

Memorials

The following is a list of people, associated with St. Andrew's Presbyterian Church, who passed away in 2015:

Jan. 2, 2015 Gus Matheson

Jan. 3, 2015 Doug Inglis

Jan. 7, 2015 Doug Durkin

Jan. 8, 2015 Terry Armstrong

Jan. 23, 2015 Jack Winer

Feb. 12, 2015 Ev Penny

Feb. 17, 2015 Kay Rydall

Mar. 2, 2015 Edith Schlegel

Apr. 5, 2015 Isobel Wilson

Apr. 28, 2015 Flora Edwards

June 15, 2015 Red Cady

June 15, 2015 Tom Merner

July 22, 2015 Brian Armstrong

Aug. 6, 2015 Sheila Lamb

Aug. 8, 2015 Ruth Dickson

Sept. 8, 2015 Dave McKay

Sept. 16, 2015 Betty Davidson

Oct. 3, 2015 Ken Barker

Nov. 11, 2015 Kay Scott

Nov. 13, 2015 Alton Cunningham

Dec. 1, 2015 Marjorie MacDonald

St Andrew's Presbyterian Church Annual Meeting

Sunday March 1st, 2015 at 12:00 p.m. in the CE Hall at St. Andrew's

The following is a list of people, associated with St. Andrew's, who passed away in 2014.

Mrs. Helen Wheildon	Mrs. Mary Spicer
Mr. Fred Wilkinson	Mr. Robert Bell
Mrs. Bernice Blackshaw	Mr. Don Pentelow
Mrs. Jean Howey	Mr. Ted Hopper
Mr. Jim Wilkins	Mrs. Marguerite Blakey
Mr. Gerrit Schoneveld	Mrs. Marjorie Wood
Mrs. Brenda McGregor	Mrs. Betty McKerroll
Mrs. Anne Nash	Mrs. Elsie Wilkins

A budget Q&A took place in the CE Hall from 9:15-9:45 a.m.

Following the joint service @ 10:30, lunch was provided in the CE Hall by one of our hostess groups.

Dana thanked the hostess ladies for providing a delicious lunch.

Annual meeting began at 12:00 in the CE Hall.

A) Administration

1) Appointment of Chair and Recording Secretary

Moved by Carol Hopper and seconded by Edie Wright that Dick Hibma be appointed Chair.

Carried

Moved by Jill Scott and seconded by John Wright that Dee Renaud be appointed as recording secretary. Carried

Dana opened the meeting with prayer.

Chair, Dick Hibma, welcomed everyone to the meeting.

2) Approval of Agenda

Moved by John Wright and seconded by Aird McCombie that the Agenda be approved. Carried

3) Minutes of 2014 Annual Congregational Meeting Moved by Gladys Pennacchietti and seconded by Shirley Byers that the minutes be approved. Carried

B. Celebrating God's Work amongst us in 2014

1. Worship & Ministry Reports –

- Minister - Dana stated that the year 2014, her 2nd full year as minister, was not without challenge but overall was a really, really great year. She has been so impressed with how God moves in and through us and among this congregation. It has been a joy to work with the Session and equipping & training them to be even better spiritual leaders for this congregation. It has been a joy to see so many using their gifts in this congregation. She is looking forward to immeasurably more in the future.
- Messy Church - Laurie James spoke about how messy church is for not only children but for people of all ages, giving people a chance to express their creativity, enjoy a meal together and have fun while building and experiencing Christian community.
- VBS - We have 2 VBS programs - one day in the March Break and one week in the summer. We have children from our church and the community attending these 2

events. Laurie James thanked all of the volunteers who come out to help with both of these events.

- Choir - Laurie James passed along Choir Director, Henriette's thanks to the Choir. Sadly the Choir is dwindling because of long-time & major sicknesses as well as some snowbirds who leave us for the winter months. We really need more members and anyone who likes to sing is invited to join us.

- Pantry – Nancy Robinson spoke about our Pantry and how it is impacting so many lives in our community. The Pantry is about food, warmth, caring and information. The people that come to the Pantry really like fruit cups and anything with beef in it (soup). People come here for warmth – warm socks, winter boots, and porridge. We are a listening ear to these people. They have some sad stories to tell. And there are people with addictions, people with schizophrenia, people with mental health issues and health issues. We give information to these people about places such as Oshare, Union Place, Safe and Sound and the Food Bank. Sadly sometimes these people can't and don't go to these places because there are too many people there and they can't handle it. We are truly blessed to be able to help these needy people in our community.

- PAN Mission Trip – Craig Breen passed around some photos about the mission trip this past summer. All have a theme of different aspects of teamwork. Our group of 20 people was indeed a team. When they began to meet in Nov/2013 to organize the trip many didn't know each other very well. It took time just to learn each other's names. They worked diligently on fundraising and other organizational tasks and by the time the mission trip was over were a well-oiled mission team machine. The variety of tasks including taking blood pressure, weighing patients, pharmacy duties, craft duty, supervising sports and distributing clothing were all done in a compassionate way without complaint. There were some bumps in the road – some members had challenging health issues and at the last minute we had to buy our medical supplies in Nicaragua instead of using Medipaks due to a last minute Nicaraguan government policy change. With Jesus as their inspiration the team did God's will in Nicaragua. Craig challenged each of us to pursue mission opportunities within our own church, our community or in a future foreign mission venture.

2. Received Committee and Program Reports

Moved by Bev Wilkins and seconded by Ruth Barwell that reports be accepted. Carried

**WMS Correction - guest speaker's name Karen Playford changed to Karen Playter

3. Stewardship

a) Received Financial Reports and Reviewers Reports.

Moved by Ken Robinson and seconded by Rick Danard that reports be accepted.

b) Board of Managers Report

i) Motion to ratify and approve all acts and proceedings of Board of Managers for the year

2014. Moved by Cam Breen and seconded by Don Armstrong that report be accepted.

Carried

4. Stories of Celebration

Special Presentation - Helen Meneray

"Scenes of Wonder" started with 20-30 nativity scenes set up around the gym on tables which evolved over the past 10 years into such a creative creation with over 350 nativity scenes in

2014. Much work was involved for this to happen - people bringing in their nativities, Nancy, who counted each piece within the containers, recorded, labelled, catalogued and made the booklet with numbers and descriptions for each, people who carried items down to the gym from the dungeon to the Belfry and everywhere in between, people unpacking and repacking the nativities, people who made refreshments, and people who served refreshments, people who greeted people and security people. However, we all know that none of this wonder could have happened without the vision and creativity of 2 special ladies, Susan Avery and Sylvia Neerhof - and their husbands, who worked many, many hours each year transforming the gym into a "Scene of Wonder". We don't want to let Scenes of Wonder come to an end without showing our sincere appreciation for their many hours of work and sharing their creative gifts with this congregation and the community.

Helen presented a gift certificate on behalf of Session and the entire congregation to Susan Avery and she will deliver Sylvia's to her, following the meeting.

Susan thanked the congregation and said she had enjoyed working on Scenes of Wonder and that she wanted people to be able to have an opportunity at the beginning of Advent to have a quiet time of reflection during the busy Christmas season. She thanked all of the people who helped to make Scenes of Wonder such a huge success over the past 10 years.

C. Anticipating God's work among us in 2015

1. Small groups - Ruth Barwell spoke about how small groups are developing as a result of the NCD survey we did in 2013. Some small group training took place in the fall - people got to know each other better. Two small groups launched in February/2015. Small groups isn't just a social club, one of the goals is to help each other grow so we can pray for each other and support one another, be a part of each other's lives. Anyone interested in being involved in a small group can get in touch with Ruth.

2. Budget for Ministry 2015

Al Wood presented the 2015 Budget. We received an anonymous donation of \$26,223 to cover the deficit for 2014 resulting in a surplus of \$7,861 which has been applied to the 2015 budget.

Moved by Al Wood and seconded by Lyle Love that the budget be approved. Carried

In December 2014, we received \$100,000 with a further amount of \$60,111 in Feb/2015 for a total of \$160,111 from the Anne Nash Estate to be used at the discretion of the Board of Trustees for the maintenance of the church.

Financial Trustees, Dave Edwards, Dave Murray, Bruce Price and Al Wood, recommend that the funds from the Anne Nash Estate, principal and interest, be utilized from time to time as necessary for the maintenance, repair, upgrading and enhancements of the physical building, equipment and grounds of St. Andrew's Presbyterian Church. Requests for the utilization of such funds shall be submitted in writing to the Financial Trustees for consideration.

Moved by Dave Murray, seconded by John Wright. Carried

3. Update on Nominations & Elections:

- i) Trustees, Dave Edwards, Al Wood, Bruce Price, Dave Murray - Moved by Aird McCombie, seconded by Ed Renaud Carried
- ii). Board of Managers - No nominations available for Board of Managers

iii).Treasurer - Moved by Ed Renaud, seconded by Don Armstrong that Al Wood be appointed as treasurer. Carried

4. Hopes and Dreams for 2015

Dana drew people's attention to the easels with the sticky notes on them displaying peoples' hopes and dreams for 2015. They will be available over the next 2 weeks for anyone who wants to add their hopes and dreams for 2015.

Dick Hibma drew attention to Dana's message in the FFTB calling us to recognize our gifts and discover our gifts and realize the opportunities to use our gifts and he encouraged everyone to re-read Dana's message.

Our Vision is and will continue to be a vibrant community of faithful, thoughtful and loving disciples of Jesus Christ ... and the discovery of our gifts can bring us to this.

Dick expressed thanks to:

- those who prepared the Agenda
- those who took care of the children during the meeting
- the hostess groups for providing lunch
- Heather for setting up
- Ed for taking care of the Audio Visual
- Dee for the Celebration PowerPoint presentation
- those who set up the easels for our hopes and dreams for 2015
- the children for their artwork.

All of these are sharing our gifts and celebrating 2014.
THANK YOU TO ALL!

We sang happy birthday to Dana.

Dana thanked everyone for attending and also thanked Dick & Dee.

Dana closed with prayer and benediction

D. Adjournment

Dick moved to adjourn meeting.

Minister's Report – Annual Report 2015

*For as the rain and the snow come down from heaven,
and do not return there until they have watered the earth,
making it bring forth and sprout,
giving seed to the sower and bread to the eater,
so shall my word be that goes out from my mouth;
it shall not return to me empty,
but it shall accomplish that which I purpose,
and succeed in the thing for which I sent it.*

Isaiah 55:10-11

God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.

2 Corinthians 9:8

Throughout the course of 2015, I found myself engaged in an unexpected diversity of ministries connected with St. Andrew's and the wider community. From more hands on work with our young people, to serving our Presbytery as Moderator, to becoming a part of the refugee resettlement efforts here at St. Andrew's and in the wider community – it has been an eclectic year of ministry!

In addition to my regular work of preparing and leading worship, pastoral visiting, equipping and leading the session, and being a part of the various ministries here at St. Andrew's, there have been a number of 'highlights' in this past year.

Sometimes people ask me what I like best about what I do, and I find it difficult to choose just one thing. Preaching and teaching make it to the top of the list pretty quickly, but there are other areas that particularly appeal to me. One of them, oddly, is funerals. Sadly, in a congregation like ours, funerals happen often. Not only do we lose treasured members of our church family, but relatives and friends experience immeasurable pain and sorrow at the death of a beloved person. It may sound strange to say that I enjoy walking with families through this part of bearing grief, and I consider it a great honour to be invited into people's lives and homes and experiences, as they share stories, re-live memories, and speak with such passion about the blessing a loved one has had on their lives. It is a constant reminder to me that God blesses us with lives that are bigger than ourselves.

In addition to working with St. Andrew's families, I also regularly conduct services for people within the community who have very little, if any, association with or experience of church. Some haven't been in church since their Sunday school days. Others wouldn't set foot in a church if you paid them! In these circumstances, I have welcomed the opportunity to gently introduce families to the steadfast love of God, even in the mist of sorrow, and share with them the hope of resurrection and New Creation. This is an important area of outreach, which I am pleased to be able to serve in.

Another ministry highlight for me has been the refugee work here at St. Andrew's and within the community. The resettlement of refugees and other displaced people is one of the tangible ways that we can both 'do' church, and 'be' church. This is one of the areas about which scripture speaks quite directly (for more on that see my sermon *Refuge for the Refugee*, posted on the website and my blog). Supporting the resettlement efforts here in Owen Sound gives concrete form to Psalm 23 – where rest and restoration is offered, the fear of darkness and death is healed, and God offers new life (a table of abundance), blessing (anointing), and hope to those whose lives have been scarred by destruction, hardship, and pain.

St. Andrew's has always been a congregation dedicated to serving our community with the tangible love of God in Christ. As we continue to serve through the various ministries we are already doing, I believe our refugee efforts will be formative for us as we grow more deeply into who God is calling us to be as Christ's body here in Owen Sound.

Despite the many challenges and changes we have faced as a congregation, God has blessed us abundantly with his presence, his guidance, and his love, and we have much to celebrate. As we move into 2016, continuing to grow in faith and wisdom, it is my prayer that we will give thanks for the ways God has blessed us over this past year, and look forward to where God is calling us to show his glory to the world around us.

Together with you in Christ's service,
Rev. Dana Benson

2015 Minister's Discretionary Fund: Budget \$3000

The Minister's Discretionary fund is used for a variety of purposes throughout the year. Some of these include: extra help with rent or utility bills for people who don't have access to other support systems, bus tickets or taxis to get to job interviews or court appointments, or gift cards to Walmart to purchase items that aren't available in the pantry, food bank, or from other agencies. It is a wonderful blessing to be able to help those in particular need, to offer tangible support for those who face the challenges of supporting families on a minimal income, and to help overcome some of the hurdles people face as they look for work or try to get back on their feet. Thanks for the support you are able to offer through this fund – it is a blessing to many!

Report from Session

The following elders made up our Session for 2015:

Rev. Dana Benson, Moderator

Kathleen Barker

Mary Louise Cameron

Sandra Lee Hibma

Carol Hopper

Jill Scott

Dee Renaud, Acting Clerk/March-November

Ken Robinson, Clerk/January/February

Lyle Love (resigned)

Ruth Barwell

Elizabeth Lamont

Aird McCombie (resigned)

Gladys Pennacchietti

Ed Renaud, Clerk, December

Peter van der Meer

Edith Wright

Doug Umbach

Session accepted, with regret, the resignations of Lyle Love and Aird McCombie in 2015.

Session continues to meet regularly on the 1st Tuesday of every month from September to June, and has been working hard in a number of ministry areas – ongoing programming for children’s faith formation, a number of adult faith formation opportunities, congregational visiting, service within the community and abroad etc...

As no one in the congregation was willing to stand for election to the Board of Managers, Session had to dissolve the Board of Managers and has created in its place two new committees, as sub-committees of Session- Property and Maintenance and Finance Administration. A priority in the New Year will be to set up a Stewardship Committee. At our Annual meeting last year, Session recognized Susan Avery and Sylvia Neerhof and their husbands for their dedication and hard work in putting on “Scenes of Wonder” for the past 10 years with a gift card for each couple for a dinner out. 2014 was the last year for Scenes of Wonder.

In compliance with our Leading With Care policy and to ensure that our facility is a safe environment for all people, Session has developed an evacuation plan in the case of a fire or emergency. Fire exits have been clearly marked and diagrams are placed in strategic places throughout the building. We had a fire drill in September and these will be done from time to time. We thank Carol Hopper for all of her diligence in working on this and Lisa Oleson for drawing a map of the floor plan of the building.

We have also been working on ensuring that we are properly insured to accommodate people/groups who are not connected to the church using our building either on a regular basis or a once in a while basis.

At our big worship planning meeting in June, it was decided that we would use Living Faith as our congregational theme for the following year. Sermons have been focussed on Living Faith. In June the 141st General Assembly determined that Sessions, congregations, Presbyteries and Synods should spend a year of prayer, study and conversation regarding the subject of Human Sexuality. The Study Book - Body, Mind & Spirit, is available online on the Presbyterian Church in Canada’s website and is one of the means by which our church is called to a year of study and discernment on Human Sexuality within the church.

Following our joint services at 10 o’clock in the summer, several people in the congregation commented about how much they liked having everyone together to worship. In response to the congregational meeting held in September, Session approved a trial run of a blended service on the 1st Sunday of every month.

At our September meeting, Session agreed to support Dana in pursuing a Doctor of Ministry program being offered at Pittsburgh Theological (Presbyterian) Seminary. Her participation in this program will be a benefit to both herself and the congregation of St. Andrew's. This is also a good opportunity for developing more lay leadership within our congregation.

The Multi-Cultural Worship service and International Potluck Lunch in September, planned by the Mission and Outreach people, went well and Dana did a superb job of putting the service together.

At our October meeting, Session approved the St. Andrew's Refugee Committee applying for a refugee family through PCC and fundraising for \$20,000 to cover settlement costs and 50% of the one year Income Support that is required. Fund-raising efforts have been met with tremendous support and almost \$35,000.00 has been raised with donations from St. Andrew's and individuals in the community. St. Andrew's has rented an apartment for our refugee family in the old Ryerson School apartment building starting January 1st. We have also begun gathering specific items for the family who will be arriving early in the new year. Our family of 5 – originally from Eretria, and currently living in Ethiopia - is a 46 year old housewife with 3 boys, and 1 girl. She also has some small farm experience. They speak an Arabic dialect. The mother has no formal education but has small farm experience. She is the sole provider for her family.

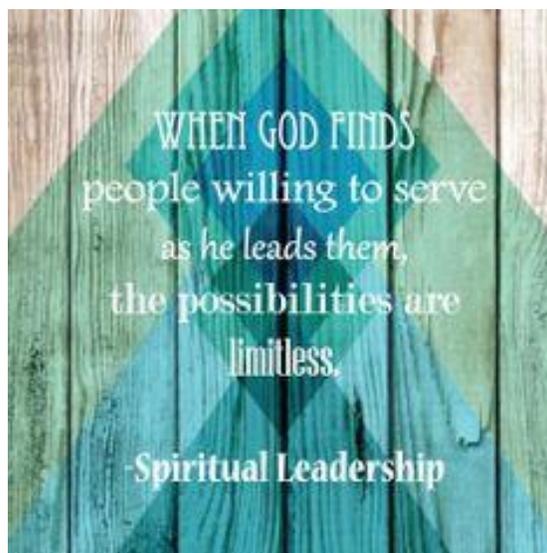
The election of new elders will take place in 2016. We want to make sure that everyone is aware of what is involved in becoming an elder and we hope that people will feel the call to become an elder and serve the congregation of St. Andrew's with their leadership gifts and skills. The booklet "Becoming an Elder in the Presbyterian Church in Canada – What does it mean to be an elder?" was delivered to every household along with the November Fire From the Bush newsletter. Nomination ballots are available on the church office counter and at all sanctuary exits. Nominations must be handed in by the end of January. Only communicant members can be nominated and the person must give their consent before they can be nominated. If an adherent wants to be nominated they can become a member.

At our November meeting, Session approved the installation of automatic handicapped doors at both the 1st Ave and 2nd Ave West street level entrances, the cost to be covered by the Anne Nash fund. Ed Renaud agreed to take on the role of Clerk of Session and Dee Renaud will be the recording secretary.

At our December meeting, Session decided that we will continue having 2 worship services and we will discontinue having regular joint services once a month, effective March of 2016, with the understanding that on occasion 1 service may be necessary.

Moving forward into a new year, Session is excited, as we seek to discern the will of God for our congregation and to grow more deeply into what it means to be the body of Christ here in this place.

Respectfully submitted,
Dee Renaud, on behalf of Session



The following funds are used to help support pastoral care of our Session and church community.

Kirk Session Financial Report

<u>Receipts</u>		<u>Disbursements</u>	
Balance brought forward		Gift cards in recognition for Scenes of Wonder	\$211.90
	\$408.74		
Loose Collection	\$373.60	Bank Fees	30.00
Cheque to Elizabeth Lamont	\$18.02	Communion Supplies	\$37.80
		Bank Balance	\$520.66
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	\$800.36		\$800.36

Respectfully submitted,
Kathleen Barker, Treasurer

Worship Report 2015

As I reflect back on 2015, this year, as compared to years gone by, was probably the most diverse and eclectic with respect to our worshiping life together. For most of the year, we worshiped in our familiar 9am and 10:30am traditions. Musically led by the Praise Team and Choir respectively, together we deepened our fellowship with God and each other through song, prayer, Word and sacrament.

Through the late winter and spring we occasionally came together for one service and celebrated in worship with a broad musical diversity, poetry, drama, and wonderful participation from members of the congregation. For those who attended and participated, these services offered a rich and vibrant worshiping experience.

Over the summer, particularly after our Praise Team leader Nathan McMahon, and his new bride, moved on to establish themselves in their own home church, we broke with more recent tradition by holding just one worship service each week, held in the CE Hall. As we prepared to return to our regular worshiping schedule of 2 services each week, we accepted, with regret, the resignation of our 10:30 music director, Henriette Blom. Henriette had provided excellent music leadership for our worship for almost two years.

Faced with yet another significant challenge to how we worship together at St. Andrew's, the Session offered a number of opportunities to the congregation to help us discern in what direction God was leading us. We held a congregational meeting to give people an opportunity to express their thoughts on the matter, and throughout the fall we held a number of joint services. We also welcomed the musical gifts of Ann Marie McDiarmid and Lesley Hallett, who kindly and graciously stepped in to fill the gaps. They have been a wonderful blessing from God over the last few months.

The session has decided to continue worshipping with two services for the foreseeable future. Two 'discernment and search' teams are being formed, one for each service, in order to determine the musical leadership needs of each service, and engage in the search process to fill that role. And, in order to ensure that our worshipping life together grows in depth, and is rich, robust, and vibrant, it is essential that we have solid worship planning teams for each service. Please be sure to speak with me if this is an area of interest for you.

As we move into the future, continuing to discern and explore what God is calling us to, and how he is calling us to worship and be formed together as his body, please continue to pray for wisdom and guidance. Together we are Christ's body in the world, formed and equipped by the Holy Spirit to give our praise and thanks to God, and to participate in his ongoing mission of reconciliation and salvation. Thanks be to God!

Together with you in Christ's Service,
Rev. Dana Benson

2015 Worship Budget:

The bulk of our worship expenses for 2015 were related to copyright licensing (\$800). In addition, we purchased the Living Faith books (\$125) to help us work through the Living Faith series for 2015/2016. Approximately \$80 was spent on other print worship resources.

2016 Worship Budget:

There is \$800 budgeted for the worship budget for 2016. This will cover the costs of the copyright licensing.

Note: The Memorial Fund is the fund designated for "improvements" to worship. When we need to make changes or improvements to our worship space, purchase hymn books, paraments, candles, etc., those funds usually come out of the Memorial Fund.

Memorial Fund 2015

Balance as of January 1, 2015	14176.7
<u>Income</u>	
Contributions	5204.63
Memorial Tree income	505.00
	<u>5709.63</u>
<u>Expense</u>	
Blinds for CE Hall	517.60
CE Hall Speakers & installation	2687.08
Scaffolding for blind installation	55.00
Video splitter for soun	70.56
	<u>3330.24</u>
Balance as of December 31, 2015	16556.06

Congregational Visiting Nurse Report for 2015

Once again I say thank you for the privilege of being the CVN.

Sincere thanks to Rev. Dana and Nancy and staff that keep their pulse on the many daily health and life dramas that appear in all lives.

My visits this year were fewer but when called upon we were generally able to solve and bring several chronic situations to a solution. There were over 25 personal visits and 80 plus phone calls or emails. Several of these were to assist in placement in retirement or nursing homes .

The Good Grief Group started with 9 precious women . After 13 meeting occasions , we will have 15 or 16 now. The group has voted to carry on with monthly social events and honest conversations. Adaptation to their change of life circumstance has been encouraging. God heals grieving hearts.

We will set a date for the men again this spring starting in April . This means that I ask you to keep an eye out for any men that could use some extra support and let us know.

On a personal note thanks to many of you for your cards and phone calls over the last year. Special thanks to Carol Hopper for her help in contacting and maintaining our list of contacts.

God bless all of you that do the amazing visits ,cards, food and shelter. WOW !

Respectfully submitted
Bev Wilkins R.N. W.I.P.

LOCAL MISSION AND OUTREACH AND WHITE GIFT REPORT 2015

After reviewing our donations in 2014, our committee decided on a budget for 2015, which had just two changes from 2014. As we had no candidates for Student Ministry, we budgeted zero dollars and we reduced the Discretionary Fund from \$1500.00 to \$1000.00, thus reducing our 2015 budget by \$1000.00 from 2014. Below you will find a brief narrative on the organizations and events that we funded in 2015 and a breakdown of our 2015 budget and the proposed 2016 budget is found in the financial section of this report.

1. Student Ministry: - as required, it supports St. Andrew's members in student ministry
2. RAY Ministries: - a Christian outreach to youth on the streets in Owen Sound
3. Habitat for Humanity: - supports building affordable housing
4. Salvation Army: - supports the downtown Food Bank
5. Huron Feathers; - supports the summer Presbyterian Ministry at Sauble Beach
6. Women's Centre: - a shelter from violence for women and children
7. Grey Bruce Chaplaincy: - a hospital based chaplaincy in Grey Bruce
8. RBC Ministries: - supports the distribution of the Daily Bread Booklet
9. Safe N Sound: - provides support to those in need of shelter and counselling
10. Queen's Bush: - a rural ministry helping farmers in need
11. O'Share: - a food program serving 5 evening meals a week at Harmony House
12. Discretionary Budget: - provides money for emergency needs that may arise during the year and supports St. Andrew's yearly outreach programs such as:
 - a) Wheels to Meals; - annual dinner and entertainment for seniors
 - b) Christmas Caroling: - a rented bus takes St. Andrew carolers to visit homes
 - c) Sandwich Makers: - prepare sandwiches weekly for Union Place
 - d) Foster Child: - our commitment needed an extra \$200.00

Our committee also decides on the proposed distribution of the White Gift donations. In November 2014, our White Gift Sunday received \$2027.00, which was distributed in 2015 as follows:

a.) International:

Foster Child	\$ 300.00
Cropshares	\$ 300.00
Sleeping Children	\$ 200.00
Presbyterian World Service	\$ 200.00
Sub total	\$ 1000.00

Foster Child: St. Andrew's sponsors Helen Fabliola Rodriguez Salgado lives in Managua, Nicaragua

Cropshares: Money is donated to purchase seeds that are planted and harvested by local farmers. The crops are sold here in Canada and the profits are sent to third world countries.

b.) Local Community:

G & B House	\$ 250.00
Union Place	\$ 250.00
Crisis Pregnancy Centre	\$ 300.00
Safe N Sound	\$ 227.00
Sub Total:	\$ 1027.00
Grand Total:	\$2027.00

Union Place (a drop-in centre providing lunches for those people with mental health challenges)

The distribution of the White Gift Funds received in November 2015 will be decided in January 2016.

Again I would like to thank my fellow committee members, Ellie Lozon, Peter van der Meer, Russ Pierson for all their help in 2015 and in particular for their great help in supporting Nancy Umbach and our pastor Dana Benson in putting on an International/ Multicultural Sunday worship service and luncheon. It was a very meaningful service on mission service and a wonderful well attended luncheon. I would also like to thank the ladies of the church for their help with the luncheon.

Doug Umbach, Chair

White Gift Finances 2015

Balance as of January 1, 2015	1858.31
<u>Income</u>	
Donations (Nov 2015)	2635.00
<u>Expense</u> (2014 donations)	
Christian Children's Fund	300.00
Owen Sound Crisis Pregnancy Centre	300.00
G & B House	250.00
Presbyterian Cropshare	300.00
SCAW (Sleeping Children)	200.00
CMHC (Union Place)	250.00
PWS&D	200.00
Safe 'n Sound	227.00
	<u>2027.00</u>
Balance as of December 31, 2015	2466.31

Mission and Outreach Finances 2015

	Budget 2015	Actual 2015	Proposed 2016
Student Ministry	0.00	0.00	0.00
RAY Ministries	1000.00	1000.00	1000.00
Habitat for Humanity	1000.00	1000.00	1000.00
Salvatin Army	1000.00	1000.00	1000.00
Huron Feathers	2000.00	2000.00	2000.00
Women's Centre	1000.00	1000.00	1000.00
Grey Bruce Chaplaincy	1000.00	1000.00	1000.00
Safe 'n Sound	1000.00	1000.00	1000.00
RBC Ministries	500.00	500.00	500.00
Quenn's Bush	500.00	500.00	500.00
O'Share	3000.00	3000.00	3000.00
Discretionary Fund*	1000.00	877.37	1000.00
Sub Total	14000.00	12877.37	13000.00
Minister's Discretionary	3000.00	767.99	3000.00
	<u>17000.00</u>	<u>13645.36</u>	<u>16000.00</u>
Proposed Budget total for 2016			16000.00
<u>*Discretionary Fund Breakdown</u>			
Wheels to Meals	150.00	474.37	150.00
Christmas Caroling	150.00	50.00	150.00
Christian Children's Fund		203.00	
Sandwich Makers	150.00	150.00	150.00
Unallocated	<u>550.00</u>		<u>550.00</u>
	1000.00	<u>877.37</u>	<u>1000.00</u>

A narrative for each listed item of the main budget is provided in the yearly report for 2015 above.

Congregational Care Report 2015

We endeavor to care for our congregation at St. Andrew's in a variety of ways. Whether it is through personal visits, phone calls, cards, or prayer, we strive to offer support and encouragement for our whole family of faith. I am pleased that so many people are partners in this ministry of caring for one another. While I regularly call on those in hospital or hospice and members who can't get out as much or who are in crisis, other visits, phone calls and cards are also an important part of this ministry. Various individuals generously give of their time to ensure that those in need are looked after. Several of our members regularly send cards to the sick, those who are experiencing loss, and cards of encouragement and congratulations to celebrate life's blessings. And we have an active telephone ministry of checking in with folks, letting them know that they are being thought of and to see what we can do to care for them. Most of this work happens behind the scenes, but it is a vital part of how we look after one another!

We also have a number of caring ministries that many of you are involved in.

Prayer:

Our prayer chain has been active for many years, and is a vital part of interceding for one another, and placing one another in God's care for healing, thanksgiving, and encouragement. We are thankful that we have such people dedicated to prayer, and who regularly pray for those in need.

Hospital Visiting:

Our hospital visiting teams continued to regularly visit members in hospital, offering support and prayer to those who are sick. This is a wonderful ministry of companionship and support for those who face significant health challenges, as well as providing encouragement for family members.

As the number of people living in retirement communities and long term care facilities increases, we are looking for creative ways to continue to minister to them by offering meaningful care and support. We are hoping to expand our visiting teams in 2016 to be able to include regular visiting to our members who are no longer living in their own homes.

Hospitality:

We have many people in our congregation who are gifted with hospitality – the art of making others feel welcome and included. Ushering, preparing meals, organizing funeral receptions, organizing monthly Fourth Friday lunches and programs, and serving those from the community who come through our doors each day, are some of the ways others are welcomed and included in our faith community. This is an important ministry at St. Andrew's, and we are thankful to have so many who are gifted in this area and are willing to serve so generously and thoughtfully.

Fire From the Bush

ire from the Bush continues to be personally delivered quarterly by a dedicated group of over 35 volunteers to the 37 districts. Many thanks are also due to St. Andrew's staff, who with another host of volunteers, undertake the preparation of the Fire from the Bush for distribution ... gathering information, phoning, typing, copying, folding, addressing, sorting etc. Many thanks to all involved.

The FFTB distribution group is always in need of a few more 'Deliverers' especially in the winter months as some members of our faithful group head for the 'sunny south' to escape our wonderful snow. If you would like to be a part of this amazing group, please contact the church office.

Leading with Care

A Policy for Ensuring a Climate of Safety for Children, Youth and Vulnerable Adults in The Presbyterian Church in Canada.

The Leading with Care Policy was adopted by our St. Andrew's shortly after 2005 when it was approved by the General Assembly of the Presbyterian Church in Canada.

Today, the resources that we have continued to create, update and implement for the purposes of activities at St. Andrew's are all dated & filed in the master copy of LWC Policy binder in the resource room. The current 18 resources include items like: Ministry Descriptions, Teacher/Leader Orientation Information, Waivers, Evacuation procedures etc.

One of the focal activities of the LWC committee this year was to review our evacuation procedures, as in case of an emergency, everyone needs to know immediately what to do. In this regard, the committee of Don Edgar, Dave Howell, Mary Louise Cameron and Carol Hopper reviewed the building evacuation routes and scheduled an evacuation drill for the congregation that successfully took place on Sunday, September 20th at the end of the 10:30 service. Many thanks are due also to Lisa Olesen who has volunteered her skills in designing a floor plan for the building so that we can post evacuation routes.

Respectfully submitted,
Carol Hopper

Children's Ministry Reports

Sunday School

2015 was a year of beginnings for me with Sunday School:

I began to meet the children who attend regularly, and some of the children who come occasionally. Attendance records show six families with children who attended at least one Sunday a month but usually more. Approximately a dozen other families brought children for Sunday School once in a while. Many of these are grandchildren of members.

Sunday School leaders began to learn about and use Children and Worship, the Bible focused curriculum themed to answer the question, "Who are Jesus and God?" The congregation sponsored nine people for training to use Children and Worship. Two adults from that group are developing a Sunday School room called a "Worship Centre" which stages the methods of storytelling specific to the curriculum.

Harvey Fenwick and Brian Lamont did wood working for the Worship Centre. Look in the Sunday School room and you will see it. That work is much appreciated.

I also began to value the many people who help make Sunday School a wonderful experience. Penny Fenwick and Nancy Robinson teach. Heather Reid, Nathan Clare-Green, Edie Wright, Hanna Meloche, Anna Neerhof, Arlan or Heather Wiebe and most recently Gae Trinkwon have joined us as helpers or story-tellers. Laurie James faithfully comes to lead us in singing. Brenda Neilson gives administrative support. The efforts and contributions of many people permit us to provide Ministry to Children through Sunday School.

Please Bless Sunday School in your prayers. It is the work of God's Loving Presence by the Holy Spirit that makes Sunday School effective. We invite the LORD to provide this key ingredient to His ministry through us.

In His Service,
Pat Bell
Sunday School Coordinator

Sunday School Finances 2015

2015 Budget allotment	500.00
<u>Income</u>	
Sunday School collection	115.31
<u>Expenses</u>	
Spring Curriculum (Ausberg)	87.13
Faith Alive – Children & Worship book	140.59
PCC – Children & Worship books	101.85
SPARK curriculum	689.77
	<hr/>
	1019.34
Children & Worship Workshop expense (from Judy Young Fund)	945.00
	<hr/>

March Break Adventure Day 2015

Our annual **Adventure Day** was held on Thursday, March 19, 2015. This year the theme was **Something Fishy** and was based on the story of the **Fishers of Men** from Matthew 4: 18-22. 36 children attended the one day camp led by a team of volunteers. Group leaders were Pat & Dave Edwards, Ruth & Dave Murray, Jay Schlotzhauer, Gerry Langlois and Gladys Pennacchiotti. Marg Brown, Margaret Donville and Billie Billings provided us with our snacks and lunch. Nancy Robinson looked after registration. The activities were led by Debbie Doyle, Donna Steinacher and Laurie James.

The full day camp began with an introduction to the story and learning a bible memory verse. During crafts the children made a Fishing Game, learned to weave using a fish as the base, and made a Fish Sun Catcher. We did science experiments that involved fish, sang songs about fish and played the games Fish Gobbler and Fishy, Fishy. Snacks were related to the fish theme and lunch was fish sticks, french fries, vegetables and chocolate pudding with a gummy worm that had to be fished out to eat.

Both the children and the adults had a wonderful day learning about God's wish that we all become Fishers of Men.

Respectfully submitted by,
Laurie James

Summer VBS - Superheroes of the Bible

During the week of July 13 – 19, 2015, we had a very successful VBS about **Superheroes of the Bible**. Nineteen children attended each morning to learn the stories of Daniel, Noah, Esther, David and Jonah. As they learned about these stories they also learned that with faith in God we can all be superheroes. The children learned a bible verse, did a craft, learned songs, played the bells, did science experiments, did challenges, played games and ate snacks each day, that related to the day's story.

The children were divided into 4 groups. We had a wonderful group of volunteers that led the groups to the various activities and watched over them. Debbie Doyle and Laurie James led the activities and Bryan Barbour accompanied the music on his guitar. Donna Steinacher taught the crafts. Margaret Brown, Margaret Donville, and Jay Schlotzhauer prepared and served the snacks each day. Nancy Robinson helped us with advertising and registration. The following were group leaders: Ev Thompson, Heather Wiebe, Ellie Lozon, Tina Farquharson, Maxine Scott, Janet Price, Elizabeth Lamont and David Kirkpatrick. Edie Wright painted a life sized replica of the giant for our David and Goliath story.

We presented a sampling of our stories, poems and songs at the church service on Sunday, July 19th. All the leaders agreed that it was a successful VBS this year.

Respectfully submitted by,
Laurie James

VBS/Seasonal Program Finances

2015 Budget Allotment	700.00
<u>Income</u>	
March VBS	165.00
Summer VBS	<u>270.00</u>
	435.00
<u>Expenses</u>	
March VBS	116.58
Summer VBS	<u>257.36</u>
	373.94

Encounter

From January through to the end of May, the Encounter group (gr 5-8) continued to meet weekly after school. This was a great group who enjoyed getting together to eat, play, talk, joke around, and then play some more. Through the winter we enjoyed fellowship in cooking our dinner together, went tobogganing, played a lot of games, and had some engaging discussion about faith and life. In the spring we got outside a bit, hiked, did some geocaching, enjoyed some delicious meals made by one of our parents, and continued to play and talk about how faith and life go together. We were also pleased to welcome the volunteer leadership of Jay Schlotzhauer, who was excited to get to know these kids and mentor them in their faith journey. Please continue to pray for our young folks as they continue to grow in and into their faith.

Rev. Dana Benson

Thursday Night Youth Group

Having spent many years doing things other than youth ministry, it was a delight to spend some quality time with this small, but solid group of girls. Each Thursday after school we met to talk about faith, play together, and just hang out. We got to try out some new things, like felting and cake decorating, as well as think more deeply about what it means to follow Jesus in the world we live in today.

We were also blessed by the wonderful cooking ministry of the Youth Group Cooks, who faithfully and graciously provided us with delicious dinners.

As the group re-assessed its purpose and goals, we discovered that all of the girls involved in the youth group attended youth groups at their home churches, and in most cases, several other youth groups throughout the week. It was decided that since the girls were so well connected with other faith groups, the St. Andrew's group would be discontinued for the foreseeable future.

The Thursday Night youth group provided a wonderful opportunity for ministry to the youth in our community for many years, as well as provided a place for some of our own members to volunteer in service. We give God thanks and praise for these successful and fulfilling years,

and pray that God will continue to provide us, and the youth of our community, with meaningful opportunities to grow in faith and serve one another.

Rev. Dana Benson

Youth Group Finances

2015 Budget Allotments	3500.00
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Youth Group

Expense

Food Supplies (Thurs night)	712.72
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Program Supplies

Expenses

	32.29
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Encounter

Expenses

Food	189.57
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Youth Mission Group Report

We have had an exciting year with the Youth Missions group, as we explore our relationship with God, while serving our community. We have been meeting for Bible study, including a video series by Rob Bell and spending time talking to Pastor Dana about developing and growing in our walk with God. We have volunteered at OSHaRE serving meals and Central Place, playing games with some of the residents. We have also hiked at Inglis Falls and enjoyed s'mores around a camp fire.

We always have delicious treats and lots of fun. We meet every Wednesday night at 7 pm. and usually have between 6 and 8 youth on any given night. Any of our youth aged 13 or older are welcome to join us. Please contact Kathy or Kevin Whitehouse at 519 370-2128 if you have any questions.

Messy Church

In 2015 we had two Messy Church events. Pat Bell, Randy Benson, Debbie Doyle, Laurie James, Ellie Lozon, Nancy Robinson, Lisa Trimbee, and Edie Wright organized and led the events for everyone. Approximately 60 people attended each time.

On January 31 we focused on ***The Loaves and Fishes*** story from the gospels of Matthew, John and Mark. We used the story of *Stone Soup* to demonstrate sharing a meal with a large crowd. Each participant contributed one vegetable to a hearty soup that cooked while we enjoyed a video telling the story of *The Loaves and Fishes*, and heard the story of *Stone Soup*. We then split into 3 groups where we made a woven placemat in the shape of a fish, followed an obstacle course to reinforce the idea of trusting in God and knowing that he will look after us, and acting out either a drama, puppet show or writing a song to retell the story. We then learned the song *Five Loaves and Two Fishes* and then presented our drama, songs and puppet plays. To recap the afternoon we stuffed baggies with 5 crackers and 2 gummy fish to share with friends and to retell the story at home. The day finished with a meal of *Stone Soup*, rolls, salad and dessert.

On March 28 our Messy Church theme was Easter. We began with an Easter Egg Hunt. 42 eggs were hidden around the church and each contained one bible verse of the Easter Story. Groups worked together to complete the story and put it in order. We then watched a video that told the Easter story and learned a song. Then we divided into 3 groups and rotated through activities. In the music group we learned 3 songs using the hand bells. The craft activity produced stain glass crosses and Easter Lilies. The third activity was a game using Easter Eggs and clues. We then had each group present one of the hand bell songs to the rest of the participants. A dinner of pizza and pot luck salads and desserts concluded our second Messy Church of 2015.

Respectfully submitted by,
Laurie James

Messy Church Finances

Expenses

Supplies (Jan & March)	16.06
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St. Andrew's Pantry Report

The usage of the Pantry has increased greatly over the last year. By the end of the year we were serving 20-30 people a month, costing us approximately \$400.00 a month.

As of September we have added to the non-perishable foods, some frozen foods, including bread, juice, dinners (Stouffers, etc.) and vegetables. These items have been very popular and give our people some choices.

Pantry Statistics: 20-30 people per month
 \$400 plus per month
 450 visits to the pantry in 2015

We also provide 'comfort' items (socks, deodorant etc.) and warm clothing when donated, for the winter.

I am happy to answer any questions or to give you a tour of our cupboards.

Respectfully submitted
Jennie MacKenzie

Pantry Finances 2015

Income

Contribution income	2538.00
Donation	<u>93.00</u>
	2631.00

Expenses

Food and personal supplies	2422.33
Remaining funds to cash box	<u>208.67</u>
	2631.00

Flower Committee 2015 Report

The Flower Committee presently has eight members who create floral arrangements for the Sanctuary. Two of our dedicated members; Nora Jones and Kay Thorfinnson, retired this year after many years of outstanding service.

We wish to thank those of you who donated personal family arrangements in memory of your loved ones. We are able to purchase special arrangements five times a year from Wilma,s Flower Shop with funds that were left to the Flower Committee from the Sherry Fleming Estate.

Many thanks to the Wiebes for setting up the Christmas trees and to the work crew for installing the window shelves in the Sanctuary.

We are always looking for new members to serve on this committee so please let us know if you are interested.

Respectfully Submitted
Gerry Langlois

Church Library Annual Report



Why Have a Church Library?

- There is value in reading, viewing, and listening to Christian material
- The church library is a valuable resource centre for the entire church
 - What we read influences our thoughts, actions and character
- The use of church library materials promotes spiritual development of individuals, families and church groups
(The Church Librarian's Handbook)

Objectives of Your Church Library

To provide a quality collection of books, DVDs and CDs that offer God's message of love and inspiration for adults, children and youth.

Donations to your church library are always welcome and can be made through your church offering envelopes so that you can receive a tax receipt. Have you considered making a donation to your church library in memory of a loved one?

Tracie Peterson continues to be a favourite author. The first book of her new series – "Sapphire Brides" will be released in early March. She has also teamed up with Kimberley Woodhouse to write a depression-era drama – "All Things Hidden" which is now available in the library and they have another book – "Beyond the Silence" which will be released on January 1st.

New DVD Series:

Andie MacDowell stars as Judge Olivia Lockhart who is considered the community's guiding light in the picturesque, coastal town of Cedar Cove, Washington. But like everyone else, Olivia fights the uphill battle of balancing career with family and finding love, all while doing her best to care for the township she calls home.

Based on the best-selling author Debbie Macomber's beloved book series.

Watch the Complete Season 1 (available now), Season 2 (available soon) and Season 3 (available in March).

THANK YOU!

Many thanks to Elizabeth Lamont for shelving the books during the summer months.

In His Service,
Dee Renaud, Church librarian

Library Finances

2015 Budget Allotment	1300.00
<u>Income</u>	
Donations	200.00
<u>Expenses</u>	
Books/DVD's	1308.04
Supplies	106.15
	<hr/>
	1414.19

Wednesday Afternoon Bible Study

The Wednesday Afternoon Bible Study Group meets on Wednesday afternoons in the Judy Young Room from 1:30 – 3:00 p.m. We are a very informal group who likes to discuss the topics openly. Anything shared in our group is kept confidential. We use a study book and, if time permits, people will look at the chapter we are studying the week before. We have between 10 and 14 people attending our studies and anyone is welcome to join us! Information about each Bible study is announced well in advance in the church bulletin and also on our church website.

“Becoming More Like Jesus”

If only Christlikeness came in a pill!

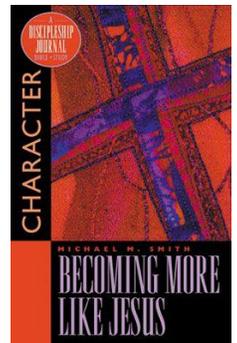
We live in an age that craves the immediate and the instant and lacks patience with anything that requires time or perseverance. Often the important things, like building Christlike character, lose priority or seem unattainable.

Built around excerpts from "Discipleship Journal" articles, this study looked at how to:

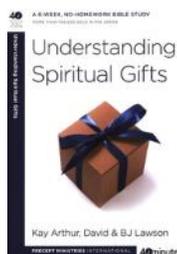
- Evaluate one's life;
- Understand Jesus' teachings on character and live them out;
- Develop love, humility, and integrity;
- Learn to avoid negative character traits such as pride, discord, hypocrisy, and injustice

and focused on internal change through articles, questions, quotes, Scripture, and related exercises.

We met for 8 weeks, from Jan. 7th to Feb. 25th.



Understanding Spiritual Gifts



The subject of spiritual gifts can seem complicated: Who has spiritual gifts--"spiritual people" or everybody? What are spiritual gifts anyway?

Understanding Spiritual Gifts took us straight to God's Word to discover answers from the Gift-Giver Himself. As we dug into Bible passages about God's design for each of us, we found out that spiritual gifts aren't complicated--but they are life-changing.

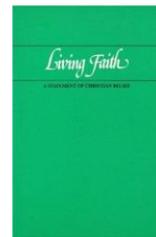
We discovered what spiritual gifts are, where they come from, who has them, how they are received, and how they work within the church and we learned how we can use our God-given gifts to bring hope to our homes, our church, and a hurting world.

We met for 7 weeks, from Mar. 25th to May 6th and we had our last meeting at the home of Ed & Dee Renaud, where we completed the Wagner-Modified Houts Questionnaire to discover our own spiritual gifts and where we could use them to serve, followed by a potluck supper and time of fellowship.

Living Faith

In keeping with our congregational theme for the year, we began studying Living Faith chapter by chapter, beginning on Wednesday, Sept. 16th to Nov. 18th. We had some really good discussions. In every generation the church needs to confess its faith anew and this was a good opportunity for all of us to confirm what we believe and why we believe it.

Respectfully submitted,
Ed & Dee Renaud



Monday Morning Ladies Bible Study

Every Monday morning a group of ladies meet in the Judy Young Room. We have coffee and a time of fellowship, sharing and prayer before we begin our study. We were pleased to welcome new ladies to our group again this year. Newcomers are always welcome to join us.

This past year we studied the book of Hebrew's in a study called "Race to Glory" by James Reapsome. The purpose of Hebrews was to present Jesus Christ as perfect and superior in comparison to anything Judaism and the old covenant had to offer. It was written to a group of Christians who were contemplating a return to Judaism and they were being admonished not to turn away from their only hope of salvation. Faith is superior to the work of the Old Covenant. We also studied the book of Romans through two different study books. The first book "Discovering God's Good News" covered chapters one to eight. The book of Romans centers on the topic of salvation and the truth that salvation is available only through the Gospel of Christ. The second study "The Epistle to the Romans" by Mark Copeland covered chapters nine to sixteen.

Every time we study the scriptures we learn something new and meaningful.

Respectfully submitted,
Pat Edwards

Senior Choir Report 2015

The membership of the choir had reason to celebrate when 20 year pins were presented to two more members of our group. Nora Jones and Heather Mutch received their pins for their choir gowns this year joining 10 other members who had previously received their 20 year pins. Rod Thorfinnson and Ev Eldred sadly retired from our choir due to illness and relocation. We welcomed Ray Whitfield into our bass section, Craig Breen to the tenor section and Ellie Breen to the soprano section. Many of our members were absent throughout the year due to active vacation schedules. While we missed them during their absences we were happy to hear about their activities and welcomed them back when they returned.

In September, our director Henriette Blom decided not to renew her contract with the choir and as yet we do not have a replacement for her. We would like to thank Henriette for the time that she was with us and we wish her well in her future endeavours. We have been very pleased and fortunate to have Ann-Marie MacDairmid conduct all of our choir rehearsals this fall in the interim. She has played and conducted us on the majority of Sundays. Leslie Hallett has played on the Sundays that Ann-Marie has been unavailable. In the new year Ann-Marie will be with us until the end of March. We would like to express our sincere thanks to Ann-Marie and Leslie for helping to keep the choir's presence in the worship service.

The choir has continued to participate in our outreach traditions. World Day of Prayer, Carol singing at John Joseph Place and Carol singing at Grey Roots Museum were once again enjoyed by all. We held our monthly socials after choir on the second Thursday of each month and our beginning of the year barbecue at Janet and Bruce Price's home this year. This year we celebrated Christmas together with dinner at The Inn on the Bay, after our last choir practice in December.

You will have noticed that the choir is experimenting with a new seating arrangement this year. We are seeking to find a suitable solution to our mobility and hearing issues. We will experiment with other seating plans in the new year until we find what will work best for all concerned.

Although we are in a year of transition, we are a dedicated and enthusiastic group that loves to sing and worship God in song. We continue to welcome new members into our fold and encourage anyone who loves to sing to join us on Thursday evenings from 7:15 to 9:00. Please contact me if you are interested.

Respectfully submitted by,
Laurie James
Choir President

Senior Choir Finances

The Senior Choir account has been held and administered by the Choir for over 30 years. The account is used manage member fees that are collected at the rate of \$5 per year from choir members, as well as bequests that are occasionally made to the choir. Choir membership fees are used to purchase minor stationary item such as get well cards, choir folios and other supplies, outreach travel to Stratford and Hamilton, local praise song festivals, and to make Memorial Fund donations in memory of deceased choir members. During the past 15 years the choir has sponsored and staffed many fundraising events including fish fry's and concerts. These funds along with bequests directed to the choir have been used for various service and

mission projects including: the purchase of choir gowns, sponsoring guest musicians, church music room renovations, sponsorship of community church choirs clinicians and workshops, support of PAN mission trips, the purchase of choir member hymnals, support of a Ukranian child's cancer care, cancer care support for a congregant, support of the Owen Sound cenotaph restoration, purchase of hospital equipment, purchase of church audio equipment, support of local Afghan armed service veterans and their families, support of music education and related scholarships for children, assistance in the purchase of keyboard, organ (\$10,000) and grand piano (\$17,000).

St Andrew's Hostess Group Report 2015

In 2015, we served 6 funeral luncheons. We supplied refreshments after the World Day of Prayer Service held here at St. Andrew's on March 6. New in 2015, Hostess Groups served lunch after church for the Annual Meeting on March 1 and for a special congregational meeting on October 4.

Total donations were \$2005.00 .

I am extremely grateful to the ladies who convene groups and organize functions. Thank you for your generosity throughout this past year.

Our groups seem to be **dwindling** so if you are **not** already involved **please** consider offering your assistance by being part of a group. It is a great way of giving service, by providing sandwiches, squares or relishes, and helping to serve if you are able, once or twice each year.

Respectfully Submitted,
Helen Meneray

The Sandwich Makers

After 12 years, we are still helping feed Owen Sound's hungry. Union Place (off 1st Avenue East) serves brunch 5 days a week to approximately 50 people. They are so grateful when picking up our 8 loaves on Tuesday. Our appetizing assortment usually includes peanut butter & jam, egg salad, tuna or salmon, bologna or other sliced meat, canned ham, turkey or chicken. Each week our crew donates eggs, lettuce, green onions, margarine, cans or jars, as well as laughs and conversation, while we enjoy our snack at the completion of our task! We value the cost of our sandwiches at approximately \$50.00 per week. Thanks to your donations of cash and product, the cost of this outreach was approximately \$500.00 this year.

I will continue to be a "bargain shopper" and invite anyone to join us at 8:45 a.m. - any Tuesday.

Respectfully submitted,
Joan Burlington

WMS Annual Report

Our Purpose : The Women's Missionary Society is a community of Christians whose purpose, in response to the love of God in Jesus Christ, is to encourage one another and all the people of the church, to be involved in local and world mission through Prayer, study, service and fellowship.

We currently have eight active members and two associate members who meet in the lounge on the second Tuesday of each month, September through to June, at 1:45pm.

Our programs include Bible Studies and devotions from articles in our magazine Glad Tidings, Christian based DVD's and on occasion we have a guest speaker.

This year we held dedication services for our members who had died. The names of Marjorie Wood, Sheila Lamb and Ken Barker were placed on our memorial collection plate.

Life memberships were awarded to Marg Walter, Marj Ray, Pat Edwards and Sheila Lamb. Their names were put on our Life Membership List which hangs in the Narthex.

A recognition service was held in March to honour three ladies who have served in our Sunday School Department for many, many years; Nancy Robinson, Penny Fenwick and Brenda Neilson. A donation was made to PWS& D in their names and each lady received an angel pin...as we feel they are angels doing God's work .

In March we hosted the World Day of Prayer here at St. Andrew's. We attended the Presbyterial Annual Meeting in Glammis in April. The guest speaker was Alan Thompson speaking about his experiences in Rwanda.

With Dana Benson's help we conducted both services for Mission Awareness Sunday in May. The Fall Presbyterial Rally was held in Hanover in September, where the guest speakers were Pastor Kevin Hart of Saugeen First Nations and Colleen Wood, the editor of Glad Tidings. We have had the pleasure of having Emilia Ikome from Camaroon as a guest member this year. We wish to thank our congregation for helping us support PWS&D in their work worldwide.

Respectfully Submitted
Gerry Langlois

Women's Missionary Society Finance Report 2015

Receipts	Envelope collections	1373.00
	Memorial	50.00
	Camp Kintail Collection	140.00
	Dues	30.00
		<u>1593.00</u>
Disbursements	Disbursed to Head Office	1593.00

WMS Sunshine Fund

Receipts	Balance Forward from 2014	113.54
	Collections	<u>138.60</u>
		252.14
Disbursements	PWS&D	75.00
	Bank of Montreal fees	30.00
	Gifts	25.40
	Engraving	6.78
	Gladys Simms Rally	20.00
	Balance forward to 2016	<u>94.96</u>
		252.14

Submitted by,
Gladys Pennacchietti, Treasurer

Fourth Friday 2015 Report

On the 4th Friday of every month, many of the seniors gather together for a delicious lunch and a time of fellowship. Following this we have a short program consisting of music, travelogues or various speakers.

We extend our appreciation to the group of ladies from Timothy Christian School who have catered to our group for the past number of years. Due to other commitments these ladies gave up the position. At the present time we welcome Jennifer Catto as our new caterer.

Upcoming programs include:

Feb. 26	Wayne Richardson on India
Mar. 18	John Ballad on the Rail Museum
Apr. 22	Bev. Wilkens on Magnetic Field Therapy
May 27	Waterfalls
June 24	Bryan Barbour and music

Some of the entertainment already enjoyed this past year were a quartet from the Sweet Adelines, a travelogue by Bruce and Janet Price on the Azores and Alice Wannan from the Food Bank.

The 4th Friday program is open to all seniors who would like to come, and friends and family are always welcome. The cost is \$10.00 per person. Bring your own dishes and cutlery and be prepared to spend an enjoyable afternoon with friends, old and new.

Respectfully submitted,
Margaret Walter

Wheels to Meals 2015

Only the clop, clop of horses' hooves was missing when a group of dedicated Wheels-to-Meals volunteers staged their eighth annual fun-filled event in the Christian Education Hall. In a colorful setting of red (to replicate barns) and yellow (to replicate ripening grain in autumn) the packed auditorium was a blaze of yellow sunflowers, red tablecloths, cowboy hats and scarves, hay bales, even a pitch fork and cowboy boots.

Where else might you be served edible haystacks? Where else might you enjoy line dancers, kicking up their heels, and instrumentalists strumming out much loved, and well remembered, melodies? The piano was utilized to provide background music for a good old-fashioned hoedown sing-along.

It hardly seems possible that the eighth annual Wheels-to-Meals event, launched to honour church members unable to regularly attend service for health reasons, those who are lonely and those who simply enjoy capturing memories that historically have made St. Andrew's special to their hearts and their memories, has now slipped into the history of our church.

This year's hoedown was in marked contrast to the previous year when the theme was, "Let's Pretend It's Christmas" Even Santa arrived to distribute gifts and reinforce the spirit of the season which is love and peace and hope.

Although much of the food for the noon meal, including homemade pies, rolls and tea biscuits, is provided each year by the volunteers, the Session has endorsed the event as a significant outreach program for seniors and has contributed financially to its success.

If you've never been to Wheels-to-Meals in its eight year existence, if you've never captured that moment in time, and memory, then watch for it next year.

After introducing the event, and chairing it for eight years, it's time for me to step aside and watch others continue an outreach event that brings smiles to the hearts and faces of both the givers and the receivers.

Deepest Gratitude,
Ann C. Kelly.

Note: Funds for the Wheels to Meals event are allocated through the Mission and Outreach Budget. \$474.37 was spent on the 2015 Wheels to Meals event.

Prayer Chain

"Don't worry about anything, but in all your prayers ask God for what you need, always asking with a thankful heart. And God's peace will keep your hearts and minds safe, in union with Jesus Christ"

Philippians 4: 6,7

This summer we lost a faithful member of our Prayer Chain. Sheila Lamb was on the Prayer Chain since its beginning. We will miss her dearly.

People frequently wish to bring concerns to God in prayer. To respond to this need, the St. Andrew's Prayer Chain continues to support the life and work of St. Andrew's and our neighbours, near and far.

We are committed to serving God in this ministry of prayer. All requests are treated with confidentiality. Prayer is given as long as requested and then the individual is committed to God's love and care.

Prayer requests may be given to these people on the Prayer Chain.

- Pat Edwards 519-376-0451
- Sandra Barker 519-371-7552
- St. Andrew's Church office 519-376-7886

We are grateful to those who take part on the Prayer Chain. We welcome others who would like to serve in this way. You may contact the church or either of the people listed above.

Respectfully submitted,
Pat Edwards

Small Groups

The purpose of Small Groups is to encourage faith development in a small community of believers seeking a deeper relationship with God, and with one another, growing in faith, in developing their gifts, and in seeking ways of service as disciples of Christ.

This type of meeting is very much modeled after the early Church where groups of believers met in homes and small gatherings to strengthen and encourage one another in faith in Christ Jesus as the risen Son of God.

Following an initial group in autumn of 2014, Small Group activities continued throughout 2015. A group of 15 people began meeting in February to begin a study based on a book and video series by Andy Stanley called 'Follow' which invited us to examine more deeply what Jesus' call to discipleship really meant for us as believers. Following a break over the summer months the group started up again mid-autumn and began a series of discussions focused on Living Faith, with the sessions scheduled to consider the relevant portion of Living Faith addressed in the Sunday morning worship that week.

The Small Group is starting up again this winter with some additional members and the intent of breaking into two groups with different curriculum, to encourage growth in relationships and leadership opportunities.

We want to expand this practice of Small Groups here in St. Andrew's, so we invite you to consider if you might be interested in becoming involved. We can provide assistance in getting a group or groups started, and training can be provided to develop leaders for the groups. If you want to know more about Small Groups speak to Ruth Barwell, Dick or Sandra Lee Hibma, David Kirkpatrick, or Craig Breen, to get their thoughts about what Small Group is doing in their life. Talk to your friends, or someone you might want to get to know better, about getting together. It might change your life.

Respectfully submitted,

Dick Hibma

STAQOS Quilters' Report 2015

2015 was our 22nd year of stitching together here at St. Andrew's! The group evolved from a lay class taught by myself, Janet Price, in the year 1993. Our numbers were small at first, but we persevered and now have a roster of almost 20 dedicated quilters, plus some apprentices, who show up faithfully each week. We hate to miss! The results of our work (or more correctly, our *play*) can be viewed in the photo albums located over the mailboxes by the west door of the church.

The St. Andrew's Quilters, Owen Sound, can be found most Wednesdays in the Chapel, from 9:00 am to about 2:30. We do stop for morning coffee, and we bring our lunch.

Occasionally we organize outings to quilt shows or quilt shops, and we enjoy a Christmas Potluck and a June Potluck lunch with the office staff and Wednesday Work Crew. On fine summer days, we often take our lunches to a member's back yard, and have a picnic together.

We have stitched our way across 16 quilts this year (I think that is a record!). Proceeds from our efforts have mostly been directed to OSHaRE and the St. Andrew's Pantry.

We worked together, using fabric that we all contributed, to create a quilt for Megan Purdy, to show our appreciation for all that she had done, and meant to us during her time at St. Andrew's. We surprised her with our gift in August when we took our lunches to Donna's back yard.

We received a donation of embroidered quilt blocks which we made into a finished quilt that was donated to the hospital auxiliary to be raffled.

Another donated quilt top was finished and will be offered to the Eritrean refugee family sponsored by St. Andrew's.

Additional helpers are always welcome. If you are a novice quilter, we will teach you the needle-rocking technique on a small project of your own choice, and when you feel confident with your skills, you will be welcome to join us at the big quilt. Come for the fellowship as you practice your skills.

If you have a quilt top that you would like to have quilted, feel free to call me for details.

Respectfully submitted,
Janet E. Price 376-6581

Refugee Report 2015

As a result of the heightened awareness of the humanitarian crisis caused by the conflicts in the mid-east, and particularly the photo of the young child drowned in his families attempt to escape the conflict in Syria, a Refugee Sponsorship committee was formed here at St. Andrew's. The committee has met a number of times to confirm their individual commitment to help address the need for refugee families to be granted a new place to begin their lives. Some members of our committee have also been involved in a broader community Refugee committee to learn from the experiences of others, and to seek opportunities to partner with others in supporting a refugee family.

The Session of St. Andrews has endorsed the efforts of the Refugee Sponsorship committee through a motion at their October meeting.

We worked through the Presbyterian Church of Canada, and PWS&D to identify a family for relocation from a refugee camp to our community. We are responsible for provision of financing to cover travel, accommodation, furnishing, and food, as well as supporting the settlement and orientation of the family into our community. The cost is anticipated to be in the range of \$25,000.

During our meetings we had much discussion about what refugee family we might wish to bring here, from what country, what ethnic group, and what religious affiliation. Having become aware of the extent of the refugee crisis, and the fact that there are millions of refugees who have been encamped for literally decades, our decision was to not focus solely on the Syrian crisis. Although worthy of our support it is simply a more recent crisis. Further, we have decided that we would not discriminate based on religion. If one seeks to rescue someone from a fire or a flood you don't ask their religious affiliation prior to rescuing them, so we felt the same approach was appropriate here. We were guided in this decision by Matthew 5: 43 - 48 where Christ teaches about loving our neighbours as well as our enemies, as well as Luke 10: 27 - 37 where Christ teaches us about loving our neighbour through the parable of the Good Samaritan. We welcome any and all to get involved in this effort. The need is overwhelming but we can do something by starting with one family.

For further information you can speak with Doug Umbach or Dick Hibma as Co-Chairs of the St. Andrews Refugee Sponsorship committee.

The Refugee committee is very excited to tell you that we have been assigned a family from the PCC list, they are travel ready and can be here any day now.

The family consists of a single Mom with four children (3 boys and one girl). They are from Eritria. An apartment has been rented in the old Ryerson school building and is almost completely furnished. If you are good at languages and have some extra time, we are looking for more people to learn their Arabic language and to help them integrate into our community.

We would ask for your financial support and prayers as we seek to be God's hands and give this family a new life.

Harvest Happening 2015

Harvest Happening had another successful year with a total of \$7798.37 net raised through our sales. The crowd was steady all morning. The same areas were nicely set up to show the wide variety of items available for purchase.

Recommendations from convenors have been noted for next year. Considerable discussion was also held regarding the use of HH raised money. Historically, after the renovations to the church, apparently HH money initially did not go to maintenance items, but we seem to have moved that way over the years. It was suggested that current memorial/bequeaths may be a better source for some of the items identified as needs for the church.

As of this writing the convenors are in the process of providing input into how they feel these HH funds should be handled and by whom.

Many thanks always to those who made this year so successful. It is a significant contribution of time and energy to see this event through and your part is truly appreciated.

Respectfully Submitted,
Diane Lewis

Personnel Committee 2015

The Personnel Committee is an ad-hoc committee reporting to the Session of St. Andrews, performing an advisory function in human resource issues pertaining to the staff who serve our congregation. The year 2015 saw significant change in the committee membership following the retirement of John Brown as Chair, and Shirley Byers and Donna Brown as members. All three had served for many more years than they had anticipated and their service over the years is very much appreciated.

The committee is currently made up of Dick Hibma as Chair, Mary Louise Cameron as Session Representative, and Stephanie Van Der Meer as a Congregational Representative. We remain open to additional members, so if you have an interest, please contact Dick to discuss the opportunity to serve in this way.

Throughout 2015 the committee provided support for any performance reviews that were performed for St. Andrews staff members, as well as recommendations to Session pertaining to reporting structure for staff following dissolution of the Board of Managers. A draft policy for compensation for interim supply of musical leadership was prepared and a recommendation was made to the 2016 Finance committee for staff compensation.

Respectfully submitted,
Dick Hibma,
Chair of Personnel Committee

Busch -Leflar Bursary Fund Committee Report - 2015

Florence and Roy Busch were former members of St. Andrew's Presbyterian Church who were keenly interested in the young people of this church. A perpetual memorial fund was created by Roy Busch in the name of his late wife Florence. When Roy passed away, the fund was renamed as the Florence and Roy Busch Memorial Bursary Fund.

Eva Leflar was also a member of St. Andrew's Presbyterian Church and was magnanimously supportive of the youth in our community. Her kindness and generosity will be her lasting legacy. To pay tribute to her life, the financial bequest from her estate was added to our existing bursary capital, creating the **Busch-Leflar Memorial Bursary Fund**.

The fund is used to provide on-going bursaries **to the members or adherents** of St. Andrew's Presbyterian Church, Owen Sound, so that they might continue their education after graduation from high school. To qualify for a bursary, the applicant must possess good character as well as a reasonable academic standing and must be recommended by at least two references from a principal and a teacher in the first year. In subsequent years, the applicant need only complete and return an application form to the church secretary prior to September.

Any graduating student who wants to participate in this bursary plan should contact the church secretary for the bursary description and application forms. The application form must be completed and returned to the church office by September 1 and each year thereafter as long as the student remains eligible to continue in this bursary plan.

The committee is extremely pleased to announce that ten students from St. Andrew's are continuing their education and each received a bursary of \$190.00 in October. This year's list

includes several new recipients. This year's recipients were: Rachel Breen, Samuel Breen, Tina Buttineau, Julia Chiasson, Jessica Corbett, Steven Green, Katherine Y. Healy, Jake Scott, Jamie Struthers, and Aiden Vining. We wish them well in their further studies.

With a capital investment in excess of \$65,000.00, this fund will generate bursaries forever in memory of Florence and Roy Busch and Eva Leflar. Other donations to this fund are always welcomed.

Respectfully submitted,
Dave Edwards
Dave Murray
Allen Wood

Schedule of Insurance Carried December 2014 - December 2015

Our insurance was issued through the Marsh Canada Limited (as underwritten by Ecclesiastical Insurance Company of Canada) with brokers, HJM Insurance and Financial Services with offices in Owen Sound.

Marsh Canada covers many Presbyterian Churches under their Master Policy PCC00295 – The Insurance Plan for the Presbyterian Church in Canada. The new risk coverage has been automatically increased to an amount totaling \$6,945,030.00 (for “Property of Every Description” an increase of \$267,116.00 over last year). The renewal premium reflects an 18.5% increase due to our claim related to a lightning strike which destroyed one of the air conditioning units on the church from 2012. Our up-to-date formal appraisal 15% discount was cancelled this year because the appraisal was more than five years old. There was a real breakdown in communication because we were never advised of this termination, nor was our agent, HJM Insurance, aware of this until the policy forms were mailed for renewal. After much protestation and discussion, we were credited back half of this discount (with a promise that the other half would be credited to us when the appraisal was completed). The Ecclesiastical insurance company did do the appraisal at no charge (in July) and the figures below reflect that further credit. A risk management evaluation was also part of that appraisal. As a result of this study, our balcony was declared unsafe because of recent changes to the building code. The railing along the front of the balcony was about 8 inches too low. A remedy for this was to block off the first row of pews using materials from our old pews. (Thank you Wednesday morning work crew)! We also are entitled to a 5% loyalty discount. All assets and liability coverages are reflected in this coverage. The building is subject with a 90% co-insurance clause with replacement cost, while the contents are subject to the actual cash value. This policy also includes an addition \$2,000,000 policy for harassment and abuse liability. An annual ongoing saving in premiums is also realized from our monitored fire and security system as well as fire rated steel doors which were installed in the boiler room, rear storage area, and in the bell tower. These coverages are subject to a \$1000.00 deductible clause. We were able to include Directors and Officers Liability insurance as well. Liability under this policy also extends to the church owned property at Huron Feathers in Sauble Beach.

	<u>Coverage Amount</u>	<u>Premium</u>
Property Insurance	\$ 6,945,030.00	6,070.00
Machinery Breakdown Insurance	2,000,000.00	145.00
Crime Insurance	2,000,000.00	75.00
Commercial General Liability	2,000,000.00	384.00
Abuse Coverage	2,000,000.00	Included
Umbrella Liability	3,000,000.00	393.00
Directors and Officers Liability	2,000,000.00	179.00
Partial Appraisal Credit		<u>-561.00</u>
	Annual Premium	6685.00
	Retail Sales Tax	534.80
	Final Appraisal Credit	-604.80
	Total	<u>6615.00</u>

Good News

As failing seniors lent their voices to the singing of the much loved Christmas Carols that have come down to us through the centuries, there was no doubt that the annual St. Andrew's caroling night is an event eagerly anticipated. There were smiles, there were tears and there were memories recalled, and shared. In my humble opinion it is one of the most meaningful outreach programs available to St. Andrew's members who have made the church special over their years of activity and now poor health has diminished their ability to participate. Where they historically came to St. Andrew's, now St. Andrew's comes to them.

Even the weatherman supported us this year with gentle snowflakes where most often we've experienced rain. Bernie Donville and Dave Elliott were the instrumentalists throughout the evening and Ted Green, fittingly dressed with Dickens' style scarf and top hat decked with holly, was an asset to the instrumentalists.

Annually we book a bus, and driver, map out a route for travelling and are underway by 6:00 P.M. The only cost to the Mission and Outreach is a \$50.00 donation for the bus driver, who comes immediately from driving his school bus route to participate in this event. Lunch is made for the driver and his wife, and they eat while the bus is stopped and we're off singing. There's no charge for the bus, no charge for the donated lunch and the money to the driver is simply an honorarium, not a request. He's a devout Anglican willing to share in an amazing Presbyterian outing.

This year we finished the evening at the home of Ann Kelly where Christmas lights twinkled, the tree beckoned as did donated treats and the aroma of hot cider and coffee as the front door was opened to the musical voices of the carolers.

Although the purpose of this event is to bring the spirit of Christmas to those in nursing homes and residences, those who are lonely and missing loved ones, it casts a wonderful spirit over the singers as well. You truly can't buy the spirit of love, peace and hope. They combine to make Christmas.

While on the subject of hope, my ardent prayer is that this project will continue for years to come as I bid a fond farewell to the caroling experience but take with me memories of the songs of Christmas that gladden the hearts of all who hear them.

Thanks for the memories,

Ann C. Kelly,
Chair

I was in Scotland this past summer and while there with the Canadian Massed Pipe Band we played for the Royal Family at Balmoral Castle I made a presentation to her Majesty the Queen and got to shake her hand (no gloves on) and Prince Phillip as well, had my picture taken during the presentation.

Dave Murray

Harvest Café started at the Bayshore, when I felt we could better utilize the lovely dining area setting. It caught on and the second year we didn't have time to change the tablecloths to seat people for lunch.

We have always considered the café as a service and when we moved back to St Andrews we felt we didn't have room for the Café. However, it was advertised, so we put up three tables, had a jar for donations and WOW!!!

It was the place to be! This year, we made room for 6 tables.

While passing through the café area this year, I stopped to speak to Annie who was sitting with a friend. She remarked what a wonderful feeling she was experiencing as she watched, listened and enjoyed her muffin and coffee. It was so grand she declared that it almost made her want to become religious.

Many of us have enjoyed that special feeling as we work at Harvest Happening. It was rewarding to know our visitors can feel some of our energy.

Café Trivia:

- **Daphne Tobin** dubbed it Harvest Café
- **Green Check Tablecloths** were made by Study Group at Eileen Johnston's house for the 2nd Harvest Happening Luncheon and using them brings back special memories of Eileen and other ladies in that group.
- The **Donation jar** has always earned us more money than the tea and muffins! In 2015 it brought in \$203.00

Thank you generous people!

Helen Meneray

Finance Committee

In May of 2015, the Finance Committee, an ad-hoc committee reporting to the Session of St. Andrews, was formed. One of the main roles of this committee is to prepare a budget each year for approval by Session. The committee also monitors the spending of funds throughout the year and ensures that groups or committees who have been allocated a budget are aware of the amount and spend accordingly. This committee also looks at the various Trustee funds to provide suggestions for how interest from these funds can be best used to further the ministry of the church.

During 2016, this committee will meet once every 3 months, with a few extra meetings toward the end of the year when the budget is prepared. If you have an interest in this area, we would be pleased to have you join this committee. Please feel free to contact any of the following committee members; Ed Renaud, Al Wood, Craig Breen or Susan Avery.

Judy Young Fund 2015

Balance as of January 1, 2015	1825.40
<u>Income</u>	
Interest	120.00
<u>Expense</u>	
Sunday School Workshop	945.00
	<u>945.00</u>
Balance as of December 31, 2015	<u>1000.40</u>

Presbyterian World Service Expenditures 2015

Vanuatu Relief	115.00
Nepal Earthquake	2225.00
Donation	410.00
Total	2750.00

Statistics

Households	340	
Communicants	356	
Adherents	249	
Added by profession of faith, act of Session or transfer:		0
Removed by transfer, death or revision of the roll:		32
Baptisms:	0	

