



ST. PAUL'S PRESBYTERIAN CHURCH
WINCHESTER, ON

**ANNUAL
REPORT**

— 2019 —

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MINISTER'S MESSAGE

2020 will be my final year with you as your minister and so I would like to reflect on our time together over what will be 7+ years.

I have to say at the very outset that my time with you has been one of the best I have spent in ministry. Your willingness to make accommodations to assist me has made the decision to leave one of the hardest I have ever had to make. It has been a joy to be in your midst. My wife wanted me to be back in pastoral ministry one more time and I have certainly seen the hand of God at work in the process of calling me and sustaining me through these years.

Over my time with you I have not started great and wonderful programmes. I have focused on being supportive of your initiatives and tried my best to do what I could to contribute to each programme's success. The ways in which each congregation has found ways to be more visible in the communities has become a blessing that I know is appreciated.

Each congregation has a unique personality and that is for me a great joy. It has been wonderful to see you grow together as a pastoral charge. The ways in which you support one another's special events and groups has been encouraging to me. I pray that I leave you with a sense of your connectedness to one another in more ways than simply a convenient financial arrangement.

Looking ahead to the future, it is a fact that none of us can truly predict what is to be. But let us ever remember that God will walk the path with us with his eyes looking ahead so that he can prepare us for what is to come.

Thank you so much for the blessings you have brought into my life.

Yours in the peace of Christ,

Bruce

A.K.A. The Padre

2018 AGM MEETING MINUTES

St. Paul's Annual Meeting occurred on Sunday, March 17, 2019 following worship service and a pot-luck lunch. Twenty one people attended.

The Annual report was presented by powerpoint. Written copies needed to be requested by individuals to reduce the wastage of too many copies made. A link to the annual report, with ability to be downloaded on the church's website, was created by Heather Pemberton and Jen Feeny, thereby making it available to individuals who do not need a written copy.

Chairperson: Motion, (Tom Clapp/Cary Churchill) to appoint Rev. Bruce Kemp as Chairperson. Motion carried.

Secretary: Motion, (Tom Clapp/Cary Churchill) to appoint Kathy Spruit as recording secretary. Motion carried.

Agenda: no written agenda

MINUTES OF THE 2017 MEETING

It was pointed out that 'Avonmore' needed to be added to 'Finch and Gravel Hill' congregations.

Motion, (Tom Clapp/Patrick Jeurond) to accept Minutes as amended. Motion carried.

Business arising from the Minutes: No business arising from the Minutes.

The Reports will be accepted as printed.

Motion, (Jorris Zubatuk/Bob Theriault) to receive all written reports excluding the financial reports and the budget. Motion carried.

Board of Managers Report: Tom Clapp presented this report. Most of the work in the front of the sanctuary is completed. The Ladies Aid was thanked for its financial support.

Appreciation was expressed for the tremendous job by Heather Pemberton as the church's custodian. Heather acknowledged the assistance from Allan Fraser.

Many areas of the church were cleaned this past year, including the basement. Shelves were built in the heated area of the basement creating a better area to store decorations and other seasonal items.

Roll Clerk Report: No changes

Sunday School Report: Kathy Spruit thanked Doris Baker for her incredible support of the Sunday School. Jen Feeny was thanked for assuming the responsibility for Sunday School this coming year. Heather Pemberton is also teaching one class a month and Heather Churchill is assisting at times as this is a very active group of young children. All support is greatly appreciated!

Memorial Fund Report: Money from this Fund helped with the cost of the work at the front of the sanctuary. Heather Pemberton voiced appreciation for the positive changes made by this restructuring project.

Envelope Secretary: Acknowledgment was expressed for the work accomplished by Jorris Zubatuk. Libby Pelkey is now assisting Phyllis MacMaster in this role.

PAR Report: Many positive comments were expressed about using the PAR program for regular givings to the church. Such reasons to use the PAR program are listed in this report. It was pointed out that deductions can now be made from your VISA account. Changes to the amount one wishes to give are easily made by notifying Phyllis who will make these changes.

Ladies Aid Report: Appreciation was expressed for all the hard work by members of the Executive. An extra note of thanks to Donna was made for all the cards she sends to members of the congregation for a variety of occasions.

Session Report: No changes

Motion, (Jan Clapp/Jorris Zubatuk) to accept the reports as printed. Motion carried.

Financial Report:

Ecclesiastical Insurance Company completed an inspection this past year of the church. An appraisal of the stained glass windows and bell was made and the values of these items are listed under 'assets.' Dimensions were also made of the windows. It was noted by Phyllis MacMaster that stained glass windows in churches have been stolen due to their value.

Trustees Report: It was noted by Kathy Spruit that no principle from the investments was cashed in this past year. However, in this coming year, part of the principle amounts of investments maturing in 2019 will need to be cashed in due to the low amount in the Trustees chequing account.

Statement of Income/Expense: The balance of income/expense was in the negative but the bank balance covered this amount. Phyllis noted that the amount raised by the Kelli Trottier concert, the church's biggest fundraiser, helped cover the cost of the work in the front of the sanctuary. The donation by Ladies Aid and a private donation by Donna Wilson were also very helpful.

Memorial Fund: This account was closed two years ago but memorial donations continue to be noted separately from the church's account. Money from this fund continues to support capital projects.

Ladies Aid Account: Carol noted this was a very good year for Ladies Aid.

Motion, (Patrick Jeurond/Bob Theriault) to adopt the Financial Statements of 2018, the Trustees report, and the Ladies Aid Financial Report. Carried.

Reviewers: Collins Barrows report is included in the Annual Report.

Motion, (Cary Churchill/Heather Pemberton) to appoint Collins Barrows as reviewers for 2019.

Shared Ministry Budget:

This budget was previously approved in January by the three churches.

Phyllis stated that the accumulated amount of education allowance was removed from the budget. This amount was just adding to 'expenses' when actually this money was not being spent.

Books and courses are items that would be included under education allowance.

Regarding vacation, vacation can no longer be rolled over. Phyllis has paid Bruce his accumulated vacation pay; partly in 2017 and partly in 2018 to avoid a large payment in the end.

It was pointed out that the expense of removing the trees in the front of the church in the fall of 2018 was paid in 2019.

Presbyterian Sharing: Session has suggested that the amount of \$3,000 would be an acceptable allocation.

Motion, (Heather Pemberton/Patrick Jeaurond) to accept the \$3,000 allocation for Presbyterian Sharing. Carried.

Projects: Tom gave a presentation on the projects proposed for this year.

There was an assessment on the cost of landscaping for the front of the church since the trees have been removed. The cost of \$8,000 is formidable. The design and plan has been completed. It was suggested that interested church members could work together to plant this area with shrubs and plants using the design as guidance.

Going high tech: Installing two T.V. screens in the front of the sanctuary on either side, a smaller T.V. in the choir area and a computer would have benefits as opposed to projecting on a church wall. It would provide greater visibility as church pillars would not obstruct the view and the sun coming in through the windows would not affect the visibility of the screen.

Advantages to using this method of giving information are: can use other materials as the church has access to Wifi; may be able to eliminate bulletins; should only need to print off announcements.

A screen for the Sunday School area may also be purchased as powerpoint is being used more often by Ladies Aid and outside groups using the church's facilities. A portable screen that was donated by Donna Wilson is presently being used in the hall and is greatly appreciated.

Such purchases will be made most likely at the end of the season when cost is most economical.

Other projects: fixing the west steps as this is considered a 'fire escape;' installing smoke detectors; reinstating a support column in the basement and fixing other columns; tripping hazard on east walkway.

Phyllis pointed out that the envelope giving have increased this past year.

Motion, (Tom Clapp/Carol Zubatuk) to adopt the Budget as presented. Carried.

Tom made a motion that nominations remain open for Board of Managers.

New Business:

1. Installing T.V. screens, etc., has been already discussed.

2. Community Food Garden. The Community Food Garden was well received since first being planted last year. Community Food Share was very pleased with the food that was donated from this garden. Amanda Giles and Leslie Levere have been organizing the planting and maintenance of these gardens. Public school children and other groups have been involved in taking care of these well-maintained gardens. Three more raised beds are to be added this year.

3. Winchester Farmers' Market. Amanda Giles organizes the Winchester Farmers' Market. It was asked if the location of this market could be changed to the lawn of St. Paul's church. Unfortunately, this location was advertised before confirmation by Tom and St. Paul's. Tom will be meeting with Amanda and others and will propose the time to be changed to 11:00-4:00 instead of 9:00 to 1:00 to avoid parking conflict between customers and church goers. It was also pointed out that having the market during the time of worship service would interfere with the possibility of having children outside during Sunday School.

Cary, who mows the lawn, stated having the market on the grounds was not a problem with his schedule. In addition, church members could go and purchase from the market after worship service.

4. Kelli Trottier Concert: Kelli Trottier will be coming to St. Paul's again at Dairyfest. Tom will be applying for another grant of \$3,000. He has obtained \$2,300 already from sponsors. This would total about \$5,000 before ticket sales. Profit from this concert would support Camp Erin and the work of St. Paul's.

5. Drop-in Centre: Linking Hands has sent an email to Tom inquiring if St. Paul's, which they consider a 'community minded' church, would provide a location for a drop-in clinic. This clinic would give people a safe place to visit in order to access food (breakfast,) to access resources, to socialize and to feel support within their community. The program would operate with a House of Lazarus employee along with volunteers and support from the Canadian Mental Health Association, Health Links and the Eastern Ontario Health Unit. The services are provided and the insurance covered. This would be planned for one day of the week.

6. A Seaway Valley Health Centre nutritionist wishes to be more involved in the community. She is asking to use the church's kitchen for cooking classes one morning a week. A meeting is to be held later in March with this nutritionist.

Tom encouraged anyone who is interested in any of these projects to contact him and to participate in the meetings.

After some discussion, the congregation appeared to be open to these projects as no wall should be built between the church and the community. However, a donation by these groups to cover the cost of heating, water, and upkeep would be greatly appreciated.

Motion, (Cary Churchill/Heather Pemberton) to allow Tom to talk to these groups. Carried.

There will also be other groups continuing to use the church's facility on an ongoing basis; Job Zone; 4H; Yoga classes for cancer patients.

Tom also talked about Fundraising ideas. He has talked to the Music Director of North Dundas High School Band and they would be interested in performing at St. Paul's as a fundraiser. He thought that having regular musical fundraisers would be possible. Bruce cautioned to proceed slowly with such fundraisers as overworking church members is to be avoided.

Creating a Fundraising Committee to spearhead such projects was suggested. This would support Tom who has spent much time and energy in community minded projects and fundraisers.

Jen Feeny announced that she is available to send a monthly email amongst church members to help recruit volunteers for the different events occurring in the church.

Bruce announced that December 31, 2020 will be his final day as minister of our congregation. He feels there is strength in the congregation which should continue after he leaves. A survey will be completed and a visioning process completed before he leaves and the process of searching for a minister will be initiated to prevent too lengthy a gap in having a minister for the three point charge.

Adjournment: Motion was made by Allan Fraser to adjourn followed by a benediction by Bruce.

2019 SESSION REPORT

The Congregation of St. Paul's Winchester is blessed for GOD's many gifts, of good health, good faith, and good life! Our faith is growing and so are we at St Paul's. Last count St Paul's celebrated 7 Baptisms with 2 more on the way for 2020! We are truly blessed.

Elders serving included Doris Baker, Phyllis MacMaster, Kathy Spruit & Jorris Zubatuk. New Elders received included Donna Wilson, Jennifer Feeny and Patrick Jeurond. We are thankful for their initiative to get involved in the growing life of the Congregation. The Sunday school is fortunate to have new little faces as well as additional helping hands. Thank you moms & dads.

There were 5 Session Meetings held and 4 Communion, a Joint use meeting with our Board of Managers & a Joint use meeting with the Sessions of Morewood & St Andrews.

St Paul's was host to a Guest on May 11 2019 with the Rev Daniel Cho Moderator of the 2018 General Assembly.

January 15 2019 Session

March 19 2019

May 7 2019

September 17 2019

Items of importance discussed or planned in these meetings – Joint Meeting with the Board of Managers

- Visioning Workshops with Dr. Cheryl Gaver,
- Planned Giving Workshop attended by Phyllis MacMaster
- Retirement Planning of Rev. Bruce Kemp by Summer of 2020
- Selection of 3 new Elders – to be ordained Jan 27 2019
- Masonic Hall fire escape issue resolved with a "Certificate of Liability" Insurance signed by their Lawyer.
- Congregational analysis in motion – profile update & Search
- Committee discussed
- Elder Districts revived – expect more visitations from Elders
- Report on Unity & Diversity re the LGBTQI Community
- Rethinking our understanding of the Bible re the LGBTQ issue
- Leading with Care Workshop at St Luke's-Knox Pres.Finch
- Renewal of the Food Share program & the garden on St Paul's back yard.

St Paul's wishes to acknowledge all the hard work by the Board of Managers in maintaining the Church grounds & keeping it so attractive.

The Choir of St Paul's deserves a standing ovation for their musical efforts! Under the direction of Arlene Nesbitt & assisted by Kathy Spruit they bring out the musical talents of Liz Pelkey, Heather Hutt, Heather Pemberton, Karen Skuce, Harry Castle & Jorris Zubatuk. Rev Kemp also continues to surprise us with his multi musical talents!

St Paul's would like to express sympathy to all those families who suffered a personal loss, tragedy or illness in 2019. Our prayers are & continue to be with you!

The Session of St. Paul's would like to thank those in our Church Family for their prayers and support & all those in the community for their continued support.

Respectfully Submitted



Jorris E. Zubatuk
Clerk of Session

2019 ROLL CLERK REPORT

Communion

Four communions were held this year.

- March 7, 2019 37 participating
- April 28, 2019 40 participating
- October 6, 2019 32 participating
- December 1, 2019 23 participating

Baptisms

- March 24, 2019 Baptism of Jacob William Douglas Carriere, Alyssa Ann Marie Carriere and Noah Joseph Spruit, children of Tara and Matthew Spruit
- April 21, 2019 Baptism of Lydia Nellie Theriault, daughter of Bob and Melissa Theriault
- April 28, 2019 Baptism of Kaleb Jeurond and Jordon Jeurond, sons of Patrick and Mary Ellen Jeurond
- September 8, 2019 Baptism of Rowan Rita McMillan, daughter of Bradley and Laura McMillan
- December 15, 2019 Baptism of Benjamin Burnell Zubatuk, son Michael Zubatuk and Rebecca VanSnick

Members Added by Transfer of Membership

February 15, 2019 Arlene Nesbitt

Members Added by Profession of Faith

March 24, 2019 Matthew and Tara Spruit

Appointment of New Elders

January 28, 2019

- Two new elders were ordained – Jennifer Feeny and Patrick Jeurond
- One elder was welcomed back – Donna Wilson

With the addition of three new elders to Session Elder Districts were reestablished.

The Roll

- | | |
|---|---|
| • Communicant Members
January 1, 2019 55 | • Added by Profession of Faith 2 |
| • Removed by Death 0 | • Added by Transfer of Membership 1 |
| • Removed by Resolution of Session 0 | • Communicant Members
December 31, 2019 58 |

Submitted by Roll Clerk Phyllis MacMaster

BOARD OF MANAGERS

On behalf of the Board of Managers of St Paul's, thank you for your support to the church in 2019. It is greatly appreciated. The majority of our income is used to support the work of our Minister Rev Kemp at St Paul's and in the community and for the programs and projects organized at St Paul's.

The Board of Managers acted on one of the recommendations from the 2018 Insurance Review. The shrubs at the front of the church were removed for safety reasons. The shrubs were overgrown, were impacting the foundation of the church and could be a potential hiding spot for trespassers. Soil was donated by Greely Sand and Gravel and a flower bed was established. Many thanks to Ken Feeny, Kathy Spruit and Heather Pemberton for planning and maintaining the new flower beds.

The front steps' interlocking brick were levelled with stone dust donated by Tomlinson. Thanks to Rev Bruce, his assistant Dwayne Pemberton and Tomlinson for looking after this project.

Shelving was purchased and installed in the basement for storing decorations and supplies. Thank you to Bob and Patrick for looking after the installation.

In 2019 some of the lights in the sanctuary were replaced with adapters to support more energy efficient lightening. Many thanks to George Hutt for replacing the lights. Plans are to replace the remaining lights with LED bulbs on an as needed basis. The bulbs are more expensive but will last many years reducing the need to replace them as often.

Two carbon monoxide detectors and smoke detectors were purchased for installation at the church.

The East side steps have been levelled to reduce the tripping hazard some were experiencing. Many thanks to Tom Clapp and Rick Marceau for doing the work.

In August, St Paul's hosted Kelli Trottier and her band during the Dairyfest celebrations. Proceeds from this successful event went to Camp Erin. A special thank you to Bob Theriault for setting up the sound system for the event. Our first annual Gospelfest was also held on the church lawn during Dairyfest weekend. It was a popular event enjoyed by all who attended to enjoy the local talent.

We are grateful to St Paul's Ladies Aid for their donations from their fund raising events. It is appreciated and helps to offset some of our expenses.

In 2019 our church hosted a very successful Spring Supper and Harvest Supper. These two events are our fund raisers for the year. Thanks to all the volunteers who helped with these events and the donations given to purchase some of the menu items. The proceeds help cover expenses at the church.

Future Projects

In 2020, the Board of Managers will be investigating into the purchase of a new furnace that will service the Bathroom and Sunday School Area. During the yearly maintenance, it was identified the aging furnace would need to be replaced.

Another project up for discussion is the installation of multi-media equipment. Over time this equipment will reduce expenditures at the church and save work for those involved in organizing the services at St. Paul's. Currently St. Paul's uses a projector and a laptop which belongs to a session member for special services such as Presbyterian Sharing, Easter and Christmas Eve. The success of using this equipment has been recognized and the board of managers would like expand this to regular Sunday services.

Pending congregational support, plans to purchase three televisions and a laptop for the church for use for every Sunday may be implemented. This will prove to be more efficient use of time and resources. The expensive bulletin covers will no longer be required and the cost of paying a bulletin editor, purchasing paper, making photocopies and replacing the aging photocopier will definitely reduce St. Paul's expenditures. The cost of the televisions will eventually pay for themselves in only a couple of years. Announcements may still be printed for distribution as per congregant's desires.

The brick and stone at the front of church have eroded and will require parging in the near future. The inspector from our insurance company suggested that the walkway at the west side of the church be repaired.

Thank you to all congregants and adherents for their love and support that enable the Board of managers to continue their work.

God bless you and may 2020 be filled with joy, peace, hope and love.

Tom Clapp, Chair

Heather Pemberton, Secretary

Bob Theriault

Allan Fraser

Carol Zubatuk

Ken Feeny

Patrick Jeaurond

LADIES' AID ANNUAL REPORT

The theme of January was "Gifts You Can't Wrap". Members shared their ideas including a smile, kindness, caring, thoughtfulness, laughter, love, friendship. At the conclusion of our meeting we collected our \$1.00 membership. The officers for 2019 were appointed. Doris Baker and Kathy Spruit, Co-Chairs; Phyllis MacMaster, Secretary; Carol Zubatuk, Treasurer; Donna Wilson, Cards and Flowers; Kathy Spruit, Press Reporter and Pianist; Libby Pelkey, Past President.

Our February Meeting was held on a Tuesday morning at Cup of Jo's. It was decided to hold our February and March Meetings in the daytime. The theme was friendships and qualities you connect with a friend. Some of the thoughts shared included caring, trustworthy, sincere, someone to talk, laugh and cry with. Kathy Spruit shared a handout on a long time children's show "Mr. Rogers Neighborhood". Fred Rogers was an ordained Presbyterian Minister who shared lessons on empathy, emotions and growing up.

Our March meeting was time enjoyed over lunch with Stone Stoup. We enjoyed a video entitled "Stone Soup" reviewing the story about how this special creation started with a stone and water and ended up as a delicious meal as community people brought items to the large pot. Doris asked members to bring items for the soup we enjoyed over lunch. While we enjoyed our lunch members took turns reading "Chicken Soup for The Soul" excerpts. Carolyn Lillico shared a story about Stone Soup from her 4-H Club. One member said "I hope she washed the stone before putting it in the soup".

April was an Easter Worship Service using the Glad Tidings Resources. The service ended with a video of a song written and sang by Lauren Daigle "You Say". Kathy Spruit shared information about April Fool's Day. It started in 1582 and was called All Fools Day and started a tradition known as April Fish. People tried to attach paper fish to the back of person without them knowing and showed just how gullible young fish were. Today it is a day to play practical jokes on family and friends.

In May we learned about the life cycle of the monarch butterfly from Lorna Driscoll. The egg becomes a larvae or caterpillar. This stage eats and grows and sheds its skin 8 times. It becomes a chrysalis then emerges as an adult butterfly. The caterpillar spins a silk button pad and then it hooks the barbs on its rear end into the silk threads. It hangs upside down and shed its skin for the last time and becomes a jade green chrysalis. The Monarch Butterfly overwinters in the mountains in eastern Mexico. They migrate north following the emergences of milkweed. It makes and often there will be five generations before it reaches us here. In September they fly back to Mexico. The Monarch only roosts in one tree known as the Oyamel Fir Tree. Monarchs don't live long after they mate. A female will lay up to 400 eggs. Donna Wilson shared a quote: "What we call the end of life, the butterfly calls a new beginning". The only food a monarch caterpillar eats is milkweed. Lorna recommended swamp milkweed for your garden. The common milkweed we often see spreads while swamp milkweed clumps.

In June we enjoyed a BBQ and a theme of grandmothers. Ladies shared fun things to do with grandchildren – games, making cookies, vacations, school projects were just a few ideas. We also had a puzzle to make as many words from Grandmother. The most words were 80. Our guest for the evening was Marnie Fossit who shared stories about her grandmother in the book "Is That You Myrtle". It is a

book about laughter, heartbreak and courage. The first book is stories about Annie and the second part of the book is about Nannie. Nannie quoted the bible and saw God as a friend. She often quoted Matthew "Well done, my good and faithful servant. She closed each day with a quote from Red Skeleton "Goodnight and God Bless".

Our September meeting was all about learning. We gain wisdom by constantly by learning from others. A highlight of the evening was singing the song "B-I-B-L-E" to the tune of Farmer in the Dell. The roll call was using the ABC's to come up with as many words from the bible using the letters of the alphabet. The ladies proved to be a scholarly lot and the list of words were posted in the Sunday School for all to see.

In October we used the Glad Tidings Thanksgiving Worship Service written by Rev Huda Kadaleft from Kemptville. Members took turns reading the litany "Much Obligated". The theme for the meeting was "Yesterday, Today and Tomorrow". One of the things from yesterday is the Quilt that is 62 years old. It was made by members who made a donation to have their name embroidered on the quilt. This is a wonderful memory from our past and we enjoyed looking at the names and having many good thoughts about the people whose names are on the quilt. The quilt has been hung in the sanctuary as part of our 125 celebrations in 2020.

November was our Remembrance Day Service. Phyllis MacMaster led devotions based on the 75th Anniversary of the liberation of Europe at the battle at Juno Beach. She also shared facts about the poppy. The poppy became a symbol of remembrance after the First World War and was a real poppy in the beginning. Phyllis also shared her memories from her trip to Netherlands, Belgium and France. Kathy Spruit also shared some memories from the visit to the Canadian Veteran Cemeteries in the Netherlands. At each cemetery is a stone of remembrance with the words "Their Name Liveth for Evermore". Each cemetery has a cross of sacrifice. Each Canadian gravestone features a Maple Leaf that was designed from a leaf from Ottawa. 60% of the cut flowers come from the Netherlands and sold through the Flower Auction "Royal Floral Holland". Belgium is the home of the European Union parliament and offices. Agriculture is one of the main economic pillars. A highlight was a visit to Vimy Ridge in France. The land for this World War One Monument was donated to Canada by France and the design of the monument was done by a Canadian. There are over 11,000 names engraved on the monument of Canadians who have no known grave. One of the reasons the Canadians were successful in the war was the tunnels they built at Vimy Ridge to surprise the Germans on No Man's Land.

December 2nd was St Paul's Ladies Aid Christmas Potluck and Worship Service. The theme was "Bells". Bells announce the coming or the arrival of an event or activity. Bells tolled in good times like weddings and in sad times like funerals. Original bells chased away evil spirits but today they are a symbol of festive times like Christmas. Thanks to the 4-H members – Kaylin and Peyton VandenBroek, Esther Hutchinson and Cassidy Porteous for helping with serving and clean up. The worship service was "How is the Christmas Story Expressed". Expressions included scripture, music, drama, prayer and giving. We enjoyed the Bell Choir and the special music of Christmas.

Projects

1. Donations to the St Paul's Memorial Fund were made in memory of Lisa Raganold, Keith MacRae, Doris Cross, Muriel Levere, Bob Wallace, Kim Baches, John Kirk, Terry Senecal.
2. Ladies Aid received a picture of our 2018 Robbie Burns Day from Lil Lancaster. It has been hung in the Sunday School Room.
3. St Paul's hosted the Lenten Luncheon on April 3.
4. Our fundraiser for the year was "Spring Soup'N Songs" hosted after worship on March 31. People enjoyed a delicious lunch of soup, bunwiches and desserts and enjoyed music by Jeff Nelson, Casandra Spruit and Joe Bouchard. A silent auction raised additional funds at the event.
5. Palm Branches were order for Palm Sunday on April 14.
6. On April 18th, St Paul's hosted the Maundy Thursday Potluck and Worship Service. It was a potluck and Ladies Aid looked after refreshments.
7. Two \$1000 donations were sent to the Board of Managers.
8. A cross stitch of the Lord's Prayer done by Lorna Dixon was hung in the Sunday School Room. Thanks to Heather Churchill who purchased this from the silent auction at the Soup'N Songs event.
9. Ladies Aid gave a donation to Jordan Cotton's fundraiser to purchase a vehicle with a lift. Jordan attended our June meeting to thank us for our support.
10. Ladies Aid gave a donation to Lorna Driscoll for her fundraiser for "Christie Lake Kids".
11. Rev Cho, Moderator of the Presbyterian Church was hosted at St Paul's on May 11. Ladies Aid arranged for refreshments after the service.
12. Ladies Aid arranged for the lunch for the Brockville Presbyterial of WMS Spring Rally hosted at St Paul's.
13. Part of the June meeting was a special presentation to celebrate Donna Wilson's 80th birthday.
14. On June 9, Ladies Aid coordinated the luncheon following our Anniversary Service.
15. Ladies Aid under the leadership of Doris and Kathy, served refreshments after the Kelli Trottier Concert in August.
16. Ladies Aid helped with the Harvest Dinner on September 24th. Members helped serve, provide food, clean tables, prepare take outs and clean up. Thanks to all our members for their help that evening.
17. Kathy Spruit laid St Paul's Ladies Aid Wreathe at the Remembrance Day Service at the Winchester Cenotaph.
18. St Paul's Ladies Aid participated in the Operations Christmas Child project by filling boxes of Christmas gifts for children around the world.
19. Ladies Aid provided treat bags for the Sunday School children for the Family Service and visit from Santa on December 15.
20. Donna Wilson and Phyllis MacMaster visited our homebound members for visits and presented each one with a poinsettia and card. 7 members were visited.
21. \$600 was donated to the Salvation Army from Kemptville from the collection at the Christmas Worship Service. Rev Erin Wong and Angela Matthews attended the evening and shared stories of the some of the work of the Salvation Army.

LADIES' AID FINANCIAL REPORT**Receipts:**

Offerings	\$1140.00
Lenten Lunch	\$228.00
Soup & Song	\$950.00
NDDHS Tea & Coffee	\$85.00
WMS Lunch	\$312.00
Membership	\$8.00
Reversal of NSF Cheque	\$45.00

Total Revenue \$2593.05

Expenses:

In Memoriam	\$200.00
Gifts	\$117.50
Board of Managers	\$1000.00
Wreath for Cenotaph	\$50.00
Stamps	\$50.00
Christmas Expenses	\$190.77
Buns for Soup & Song	\$28.94
Baptismal Gifts	\$81.91
Palm Branches	\$25.00
Walk for Butterflies	\$200.00
Jordon's Journey	\$300.00
Sunday School Picnic	\$45.31
Salvation Army	\$600.00
NSF Cheque	\$45.00

Cash on Hand as of Dec.31/19 \$426.51

Receipts \$2593.05

Balance \$3022.56

Less Expenses \$2834.48

Cash on Hand as of Dec.31/19 \$430.88

Prepared by Carol Zubatuk

Treasurer Ladies Aid(Unaudited)

2020 CALENDAR OF EVENTS

February 8	St Paul's Ladies Aid Strawberry Social at St Paul's 11 am Featuring the Vernon Ukulele Group
March 1	First Sunday of Lent
March 3	St Paul's Ladies Aid 9:30 am Breakfast St Paul's
March 4	Lenten Lunch at St Paul's Presbyterian Church 12 noon to 1pm
March 8	Communion at St Paul's and Second Sunday of Lent 10 am St Paul's Annual Meeting following service Finger Food Lunch
March 8	Daylight Saving Time Starts
March 11	Lenten Lunch at Winchester Baptist Church 12 noon to 1 pm
March 15	Third Sunday of Lent
March 17	Seaway Glengarry Presbytery Meeting in Prescott-- on Agenda Rev Bruce Kemp Retirement Approval – Congregation invited to share their thoughts and concerns about Rev Bruce's Retirement Plans with Presbytery 9:30 am
March 17	St Paul's Session Meeting 7:30 pm
March 18	Lenten Lunch at Winchester United Church 12 noon to 1 pm
March 22	4 th Sunday of Lent
March 25	Lenten Lunch at St Clare's Anglican Church 12 noon to 1pm
March 29	5 th Sunday of Lent
April 1	Lenten Lunch at Winchester United Church 12 noon to 1 pm
April 5	Palm Sunday Passion Sunday
April 7	St Paul's Ladies Aid at Garden Villa, Chesterville, Morning Meeting TBD
April 9	Maundy Thursday Service at St Clare's Anglican Church 5:30 pm Potluck Supper 6:30 pm Service
April 10	Good Friday at St Paul's Presbyterian Church 11 am
April 12	Easter Sunday
April 19	Communion at St Paul's 10 am
April 26	Mission Awareness Sunday at St Paul's 10 am
May 4	St Paul's Ladies Aid 7 pm Guest Brandi Spruit
May 15 to 18	National Presbyterian Church Women's Gathering Richmond Hill
May 27	St Paul's hosts Women's Ecumenical Potluck and Service 6 pm
June 1	St Paul's Ladies Aid St Paul's 6 pm for BBQ Supper Guest Lorna Driscoll
June 7	St Paul's Anniversary Service 10 am
June 16	St Paul's Session Meeting 7:30 pm
June 21	Morewood Presbyterian Church Anniversary Service 11 am - St Paul's closed
September 7	St Paul's Ladies Aid at Lillivale Farms owned by Carolyn and Bill Lillico 2074 Lillico Road, Mountain 7 pm
September 15	St Paul's Session Meeting 7:30 pm
September 27	St Andrews Chesterville Anniversary Service 11 am - St Paul's closed
October 5	St Paul's Ladies Aid, St Paul's 7 pm

October 11	Communion at St Paul's 10 am
October 18	Presbyterian Sharing Sunday at St Paul's 10 am
November 1	Daylight Saving Time ends
November 2	St Paul's Ladies Aid, St Paul's 7 pm
November 17	St Paul's Session Meeting 7:30 pm
November 29	Communion, St Andrews Day and 1 st Sunday of Advent at St Paul's 10am
December 6	2 nd Sunday of Advent
December 7	St Paul's Ladies Aid Christmas Potluck and Worship Service 6 pm Guest Rev Bruce Kemp
December 13	St Paul's Family Sunday & 3 rd Sunday of Advent
December 20	4 th Sunday of Advent
December 24	Christmas Eve Service St Paul's 7 pm followed by refreshments
December 25	Christmas Day
January 1, 2021	Happy New Year

FINANCIAL REVIEW STATEMENT – 2018 FINANCES



Baker Tilly REO LLP
475 Main Street, PO Box 390
Winchester, ON
Canada K0C 2K0

D: +1 613.774.2854
F: +1 613.774.2586

winchester@bakertilly.ca
www.bakertilly.ca

September 18, 2019
Confidential

St. Paul's Presbyterian Church
PO Box 879
Winchester Ontario K0C 2K0

Attention: Ms. Phyllis MacMaster

Dear Phyllis:

We are enclosing:

- Three copies of your compiled financial statements of St. Paul's Presbyterian Church for the year ended December 31, 2018.
- Our year-end journal entries and other relevant working papers are being provided to assist you in updating your accounting system. If you find after inputting our year-end entries that your general ledger does not agree to our closing balances, please contact our office so we may help you rectify the problem.
- Two copies for your records, of the letter to the lawyer with instructions to update the corporate minute book and one copy to be forwarded to your lawyer.
- Three copies of your compiled financial statements of St. Paul's Ladies Aid for the year ended December 31, 2016.

Also, we are returning the records that you provided for our use.

We have relied on you to provide us with the necessary information in a form sufficiently complete to enable us to prepare the financial statements. We understand that the financial statements referred to will be only for management purposes and will not be made available to other parties without our consent.

We wish to emphasize that our engagement cannot be relied upon to disclose errors, omissions or other irregularities nor will it fulfill any statutory audit requirements.

We thank you for the opportunity to be of service to you and trust everything is in order. If you have any questions or concerns, please contact us by email at bemann@bakertilly.ca or call 613-774-2854.

Yours truly,

BAKER TILLY REO LLP

A handwritten signature in black ink, appearing to read "Benjamin Mann", written over a light blue horizontal line.

Benjamin Mann, CPA, CA
Partner
Phone: 613-774-9889

Encl.

BALANCE SHEET – DECEMBER 31, 2019**ASSETS****Cash and Bank Accounts**

Trustees Chequing	8897.94
St Pauls Chequing	12824.44
TOTAL Cash and Bank Accounts	\$21722.38

Other Assets

Building and Land	3938580.00
Furnaces, Lighting, Microphones, Furniture	10170.00
Stained Glass Windows	173460.00
Bell	36960.00
Trustees Investments	<u>226725.27</u>

TOTAL Other Assets **\$4385895.27**

TOTAL Assets **\$4407611.65**

LIABILITIES & EQUITY**LIABILITIES**

AP Chesterville Shared Ministry	1458.93
AP Morewood Shared Ministry	29.08
Board of Trustees Loan	626965.60

TOTAL Liabilities **\$628453.61**

EQUITY **\$3779158.04**

TOTAL LIABILITIES & EQUITY **\$4407611.65**

BOARD OF TRUSTEES REPORT**Income and Expenses 2019****TRUSTEE ACCOUNT:****Income:**

Investment Interest:

MCAN Mortgage	\$	682.50
Home Trust		1473.93
Laurentian Bank		1040.92
Laurentian Bank		420.00
Community Trust		1100.00
Community Trust		960.00

Laurentian Bank Investment		20,000.00
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Other:

Savings Account Interest		.85
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TOTAL INCOME	\$	<u>25,678.20</u>
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Expenses:

Trustees Operational Support	\$	15,000.00
Home Trust Cashable		10,000.00

TOTAL EXPENSES	<u>25,000.00</u>	\$678.20
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Trustee Account	Jan. 1, 2019	\$	8,219.74	\$678.20
	Dec. 31, 2019		8,897.94	

Note:

The Board of Trustees consults with Phyllis MacMaster and the Board of Managers when investments mature as to which direction to take, i.e., to either re-invest entire amount or to invest only a portion of the investment in order to cover church expenditures and any projects planned.

Phyllis MacMaster, St. Paul's treasurer, also, will request a cheque from The Board of Trustees when donations do not cover all expenditures. This decision is also made in conjunction with the Board of Managers.

INVESTMENT CASHED IN:

Home Trust	\$	\$56,689.80
Laurentian Bank		<u>20,000.00</u>
TOTAL		76,689.80

INVESTMENTS PURCHASED:

MCAN Mortgage	\$	31,689.80
MCAN Mortgage		25,000.00
Home Trust Cashable		<u>10,000.00</u>
TOTAL		\$ 66,689.80

DECEMBER 2019 INVESTMENTS

Rae Munroe Fund

Community Trust @ 2% due <u>Jan. 25, 2020</u>	55,000.00	
MCAN Mortgage @ 1.95% due <u>Oct. 24, 2021</u>	35,000.00	
Laurentian Bank @ 2.6% due <u>Sept. 28, 2022</u>	40,035.47	
Community Trust @ 3.2% due <u>July 26, 2023</u>	30,000.00	
MCAN Mortgage @ 2.25% due <u>July 17, 2020</u>	31,689.80	
MCAN Mortgage @ 2.3% due <u>July 19, 2021</u>	25,000.00	
Home Trust @ 1.610% due <u>Oct. 9, 2020</u> (cashable)	10,000.00	
TOTAL		\$ 226,725.27

STATEMENT OF INCOME & EXPENSE

St. Paul's Presbyterian Church - January 1 to December 31, 2019

<u>EXPENSES</u>		<u>INCOME</u>	
Advertising	716.43	Spring Dinner	1,869.25
Choir	505.60	Donation	876.75
Caretaker	1,714.81	Envelopes	47,393.43
Gifts & Flowers	675.83	Harvest Dinner	3,659.00
HST	1,054.56	Loose Offering	906.70
PWSD	55.00	Morewood	25,731.99
Pulpit Supply	0.00	St Andrews	26,281.14
Financial Review	980.00	Shared Ministry Rebates	415.44
Honourarium	2,425.00	Ladies Aid	1,000.00
Insurance	2,740.18	Memorial Fund	200.00
Interest	1.39	Rebates	1,666.47
Syrian Refugee Fund	30.00	Gospel Fest	370.00
Kelli Trottier Concert	3,313.60	Kelli Trottier Tickets	1,400.00
Sunday School	183.73	Kelli Trottier Sponsors	1,940.00
Worship Supplies	142.29	Lunches	110.00
Local Mission	720.00	Revenue Operating	113,820.17
Maintenance	2,068.73	Trustees Operating	15000.00
Office Supplies	1,436.41	Trustees Capital	
Organist	7,030.00		
Pension Assessment	3,273.35	Total Revenue	128,820.17
Photocopier	369.79	Total Expenses	122,602.91
PAR Service Charge	81.50	Income/Expense	6,217.26
Presbyterian Sharing	3,345.00		
Presbytery Dues	1,157.00	Reconciliation	
RB Activity Fee	457.17	Beg Bank Balance Jan1/19	6,607.18
Telephone	989.88	Plus Income/Expenses	6217.26
Robbie Burns Lunch			
Harvest Dinner	558.32	End Balance Dec 31/19	12,824.44
Spring Dinner	307.51		
Lunches	175.43	Statement Bank Balance Dec 31/19	15,513.93
Utilities	6,625.26	Plus Outstanding Deposit	150.00
Shared Ministry M & C	77,759.14	Less Cheques Not Cleared	608.99
		Less Deposit for 2020	2,230.50
Expenses Operating	120,892.91	True Bank Balance Dec 31/18	12,824.44
Projects	1,710.00		
Total Expenses	122,602.91		

Outstanding Cheques= \$608.99 #8346 -\$200; #8396 - \$58.50; #8402 - \$248.60; #8444 - \$101.89 =608.99

Outstanding Deposit = \$150.00

Deposit Made Dec 31,19 for 2020 \$2230.50 (Morewood)

INCOME & EXPENSE STATEMENT – SHARED MINISTRY

Chesterville, Winchester, Morewood

January 1 to December 31, 2019

Income

Morewood	\$25731.09
St Andrews	26281.14
St Paul's	25781.22
HST Credit St Andrews	138.48
HST Credit Morewood	138.48
HST Credit St Paul's	138.48
Total Income	<u>\$78209.79</u>

Beginning Balance Morewood Jan 1.19	78.33
Beginning Balance St Andrews Jan 1.19	<u>959.03</u>
Total Revenue	<u>\$79247.15</u>

Expenses

Stipend	\$45783.10
Multiple Point Travel	1722.00
Housing Allowance	16332.00
Pulpit Supply	2270.00
Telephone Internet	1427.40
Service Charges	118.60
Company CPP	2156.40
Company EI	1204.27
Health & Dental Premiums	4414.00
HST	623.94
Financial Review	420.00
Treasurer	725.00
Office Supplies	246.56
Total Expenses	<u>\$77759.14</u>

Income over Expenses **\$ 1488.01**

Reconciliation

Ending Balance Morewood Dec 31.19	29.08
Ending Balance St Andrews Dec 31.19	1458.93
Total	<u>\$ 1488.01</u>

PROPOSED SHARED MINISTRY BUDGET 2020

Chesterville Morewood Winchester

	Budget 2019	Actual 2019	Budget 2020
Stipend	45783	45783.10	46789
Housing Allowance	16332	16332.00	16692
Mult. Point Travel	1722	1722.00	1722
Education	600	315.87	600
Health & Dental	4767	4414.00	4502
Company CPP	2156	2156.40	2273
Company EI	1204	1204.27	1199
Pulpit Supply	2820	2270.00	3120
Bank Fee	120	118.60	120
HST	400	623.94	700
Financial Review	390	420.00	390
Treasurer	725	725.00	725
Tel/Internet	1427	1427.40	1428
Interim Moderator			500
Office Supplies	150	246.56	150
Total	78596	77759.14	80910

Note: Education \$600 Annual Allowance for Education Rev Kemp has previous balance of \$2508

1. Stipend Level 8 2020 \$46789 paid first day of each month = \$3899.08 per month done
2. Housing Allowance \$1361x 2.2% COLA =\$1391 per month x12=\$16692 for year done
3. Multiple Point Travel 42 km on Sunday x \$41.00/km = \$1722.00 = \$143.50 per month done
4. Education Allowance \$600 per year plus balance of \$2761 =\$3361 done
5. Health & Dental Premium \$4502 x ON HST 8%=360.16 +4502=4862.16
6. Pulpit Supply 1.0 Sunday per month @\$175 plus \$.45/km travel= \$260 per Sunday =\$3120 done
7. EI Stipend and Housing Allowance is max 856.36 x 1.4 employer premium = 1198.90
8. Company CPP on Stipend using 2019 rates 189.38x 12 =2272.56
9. Bank Fee is cost of writing cheques @\$10 per month=\$120 (per cheque \$1.25) done
10. Telephone Internet \$119 per month x12=1428 + HST \$186
11. Office Supplies (paper, stamps, printing, directory etc)=\$150 done
12. Treasurer Honourarium \$1450/2= \$725 done
13. Financial Review done at Collins Barrow, Winchester. Assessed 30% of the cost plus HST
14. Interim Moderator to start in Sept to work with Search Committee \$1500 per year. 4 months = \$500

<u>Estimated Shared Ministry Budget 2020</u>	<u>\$80,910</u>	<u>Year</u>	<u>Per Month</u>	<u>Deposit 2019</u>	<u>Credits 2019</u>
St Andrews 1/3		26970	2247.50	26281.14	138.48
Morewood 1/3		26970	2247.50	25731.99	138.48
St Paul's 1/3		26970	2247.50	25781.22	138.48
		\$80,910	6742.50		

Balance for St Andrews December 31, 2018 959.03
Balance for Morewood December 31, 2018 78.33

Balance for St Andrews Dec 31, 2019 1458.93

Balance for Morewood Dec 31, 2019

29.08

MEMORIAL FUND DONATION REPORT

Memorial donations were made in memory of the following people during 2019:

Our deepest sympathy is extended to the family and friends of those who have had a loved one pass away. We are grateful for your gift in memory of someone special. Thanks for remembering with your donation to St Paul's Presbyterian Church.

2019 In Memorial Donations to St Paul's Presbyterian Church

In Memory of

Doris Cross
 Keith MacRae
 Lisa Raganold
 Bob Wallace
 Kim Baches
 Muriel Levere
 Terry Senecal
 John Kirk

By:

St Paul's Ladies Aid
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 St Paul's Ladies Aid

MEMORIAL FUND FINANCIAL REPORT

As Part of St Paul's Chequing Account

Beginning Balance on account January 1, 2019	\$3588.83
Memorial Donations 2019	\$200.00
Ending Balance on account December 31, 2018	\$3788.83

2019 BUDGET VS 2019 ACTUAL & 2020 BUDGET

EXPENSES	19 Budget	19 Actual	20 Budget
Advertising St Paul's	800	716	100
Caretaker	2350	1715	1725
Choir	600	506	500
Flowers Gifts	500	676	600
HST	3000	1055	1200
Honouria	2600	2425	2500
Insurance	4550	2740	5929
Interest	25	1	0
Local Mission	1000	720	800
Lunches	0	175	0
PWSD	0	55	0
PWSD Syrian Refugee Fd	0	30	0
Maintenance	1600	2069	2000
Office Supplies	2000	1436	1450
Organist	6650	7030	6760
Shared Ministry	78596	77759	80910
St Paul's Pension	3273	3273	3096
Photocopier	350	370	370
Pres Sharing	3000	3345	3000
Kelli Trottier Concert	5000	3314	0
Pulpit Supply	250	0	250
Service Charge	525	457	450
PAR Service Charge	50	81	85
Presbytery Assessment	1157	1157	1077
Telephone	990	990	950
Utilities	7000	6626	6800
Financial Review	900	980	980
Worship Supplies	75	142	150
Robbie Burns Lunch	150	0	0
Sunday School	300	184	200
Spring Dinner	225	308	0
Harvest Dinner	400	558	550
Total Operating	127916	120893	122432
Projects	5110	1710	12000
Total Expenses	133026	122603	134432

REVENUE	19 Budget	19 Actual	20 Budget
Envelopes	45000	47393	47000
Kelli Trottier Concert Sponsors	2500	1940	0
Harvest Dinner	2500	3659	3500
Ladies Aid	0	1000	0
Loose Offering	700	907	800
Chesterville	26198	26281	26970
Morewood	26198	25732	26970
Shared Ministry Rebates	400	415	400
K Trottier Tickets	2300	1400	0
Lunch Flower Planting	0	110	0
Gospel Fest	0	370	0
Rebates	1700	1667	1000
Spring Dinner	1600	1869	0
Memorial Fund Donations	0	200	150
Donations	100	877	500
Revenue from Operations	109196	113820	107290
BofT Operating	18000	15000	10000
BofT/Projects	5000	0	12000
Memorial Fund Trans			
Total Revenue	132196	128820	129290
Total Expenses	133026	122603	134432
Surplus/Shortfall	-830	6217	-5142
Operating Revenue			
Operating Expenses			
Surplus/Shortfall	0	0	0
Beginning Bank Balance	6607	6607	12824
Ending Bank Balance	5777	12824	7682
Return to Cash	0	0	0
Difference	-830	6217	-5142

Shared Ministry December 31, 2019

Owed to Chesterville	1458.93
Owed to Morewood	29.08

2019 KELLI TROTTIER CONCERT FINANCIAL STATEMENT

10-Aug-19

St Paul's Presbyterian Church

Statement of Income and Expenses**INCOME**

Tickets	1400.00
Sponsors	1940.00
Grant	
Total	3340.00

EXPENSES

Kelli Trottier	3000.00
Advertising	235.72
Donation	105.00
Total	3340.72

INCOME/EXPENSE **-0.72**

SPONSORS

Wayne Burns, Winchester Pharmacies Ltd
 Phyllis MacMaster
 Dennis Carkner, D's Collision Centre Ltd
 Martine Thurler Guy, Guy Fuels & Propane
 David Lapier, Marsden & McLaughlin Funeral Homes Ltd
 Hunter McCaig, Rideau Auctions
 Sharon & Patrick McGarry, Hulse, Playfair, McGarry
 Funeral Homes, Chapels & Cremation Centres
 Annette Angus, Terrace Green Bed & Breakfast
 Troy Wilson Automotive
 Tom and Jan Clapp
 Vicki Byers, Byers Funeral Home Inc

Donation \$105 Camp Erin

ENVELOPE SECRETARY'S REPORT

In 2019 we had 30 Envelopes assigned and an additional 27 numbers assigned for one time donations. We had 11 Pre Authorized Remittance (PAR) accounts.

We are reducing the number of envelopes ordered. We will be only ordering 40 sets of envelopes and several boxes of numberless envelopes that can be used for visitors and one time donations.

For 2020, we reassigned some of the Envelope Numbers to correspond to the fewer number of Envelopes ordered. Please recycle your old envelope numbers or if you use them please put your name on the envelope so the donation is credited to the right account.

If you would like a box of envelopes please contact our Envelope Secretary Libby Pelkey for a set (613-296-5786 or liberella@hotmail.com).

If your contact information changes, please notify Libby or Phyllis MacMaster, Treasurer so our information is up to date to mail our charitable receipts.

Thank you to everyone for generously supporting the work and Ministry at St Paul's.

Libby Pelkey and Phyllis MacMaster

PAR (PRE-AUTHORIZED REMITTANCE) REPORT

In 2019, St Paul's had 11 families who used the PAR (Pre Authorized Remittance Program). We appreciate this approach as the donations are received on a monthly basis and are directly deposited to our Account on the 20th of each month.

PAR is an option where you can decide to have a monthly automatic debit taken from their bank account to support St Paul's. The Presbyterian Church contracts with the United Church of Canada to deliver this program. Withdrawals from your account happen on the 20th day of each month. Each month the United Church sends a summary to St Paul's that is used to create your Charitable Donation Receipt. The cost for the program is \$0.50 per transaction. This will be paid by St Paul's as a service charge each month. You complete an application form and supply a void copy of a cheque to register for the program. You may also use Credit Card to make the monthly contribution. The cost for using a Credit Card is 2.5% of the amount of the monthly donation.

The application has to be received by the 10th day of a month for withdrawals to begin the next month.

PAR has many advantages.

1. Regular givings to support our church. St. Paul's receives a dependable flow of contributions that helps with budgeting and paying church expenses
2. Offerings happen on a monthly basis even if you are not able to be there in person
3. Reduced paper work – fewer envelopes, cheques, weekly reconciliations
4. Simple to sign up. Complete an application form, include a cheque marked VOID or provide your VISA card details and give your completed form to your Church contact.
5. Changes are easy once you are signed up. Any changes (cancel your account, change your donation amount, change your account etc) require 15 days notice to your church contact.

If you are interested in this program contact Phyllis MacMaster, 613-774-5748 or macmaster@persona.ca

You may also check the Presbyterian Church in Canada website at <http://presbyterian.ca/stewardship/par/> for more information on PAR.

Phyllis MacMaster

ST. PAUL'S MEMBERS & ADHERENTS

Arbuthnot	Eileen
Armstrong	Janet & Dale
Baker	Amy
Baker	Doris & Garry
Baker/DeVries	Matthew & Amber-lee
Castle/Carruthers	Harry & Marg
Churchill	Cary & Heather, Sarah, Katie
Clapp	Thomas & Janet
Duncan	Edwin & Norma
Durant	Beulah
Feeny	Jenn, Kenny, Brody & Ellie
Fraser	Allan
Harper	Helen
Holmes	Lorna & Charles
Hutt	Heather & George
Jeaurond	Mary Ellen, Patrick, Eric, Connor, Kaleb, Jordan
Johnston	Sandy
Johnston	Myrtle
Johnston	Sherrill
Jorgensen	Katherine & Sven
Kerr	Helen
Kerr	David & Robin
MacMaster	Phyllis
McMillan	Chris & Janice, Tyler
McMillan	Shaun & Ashley, Alexis, Peyton, Ivy & Emery
McMillan	Bradley, Laura, Dale, Jasper, Rowan
McRae	Muriel
Kerr/Moore	Kathy & Keith
Nesbitt	Arlene
Pelkey	Libby
Pelkey	Cody & Laura, Dylan, Kane, Quinn, Calvin
Pelkey	Danny & Sabrina
Pelkey	Kyle
Pemberton	Dwayne & Heather,
Pemberton	Craig & Pamela
Pemberton/Dulmage	Tamara & Chance
Peterson	Carol
Rae	Bill
Redmond	Mildred
Rombough	James & Judy

Skuce	Karen & Lyle
Skuce	Derrek & Karie
Skuce	Melissa
Spruit	Kathy & Joe
Spruit	Geoffrey, Casandra, Isabelle & Owen
Spruit	John & Brandi
Spruit	Matthew & Tara, Alyssa, Jacob & Noah
Stel	Clara
Stewart	Iva
Stewart	Neil & Sharon
Therriault	Bob & Melissa, Benjamin & Lydia
Uhrig	Brittany & Matthew Uhrig, Addicus, Emmerson
Wilson	Donna
Wilson	Vicky
Workman	Phyllis
Wouters	Marilyn
Yourt/Poole	John & Linda
Zubatuk	Jorris & Carol
Zubatuk	Michael, Rebecca & Alexander & Benjamin
Zubatuk	Nicholas
Zubatuk/Carkner	Jennifer & Shawn, Tessa, Oksana

3-POINT CHARGE CONTACT LIST

	NAME – ST. PAUL'S, WINCHESTER	Phone #	Email Rev Jan/ 2020
1	St Paul's Presbyterian Church	656-2222	www.presbyterian-winchester.ca
2	Reverend Bruce Kemp – Minister 3-pt charge, Diana Kemp 82 McNally's Lane, RR#2, Westport, ON K0G 1X0	267-0928	Padre_07@hotmail.com
4	Doris Baker – Elder , Ladies Aid	774-5352	Doris_baker@hotmail.com
5	Kathryn Spruit – Elder , Trustee, Choir	898-3169	Kathy_Spruit@gmail.com
6	Phyllis MacMaster – Elder , Treasurer, Roll Clerk, Sec. Ladies Aid	774-5748	Macmaster@persona.ca
7	Heather Pemberton – Webmaster, BOM	774-3693	HeatherPemberton@icloud.com
8	Arlene Nesbitt – Choir Director	774-3052	Arlene4nesbitt@gmail.com
9	Gaenor Howe – Weekly Sunday Bulletin	448-3405	Gaenorj@sympatico .ca
10	Cary Churchill - Trustee	774-0548	Cary.churchill@sympatico.ca
11	Carol Zubatuk – Trustee, Ladies Aid Treas., BOM.	774-2457	Zubies@persona.ca
12	Donna McIlveen – Clerk of Presbytery	657-3803	Donnamcilveen79@gmail.com
13	Jorris Zubatuk – Elder, Clerk of Session, 3rd Contact – Storm to cancel Church Services	774-2457 850-5180 cell	Zubies@persona.ca
14	Donna Wilson – Elder	774-1899	No Computer
15	Liz Pelkey – Envelope Secretary	293-0842	Liberella@hotmail.com
16	Tom Clapp – BOM, Chair	774-3565	Tomjanet45@gmail.com
17	Kenny Feeny – BOM	220-9017	Kenny_fen@msn.com
18	Bob Theriault – BOM	612-4178	Bobt2748@gmail.com
19	Patrick Jeurond – Elder , BOM	290-5718	Pat_jeurond@hotmail.com
20	Jen Feeny - Elder	220-3126	Jenfeeny@gmail.com

ST ANDREWS, CHESTERVILLE & MOREWOOD 3-POINT CHARGE

	NAME - St Andrews, Chesterville	Phone #	Email Rev Jan/2020
1	St Andrew's Presbyterian Church		
2	Ann Langabeer – Clerk of Session <i>1st Contact – Storm to cancel Church Services</i>	774-2110	No Computer
3	Sam Hummel – Elder	323-4210	
4	Kelly Hess – BOM	448-3892	Kelly.Hess@bell.net
5	Kathy Hall – BOM	620-3380	
6	Alice Ouder Kirk – Treasurer	448-3636 894-0083 cell	amouderkirk@gmail.com
7	Tracy Howe – BOM	448-3405 295-5636 cell	tmhowe@sympatico.ca
9	Gaenor Howe – Elder, Sunday Bulletin Secretary	620-3380 448-3405 cell	gaenorj@sympatico.ca

	NAME - Morewood, Morewood	Phone #	Email Rev Mar/2019
1	Morewood Presbyterian Church		
2	Ruth Pollock – Elder, Clerk of Session <i>2nd Contact – Storm to cancel Church Services</i>	987-2133	Rpollock@sympatico.ca
3	Doug Hunter – Elder, BOM	448-3488	No Computer
4	Peter Hunter – Treasurer	569-6684	Peterhunter6.4@gmail.com
6	Colleen Campbell – Elder	443-3935	Bill119@sympatico.ca
7	Garnet Thompson – Elder	448-1113	Gc.thompson@sympatico.ca
8	Dennis Carkner - BOM & Elder	774-0848	Dsinc@eastlink.ca
9	Elva Patterson – BOM	448-2836	EPR@sympatico.ca
10	Lee Habinski – Elder, BOM		
11	Janet LaPierre – Elder	448-3306	

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