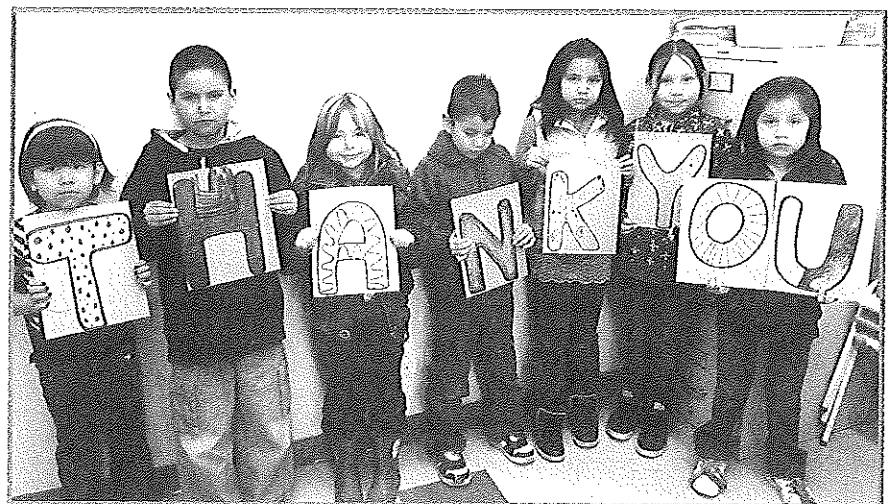


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Dear Friends in Christ:

Another year has come to a close and we prepare for our annual meeting to look at where we have come and where we might be going. It has been a year of celebrations and a year with sadness as we have said farewell to loved ones who have died and friends who have moved away.

This annual letter will be different in many ways. It has been an honour once again to serve you and to lead you. I give thanks for those who have stood with me in leadership and in care. I give thanks especially for those who have pitched in to help out in special ways in my year as Moderator for the Presbyterian Church in Canada. I thank Jennifer Whitfield, Karen Moores, Bruce Templeton and our Presbytery Youth for their willingness to lead Services of Worship in my absence. I thank the Rev. Dr. Wishart for his pastoral care in the deaths and funerals during my absence.

I know many have been prayerful and patient through many of the extra demands this year as Moderator has meant for the congregation. To all who have helped, prayed and encouraged, I say thanks.

This is also an unusual letter in that it will be my last as Minister of St. Andrew's Church. In February I announced my consideration of a request to give a transitional kind of leadership to two of our congregations in Truro, Nova Scotia. A friend said I must be crazy to give up a wonderful congregation like the Kirk to go serve two congregations needing special help. After much prayer, I believe this is where God would have me serve.

Although I leave with the sadness of leaving good friends and remarkable people behind, I go with the anticipation of blessings in the new work before me. I go with the celebration of fifteen good years of ministry together and the privilege of knowing so many people who are very special in the sight of God.

I will leave the reports themselves to tell the story of the Kirk in 2013. I encourage you to read the reports of the various ministries we have. We are not and never should be just about money and financial reports.

May God bless us with joy in the months we will still share together and may God give clarity of mind and heart for those who will lead in the search for the next pastor for the Kirk.

With Christ's love,

D. Sutherland,
Pastor of St. Andrew's (the Kirk)
Moderator of the 139th General Assembly
The Presbyterian Church in Canada

**ST ANDREWS PRESBYTERIAN CHURCH
ANNUAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2013**

KIRK SESSION, DECEMBER 31, 2013

Reverend Dr. David. W. K. Sutherland, Minister
Karen Moores, Clerk of Session
Robert Henderson, Deputy Clerk of Session
Douglas Butt, Roll Clerk

John Henderson	1959	Dr. Christina Templeton	1996
Elspeth Baird	1973	Ian Graham	1996
Betty Barrett	1973	Susan Elton Squires	1996
Scott Marshall	1981	Dr. Ean Parsons	1996
Jennifer Whitfield	1985	Margaret Coombes	2005
Alex Cowan	1985	Ewan Cumming	2005
Bruce Templeton	1985	Griffith Roberts	2005
Douglas Butt	1992	Corinne King	2010
Robert Henderson	1992	John MacKenzie	2010
Robert Halliday	1992	Karen Moores	2010

OTHER ELDERS OF ST. ANDREW'S

William A. Neal	1959
David S. Templeton	1959
Dr. C. U. Henderson	1962
Dr. David Parsons	1962
William Elton	1973
Margaret Forbes	1981
Dr. J.C. Jacob	1985

BOARD OF MANAGERS - 2013

Chair	David Baird
Treasurer	Susan Elton Squires
Secretary	Paula Templeton
Property	Roy Maybee
Usher Coordinator	Kim Marshall
Session Liaison:	Bruce Templeton
Envelope Secretary:	John MacKenzie

Other Members:	Judy Pinksen	Jonathan Marshall	Moire Neary	Nettie Ryan
	Peggy Hatfield	Mike Gillan	Erin McArthur	

BOARD OF TRUSTEES - 2013

Colin Baird	Betty Barrett	Robert Halliday	
Robert Henderson	Douglas Munn	John Templeton	Griffith Roberts
Susan Elton-Squires (ex-officio)		Rev. Dr. David Sutherland (ex-officio)	

The 172nd Annual Congregational Meeting

March 18, 2014

Grace

Rev. Dr. Sutherland

Dinner (6:30 pm)

Expression of Thanks

Worship (7:30 pm)

Election of Secretary

Adoption of Proposed Agenda

Review of Minutes - March 19, 2013

Youth Ministry Presentation

Session Review

Karen Moores

Benevolent Fund

Rev. Dr. Sutherland

Ministry Reports

Choir

Sunday School

Kirk Association

Ladies Luncheon Group

Atlantic Mission Society

General Protestant Cemetery

Scouts

Refugee Ministry

Bridges to Hope

Trustees Report

Board of Managers Report

J. David Baird

Financial Report 2013

Susan Elton-Squires

New Business

1. Search Committee Update

2. 2014 Proposed Budget

Susan Elton-Squires

3. Appointment of Auditors - 2014

Susan Elton-Squires

4. Nominations for Board of Managers

J. David Baird

5. Appointment of Trustees

Adjournment and Prayer

Minutes of the 171st Annual Congregation Meeting
St. Andrew's Presbyterian Church
St. John's, Newfoundland and Labrador
March 19, 2013

1. **Opening** – The meeting opened at 7:30 p.m. With thanks to those who prepared this evenings meal.
2. **Devotions** – Reverend Dr. David Sutherland led the congregation in worship following the printed program (provided by our national church) on the inside front cover of the annual reports.
3. **Election of Secretary** – Judy Pinksen was elected secretary on a motion of Carolyn Halliday and seconded by John MacKenzie.
4. **Adoption of the Proposed Agenda** – The agenda as printed on page 3 of the annual reports was adopted.
5. **Review of Minutes** – The minutes of the 170th Annual Meeting held on March 20, 2012 were approved on a motion by John MacKenzie and seconded by David Baird. Motion carried.
6. **Youth Ministry Presentation: Amy Palmer** - Last year and along with St. David's we had a great group. The youth asked about faith. Five people from our group attended the Canada Youth Conference which was held at Brock University, St. Catherine's, Ontario with over 500 youth from across the country attending. There was lots of enthusiasm and a deepened faith. Thank you all for your support.
Food for Thought has doubled in size to 12 and we are still in need of meals. We meet between St. Andrew's and St. David's. We sent out 48 encouragement cards, there is room for growth. Youth Council meet once a month and Amy would love to have new members. The youth group will lead worship last Sunday in May.
7. **Memorial Gardens – Judy Pinksen** - The first ten acres of Memorial Gardens have been cleared and seeded, with appropriate drainage in place, much more needs to be done before burials can take place. The main needs are:
 1. a basic structure must be built for safe storage of equipment,
 2. equipment for digging and snow clearing has to be purchased,
 3. an artesian well will have to be drilled to provide water to the site,
 4. a septic system will have to be installed,
 5. and electric power will have to be brought to the site for the closest connection.

The estimated amount necessary to bring Memorial Gardens to a functional level is approximately \$450,000. The Memorial Gardens Trustee Board is asking your input as to how your congregation can play an effective role in this next stage of development. A question from the floor asked if one could designate shares to Memorial Gardens and the answer is yes and also that all donations are tax receipt able. A date for the Consecration of Memorial Gardens is in the planning stages for this spring.

8. **Session Review – Bruce Templeton, Clerk of Session in 2012** – In January, our Director of Music resigned and we were fortunate to have Mrs. Patricia Young come and work for us for several months. In August, the Music Committee recommended to Session that Mr. Jake Palasvirta be named the Director of Music at St. Andrews.

The Board of Managers reported a stronger year with increased offerings but the costs of fuel and maintenance continues to rise. Also the furnace got to the place where it had to be replaced and it was a considerably more complicated job than we first envisaged. In the fall, a hurricane came through and lifted many of the slate tiles from the south asp roof. The famous ceiling leak in the front vestry was contained for the first time in 30 years and new flooring installed in the vestibule.

The Sunday School remains very active. Rev. Dawn Griffiths and her husband decided on a move to the Maritimes to be closer to family members. We will miss her very much; however we invited them that they are welcome at the Kirk anytime.

Thank you to the choir and youth group.

Jennifer Whitfield had a busy year as President of the Atlantic Mission Society.

We thank Susan Elton-Squires. It is wonderful joy to have her keep our finances on track. And thank you to Colin Baird and the other trustees for their judicious care of our funds.

Thank you to Roy Maybee for his dedicated work.

Rev. Wishart commented that Karen Moores is 4th generation Clerk of Session and has been an elder since 1981 and he wished to welcome her back.

Benevolent Fund – Dr. Sutherland – There were some sizable funds donated to the fund and we thank those for this. Groceries for the most part is done through Bridges To Hope.

Karen Moores, who is Chair of Bridges To Hope, thanked the congregation for their support, that we are one of ten churches who give to Bridges To Hope and we need to keep giving. There are 600 people/families helped monthly.

9. Ministry Reports - All reports were received for discussion on a motion of Carolyn Halliday and seconded by Susan Elton-Squires. The following reports were discussed:

Question: When considering supporting another refugee family, how do we house them?

Answer: We could support them with a \$1,000 monthly assistance or we could do other things to support a family in other ways.

All the reports were adopted on a motion of Paula Templeton and seconded by Jonathan Marshall. Motion carried.

10. Trustees Report – Robert Halliday - The market was down quite significantly the past year. Term deposits are maturing this year. Investments will be put into high income investments.

The Lorna Robertson Trust was administered with recommendations from the AMS. All members of the congregation are encouraged to suggest projects to the AMS for funding from the Lorna Robertson Bequest.

Jim Templeton has been added as a member of the trustees.

It was moved by Robert Halliday, seconded by Bruce Templeton, that the report be adopted. Motion carried.

11. Board of Mangers – J. David Baird, Chair of the Board of Managers – The report can be found

on page 11-12. There were additional challenges this year. We were faced with increasingly serious problems with the church furnace and were advised that portions of the furnace core had broken down and could not be repaired therefore a new furnace had to be purchased and installed at a considerable expense. A special appeal was made to the congregation for \$20,000. Then there was the purchase of a condensate tank and pump at an additional cost of \$10,000. All is well and we thank the congregation.

In September we experienced Hurricane Leslie which tore a huge amount of slate from the roof. It took a lot of time for the repairs but this was covered under our insurance. Neil McLeod was a lot of help in dealing with the insurance to get thing sorted out and completed in January.

The "Board of Managers leak" continued to be a problem so it was decided to create a closet at the end of the vestibule to hide the chronic leak area from view. This was done and improved the overall look of the vestibule.

Money donated is put to the best possible use however we are not quite making ends meet.

We thank the Trustees for ensuring premiums.

It was moved by J. David Baird and seconded by Paula Templeton that the report be adopted. Motion carried.

12. Financial Report – Susan Elton-Squires, the Treasurer, provided an overview of the report on pages 47-58. There is a parking increase in permits and we have a waiting list. Presbyterians Sharing has increased. There has been an increase in the various appeals. Thank you to all who have increased their giving. Heat and light have increased, this is due to the increase in the cost of oil. We have a wonderful minister. The Pension fund assessment has increased and the minister's salary has increased.

13. Election of Managers: Arthur Taylor has resigned from the Board. Aidan Moores was nominated and accepted. Additional members will be added as required by the Board. Rev. Wishart asked if the names could be posted in the vestibule. David Baird explained that this could not be done due to privacy concerns. A list could be made available at the office.

Following the review, the financial report was adopted on a motion of Susan Elton-Squires and seconded by J. David Baird. Motion carried.

14. New Business:

a. Refugee Ministry – When considering supporting another family the minister stressed that it is important that we make clear it is for a designated amount of time. Rev. Sutherland said we could do other things to support a family in other ways. Liai Kom, who is in South Sudan, hopes to bring his wife and two children to Canada by the summer. He keeps in contact by phone.

b. 2013 Proposed Budget – Dr. Sutherland directed the congregation to the budget on pages 59-60. David Baird assumed the Chair at this time. Susan Elton-Squires noted that there is a loss of \$38,000. Also one area to be dealt with tonight is the minister's salary. Also from General Assembly ministry pension funds are underfunded. Ministers will face 99% increase in contributions and churches will also face an increase in contributions.

Motion: Moved by Susan Elton-Squires that the minister's salary be increased by \$2,000. seconded by David Baird. Motion carried.

Motion: Moved by J. David Baird, seconded by Karen Moores that the budget be adopted. Motion carried.

c. Appointment of Auditors – the Treasurer informed the congregation that she has been notified by the auditors that the fees will increase next year due to new regulations. Susan will look at the opportunity in getting new auditors and asked for leeway from the congregation to look at other companies. Those present agreed.

d. Election of Managers – the Board received the resignation of Arthur Taylor. The following nomination was presented by J. David Baird. Aidan Moores was nominated from the floor. It was moved by David Baird, seconded by Paula Templeton, that Aidan be named to the Board of Managers. Motion carried.

e. Election of Board of Trustees – Jim Templeton has agreed to become a member subject to his confirmation from the congregation at the annual general meeting. It was moved by J. David Baird and seconded by Karen Moores that Jim Templeton and the present members be appointed for 2013. Motion Carried.

Dr. Sutherland thanked our Clerk of Session Bruce Templeton, Susan Elton-Squires, J. David Baird, Roy Maybee, Chair of Property Committee and Judy Pinksen, our representative on the Protestant Cemetery Board and Amy Palmer for their important contributions to the life and work of the congregation.

15. Adjournment and Prayer – The meeting was adjourned at 9:11 pm on a motion by Barbara Clancy and seconded by Karen Moores.

16. The meeting closed with a prayer led by the Rev. Dr. Sutherland.

Respectively Submitted,
Judy Pinksen
Secretary

**Session Report
St. Andrew's Presbyterian Church
Year Ending December 31, 2013**

Please accept this report of the Session of St. Andrew's Presbyterian Church for the year ended December 31, 2013 which is written from a review of minutes of the court.

Each year brings with it a series of changes, challenges and new opportunities for growth. This past year was no different at the "Kirk". We started the year with the exciting news that our Minister, the Rev. Dr. David Sutherland would be installed as Moderator of the 139th. General Assembly of the Presbyterian Church in Canada. This was exciting opportunity for our Minister and we all celebrated with him as he began his journey on May 31st. We all expected it to be a busy year for him and his wife Irma as she supported him in this ministry.

January also was a time to offer sincere thanks to Bruce Templeton for his 11 years of service as Clerk of Session. It was also noted that John Henderson has been an active member of Session for three generations of the Oke family as Karen Moores (nee Oke) assumed the duty from Bruce. It has been a learning opportunity for the new Clerk.

Under the support of the Session, groups within the Church operate the various programs which bring a varied ministry to as varied a group of participants. The Christian education program is strong with fourteen dedicated leaders and a group of children who number approximately 35. This Fall the opportunity and leadership was offered for a Senior High class to come together.

The Youth were encouraged to help with the younger children, engage in projects within the Church and learn their role as Presbyterian youth. The Presbytery Youth Ministry under the Ministry of Amy Palmer, has a stable youth group of 8 Junior High and High School aged young people. There is a post-secondary group which shares a meal and devotional study each week at Amy's home.

This Christmas the Congregation once again shared in the telling of the Christmas story by the Sunday School children. We acknowledge the wonderful ministry and dedicated hard work of Jenny Pallard, Amanda Vallis, Andrew Halliday and Dr. Sutherland. Their hard work truly showed in the excitement of the children as they shared their time and talents. Thank you everyone.

In this Annual report you will find reports from each of the Church groups so only high lights will be shared in this overview. The Scouting program is doing well with both a Beaver and Venturer Group. A Church parade in February provided an opportunity to share with them during the morning worship.

The Music program under the direction of Jake Palasvirta continues to provide leadership and special music during the seasons of the church. We recognize that the dedication for a weekly practice can be challenging, particularly with our windy position on the hill. Thank you.

The Kirk enjoyed visitors during the summer from a variety of countries. Many came here as they found the brochures about the services in their hotel, motel, and B & B's. Thank you to Jennifer Whitfield and Margie Coombes for your ministry to deliver them.

Sadly one of our groups has folded, at least for now, as the Kirk Luncheon Group ended their year with a successful lunch and card party. This dedicated group has assisted with many projects over the years and their energy will be missed.

In June we acknowledged our retiring elders who have made a long time commitment to the life and work of the congregation. They are the people who have been our leaders and we give sincere thanks for their leadership. The elders and their contribution who were thanked in prayer include: Alex Cowan, Elinor Eaton, Bill Elton, Dr. C. U. Henderson, Colin Jamieson and Bill Neal.

In November the Session held a day long re-visioning day. We looked at where we have been and where we are going as a congregation in the next five years. It was a day of excitement, renewal and energy. We plan to continue the work later in 2014.

Sadly this year several of our long time members passed away. They are recorded in the report from the Roll Clerk. In January we gathered at a memorial service for the Rev. Dr. Sheldon MacKenzie who had been Minister here in the late 1960's. All those who we have lost will be missed.

In this report the opportunity is provided to say a thank you to those who work, often behind the scenes to ensure the Church runs smoothly. Thank you Susan Elton-Squires for your able work as Treasurer. It is a challenge to keep Church finances on track. To the Trustees under the Chair of Colin Baird, thank you for your care of our funds and bequests.

Thank you to Elizabeth Glynn who ensures the efficient operation of the office. She always has a kind word and smile, which is appreciated by the often harried folk who call and drop in on a daily basis.

This is the opportunity to thank the Rev. Dr. David Sutherland for his continued ministry with our Congregation. It has been a busy year as Moderator and we give thanks that he has been afforded the distinction. We as a congregation acknowledge his dedication and hard work. We look forward to seeing the slide show of the trip to India which he and Irma took as a Mission trip in September and October. The support of the Rev. Dawn Griffiths during this time was appreciated and valued.

As we look ahead to 2014 there will be changes, challenges and opportunities in the Kirk as we grow in faith in His service.

Karen Moores
Clerk

Rob Henderson
Deputy Clerk

**ST. ANDREW'S PRESBYTERIAN CHURCH
ANNUAL REPORT FOR YEAR ENDED DECEMBER 31st, 2013**

CONGREGATIONAL ROLL

Changes to Roll

Communicants on Roll January 01, 2013 286

Added to Roll by Profession of Faith

Added by Transfer

Communicants removed from Roll by death 6

Robert Johnston	February 25
Ruth Henderson	February 28
Alison Oke	November 04
Elinor Eaton	November 06
Colin Jamieson	November 28
Alexander McKinlay	December 12

Communicants removed from Roll by transfer

Total on Active Roll at December 31, 2013 280

Other deaths recorded

N/A

Marriages

Jacob LeDrew and Jennifer Parsons	May 4th
Joseph Yetman and Sarah Halfyard	August 17th
Jamie Earle and Kelly Barnes	October 12th
Gary Kennedy and Judy Pinksen	October 26th

Baptisms

Ruben Gregory Snook	September 8th
---------------------	---------------

Respectfully Submitted

H. Douglas Butt

Roll Clerk

ST. ANDREW'S PRESBYTERIAN CHURCH
ANNUAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2013

St. Andrew's Session Benevolent Fund

Fund Balance January 1, 2013						\$ 2,894.98
Receipts:						
	General Giving					<u>\$ 5,227.35</u>
	Total Receipts					\$ 8,122.33
Expenses:						
	Bank Charges				118.00	
	Bridges to Hope				1,200.00	
	Special Assistance	Jan 7	\$	541.00		
		Jan 14		541.00		
		Mar 11		250.00		
		Mar 20		541.00		
		Apr 2		250.00		
		Apr 12		60.00		
		Apr 12		250.00		
		May 7		400.00		
		May 17		541.00		
		June 11		711.49		
		June 14		541.00		
					\$ 4,626.49	
	Grocery Orders				1,187.31	
	Christmas Hampers				<u>235.11</u>	
TOTAL EXPENDITURES						<u>\$ 7,366.91</u>
FUND BALANCE DECEMBER 31, 2013						\$ 755.42

ST. ANDREW'S PRESBYTERIAN CHURCH
Annual Report for the Year Ended December 31, 2013

Board of Managers

In January, 2013 we were still dealing with our insurer on roof repairs to the bell tower and church roof following Hurricane Leslie in September, 2012. Temporary repairs were made at that time but exterior roof repairs were only completed in January. Our insurance claim amounted to \$117,500 and our premium increased due to this claim and to inflation to \$23,500 approximately. Installation of the new furnace was completed at this time as well.

In February we completed installation of fire rated gyproc in the furnace room and installed a steam vent to our chimney. Our insurer also agreed to cover vestibule interior damage due to our roof leaks. We had an issue with mice in the hall.

In March the vestibule leak damage was repaired. As well, the entire church basement was cleared out. We experienced a pump failure on the new furnace and had the pump replaced on warranty.

In April we regraded the upper and lower parking lots and redistributed the gravel displaced by the winter snow clearing. The new furnace was working well at last and proving to be much more efficient than the one it replaced. We were unable to pay the cost of our insurance renewal premium from cash flow and were advanced the cost from the Board of Trustees.

In May we received a complaint as to a large amount of garbage on our property after the winter. We investigated and found that the garbage was not on our property at all. However, this led to our grounds clean up later in the year. Our financial drive went ahead on May 26, 2013 with the very capable assistance of John Templeton and volunteer drivers.

In June we had an issue with security on our grounds. We determined that the very overgrown condition of our grounds around the hall and also surrounding the R.C. Cemetery was screening our grounds from public view. This had attracted an undesirable element which was causing substantial concern. We therefore hired a contractor to cut back the brush around the hall and church. We also had contacts with the Anglican Cathedral Parish and with Gower Street United Church regarding possible development or joint development of our properties. Little has come of this to date.

We continued to experience cash flow problems over the summer with the usual lower attendance and givings.

In September a group of volunteers led by Bruce and Paula Templeton cleared a large amount of brush from the R.C. Cemetery. This was a big effort and we thank all those involved.

In October we encountered problems with the church organ which required substantial repairs. These had to be postponed for a time due to ongoing cash flow issues. The Treasurer reported a cash flow deficit in excess of \$81,000 at September 30.

By November our cash flow issues had eased slightly. The organ repairs were under way and would be covered from the organ fund.

Our financial position improved somewhat further in December but this improvement was modest and only served to reduce our deficit for the year. Organ repairs were completed in time for Christmas.

Overall, your Board of Managers found 2013 to be a challenging year. No major new projects were undertaken and little progress was made on the restoration due to lack of funds. However, we finally saw the roof repairs completed. We experienced further furnace problems but are happy to report that the new furnace is now working well and is much more efficient than the old one. The organ has been repaired and is again working well. We ended the year with a deficit of \$36,000 as against a budgeted deficit of \$45,500. Your Board is very concerned that we have now experienced operating account deficits for a number of years. The time has come to institute better long range planning to maximize our investments, to continue to carefully control our expenses as we have been doing and to try to improve our givings. We will not be able to balance our operating revenue and expenses until we do so.

Respectfully submitted,

J. DAVID B. BAIRD, Q.C.
Chair

St. Andrew's Presbyterian Church
Kirk Association Annual Report
Year Ending December 2013

The Kirk Association is pleased to report another active and successful year.

Our year got underway with a Stay-at-Home Tea in February. Thanks to Helen, Margaret and Elspeth who assembled the mail-out invitations. We are very pleased to report that thanks to your outstanding response we raised \$1761.05.

On Saturday, April 20th we hosted our annual Spring Sale and Morning Coffee. Once again, this was very well-attended and we thank all who came to support this event. Thanks also to everyone who donated items for the various stalls.

The annual Christmas Sale and Morning Coffee was held on Saturday, November 23rd. This is always a very popular and well-attended gathering and many thanks go out to all who donated their time and talents to make it such a success.

This past year, the Kirk Association hosted receptions in the Hall for the family of Colin Jamieson, and the family of Elinor Eaton following their funerals in the Kirk.

This year, the Kirk Association was happy to welcome through baptism Ruben Gregory Snook, the newest member of our congregation. Congratulations to Ruben and his family.

This year, thanks to your kind support, the Kirk Association was very happy to make a donation of \$4000.00 to the Board of Managers.

The Executive Committee 2013:

President:	Paula Templeton	Cradle Roll:	Corinne King
Treasurer:	Helen Butt	Nursery:	Agathe Ratsimandresy
Secretary:	Carolyn Halliday	Greeters:	Betty Barrett
Morning Coffee:	Judi Marshall	Flowers:	Jennifer Whitfield

Respectfully submitted,
Carolyn Halliday,
Secretary

St. Andrew's Presbyterian Church

The Kirk Association

Treasurer's Report 2012

Receipts

Bank Balance Jan. 1 st 2013	\$ 957.48
Bank Charge reversed	\$ 0.16
Donations received	\$ 178.51
Received from Trustees (Helen Baird Bequest)	\$ 640.00
Proceeds from Spring Sale	\$1592.60
Proceeds from Christmas Sale	\$1706.10
Interest	<u>\$ 0.27</u>
	\$5075.12

Expenditures

Purchase stove for kitchen	\$ 75.00
Board of Managers	\$4000.00
Bank Balance Dec 31 st , 2013	<u>\$1000.12</u>
	\$5075.12

Respectfully submitted,

Helen Butt

Treasurer

St. Andrew's Presbyterian Church

YOUTH MINISTRY

*For where two or three gather in my name, there am I with them
Matthew 18:20*

Programs:

Youth Ministry offers the articulated love of God through the saving power of Christ. This is the core message we share with our youth – the awesome, faithful, passionate, unconditional love of our Lord and how we respond to it. Programs help efficiently share this message, build fellowship and facilitate worship. Here are some ways we are reaching out to the youth in our congregations:

1. **Youth Group** (co-leaders: Chris McCulloch, Lynn Dent – fall 2012, Elizabeth Berguis – spring 2012)
 - For junior and senior high students (grades 7-12)
 - St. Andrew's and St. David's youth group were separate for 2012 with monthly Presbytery events
 - St. Andrew's and St. David's youth groups are now combined for 2013
 - Core group of 6 (min: 1, max: 9)
 - Meets weekly for games, prayer and discussion
 - Themes: Spring 2012 "Prayer, Talk it up"; Fall 2012 "Through the Bible in 12 weeks"; Winter 2013 "Faith in Action"
2. **Food for Thought** (co-leader: James Munroe)
 - For university/early career youth
 - Meets weekly for a meal, prayer and discussion
 - Core group of 6 (min: 3, max: 12)
 - Themes: Spring 2012 "Proverbs: Making Life Work"; Fall 2012 "The Book of Daniel"; Winter 2013 "Living IN but not OF the world"
3. **Youth Council** (Corinne King, Bethany MacKenzie, Christ McCulloch, Bradley Greeley, Lori-Kim den Otter-Versteeg, Thomas Roberts)
 - To construct healthy Christian relationships by invigorating and supporting youth programs together (CHRIST)
 - Composed of youth and adults from St. Andrew's and St. David's
 - Meets monthly for discernment, evaluation and support of youth ministry
 - Is accountable to the Presbytery of Newfoundland
4. **Encouragement cards**
 - For university/college students away from home and here in Newfoundland
 - 48 cards with \$10 Tim Horton's gift certificates were sent to students connected with St. Andrew's and St. David's congregations during exam time in November 2012
5. **Family Nights**
 - To encourage intergenerational fellowship within the Presbytery
 - Monthly potluck and games/activities

2012 Mission Trip/Conferences:

God calls us to love Him and to love others. Knowing who we are in Christ, and deciding how we are called to act in this world is one of the reasons why conferences and mission trips are an important aspect of our faith. God calls us to reach out to others, and provides the strength, knowledge and purpose to do so. And when we reach out to help others, often we ourselves are the ones who are helped along the way. A huge *thank you* to the Prayer Partners who prayed faithfully for the youth and leaders before, during and after the trip. Your prayers were an essential part of making these trips a success.

1. Mission Trip – I love Taiwan

- Youth in Mission initiative to Taiwan for 2 weeks in July
- Alexandra Dent went with 2 other Canadians to join Presbyterian young adults from around the world in Taiwan
- Teaching children and young people English while sharing their faith and engaging with the Taiwanese culture in worship

2. Canada Youth Conference 2012

- July 3rd- 8th 2012 held at Brock University, St. Catherine's ON
- 5 people went (2 Conference Track, 1 Mission Track, 2 Youth Ministry Training Track)
- There were over 500 youth from across the country and around the world
- Theme: ON FIRE "Didn't we feel on fire as he conversed with us..." (Luke 24: 32)

3. Fundraising for Trips

- Cookbooks "Loaves, Fishes and Other Dishes": Thank you to Vivian Pallard for spearheading this endeavor and to everyone who has encouraged their family and friends to enjoy this great book!
- Talent Show "Putting on the Ritz": Thank you to Penny Gillies, Lillian Crawford, Marijke den Otter-Versteeg for organizing this wonderful event. And to Grace Headrick and David Rudofsky for being our hosts!
- Donations from the Atlantic Mission Society, the Presbytery of Newfoundland and individuals within our congregations who helped to get us to our destinations and back home again

Future endeavors:

Part of living together as the body of Christ is finding out what works best for us at this time. So we try new ideas, and evaluate what we are doing to see where God wants us to prune, and where He wants us to blossom. Here are a few ideas with the potential to blossom in 2013:

1. Mission trip – Evangel Hall, Toronto ON

- Junior and senior high youth (grades 7-12)
- July 14th – 21st, 2013
- Provide help for the services and programs of Evangel Hall, a Presbyterian inner-city outreach

2. CY'12 Youth Service

- Youth who attended CY'12 will lead the worship service and share their stories about their time at CY'12
- October 20th 2013 at St. Andrew's, YTD St. David's

3. Lunch with Leaders

- Junior and senior high youth (grades 7-12)

God is faithful. His presence has been among us as we've met together throughout this past year. Thank you for the support from the congregation through prayer, the donations of snacks, the provision of meals, the selling of cookbooks and other fundraising initiatives.. We are in need of your continued generosity in these three areas: *prayer*, *presence* and *practical help*.

We need your *prayers* lifting up the youth, holding up the leaders, supporting the parents and being the thread that holds us together.

We need your *presence* in the lives of the youth, parents and leaders. We need your words of encouragement, your testimony about how God's working in your life, your passions about the world shared with us.

We need *practical help*. We need people to provide meals and snacks, people to write letters and cards, people to help organize fundraisers and events, people to lend a hand at an event.

Isn't it great to be a part of the body of Christ? What a privilege it is to be surrounded by believers who have come before us and are coming after us!

Amy Palmer
Youth Minister
Presbytery of Newfoundland

**ST. ANDREW'S PRESBYTERIAN CHURCH
ANNUAL REPORT FOR YEAR ENDED DECEMBER 31st, 2013**

The choir meets every Wednesday night from 7:30 to 8:30pm in the sanctuary. We practice the hymns and prepare anthems for the Sunday Service.

We were delighted when Jake found the Bernardo sisters as choral scholars. Their addition to the choir in the alto section, rounds out the group.

Easter is always a busy time. We joined the Choir at St. David's Church on Maundy Thursday, and sang as part of the Seder Meal. Good Friday morning we were happy to assist David Sutherland in the service at Hoyles - Escasoni Complex.

New members are always welcome.

Choir Members:

Soprano

Alix Howson
Heather Cumming
Karen Moores
Maxine Morrison
Heather Saunders

Alto

Kristina Bernardo - choral scholar
Keana Bernardo - choral scholar

Tenor

Dr. J.C. Jacob
Ian Wishart

Base

Adam Templeton
Dave Templeton
John Templeton
Roy Maybee

Respectfully submitted by
Heather Cumming

St. Andrew's Presbyterian Church
Annual Report for the Year Ended December 31, 2013
Sunday School

2013 has been another good year for the Sunday School. We are pleased to see the children grow and develop in their Christian faith.

Official September enrollment in the Sunday School is on par with last year. As in recent years, attendance varies from week to week as our children become involved in outside activities such as sports and arts programs. We encourage parents and grandparents, other family and friends to encourage children to join us. The enrollment is as follows:

Age	# enrolled	Leaders
Beginners	6	Kristann Templeton & Irma Sutherland
Grades 1-3	5	Gillian Elton-Taylor & Geri Campbell
Grades 4-6	7	Jenny Pallard and Vivian Pallard
Grades 7-9	6	Jane Parsons and Elesa Campbell
Grades 10-12	7	Aidan Moores, Andrew Halliday, Sabrina Moores, Amanda Vallis

Classroom Assistants: Andrew Taylor, Katherine Squires, Michelle Taylor, Sam Templeton, Stephen Squires

Total Enrollment 31

We saw some changes in leadership roles this year as well. David Hopkins, starting his first semester at Memorial University, opted to step away from Sunday School to focus on his studies for the time being. Susan Elton-Squires and Colleen Simpson have also taken this opportunity to take a break from Sunday School, having given many years of service to the program. They continue to be available to help out with special projects and provide coverage when needed. Thank you very much, David, Susan and Colleen. Your contributions to the Sunday School Program are certainly appreciated.

We also welcomed some familiar faces back to the Sunday School this year. Elesa Campbell and her family have recently moved back to St. John's and Elesa was an early (and enthusiastic!) volunteer for the Sunday School. She and Jane Parsons take on the leadership role in the junior high class. Geri Campbell is now a regular teacher with Gillian Elton-Taylor in the primary class, while Vivian Pallard is assisting me in the elementary class. The increasingly active beginner class continues to be led by Kristann Templeton and Irma Sutherland.

This fall we also welcomed a new group into the Sunday School, as Aidan Moores, Andrew Halliday, Sabrina Moores and Amanda Vallis began working with our senior high students. This group of

youth have been faithful attendees of Sunday School from a very young age. As they were nearing the end of their time in junior high, there were many questions about what would be available for them once they got to high school. Through discussions and meetings over the summer, the senior high group was born. This group meets on a semi-regular basis, allowing the students to experience other aspects of church life. Many of them have also volunteered with Sunday School and help out during group projects and to provide class coverage if necessary. After some initial kinks in the system when the group first started, they are finding their stride and working to strike a balance between Sunday School and what lies ahead.

We are very fortunate to have such dedicated and caring leaders working with our children and youth every Sunday. Please keep us in your prayers as we work toward keeping the ways of communicating the word relevant and motivating for children. We remain committed to the Leading with Care guidelines of the Presbyterian Church of Canada, and continue to strive to have team leadership at all grade levels. Thank you to the members of the congregation who are available for pitching in when teachers are away. Please consider joining us in the Sunday School and helping guide our youth in their faith.

We continued working with the program 'The Best of the Whole People of God' in 2013. Feedback continues to be positive for this online resource, both from teachers and from students. The program continues to follow the lectionary readings, so our students are learning about the same stories and lessons as their parents are in the church service. WPOG also provides a biblical background component to the weekly lessons, helping teachers form an historical and biblical framework for the lessons and units. Rev. Sutherland continues to provide guidance, clarification and perspective on these backgrounds to further our understanding before we meet with the children.

With Easter Sunday falling on the last day of March, we were no sooner back from the Christmas break when we found ourselves in the middle of the Lenten season. We held our annual Palm Sunday Breakfast before church but, in a break from recent tradition, we didn't do our walk through Holy Week during our Sunday School time. Reaction to this change from the children was mixed. The planned activity was welcomed, but we were asked several times if there would be a walk through at a later time. It's always heartening to know that the children are engaged in the Easter season and that they enjoy the traditions we have started within the Sunday School. On Easter Sunday, our junior high class helped the children make Resurrection Rolls, a tradition within the Sunday School for close to ten years. This unique way of depicting the miracle of Easter is a tradition we would never think of changing!

Following our Easter celebrations, our focus turned towards our annual spring mission project. This year we were focused on Guatemala, with a goal of providing educational resources for children in that country. Through a congregational lunch and a bake sale, we surpassed our financial goal with ease. Thanks to Mike Gillan for his help in preparing the meal for us, as well to the teachers and the junior high students for their assistance. Proceeds from the lunch and bake sale were forwarded to the Atlantic Mission Society.

The joint church picnic was held this year at Rotary Sunshine Park, with good attendance from both churches. A few weeks later, Sunday School teachers organized the presentation of gifts to our students for the end of Sunday School for the school year. We also took some time to enjoy 'Sundaes on Sunday' as part of our year end celebrations.

When Sunday School started up again in the fall, we were met with the excited faces of our students and, after diving into the fall curriculum, we took on another mission project. This project was a local initiative, inspired by a lesson from the Whole People of God on perseverance. The children were introduced to Hannah Taylor in this lesson, a young girl who, at the age of eight, founded The Ladybug Foundation to help homeless people in Canada and around the world. Inspired by Hannah's belief that any little thing can help, the Sunday School students, led by Jane Parsons and Elizabeth Pratt, set off on a whirlwind project to raise money for the local charity Bridges To Hope. With help from Elizabeth, the students used tissue paper to create Christmas scenes on small pieces of Bristol board. These scenes were then scanned and turned into original Christmas cards. Students also put their creative energies into writing verses for the inside of the cards. The result was approximately thirty original designs and a fundraising project that generated more than \$1000.00!

Our Christmas card project wrapped up just in time for the Christmas pageant to begin. Andrew Halliday and Amanda Vallis, having been involved with the production last year, took on the direction of the pageant from start to finish. We continued using the revised script from 2012 and the children once again took the familiar Christmas story and made it their own. Thank you to Andrew and Amanda for their leadership and guidance during this busy time of year.

Finally, we would like to thank Rev. Sutherland for his help, support and guidance throughout the year and Elizabeth Glynn for her on-going assistance and patience with us. Thank you to Jacob Palasvirta for providing the music for the pageant and rehearsals. A big thank you as well to the Property Committee for overseeing the hall.

2013 has been a busy year for the Sunday School. With the addition of a new class group and the decision to take on another mission project, we have found ourselves faced with new challenges but, in the end, left with a sense of accomplishment. Watching the children as they continue on their faith journeys is inspiring. Their faithfulness and enthusiasm for the Sunday School program is unfailing. We move into 2014 knowing that new challenges await us, but with the knowledge that we have the ability to overcome these challenges. I encourage everyone in the congregation to come and visit with the Sunday School. You may be surprised by what you will learn from this amazing group of children and youth.

Respectfully submitted,
Jennifer Pallard,
Coordinator

**ST. ANDREW'S PRESBYTERIAN CHURCH
ANNUAL REPORT FOR THE YEAR ENDING DECEMBER 2013**

ATLANTIC MISSION SOCIETY

The purpose of the Atlantic Mission Society is to "glorify God and to support with prayer, study and service, mission endeavours through The Presbyterian Church in Canada, the Synod of the Atlantic Provinces, and the presbyteries within its bounds." *AMS Report to the 137th General Assembly*

The Atlantic Mission Society of St. Andrew's usually meets on the third Sunday of the month after the morning worship.

2013 Executive:	President:	Karen Moores
	Secretary:	Barbara Clancy
	Treasurer:	Jennifer Whitfield

Members: Betty Barrett (Life Member), Irma Sutherland, Judy Pinksen, Judi Marshall, Ian Wishart, Nettie Ryan, Peggy Hatfield, Betty Johnston (Life Member)

Each meeting begins with a Blessing and a light lunch, followed by Devotion and a business meeting.

The work of the AMS usually falls into one of two categories – Mission and Community Outreach. These categories are not always definitive and often overlap.

MISSION

We participated in the World Day of Prayer service held this year at the Seventh Day Adventist Church on the first Friday in March. One of our members delivered the meditation at the World Day of Prayer Service at a local seniors' apartment complex.

The AMS conducted the morning worship service at St. Andrew's on Mission Awareness Sunday, April 28, 2013. The purpose of this service is to promote mission of the Church, locally, nationally, and internationally.

In May the children of the Sunday School hosted a luncheon in support of the Guatemalan project they have been studying. Two of the AMS members have worked closely with the children in their efforts.

The AMS recommends how the funds of the Lorna Robertson Bequest are disbursed each year. In 2013 the recommendations for disbursement were:

Presbyterians Sharing	\$4000.00
Palestine Relief Fund	\$1000.00
Christian Hospital in Jobat, India	\$1000.00
Hope for the Future Ministries	\$ 500.00
South Sudan School Project	\$ 500.00
St. Andrew's Sunday School (Learning and Sharing Project)	\$ 400.00

In December members of the AMS prepared Christmas packages for senior members of the congregation who are not always able to make it to church and other church activities. Each brightly-wrapped package included a PCC calendar, some Christmas goodies and treats from the White Gift Sunday offerings, and a special Christmas card made by the children of the Sunday School. These packages were then delivered by members of the AMS who visited and chatted with the seniors. We all enjoyed these visits and were glad to make the connections with those we don't see very often.

COMMUNITY OUTREACH

Members of St. Andrew's AMS are active in many areas of community outreach. The church community of St. Andrew's supports Bridges to Hope financially and with weekly food donations. AMS president Karen Moores served as Board Chair for Bridges to Hope and several of our members are active volunteers and serve on the Board of Directors.

On March 20th, in partnership with St. David's AMS, we participated in the Gower Street Church lunch program. Every Wednesday, church and community groups provide a hot, hearty, and healthy lunch to the disadvantaged residents of the downtown area and we are very pleased to represent St. Andrew's through our participation. We served prepared and served a lunch of lentil soup and sandwiches followed by dessert. We will be participating in this worthwhile program again in 2014. We also provided a lunch in November with a baked frittata and a treat if ice cream for dessert.

Other members of our AMS are involved charitable organizations and with various local community groups who also have outreach programs, thus fulfilling their personal mission work in other ways within the community.

While they are no longer able to attend regular meetings, several men and women participate in our ongoing projects for first responders with knit teddies and there has been a renewed interest in the pneumonia vests following the pattern being printed in the Presbyterian Message.

One of our members, Jennifer Whitfield, completed her term as President of the General Society of the AMS. Her contribution to the work locally and at all levels in the Church has been appreciated.

We were saddened this year by the passing of one of our life time members, Elinor Eaton. Elinor served in executive positions in the AMS and made significant contributions through her work and interest to our group and to St. Andrew's congregation in general. She will be greatly missed.

We thank the congregation and Dr. Sutherland for their continued support of our activities within AMS. Any member of the congregation who wishes to attend a meeting and join us always encouraged to participate as they are able.

Respectfully submitted,

Barbara Clancy
Secretary

Karen Moores
President

ATLANTIC MISSION SOCIETY - ST. ANDREW'S AUXILIARY
Treasurer's Report - year
ending December 31, 2013.

Receipts

Bank Balance 2013	<u>\$2,483.26</u>
Membership	\$9.00
Offering	\$214.85
Travel Fund	\$48.00
Work Fund	\$283.15
Special	\$500.00
General Society	\$1,108.00
Messages/Calendars	\$253.00
Bank Reimbursements	\$20.69
TOTAL	\$4,919.95

Expenditures

Food for Christmas Dinner	\$60.00
Messages & Calendars	\$546.50
General Society	\$3,868.64
Bank Services Charges	\$19.50
TOTAL	\$4,494.64

Balance December 31, 2013: \$425.31

Respectfully submitted,

Jennifer ML Whitfield,

Treasurer,
AMS - St. Andrew's Auxiliary.

**The General Protestant Cemetery Trustee Board Inc.
Report of the Chairman of the Board
To the Annual General Meeting
Tuesday, January 28, 2014**

We continue to make improvements to our cemeteries each year. In addition to our regular maintenance at Mount Pleasant, we filled, leveled and re-sodded a large number of graves and leveled up a number of headstones.

During the year we had 218 burials, a decrease of 8 over the previous year; and of these 52.75 % were cremations, a small increase over the previous year. The following breakdown may be of interest:

Burials in:			
	<u>2010-2011</u>	<u>2011-12</u>	<u>2012-13</u>
The General Protestant Cemetery	3.78%	5.30%	2.75%
Mount Pleasant Cemetery	86.55%	79.60%	84.86%
The Field of Honour	<u>9.67%</u>	<u>15.10%</u>	<u>12.39%</u>
	<u>100%</u>	<u>100%</u>	<u>100%</u>

Your Board met ten times during the past year.

Our Trust Fund for Perpetual Care has decreased and now totals \$247,000.00. This is invested in GICs to earn an average of approximately 1.71%.

In 2013, a GIC in our trust fund matured and was added to the capital funds, bringing the total to \$210,700. A new building must be constructed in Memorial Gardens before we can begin using the new Cemetery. Construction will begin this spring. We also need a backhoe for digging and snow clearing, an artesian well and septic system, and hydro brought to the site. We estimate the total cost will be approximately \$400,000.

MAE Engineering consultants are redesigning our drawings for a steel building, which will cost less than the original wooden building.

The columbarium is paid in full, and we have sold 48 of 80 niches – more than 50%. This year we will consider preparing an area for the next phase and purchasing a second columbarium.

Early in 2013, we prepared a pamphlet outlining a brief history of our cemeteries, the cost incurred to date in developing 10 acres in Memorial Gardens, and the estimated cost of the work to be completed before burials could take place. The pamphlets were given to every representative for their congregations for insertion in the church bulletins. We were expecting a better response than we received regarding a Special Offering or some other fund raising initiative. Only four congregations contributed directly toward our fund raising, which we are thankful for. I encourage every church representative to work on some way they could get involved in raising funds for our cemeteries. I offer a special thanks to the churches that supported the Seventh-Day Adventist Church in their commitment to donate all profit from their December sale of citrus fruit to Memorial Gardens.

On June 18, a Consecration Service was held in Memorial Gardens, with ministers from six congregations participating. The weather was good, but the attendance was very disappointing, with only 30 – 40 people present. It demonstrated how little support we are getting from our congregations for the work that the Board of Directors had put into developing the new cemetery.

The Memorial Service at Mount Pleasant went well; the weather was good, attendance was good, and our offering was up for \$100 from last year. Another service was held at the General Protestant Cemetery with a small number of attendees; everything went well, and the offering was \$401, up \$160 from last year.

We appreciate those member churches that support the cemeteries financially and otherwise and thank them most sincerely. However, we are still not receiving financial support from some of our 19 member churches. The cemeteries are the churches' responsibility. Each representative should make sure that their assessment is paid each year.

I am pleased to place on record thanks to our cemetery staff; we have a dedicated staff, and the feedback from the public is excellent. We appreciate the work done by Bill, Vince and Graham. We operate six days a week, sometimes through difficult and challenging situations, especially during the winter season.

A special thanks to the members of the board who have given me their full support during the past year. Thank you.

Respectfully submitted,
Harold Chubbs
Chairman of the Board

**ST. ANDREW'S PRESBYTERIAN CHURCH
ANNUAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2013**

1st St. Andrew's Scout Group

***No report received*

**1st St. Andrew's Scout Group Committee
Statement of Cash Receipts and Expenditures
December 31, 2012 to December 31, 2013**

**1st St. Andrew's Scout Group Committee
Statement of Cash Receipts and Expenditures
December 31, 2012 to December 31, 2013**

***No report received*

St. Andrew's Presbyterian Church
Annual Report for the Year Ended December 31, 2013

Christmas Pageant 2013

Amanda and I are happy to submit our first report on the Sunday School Christmas Pageant.

In the theatre and entertainment business, people say “never work with animals or children”. I have never believed this. Some might say this is because I am still a child myself and am on the same maturity level. I have always loved working with children and watching them create, imagine, invent and play ‘make believe’ – traits that are invaluable to children and should always be encouraged. It also comes quite easy to Amanda, having spent over a decade professionally coaching children and more recently receiving her education degree ... and of course, contending with me on a daily basis.

As many will know, this was our second year helping with the pageant as we transition towards taking full stewardship of this wonderful and rewarding experience. We had a fantastic time working with the dedicated, talented and interested children of our Church; they make working on the pageant an absolute joy.

We know that change can be difficult, but it can also be positive. The production and presentation of the nativity story has worked in the same way for a number of years and in the past two years there have been many changes to it. Amanda and I came in and helped shake things up a little bit – new blood brings fresh eyes and new energy.

The 2013 Christmas Pageant used the same script as the previous year, with only very slight changes to content. Given how smoothly the transition to the narrative script went, we chose to work within the same format for the 2013 pageant. For 2014 we may review the script and make some small changes to content and staging just to keep things fresh and interesting for the children. They are a smart and creative bunch and we know they are definitely up for any challenge that we present to them – so we are excited to work with them and our future new minister on additions to the current script. We would also like to talk with the Sunday School staff, the children and parents as to how to best approach the 2014 Pageant to make it the best experience for everyone.

As with any type of production or concert, there is a certain amount of time and effort that must go into learning, practicing and perfecting the final performance. We would like to send out so much gratitude to many people – we just hope we don't forget anyone.

Thank you to David, Bruce and the whole congregation for giving us this opportunity and trusting such an important part of the church and Sunday School season to us. We hope to continue to live up to your expectations.

Thank you so much to the parents, grandparents, aunts, uncles, brothers, sisters and guardians who recognized the need for rehearsals and helped us make sure that our actors were prompt and prepared. Thank you for helping the children get ready on pageant day – every child was that much more confident because of all the help and support you gave us. We (ourselves and the kids) couldn't have done it without you!

The Sunday School teachers have also made this transition for us as directors so much easier – they are always there to offer advice, guidance, a listening ear or lend a helping hand. For this, we are truly grateful. You made the entire process much easier! A million times thank you for your support! We look forward to working closely with you again next year to create a fabulous experience for the children.

Thank you to our “technical crew”! To Bruce Templeton for working so closely with us to make sure that all the microphones were working and ready to go for both the rehearsal and our performance. To George Field and his crew for moving and setting up the sets for rehearsal and performance. Those same backdrops made by Lizz Pratt are still looking amazing; they add so much colour and beauty to the story our children tell! To Jenny and Vivian Pallard for their assistance with arranging the costumes, sets and rehearsals. Thank you to Jake Palasvirta for providing his musical accompaniment for the children again this year.

Finally a huge thanks and congratulations to the children, the stars of the show and the whole reason we do this. Without a doubt, our favorite part of the pageant, THANK YOU. Thank you for your endless energy, enthusiasm, laughter, imagination, stories and smiles. Thank you for showing up to each rehearsal excited to see us. You all did a fantastic job!!! It is you that makes it all worthwhile!

We hope that you all enjoyed the pageant experience as much as we did. Thank you for the opportunity to spend time with your amazing children – we appreciate you lending them to us for a little while. We are definitely looking forward to working with them again next year!

Sincerely Submitted,

Andrew Halliday and Amanda Vallis

**St. Andrew's Presbyterian Church
Annual Report for the Year Ended December 31, 2013**

Bridges To Hope Report to St. Andrew's Presbyterian Church 2013

This past year has been a year there has been a significant increase in the use of all the programs at Bridges To Hope. While the economy in the St. John's region continues to grow, the discrepancy between those who have and those in need widens. This outreach ministry, shared among the United Churches in the city and the St. Andrew's and St. David's churches, has continued to provide ongoing support to the community.

In February a roast beef dinner was prepared at George Street Church and people who are involved with the Choices for Youth program enjoyed a warm meal and good fellowship. There were 75 people in attendance.

During the summer the students who were hired through Canada youth grants did some creative fundraising downtown and at Confederation Hill on July 1. The profile of BTH was raised as well as significant food donations and monetary donations. This was a great lead for the "Block the Bus" project which this year successfully raised the funds to provide over 600 back packs for children from Kindergarten to Grade 12. The Passion for Projects kits will be delivered to schools early in 2014 due to the changing of the school districts.

This past year there was a 10% increase in the use of the pantry. At the end of the year 8136 people received assistance. The Christmas hampers which were supported through the financial assistance of St. John's Rotary and prepared at St. Andrew's Hall saw 325 families helped to enjoy a Christmas dinner. An addition 150 hampers were prepared and delivered to other individuals in the City.

The Community Kitchen continues to assist small groups to prepare and take home family meals; since the inception of the program in 2011 in excess of 15,000 meals have been prepared. During the summer of 2013 Youth attended cooking programs in which they developed the menus and prepared the meals which were taken home to their families.

The programs at BTH are successful because of the dedicated staff and volunteers who give of their time and talents. A special thank you to St. Andrew's Church for space for the hamper program and on-going support of food and cash donations. Thank you to the volunteers in all the programs, the Corporate and individual sponsors who provide the means for the programs to take place.

Karen Moores,
Chairperson Board of Directors (December 2013)

**St. Andrew's Presbyterian Church
Board of Trustees
Annual Report**

For the Year Ended December 31, 2013

During the year, income from the Lorna Robertson Bequest was allocated to support the following projects:-

Presbyterian Sharing – Foreign Missions	4,000
Palestine Relief Fund	1,000
Christian Hospital in Jobat, India	1,000
Hope for the Future Ministries	500
South Sudan School Project	500
Sunday School, Learning and Sharing project	400
	<u>\$7,400</u>

The Atlantic Mission Society recommended all of the above projects for support and we would like to thank the members of the AMS for their assistance in recommending the various projects that they felt should be supported. All members of the congregation are encouraged to suggest projects to the AMS for funding from the Lorna Robertson Bequest.

As can be seen from the financial statements, our revenue was \$33,233, as compared to \$19,650 in 2012. An increase of \$13,583, which was mainly due to the gain on sale of investments. As at December 31, 2013 the unrealized gain on the increase in value of our equity investments is \$42,031.

Our term deposits and guaranteed investment certificates matured just prior to our year end. We are in the process of re-investing these assets and to increasing our equity investments. Our aim is to increase these investments from the current cost of \$228,500 to approximately \$500,000 in 2014, which would be approximately one half of our total assets. Eventually we would like to have possibly \$750,000 in marketable investments. Our objective is to increase our revenue by obtaining a higher return or yield from these investments as compared to our term deposits and guaranteed investment certificates. Unfortunately the downside is that the value of the investments could fluctuate year by year. By obtaining a higher return on our investments, our yearly distributions will increase, and this will assist the Managers with their budget.

In 2008 when Bridges To Hope purchased their building for \$110,000, one of the conditions from the mortgagor was that the mortgage had to be guaranteed. At their request, we agreed to guarantee the mortgage. In 2011 an adjoining building was purchased for \$70,000 and they re-financed the mortgage. Our guarantee of the outstanding balance on the original mortgage, at the time of re-financing in 2011

was \$31,500. The outstanding balance of the combined mortgage as at December 31, 2013 was \$52,900.

The financial statements for the year ended December 31, 2013 was audited by Noseworthy Chapman, Chartered Accountants. A copy of the financial statements and Auditors' Report are attached.

Having been a member of the Board of Trustees since 1966 and Chairman for 43 years, I believe that now is the time to retire as Chairman. As this will be my last report, I would like to thank and remember all of the Trustees who were on the Board with me and for all of their advice, assistance and help during my term as Chairman.

Respectfully submitted,

G. Colin Baird

Members of the Board of Trustees:-

Colin Baird, Chairman
Douglas Munn, Treasurer
John Templeton, Secretary
Betty Barrett
Robert Halliday
Robert Henderson
Griffith Roberts
Jim Templeton
Susan Elton-Squires, Ex-Officio
Rev. David Sutherland, Ex-Officio

**ST ANDREWS PRESBYTERIAN CHURCH
ANNUAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2013**

BOARD OF TRUSTEES

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INDEPENDENT AUDITOR'S REPORT

To the Members of Board of Trustees - St. Andrew's Presbyterian Church

We have audited the accompanying financial statements of Board of Trustees - St. Andrew's Presbyterian Church, which comprise the statement of financial position as at December 31, 2013 and the statements of revenues and expenditures, changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.


Basis for Qualified Opinion

The Board of Trustees receives its trust funds by way of bequests from sources the completeness of which is not susceptible to audit verification. Accordingly, our verification of the completeness of trust funds was limited to the amounts recorded in the records.

The fair market value of equity investments, which are currently carried at cost, significantly exceeds the original cost. The Canadian Accounting Standards for Not-for-Profit Organizations require that all financial instruments, including equity investments available for sale, be reported at the fair market value and any resulting gain or loss thereon be reported in the statement of operations or surplus.

Qualified Opinion

In our opinion, except for the effect of any adjustments which might have been required had we been able to verify the completeness of trust funds and except that equity investments are not recorded at fair market value, as described in the preceding paragraphs, the financial statements present fairly, in all material respects, the financial position of the Board of Trustees - St. Andrew's Presbyterian Church as at December 31, 2013 and the results of its operations and its cash flows for the years ended December 31, 2013 and December 31, 2012 in accordance with Canadian Accounting Standards for Not-for-Profit Organizations.


Chartered Accountants
St. John's, NL
March 8, 2014

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH
Statement of Financial Position
December 31, 2013

	2013	2012
ASSETS		
CURRENT		
Cash	\$ -	\$ 20,733
Interest receivable	5,894	5,683
	5,894	26,416
INVESTMENTS (Note 4)	1,093,522	1,072,327
LOAN TO ST. ANDREW'S CHURCH BOARD OF MANAGERS - FUND FOR THE KIRK RESTORATION	1	1
LOAN TO ST. ANDREW'S CHURCH BOARD OF MANAGERS - RESTORATION FUND (Note 5)	63,102	60,482
RUXTON ESTATE	1,700	1,700
	\$ 1,164,219	\$ 1,160,926
LIABILITIES		
CURRENT		
Bank indebtedness	\$ 5,259	\$ -
Accounts payable	15,607	15,775
	20,866	15,775
CONTINGENT LIABILITY (Note 8)		
NET ASSETS		
Deficit	(339)	(339)
Trusts and bequests (Note 7)	1,143,691	1,145,489
Fund for the Kirk, in St. John's	1	1
	1,143,353	1,145,151
	\$ 1,164,219	\$ 1,160,926

ON BEHALF OF THE BOARD

Trustee

Trustee

See notes to financial statements

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH
Statement of Revenues and Expenditures
Year Ended December 31, 2013

	2013	2012
REVENUE		
Dividends	\$ 9,114	\$ 8,082
Gains on disposal of investments	13,592	-
Interest	10,527	11,568
	33,233	19,650
EXPENSES		
Allocation, Dorothy Peters Trust	462	465
Atlantic Mission Society	56	56
Bank charges	171	180
Benevolent Fund	131	133
Community Outreach - J.J. Cameron allocation	1,403	1,431
Kirk Association	21	21
Lorna Robertson bequest	7,008	7,064
Mackenzie Trust	2	2
Professional fees	3,000	2,822
St. Andrew's Presbyterian Church - general	20,979	9,556
	33,233	21,730
DEFICIENCY OF REVENUE OVER EXPENSES	\$ -	\$ (2,080)

See notes to financial statements

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH

Statement of Changes in Net Assets

Year Ended December 31, 2013

	Surplus	Trusts and Bequests	Third Fund for the Kirk, in St. John's	2013	2012
NET ASSETS -					
BEGINNING OF					
YEAR	\$ (339)	\$ 1,145,489	\$ 1	\$ 1,145,151	\$ 1,150,864
Interest - Dorothy Peter's Trust	-	462	-	462	465
Organ Fund - Dorothy Peter's Trust	-	(2,260)	-	(2,260)	-
Property tax (expenditure) refund - Community Outreach	-	-	-	-	(4,098)
Excess of revenue over expenses	-	-	-	-	(2,080)
NET ASSETS - END					
OF YEAR	\$ (339)	\$ 1,143,691	\$ 1	\$ 1,143,353	\$ 1,145,151

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH
Statement of Cash Flows
Year Ended December 31, 2013

	2013	2012
OPERATING ACTIVITIES		
Cash receipts interest and dividends	\$ 33,022	\$ 18,336
Cash paid bequests and others	(33,230)	(22,110)
Interest and bank charges paid	(171)	(180)
Cash flow used by operating activities	(379)	(3,954)
INVESTING ACTIVITIES		
Proceeds on disposal of marketable securities	48,260	-
Purchase of marketable securities	(69,454)	(8,773)
Change in Trusts and Bequests	(1,798)	(3,633)
Cash flow used by investing activities	(22,992)	(12,406)
FINANCING ACTIVITY		
Loan to St. Andrew's Board of Managers	(2,621)	(22,000)
DECREASE IN CASH	(25,992)	(38,360)
Cash - beginning of year	20,733	59,093
CASH (DEFICIENCY) - END OF YEAR	\$ (5,259)	\$ 20,733

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH

Notes to Financial Statements

Year Ended December 31, 2013

1. PURPOSE OF THE BOARD

The Board of Trustees - St. Andrew's Presbyterian Church (the "Board") is responsible for the custody and maintenance of the various trusts and bequests received by St. Andrew's Presbyterian Church (the Church). In addition, the Board of Trustees holds title to all church property. The value of church properties is not reflected in these financial statements.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Financial instruments policy

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

The fair value of the loans advanced to St. Andrew's Church Board of Manager are less than carrying value because the amounts are non-interest bearing. However, because these have no fixed repayment terms, the fair value and the exposure to related risk cannot be determined with any degree of certainty, and the amounts are therefore reported at their carrying value.

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPPO) except that the equity investments are recorded at cost.

Revenue recognition

The Board follows the deferral method of accounting for contributions. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Restricted contributions are recognized as revenue in the year in which the related expenses are incurred.

Equity investments

The Board has adopted the policy of recording its equity investments at cost. Canadian Accounting Standards for Not-for-Profit Organizations require that all financial instruments, including equity investments available for sale, be reported at the fair value and any resulting gain or loss thereon be reported in its statement of operations or surplus.

The Board has considered this policy and determined that the recognition of gains or losses resulting from market fluctuations on equity investments, where those investments were acquired for the purpose of earning dividends and other similar income rather than trading gains, would result in a distortion of operating results and comparability from one year to the next. The Board maintains that since the intention of such investments is to hold for their income-earning attributes rather than to trade, it would not be meaningful to recognize such temporary fluctuations other than by way of note disclosure.

Equity investments in the amount of \$228,522, as disclosed in Note 4 have a market value of \$270,553 (2012 - \$240,178) as at December 31, 2013. This increase represents an unrealized gain of \$42,031 (2012 - \$32,850).

(continues)

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH

Notes to Financial Statements

Year Ended December 31, 2013

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

3. FINANCIAL INSTRUMENTS

The Board is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Board's risk exposure and concentration as of December 31, 2013.

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. In seeking to minimize the risks from interest rate fluctuations, the Board manages exposure through its normal operating and financing activities.

Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Board is exposed to other price risk through its investment in quoted shares.

4. INVESTMENTS

	2013	2012
Term deposits and guaranteed investment certificates:		
Bank of Nova Scotia Mortgage Corporation, 1.5% due December 13, 2013	\$ -	\$ 125,000
National Trust, 1.5% due December 13, 2013	-	125,000
Montreal Trust Mortgage Corporation 1.5%, due December 13, 2013	-	125,000
Bank of Nova Scotia 1.50% due December 2013	-	125,000
Bank of Nova Scotia Small Business Account	115,000	115,000
Bank of Nova Scotia Cash Account	750,000	250,000
	865,000	865,000

(continues)

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH

Notes to Financial Statements

Year Ended December 31, 2013

4. INVESTMENTS (continued)

Equity investments (market value \$270,553 Note 3:

Bank of Nova Scotia, 1010 common shares	59,783	46,444
Bell Aliant, 903 income trust units	26,802	25,583
Royal Bank of Canada, 1062 common shares	56,188	53,672
Fortis Inc., 1307 common shares	34,030	32,522
Bank of Montreal, 546 common shares	31,070	29,613
BCE Inc., 544 common shares	20,649	19,493

228,522 207,327

Total investments \$ 1,093,522 \$ 1,072,327

5. LOAN TO ST ANDREW'S CHURCH BOARD OF MANAGERS - RESTORATION FUND

Amounts due from St. Andrew's Church Board of Managers are non interest bearing with no set terms of repayment

6. RUXTON ESTATE

The Ruxton Estate consists of the freehold interest in various parcels of leased residential land in St. John's. Under a provision of the City of St. John's Act, lessees of these properties may purchase the freehold interest for forty times the annual ground rent at any time during the term of the lease. These properties have been recorded at cost. Disposal of properties is credited to the Ruxton Estate.

The cost of the land determined under the City of St. John's Act is not necessarily equal to the market value of the leases. The market value of the leases is affected by various factors including the remaining term of the lease, interest rates and the credit worthiness of the lessee.

7. TRUSTS AND BEQUESTS

	2013	2012
Externally specified use trusts:		
D. Baird	\$ 2,000	\$ 2,000
Helen Baird	1,000	1,000
Burgess	500	500
Ernest R. Clouston	2,000	2,000
Ian Cowan	1,000	1,000
Hepburn	750	750
Ira S. Kennedy	2,000	2,000
MacKenzie	100	100
D. Monroe	8,000	8,000
Nfld. Highlanders	27,500	27,500
Nfld. Highlanders Wreath	800	800
Dorothy Peters Trust	20,739	22,537
Reid	200	200
Robertson	500	500
Lorna Robertson	335,000	335,000
Ruxton	15,345	15,345

(continues)

BOARD OF TRUSTEES - ST. ANDREW'S PRESBYTERIAN CHURCH

Notes to Financial Statements

Year Ended December 31, 2013

7. TRUSTS AND BEQUESTS *(continued)*

C. Ruxton	200	200
R.A. Templeton	2,000	2,000
Parking lot	1,000	1,000
	420,634	422,432
Unspecified use:		
Lyman Calvert	4,291	4,291
A. Ledingham	2,000	2,000
K. McDougall	500	500
Marise	142,800	142,800
Marion McDougall	1,000	1,000
W. R. Neal	250	250
Ruth Snow	24,667	24,667
Jessie J. Cameron	126,384	126,384
Community Outreach	150,000	150,000
St. Andrew's Church Board of Managers - other	271,165	271,165
	723,057	723,057
Grand total	\$ 1,143,691	\$ 1,145,489

8. CONTINGENT LIABILITY

The Board has granted a mortgage together with an assignment of fire insurance coverage on the land and buildings to The Presbyterian Church Building Corporation as security for loans obtained by St. Andrew's Presbyterian Church. The balance outstanding at December 31, 2013 was \$23,622 (\$22,408 - 2012).

The Board has guaranteed a mortgage loan on land and building owned by the Bridges To Hope (Community Outreach) having an original cost of \$110,000 and refinanced in 2011 when an adjoining building was purchased for \$70,000. The Board's guarantee of the outstanding balance of the combined mortgage in the amount of \$52,916 at December 31, 2013 is limited to the original mortgage in the amount of \$31,500.

FINANCIAL STATEMENTS

DECEMBER 31, 2013

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INDEPENDENT AUDITOR'S REPORT

To the Members of St. Andrew's Presbyterian Church

We have audited the accompanying financial statements of St. Andrew's Presbyterian Church, which comprise the statements of financial position as at December 31, 2013 and the statements of operations and net assets and cash flows and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian Accounting Standards for Not-for-Profit Organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

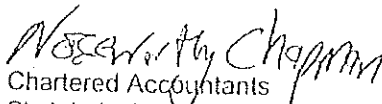
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Basis for Qualified Opinion

In common with many charitable organizations, the Organization derives revenue from donations, the completeness of which is not susceptible of satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Organization and we were not able to determine whether any adjustments might be necessary to donation revenues, deficiency of revenue over expenditures, current assets and net assets.

Qualified Opinion

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, these financial statements present fairly, in all material respects, the financial position of St. Andrew's Presbyterian Church as at December 31, 2013 and the results of its operations and its cash flows in accordance with Canadian Accounting Standards for Not-for-Profit Organizations.


Chartered Accountants
St. John's, NL
Date: March 11, 2014

ST. ANDREW'S PRESBYTERIAN CHURCH

Statement of Financial Position December 31, 2013

	2013	2012
ASSETS		
Current		
Cash	\$ 1,283	\$ 15,589
Receivables	14,937	17,436
Receivable – Board of Trustees	10,243	8,878
Prepaid expenses	6,134	6,134
	<u>\$ 32,597</u>	<u>\$ 48,037</u>
LIABILITIES		
Current		
Bank indebtedness (Note 4)	\$ 6,000	\$ -
Payables	40,399	23,509
Current portion of long term debt (Note 5)	17,623	4,466
	<u>64,022</u>	<u>27,975</u>
Long term debt (Note 5)	-	17,942
Board of Trustees, non-interest bearing loan, no set terms of repayment	63,102	60,480
Fund for the Kirk loan (Note 6)	1	1
	<u>127,125</u>	<u>106,398</u>
NET ASSETS (DEFICIENCY)	<u>(94,528)</u>	<u>(58,361)</u>
	<u>\$ 32,597</u>	<u>\$ 48,037</u>

On Behalf of the Church:

_____ Member
_____ Member

ST. ANDREW'S PRESBYTERIAN CHURCH

Statement of Operations and Net Assets Year Ended December 31, 2013

	2013	2012
Revenue (Page 8)		
For congregational use		
Offerings	\$200,720	\$216,611
Contributions	34,353	13,860
Fundraising activities	18,344	16,719
Other	20,853	19,461
	274,270	266,651
Offering for use outside the congregation	23,865	33,849
Total revenue	298,135	300,500
Expenditures (Page 10)		
Properties		
Church	47,763	56,077
Hall	26,376	31,155
Grounds and driveway	28,288	15,600
Insurance	23,984	22,173
	126,411	125,005
Salaries and employee benefits	133,499	129,724
Interest and bank charges	3,446	2,554
Interest on long term debt	1,071	2,678
Other	18,604	23,485
Fundraising activities	9,781	8,890
Assessments and contributions	17,479	12,377
	310,291	304,713
Distribution of special purpose offerings	23,865	33,849
Total expenditures	334,156	338,562
Excess of expenditure over revenue before undernoted items	(36,021)	(38,062)
Restoration revenue (Page 9)	14,815	58,708
Restoration expenditures (Page 11)	(14,961)	(49,585)
	(146)	9,123
Excess of expenditure over revenue	(36,167)	(28,939)
Net assets (deficiency) as at beginning of year	(58,361)	(29,422)
Net assets (deficiency) as at end of year	\$ (94,528)	\$ (58,361)

ST. ANDREW'S PRESBYTERIAN CHURCH

Statement of Cash Flows

Year Ended December 31, 2013

	2013	2012
Operating activities		
Cash receipts	\$314,084	\$351,730
Cash paid to suppliers and employees	(327,710)	(384,357)
Interest paid	(4,517)	(5,232)
Cash (used in) operating activities	(18,143)	(37,859)
Financing activities		
Increase in loan to Board of Trustees	2,622	21,999
Repayment of long term debt	(4,785)	(3,479)
Cash (used in) provided by financing activities	(2,163)	18,520
(Decrease) in cash during year	(20,306)	(19,339)
Cash position as at beginning of year	15,589	34,928
Cash position (bank indebtedness) as at end of year	\$ (4,717)	\$ 15,589
Cash position consists of:		
Cash	\$ 1,283	\$ 15,589
Bank indebtedness	(6,000)	-
	\$ (4,717)	\$ 15,589

ST. ANDREW'S PRESBYTERIAN CHURCH

Notes to Financial Statements

December 31, 2013

1. Operations

St. Andrew's Presbyterian Church (the "Church") is a charity established for the purpose of delivering the programs and initiatives of the Presbyterian Church in Canada. The Church is a registered charity under the Income Tax Act and accordingly is exempt from income taxes, provided certain requirements of the Income Tax Act are met.

St. Andrew's Presbyterian Church is comprised of the General Fund, which is responsible for the administration of the daily operations of the Church.

The Board of Trustees of St. Andrew's Presbyterian Church holds titles to all Church properties.

These financial statements only include the accounts and operations of the General Fund. They do not include the accounts and operations of the Board of Trustees of St. Andrew's Presbyterian Church.

2. Basis of presentation

These financial statements were prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations (ASNFO).

3. Significant accounting policies

a) Financial instruments policy

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

The fair value of amounts due to the Board of Trustees and the Fund for the Kirk are less than carrying value because the amounts are non-interest bearing. However, because these have no fixed repayment terms, the fair value and the exposure to related risk cannot be determined with any degree of certainty, and the amounts are therefore reported at their carrying value.

b) Revenue recognition

The Church follows the deferral method of accounting for contributions, which includes offerings and government grants.

Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Externally restricted contributions are recognized as revenue in the year in which the related expenses are recognized.

Revenue from fees, rental and sales is recognized when the services are provided or the goods are sold.

ST. ANDREW'S PRESBYTERIAN CHURCH

Notes to Financial Statements

December 31, 2013

3. Significant accounting policies (cont'd)

c) Contributed services

A substantial number of volunteers contribute a significant amount of their time each year. Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements.

d) Capital assets

Capital assets are expensed in the year of purchase, thus no amortization is recorded during their useful lives. Title to all Church properties is vested in the Board of Trustees of St. Andrew's Presbyterian Church.

e) Use of estimates

The preparation of financial statements in conformity with Canadian Accounting Standards for Not-for-Profit Organizations principles requires the company's management to make estimates and assumptions that affect the amounts reported in the financial statements and the notes related thereto. Actual results may differ from those estimates.

4. Operating line of credit

The Church has a \$50,000 operating line of credit with the Bank of Nova Scotia with interest at prime plus 1%. The operating line is secured by building and contents and a collateral mortgage. The balance outstanding on the operating line of credit as at December 31, 2013 is \$6,000 (December 31, 2012 - \$Nil).

5. Long term debt

	2013	2012
The Presbyterian Church in Canada second mortgage, interest-free for the first six years and bearing interest at 7% per annum for years seven to fifteen. If the mortgage is repaid in full by the end of the 12 th year, all interest paid will be refunded. Repayable in three quarterly blended instalments of \$1,408 and one quarterly blended instalment of \$1,332 until December 2014. Future principal repayments are in accordance with the mortgage agreement. Repayments commenced December 2002 and the mortgage is due to be fully repaid in September 2017. It is the intention of the Church to fully repay the remaining balance on the mortgage in the current year.	\$ 17,623	\$ 22,408
Less: current portion	17,623	4,466
	\$ -	\$ 17,942

The Presbyterian Hall and the assignment of the fire insurance have been provided as security for the loan and second mortgage and for the operating line of credit.

ST. ANDREW'S PRESBYTERIAN CHURCH

Notes to Financial Statements

December 31, 2013

6. Fund for the Kirk loan

In a prior year, a portion of a loan owing to the Fund for the Kirk was forgiven. The forgiven amount was \$213,506 and the remaining balance is \$1. The loan is non-interest bearing and has no set repayment terms.

7. Pension account

The Church has \$9,968 (2012 - \$9,736) on deposit for future pension benefits. These funds are not included in these financial statements.

ST. ANDREW'S PRESBYTERIAN CHURCH**Schedule of Revenue****Year Ended December 31, 2013**

	2013	2012
For congregational use		
Offerings		
Current	\$134,731	\$145,538
Visitational campaign	33,700	33,440
Christmas	10,755	10,762
Easter	11,695	13,630
Thanksgiving	6,470	8,852
Loose	3,159	4,117
Sunday school	210	272
	200,720	216,611
Contributions		
Kirk Association	5,761	3,750
Board of Trustees – related party	27,239	8,976
Ladies Luncheon Group	1,353	1,134
	34,353	13,860
Fundraising activities		
Lobster dinner	17,874	14,812
Other	470	1,907
	18,344	16,719
Other		
Church and Hall rental	11,358	7,115
Parking lot rental	9,495	9,630
Government grants	-	2,716
	20,853	19,461
Balance brought forward	274,270	266,651

ST. ANDREW'S PRESBYTERIAN CHURCH

Schedule of Revenue (cont'd)

Year Ended December 31, 2013

	2013	2012
Balance brought forward	274,270	266,651
Offering for use outside the congregation		
Presbyterian Sharing	8,618	11,160
Benevolent Fund	2,870	13,964
Atlantic Missionary Society	1,597	2,702
Presbyterian World Service and Development	505	455
Youth	-	460
Bridges to Hope	2,165	1,250
Healing Expressions	3,350	1,885
Cemetery	455	705
Typhoon Philippines Relief	2,125	-
Sunday School Projects	2,180	-
Other	-	1,268
	23,865	33,849
Total revenue	\$298,135	\$300,500
Restoration revenue		
Restoration givings	\$ 7,662	\$ 50,672
Memorial	5,600	4,270
Buy a Brick campaign	115	540
Fundraising event revenue	1,438	3,226
Total restoration revenue	\$ 14,815	\$58,708

ST. ANDREW'S PRESBYTERIAN CHURCH

Schedule of Expenditures Year Ended December 31, 2013

	2013	2012
Properties		
Church		
Heat and light	\$ 26,376	\$ 38,121
Repairs and maintenance	21,251	17,820
Security	136	136
	47,763	56,077
Hall		
Heat and light	12,117	11,786
Repairs and maintenance	14,123	19,234
Security	136	135
	26,376	31,155
Grounds and driveway	28,288	15,600
Insurance	23,984	22,173
	52,272	37,773
Total properties	126,411	125,005
Salaries and employee benefits	133,499	129,724
Interest and bank charges	3,446	2,554
Interest on long term debt	1,071	2,678
Other		
Postage	4,324	4,547
Printing and stationery	5,805	7,734
General	2,459	4,558
Professional fees	2,450	2,449
Telephone	3,566	3,727
Sunday school	-	470
	18,604	23,485
Balance brought forward	283,031	283,446

ST. ANDREW'S PRESBYTERIAN CHURCH**Schedule of Expenditures (cont'd)****Year Ended December 31, 2013**

	2013	2012
Balance brought forward	283,031	283,446
Fundraising activities		
Lobster dinner	9,781	7,927
Other	-	963
	9,781	8,890
Assessments and contributions		
Pension fund assessment	10,532	7,005
Atlantic Synod assessment	5,197	3,622
Presbytery	1,500	1,500
VOWR	250	250
	17,479	12,377
Distribution of special purpose offerings		
Presbyterian Sharing	8,618	11,160
Benevolent Fund	2,870	13,964
Atlantic Missionary Society	1,597	2,702
Presbyterian World Service and Development	505	455
Youth	-	460
Bridges to Hope	3,597	1,250
Healing Expressions	3,350	1,885
Cemetery	455	705
Typhoon Philippines relief	2,125	-
Guatemala	748	-
Other	-	1,268
	23,865	33,849
Total expenditures	\$334,156	\$338,562
Restoration		
Construction expenses	\$ 14,961	\$ 49,585
Total restoration expenses	\$ 14,961	\$ 49,585

St. Andrew's Presbyterian Church
Budget
Year ended December 31, 2014

	Budget 2014 \$	Actual 2013 \$	Budget 2013 \$
Revenue			
Offerings and donations			
<u>General fund</u>			
Current	138,000	134,731	160,000
Visitational (financial drive)	35,000	33,700	35,000
Christmas	13,000	10,755	13,000
Easter	15,000	11,695	15,000
Thanksgiving	8,000	6,470	10,000
Loose	4,200	3,159	4,200
Sunday School	400	210	400
	213,600	200,720	237,600
 <u>Contributions</u>			
Board of Trustees	16,000	27,239	9,000
Ladies Luncheon Group	0	1,353	0
Kirk Association	0	5,761	0
	16,000	34,353	9,000
 <u>Fundraising</u>			
Lobster dinner	18,000	17,874	15,000
Other	1,000	470	2,000
	19,000	18,344	17,000
 Parking lot rental	11,000	11,358	9,730
Church and hall rental	9,000	9,495	8,200
	20,000	20,853	17,930
	268,600	274,270	281,530
 <u>Mission</u>			
Presbyterian Sharing	15,000	8,618	15,000
PWSD (includes Emergency Aid)	5,000	2,630	7,000
Benevolent Fund	5,000	2,870	5,000
Atlantic Missionary Society	3,000	1,597	3,000
Cemetery-(donations go directly to the Gen Prot Cem Comm)	1,410	455	1,400
Youth	2,500	0	2,500
Healing Expressions	0	3,350	0
Bridges to Hope	2,000	2,165	1,400
Other	1,400	2,180	1,400
	35,310	23,865	36,700
 Total Revenue	303,910	298,135	318,230

EXPENDITURE	Budget 2014 \$	Actual 2013 \$	Budget 2013 \$
<u>Properties</u>			
Church			
Heat & light	30,000	26,376	40,000
Repairs & Maintenance	20,000	21,251	18,000
Security	200	136	200
	50,200	47,763	58,200
Hall			
Heat & light	13,000	12,117	13,000
Repairs & Maintenance	16,000	14,123	16,000
Security	200	136	200
	29,200	26,376	29,200
Grounds	25,000	28,288	18,000
Insurance	25,841	23,984	25,000
Total Properties	130,241	126,411	130,400
<u>Salaries</u>			
Salaries & Employee Benefits	125,000	123,499	129,255
Youth Ministry	7,833	10,000	10,000
Total Salaries and Employee Benefits	132,833	133,499	139,255
Interest & bank charges	4,517	4,517	5,000
<u>Fundraising activities</u>			
Lobster dinner	9,500	9,781	9,000
Total Fundraising	9,500	9,781	9,000
Total	277,091	274,208	283,655
<u>Other</u>			
Stationery	6,000	5,805	8,000
Postage	5,000	4,324	5,000
General	3,000	2,459	4,000
Telephone	3,800	3,566	3,800
Professional Fees	3,000	2,450	3,000
Sunday School	800	0	800
	21,600	18,604	24,600
<u>Assessments & contributions</u>			
Atlantic Synod	4,844	5,197	4,000
Pension Fund assessment	13,000	10,532	13,000
Presbytery	1,500	1,500	1,500
VOWR	250	250	250
	19,594	17,479	18,750
	318,285	310,291	327,005
<u>Mission</u>			
Presbyterian Sharing	15,000	8,618	15,000
PWSD (includes Emergency Aid)	5,000	2,630	7,000
Benevolent Fund	5,000	2,870	5,000
Atlantic Missionary Society	3,000	1,597	3,000
Cemetery-(donations go directly to the Gen Prot Cem Co	1,410	455	1,400
Youth	2,500	0	2,500
Healing Expressions	0	3,350	0
Bridges to Hope	2,000	2,165	1,400
Other	1,400	2,180	1,400
	35,310	23,865	36,700
Total Expenditure	353,595	334,156	363,705
Expenditure over revenue before bequest	-49,685	-36,021	-45,475

PRE AUTHORIZED REMITTANCE (PAR)

Are You On PAR?

"Whether or not I am there....

...my church has on-going commitments every week that need my offering. My church is important to me, and so is my financial commitment to its work. That is why I use the PAR (Pre- Authorized Remittance) system to fulfil my commitment."

If you have automatic cheques going to your bank account to pay for insurance, cable TV, taxes, fuel, or mortgage, then you understand the PAR principle. It means regular contributions throughout the year (Pre-Authorized Remittance).

Many people use the PAR system for their church offering, finding it a convenient way to take care of their regular commitments to the church month by month. You can participate in this program.

Your account will be debited on or about the 20th of the month and your congregation's account credited with the amount payable from all members who participate.

There is a small administrative fee, for each entry, and each cheque processed.

HOW TO GET INVOLVED:

When your congregation has decided to participate in PAR, and if you area going to participate, then you:

1. Decide the amount of your monthly offering.
2. Fill in the Authorization Card and attach a sample cheque from your account marked "Sample" or "Void".
3. Give both to your church treasurer, designated officer, or place both on the offering plate.

ADVANTAGES TO THE CONTRIBUTOR:

1. Regular support of your church in the amount that you choose.
2. Continual support of your home church when you are away.
3. Avoidance of "catch-up" periods.

ADVANTAGES TO THE CONGREGATION:

1. Regular, dependable flow of contributions.
2. Reduction of paper work and bookkeeping.
3. Reduction in bank overdrafts.

Please note that this service is administered for the Presbyterian Church in Canada by the United Church of Canada.

Small cards will be available to put in the offering plate in place of envelopes.

.....

PAR AUTHORIZATION CARD

I hereby request and authorize The United Church of Canada:

.....
Name and Address of local church

to issue a cheque each month on my account in the amount of \$ _____ as a contribution by me to the above local church.

