

ST. PAUL'S PRESBYTERIAN CHURCH
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ANNUAL REPORT

For year ended December 31, 2020

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Mission statement

"Inspiring people to seek a rich relationship with God together."

We Value

- worshipping with, caring for and enjoying each other.
- deepening our spiritual relationship with the Lord God through prayer, music the work of mission here and around the world. Guiding Principles

We will:

- Be guided by God's Word.
 - Offer loving fellowship to all people
- Reach out into our community as the hands and feet of Jesus.
- Make prayer a priority.
 - Trust God to do supernatural things in our midst.
 - Be a Church of abundant generosity.
 - Offer excellent large and small group experiences.
 - Welcome and engage new people into our church family.
 - Obey the Great Commission and focus on making disciples.

FROM THE INTERIM MODERATOR

We have been on our journey together now for a little over a year. It has been my pleasure and privilege to get to know many of you, primarily at Sunday worship. I have also enjoyed working with the leadership of the congregation, the Session and related committees.

Being without a minister can present some unique problems, as well as opportunities. However, when you throw in a couple of rounds with Covid 19, it can feel almost overwhelming. I want to commend you on how well you have responded and adapted. I have seen – virtually at least – the joyful gleam in eyes as you finally figured out which button to hit on the computer to make your camera and mic work. For many, this nudges into ‘miracle’ category, and is quite satisfying. Those facilitating and leading worship have had to adapt and create new ways of doing things. And they have done so well. Kudos to this amazing team of people who will be thanked again when we are together in person. And through it all, more people worshipping (from different continents even!) than before. I hope and pray that lessons learned will continue to be applied when things become more normal.

Session has been working hard to ensure the life, ministry and mission of the congregation continues and thrives. They have worked diligently and faithfully seeking the best for us all under Christ’s guidance and in an openness to the Holy Spirit’s leading. Who would have thought that the annual bazaar could get more bizarre? And when would we have thought of viewing Bethlehem Live from the comfort of our homes, or going out to the kitchen to prepare our own communion elements so that we can share the Lord’s Supper with one another? The word ‘zoom’ has taken on new meaning for Bible study, meetings and worship. Never let it be said again – ‘we never did it that way before’. Please read the rest of this annual report to learn of all that has gone on this past year.

During this past year, Session has reviewed many things in preparation for seeking a new minister. The work done has undergirded in prayer and presented to you on many different occasions ensuring that we are all of one mind. A Search Team has been established, completed profiles, developed interview questions, received some resumes and are reviewing what has been submitted with the hope of presenting a candidate to be your minister. Please hold them and their work in prayer.

And not just them: hold one another in prayer. Give someone you know a call or send an email or card to one who is feeling down or alone or is grieving. Listen to a story and share one if time allows, offer a word of encouragement, give someone in need a drive. Continue to love and care for one another and all whom the Lord puts into your life. And never tire in giving God praise. Through it all, the Lord has been and is faithful, holding us in love and working His perfect will which always prevails.

(Rev. Dr.) Terry Ingram

IN MEMORIAM
(Members and Adherents of St. Paul's)

Margaret Maltman	Lynda Sheets
Fern Lloyd	Muriel Diplock
John Mercer	June Mitchell
June Turner	Garnet Adams
Agnes Hamilton	Evelyn Rosenburgh

NEW MEMBERS

0

MEMBERS REMOVED

10

MEMBERS WHO HAVE MOVED

0

STATISTICAL REPORT FOR 2020

As of December 31, 2020

Number of Communicant Members104
Number of Adherents..... 35
Number of Communicant Households..... 94

Number of Units 116

Brenda Roxburgh
Roll Clerk
December 31, 2020

2020 KIRK SESSION

Interim Moderator

The Reverend Dr. Terry Ingram

Clerk of Session

Janet Halstead

Representatives to Presbytery

Sheryl Smith
Alternate: Eric Prugh

Roll Clerk

Brenda Roxburgh

ACTIVE ELDERS 2020:

Term ending 2021

Dave Graham
Eric Prugh
John Patton (LOA)
Catherine Thomas
Edith Storey

Term ending 2023

Janet Halstead
Elaine Flett-Hurst
Lori Bowerman

Term ending 2025

Sheryl Smith
Brenda Roxburgh

ELDERS EMERITUS

Carol Anderson

Frank Lucas
Al Sheets

Joan Lucas

2020 BOARD OF MANAGERS

Co-Chairs:

Sheryl Smith/
Kathy Blackwood

Secretary:

Kathy Blackwood/
Sheryl Smith

Treasurer:

Lori Bowerman

Property:

vacant

BOARD OF MANAGERS - TERMS OF OFFICE

<u>Term ending 2021</u>	<u>Term ending 2022</u>	<u>Term ending 2023</u>
	John Andela	Bob Bittner
Sheryl Smith	Shawn Blackwood	Bruce Roxburgh
	Dave Graham	Kathy Blackwood
		Lori Bowerman

BOARD OF TRUSTEES 2020

TERMS OF OFFICE

<u>Term ending 2021</u>	<u>Term ending 2022</u>	<u>Term ending 2023</u>
Bruce Roxburgh	Catherine Thomas Kathy Blackwood	Eric Prugh Doug Evans

St Paul's Presbyterian Church, Peterborough Ontario
Annual Meeting Minutes February 10, 2019
Meeting at St Paul's Presbyterian Church, Peterborough

1. **Meeting Constituted.** By Interim Moderator, Rev. Dr. Terry Ingram, at 11:37 am, with prayer. 43 people were present on this cold day.
2. **Appointment of Secretary** – Moved by Eric Prugh, seconded by Nina Buchanan that Janet Halstead be appointed as Secretary. Carried.
3. **Approve Agenda** – amended agenda, adding New Business (Bruce Mills) agreed to that the agenda be approved as amended.
4. **Approval of Minutes of Previous Annual Meeting(s)** dated February 10, 2019; Moved by Janet Halstead, seconded by Sheryl Smith that the minutes be approved as presented. Carried.

5. **Business Arising from Previous Minutes** – none

6. **Financial Reports: reported by Lori Bowerman**

pages 16, 17, 18 and 19.

Motion to approve the Financial Reports (pages 17, 19 and 22). Moved by Sheryl Smith.

Seconded by Elaine Flett-Hurst. Carried.

Eric Prugh referred to page 20 and the Outreach Ministries from St Paul's of \$83,000 – well above our expectations.

How much did our portfolio gained 15.6 % in 2019. Do not expect that for 2020 – gains are expected to be 7 – 9%.

Budget Committee and Trustees are working together.

Lori Bowerman, Treasurer, hi-lighted page 20 income and expenses, and the fact that the budget was proposed prior to our physical move.

Motion, moved by Lori Bowerman that we accept the budget as printed on page 19.

Seconded by Catherine Thomas. Projected budget has been calculated without a minister in the pulpit, and no increases for our staff. When a minister is hired, the Budget Committee will meet again and bring back an amended proposed budget. The trustee monthly transfer has been proposed to be decreased from \$10,000 monthly to \$6,000 monthly. Lori also spoke to a 10% tithe to continue the Mission & Outreach work beyond the \$150,000. The \$6,000, built into the budget, represents 10% of the givings.

Moved by Sheryl Smith that we amend the proposed budget by adding \$3000.00 to consider increases in wages for our staff. Seconded by Brenda Roxburgh.

Amended to budget that we increase building rentals and fundraising to offset the expenses,. Moved by Eric Prugh. Seconded by Sheryl Smith. Carried.

Motion to approved the amended budget. Moved by Lori Bowerman. Seconded by Approved.

Eric Prugh spoke to increasing building rentals and increased fundraising to help offset the costs of increases.

Amended by Eric Prugh to find the \$3000 to offset the expense increase.

7. Elections: (Committee: Eric Prugh, Shawn Blackwood)

Session – no changes

- a. Board of Managers: Re-election of Term Board members for a further two years. (Shawn Blackwood and Dave Graham) Moved by Eric Prugh. Seconded by Shawn Blackwood. Carried
- b. One Addition to Board of Managers – John Andela – that he stand for 1 year on the Board of Managers, and then stands for re-election for 2 years in 2021.
Moved by Eric Prugh. Seconded by Shawn Blackwood. Carried.
- c. B. Trustees:
 - i. Eric Prugh and Doug Evans for a further 2 years. . Moved by Shawn Blackwood, seconded by Catherine Thomas.
Moved by Sheryl Smith seconded by Elaine Flett Hurst that Eric Prugh and Shawn Blackwood be elected as the Nominating Committee for a further year.

8. Reports:

Motion to accept the following reports as printed: Moved by Dave Graham. Seconded by Elaine Flett-Hurst. (pages 8 – 16, 18).

1. Board of Managers
2. Clerk of Session
3. Worship Committee
4. Bethlehem Live
5. Statistical Report
6. Mission and Outreach Committee
7. Christian Education Committee
8. Arabic Ministries
9. Food Cupboard
10. Director of Music
11. Choir
12. WMS and Ladies Aid
13. Fundraising
14. Board of Trustees

9. Other Business –

- Bruce Mills – last year at a congregational meeting January 20, 2019, Bruce Mills made a motion to have the Search Committee approach TMCC at a pay-to-purchase the space we are currently renting. This was referred to the Property Search Committee for further study. Unfortunately, due to the activities last year, this item was dropped. (C Wing – north wing). Sheryl Smith offered to convene the meeting. Congregation was reminded of the motion, and Sheryl has offered to convene the meeting in an effort to move forward. Bruce Mills offered to sit on the committee for the meeting.
- Property Search committee Jonathan Baird, Kathy Blackwood, Lori Bowerman, Janet Halstead, Eric Prugh, Brenda Roxburgh, Sheryl Smith, Catherine Thomas, Rani Ibrahim.

Terry spoke about his role as Interim Moderator, and the process of Search for a new minister.

Sheryl Smith asked everyone to think of 3 words that describe our congregation, in preparation for our workshop on April 25 with John-Peter Smit.

- 10. Motion to Adjourn** – moved by Dave Graham, seconded by Eric Prugh to adjourn at 12:27. Carried.

11. **Benediction** – Terry closed the meeting with prayer.

Janet Halstead, Clerk

Rev Dr. Terry Ingram, Interim Moderator

St Paul's Presbyterian Church, Peterborough, Ontario. Emergent Congregational Meeting Minutes Sunday September 27th, 2020. Meeting at St Paul's Presbyterian Church Session, TMCC 11:00 am following Sunday service and on ZOOM

Purpose of the Meeting: to present information to the congregation and get instructions back from the congregation regarding the Search process for a new minister for St Paul's Presbyterian congregation.

1. **Constitute the meeting.** 11:00 am by Rev Dr. Terry Ingram, with prayer.
2. **Appointment of Secretary** – moved by Sheryl Smith, seconded by Dave Graham, that Janet Halstead be appointed Secretary for this meeting. Carried.
3. **Approve the Agenda** – moved by Catherine Thomas, seconded by Dave Graham to approve an amended agenda to include a motion for funds for Haiti. Carried.
4. **Recommendation:** that we continue to support the Haiti Missions for approximately \$650.00 a month for the next 2 years. Moved by Lori Bowerman. Seconded by Eric Prugh. Carried

Lori Bowerman spoke to the pi-chart graph that had been circulated to all in attendance. The pi-chart showed, using 100% ministry hours, 70% ministry hours, and 50% ministry hours what we should expect from a new minister in working hours.

Janet Halstead spoke to the Profit & Loss statements that had been circulated to those in attendance – the actuals for 2019, 2020 (January to June), projected P&L for 2020 and for 2021 at 100%, 70% and 50% ministry. Janet also challenged the congregation to increase their givings.

Eric Prugh spoke to the decreased givings from 2009 – 2019, as a member of the Trustees and he also challenged the congregation to increase givings, as our budget must balance.

5. **Recommendation:** that we continue to transfer from RBC Dominion Securities \$6,000.00 per month until the next Annual General Congregational Meeting. Moved by Catherine Thomas. Seconded by Dave Graham. Carried.
6. **Recommendation:** that we proceed with a Search for a part-time 70% minister. Moved by Janet Halstead. Seconded by Dave Graham. Carried.
7. **Close** - Moved by Dave Graham. Seconded by Sheryl Smith. Carried.
8. **Benediction:** Rev Dr. Terry Ingram said the closing benediction.

Janet Halstead, Clerk

Rev Dr. Terry Ingram, Interim Moderator

CLERK OF SESSION'S REPORT – DECEMBER 31, 2020

2020 in Review - Well, how do we top this for a year of change!!!!

We thought we had experienced change in the past 6 -7 years. That was not even a hint of what was to come.

January, February started as a “normal” year – we started our new year without a minister, as Jonathan had resigned effective December 31. Rev Dr Terry Ingram had been appointed Interim Moderator to oversee our congregation, session and provide us with pastoral care.

Session did some work required to start the Search – looking at our congregational roll, dusting off the documents that we needed to update for a Search, and we held our Annual Meeting in February.

Early March, we encountered a provincial “lock down”. We missed only one Sunday, and then got serious about providing support for our congregation. No church gatherings, no singing, no existing technology to support us. So, we started. We had gifted members who stepped forward to help with the technology, and those in leadership roles had to up their technical skills. Bible study went from face-to-face, to phone calls, to prayer walks (distantly spaced), to meeting in quiet shady places to pray, read and just support each other. Church services became ZOOM, and we all learned new technical skills, and a whole new language.

Session numbers were sufficient that we were able to meet most of the year face-to-face, but due to vulnerable members and further shut downs, we are now ZOOMing.

We have learned many new and different ways to worship this year: Self-administered Communion in our homes; we also have a number of gifted members who shared their stories and provided us with meaningful worship week after week; Search Committee morphed and found ways to continue to meet, produce documents, create the profile and post it.

Fund raising was a challenge. Rent continued (we had too many offerings and too few bills to qualify for government grants), so we started with our annual pie sale in October. Letters were written to Public Health describing what we wanted to do and how we would do it – all new and complex processes to protect us all. And it worked! They gave us approval to proceed. So we devised a way to have our annual Christmas bazaar – but it became the “Bizarre Bazaar” – virtual, with more technology required, a tab on our web page with a “shop” button and trackers in place to follow how many meat pies were remaining for sale, etc. Delivery day was a beautiful November day – sun shine and no rain. As folks came to pick up their orders (delivered in Christmas bags with a letter of thanks advertising Christmas Eve services), and other orders were delivered, we placed any unsold items on a table at the door outside, and they sold, too. \$3400!! Was brought in. Now we need to find more new and different ways to encourage people to help support us.

Our ZOOM audience on Sundays is bigger than we have had in the sanctuary. Our costs have been controlled, we have met new people, and so many have stepped into new and developing roles to support our congregation.

Next steps – continue with our search for a new minister. This person is going to have to work hard to keep up with all of us, at the pace we all have been keeping.

Huge thank you's to many.

Elaine Kempt who continued to work her hours from her home; to morph with technology to upgrade our banking so that fewer cheques are issued; that we can contribute through email; that she can issue pay cheques and deposit directly; that the monies that are transferred to Haiti have fewer costs; and this during a broken ankle and unable to drive.

Douglas Schalin, who stepped into a new role and with the assistance of Sheryl Smith, developed the format for Sunday morning services; held rehearsals on Saturdays to help all of the weekly readers become the best readers they could be; for prerecording music for our talented singers; for hosting ZOOM touch points on Thursday evenings for choir plus so the support was there for anyone who wished to partake.

Bruce Roxburgh, for balancing a full-time job with many new technological demands for St Paul's – adding tabs to our web site, supporting all of us on ZOOM meetings, turning his dining room into a technology field for Sunday mornings and keeping us on track.

Sheryl Smith, for devoting herself to hosting every Sunday morning and doing announcements and keeping everyone muted / unmuted and on track on Sunday mornings.

Session members / trustee members / board of managers – who met regularly and with emergent meetings, to keep the business end supported and the congregation feeling that we were working to stay in communication and hear what they were saying – also to provide assurance that we will get through this.

What have we learned in 2020?

- **God is with us**, and the more we do for others, the more that will be done for us.
- We need to continue to care for and to take care of each other – checking in with people who are experiencing change, family, loss or health issues. A visit or a phone call can make a huge difference for each of us, 2020 has brought much fear, loneliness and stress for everyone. Keep this first and foremost when we support each other.
- our prayers are working,
- God's timing is not necessarily our timing,
- God loves each of us
- And again, we know that God is with us, supporting us through all of the changes, and has chosen our new minister – we just need to figure it out.

Keep praying for our congregation. It is working!

Respectfully submitted,

Janet Halstead, Clerk

BOARD OF MANAGERS 2020

Well, 2020 was certainly a year to remember! As in, remember when we could sit close together in the Heritage Room, or when we had a full choir? It seems like so long ago. March 15th was the last time we gathered for a church service, but we quickly pivoted to conference calls and then Zoom church. Only one Sunday was silent. We are grateful to the many people who helped serve the congregation by taking on new roles with ministry and technology.

The role of the Board has changed since we became tenants in The Mount Community Centre in 2019. We meet less frequently because there are fewer problems to be solved, bills to be paid, etc. Utilities are included in our rent and there are no cracks in our ceilings! We will likely meet more frequently as the COVID pandemic is resolved and vaccines are given. When we return to TMCC, we will need to prepare for a new minister to join us (moving costs? new equipment? etc) and we hope that will be soon.

Lori Bowerman, as Treasurer, has done an excellent job as always. We now offer five ways to give your tithes and offerings – in person at the door by envelope, through PAR (pre authorized remittance), by mail, online with CanadaHelps, and now, by e-transfer directly to our bank account at finance@stpaulspeterborough.ca. It was a long road to adopting electronic banking, but transactions are so much easier. No more standing in line at the bank to make deposits or pay the CRA. And

speaking of CRA (Canada Revenue Agency), where government programs have been offered in the pandemic response, we have applied for wage subsidies, rental relief, small business aid, etc as it has been made available. We have not been eligible for everything, but we continue to seek financial help as much as possible.

Since the pandemic was declared, our attendance has grown with the use of telephone calls and Zoom services. Some are members who were rarely able to come to church, or who didn't drive in winter. Some are friends and neighbours who have become welcome participants on Sunday morning. A typical service has over 30 households involved. Thank you all for your support and encouragement. We ask you to consider that your giving is not an obligation to the church, but a thank offering to God, who makes all things possible. Leviticus 27:30 reminds us that "a tenth of the produce of the land, whether grain or fruit, is the Lord's, and is holy." It is the first given, and is given lovingly.

We thank Elaine Kempt and Shawn Blackwood who have been unfailingly cheerful and willing to go above and beyond in this strange year. Disinfecting everywhere someone has touched can be a chore, but it was so necessary to be diligent, until the lockdown was imposed. WE sincerely hope that 2021 brings a return to "normal", whatever that turns out to be!

This is written with thanks and is dedicated to our Lord and Saviour, Jesus Christ.

Sheryl Smith and Kathy Blackwood

WORSHIP AND CHRISTIAN EDUCATION COMMITTEE REPORT 2020

The Worship and Christian Education Committee of St. Paul's is charged with contributing to the form and content of our services, determining the dates for Communion, ensuring that readers, greeters, and ushers are in place each Sunday, and supporting our Interim Moderator's direction. Within the mandates of Christian Education, we discuss the curriculum to be included within our Sunday School, provide opportunities within the service for their participation, and support the teachers' implementation of programming.

This year has certainly been one of change and challenges as we address the implications of Covid 19 health and safety restrictions. Through Zoom meeting access, we now join together weekly to participate in a 'live streaming' service led by either our Interim Moderator, Dr. Terry Ingram, or our guest speakers: John Andela, Rev. Barney Grace, David Graham, Rani Ibrahim, Eric Prugh and Brenda Roxburgh. Additional speakers for a special service included Janet Halstead and Catherine Thomas. The Worship service includes scripture readings by members of the congregation; hymns sung by members of the choir; and prayers and sermons led by our speakers. Special recognition to Douglas Schalin, Bruce Roxburgh and Sheryl Smith for their ongoing commitment to the coordination of these technological feats to provide the congregation with a 'live' service every Sunday morning.

Communion was commemorated at St. Paul's in 2020 (March 1, June 7, and Nov. 29) with an average number of 35 individuals partaking.

During Advent, we continued the tradition of Advent Candlelighting during the Zoom services by lighting individual candles at home with readings by members of the congregation including representation from the Sunday School with Taonga Prugh and Anna and Mya Gravelle. On Christmas Eve, we celebrated the birth of Jesus through the reading of scriptures and carol singing followed by a meditation.

Although our Sunday School has not been meeting together due to Covid 19, the teachers and students have continued their commitment to supporting others within our global community. From the 'Gifts for Change' donations received, they have selected the following projects: providing supplies for two schools and a medical clinic in Africa; purchasing school uniforms to enable students to attend school; providing goats and chickens for two families to sustain themselves; and to continue to support a child from the Jacmel orphanage, as well as, Aicha Tonde from Burkina Faso.

Thank you to the members of the Committee, Douglas Schalin DOM, David Graham, Janet Halstead, Eric Prugh, and Brenda Roxburgh, for their input and dedication.

Respectfully submitted,
Elaine Flett-Hurst

WEDNESDAY NIGHT PRAYER AND BIBLE STUDY GROUP

The Prayer and Bible Study Group have been very busy in 2020! For Lent, the group shared with St. Paul's the 40 days of prayerful acts.

Once Covid -19 hit in the middle of March, we did weekly conference calls with the small group. Mostly checking in on each other to see how each of us were coping; discussed our needs, fears. These discussions strengthen our relationship with each other and most importantly strengthened our faith in God.

In the spring, we ventured on a prayer walk (following social distancing protocols) and then met at the Mount Community Centre outside with our lawn chairs and our bibles. We reached out to the congregation to share how they have come through Covid – 19 time with their thoughts. We asked the congregation to reflect and share how they have grown through this time. We wanted them to ask themselves two questions: 1) what would you leave behind, that you have discovered you no longer need or want and 2) what new learning would you bring out of this time into your future days.

Several new people began to join our group! These additions changed the dynamics of our small group in a very positive way! The book of Proverbs was studied.

For Advent we prepared a weekly calendar for Hope; Peace, Joy and Love. Each day had scripture reading and a suggested action to help people maintain their faith at Christmas time!

God Bless

Lori Bowerman on behalf of the Wednesday Night Bible Study Group

WMS AND LADIES AID REPORT 2020

The Aim of the WMS is to encourage one another to be involved in local, national and world missions. The Ladies Aid as stated in their bylaws is to serve the church and its needs.

During these Covid-19 times and due to some minor illness in the membership, only one meeting was held this year. In October we met together and also celebrated the 100th birthday of our member Marie Ackison. As we are all "super seniors" we decided at that time not to hold further meetings until the Covid-19 danger has passed.

Please see the financial reports for the WMS and LA elsewhere in this report. Wishing all members of St Paul's God's Blessings in 2021.

In His service
Joan Lucas, President

BETHLEHEM 'LIVE 2020

On December 19th, a virtual performance of Bethlehem 'Live was live streamed via St. Paul's Zoom link. This was made possible through a power-point slide presentation of digital pictures of previous 'live' performances provided by Betty Patton, Don Giles and Betty Smith, and technical support from Bruce Roxburgh and John Patton. Thank you to Douglas Schalin for initiating this 'virtual' endeavour.

The Committee Co-chairs are grateful to all members of the congregation for their support of and commitment to this Outreach project which has enabled us to continue the more than 'thirty year' Christmas tradition for the residents of Peterborough and surrounding areas.

We look forward to presenting a 'live' performance of Bethlehem 'Live on Saturday, December 18th, 2021.

Respectfully submitted,
Elaine Flett-Hurst
Don Giles
Co-Chairs Bethlehem 'Live Committee

MISSION AND OUTREACH REPORT FOR 2020

The Mission and Outreach Committee members are: Edith Storey, Lori Brightman, Shirley Webb and Lori Bowerman (chair).

The Mission and Outreach Committee was slowed down with new endeavours and pursuing some of our existing projects due to COVID-19.

The Christmas Program for Haiti orphans was generously supported again this year. \$1415 was collected and sent to Pastor Placide prior to Christmas so the nannies could purchase items for Christmas for the children in Jacmel orphanage.

\$2517 was collected for Presbyterian Sharing. Thank you for your generous donations.

\$305 was collected for PWS&D. Thank you to those who supported PWS&D.

Welcome Baskets for new tenants at the Mount was started. The basket consisted of: 2 bath towels; set of sheets; prayer bear; jar of jam/jellies from our Christmas Bazaar; Gospel of John track and a card welcoming the new tenant and providing our church information.

In 2018 the Mission and Outreach Committee made recommendations for the use of the Allocated \$150,000 from the Church Property Sale. These recommendations were presented and passed at Session and the Congregation. These outreach programs would be rolled out in stages. See below the recommendations that were completed in 2020:

<u>Description of Outreach</u>	<u>Cost CDN \$</u>
Support the remainder of the orphans in Jacmel Haiti orphanage	\$ 3,920
Currently only supporting 27 children – should be 35 + 3 nannies) (cost is \$330 per month, \$3960 per year, for 2 years)	
Sponsor a school in the mountains in Haiti (school may have to close as they cannot pay their teachers. Cost \$300 per month, \$3600 per year, for 2 years)	\$ 4,080
Donation was sent to our local Kawartha Food Share	\$ 1,000

We will review the remainder of the outreaches that were recommended in 2018 and update these recommendations and present to the congregation.

Also, we now have 10% tithe of the givings from 2019 to use for mission and outreaches. Mission and Outreach committee will make recommendations and present to the congregation.

We will continue to fund outreach projects such as those mentioned above at home and abroad during the next coming year and we pray for your continued support of these efforts. Thank you from the Mission and Outreach committee!

Lori Bowerman, Chair
Mission and Outreach committee

NEWCOMERS/ARABIC MINISTRIES

“Embracing newcomers by the power and guidance of the Holy Spirit and leading them to new life in Jesus, in Canada.”

History of the Arabic Ministry of St. Paul’s Presbyterian Church (2017 - 2020):

Since the end of 2017 with the support of the Lindsay Peterborough Presbytery, we have worked mainly with Syrian refugees to help them get established, learn English, find jobs and adapt to life in Canada. We carry out weekly Christian worship in Arabic at St. Paul, speak of the gospel after being invited to house visits (30 families), meet Arabic people at Tim Hortons (one on one with between 30 and 50 individuals), provide youth and family programs (Saturdays with up to 80 attending), and have started a men’s program (once a week in the evening with up to 20 attending).

The support of St. Paul’s has helped many Syrian individuals and families adapt to this country and to the local area.

We also offer a special Youth Only program on certain Saturdays, to bring them together in fellowship with people their own age. They need time to share the strains and joys of being newcomers and to support each other. This program was offered to present various topics to help youth realize God’s will in their lives, to strengthen relationships between them, and to help them with the problems they face, for example, with their families, with each other, and with other youth from different cultures. I lead discussions such as: What is God’s goal for your life; Forgiveness; Respect; Gossip; Public Health; Depression; Marijuana, drugs, and alcohol; Relationships. We bring the word of God and place it in the context of the debate. In addition, we encourage youth to choose topics they would like to discuss: they can freely ask questions about adapting to life in Canada, without being judged by their parents or others. The Youth Only program allowed youth to spend time with each other where they can play billiards, PlayStation, cards and Foosball.

Our programs have had to change due to COVID19 isolation period! Our special Youth Only program was meeting through the Zoom App and through Messenger, and I was also meeting them individually through Zoom, Messenger and WhatsApp. We have our Messenger youth group where we post the latest news and updates. We continue to present various topics, and we will continue to encourage youth to choose topics they would like to discuss. For example at a meeting, one of the Syrian girls chose to talk about the topic of homelessness. When I led this discussion I brought the word of God like Matthew 25: 34-46.

Usually, when we finish on Saturday, the Youth spend time with each other where they can play billiards, PlayStation, cards and Foosball. But, after our Youth Only program via Zoom we were going in a group and play some video games online, and spend time together virtually. We did some activities with the youth and had competitions, such as capturing the best picture through the camera

of a cell phone, and also a competition for drawings. We held a contest to see who could collect the largest number of 10 cent coins within the shortest time and send a picture of the pieces that were collected with the participant's name. The winners of each contest got a Freshco gift card. Sometimes now, I meet a winner at Tim Hortons but take the time to explain what the Word of God says about true wealth. During summer time I was trying to meet the youth in person, either on the lake, or by the river. Also during the COVID19 isolation period I asked some of our Syrian youth to help others who needed help to move to a new address; they were glad to help. Now after the Bridge Youth Center opened its door in October, I started meeting with a group of youth in person on Saturdays with the directions of the health unit. And we started again do our meeting in same way that we were doing before COVID19 isolation period.

I also communicate with Newcomers families through WhatsApp, Messenger, phone calls and other means. During hard times, I reach out to them. It's important that we keep physical distancing, but we also need to remember to stick together and care about others in the community. I give them a call and let them know my mother and I are thinking of them. When I talk with the Syrians Newcomers through the phone, I encourage those who are afraid and listen to others express their concerns. Also there some Canadians, who are friends and members of sponsorship groups for the Syrians, who ask me to pray for their relatives during this difficult time. In this way, when we communicate, listen, and encourage the Syrians and share our faith with them through the phone, WhatsApp, and so on, we feel as if we are still doing the visits program and the Tim Hortons program, but through the phone or social media. Sometimes I joke with them and I say to those I talk to on the phone, let's drink coffee together, even if we talk on the phone.

After the COVID19 isolation period during the summer I have started personally visiting Syrian families and sitting with them in their backyard. Also now I am meeting the Syrians in person, either on the lake, by the river, or at Tim Hortons and I share with them my faith and the word of God.

The Translation program is still happening strongly and effectively where I am also continuing to assist the Syrians in translating by phone. For example: a while ago during the COVID19 isolation period, I helped a Syrian mother through the phone around 10:30 pm because their little girl was sick and they were going to take her to the emergency room. I translated what the nurses and the doctor said. The girl was fine after all. The father called me and asked me to speak with his wife in order to make her feel confident and believe that with the doctor's directions her daughter would be okay, and I said to the mother that we are going to pray for her daughter. Last time we talked the girl was doing very well, and the parents thanked us a lot. Now, after the COVID19 isolation period, I go with some Syrians personally to help them translate on various matters.

The Syrians also send me some papers to translate them for them through WhatsApp so they know what they are required to do. Some Syrian parents face difficulties in understanding what the schools are sending to them as computer applications and other messages, so I try to help as I can with that through the phone.

We used to give some information about Canada at our English class program at St. Paul's and I was also posting information about Canada at our WhatsApp group. For the sake of some Syrians who are unable to come to our English class, but who are going to do the Canadian Citizenship test, Right now I am doing our English lessons online through Zoom App for newcomers.

And there are stories that happen with us through the ministry that confirm that God is walking with us in this ministry. We will be happy to share it with anyone who loves to know.

Right now we are looking to find others financial resources, so please pray for us. Rani would like to thank everyone who has helped or donated to this Ministry!

Thank you, thank you, and thank you!

DIRECTOR OF MUSIC – 2020 ANNUAL REPORT

This report dovetails into the reports of the Worship Committee and the Choir.

Choirs are a significant part of worship at any church and St Paul's is no exception; their choral leadership during regular Sunday services and other events is praiseworthy. Thank you, Choir, and thanks to those from the choir who have done solos and duets. St Paul's is truly fortunate! Thanks to the choir executive and this year's President, Lori Bowerman, for keeping things running so smoothly.

Until the middle of March, we continued to try to balance familiar hymns, anthems, and service music with new ones, respecting our past while we move ahead into our future.

2019 --- First, in light of all that has happened in the last year, it's worth remembering some of the events of 2019, which saw our move to The Mount Community Centre (TMCC):

- January 13 – As a congregation, on a bitterly cold Sunday morning, we visited TMCC to see our potential new space.
- February 17 – 120 Murray Street was decommissioned.
- March 1 – We continued our ministry from our new location at TMCC.

2020 --- As many other reports will state, 2020 has also been an eventful year.

- 1 January – We welcomed Rev. Terry Ingram as our Interim Moderator.
- 15 March – Our last in-person service before COVID-19 shut everything down.
- 22 March – No service at St Paul's.
- 29 March – Thanks to Sheryl Smith's Conference Call account, we were able to begin telephone church with 33 participating phones. With input from various people, we developed an abbreviated service format. These conference call services continued until the end of May.
- 28 May 2020 (Thursday) – the Choir began to meet socially on Zoom in lieu of our normal Choir rehearsal. These weekly Thursday meetings have continued without a break since then. We have also extended an invitation to Session and the Congregation to join us.
- 31 May 2020 – We held our first Zoom service.

BETHLEHEM 'LIVE - The 'Virtual' Edition. On Saturday, 19 December at 7pm, we offered a Zoom presentation of Bethlehem 'Live. Special thanks to John Patton and Bruce Roxburgh for their technical support and to Betty Patton, Betty Smith and Don Giles for the use of their photos from previous years presentations.

The focus of my job has shifted. Although there is no choir work happening, I have assumed the role of Worship Coordinator. I gather information from our various preachers, find and prepare a hymn for each week (accompaniment for singers as well as a pre-recorded improvisation to follow the sermon), and arrange for singers. Information is also prepared for St Paul's Connects, which Elaine Kempt sends out each Friday. On Saturday mornings, Sheryl Smith and I meet on Zoom with readers and singers to rehearse, making sure that microphones and cameras are well-placed and picking up the voices clearly. These rehearsals have also allowed us to work together to make the readings more expressive and meaningful.

MUSIC LISTENING LISTS - As we moved from in-person services, I began to send these to the Choir, first focusing on the hymns and scripture passages used that Sunday, and I'd include links to YouTube recordings of other choirs singing anthems that were familiar to us. This has expanded and now goes out to Session members, too. If anyone else is interested in receiving this, that can be easily arranged.

I am very thankful to Sheryl Smith who prepares the PowerPoint presentations, finds our readers and works with me to do these preparations, and to Bruce Roxburgh who has been an invaluable support as we have learned about and used Zoom. We continue to strive for improved sound and presentation quality.

BENEFITS - One might not think that a year of being cooped-up would have any benefits, but here are some. I'm sure you'll be able to add more.

- The move from 120 Murray and then the move to an abbreviated online service have forced us to focus. When we meet in-person for a full, 1-hour service, we have the time to fill it in with extras that truly do enhance our worship. Condensing that format has shown us what is important - scripture, message, prayer, music and community.

- The format for readers has also led to more people being involved on a weekly basis. When I view the online services of other churches, St. Paul's seems to be unique in our inclusion of the congregation, even if it does mean that the Lord's Prayer takes 4 times as long, with all its echoes on our computers and speaker phones! Still, this is a good thing.

- Snow days and bad road conditions no longer prevent anyone from attending worship.

- People can now attend our worship services even if they live far away.

THANKS to our various ministers this year, who have brought us both comfort and encouragement and, together with the rest of us, have learned to use Zoom to reach out to the St Paul's community: Rev. Terry Ingram, Rev. Barney Grace, John Andela, Dave Graham, Janet Halstead & Catherine Thomas, Rani Ibrahim, Eric Prugh, and Brenda Roxburgh.

THANKS to our online singers, Pat Mills, Betty & Rod Smith, and Devon Wilkins, and to the many readers who have made our weekly worship experience so much richer.

THANKS also to Rev. Terry, Elaine and Shawn for being so easy to work with and thanks to Session and the congregation for their ongoing support.

I have commented before and will continue to congratulate the congregation of St Paul's for its ability to deal with change and its flexibility in adapting to new situations.

May music continue to enrich your lives!

Douglas Schalin

FUNDRAISING REPORT

Wasn't this a crazy year for fundraising? Our usual routines were severely disrupted. Although we managed to hold a successful Italian dinner in person in February, which brought in \$725 before expenses, all other in person events had to be re-imagined. I thank Catherine Thomas for her dedication to all forms of fundraising on behalf of the church.

In spite of these challenges, the next event on the calendar, the Mothers' Day Tea in May made \$282, a remarkable sum considering we had to make our own sandwiches and brew our own tea! Janet Halstead and Catherine Thomas did a great job by holding a "fun" "virtual" event.

Douglas Schalin, Mercy Prugh and others nurtured houseplants through the winter and spring. Douglas hosted a drive by plant sale at his driveway so people could exchange plants and offer perennials in a COVID compliant way. Bruce and Patricia Mills organized an email sale through

Vesey's Seeds from Prince Edward Island. Donations to the overall Plant Sale raised a remarkable \$985! This is twice what we could have made if we had held only our outdoor sale. I think it was a great achievement, and a lot of fun.

Once again, in October Catherine Thomas organized the Thanksgiving Pie Sale. We were able to offer the sale in person, with screening at the door, wearing masks, and physically distanced shopping. Thank you to everyone who helped by baking, buying or chatting on that Saturday morning. We raised \$545!

Our traditions were overhauled for the Holly Tea and Bazaar. Usually held the last Saturday in November, it was a day planned weeks ahead of time making meat pies, fruit pies, jams, jellies, pickles and so on. Jokingly, we discussed how it would work if we did it online – calling it “The Bizarre Bazaar”!! And we did it! Many thanks to Patricia and Bruce Mills, Bruce Roxburgh, and Elaine Kempt who managed the online orders. Our pie making was split into small teams who formed bubbles to take on the work. Edith Storey in particular did a lot. Not only did she make all the pastry for us, she made ground beef pies and baked up a storm with tea biscuits and other goodies. We hope you are still enjoying the pies, jams, etc that you bought. \$3392 was the result, before expenses.

Thank you to everyone who has helped in any way this year. I am truly grateful for your support. The total raised this crazy year was \$5900! What we lacked in personal fellowship, we made up for in enthusiasm. Planning was harder by phone and Zoom, but we did our part for the environment by not driving to meetings. Positive outcomes all around.

In closing, I would like to share a wee poem that usually gets tucked into the thank you cards after the bazaar:

The Holly Tea and Bazaar

Look toward Christmas,
Advent is near.
Baking and rolling,
Be of good cheer!

Our baskets and tables
Were filled to the brim,
With pies, jams and goodies
In honour of Him.

For it's Christ that we're serving
With heart, hands and voice.
Thanks for your fellowship!
Good Christians, rejoice.

BOARD OF TRUSTEES
FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2020
(With comparative figures for 2019)

RECEIPTS		2019	2020
Opening bank balance – January 1, 2020		55.99	128.62
Bank Interest – General Account (KCU)		2.63	3.93
Transfers from RBC for Tithe		65,000.00	
Transfers from RBC for Board of Managers (year)		120,000.00	75,000.00
TOTAL RECEIPTS		185,058.62	75,132.55
DISBURSEMENTS			
Flower Committee-(Interest from Thomas Bequest of \$1,000)		-	25.55
Paid to Board of Managers:		64,930.00	
Paid to Board of Managers: (Operating Funds year)		120,000.00	75,000.00
Paid to Board of Managers to close KCU account			107.00
Closing Bank Balance December 31, 2020		128.62	0
TOTAL DISBURSEMENTS		185,058.62	75,132.55
RBC Dominion Securities			
Portfolio balance January 1, 2020		766,092.04	
Transfer to Board of Managers			75,000.00
Portfolio Investments Returns, Net of Fees			3,492.53
Ending Portfolio balance as of December 31, 2020			\$687,599.51

BOARD OF TRUSTEES REPORT – 2020

There are five trustee members: Eric Prugh, Bruce Roxburgh, Doug Evans, Kathy Blackwood and Catherine Thomas.

We have had to meet with our financial advisor, only by phone and computer, due to Covid-19, but it has worked, and we conducted all our committee meetings this way also.

Our financial summary shows that the only funds coming out were for operating expenses. For this reason, our report is very short. We have had numerous computer meetings and conference calls to keep really close tabs on our portfolio, due to US Elections and Covid-19, in order to monitor how closely these events affected our dollars. We survived 2020 in good shape.

We need everyone to please help increase the totals of our giving's, so we do not have to draw as much from our investments. We have been very limited with fundraising this year, due to covid. We will be facing a lot of expense as we look for a new minister in the year ahead, so please consider helping.

We need everyone's support, and with God's help and lots of prayers, we will grow St Paul's.

Faithfully submitted,

Catherine Thomas, Chairperson.

<u>Insurance</u>	<u>2020</u>
Directors and officers Liability	5,000,000
Abuse Coverage	5,000,000
Tenants' Liability & Other	2,000,000
Business Interruption	500,000
Crime	100,000
Commercial General Liability	5,000,000
Umbrella Liability	5,000,000

NOTES FROM THE OFFICE

Thank you to all those who help support my work in the office and during these Covid times and helping to deliver material to our congregation.

This year has had an extra challenge for me after breaking my ankle in September. Thank you everyone who helped make my recovery easier and especially since I was able to work from home.

To Douglas for helping to provide the Sunday information and Sheryl who have helped provide information and in checking the Friday email (Mailchimp/St. Paul's Connects)... thank you!

Many thanks to Lori for your unending knowledge and support as Treasurer! To Janet for your unending support with everything to do with Presbytery and everything else... thank you! Sheryl thanks for all your knowledge and help with regard to applying for Government Programs during this time of Covid. Hats off to Bruce R. for all your help with the online Bazaar fundraiser, we could not have done this without you! Bruce & Pat thanks for taking the lead on the Bazaar you folks were awesome.

With gratitude,
Elaine Kempt, Administrator

NOTICE TO MEMBERS

I have examined the balance sheet of St. Paul's Presbyterian Church as at December 31, 2020 and the statements of revenues and expenses and accumulated surplus for the year then ended. My examination consisted primarily of enquiry, analytical procedures, limited testing of transactions and discussion related to the information supplied by management.

Based upon my examination, nothing has come to my attention that causes me to believe that these financial statements are not, in all material respects, in accordance with Canadian generally accepted accounting principles.

Kelly Hroncich, Senior Accountant
Kayser Financial Services Inc.
January 23, 2021

2020 BUDGET VS ACTUALS & PROPOSED BUDGET 2021

OPERATIONAL BUDGET	2020 Projected Budget	2020 Actual	2021 Projected Budget
INCOME			
Givings	60,000.00	55,276.49	75,000.00
Building Rentals	5,000.00	5,344.00	2,000.00
Fundraising	6,000.00	5,899.00	6,000.00
HST/Property Taxes Rebate	1,380.00	6,062.61	600.00
\$ from Trust Fund	72,000.00	66,000.00	*92,000.00
Miscellaneous Income	0	3,895.34	0
Canada Helps (no tax receipt)	0	278.40	0
Federal Government -CERS	0	812.83	0
Federal Government -CEWS	0	16,863.96	0
Memorial Fund	0	330.00	0
M&O – 10% Tithe			**5,600.00
Grants for Newcomer's Ministry from PCC	0		40,000.00
Donations & Grants for Newcomer's Ministry-other sources	0		15,000.00
Sunday School Foster Child	0	468.00	
TOTAL INCOME	144,380.00	161,230.63	236,200.00
EXPENSES			
Building & Property	1,600.00	1,913.88	1,300.00
Rent	40,000.00	39,667.66	41,000.00
Office Supplies/Admin/postage/advertising	2,600.00	1,911.80	2,500.00
Auditor	1,000.00	779.55	800.00
Telephone/Internet/Teleconferencing/ZOOM	2,400.00	5,225.31	3,000.00
Music Copyright	400.00	450.00	500.00
Technology/Capital Equipment	0	0	3,500.00
Director of Music Supply	600.00	0	600.00
Piano Tuning	220.00	114.33	120.00
Session Committees	1,000.00	51.95	500.00
Pulpit Supply (+ moderator)	15,000.00	14,035.96	8,000.00
Fundraising	1,000.00	453.81	500.00
Presbyterian Synod Levy	2,260.00	2,043.00	1,917.00
Wages & Benefits	68,000.00	64,305.33	***168,000.00
Church Insurance	2,300.00	2,505.60	2,600.00
HST recoverable expense	0	432.70	600.00
Miscellaneous Expense	0	1,386.36	0
Expense for Newcomer's Ministry	0	1,615.54	3,500.00
Surplus/Loss		18,269.85	****(15,764.00)
Sunday School Foster Child	0	468.00	
M&O Tithe from 2020	6,000.00	5,600.00	5,527.00
10% Tithe from deferred 2021 Givings			7,500.00
TOTAL EXPENSES	144,380.00	161,230.63	236,200.00

*\$ from Trustee Fund – note \$20,000 of this \$ came from Government Grant - CEBA

** overstated by \$73

*** Wages & Benefits - this projection was based on: New minister starting July 1st at 70% plus benefits; Staff wages for: Elaine, Shawn and Douglas as well as Rani's wages, pension & benefits

**** Note: Project Budget did not balance. In order to reconcile, \$15,764.00 will be carried forward from the General Bank Account.

FLOWER COMMITTEE FINANCIAL REPORT 2020

RECEIPTS

Bank Balance Brought Forward	236.20
L. Thomas Estate (Trustees)	25.55

Total	<u>261.75</u>
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Carole Adams, Treasurer

DISBURSEMENTS

Flowers	69.75
Last year bank charge	9.25
Miscellaneous	25.00
Bank Balance December 31, 2020	157.75

Total	<u>261.75</u>
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LADIES' AID SOCIETY FINANCIAL REPORT 2020

INCOME

Bank Balance – Jan. 1, 2020	2179.78
Offerings	65.00

Total	<u>2,244.78</u>
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Evelyn Turner, Treasurer

DISBURSEMENTS

St.Paul's – Haiti Sponsor Child	360.00
Gift & Tea Expense	150.00
Bank Service charges	7.00
Bank Balance as of Dec. 31, 2019	1,727.78

Total	<u>2,244.78</u>
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BETHLEHEM 'LIVE FINANCIAL STATEMENT 2020

RECEIPTS

Opening balance Jan. 1, 2019	1,651.03
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Total	<u>\$1,651.03</u>
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Elaine Flett-Hurst

EXPENDITURES

Closing balance Dec. 31, 2020	1,651.03
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Total	<u>1,651.03</u>
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ST. PAUL'S PRESBYTERIAN CHURCH CHOIR
FINANCIAL REPORT FOR 2020

INCOME		EXPENDITURE	
Opening Balance	1,134.33	Administration costs	300.00
Weekly Offering	278.60	Donation – Haiti	210.00
GIC interest – 2019	<u>19.50</u>		
Total Income	<u>1,432.43</u>	Total Expenses	<u>510.00</u>
		Closing Bank Balance	<u>922.43</u>

Note:

Included in the above bank balance of this account are monies designated for the purchase of new music.

Below is an account of the donations and purchases for music.

Investments – interest to be used for the purchase of new music

GIC –McCulloch Estate – maturity date – December 2021 1,000.00

Funds available for the purchase of new music

2020 opening balance	665.63
GIC Interest - 2020	19.50
2020 closing balance	<u>685.13</u>

Actual operating bank balance is 237.30

Don Giles
Treasurer

WOMEN'S MISSIONARY SOCIETY
FINANCIAL STATEMENT TO DECEMBER 31, 2020

INCOME		EXPENSES	
Bank balance January 1 st , 2020	60.27	Presbyterian Treasurer	300.00
Offering	300.00	Synodical Fees	18.00
Loose offering	<u>45.00</u>	Presbyterial Fees	36.00
Total Income	<u>405.27</u>	Bank balance December 31, 2020	<u>51.27</u>
		Total Expenditures	<u>405.27</u>

Evelyn Turner
Treasurer