

ST. MARYS PRESBYTERIAN CHURCH

ANNUAL REPORT ON 2024

147 Widder Street East, Box 247

St. Marys, ON N4X 1B1

(519) 284-2620

info@stmaryspresbyterian.ca

www.stmaryspresbyterian.ca

We respectfully acknowledge that we are meeting on the traditional lands of the Haudenosaunee – the “People of the Longhouse,” known as the Huron Tract – Treaty 29 signed July 10, 1827, and we commit to learning and building right relationships with First Nations Peoples.



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ORDER OF SERVICE FOR THE ANNUAL CONGREGATIONAL MEETING – SUNDAY, MARCH 30TH – 10:30AM

Land acknowledgement and Announcements:

- Motion to Elect/appoint recording secretary
- Motion to Receive reports and approve format/agenda
- Motion to Receive minutes of previous meetings

CALL TO WORSHIP

Hymn

We pause to remember

Scripture and reflection

WE CELEBRATE THE WORK OF THE CHURCH

Team by team testimonials

Music for the journey

PRAYERS OF THANKSGIVING & INTERCESSION

LOOKING FORWARD

Finance and budget explanation and Stewardship moment

Hymn

prayer of dedication

TAKING CARE OF BUSINESS

- Motion to appoint Trustees
- Motion to appoint Famme & Co to review 2025 books
- Motion to appoint Treasurer
- Motion to accept Presbyterians Sharing allocation for 2025
- Motion to appoint Enduring Mission trustees
- Motion to approve budget

Prayer (and commissioning of those appointed/affirmed)

Hymn

dismissal – grace & benediction

LUNCH

A FEW WORDS FROM YOUR MINISTER

I remember a time when you might be caught up in a sporting event or a special occasion broadcast on television. And when the triple overtime goal was finally scored, or the special parade was finally over, there would be an on-screen announcement that said, “we now join our program already in progress.”

That is what it’s like for a minister to come to a new congregation.

In May, I arrived to a ‘work in progress,’ which is no more than I expected. Congregations are energetic, dynamic organizations. There is a long institutional memory – 175 years’ worth! There are deep roots and strong family and neighbourhood connections. You have shared tragedy and triumph and you’re still here to tell the tale – and to add to it...and back in February of 2024, you invited me to share in the work with you.

Together you are helping me make sense of the ‘program already in progress.’ You are generously sharing your stories and helping me understand your passions. There is a lot to discover, and there is plenty of work to be done.

Lea and I are grateful for the warm welcome we have received. We are delighted to be back in Ontario. I’m even moderately excited by the special winter weather that has taken us all by surprise. But I am most encouraged by the energy and enthusiasm of all of you.

You are eager to be the church – to make a difference in this lovely community. Your support and your willingness to have new voices join your chorus of caring is a tremendous source of hope and joy to me, and a gift to this community I am now delighted to call home.

As we consider our work together in 2025, I can do no better than quote 1 Corinthians 16:13-14 – “Keep alert, stand firm in your faith, be courageous, be strong. Let all that you do be done in love.”

Your partner in Christ

Jeff

MINUTES OF THE 2024 AGM

St Marys Presbyterian Church Annual General Meeting

March 17th, 2024

The Annual Congregational Meeting was held on Sunday, March 17th, 2024, in person. Rev. Marc Fraser, Interim Moderator, opened the meeting with prayer.

MOVED by Patti Webb, 2nd by Peggy Green to appoint Rev. Fraser as Moderator and Caroline Mills as Recording Secretary – **CARRIED**

MOVED by Ron Hunter, 2nd by Paula Hoare that the minutes of the 2023 AGM be approved – **CARRIED**

MOVED by Peggy Green, 2nd by John Duizer to accept all reports without recommendations as submitted – **CARRIED**

Treasurer Judy Greig spoke to the 2024 budget. Marg McDonald thanked Judy for her hard work and time spent on the budget.

MOVED by Judy Greig, 2nd by Scott Graham that the 2024 budget be approved – **CARRIED**

MOVED by Caroline Mills, 2nd by Laurie Graham that the Church Trustees for 2024 for the terms listed be Judy Hamilton (1 year), Peggy Green (2 years), Ron Hunter (3 years) – **CARRIED**

MOVED by Caroline Mills, 2nd by Peggy Green that the Internal Reviewers for 2024 be John Cappie, Cal Strathdee and another member to be named by Session at a later date – **CARRIED**

MOVED by Rob Staffen, 2nd by Judy Hamilton that the 2023 Enduring Mission report, including the following recommendations, be adopted:

- 1) Bank of choice is RBC
- 2) Investment advisors are Robert Bryan and Darren Scrimgeour of RBC Dominion Securities
- 3) Trust auditor is Ed Lee of Famme & Co
- 4) That Laurie Graham be re-appointed for the 5 year term

CARRIED

MOVED by Scott Graham, 2nd by John Duizer to adjourn the meeting – **CARRIED**

Minute Taker, Caroline Mills, Clerk of Session

Moderator, Rev. Marc Fraser, Interim Moderator

CONGREGATIONAL MEETING FEBRUARY 4, 2024

Call to the Reverend Jeff Lackie

A General Congregational Meeting was held on Sunday, February 4, 2024, with 97 people in attendance to consider the “call” to the Rev. Jeff Lackie as our minister. It was agreed that Rev. Marc Fraser be the chairperson, and Peggy Green be the secretary. Rev. Marc explained the call procedure, outlining the terms of the call. Clint McGuffin spoke to Rev. Jeff’s background; Patti Webb answered the questions by the congregation and Rev. Marc answered the questions about the call – when Rev. Jeff would start.

MOTION: Moved by Marg McDonald; 2nd by Judy Hamilton that we extend the call to Rev. Jeff Lackie – CARRIED.

Meeting concluded with the congregation members in attendance subscribing their names to the call.

Minute Taker, Peggy Green, Assistant
Clerk of Session

Interim-Moderator, Marc Fraser,
Minister

KIRK SESSION REPORT ON 2024

“We respectfully acknowledge that we meet on the traditional lands of the Haudenosaunee - The People of the Longhouse, giving thanks for all creation.”

It was an exciting year in the life of our church as we welcomed Rev. Jeff Lackie and his wife Lea into our midst. On the weekend of February 2, 2024, we had the opportunity to meet them with a session luncheon and congregational potluck for supper. Rev. Lackie preached for the call on February 4, 2024, and the congregation voted in favour of inviting him to be our new minister. We are grateful to the Lackies for driving their possessions from Medicine Hat to St. Marys. They arrived at the end of April and began to settle in. Rev. Lackie preached his first sermon and was inducted by the Presbytery on May 5, 2024. We look forward to continuing to worship and work together with Rev. Lackie. Thanks also to Rev. Marc Fraser, who guided us through the vacancy as our interim moderator and to Rev. Dr. Bryan Lapier who led us each Sunday in worship until the end of April.

2024 was a year of many staff changes. In April, Bonnie Marcaccio indicated her desire to resign as envelope secretary. We thank her for her many years of capable service. In July, Jay Harrison stepped into this role, and we appreciate his willingness to serve the church in this way.

In May, John Stevens found it necessary to resign as the office support person for personal reasons. We thank John for his faithful service and wish him well as he focuses on his health. Colleen Clifford stepped into this role as interim support, and we are happy to welcome her to the team.

In May, Caroline Mills made the decision to resign as clerk of session and we thank her for her capable service. In June, Patti Webb was appointed as the clerk of session.

In November, Judy Greig submitted her resignation as Treasurer of the congregation effective the upcoming annual meeting. We thank Judy for the many hours spent streamlining the position of treasurer and keeping us informed of our current financial position.

Many people participated in the maintenance of the church building and manse this year. Upgrades to the manse, painting of the church office, repairs to the boiler and many other jobs were completed that enable us to continue to worship and meet safely and comfortably. Upgrades to technology were also completed for the offices and live streaming.

Congregational events and outreach for 2024 included events such as a ladies tea in May, supporting Daniel Greig's attendance at the Youth Conference in St. Catherines, a float in the Canada Day and Santa Claus parade, taking Flat Jesus on the road, Bible Study, coffee for Alzheimer's, beginning a photo directory, soup luncheons, a Blessing of the Pets service, a Remembrance Day service with the legion in attendance, and a Christmas Presentation called No Room at the Inn. We are blessed that we have so many talented people in the church that are willing to give their time to make these events happen.

As the year drew to a close, the session began a review of our ministry teams and continues to refine their roles and develop terms of reference for them. It is our hope to invite more members of the congregation to be part of one of these teams as they begin to take shape.

The Kirk Session would like to express our gratitude to all the church staff for consistently going above and beyond when fulfilling their duties. We also thank everyone in the congregation for faithfully supporting the work of the church through your donations of time and money so that God's work continues to be done here, in the wider community, and in the world.

Respectfully submitted by

Caroline Mills (clerk of session January to June 2024)

Patti Webb (clerk of session June to December 2024)

STATISTICAL REFERENCES

KIRK SESSION

Interim Minister - Rev. Marc Fraser
Minister - Rev. Jeff Lackie
Clerk of Session - Caroline Mills / Patti Webb
Assistant Clerk of Session - Peggy Green
Representative Elder to Presbytery - Rudy McIntosh
Alternate Representative to Presbytery - Patti Webb
Roll Clerk - Peggy Green

ACTIVE ELDERS AS OF DECEMBER - 2024

Jill Bennett, John Duizer, Peggy Green, Laurie Graham,
Bessie Hounsell, Alex Hoyles, Ron Hunter, Joan Marshall, Rudy McIntosh,
Caroline Mills, Edythe Petrie, Kirk Rankin, Phyllis Spearin, Marie Stevens, Patti Webb

IN MEMORIAM - 2024

*Mary Arthur - January 16, 2024
John Hengeveld - February 19, 2024
*Ann L. Bryan - March 17, 2024
*Edith F. Kestle - May 2, 2024
*Colleen A. Clayburn - July 25, 2024
Laurine McIntosh - July 28, 2024
*Patricia Hill - November 29, 2024

**Denotes a member*

BAPTISMS

No Baptisms took place in our church in 2024

WEDDINGS

No Weddings took place in our church in 2024

STATISTICAL REPORT OF CHURCH MEMBERSHIP

Membership on January 1, 2024,	163
Removed by Death in 2024	5
Removed by Resolution of Session	45
Removed by Transfer in 2024	0
Added by Profession of Faith in 2024	0
Added By Resolution of Session in 2024	15
Added By Transfer in 2024	0
Membership on December 31, 2024,	128



MINISTRY TEAMS

Administration

Peggy Green
Patti Webb

Leading with Care

Peggy Green
Bessie Hounsell
Jill Bennett

Personnel

Marie Stevens
Peggy Green
Rob Linton

Finance

Judy Greig
Ron Hunter
Marg McDonald
Bonnie Marcaccio
John Duizer

Legacy

Caroline Mills
Peggy Green
Bonnie Marcaccio
Kirk Rankin
Jay Harrison

Enduring Mission

Rob Staffen
Kirk Rankin
Marg McDonald
Laurie Graham
Doug Green

Community Connections

John Duizer
Rudy McIntosh
Karen Richardson
Laurie Graham
Phyllis Spearin

Pastoral Care

Marg Adams
Wilma Duizer
Caroline Mills
Marie Stevens
Edythe Petrie
Bessie Hounsell
Jill Bennett

Worship

Jo-Anne Lounds
Jill Bennett
Lanny Hoare
Rev. Jeff Lackie

Live Stream

John Duizer
Jay Harrison
Alex Hoyles
Rob Linton
Patti Webb

Property

John Duizer
John Cappie
Alex Hoyles

LIVE STREAM TEAM

We are pleased to continue to manage sound and the worship slides and to offer the ability to view the church service online. The support and generosity of the congregation have enabled us to upgrade our technology as required. The Legacy fund allowed us to hardwire a HDMI connection to the back of the church so that the team can be together and communicate as needed. The Remembrance Fund supported the purchase of a new laptop for showing the slides when our old one failed. We look forward to continuing to serve you in 2025.

Respectfully Submitted,

John Duizer, Jay Harrison, Alex Hoyles, Rob Linton, Patti Webb

COMMUNITY CONNECTIONS MINISTRY TEAM REPORT 2024

Purpose: Help congregation find ways to reach out to and engage with community projects and concerns that reflect our love of all God's children.

Events that took place in 2024 were as follows:

May - Community Supper (May 6) donations of food were brought to the United Church upon which the food was served smorgasbord style to those in attendance.

June - Meals on Wheels' delivery (June 3 - 28)

-Helped with Sunday School wrap up with Rev. Jeff BBQing hot dogs and topped off with ice cream bars and a cold drink

July - participated in Canada Day parade (July1) with a tractor and float with riders

November - Santa Claus Parade (November 15) A lovely Christmas float with several representatives from our congregation/community riding the float.

Thank You!

Respectively submitted by Community Connections Team:

John Duizer, Laurie Graham, Rudy McIntosh, Karen Richardson, Phyllis Spearin

PASTORAL CARE MINISTRY TEAM REPORT 2024

Team Members:

Marg Adams, Jill Bennett, Wilma Duizer, Bessie Hounsell, Caroline Mills, Edythe Petrie, Marie Stevens

The Pastoral Care ministry team strives to create opportunities for fellowship and community, especially for those who are on their own and to show God's love to anyone needing a kind word. We meet several times a year as needed and welcome anyone interested in joining us.

During the year we have been busy:

- Sending out cards to provide a word of encouragement
- Knitting prayer shawls
- Hosting afternoon tea and Soup Sundays
- Praying confidentially as requested

Our card ministry will be expanding during the coming year as we seek to reach more of our church family and friends.

Christ has no body but yours, No hands, no feet on earth but yours, Yours are the eyes with which he looks Compassion on this world. Yours are the feet with which he walks to do good, Yours are the hands, with which he blesses all the world.

Saint Teresa of Avila

Respectfully submitted,
Caroline Mills

LEADING WITH CARE

Leading with Care had a very quiet year in 2024. Bessie Hounsell and I attended a workshop at Camp Kintail for Building Accessibility in April. At this workshop we heard about the compliance of the older buildings, which churches are a part of. As our church has been doing upgrades for a long time, we do have most of the requirements completed to allow all to enter our church. That said, our accessible washrooms will all need to have upgrades. Each will require an automated door with a latch installed, and a new L-shaped grab bar, as we are not up to code on these items. These are things we can change, as we are able.

Respectfully
Peggy Green

LEGACY MINISTRY TEAM FOR 2024

The Legacy Team of the St. Marys Presbyterian Church met throughout the year to discuss ways in which the Enduring Mission Legacy fund could be used to offer financial support to worthy projects in the local community, whilst honouring the legacies entrusted to us.

In 2024 the Legacy Team supported:

1. The audio-visual update for the streaming equipment to ensure good quality broadcasting for those worshipping at home.
2. The purchase of new choir gowns and stoles, along with funds from the Estate of Bill Weir.
3. Friends of St. Marys Public Library helping fund welcome packs for newcomers and support other services offered by the F.O.L.
5. The St. Marys and Area Mobility Bus helping subsidize transport costs for those on limited income.
6. The Stratford Perth Community Foundation (Imagination Library Trust Fund) which supports literacy amongst preschoolers.
7. Camp Kintail Registrations for 4 campers, as well as Daniel Greig to attend the Youth Conference at Brock University.
8. The Brian Emery Award for an Outstanding Musician at the Kiwanis Festival went to Ireland Havey, who earned the highest mark. Ireland is a 20-year-old guitarist studying with KFPA alumnus Dr. Daniel Ramjattan at Wilfrid Laurier University.
9. Lexi Greig won the Legacy Scholarship award given out at the St Marys DCVI commencement in June.

We are thankful for the Enduring Mission Legacy fund which makes it possible to give back to the community and to offer support to the ongoing work of our church.

Respectfully submitted

Caroline Mills

LEGACY MINISTRY TEAM FINANCIALS FOR 2024

	2024	2023
<u>Receipts</u> <i>(From Enduring Mission)</i>	9,000.00	7,500.00
(From Memorial Fund towards Choir Gowns)	1,000.00	
<u>Disbursements</u>		
Charitable donations	4,300.00	5,275.00
Choir gown	9,329.17	
Livestream Upgrade	1,221.15	6244.15
Domain Registration	119.40	90.37
Computer Back-Up	1,698.98	
Due to Enduring Mission		1,764.60
Bank Charges	<u>105.00</u>	<u>105.00</u>
	<u>16,773.70</u>	<u>13,479.12</u>
 Excess of Receipts over Disbursements		
	6,773.70	5,979.12
 Fund Balance – beginning of year	11,351.82	16,830.32
Fund Balance – end of year	4,578.12	10,851.20
 <u>FUND BALANCE CONSISTS OF:</u>		
Bank Account as of end of Dec.	4,578.12	10,851.20
HST receivable	243.10	500.62
	<u>4,821.22</u>	<u>11,351.82</u>

Respectfully submitted by Bonnie Marcaccio

PROPERTY MINISTRY TEAM REPORT OF 2024

The property Ministry Team works on behalf of Session and our congregation in maintaining the church, manse, property and making any repairs as necessary. Our team would like to thank the members of our congregation that help throughout the year.

Some of the projects and repairs completed in 2024 were as follows:

Church

-Annual inspection completed by Georgian Bay Fire and Safety and Skyline Elevator

-New LED lights installed on the parking lot safety lights by Forman Electric

-The boilers in the church heating system are required to be registered with TSSA and have a certificate of inspection to operate them. Our insurance company requested a copy of the certificate of inspection which is necessary for our insurance coverage. This was never completed for the church boilers and a TSSA inspector was contacted. After the first Inspection by TSSA, Cullitons made the required improvements to the boilers. The second inspection was done and found in compliance. We registered the boilers and received the certificate of Inspection to operate them.

-Required maintenance and repairs completed on boilers by Cullitons. The circulating impellers on both pumps had become worn and replaced.

-Ongoing leak in balcony ceiling to be repaired during warmer weather.

Manse

-This year we had the opportunity to complete the necessary updating, painting and repair to the manse while it was unoccupied. Wallpaper, some of it when the house was built was removed in some rooms and walls repaired as needed. All rooms and trim were painted on both floors. The kitchen cupboards were painted, new counter and back splash installed and old flooring replaced. All the aging appliances were replaced. Minor repairs to plumbing in the washroom and kitchen were completed by Cubberly. Our team would like to thank all the members for their help with removing wallpaper, cleaning windows, cleaning the house and yard and many other jobs that were done.

-We would like to thank Lily and Adam for taking good care of the manse while renting it for the past several years.

Beaver Tree Co. removed a tree beside the wall of the manse and one by the rental cottage. Branches were removed from the large pine in front of the manse that was damaging shingles on the roof. Gutters were cleaned at this time.

Respectfully submitted by John Duizer on behalf of the Property Ministry Team of:

Alex Hoyles, John Cappie, John Duizer

REPRESENTATIVE ELDER TO PRESBYTERY

The Presbytery of Huron Perth met by Zoom and in person over the year 2024. Rev. Lisa Dolson (Bayfield) served as moderator until the end of June when Rev. Amanda Bisson (Goderich) was installed for the year 2024/2025. There have been changes at some of the charges in the Presbytery this year. Rev. Dolson resigned from Knox Presbyterian Church, Bayfield and they are currently vacant and examining their priorities. Rev. Dwight Nelson was on leave from the Seaforth/Cromarty pastoral charge at the end of the year. Seaforth also requested and was granted permission to sell their manse. It is good news that Knox Presbyterian Church in Stratford issued a call to the Rev. Kelli Berkner in November and St. Marys was pleased to have the Presbytery process a call to Rev. Jeff Lackie. Camp Kintail continues to offer engaging programming and hosted a workshop on church accessibility this past spring. Their Sunday dinners remain popular and are sold out for 2025!

We are grateful for the work of the Presbytery of Huron Perth and the connection it gives us with other congregations in the area.

Respectfully Submitted,
Rudy McIntosh (Representative Elder)
Patti Webb (Alternate Elder)

REMEMBRANCE FUND 2024

We give thanks to God for those who have gone before us. Throughout the year we receive with grateful thanks numerous donations in memory of loved ones. Then, as a session, decisions are made from time to time on a project for which dollars from the fund are recommended to support. During 2024 monetary donations were made to the Remembrance fund in memory of Jean Evans, Ann Bryan, Edith Kestle, Laurine McIntosh, and Colleen Clayburn. In addition, this years "In Memory of..." poinsettia and Easter donations were deposited into this account.

Respectfully submitted by John Duizer

Remembrance Fund Financial Report 2024

Balance as of January 1 ,2024		7861.48
Receipts:		
Poinsettia donations:	295.00	
Remembrance donations	2457.30	
Gift donations	1000.00	
Easter donations	190.00	3942.30
		11803.78
Expenses:		
Canada Post	51.98	
Pre-Authorized cheques+charge	72.21	
Memory card-live streaming	22.59	
Computer+labour	676.94	
Legacy-choir gowns	1000.00	
Repair of boilers-church	3000.00	
Projector lamp	305.56	
Enduring Mission –Music Fund	335.00	5464.28
Balance As AT December.2024		6339.50

TRICOUNTY FOODGRAINS REPORT FOR 2024

The 2024 Tricounty Foodgrains Project was very successful despite dry weather and other issues in the garden. We sent \$6800.00 to the Canadian Foodgrains Bank to help relieve hunger in the world. That money will be matched by the Federal Government 4 to 1

Thanks to the families and individuals who donated and worked on this project. Thank you to the partner churches of the First Baptist Church St. Marys, East Nissouri Union Church, and the St. Marys Presbyterian Church.

Many thanks to everyone who helped with the garden and working at the market. We would also like to thank those individuals who donated produce to sell at the market, and the many people who gave monetary donations to the project. Thank you to Chet and Aimee Greason for donating their talent to a successful music night in September.

Thanks to Nikki Taylor for media reporting for the project and to the Hitching post Ltd. and Petals and Foliage for their donation of seed potatoes, onions and squash plants.

Thank you everyone for all your support.

Receipts:

Bank Balance Jan1, 2024	.27
Monetary Donations	4930.00
Proceeds from crop sales	1979.76
<u>Monetary donations/December</u>	<u>700.00</u>
	7610.03
Expenses:	
Advertising	97.41
Overdraft	5.04
Canadian Foodgrains Bank	6800.00
Balance after cheque to CFGB	12.62
<u>Bank Balance Dec.31.2024</u>	<u>694.96</u>
	7610.03

Treasurer, Nancy Muir

Assistant Treasurer, John Duizer

YOUTH GROUP AND SUNDAY SCHOOL REPORT 2024

The past year we have had many fun times together as a Youth Group and Sunday school.

We started the year off with a welcome back to Sunday school barbecue and the kids participated in tie-dye making. September Youth group, we watched a movie on the projector screen in the sanctuary and played games. The October Youth group was a Halloween themed event with snacks and activities. We did a Christmas Youth Group where we decorated salt dough, that the Sunday school made the weekend before, played games and had some snacks. January was postponed because of the snow.

We usually get anywhere between 12-18 kids for Youth Group. I couldn't do these meetings without my volunteers.

Sunday school we usually do crafts, eat snacks and play, depending on the week and number of kids in attendance. We dressed up and played three handbell songs for the congregation at Christmas and the kids did a great job!

We appreciate the funds provided by the church.

Respectfully
Lily Darling



WORSHIP TEAM REPORT

Session created a new ministry team in 2024. The worship team is tasked with organizing special worship events and serving as a resource to Lanny and Jeff throughout the weekly offering of worship with the congregation.

In our first year we have once again held a 'Blessing of the animals' service, a Remembrance Day service with the participation of local Legion members and helped in the planning around Advent and Christmas services.

For 2025, the team proposed more frequent celebrations of the Sacrament of Communion and are arranging teams to prepare and serve the Sacrament throughout the year. We are also planning for Holy Week and Easter Sunday service among others.

For the moment, our team is small but committed, but we would be delighted to welcome those who might be interested in sharing the work with us.

For the team

Lanny Hoare, Jill Bennett, Jo Anne Lound, & Jeff Lackie



THE ENDURING MISSION AND MEMORIAL TRUST FUND

I believe that hope, trust and love will get us to a better place. The Team Canada win over the USA in the 4Nations Cup helps us realize how lucky we are, as Canadians.

We are truly fortunate - as a Church Community, we can think back to a simple act of remarkable generosity only thirty years ago that prompted our need as a congregation to establish “The Enduring Mission and Memorial Trust Fund”. Because of their generosity, in 2024 the Trustees of the EM were able to grant \$9,000 to the Enduring Legacy Fund, and \$20,085 to fund repairs to the manse and to provide 50% of the funding for the replacement of the A/C unit.

Our congregation was truly blessed with a bequest from the Wier estate for \$4,000.

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.” Timothy 6:17

With respect to the Financials- The Investment market was remarkable in 2024. Our portfolio ended the year on a positive note; assets increased \$72,774.28 (approximately a 5.99% ROI) despite the investments as above and the principle and interest payments to the RBC loan; the Enduring Mission Fund totalled \$1,287,267.28 as at December 31, 2024. The portfolio of assets is offset by the Enduring Mission Loan with the Royal Bank of Canada (RBC) valued at \$100,180 as of December 31, 2024.

St. Marys Presbyterian Church Enduring Mission Fund

Date	Scholarship & Training	Investment (General)	Mission	Music & Worship	Pledge (Facilities)	New Programs & Staffing	Total
Dec 31-2024	\$10,426.11	\$150,675.10	\$9,964.09	\$47,261.55	\$1,068,940.43	\$0.00	\$1,287,267.28

A very special thank you to Laurie Graham, who as secretary, provides the trustees with incredible minutes and an action plan on items moving forward. Her efforts on our behalf are truly appreciated.

	<u>2025</u>	<u>Term remaining</u>
Chair	Rob Staffen	2 years
Treasurer	Doug Green	1 years
Secretary	Laurie Graham	4 years
Vice-Chair	Kirk Rankin	3 years
Trustee	Marg McDonald	5 year
Representative to Legacy Fund: Kirk Rankin		

We bring forward the following recommendations asking the Congregation to support the following Motions:

- a. Bank of choice is RBC
- b. Investment advisors are Robert Bryan and Darren Scrimgeour of RBC Dominion Securities
- c. Trust auditor is Ed Lee of Famme & Co.
- d. That Marg McDonald is appointed for a 5-year term.

In Appreciation: Robert Staffen, Chairperson

FINANCE MINISTRY TEAM REPORT

Team Members: Marg McDonald, Bonnie Marcaccio, Ron Hunter, Judy Greig (Congreg. Treasurer)

2024 has brought a year of learning and growth, new perspectives, and collaborating on making changes where needed.

The 2024 budget was approved at last year's AGM with a predicted \$ - 75000 net loss. With continued support of Givings and the assistance of other church accounts contributions, the deficit net loss was lowered to \$ - 34748.20.

GIVINGS HIGHLIGHTS:

** Bequests/donations*

- *\$4217.59 donation was received from Nancy Weir on behalf of her Dad Bill Weir. This is designated for Music and a large portion has helped with the purchase of the Choir Gowns.*
- *\$400 donation in memory of Stu Smale was received and designated to stay in Church Operating Acct, instead of going to Remembrance Fund.*
- *\$4000 bequest was received from the Jean Riddell Estate designated to Enduring Mission Music Fund. This was deposited in operating account and then paid out to Enduring Mission.*

EXPENSES HIGHLIGHTS:

- The larger building repairs on equipment (boilers) have been paid with the Dr. Gray bequest funds that were the surplus of last years financial net income.
- Enduring Mission contributed Funds for Moving expenses for Rev. Lackie and renovations and updates to the Manse before Jeff and Lea Lackie moved into the Manse in late April.
- Computer and computer programs were updated in the offices and for Livestreaming in the Sanctuary. (Livestreaming laptop was covered Remembrance Fund). New Livestreaming cable replacement and Computer Battery Backup covered by the Legacy Team.
- Both Boilers have been TSSA inspected, required repairs completed and certified. They are inspected every two years.

FINANCE MINISTRY TEAM REPORT ON 2025 BUDGET

- 2025 projected Regular Congregational Givings is based on what has been collected over the last couple years.

- To have a zero balanced budget, the additional funds that needs to be collected apart from regular givings, has been added on a separate line under givings as Fundraising . These funds could be collected with dinners or fundraiser events.

To support the need to collect additional givings, a Stewardship Committee is to be created to help brainstorm income ideas.

Any member of the Congregation can make a suggestion to Session of an event or idea to bring in funds. Session will then review the idea for approval.

The main focus of the 2025 budget is to focus on increasing ideas that will generate income to help us achieve a zero balance. A visual aid to track income from regular givings and income from other events (i.e. thermometer showing dollar amount collected) will be displayed for the congregation to see it's growth.

Respectfully submitted on behalf of the Finance Ministry Team by Judy Greig,
Congregational Treasurer

ST. MARYS PRESBYTERIAN CHURCH 2025 BUDGET AND 2024 ACTUALS

	NOTES	2025 Budget	2024 Actual	2024 Budget	2023 Actual
Designated Givings-PCC					
		\$	\$	\$	\$
Presbyterian sharing	Communions	9,000.00	7,332.00	9,000.00	8,122.00
PWSD *ppl can send directly to them		-	4,921.00	3,000.00	4,966.00
Designated Givings- Local Mission					
		\$	\$	\$	\$
Change Her World	Could be something	-	1,265.50	1,500.00	3,458.00
Foodgrains Bank	Legacy can support	-	670.00	500.00	
Library Food Pantry		-	-	200.00	
Enduring Mission		-	695.00	-	705.00
Remembrance Fund and in Memoriam		-	230.00	-	655.00
	TOTAL DESIGNATED	\$ 9,000.00	\$ 15,113.50	\$ 14,200.00	\$ 17,906.00
General Revenues					
	(Envelopes, PAR, Etransfers, CanadaHelps)	122,001.21	121,510.51	124,250.00	121,659.00
Regular Congregational Support					
Extra/Surplus Givings needed to meet Budget	(Fundraisers, Events, Dinners)	\$84,850			500.00
Funerals/Weddings		-	2,100.00		-
Facility usage	Bldg use policy to be reviewed	2,500.00	2,486.00	2,500.00	3,900.00
Building and maintenance		2,000.00	2,086.60	3,300.00	3,302.00
Bequests (\$4157.76 Weir for Music-\$3053 paid towards gowns, and \$400 Smale to stay in Acct not Rememb. Fund)		-	4,557.76	-	70,000.00
Deficit reduction *now in Extra/Surplus Giv:		-			150.00
Manse rental *not rented since Jan 2024	Last rented in Jan.2024		1,374.99	-	15,951.00
Distributions from Church Accounts					

Distributions from EM Memorial Trust Fund	In 2024, \$18000 for Manse upgrades/moving exp, \$2417(yrly inv) +\$2085.30 for 1/2 Manse A/C	\$ 2,417.00	\$ 22,502.30	\$ 4,300.00	\$ 8,962.00
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Distributions from Remebrance Fund	In 2024, \$3000 towards Boiler Inspections, \$676.94 streaming laptop	\$ -	\$ 3,676.94		
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NOTES	2025 Budget	2024 Actual	2024 Budget	2023 Actual
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Distributions from Legacy	In 2024, \$1833.12 gowns 1st order+\$500 yth wksp+ \$3039.50backup hrd drive, HDMI cable, website	\$ 120.00	\$ 4,872.65	\$ -	\$ 6,244.00
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Special Projects outside of Operations \$ from Congregation collected (Sign in 2023, Remaining \$ collected in early 2024)		\$ -	\$ 2,626.00		\$ 20,992.00
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Special Projects- \$ from E.M (Sign in 2023)		\$ -	\$ -		\$ 27,488.00
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	TOTAL GEN. GIVINGS	\$ 213,888.21	\$ 167,793.75	\$ 134,350.00	\$ 279,148.00
	TOTAL REVENUE	\$ 222,888.21	\$ 182,907.25	\$ 148,550.00	\$ 297,054.00

Designated Expenses (Schedule 1)		\$ 9,000	\$ 15,113.50	\$ 14,200.00	\$ 17,906.00
Operating Expenses(Schedule 1)		\$ 75,300.00	\$ 97,730.10	\$ 94,961.00	\$ 134,278.00
Salary Expenses (Schedule 1)		\$ 138,588.21	\$ 104,811.85	\$ 114,901.00	\$ 107,221.00
	TOTAL EXPENSES	\$ 222,888.21	\$ 217,655.45	\$ 224,062.00	\$ 259,405.00
	NET PROFIT	-	-\$ 34,748.20	-\$ 75,512.00	\$ 37,649.00

Designated Expenditures

Presbyterian Sharing	9,000.00	\$ 7,332.00	\$ 9,000.00	\$ 8,122.00
PWSD		\$	\$	\$

	-	4,921.00	3,000.00	4,966.00
Designated Local Mission	-			-
		\$	\$	\$
Change Her World	-	1,265.50	2,000.00	3,458.00
		\$		
Foodgrains Bank		670.00		
Library Food Pantry	-			
		\$	\$	\$
Enduring Mission	-	695.00	200.00	705.00
		\$		\$
Remembrance Fund	-	230.00		655.00

	Total Designated Expenditures	\$9,000	\$ 15,113.50	\$ 14,200.00	\$ 17,906.00
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Operating Expenses

Church Bldg Inspections, Licenses, Minor Repairs, Maintenance Supplies	*no boiler inspections in 2025, bi-annual water leak in sanctuary in 2025	\$ 10,000.00	\$ 12,906.29	\$ 10,000.00	\$ 17,124.00
Major Church Repairs	Has been more snow in 2025	\$ 5,500.00	\$ 2,205.00	\$ 2,000.00	\$ 1,065.00
Property Maint. (Snowplow, Lawn)	Upper Balcony repairs	\$ 4,000.00	\$ 1,440.98	\$ 6,000.00	\$ 10,256.00
Manse Minor Repairs					

NOTES	2025 Budget	2024 Actual	2024 Budget	2023 Actual
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Bequests outgoing (expenses pd from Gray and Weir Bequests for Bldg and Music)	helps with building repairs	\$ 13,873.66			
Synod & Pres(museum*now Daily Bread)	synod pmt Jan, Apr, Jul, Oct	\$ 2,500.00	\$ 2,391.50	\$ 2,392.00	\$ 1,728.00
Bank charges and interest	*overdraft fees	\$ 1,000.00	\$ 678.83	\$ 750.00	\$ 611.00

Utilities

Utilities-Church	*new appliances= efficiency	\$ 15,000.00	\$ 13,505.63	\$ 23,150.00	\$ 18,974.00
Utilities -Manse		\$ 4,000.00	\$ 3,497.13		\$ 3,944.00
Insurance and Manse property taxes		\$ 16,900.00	\$ 16,859.96	\$ 16,569.00	\$ 14,631.00

Office and Admin

Office Supp./Computer Prog./ I.T./Photocopier, Copyright Lic.	*All Compters were replaced in 2024,	\$ 3,000.00	\$ 7,250.31	\$ 1,000.00	\$ 1,085.00
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	programs updated, and battery backup	\$	\$	\$	\$
Benevolent		400.00	-	400.00	1,680.00
Advertising		100.00	-	200.00	330.00
Worship supplies	candles, etc.	150.00	-	300.00	80.00
Music and Instrument Maintenance		800.00	255.00	600.00	712.00
Congregational activities *by Session		500.00	611.98	-	3,094.00
Accounting Firm Exp.	Invoice sent to and Paid by Enduring Mission	-	-	-	-
Youth ministry/Church School/Library	\$625 for Daniel G workshop, \$500 by Legacy	750.00	878.28	900.00	262.00
Funeral/Wedding Expenses			650.00	-	1,490.00
Honorariums and gifts		700.00	570.00	700.00	-
Fundraising Expenses (Events, Dinners, etc)					
Special Projects (Choir Gowns in '24, Sign in '23)	**No Projects will be done in 2025	-	1,905.35	-	56,324.00
Moving Exp/Manse updates-New Minister	N/A in 2025	-	18,250.20	30,000.00	-
	Total Operating Exp.	75,300.00	97,730.10	94,961.00	133,390.00
Salary/Wages - COLA 2.7%					
Minister Stipend	was only 8 mths in 2024	60,000.00	40,000.00	45,000.00	30,951.00
Minister Cont. Education		1,100.00		1,000.00	442.00
Pension contributions		14,090.52	4,902.80	5,000.00	3,455.00
Health and dental benefits		5,680.00	4,182.85	5,000.00	5,311.00
Pulpit Supply & mileage	5wks+2wks study leave	1,600.00	4,545.27	5,000.00	8,025.00
Housing benefits *Minister in Manse 2024					7,593.00
Director of music (50 hrs/month on payroll)		16,068.96	15,707.04	15,750.00	15,734.00
Director of music- Cont. Education					

50.00

NOTES	2025 Budget	2024 Actual	2024 Budget	2023 Actual
	\$	\$	\$	\$
Supply Musician and mileage	700.00	689.00	600.00	500.00
	\$	\$	\$	\$
Custodian (to a max. of 15 hrs/wk on payroll)	13,246.05	12,728.47	14,071.00	13,530.00
Bookkeeping (approx. 3-4 hrs/wk on payroll)	5,593.64	5,428.04	5,500.00	5,234.00
	re-evaluated			
	position, now 12	\$	\$	\$
Office Admin. (12 hrs/wk, now on payroll)	11,538.00	6,996.00	6,000.00	5,087.00
	hrs/wk in 2025	\$	\$	\$
Youth ministry (pd mthly contract)	2,321.04	2,274.96	2,280.00	1,620.00
		\$	\$	\$
Payroll taxes & WSIB	6,650.00	5,114.17	6,650.00	4,824.00
		\$	\$	\$
Interim Moderator and mileage	-	2,243.25	3,000.00	4,410.16
	\$	\$	\$	\$
Total Salary Exp.	138,588.21	104,811.85	114,901.00	106,716.16

Capital Projects	Items On List	Plan to Cover Expense
		\$60000
<i>Proposed Church Bdlg & Property Repairs</i>	Windows in Church *to be quoted in 2025	remaining from Gray bequest
<i>Proposed Manse Upgrades</i>	Upstairs windows in the Future	
<i>Additional Special Projects</i>		