

ST. PAUL'S UNITED CHURCH 2010 ANNUAL REPORT & FINANCIAL STATEMENTS

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Worship & Junior Church @ 10am

Office Hours Monday thru Friday 9am-12pm and 1-4pm

Minister - All the People of God

Pastor - Rev. Jim McKean

Director of Music - Paul Sloan

Administrator - Judy McConnell

Custodian - Mary Ellen Petticrew

St. Paul's 2010 Annual Report

The year ending December 31, 2010

Annual Meeting on Sunday, January 30th, 2011

Congregational Statistics

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Love ones remembered...

Judy Barker	Don Hobson	Ken Snider
Scott Bertram	Jerry Isard	Elva Vasey
Douglas Bumstead	Murray Jones	Ted Watson
Ernie Cowden	Irene Marchand	
Madeleine Cowden	Gabe Perez	
Janet Disney	Helen Reade	

We also wish to acknowledge donations made in memory of loved ones and friends. We acknowledge as well the floral memorials placed in the sanctuary at Easter and Christmas and throughout the year of which have been listed in our weekly bulletin.

Jesus said: "I am the resurrection and the life, he who believes in Me, though he die, yet shall he live and whoever lives in Me shall never die."

Burials

David Terence Bridgeman	*William Franklin Hartman	*May Seldon
*Ernie Cowden	Murray Montgomery Jones	Norman William Stewart
*Janet Disney	Daniel Kevin Lawrence	*Elva Vasey
Blanche Douglas	Dennis William Lock	William Lennox Vasey
Arthur Vincent Fleming	Paul Lloyd Pope	Shirley Wallace
*Doris Harbinson	Velma Ernestine Razeau	*Frederick (Ted) Watson
		*Denotes members of St. Paul's

Marriages performed at St. Paul's in 2010 -11

Baptisms in 2010 - 9

Annika Rosalee Blodget		
Addison Karen Bondar	Ruby Lee Bondar	Mikey Andre MacLeod
Pipe Lee Bondar	Addison Sophie-Anne Crawford	Ner K'Pru Shee
	Storm Angel Michener	Olivia Patrice Elizabeth Woods

New Members in 2010 - 15 (order of when they joined in the year)

George Leck	Anne McKean	Joyce White
Ruby Deschenes	Winnie Paquette	Allan MacDiarmid
Don Craig	Robert Pellett	Doris MacDiarmid
Jean Craig	Joan Pellett	
Louise Leck	Ivan Price	
Rachel Leck	Lenore Price	

Minister's Message

When Jesus was being tested one of the scribes asked what is the greatest Commandment according to the Law. Jesus' response was profound:

'The first is, "Hear, O Israel: the Lord our God, the Lord is one; you shall love the Lord your God with all your heart, and with all your soul, and with all, your mind, and with all your strength." The second is this, "You shall love your neighbour as yourself." There is no other commandment greater than these.' **Mark 12: 29b - 31 NRSV**

From time to time we, as a congregation, have found that living this commandment is difficult, but when we succeed, it is rewarding. Each Sunday we gather as one to celebrate God's presence in community. Being in community with our neighbours, both unknown and familiar, helps us gain a greater understanding of who we are as followers of Christ. If we were to isolate ourselves and practice our faith without our neighbours, then we would only experience the first part of Jesus' great commandment. The scribe's question was intended to trick Jesus into showing his lack of understanding of the true intent of Law of Moses. Fortunately Jesus knew what was happening and he allowed the Holy Spirit to inspire him to respond in a way that opened the scribe's eyes to a new understanding of that law. Jesus also opened all our eyes to a significant truth as we follow our Christian faith.

This year, we at St. Paul's have found that practicing our faith is sometimes joyous, sometimes difficult, and sometimes downright messy. Ken Callahan, an eminent congregation developer, once said that no congregation is totally unified in its theology or its practice. In fact Callahan claims that all congregations consist of many different and differing groups of people. This makes it a challenge to work together as a unit. Some would say that diversity only leads to conflict, and conflict only leads to chaos. That is true only if you believe that conflict is something that is to be avoided. However there is another point of view which suggests that out of conflict new life emerges stronger and more authentic. If you are in doubt of this read the Apostle Paul's letters to the various early Christian Churches. Paul is constantly addressing the different groups that are seeking to become the true voice within these church communities. In Paul's writing to the Church in Corinth in 1 Corinthians 12: 4-6, he hints at this when he says " Now there are varieties of gifts, but the same spirit; and there are varieties of services, but the same Lord; and there are variety of activities, but it is the same God who activates all of them in everyone." Excellent words to heed as we work through our collective mission as a community of Christ.

I truly believe that living our diversity makes being in a congregation a wonderful place to experience the Holy Spirit. By acknowledging our diversity we become more authentic, and by being authentic we allow the Holy Spirit to move in and through us, encouraging and stimulating us to become the people that God has called us to be.

Each one of us is called to offer our gifts to the collective body of Christ on Earth - the Church. How we see these gifts in others and ourselves will depend on our life experience. Experience has shown us that our first perceptions are not always clear. Many times in my life my initial perceptions have been incorrect and had to be changed over time. However, once I initially open myself to the work of the Holy Spirit, or as some say "let go and let God", I find myself in a place of peace, and with a greater understanding of my Creator.

During this coming year, as we walk our collective path, it is my hope that we seek to experience new ways of openness so that the work of the Holy Spirit may be done. I truly believe that God is calling this diverse and talented congregation of St. Paul's into a new being. As we move forward into the second decade of the Twenty-First Century may the love we have for our Creator inspire us, and may that love help us to love our neighbour as ourselves. By being authentic we will thrive in the Spirit of God.

Yours in Christ Jim

Minister's Annual Report

When I was appointed in February 2010 to be your supply minister, I was told that the congregation had been through a profound period of grief. Now the belief was that because St. Paul's had been successful in continuing to practice their faith that the congregation was ready to move into a new being. It was my hope that with my training and experience in Transitional Ministry that I would make a good resource for this congregation as it prepares to accept a new minister in the coming year.

In responding to this appointment, I have identified my call based on the typical practices of an ordered minister in the United Church of Canada. These state that a minister is to proclaim the Word, administer the sacraments, provide pastoral care, and engage in Christian education. In my covenanting service these various aspects of ministry were upheld, proclaimed and covenanted between St. Paul's, Northern Waters Presbytery, and myself. As a result I have taken those aspects of ministry as my guidelines for this appointment.

During my time here I have informally received both critical and positive feedback, and both have assisted me in my attempts to discern this congregation's needs and wishes. As we move into a new year, I look forward to continued feedback from the congregation and regular communication with the Ministry and Personnel (M&P) Committee, the Worship and other committees in order to establish more clearly my role as your supply minister, and prepare for a smooth transition between myself and the minister who succeeds me.

Many positive things have happened this past year. Andy Ahrens made it official that he wants to begin exploring a call to become a Designated Lay Minister and he was supported by the Official Board. Other highlights included completion of the organ and chancel renovation project; two special services honouring Rev. Cliff Pendlebury, one on the anniversary of his death and the other for the dedication of the memorial plaque in Cliff's name as well as the banners that Cliff and Zena inspired and the Circle fabricated; welcoming 15 new members and over 9 children and adults through baptism into our church community; 11 weddings both on and off site, successful completion of the Joint Needs Assessment process and appointment of a Joint Search Committee; an inspiring Christmas Cantata, an excellent children's play on White Gift Sunday and the traditional inspirational Christmas Eve service.

As your ordained minister I am an ex-officio of all committees and boards within the congregation except the M&P, Joint Needs Assessment, and Search Committees. I have so far been able to attend many meetings of the Outreach, the Worship, and the new Christian Development Committees. This has further given me a clearer understanding of their ministries.

I have made a particular effort to reach out to those who may require pastoral care because of illness, bereavement, and the inability to get out to services. Before every Celebration of Life service I visit the family to learn as much as possible about whom their loved one was, and discuss with them the best way to celebrate their loved one's life. Shortly after the service I make a special effort to contact the family, and if appropriate I either send or deliver in person my notes of the service. I have also carried out an email ministry with many people, and have been engaged by one parishioner in a blog about their faith journey. It is a joy to be with the Wednesday morning Bible study group which has met on a regular basis since September. Every third Sunday I conduct a service at the Penetanguishene Hospital, and once every two months I conduct services at Hillcrest and Georgian Manor. During Advent I made a special effort to visit with many congregation members who are unable to make regular worship times, taking them a poinsettia and a Christmas card on behalf of the congregation and myself. In all my visits I have come to learn a great deal about people's affection for this congregation, and what inspires their faith.

I appreciate Paul Sloan's input concerning music for the services. Paul and the choir are great assets to this congregation's spiritual development since music is such a vital part of worship at St. Paul's.

I would also like to commend to you the work that Mary Ellen and Judy do. They are important members of the team that works to keep this congregation and its varied ministries functioning on a daily basis. Judy has been a great deal of help to me during my transition into this appointment. She has been a willing mentor, and has always acted in a professional manner. I sometimes wonder how she is able to do all the jobs that we all ask of her.

My report would not be complete if I did not remind the congregation that I will not be seeking the position of your called minister. Over my time in ministry I have become aware that God has called me to a special type of ministry - Transitional Ministry. This type of ministry is not conducive to a long time call. I truly believe that anyone who accepts a supply position is only here to help guide a congregation through the in-between times.

Finally I would like to suggest some initiatives that have been percolating in the back of my mind, and might be something that members would see as advantageous:

Establish a Men's Breakfast Group which would meet once a month for breakfast on a Saturday morning. This has been a successful endeavour in two of the pastoral charges I have been involved in.

- Encourage the Official Board to review, modify, and establish a new constitution so that your next minister will understand clearly the governance structure that St. Paul's operates under. This would free up the new minister's time so she/he could get to know you faster.
- Encourage the establishment of a transition team to implement strategies to facilitate opportunities for both long time and new members of the Official Board to gain a greater understanding of the governance of this pastoral charge.
- Work with the Communications Committee to see if there is a need to expand their role around visiting.

It is my hope that all the reports in this Annual Report will lead to a greater understanding of the role that many people play in this important interim time, and through all our efforts the collective ministries at St. Paul's will be encouraged and flourish. We as members of the Christian Church live in interesting times, for the Church is changing rapidly. Let us embrace these interesting times with a passionate faith founded on the ministries that the Disciples experienced on the Day of Pentecost. Through this passion may we become the Church that our Lord and Saviour is currently encouraging us, and may the Holy Spirit infuse us, buoy us up in our times of trial, and encourage us in times of joy.

Yours in Christ Jim

Official Chair's Annual Report 2010

This year has come and gone and many things have transpired at St Paul's. We have made many changes and have been forced to make a lot of decisions along the way.

As the year began of course we watched as the volunteers dismantled the Chancel area for the pending construction was to begin so that we could transform it into the one that we have today. This of course was designed by our wonderful past Minister the Reverend Cliff Pendlebury.

While the renovations were taking place in the Sanctuary we met in the Great Hall with excellent services being directed by the Lay Persons of our Church.

We finally were able to find a Minister by the name of Jim McKean to become our Supply Minister. He joined us in time to preach in the newly renovated Sanctuary.

Meanwhile the Church had a number of its members working on a JNAC report to be able to present to the Presbytery for their approval. This was accomplished and then the Board than approved a Search Committee to find us a permanent Minister. Meanwhile Jim will be with us till June 30th 2011.

Andy Ahrens is off on a Leave of Absence till July 1st 2011.

The end of my tenure will take place at the Annual Meeting on January 30th 2011. At that time Louise Leck will take over the position of Chairman of the Board.

Thanks to the entire congregation that supported me during my tenure as Board Chair.
Colin Whiteside, Chair of the Official Board

Benevolent Fund Report

The Benevolent Fund is used mainly to provide food vouchers for needy people in our community. We have a working arrangement with the Salvation Army where we direct needy people to the Salvation Army for Assessment. The Salvation Army will give individuals and families in need non-perishable food items. We help by giving food vouchers for a local grocery store for meat and vegetables, etc. The Grocery Store then bills us on a monthly basis.

Most of our money for the benevolent fund comes from our Christmas Eve offering. Some people make gifts to the Benevolent Fund throughout the year. Our church Administrator gives out the vouchers to the people sent over from the Salvation Army.

This year thru a generous donation to our benevolent fund made during the year, St. Paul's was able to provide Christmas hampers of groceries to 20 families on Christian Island. Thank you to everyone who donates to this worthy cause which helps to feed people in our community throughout the year.

Benevolent Fund Financial Statement for 2010

Balance as of December 31, 2009	\$5,184.77
Disbursements for Groceries, etc. for the year	<u>\$3,260.47</u>
Balance as of December 31, 2010	\$1,924.28
Christmas Eve 2010 Offering & donations	<u>\$2,063.90</u>
Balance as of January 01, 2011	<u>\$3,988.18</u>

Trustees Report 2010

The trustees of St. Paul's for 2010 were Tom Barber, Edith Bell, Gunter Freund, Dr. Norman Grieve, Joan Lavin, Bruce Wilcox and Jim Nicholson (Chair).

The trustees for St. Paul's for 2011 will be Tom Barber, Edith Bell, Gunter Freund, Dr. Norman Grieve, Joan Lavin, Shawn Leis and Bruce Wilcox (chair).

Property and liability insurance provided to the United Church of Canada by Hub International was renewed for 2010 by the trustees of St. Paul's. Property coverage in the

amount of \$5,055,093 contained an adjustment for inflation. The premium for this coverage was \$6,195.00 (tax excluded) which was an increase of \$1,502 from 2009.

The Organ and chancel renovation project commenced early in January 2010. As of December 31, 2009 \$46,000 had been transferred from the project account to the general funds of St. Paul's to make initial payments to the contractors making the renovations to the organ. By March 26, 2010 an additional \$97,535.72 was transferred from the project account to the general funds to make final payments to the contractors involved. As of December 31, 2010 the general funds of St. Paul's owes the project account \$14,045.96. This amount is covered by funds pledged but not yet received.

In April 2010 interest in the amount of \$11,400.00 earned by the reserve account was transferred to the general funds to St. Paul's.

In May 2010 funds in the amount of \$4,125.00 were transferred from the project account to match the Lenten offerings for the Midland Main Street Ministry as approved by the Official Board.

In July 2010 the balance of the funds being \$6,426.35 held in the refugee account was transferred to the general fund of St. Paul's for the use of the refugee committee

In September 2010 St. Paul's received a bequest of \$2,000 from the estate of Doris Harbinson. The funds received were placed in the project fund with the concurrence of the Official Board.

In November 2010 \$7,500 was transferred to the general fund of St. Paul's for the use of the refugee committee as approved by the Official Board.

In December 2010 \$4,130 was transferred to the general fund of St. Paul's to match the congregational givings for the Canadian Foodgrains Bank project as approved by the Official board.

Early in 2011, interest in the amount of \$11,499.00 earned by the reserve account will be transferred to the general fund of St. Paul's.

The trustees express their sincere appreciation to the custodial staff and the Property committee for their devotion to the continued care and maintenance.

Jim Nicholson, Chair of the Trustees (2010)

Trustee's Financial Report

Value of Trusts and Estates as of December 31, 2010

\$1,125,956.82

Trusts, Estates and Interest Re-invested

Montreal Trust	\$ 100,000	4.10%	December 17/11	\$100,157.26
HSBC Bank	\$ 100,000	4.10%	December 19/11	\$100,157.26
B2B Trust	\$ 100,000	2.2%	December 17/12	\$100,084.38
BMO Advisors	\$ 100,000	2.55%	December 17/13	\$100,097.81
Bank of Nova Scotia	\$ 100,000	3.25%	December 17/14	\$100,124.66
			RBC Canadian Market Fund	<u>\$ 27,216.61</u>
			Reserve Account	\$527,837.98

Project Account

TD Mort. Corp	\$ 42,000	2, 65%	March 28/11	\$ 42,853.81
ICICI Bank	\$ 33,000	4.64%	July 25/11	\$ 33,671.21
Canadian Western Bank	\$ 59,995	3.85%	December 24/11	\$ 60,039.30
Home Trust	\$ 100,000	3.95%	December 28/11	\$100,075.75
ICICI Bank	\$ 17,000	4.67%	July 10/12	\$ 17,378.46
Scotia Bank	\$ 100,000	2.2%	Dec 17/12	\$100,084.38
Province of Ontario	\$ 21,000	4.75%	June 2/13	\$ 22,417.79
Montreal Trust	\$ 100,000	2.55%	December 17/13	\$100,097.81
Resmor Trust	\$ 50,000	3.25%	December 17/14	\$ 50,062.35
			Dundee Invest Saving Acct	\$ 9,077.44
			RBC Prem. Money Market	\$ 48,314.58
			Owed to Project Account by Congregation	<u>\$ 14,045.96</u>
				\$598,118.84

Nominating Committee Report 2010 Report

Members of the Official Board:

Honorary Member; Gunter Freund

Trustees: Bruce Wilcox, chair, Tom Barber, Edith Bell, Gunter Freund, Dr. Norman Grieve,
Joan Lavin, Jim Nicholson, Shawn Leis

Congregational Chair; Louise Leck

Congregational Secretary; Judy McConnell

Official Board Chair; Louise Leck

Official Board Vice-Chair; vacant

Official Board Past-Chair; Colin Whiteside

Official Board Secretary; Judy McConnell

Office Administrator; Judy McConnell

Nominees for the year 2011 (retiring in 2014) - Brenda Fleming, Rachel Leck, Terry
MacPherson, Byron Metzgar, Donna Nicholson, Zena Pendlebury, Louise
Reynolds, Sheila Thompson

Retiring at Annual Meeting in 2011 - Charlie Walton, Lorna Bywater, Nick Frans and Florence King.

Retiring at Annual Meeting in 2012 - John Capstick, Al James, Bob McVean, Ken Woods,

Donna Nicholson, Jim Nicholson.

Retiring at Annual Meeting in 2013 - Fred Earl, Joe Faragher, George Leck, Louise Leck, Diane Marr, Cathy Metzgar, Beatrice Nayduk, Gary Price, Bruce Wilcox, Gail Wilcox

Presbytery Representatives - Milne Dick, Colin Whiteside

Committee Chairs:

Archivist	vacant
Faith Formation	Rachel Leck
Choir	Gail Wilcox
Communication	Sheila Thompson
Fellowship Club	George and Louise Leck
Ministry and Personnel	Donna Nicholson
Outreach	Greg Rothwell
Property	Bruce Wilcox
Stewardship	Fred Earl
Trustees	Bruce Wilcox
Worship	Cathy Metzgar
The Circle	Gail Wilcox
UCW rep	Diane Marr

The Nominating Committee wishes to express the appreciation of the people of St. Paul's to those who are retiring from service on the Official Board.

Lorna Bywater has served for many years, on the Board as well as at Presbytery, and has chosen to step down. Charlie Walton and Nick Frans have been active members and are no longer able to participate at Board level, Charlie due to health reasons and Nick will be moving from the area. Nick was a driving force and leader of the sanctuary renovation.

Jim Nicholson is resigning after many years as Chair of the Trustees, keeping close and committed watch over our assets, physical and financial.

Colin Whiteside has served as Chair of the Official Board for an extended term and now sits as Vice-chair. We acknowledge and appreciate Colin's dedicated leadership and many contributions in other areas, which brought several major challenges and accomplishments during his tenure.

We thank these members for their years of faithful service in the administration of their church.

Submitted by Tom Hazel and Sheila Thompson

Joint Search Committee

On 6th December 2010, the Committee began its work to seek out a new minister. Members of the Committee from St Paul's are, Edith Bell, Antje Clarke, T.Milne Dick, Bill Heeley, Susan McNeil, Terry MacPherson, Byron Metzgar, Cathy Metzgar, Carol Morrison, Jim

Nicholson, and Jane Woods. Presbytery Members are; Rev. Heather Graham and Reese Dunsford. Chosen as Chair was T. Milne Dick, Corresponding Secretary, Byron Metzgar, and for Recording Secretary Terry MacPherson.

T. Milne Dick

Property Committee

The TV and sound crew consisting of Aileen & Vic Denise, Colin Whiteside, Bob Scott, Don Edwards and Mue Lah continue each year to volunteer their time to tape the Sunday service for the people who are unable to attend and also to insure that those that do attend are able to hear. This year we were pleased to add Christy Bath to the crew. There are a group of dedicated people including Graham Patchell, Allan James, Bill Healey, Bob Megaw and Joan Lavin, who deliver these tapes each week. Gary Price continues to donate his equipment and his employee's time to remove the snow at the church in the early mornings during the winter months. Gary also arranges to have the grass cut and have the leaves removed in the fall.

During the year the committee has completed several projects. Lighting through, out the church continues to be monitored and repaired or replaced as required. Two Low Flow Toilets were installed and it is the intention of the committee to have two more done in 2011. Eventually all the toilets will be replaced. Our ongoing window replacement project was put on hold for this year however we intend to replace windows in the Great Hall, at the back of the stage, in 2011. The bench, purchased and placed on the front lawn in 2008, was recoated with a stain before going out on the lawn this past spring. This will be done again in the spring of 2011. A new Telephone System is in the budget for 2011. The Chancel and Organ Renovation project has been completed and it has greatly enhanced the sanctuary. The Property Committee has made it its mission to insure that the newly renovated chancel and organ are properly maintained. In the coming years the Stained Glass Windows in the sanctuary will need to be restored. It is always a challenge to maintain an older building such as ours. You're Property Committee along with a dedicated group of volunteers work very hard to accomplish this task.

Members of the property committee who generously give of their time include Hans Mueller, Tom Barber, Vic Denise, Alex Widmeyer, Colin Whiteside, Floyd Tilson, Bruce Wilcox and Bill Coveyduck. The committee would like to thank Linda Wilcox for her assistance at the committee's coffee hours. Many thanks also to Judy McConnell for looking after the committee's correspondence and maintaining the property records in the church computer. A final thank you to Maryellen Petticrew, our custodian, who keeps our building looking the best it can be.

We would like to thank all the people not mentioned who have contributed countless hours of work during 2010.

Communication Committee Report

The first full year as the Communications Committee, still often referred to as the Contact Committee, was busy and productive.

Chaired by Sheila Thompson, with strong support from members Brenda Fleming, Gunter Freund, George Leck, Louise Leck and Gary Price, we continued to fulfill our responsibilities to St. Paul's. We feel privileged to be able to serve our congregation in this way.

With a deep nod of gratitude to Judy, ably assisted by Gail, we maintain an accurate Directory and publish and deliver the newsletter three times a year. We oversee distribution of video tapes of Sunday worship, working in conjunction with the video/sound crew. Gunter is the recorder of the Historic Roll, his membership figures appear elsewhere in this report. George and Louise Leck have established and maintain the St. Paul's web site, an on-going ever-developing project.

One of our most apparent duties is organizing and scheduling fellowship time after church. Last year, as a result of holding services in the Great Hall and serving refreshments weekly, it was deemed appropriate to continue on this time-table. This decision has created a few problems, but the result has been very positive, with more people attending, and enjoying the opportunity to meet and share with their church family. That's why we do it!

One project for last year, which didn't pan out as expected, was a pastoral care visiting team. We recruited some visitors, hosted a training session and put contact people in place, but when we asked for names of members and friends who might like someone to visit them - we had very few bites. That could be construed as a good thing. We see that Jim is doing some pastoral visiting as well and appreciate the time he spends on this outreach. This might be something that we will look at again later in the year.

2011 will be a "Pictorial Directory" year - again. We'll be taking pictures in May so will start scheduling in April. We'll be in touch.

Our committee would like to express our sincere thanks to the many volunteers who help with our work, and make St. Paul's such a special place.

We appreciate those who deliver the videos every week to homes and facilities in the area, and those who deliver the newsletters. Some of these members have been doing this job for many years and we are blessed by their loyalty and dedication to their church.

2010 was busy, positive and productive for St. Paul's, Midland. We have a renovated sanctuary and a supply minister in place. Andy has moved on in his career but his work in Christian Education is continuing. There is still work to be done, and the Search Committee is in place. We wish all our friends in our church family a happy, successful and blessed 2011.

Sheila Thompson

Historical Church Roll

Statistical Report as of December 31st. 2009

Resident Members	358
Non-Resident Members	<u>14</u>
Total Members	372
Non-resident removed	(14)
Total members as of January 1, 2010	358

In year 2010

Members joined by Profession of Faith	
Or transferred in	15
Member's deceased	(7)
Members removed by Official Board	(64)
<u>Total membership as of Dec 31, 2010</u>	302
Resident Members	302
Total membership as of Dec 31/10	302

The above figures apply to registered members only and do not include the approximate 350 plus adherents and children recorded in our current directory and cared for by St. Paul's.

Gunter Freund, Historic Roll Clerk

2010 United Church Women



The St. Paul's United Church Women have had a busy and pleasant year in 2010. Our two units work well together, each group helping the other when needed. Various degrees of ageing means that some people are not as able as in previous years to work as diligently as they had been, and this makes it more difficult for the members who are well. However, we are grateful to be able to continue with the work of the Church.

One of our special days in 2010 was when we hosted the Northern Waters Presbyterial Meeting at St. Paul's. The theme of the meeting was *CONNECTING WITH GOD*, with Rebecca Brownell of Haliburton as speaker. Rebecca's ideas were well received.

This year we have somewhat of a new focus: we are sistered with Wyevale, Elmvale, and Wyebridge UCW groups. Gathering with these ladies will bring us added ideas and acquaintances. Our visit to Wyevale during the past summer when Bill Leeming gave us a presentation of slides and commentary was one of these sistering gatherings.

We continue to do our fundraising activities - funeral and special occasion receptions and the Spring and Fall Rummage - Garage Sales. THANK YOU to all those who participate in those worthwhile endeavours, as well as everyone who is so kind and generous at the time of the Bakeless Bake Sale.

Some of the recipients of our funds are; The United Church Mission and Service Fund; Camp Simpresca, the Salvation Army Food Bank in Midland, and the St. Vincent de Paul Food Bank in Penetanguishene, Francis Sandy Theological Centre for First Nations People at Five Oaks Training Centre, Paris, Ont., The Out of the Cold and Town of Midland Outreach, Habitat for Humanity, The Leprosy Mission, and we support a Foster Child in India, an 8 year old boy - there are posters in the church of information about this child and examples of his art work.

We also support the Fred Victor Centre, Toronto; this mission was started by a woman named Mary Sheffield as a Methodist Sunday School for "rough and neglected boys". It is now supported by every sector of society. The Fred Victor Centre is instrumental in helping about 1,000 people per day - people who are experiencing homelessness and poverty.

We make sandwiches for the Midland and Penetanguishene soup kitchens.

We arrange for the World Day of Prayer, on the First Friday of March, at St. Paul's, and for the Church Service in May when our minister is away at United Church Conference.

Wilma Plews- UCW

UCW Financial Report 2010

Balance on Hand – Corrected balance
December 31, 2009

\$7,032.82

Receipts:

General Offering	\$ 952.25	
Donations	70.00	
Projects	4,291.00	
Kitchen & Catering	5,083.00	
Bank Interest	.77	<u>\$10,397.02</u>
Total		\$17,429.84

Disbursements:

Allocation to M&S	\$4,900.00
Presbyterial Assessment	210.00
Kitchen & Catering	1,134.84
Projects	271.00
UCW Expenses	307.30
St. Vincent de Paul (Penetang)	300.00
Salvation Army(Midland)	300.00
Town of Midland-Outreach	350.00
Wendat	100.00

Camp Simpresca	1,000.00	
Fred Victor Mission	250.00	
Massey Centre	250.00	
Anglican United Refugee Alliance	200.00	
Francis Sandy Theological Centre	350.00	
Leprosy Mission – Canada	200.00	
Gift Certificates for Staff	135.00	
Coffee Maker	56.49	
In Memoriam	30.00	
Emmanuel College (UCW Anniversary)	50.00	
Habitat for Humanity	150.00	\$10,544.63
Balance		\$ 6,885.21
Bank balance December 31, 2010	\$6,878.95	
o/s Cheques	<u>\$ (98.48)</u>	
Balance	\$6,780.47	
Cash on Hand	<u>104.74</u>	
Total	\$6,885.21	

In Memoriam Account \$289.55

Helen French - Treasurer UCW

Faith Formation Committee (previously Christian Development)

The newly-formed Faith Formation Committee (Christian Education committee) has been busy and productive since early November.

Committee members Joan Lavin, Lori Payne, Angie Leis (secretary), Sheila Thompson (vice-chair) and Rachel Leck (chair), prioritized the needs of St. Paul's and focused first on maintaining an active Sunday school program and the children's traditional involvement in Christmas services.

Bev Truax, with able assistance from Clint and a number of dedicated volunteers, wrote, directed and created the set for a wonderful Christmas play presented by the Sunday school children on White Gift Sunday. Then she organized the production of the Christmas Eve nativity scene. Our church is blessed to have loyal workers such as Bev and her helpers who offer their gifts for all of us. Thank you.

In the New Year our first job will be to research a Sunday school curriculum appropriate for our needs and recruit teachers and leaders.

Kicks 'n Sticks, Girl's Night Out and Movie Night had been deferred until now and we will address these programs in our upcoming meetings.

Food For Thought will begin again in January, led by Bob and Kay Megaw.

At this time we need some help with Sunday school teachers and assistants. Scheduling is flexible and at your discretion. If you have some thoughts or experience with the mid-week programs, please feel free to offer your comments and suggestions.

This committee has just started their work and it's a big job, but we feel the support and concern of so many of our church members and friends.

It's wonderful to have so much encouragement and enthusiasm. Thank you for your confidence in us.

Rachel Leck

The Choir

This has been a busy year, as usual, for the St. Paul's choir. Of course lots of practice made for a busy fall preparing for this concert and our annual Christmas choir service. And as usual, the Christmas service was well accepted by the congregation on December 19th. This year on April 9th you are in for a special treat, a mass choir concert with over 100 voices including the choirs of St. Paul's Church, Children's Community Choir, Serenata and Vox Huronia. Paul Sloan will be conducting this mass choir and we will be singing together an Easter Cantata. The children's choir will join in for the finale as well as doing a selection of songs on their own. There will be a free will offering with the proceeds going to the "Cliff Pendlebury Endowment Fund". Mark this date on your calendar a night not to be missed.

The work and effort that our choir director Paul Sloan puts into these choir endeavours is nothing short of spectacular. He knows how to solicit the services of great musicians to accompany the choir and congregation for a very moving and exciting experience. We are forever grateful for his decision making process with the choices of special music and other arrangements that make it particularly enjoyable for the choir members. As a result of his wonderful choices, the results are what St. Paul's congregation experiences.

We are always interested in having new choir members and welcome Lorelei Blane-Smith as a new member and also welcomed back several past members. Unfortunately we lost 2 long time members this year, Janet Disney and Sam Van der Zwan both will be sadly missed.

Anyone who can sing is welcome to come to our practices on Thursday evenings at 7:00 p.m. To all the St. Paul's members, we would like to send out thanks to you for your appreciation of our efforts. We do hear a lot from the church family that they do appreciate our efforts

and this definitely makes our dedication to the choir worth the time spent practicing. Thank you to all!

Fellowship Club

The Fellowship Club held 10 meetings in 2010, learning about a wide variety of topics from knowledgeable local presenters: Bill Molesworth re the Midland Public Library (February); Mary Ballantyne re children's services in India (March); Travis Cyr about "Retiring at Home" (April); members of our Karen family re their refugee experiences (May); Erin Chapelle re local food sourcing (September); Sherri Desjardins re climbing Mount Kilimanjaro (October); and MSS teachers John Faragher and Tim Jenkinson, who accompanied 46 students to Europe to take part in the 65th anniversary of Holland's liberation. A June Potluck dinner and the Christmas dinner in December provided wonderful fellowship opportunities.

Each of these meetings was organized by a program committee. Thanks to convenors Clint and Bev Truax, Vic and Aileen Denise, Gunter and Ruth Freund, Floyd and Shirley Tilson, George and Bea Nayduk, Terry MacPherson and Susan McNeil, Tom and Diane Marr, and Gerry and Lori Payne - and their committees. A special thanks to members of the Executive Committee who organized the games night, the beef dinner, the car rally, and the Christmas dinner.

The Club also undertook several additional activities: the Annual Beef Dinner in September and the Autumn Magic Car Rally/Chili Dinner in October, which raised funds totalling \$2600. The Club has donated \$800 to local organizations helping needy individuals and families in the Midland area during the Christmas season and \$1800 to St. Paul's Benevolent Fund to purchase food for Christian Island Christmas hampers and other local needs. The Fellowship Club decorated the sanctuary on Thanksgiving Sunday and contributed table decorations for the Sunday school luncheon following the White Gift Service on December 5. The Fellowship Club also took its turn preparing coffee and supplying snacks for the social times after church.

The Club continues to support overseas outreach activities such as a Foster Child through Plan Canada and the Leprosy Mission. Members also contribute to a "Sunshine Fund" which provides resources for cards, flowers or donations for members who are ill or bereaved.

The Fellowship Club is always happy to welcome new members (fee is \$10/year per person) or to enjoy the occasional participation of those who just want to attend because of their interest in a specific topic. Our current membership list as we enter 2011 includes 62 people.

Our current Executive Committee will carry forward through 2011, when its two-year term will end: Past Presidents Nick and Dini Frans; Presidents George and Louise Leck; Vice Presidents Dirk and Marg Alberts; Secretary Sharon Whiteside; Treasurer Colin Whiteside; Sunshine Fund Coordinator Pat Cowden.

Submitted by George and Louise Leck, Presidents

Pipe Organ and Sanctuary Renovations Committee

This past year has seen the completion of the largest renovation/construction project at St. Paul's in many years. The chancel renovation and new organ installation have transformed the sanctuary in a dramatic fashion. The enlarged chancel area, along with the flexibility of movement for the new organ console, have made it possible to readily accommodate a wide range of activities whether regular weekly worship, special worship services or community musical events.

In some ways it is difficult to remember that it is only a year ago, on January 3 after the church service, that the old chancel area was dismantled with the assistance of a large proportion of the morning worshippers. The next day the contractors moved in and the work progressed quickly, smoothly and (best of all) within budget. Early completion of the elevated organ platform enabled Andrew Mead, the organ builder to begin installation of the necessary wind chests, electronics, duct work and pipes. The first worship service took place in the new facilities before Easter - within three months of the start of construction and the Inaugural Organ Concert took place on May 15, 2010.

A project of this magnitude can only happen when many dedicated people work together and pool their resources and talents. Construction only got underway after two years of planning, fund raising, and working with the organ builders and the architect. In early 2008 the Official Board established the Organ and Chancel Renovation Committee. The members shared a common interest in making the project a reality. They attended numerous meetings, visited sites in Lindsay, Peterborough and Toronto, and physically participated in the many necessary project activities before, during and after construction. It was both a privilege and a pleasure to be associated with such a dedicated and effective group.

Members (in alphabetical order) were: **Fred Earl** - effectively handled all budgeting issues, chaired the Colour and Decor Committee and travelled far to acquire the acoustic cloth that now graces the area behind the cross on the organ facade; **Nick Frans** - Committee chair; **Tom Hazell** - headed up the fund-raising drive and beat the bushes until the fund substantially exceeded its initial goal; **Don McMaster** - was not only responsible for getting the fund drive off to a flying start but also provided well-considered and level headed input to committee deliberations; **Jim Nicholson** - recorded the minutes and provided the sage advice so essential to responsible decision making; **Cliff Pendlebury** - conceived the chancel area renovation and ensured its inclusion in the overall project. The project will always be

associated with Cliff; **Paul Sloan** - provided the technical input and vision that resulted in the absolutely fabulous hybrid pipe organ that now graces St. Paul's United Church; **Colin Whiteside** - whose contribution during the construction phase of the project, whether demolition or wiring, was absolutely unparalleled; **Bruce Wilcox** - provided valuable insights and loads of physical input to the project; **Gail Wilcox** - typed the minutes and, wherever necessary, kept the committee on track by pointing out practical realities when issues were under consideration.

The contractors - Phoenix Organs, Andrew Mead, Monteith Construction and Donnie (the floor finisher) - all did their part in ensuring the smooth and successful completion of this beautiful project. The debt we owe to Bob Laurin, the architect, for all his work in drafting plans, selecting the contractor and oversight of the construction phase is huge. The Committee recognized Bob's input and generosity by a special motion.

Support for, and contributions to the project, by members of the congregation (and the wider Midland community) were simply outstanding. The fund drive objective was more than met and physical assistance of all kinds was provided before, during and after the completion of the project. Although some of the pledged funds for the project are scheduled to be paid over the next year or two and therefore have not yet been received, the project has come in within the original budget estimates. Much credit for this goes to the contractors who all stayed within contract quotations.

On May 15 the Inaugural Organ Concert featured the St. Paul's choir, local artists, a couple of performance pieces by Don Anderson of Phoenix Organs and guest organist Christopher Dawes. "Fabulous" was the term most frequently heard after the concert to describe both the organ and the performances. The freewill offering of just over \$2900 was assigned to the Huronia Community Foundation's Cliff Pendlebury Endowment Fund in acknowledgement of the Reverend Pendlebury's role in the project. Cliff's vision and the generosity of many in the congregation and the community have resulted in a project that is the pride of St. Paul's Church and also a fitting memorial to the pastor who left us too soon.

On a personal note, Dini and I will be moving to the town of Almonte, near Ottawa in the next few months to be closer to family members. We will miss many aspects of our life here in Midland including especially exposure to the marvellous new organ. There is a move afoot to have another organ concert in the next couple of months - an event you'll soon hear more about. It is my hope that organ concerts at St. Paul's will become a regular fixture in the cultural life of Midland. Not only is this another means of community outreach for St. Paul's, but it is a way to truly experience and enjoy the majesty and versatility of the instrument.

Respectfully submitted, Nick Frans

Worship Committee

Reminiscing

It was a year ago, through the mist; I see a much different chancel area. The same story, the same donkey, the same message. A multitude of emotions, gladness, hope, anticipation, joy, expectancy mixed with trepidation, sadness and fear. Our beloved pastor gone, his dream in readiness. We move forward.

For the next 4 months we rally together. Bonding for the same cause. The Great Hall becomes our Hub, while the work progresses upstairs. A year of change, a year of learning, a year of decision making a year in discerning our future.

Our Worship Committee includes Antje Clark, Jean Dick, Sharon Foster, Tom Hazell, Cathy Metzgar, Bea Nayduk and Colin Whiteside. We are open to anyone who would like to join us.

A Years activity and events of 2010

Many pulpit supply fill-ins, including, Rev. Bright Youghwan, Rev. Dr. Glen Robitaille, John McCullough, Keith Lockhart, Andy Ahrens, Antje Clark, Colin Whiteside, Tom Hazell (Fred Hacker) Kay Megaw, Stephan Kramp, Lorna Bywater and our supply minister Rev. Jim McKean.

We now have name tags, for everyone, the holders are hung: 2 by the front door, and 3 by the side door. Beautiful plants and holders appropriate for the front of the Chancel picked out by Antje Clarke and Val Miles.

The Gideons came for one service and informed us of their work.

We welcomed 15 new members, and baptized 9.

By March 28/10, Palm Sunday we gathered in the newly renovated sanctuary and with a rejuvenated organ.

A shepherd crook added to the Chancel with ribbons representing the colours of the seasons of the Church Calendar. June 6/10 we celebrated the 85th Anniversary of the Union of the United Church of Canada. Our partnered Church was St. Paul's Pastoral Charge, McAdam, New Brunswick.

The UCW conducted and organized the Church Service on May 30/10. The start of the Bakeless Bake Sale. The Bible Study continues, lead by Rev. Jim McKean.

We have a new communion co-ordinator - Bea Nayduk.

We have a new Scripture Reader Recruiter - Sharon Foster.

We have 2 new banners made and dedicated. More printed bulletin covers used this year.

All 4 Coffee Time Commitments fulfilled.

We had Rev. Jim McKean's covenanting service on Sept. 12/10. He is contracted to be with us until June 30/11. A challenging, awakening and compromising year, full of self awareness, self reflection and self discernment.

With Joy, Peace, Faith and Love I submit this report

Cathy Metzgar.

Presbytery:

St Paul's United Church Midland, lies at the extreme northern boundary of the recently organised Northern Waters Presbytery. Administrative Headquarters are at St John's in Alliston where there are meeting rooms and offices with professional and administrative support. With the reorganisation, matters to be dealt with by Presbytery are handled by two Commissions. Presbytery itself simply affirms the Commissions' decisions. One is the Personnel and Congregational Support (PCS) Commission. This Commission deals with all business relevant to Ministry personnel. In our case we recently had to have this Commission approve our Joint Needs Assessment Report that defines the requirements for a new minister. Once approved that report cannot be altered without approval of the PCS. This Commission also attends to the examination, training and education of all aspirants to the Ministry. The other Commission is the Governance Commission that addresses all the more secular issues such as finance, property and meeting organisations. In addition to the commissions there are Circles (another name for a committee) that report to Governance. Circles work on various church programmes such as Youth Development, Confirmation classes, rural churches and so on. Circles are self-governing and are flexible in their interests and actions.

St Paul's recent interaction with Presbytery was the JNAC for which we received approval. And now we have moved on to the Joint Search Committee. Joint because it includes Presbytery members, one of whom must be at all meetings of the JSC. Rev. Heather Graham was appointed by PCS as well as the lay presbyter Reese Dunsford. When a suitable person to be our Minister is found our recommendations and that of the Congregation will go to Presbytery for eventual ratification.

Currently St Paul's is entitled to have 3 lay presbyters as well as the Minister to attend Meetings. As for me, for no apparent reason, I find myself a member of the Property Committee of the Governance Commission as well as a member of the Governance Commission itself. Governance meets once per month except when the weather is hostile to driving. Conference calls are used quite often to deal with urgent matters.

Before closing I might add that as Northern Waters Presbytery is essentially rural in nature, regrettably the PCS is now dealing with several small congregations that are finding it very difficult to continue in operation. Manse sales, amalgamations and closures are occurring. We in St Paul's are very fortunate in that we have a strong congregation at present but it is quite evident that we shall have to take action to ensure a long term future.

Respectfully submitted: T.Milne Dick. Lay Member of Presbytery

The Circle

Well Happy New Year to one and all. May it be a healthy one. The Circle meets on the third Monday of each month, at 7:00 p.m. in the Parlor. We welcome all ladies who wish to have fun no matter what we do. Hope you can join us. We have had a busy fall. In Oct., we did a pie sale, November we hosted the newcomers luncheon and December we hosted the Christmas potluck luncheon. It was nice to see that all were well attended. A portion of the pie sale funds were donated to the Salvation Army Christmas Fund and the balance will go back into the church funds. In January we will be doing an inventory of the kitchens. We are going to do this on alternate years to help out the UCW. Also on Saturday, April 30/11, the Circle will be doing the Talent Auction again. So please start with your knitting, woodwork, and quilting, stain glass think about hosting a dinner or what to bake to be auctioned off. It will be a little different this year, as we lost one of our best auctioneers, Ernie Cowden. So this auction will be in memory of Ernie. Bruce Wilcox will do the auctioneering this year. I would like to thank my committee members, Donna Nicholson, Jean Dick, Zena Pendlebury, Betty Ann Bell, Barb Nicholls, Jane Wood, Mary Graham, Doreen Bray, Bea Nayduk, Marjorie Hornsby, Pat Cowden, Bev Truax, Judy McConnell, Sharon Whiteside and Gail Wilcox for all the great work they do all year. I would also like to thank Judy McConnell for all the little extra things she does for this committee. Also Mary Ellen for doing extras she does as well.

Gail Wilcox

Outreach

Over the last four years, St. Paul's has sponsored a total of 13 members of a Burmese Karen family from a UNHCR refugee camp in Thailand. The families have quickly integrated into Canadian life, and we are very proud of them. Most of them have either part-time or full-time work, and several are going to Georgian College here in Midland to upgrade their education. Recently an anonymous donor from St. Paul's, donated funds to the Outreach Committee to be used for support of the Karen families. The Outreach Committee used this donation to assist the families in reducing their government loans.

This spring during the Lent period, the congregation donated approx. \$4300 to the Midland Street Outreach Program. With matching funds from the St. Paul's Special Projects Account, we contributed a total of approx. \$8600 to this important initiative designed to get help for the local disadvantaged people in downtown Midland.

In November we coordinated fundraising for the Canadian Foodgrains Bank. This year, the congregation contributed over \$4200, which grew to \$8500 with the matching funds from the St. Paul's Special Projects Account. Then, with the 4:1 match by the federal government, St. Paul's donation grew to a contribution of over \$42,000 to the Canadian Foodgrains Bank. This is by far the largest donation ever made by St. Paul's Church to the Foodgrains Bank. Well done St. Paul's!

In December, using a generous donation from the Fellowship Club, we provided Christmas hampers to 20 needy families, including 50 children, living on Christian Island. The hampers

were distributed on the island by Bright Young from the United Church on Christian Island as well as Shelley Monague from Christian Island Family Service. Each Christmas hamper consisted of 3 boxes of food for each family plus a box of toys for each child. This outreach initiative was started by Cliff Pendlebury a few years ago, and these hampers provide a significantly brighter Christmas to the needier families on the island.

The Outreach Committee continues to be overwhelmed by the generosity of the congregation at St. Paul's. Thanks to all for caring for the less fortunate.

Greg Rothwell

Drop-In-Centre

With the help of several dedicated volunteers the centre has continued to operate well and is now in its sixteenth year. Some of the people have been coming almost weekly for years.

We certainly appreciate the interest shown by some of our congregation and for the donations of food, clothing, cash, and articles for the toiletry article bags which will be given to all the participants in January.

Tom Marr Co-ordinator

Meals on Wheels

It is time to thank my faithful volunteers who drive and run for Meals-on-Wheels. St. Paul's is responsible for every Tuesday of the month but each volunteer only goes once in a month.

The following volunteers are to be commended for their never-failing duty:

Lenore and Ivan Price, Diane and Graham Patchell, Bea & George Nayduk, Betty Ann and Bob Bell, Antje Clarke, Betty Lou & Greg Rothwell, Helen French, and Edith & Jack Bell and Marjorie Baks. Thank you to all of you and to all those who served in the past. Joan Lavin

2010 Financial Report

Keeping God's House in Order – A Guide to Financial Management at St. Paul's

If you haven't received your copy of this pamphlet they are available at the church office. Please read the pamphlet as it involves the management of your money. Pay particular attention to the responsibilities of the Congregation in this management process.

Approval of the Budget and Five-Year Plan

The Five-Year Plan indicates the general direction the Official Board and its committees intend to take St. Paul's over the next five years. It is reviewed, changed and updated on a

yearly basis. Many items in it still require the approval of the Official Board. Approval of the Five-Year Plan by the congregation indicates satisfaction with the plan in general.

The Budget is for the current year and does not change for the year once approved by the congregation. It is the yardstick by which financial performance is monitored. Deviations from the budget are used to refine future budgets. **Members of the congregation may initiate changes to the budget by making a motion at the annual meeting. A seconder is required and the motion must be passed by a majority of the congregation.**

Effect of the Organ and Sanctuary Renovations

This project with a total budget of \$250,000 scheduled to be completed in 2009 was carried over into early 2010. It is being funded 50% by fundraising and 50% by project funds held by the Trustees. Government regulations require the reporting of fundraising revenues for charitable organizations to be handled differently from other sources of revenue. All of these factors make for an extremely confusing Profit and Loss Statement. For the sake of clarity this report divides the overall P&L statement into two separate statements, one for operations and one for the renovation project.

About the Numbers

The operations financial report for 2010 follows the same format as used in previous years. The Profit and Loss Report is divided into three sections titled **1. Operations, 2. Other Activities, and 3. Combined.**

Operations deals with the day to day expenses to keep St. Paul's doors open with adequate maintenance, staff, utilities, equipment and sundries.

Other Activities is the heart of our church and deals with our activities as a caring Christian charitable organization.

The **Combined** section of the report illustrates the magnitude of our combined activities and our overall financial status.

As before, the sections are divided vertically into two parts. The first is a review of the past year, 2010, and compares budget versus actual for each item of income and expense. The second part is the budget for 2011 and is derived from the 2010 results combined with input from many sources.

2010 Financial Results

- Total income exceeded total expenses leaving St. Paul's with a surplus of \$7,535 for the year 2010. This is the fifth year in a row that we have had positive results.
- Total offerings were over budget by \$2,504 or 1.19%.
- Contributions to Mission and Service were under budget by \$2,124 or 7%.

Points to Note

- Cash flow has remained strong for 2010 due largely to funds on hand collected for projects that are not complete. We did not have to use our line of credit in 2010

2011 Operations Budget

- Please see the attached financial page for details.
- We have budgeted for a surplus of \$795 in 2011
- Total offerings are budgeted to increase by 4%.

Organ and Chancel Renovation Project

- This project is complete except for receiving contributions pledged for 2011, 2012 and 2013.
- Please see the attached financial page for details.

Your Stewardship/ Finance Committee

St. Paul's United Church
Balance Sheet
As of December 31, 2010

	<u>Dec 31, 10</u>
ASSETS	
Current Assets	
Chequing/Savings	
Bank of Nova Scotia	15,848.93
Petty Cash	50.00
Total Chequing/Savings	<u>15,898.93</u>
Other Current Assets	
HST Rebate	6,410.02
Trustees refugee fund	6,432.13
Total Other Current Assets	<u>12,842.15</u>
Total Current Assets	<u>28,741.08</u>
TOTAL ASSETS	<u><u>28,741.08</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Accumulated Wedding Depo...	450.00
Refugee Funds Disbursed	6,432.13
Total Other Current Liabilities	<u>6,882.13</u>
Total Current Liabilities	<u>6,882.13</u>
Total Liabilities	6,882.13
Equity	
Retained Earnings	66,071.28
Net Income	-44,212.33
Total Equity	<u>21,858.95</u>
TOTAL LIABILITIES & EQUITY	<u><u>28,741.08</u></u>

St. Paul's United Church
Profit & Loss 2010 vs Budget for 2011

1. Operations	2010 Budget	Jan - Dec 10	\$ Over(under)	2011 Budget	Increase
Ordinary Income/Expense		Actual	Budget		(Decrease)
Income					over 10/Actual
General Funds	\$206,310.37	\$207,624.04	\$1,313.67	\$215,825.14	\$8,201.10
Loose Offerings	\$3,600.00	\$4,789.96	\$1,189.96	\$4,790.00	\$0.04
Organ Donations				\$13,457.44	\$13,457.44
Total Contributions	\$209,910.37	\$212,414.00	\$2,503.63	\$234,072.58	\$21,658.58
Fundraising	\$2,200.00	\$1,530.34	(\$669.66)	\$4,400.00	\$2,869.66
Miscellaneous Income	\$800.00	\$1,604.98	\$804.98	\$800.00	(\$804.98)
Trustee Interest	\$11,400.00	\$11,400.00	\$0.00	\$11,499.00	\$99.00
Refugee Fund Trustees	\$9,500.00	\$7,500.00	(\$2,000.00)	\$0.00	(\$7,500.00)
Rental Income	\$13,000.00	\$8,971.00	(\$4,029.00)	\$9,000.00	\$29.00
Total Miscellaneous Income	\$36,900.00	\$31,006.32	(\$5,893.68)	\$25,699.00	(\$5,307.32)
Total Operating Income	\$246,810.37	\$243,420.32	(\$3,390.05)	\$259,771.58	\$16,351.26
Expenses					
Administration					
Accounting Fees	\$800.00	\$871.25	\$71.25	\$900.00	\$28.75
Bank Charges	\$600.00	\$581.56	(\$18.44)	\$600.00	\$18.44
Computer Exp	\$850.00	\$1,287.29	\$437.29	\$750.00	(\$537.29)
Continuing Education				\$210.00	\$210.00
Miscellaneous	\$2,500.00	\$5,916.97	\$3,416.97	\$2,500.00	(\$3,416.97)
Observer Expense	\$1,450.00	\$1,874.78	\$424.78	\$1,875.00	\$0.22
Office Expense	\$8,650.00	\$8,490.29	(\$159.71)	\$8,500.00	\$9.71
Presbytery Assessment	\$9,788.00	\$9,788.00	\$0.00	\$8,820.00	(\$968.00)
Telephone Expense	\$1,440.00	\$1,405.66	(\$34.34)	\$1,440.00	\$34.34
Travel Expenses	\$1,200.00	\$1,715.30	\$515.30	\$2,400.00	\$684.70
Travel Presbytery				\$500.00	\$500.00
Website	\$550.00	\$425.90	(\$124.10)	\$400.00	(\$25.90)
Total Administration Expenses	\$27,828.00	\$32,357.00	\$4,529.00	\$28,895.00	(\$3,462.00)
Church Building Expenses					
Building Maintenance Expense	\$14,000.00	\$12,281.87	(\$1,718.13)	\$12,500.00	\$218.13
Church Appraisal				\$2,500.00	\$2,500.00
Consumers Gas	\$10,600.00	\$6,307.67	(\$4,292.33)	\$8,600.00	\$2,292.33
Electric PUC	\$4,250.00	\$5,132.47	\$882.47	\$5,500.00	\$367.53
Insurance Expense	\$5,831.85	\$6,617.25	\$785.40	\$6,690.60	\$73.35
New windows	\$5,200.00		(\$5,200.00)		\$0.00
Sound System	\$5,000.00	\$4,364.89	(\$635.11)	\$5,000.00	\$635.11
Telephone System				\$3,000.00	\$3,000.00
Water & Waste Expense	\$1,200.00	\$960.34	(\$239.66)	\$1,200.00	\$239.66
Total Church Building Expenses	\$46,081.85	\$35,664.49	(\$10,417.36)	\$44,990.60	\$9,326.11
Committee Expenses					
Communication Committee	\$300.00	\$102.03	(\$197.97)	\$300.00	\$197.97
Drop-in-Centre	\$1,200.00	\$898.12	(\$301.88)	\$1,000.00	\$101.88
Faith Formation Committee	\$3,000.00	\$2,472.58	(\$527.42)	\$4,000.00	\$1,527.42
JNAC Committee	\$600.00	\$0.00	(\$600.00)		
JSC Committee				\$5,000.00	\$5,000.00
Music, Choir & Organ Exp	\$3,000.00	\$3,629.94	\$629.94	\$3,000.00	(\$629.94)

	2010 Budget	Jan - Dec 10 Actual	\$ Over(under) Budget	2011 Budget	Increase (Decrease) over 10/Actual
Outreach Committee	\$9,800.00	\$7,723.29	(\$2,076.71)	\$300.00	(\$7,423.29)
The Circle	\$500.00	\$639.85	\$139.85	\$500.00	(\$139.85)
Worship Committee	\$4,725.00	\$3,496.64	(\$1,228.36)	\$4,000.00	\$503.36
Total Committee Expenses	\$23,125.00	\$18,962.45	(\$4,162.55)	\$18,100.00	(\$862.45)
Employer Expenses					
CPP Expense	\$4,112.14	\$3,368.29	(\$743.85)	\$3,258.00	(\$110.29)
EI Expense	\$3,180.88	\$2,750.56	(\$430.32)	\$3,220.20	\$469.64
Living Expenses	\$8,500.00	\$12,648.82	\$4,148.82	\$16,000.00	\$3,351.18
Music Director Expense	\$13,627.00	\$13,626.96	(\$0.04)	\$14,036.00	\$409.04
Payroll Service Charges	\$252.69	\$275.19	\$22.50	\$270.32	(\$4.87)
Pension & Group	\$11,449.37	\$12,946.87	\$1,497.50	\$15,303.60	\$2,356.73
Prof. Dev. & Book Allowance	\$1,731.88	\$1,494.58	(\$237.30)	\$2,000.00	\$505.42
Salary Expense	\$92,306.00	\$100,166.86	\$7,860.86	\$111,223.00	\$11,056.14
Workers' Comp	\$618.44	\$623.40	\$4.96	\$680.00	\$56.60
Total Employer Expenses	\$135,778.40	\$147,901.53	\$12,123.13	\$165,991.12	\$18,089.59
Fundraising Expenses					
Camp Simpresca	\$1,000.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00
Total Fundraising Expense	\$1,000.00	\$1,000.00		\$1,000.00	
Total Operations Expenses	\$233,813.25	\$235,885.47	\$2,072.22	\$258,976.72	\$23,091.25
Net Ordinary Income	\$12,997.12	\$7,534.85	(\$5,462.27)	\$794.86	(\$6,739.99)
2. Other Activities					
Special Projects					
Bakeless Bake Sale Income		\$1,132.00	\$1,132.00	\$1,132.00	\$0.00
Benevolent Fund	\$3,000.00	\$4,263.90	\$1,263.90	\$3,000.00	(\$1,263.90)
Bequest Funds 2010		\$2,000.00	\$2,000.00		(\$2,000.00)
Camp Simpresca	\$775.00	\$202.00	(\$573.00)		(\$202.00)
Choir Organ Concert		\$500.00	\$500.00		(\$500.00)
Cliff Pendlebury Fund		\$2,936.75	\$2,936.75		(\$2,936.75)
Food Grains Bank	\$3,500.00	\$4,400.00	\$900.00	\$4,000.00	(\$400.00)
Foodgrains Trustees		\$4,130.00	\$4,130.00		(\$4,130.00)
Haitian Fund		\$2,755.00	\$2,755.00		(\$2,755.00)
Lenten Fund		\$4,415.21	\$4,415.21		(\$4,415.21)
Lenten Fund Trustees		\$4,125.00	\$4,125.00	\$3,000.00	(\$1,125.00)
New Ministries		\$385.05	\$385.05		(\$385.05)
Pakistan Fund		\$1,930.00	\$1,930.00		(\$1,930.00)
Refugee Fund Donations	\$9,500.00	\$3,130.00	(\$6,370.00)		(\$3,130.00)
UCW Donations		\$40.00	\$40.00		(\$40.00)
Total Special Projects	\$16,775.00	\$36,344.91	\$19,569.91	\$11,132.00	(\$25,212.91)
Mission & Service Givings					
M&S World Dev	\$2,500.00	\$1,710.00	(\$790.00)	\$1,560.00	(\$150.00)
Mission & Service Cong	\$23,000.00	\$21,665.66	(\$1,334.34)	\$22,000.00	\$334.34
UCW Mission & Service	\$4,900.00	\$4,900.00	\$0.00	\$4,900.00	\$0.00
Total Mission & Service-Givings	\$30,400.00	\$28,275.66	(\$2,124.34)	\$28,460.00	\$184.34
Total Other Activities	\$47,175.00	\$64,620.57	\$17,445.57	\$39,592.00	(\$25,028.57)

	2010 Budget	Jan - Dec 10 Actual	\$ Over(under) Budget	2011 Budget	Increase (Decrease) over 10/Actual
3. Combined					
Total Income	\$293,985.37	\$308,040.89	\$14,055.52	\$299,363.58	(\$8,677.31)
Total Expenses & Distributions	\$280,988.25	\$300,506.04	\$19,517.79	\$298,568.72	(\$1,937.32)
Net Surplus/Deficit	\$12,997.12	\$7,534.85	(\$5,462.27)	\$794.86	(\$6,739.99)

Combined Statement on Organ Project

Combined Statement on Organ Project 2008/09/10	Actual 2008	Actual 2009	Actual 2010	Total 08/09/10
Income				
Organ Fund Contributions	\$11,850.00	\$69,387.23	\$21,699.66	\$102,936.89
Organ Fundraising		\$6,484.65	\$1,025.00	\$7,509.65
Organ Monies Trustees		\$46,000.00	\$97,535.75	\$143,535.75
Total Income	\$11,850.00	\$121,871.88	\$120,260.41	\$253,982.29
Expenses				
Chancel & Organ Repairs		\$87,036.02	\$171,943.55	\$258,979.57
Fundraisings Expenses				
Car Rally		\$450.00		\$450.00
Choir Concert		\$350.00	\$64.04	\$414.04
Total Fundraisings Expenses		\$800.00	\$64.04	\$864.04
Total Expense		\$87,836.02	\$172,007.59	\$259,843.61
Net Surplus/Deficit Organ	\$11,850.00	\$34,035.86	(\$51,747.18)	(\$5,861.32)
Profit/Loss from P&L 2010			\$7,534.85	
Retained Earnings 2010 as shown on Balance Sheet			(\$44,212.33)	
Donations till end of 2010	\$102,936.89			
Fundraising	\$7,509.65			
Monies from Trustees	\$143,535.75			
Expenses fill the end 2010	\$258,979.57			
Monies owed to Trustees				
1/2 of costs of project	\$129,489.79			
Monies advanced	\$143,535.75			
Monies owed to Trustees	\$14,045.96			
Shortage of project	\$5,861.32			
Monies still to be raised	\$19,907.28	Pledges for next 2 years will cover this shortfall		