

# ST. PAUL'S UNITED CHURCH 2009 ANNUAL REPORT & FINANCIAL STATEMENTS

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Worship & Junior Church @ 10am

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

Minister - All the People of God

Director of Music - Paul Sloan

Christian Development Coordinator - Andy Ahrens

Administrator - Judy McConnell

Custodian - Mary Ellen Petticrew

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## St. Paul's 2009 Annual Report

The year ending December 31, 2009

Annual Meeting on Sunday, January 31<sup>st</sup>, 2010

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**Love ones remembered...**

Scott Bertram

George Brown

Lorraine Bumstead

Madeleine Cowden

Gordon Fleming

Angelinea Girard

Gerald Isard

Jim Kerr

Leona Lewis

Ruth McVean

Karl &amp; Zella Morrison

Kay Panabaker

Rev. Cliff Pendlebury

Bill Russell

Earlene Smees

Ed Walker

Jack Williams

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

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

**Burials**

Lorraine Bumstead

\* Madeleine Cowden

Virginia Dunlop

Margaret Gerow

Anson Gilbert

Florence Gunn

Michael Haines

Elizabeth Harper

James Kerr

\*Leona Lewis

Donald MacDonald

Elizabeth McEwen

\*Don McNee

Brian Moore

Patricia O'Hara

Rev. Cliff Pendlebury

\*Bill Russell

\*Edna Scott

Robert Scott

Alfred St. Amand

\*Edwin Walker

\*Jack Williams

William Wilson

\*Denotes members of St. Paul's

Marriages performed at St. Paul's in 2009 -12

**Baptisms in 2009 - 16**

Mickayla Eaton

Zachary Eaton

Ethan Michael Edwards

Elexis Grace Ellery

Patrick Charles Light

Sophia Karen Light

Owen James Loughran

\*Ryan James Loughran

Abigail Brady McFadden

Isabelle Christena McFadden

Kaw Lah Shee

Paw Roe Shee

Eh Moo Soe

Mu La Eh Dah Soe

\*Alexander George Shurie

Marco Ethan Shurie

\*Means adult baptism

**New Members in 2009 - 13 (order of when they joined in the year)**

Marlene Curry

Neil Foot

Kathryn Foot

Linda Jarvis

Susan McNeil

Heather Wilson

Ryan Loughran

Stephanie Loughran

Naw Doh

Dah Dah Eh

Eh Mu Lah

Lah June Paw

Ruth Brown

## Official Chair's Annual Report 2009

The Year is finally over and needless to say it was a very eventful one for all.

We started off with an announcement that the fund raising for the Organ & Chancel Renovation Program is underway and we are about to embark on a whole new stage in the life at St. Paul's.

As the year progressed we moved forward with the new presbytery and it is still hard to understand how the fewer presbyteries are going to be able to look after us as well.

Then June approached and the most devastating news that we ever had to receive. Our most wonderful Pastor had passed away very suddenly leaving us in a state of shock and disbelief. We had lost Rev. Cliff Pendlebury to a better place with his Holy Father. What lay ahead was to become a most trying and demanding time for all. It was remarkable the way that the congregation pulled together to help the Pendlebury's as well as the Church during this very trying time.

As the year progressed we watched as the Chancel and Organ plans moved right along and then finalized. In November the contract was given to Montieth Contractors under the watchful eye of our Architect Mr. Bob Laurin.

So many stepped up to help in so many ways that it is impossible to individually thank each and everyone. There were those that stepped up to help with the removal of the old chancel and also the removal of the old organ pipes. Also there are those that advised and offered their support to the Board and also the Chairman.

I want to sincerely thank everyone that helped to deliver a special message from the pulpit each Sunday. A special thank you to the Ministers that came in to handle the weddings, funerals, baptisms, communions as well as the welcoming of new members. But also to thank you the congregation for supporting us by your presence in these very challenging times.

Now let's look at the steps that have to be taken to be able to hire a new minister in the United Church System, we first have to go through a JNAC procedure to let the Presbytery know what the Church's needs and abilities to have a Minister are. The JNAC is JOINT NEEDS ASSESSMENT COMMITTEE, which is made up of volunteers from the Church and an appointed Minister from Presbytery as well as a lay presbytery representative. These volunteers follow the rules as set out in the United Church Manual. They have to canvas the congregation for their input, plus outline the community that we live in. So there will be a survey submitted to the congregation for their input. Please when this is done take the time to complete this survey and please hand it back.

Finding the right full time minister to meet our congregational needs will take time and patience, so with the help of God through prayer this will be accomplished.

At this time I would like to take the opportunity to wish everyone a Happy New Year and God Bless Us All.

Colin Whiteside, Chair of the Official Board

## **Benevolent Fund Report**

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

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

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

### **Benevolent Fund Financial Statement for 2009**

Balance as of December 31, 2008	\$4,264.80
Disbursements for Groceries, etc. for the year	<u>\$2,494.16</u>
Balance as of December 31, 2009	\$1,770.66
Christmas Eve 2009 Offering & donations	<u>\$3,414.11</u>
Balance as of January 01, 2010	\$5,184.75

## **Trustees Report 2009**

The trustees of St. Paul's are: Tom Barber, Edith Bell, Gunter Freund, Dr. Norman Grieve, Joan Lavin, Bruce Wilcox and Jim Nicholson (chair).

Property and liability insurance provided to the United Church of Canada by Willis Canada Ltd was renewed for 2009 by the Trustees of St. Paul's. Property coverage in the amount of \$4,768,956 contained an adjustment for inflation. Although the original premium quoted was \$5,938, Willis reduced its annual premium to \$4,693 to match a competing quote obtained by the Trustees.

In April 2009, \$5,000 was transferred from the Trustee Refugee Account to the General Account of St. Paul's to assist in financing accommodation for the refugee family expected to arrive in the summer of 2009.

In June 2009, St. Paul's received a bequest of \$2,000 from the estate of the late Edwin Walker, a long time member of St. Paul's. As directed by the Executors of Mr. Walker's estate, the funds were directed to the Organ and Chancel Renovation fund.

In October 2009, \$20,000 was transferred from Project Account to General account of St. Paul's to make an initial payment on the purchase of the new organ consol to be constructed by Phoenix Organs of Peterborough, Ontario. In November 2009, \$26,000 was transferred from Project Account to General Account of St. Paul's to make an initial payment to Andrew Mead Music services for the supply and installation of the organ pipes at St. Paul's.

It is anticipated that early in 2010 funds will be required from the Project Funds to assist payment of accounts for the organ and chancel renovations. The Official Board approved the project on the basis that 50% of the funds required would come from the Project Account, with the balance being raised by a canvas of the congregation and the general public. Although the campaign was a resounding success, some funds have been pledged over the next five years. In order to meet St. Paul's obligations of the organ and chancel renovation project it will be necessary to provide some bridge financing from the Project Fund until the pledged funds are received.

Interest in the amount of \$11,400 earned in the Reserve Account will be transferred to the General Funds of St. Paul's early in 2010.

The Trustees express their sincere appreciation to the custodial staff and the Property committee for their devotion to the continued care and maintenance of St. Paul's.

Jim Nicholson, Chair of the Trustees

## Trustee's Financial Report

Value of Trusts and Estates as of December 31, 2009 \$1,103,189.41

### Trusts, Estates and Interest Re-invested

BMO	\$ 100,000	4.0%	December 17/10
B2B Trust	\$ 100,000	3.95%	December 17/10
Montreal Trust	\$ 100,000	4.10%	December 17/11
HSBC Bank	\$ 100,000	4.10%	December 17/11
Bank of Nova Scotia	\$ 100,000	3.25%	December 17/14
RBC Dom. Cash	\$ 19,200		

### Project Account

AGF Trust	\$ 13,311	4.56 %	May 24/10
Laurentian Bank	\$ 100,000	3.95%	December 17/10
LBC Trust	\$ 100,000	3.95%	December 17/10
TD Mort. Corp	\$ 42,000	2, 65%	March 28/11
ICICI Bank	\$ 33,000	4.64%	July 25/11

Canadian Western Bank	\$ 59,995	3.85%	December 24/11
Home Trust	\$ 100,000	3.95%	December 28/11
ICICI Bank	\$ 17,000	4.67%	July 10/12
Province of Ontario	\$ 21,000	4.75%	June 2/13
Resmor Trust	\$ 50,000	3.25%	December 17/14

Dundee Invest Saving Acct	\$ 20,542.12
RBC Prem. Mon Acct	\$ 112,399.11
RBC Dominion Acct	<u>6,259.81</u>
<b>Total</b>	<b>\$1,194,707.04</b>

### Refugee Account December 31, 2009

Balance as December 31/09 \$6,403.53

## Nominating Committee Report 2009 Report

### Members of the Official Board:

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

Congregational Chair:	Colin Whiteside
Congregational Secretary:	Judy McConnell
Official Board Chair:	Colin Whiteside
Official Board vice Chair:	Louise Leck
Official Board Past Chair:	Sheila Thompson
Official Board Secretary:	Judy McConnell
Office Administrator:	Judy McConnell

**Nominees for the year 2010(retiring in 2013)** Bea Nayduk, Al James, Louise Leck, George Leck, Gary Price, Fred Earl, Joe Faragher, Cathy Metzgar, Gail Wilcox, Bruce Wilcox.

**Retiring at Annual Meeting in 2011:** Lorna Bywater, Milne Dick, Nick Frans, Gunter Freund, Al James, Florence King, Sheila Thompson, Charlie Walton, and Colin Whiteside.

**Retiring at Annual Meeting in 2012:** John Capstick, Bob McVean, Ken Woods

**Retiring at Annual Meeting in 2013:** Gary Price, Fred Earl, Joe Faragher, Cathy Metzgar, Gail Wilcox, Bruce Wilcox, Beatrice Nayduk, Louise Leck and George Leck.

### Presbytery Representatives:

Colin Whiteside, Milne Dick (alternate, Iris Williams)

**Chair Persons of Committees 2010:**

Archivist:	Vacant
Christian Development	Andy Ahrens
Choir	Gail Wilcox
Contact Committee	Sheila Thompson
Fellowship Club	Louise & George Leck
Ministry & Personnel	Bruce Wilcox
Outreach Committee	Lorna Bywater
Property Committee	Vacant
Stewardship Committee	Fred Earl
Trustees	Jim Nicholson
Worship Committee	Cathy Metzgar
The Circle	Gail Wilcox
UCW Rep	Bea Nayduk

We appreciate the dedication of our Official Board members, and thank those who have served in this position. We acknowledge your commitment to the life and work of St. Paul's. Thank You!

Submitted by Sheila Thompson

**Property Committee**

The TV and sound crew consisting of Aileen & Vic Denise, Colin Whiteside, Bob Scott and Don Edwards continue each year to volunteer their time to tape the Sunday service for the people who are unable to attend. Gunter Freund delivers these tapes each week. Gary Price continues to donate his equipment and his employee's time to remove the snow at the church in the early mornings during the winter months. Gary also arranges to have the grass cut and have the leaves removed in the fall, although this fall members of our Karen Family raked and bagged all the leaves.

During the year the committee has completed several projects. The lighting in the Great Hall was converted to more energy efficient lighting. This was accomplished by way of a grant from and thru the P.U.C. Two Low Flow Toilets were installed and it is the intention of the committee to have two more done in 2010. Eventually all the toilets will be replaced. Our ongoing window replacement project was put on hold for this year however we intend to replace windows in the Great Hall in 2010. The bench, purchased and placed on the front lawn in 2008, was dedicated to the memory of Wilf Bryce this past summer. A new crash bar was installed on the door at the back of the Great Hall. The door was adjusted and now closes with out sticking. The year 2010 brings many challenges and exciting changes including the renovations to the Chancel, which are part of the Pipe Organ replacement/renovation project. It is always a challenge to maintain an older building such as ours. You're Property Committee along with a dedicated group of volunteers work very hard to accomplish this task.



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

We would like to thank all the people not mentioned who have contributed countless hours of work during 2009.

Your Property Committee

### **Communication Committee Report**

Happy New Year to Everyone, and may you all enjoy a happy, healthy, productive 2010. The Communication Committee, formerly called the Contact Committee is comprised of Brenda Fleming, Gary Price, Gunter Freund, George and Louise Leck and Sheila Thompson. Our first item of business in 2009 was to change our name to more effectively reflect our responsibilities.

We had a busy year with our regular duties - maintaining the Historic Roll and church family directory, scheduling fellowship time after Sunday worship, organizing and delivering the newsletter three times a year and distributing videos of Sunday services. We also took on some new projects.

George Leck, who recognized that our web-site was out-dated, set up a new site for St. Paul's that is bright, modern and very current. It is continually being up-dated, so when you have a question about what's going on in our church - check the web site.

We had felt that there had been a gap in pastoral care, i.e. visiting, within the congregation and are working on a pastoral care team to keep in touch with those members and friends of St. Paul's that need a friendly contact. We have some volunteers and have had a training evening and will get the programme together early in 2010.

Fellowship time, sometimes referred to as coffee hour, is seeing more people joining us for a time of sharing following worship. We've found it necessary to congregate in the Great Hall as the Parlour was too crowded. Wonderful!

There has been some question as to the accuracy of the Historic Roll when compared to the family directory. We've found it necessary, for financial and house-keeping purposes, to remove the names of some members who have moved away, or are no longer active in the life of St. Paul's. Presbytery assessment, the fee paid for each member, is nearly \$30. /year, and for this reason, we try to keep our numbers accurate.

2009 was a difficult year for those of us in the St. Paul's family. We've wept and struggled and prayed. But along with the sad times, we have wonderful memories that we will hold dear, and some very exciting projects to move our focus to.

The major project, of course, is the chancel renovation and new organ. Worshiping in the Great Hall will be different, and present some challenges. We will be unable to video services due to technical shortcomings, so those who watch Sunday worship from video tape will unfortunately not be able to do so until the sanctuary is completed, likely in March.

We haven't addressed fellowship time yet, and how we'll serve coffee, but I'm sure that little issue will be easily resolved. We'll be searching for a new minister, an exciting yet demanding responsibility, and the committees in charge of this will be looking for our input and opinions. We all need to work together to continue the success and vitality of our church.

Gunter Freund, long-time member and former chair of our committee, has stepped down from some of his duties, due to ill health. I don't think any of us knew how much Gunter did until we had to replace him!! He has delivered the videos since the inception of the programme. We have five volunteers who have offered to take this job over; they'll do a monthly rotation, once the services are being video-taped again in the spring. Thank you to them and a million thanks to Gunter for his years of faithful dedication.

Our committee acknowledges the immeasurable contribution of Judy, our editor-in-chief. Judy will be having surgery early in 2010 and will be away from the office for two months. Because of this, there will be no Easter newsletter to deliver, but we'll mail a brief recap of activities at St. Paul's and a schedule of Easter services. We also appreciate the various groups and committees who take a regular turn hosting fellowship time, the video team and newsletter deliverers. Your loyal dedication upholds our mandate of communication to our church family. Thank you all so much.

Sheila Thompson

## Historical Church Roll

Statistical Report as of December 31<sup>st</sup>. 2009

Resident Members	413
Non-Resident Members	<u>46</u>
Total Members	459
Non-resident removed	(32)
Total members as of January 1, 2009	427

In year 2009

Members joined by Profession of Faith

Or transferred in	13
Member's deceased	(8)
Members transferred out	(18)

Members removed by Official Board	(56)
<u>Total membership as of Dec 31, 2009</u>	<u>372</u>
Resident Members	358
Non-resident Members	<u>14</u>
Total membership as of Dec 31/09	372

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

Gunter Freund, Historic Roll Clerk



## 2009 United Church Women

What a devastating and challenging year we have encountered in the sudden loss of our much loved Pastor-Cliff. Our services have been showing us the talent of the congregation to deliver to us hope and inspiration. There have been so many ways you all have contributed and now the beginning of one of Cliff's wishes for our renovated Chancel has begun.

The UCW has had another successful year; one of our main successes has been the restoration of the Parlour before schedule. Just sit down and feel the peace and calm. Included is a display of artifacts from Trinity United in Penetang which closed in 1972 bringing many members to St Paul's.

Another new development has been the borders for our New Northern Waters Presbyterial. This will be difficult for us due to the distances to travel. Thankfully they are mostly day meetings. The structure is relatively unchanged: Registration 10am followed by sing song, greetings, worship and guest speaker then lunch and in the afternoon the business part of the meeting. Iris, Louise, Lenore and Judy Stiles are looking at co-ordinating this.

Parts of my job are being filled by several people. Eleanor Hunter is to be our new spokesperson; however the jobs are being divided. Wilma Plews is in charge of Newsletters, Annual report and Agenda. Joan Goodfellow is in charge providing new information to Presbyterial. Bea Nayduk has gratefully agreed to attend Board meetings and report to them. Eleanor will receive minutes of Presbyterial and report to Executive. All are expected to attend Executive meetings.

We continue with many of our fundraising items, namely Funeral & Special occasion receptions. The Spring & Fall Rummage-Garage sales, Bakeless Bake sales, providing sandwiches for the Midland and Penetanguishene Food banks, Box lunches, supporting a Foster Child.

Some of our Budget items are: Allocation-M&S, Camp Simpresca, Fred Victor Centre, Anglican United Refuge Alliance, Francis Sandy Theological Centre, and St Paul's Benevolent

fund, Habitat for Humanity, Out of the Cold, Town of Midland Outreach, Leprosy Mission and Organ Fund.

This year we again conducted a Church Service in May. Our Treasurer Helen has some cook books for sale. The Rummage/Garage sales in April & Oct., having been well organized by Kay Lapere and earned us over \$3,000.00 again. This is now a joint effort from the two groups and we thank all for their contributions and help (especially the men for the heavy lifting.) I would like to thank individuals but am afraid of missing someone, so to all a Great Big Thanks! It is my distinct pleasure to congratulate our Treasurer of over 40 years Helen French in receiving the Town of Midlands Merit Award for Volunteer Services, an Honour well deserved. Next newsletter will be edited by Wilma Plews. Thank you for past co-operation & trust.

Alma Ironside, Contact Person

### UCW Financial Report 2009

Balance on Hand – Corrected balance  
December 31, 2008

\$7,705.44

#### Receipts:

General Offering	\$ 1,278.25	
Donations	62.00	
Projects	3,992.82	
Kitchen & Catering	5,866.80	
Bank Interest	2.39	<u>\$11,202.26</u>
Total		\$18,907.70

#### Disbursements:

Allocation to M&S	\$5,074.80
Kitchen & Catering	1,302.84
UCW Expenses	289.32
St. Paul's Benevolent Fund	200.00
St. Paul's Organ Fund	1,000.00
Town of Midland-Outreach	350.00
Camp Simpresca	1,000.00
Fred Victor Mission	300.00
Massey Centre	250.00
Anglican United Refugee Alliance	200.00
Francis Sandy Theological Centre	350.00
Habitat for Humanity	150.00
Out of the Cold	150.00
Leprosy Mission – Canada	200.00

Gift Certificates for Staff	110.00	
Re-finishing Furniture Parlour	599.32	
Projects	348.60	<u>\$11,874.88</u>
Balance		\$7,032.82
Bank balance December 31, 2009	\$9,550.64	
o/s Cheques	<u>\$2,550.00</u>	
Balance	\$7,000.64	
Cash on Hand	<u>32.18</u>	
Total	\$7,032.82	

In Memoriam Account \$259.59

Helen French - Treasurer UCW

### Christian Education

It is encouraging to realize that even as we deal with the great loss of Cliff, our pastor and friend, the Lord has not abandoned us. Everywhere around us we are witness to God's healing and rejuvenating work. Many of us have experienced a renewed closeness of the Spirit guiding, comforting and equipping us.

The Christian Development committee is encouraged to see the Lord at work in its undertakings. Sunday school has continued to grow. The children have a strong sense of community and it is a delight to watch them learn fellowship and play together.

Kicks and Sticks as well as Girls Night Out continue to meet regularly. Both groups have a very dedicated and enthusiastic membership. Friday Night at the Movies also continues to draw a dedicated following. It certainly provides a sense of satisfaction to deliver a movie that proves to be a hit with the crowd!

The Alpha course, begun this fall, is attended by an enthusiastic group. In the absence of a formal Bible study, we felt that the Alpha course may fill the gap for some people until a regular Bible study can be resumed. It is clear that this study is proving a blessing for all involved including the leaders. We are continually humbled by the commitment of the many people that support these programs. Thank you to every one of you!

The upcoming year will see many changes at St. Paul's. We need not be uneasy though. It is our God who has provided in the past and it is our Lord who will continue to provide in the future as we continue to trust in Him.

In Christ, Andy Ahrens

### The Choir

This has been a busy year, as usual, for the St. Paul's choir. A very successful joint concert with Orillia Silver Band and St. Paul's choir was well attended in October. Of course lots of practice made for a busy fall preparing for this concert and our annual Christmas choir service. And as usual, the Christmas service was well accepted by the congregation on December 20.

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

We are always interested in having new choir members and anyone who can sing is welcome to come to our practices on Thursday evenings at 7:00 p.m. To all the St. Paul's members, we would like to send out thanks to you for your appreciation of our efforts. We do hear a lot from the church family that they do appreciate our efforts and this definitely makes our dedication to the choir worth the time spent practicing. Thank you to all and we promise to do our best while the chancel is being renovated.

Submitted by Pat Cowden, Secretary

## **Fellowship Club**

The past year has been an interesting and eventful one for the Fellowship Club. The year began with the usual Games Night at the January 6 meeting, and then a number of interesting and informative speakers addressed the Club over the course of the year.

September was a particularly active month for the Club. It started on September 1 when George and Louise Leck hosted a most successful and popular corn roast at their home and beautiful back yard with the benefit of ideal weather. On the 23<sup>rd</sup> the annual Beef Dinner was held and about \$2000 was raised. As in previous years the proceeds were divided with \$600 going to community causes and the balance to a project at St. Paul's.

Shortly thereafter, on October 3, the Fall Colours Car Rally took place. This too was a great success, raising \$2000 toward the pipe organ and chancel renovation project. Special thanks and recognition goes to Dirk and Marg Alberts who not only came up with the car rally idea, but plotted out the route and prepared the instructions.

On December 1 the Club had its annual Christmas Dinner for members and guests - the food was great and Christmas carols by Karaoke can be lots of fun.

This was also the last meeting where Dini and I filled the role of presidents. George and Louise Leck will now fill this position. At the same time Dirk and Marg Alberts have joined the executive as vice-presidents, and Colin and Sharon Whiteside completed six years on the executive (vice-presidents, presidents and past-presidents). Sharon (with perhaps some assistance from husband Colin) takes on a new role by becoming Club secretary, replacing Bev Truax who has most ably filled this position for the past two years. Our thanks to all those who have served and best wishes to the new executive members.

We continue to extend a hearty invitation to those who have not yet had occasion to attend our meetings. We meet at 7:30 pm on the first Tuesday of every month and guests are always welcome.

Nick and Dini Frans

### **Pipe Organ and Sanctuary Renovations Committee**

This has been a most exciting year in terms of progress on the pipe organ and chancel renovation. In January the Official Board and congregation, in principle, approved proceeding with the organ and sanctuary renovations subject to two conditions: approval of the design of the chancel renovations (including a full cost estimate); and a successful fund raising campaign.

Our architect, Bob Laurin of McKnight Charron and Laurin Inc. of Barrie, was engaged and conceptual and architectural drawings were prepared. These were presented to the congregation and the fund raising drive proceeded. By September the fund had grown to the point where the committee approached the Official Board with a proposal to proceed with the full project based on the chancel renovation drawings and proposals by Phoenix Organs and Mead Organ Services. Board approval was received.

During October and November contracts were entered into with Phoenix Organs and Mead Organ Services. Phoenix will supply a new organ console (the cabinet containing the keyboards) and provide all the electronic services required to ensure that organ pipes and electronics perform seamlessly. Andrew Mead will install all pipes and related hardware on the new organ platform. Construction bids for chancel and organ platform construction also were solicited and received. Monteith Building Group Ltd. from Orillia, the lowest bidder, was selected as contractor.

The fund raising target was \$125,000, representing half of the total estimated project cost. At the end of 2008 a generous \$10,000 donation got the fundraising well underway. By mid-December, 2009 between funds received and committed the congregation had raised over \$100,000. A few days later commitment to a further donation of \$25,000 was received. It is worth noting that the donation which took us over the top came from a person in the community who is not a member at St. Paul's. This is a fabulous recognition of the

ongoing contribution by St. Paul's to the community through its hosting of concerts and musical events of all kinds.

I would be remiss if I did not make mention of our most enthusiastic member regarding the chancel renovations. The Reverend Cliff Pendlebury was the person who, when the organ renovation project was evolving, made the case for simultaneously looking at changing the chancel area through improved sight lines and a reduction in congestion around the communion table. The result of his vision will be a chancel area that, for many years to come, will enhance not only the worship experience at St. Paul's but also the ability to accommodate a wide variety of community musical events. It is the hope of the committee that the project will stand as a lasting memorial to Cliff and his vision for St. Paul's.

On January 4, 2010 construction will get underway and it is anticipated that by the end of January the chancel and platform will be largely complete. The next, and perhaps most exciting, part of the project will be the installation of the new organ. If all goes according to plan the organ will be complete by the end of March.

As I write this we are still looking forward to the beginning of the actual work. Much is yet to be done, but by the time this appears in the Annual Report things should be well underway. To all who have contributed in some way, whether by giving to the fund drive or physically assisting in some aspect of the project, our most sincere thanks for making this project a reality.

Personally, I am thrilled to have been part of the Organ and Chancel Renovation Committee for the past two years. All its members have been totally committed to making the project happen and have made my role as chair a most pleasant and productive one.

Respectfully submitted, Nick Frans

## **Worship Committee**

Our committee received 16 in Baptism and 13 memberships in our church.

The Scout's church parade was held Feb 22, 2009. George & Louise Leck undertook the project of updating, renewing and describing St. Paul's on our website. Bea Nayduk has taken over from Pat Cowden and looks after obtaining people to prepare our bread and wine for Communion, which is usually the 1<sup>st</sup> Sunday of the month.

Our new Presbytery has been formed. It is called "Northern Waters" Presbytery. Lenten services were organized and co-ordinated with our Outreach-World Development projects. "The Walk of the Cross" from the dock to Little Lake Park, 7:30am Sunrise Service and Easter church service were held. The Organ and Chancel reconstruction has begun.

A number of guest speakers have helped fill our pulpit, Gord Harvey, Colin Whiteside, Bob Bruer, Elinor Munroe, Kay Megaw, Jean Bennett representing the Food Grains Bank, Andy &



Martha Ahrens, Rev. Bright Yun from Christian Island, John McCullough, Pat Edmonds, Lorna Bywater, Rev. Keith Lockhart, Rev. David Black, Bea Nayduk and of course our beloved choir directed by Paul Sloan.

Mary Edwards was in charge of designating communion servers, she has handed it over to Bea Nayduk. Members of committee are, Val Miles, Pat Cowden, Antje Clarke, Bea Nayduk, Jean Dick, Martha Ahrens, Cathy Metzgar (chair). Official Board Rep - Colin Whiteside, Spiritual Advisor - Jesus Christ through the present of the Holy Spirit.

Prayerfully submitted Cathy Metzgar.

## **The Circle**

Well another year has passed and I hope everyone had a great holiday season. This year is going to be a new beginning for us all. Our Circle ladies had a very busy year. From the talent funds, we gave \$3,500 to the Organ and Chancel Renovation Fund. We had a couple of pie sales and plan to have another couple this year. We are also going to help purchase a new coffee pot for the kitchen. Our first project this year will be making a couple of new banners for the chancel area. These banners will be dedicated in the name of Rev. Cliff Pendlebury. Zena and Cliff saw these when they were down at Toronto Conference in the spring of 2009. We are also planning to obtain a framed picture of Rev. Cliff Pendlebury and hang it in the ladies parlour, as he was a special person in the life of St. Paul's. At this time we would like to thank Judy McConnell for all the work she not only does for our church, but also all the extra things I might ask her help on and she is always up for the challenge. Also we would like to thank Mary Ellen for keeping our church clean both inside and outside, plus all the extra little things we ask her to do. I thought maybe I should let you know who else is on this great committee: Mary Graham, Pat Cowden, Donna Nicholson, Barb Nicholls, Betty Ann Bell, Doreen Bray, Marjorie Hornsby, Bev Truax, Bea Nayduk, Zena Pendlebury, Jane Woods and Gail Wilcox. This committee's motto is to have fun, so if you are up for the challenge, we meet every third Monday in the ladies parlour at 7:00 p.m.

Gail Wilcox

## **Outreach**

Outreach Committee and the Sponsorship Committee celebrated the arrival of members of Law Eh Shee and Kaw Kee Lar's families in June. St Paul's is privileged to welcome them as members of our church family.

Rev. Peter Kugba-Nyande sent us a report about the status of the school in Bunumba. St. Paul's congregation so generously gave and children are now attending the school with teachers in place. Thank you to all who helped make this school possible.

The United Church in Canada works closely with the Canadian Foodgrains Bank helping feed people throughout the year in parts of the world where food is scarce. Our Outreach

committee prepared a Sunday Service in October with a guest speaker informing us on how our contributions are used by the Canadian Foodgrains Bank. Last year, we raised over \$3500 as our response to this worthy cause.

On Dec. 3rd, members of the Outreach Committee attended the book launch of Robbert Hartog's book "A Lifetime of Changing Lives" at the Y.M.C.A. The book is available for \$25 with proceeds going to St. Paul's Outreach. The book is the account of one man's remarkable life making the world a better place for all people.

Lorna Bywater

### **St. Paul's Outreach Committee Refugee Project for 2009**

In June 2006, St. Paul's United Church initiated a private sponsorship through the United Church of Canada of a Karen family from Umphium Refugee Camp in Thailand. (Lah Eh Shee, her husband Kaw Khee Lar, and two children, Paw Roe Shee and Kaw Lah Shee).

If our church had been located in a large metropolitan area, there would have been some financial assistance for this sponsorship through Citizenship and Immigration Canada, however, this sponsorship was totally funded through church support and friends of St. Paul's. By the end of the 12 month sponsorship period, the family was fully involved in the community and St. Paul's church and was financially independent.

St. Paul's Outreach Refugee Committee was aware that we had internationally separated members of this family and considerable discussion occurred about the feasibility of sponsoring the remaining family members who continued to live under very threatening and unstable conditions within the camp. Lah Eh Shee has 2 parents, and Kaw Khee Lar had a mother in the camp. Law Eh Shee also had a single sister and a married sister with a husband and 2 small children. Also a younger brother who is married with a wife and daughter remained in the camp. This would be a major undertaking for St. Paul's to attempt to bring the remaining family members, but with unanimous support from all members of the committee which included Rev. Cliff Pendlebury and Robbert Hartog, quiet explorations were initiated with Citizenship and Immigration Canada to see if they might financially assist with this project or refuge resettlement and family reunification as the government was doing with other Karen refugees in metropolitan areas across Canada.

We were advised that because of the great success with the first members of this family in settling in Midland, that the Federal Government would offer financial assistance in cost sharing this program. A proposal was made to the Official Board which was approved and on July 28, 2009, six new members of the family arrived in Canada. Kaw Khee Lar's mother - Nah Doh, and the two sisters of Lah Eh Shee, Lah June and Dah Dah Eh who is married to Eh Mue Lah and their two small children. One remaining brother, his wife and child remain in the camp but are expected in 2010 while Lah Eh Shee's parents have chosen to remain in Thailand.

Ken Woods

## Drop-In-Centre

The centre, now in its fifteenth year, continues to operate Monday mornings in the Great Hall. We see some of the people week after week. On many occasions we see new people which constantly reminds us there is a need for what our centre provides.

Our main purpose is to provide a warm, safe and friendly environment for all who attend. Our centre would not be as effective as it is without the help from several volunteers. Also, the donations of food and money from our congregation members and people outside our church are much appreciated. Toiletry articles bags will be distributed during January.

Tom Marr Co-ordinator

## Meals On Wheels

We have 113 years of experience on our team. This is the number presently doing the Meals-on-Wheels. The following tabulate in that number: Diane and Tom Marr, Diane and Graham Patchell, Bea and George Nayduk, Doreen and Ken Gunson, Antje Clarke, Greg and Betty Rothwell, Helen French, Edith and Jack Bell. Betty Ann and Bob Bell, Marjorie Baks and myself are spares which makes another 35 years.

Past volunteers who gave several years service are Doreen Bray, Sheila Thompson and Jack O'Hara. I am excited about this program that helps so many people in the community. Starting in February *I will be needing 2 people to take over the first Tuesday of each month. The run takes about an hour. Your friendly face is the only one some of them see all day. Please call me if you can see yourself in that role.*

Joan Lavin 549-6804

## 2009 Financial Report

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

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

## Effect of the Organ and Sanctuary Renovations

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

## **About the Numbers**

The operations financial report for 2009 follows the same format as used in previous years. The Profit and Loss Report is divided into three sections titled **1. Operations**, **2. Other Activities** and **3. Combined**.

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

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

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

As before, the sections are divided vertically into two parts. The first is a review of the past year, 2009, and compares budget versus actual for each item of income and expense. The second part is the budget for 2010 and is derived from the 2009 results combined with input from many sources.

### ***2009 Financial Results***

- Total income exceeded total expenses leaving St. Paul's with a surplus of \$6,838 for the year 2009. This is the fourth year in a row that we have had positive results.
- Total offerings were under budget by \$16,344 or 7.22%.
- Contributions to Mission and Service over budget by \$546.00 or 1.8%

### ***Points to Note***

- St. Paul's managed a surplus for the year in spite of a deficit of \$16,344 in total offerings. Sadly, this was due to the fact that we were without a pastor for a good part of the year. Otherwise we would have had a deficit of approximately \$19,000.
- Cash flow was strong for 2009 due largely to funds on hand collected for projects that are not complete. We did not have to use our line of credit in 2009
- Cash flow was improved as more people subscribed to the PAR system to make their contributions. Participants in PAR increased from 60 in 2008 to 72 at the beginning of this year, an increase of 12 participants or 20%.

### ***2010 Operations Budget***

- Please see the attached financial page for details.
- We have budgeted for a surplus of \$12,977 in 2010
- Total offerings are budgeted to remain the same as in 2009.

### ***2010 Organ and Chancel Renovation Budget***

- Please see the attached financial page for details.
- The project is expected to be completed within its budget of \$250,000.

**Your Stewardship/ Finance Committee**

1:21 PM  
01/20/10  
Accrual Basis

St. Paul's United Church  
Balance Sheet  
As of December 31, 2009

	<u>Dec 31, 09</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Chequing/Savings</b>	
Bank of Nova Scotia	63,302.71
Petty Cash	50.00
<b>Total Chequing/Savings</b>	<u>63,352.71</u>
<b>Other Current Assets</b>	
GST Rebate	1,684.14
Prepaid Insurance	2,156.85
<b>Total Other Current Assets</b>	<u>3,840.99</u>
<b>Total Current Assets</b>	<u>67,193.70</u>
<b>TOTAL ASSETS</b>	<u><u>67,193.70</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Other Current Liabilities	
Accumulated Wedding Depo...	1,270.00
<b>Total Other Current Liabilities</b>	<u>1,270.00</u>
<b>Total Current Liabilities</b>	<u>1,270.00</u>
<b>Total Liabilities</b>	1,270.00
<b>Equity</b>	
Retained Earnings	13,200.17
Net Income	52,723.53
<b>Total Equity</b>	<u>65,923.70</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>67,193.70</u></u>

**St. Paul's United Church**  
**Profit & Loss 2009 vs Budget for 2010**

<b>1. Operations</b>	<b>2009</b>	<b>Jan – Dec 09</b>	<b>\$</b>	<b>2010</b>	<b>Increase</b>
<b>Ordinary Income/Expense</b>	<b>Budget</b>	<b>Actual</b>	<b>Over(under)</b>	<b>Budget</b>	<b>(Decrease)</b>
			<b>Budget</b>		<b>over 09/Actual</b>
Income					
General Funds	\$221,950.00	\$206,310.37	(\$15,075.51)	\$206,310.37	\$0.00
Loose Offerings	\$4,325.00	\$3,621.10	(\$380.11)	\$3,600.00	(\$21.10)
<b>Total Contributions</b>	<b>\$226,275.00</b>	<b>\$209,931.47</b>	<b>(\$15,455.62)</b>	<b>\$209,910.37</b>	<b>(\$21.10)</b>
Fundraising	\$8,300.00	\$7,401.10	(\$898.90)	\$2,200.00	(\$5,201.10)
Miscellaneous Income	\$800.00	\$888.75	\$88.75	\$800.00	(\$88.75)
Trustee Interest	\$14,517.00	\$4,517.00	(\$10,000.00)	\$11,400.00	\$6,883.00
Refugee Fund Trustees				\$9,500.00	\$9,500.00
Rental Income	\$16,700.00	\$12,944.34	(\$3,755.66)	\$13,000.00	\$55.66
<b>Total Miscellaneous Income</b>	<b>\$40,317.00</b>	<b>\$25,751.19</b>	<b>(\$13,666.91)</b>	<b>\$36,900.00</b>	<b>\$11,148.81</b>
<b>Total Operating Income</b>	<b>\$266,592.00</b>	<b>\$235,682.66</b>	<b>(\$30,909.34)</b>	<b>\$246,810.37</b>	<b>\$11,127.71</b>
<b>Expenses</b>					
Administration					
Accounting Fees		\$768.75	\$768.75	\$800.00	\$31.25
Bank Charges	\$534.00	\$547.33	\$13.33	\$600.00	\$52.67
Camp Simpresca	\$1,000.00	\$1,000.00	\$0.00	\$850.00	(\$150.00)
Christian Island Ministry	\$3,000.00	\$0.00	(\$3,000.00)	\$0.00	\$0.00
Continuing Education			\$0.00	\$0.00	\$0.00
Miscellaneous	\$800.00	\$1,193.41	\$393.41	\$2,500.00	\$1,306.59
Observer Expense	\$1,560.00	\$1,435.36	(\$124.64)	\$1,450.00	\$14.64
Office Expense	\$8,490.00	\$9,903.59	\$1,413.59	\$8,650.00	(\$1,253.59)
Presbytery Assessment	\$12,862.00	\$12,862.00	\$0.00	\$9,788.00	(\$3,074.00)
Telephone Expense	\$1,410.00	\$1,436.86	\$26.86	\$1,440.00	\$3.14
Travel Expenses	\$1,800.00	\$990.60	(\$809.40)	\$1,200.00	\$209.40
Website	\$582.50	\$965.05	382.55	\$550.00	(\$415.05)
<b>Total Administration</b>	<b>\$32,038.50</b>	<b>\$31,102.95</b>	<b>(\$935.55)</b>	<b>\$27,828.00</b>	<b>(\$3,274.95)</b>
<b>Church Building Expenses</b>					
Building Maintenance Expense	\$14,800.00	\$14,018.75	(\$781.25)	\$14,000.00	(\$18.75)
Consumers Gas	\$10,610.00	\$9,540.93	(\$1,069.07)	\$10,600.00	\$1,059.07
Electric PUC	\$4,000.00	\$3,976.75	(\$23.25)	\$4,250.00	\$273.25
Insurance Expense	\$6,500.00	\$5,662.44	(\$837.56)	\$5,831.85	\$169.41
New windows	\$4,000.00		(\$4,000.00)	\$5,200.00	\$5,200.00
Sound System	\$1,500.00		(\$1,500.00)	\$5,000.00	\$5,000.00
Water & Waste Expense	\$1,200.00	\$1,150.71	(\$49.29)	\$1,200.00	\$49.29
<b>Total Church Building Expenses</b>	<b>\$42,610.00</b>	<b>\$34,349.58</b>	<b>(\$8,260.42)</b>	<b>\$46,081.85</b>	<b>\$11,732.27</b>
<b>Committee Expenses</b>					
Christian Development	\$2,950.00	\$3,174.75	\$224.75	\$3,000.00	(\$174.75)
Communication Committee	\$110.00	\$190.00	\$80.00	\$300.00	\$110.00
Drop-in-Centre	\$1,200.00	\$1,052.55	(\$147.45)	\$1,200.00	\$147.45
JNAC Committee				\$600.00	\$600.00
Music, Choir & Organ Exp	\$3,000.00	\$2,957.10	(\$42.90)	\$3,000.00	\$42.90
Outreach Committee	\$300.00	\$56.37	(\$243.63)	\$9,800.00	\$9,743.63
The Circle	\$500.00	\$246.64	(\$253.36)	\$500.00	\$253.36
Worship Committee	\$1,725.00	\$4,137.50	\$2,412.50	\$4,725.00	\$587.50
<b>Total Committee Expenses</b>	<b>\$9,785.00</b>	<b>\$11,814.91</b>	<b>\$2,029.91</b>	<b>\$23,125.00</b>	<b>\$11,310.09</b>
	<b>2009</b>	<b>Jan – Dec 09</b>	<b>\$Over(under)</b>	<b>2009</b>	<b>Increase</b>

	Budget	Actual	Budget	Budget	(Decrease)
					over 09/Actual
<b>Employer Expenses</b>					
CPP Expense	\$5,303.88	\$4,608.34	(\$695.54)	\$4,112.14	(\$496.20)
EI Expense	\$2,837.28	\$2,748.50	(\$88.78)	\$3,180.88	\$432.38
Living Expenses	\$16,584.50	\$8,292.25	(\$8,292.25)	\$8,500.00	\$207.75
Music Director Expense	\$13,230.00	\$13,230.00	\$0.00	\$13,627.00	\$397.00
Payroll Service Charges	\$219.00	\$171.70	(\$47.30)	\$252.69	\$80.99
Pension & Group	\$17,043.72	\$11,947.62	(\$5,096.10)	\$11,449.37	(\$498.25)
Prof. Dev. & Book Allowance	\$2,445.00	\$1,222.55	(\$1,222.45)	\$1,731.88	\$509.33
Salary Expense	\$124,023.00	\$104,234.74	(\$19,788.26)	\$92,306.00	(\$11,928.74)
Workers' Comp	\$831.00	\$805.30	(\$25.70)	\$618.44	(\$186.86)
<b>Total Employer Expenses</b>	<b>\$182,517.38</b>	<b>\$147,261.00</b>	<b>(\$35,256.38)</b>	<b>\$135,778.40</b>	<b>(\$11,482.60)</b>
<b>Fundraising Expenses</b>					
Camp Simpresca				\$1,000.00	\$1,000.00
Refugee Fund		\$800.00	\$800.00		\$800.00
Talent Auction		\$3,016.55	\$3,016.55		\$3,016.55
The Circle		\$500.00	\$500.00		\$500.00
Total Fundraising Expense		<b>\$4,316.55</b>	\$5,116.55	<b>\$1,000.00</b>	<b>\$5,316.55</b>
<b>Total Operations Expenses</b>	<b>\$266,950.88</b>	<b>\$228,844.99</b>	<b>(\$37,305.89)</b>	<b>\$233,813.25</b>	<b>\$4,968.26</b>
<b>Net Ordinary Income</b>	<b>(\$358.88)</b>	<b>\$6,837.67</b>	<b>\$53,082.41</b>	<b>\$12,997.12</b>	<b>\$6,159.45</b>
<b>2. Other Activities</b>					
<b>Special Projects</b>					
Bakeless Bake Sale Income	\$1,000.00	\$40.00	(\$960.00)		(\$40.00)
Benevolent Fund	\$3,000.00	\$5,414.11	\$2,414.11	\$3,000.00	(\$2,414.11)
Camp Simpresca	\$700.00	\$775.00	\$75.00	\$775.00	\$0.00
Choir Fund		\$350.00	\$350.00		
Fellowship Club		\$270.00	\$270.00		
Food Grains Bank	\$4,000.00	\$3,595.00	(\$405.00)	\$3,500.00	(\$95.00)
Refugee Fund Donations	\$30,000.00	\$10,590.35	(\$19,409.65)	\$9,500.00	(\$1,090.35)
Sierra Leone School		\$1,550.00	\$1,550.00		
<b>Total Special Projects</b>	<b>\$38,700.00</b>	<b>\$22,584.46</b>	<b>(\$16,115.54)</b>	<b>\$16,775.00</b>	<b>(\$5,809.46)</b>
<b>Mission &amp; Service-Givings</b>					
M&S World Dev	\$2,500.00	\$4,830.04	\$2,330.04	\$2,500.00	(\$2,330.04)
Mission & Service Cong	\$23,000.00	\$21,116.50	(\$1,883.50)	\$23,000.00	\$1,883.50
UCW Mission & Service	\$4,800.00	\$4,900.00	\$100.00	\$4,900.00	\$0.00
Total Mission & Service-Givings	<b>\$30,300.00</b>	<b>\$30,846.54</b>	<b>\$546.54</b>	<b>\$30,400.00</b>	<b>(\$446.54)</b>
<b>Total Other Activities</b>	<b>\$69,000.00</b>	<b>\$53,431.00</b>	<b>\$27,287.55</b>	<b>\$47,175.00</b>	<b>(\$6,256.00)</b>
<b>3. Combined</b>					
Total Income	<b>\$266,592.00</b>	<b>\$289,113.66</b>	<b>(\$22,521.66)</b>	<b>\$246,810.37</b>	<b>(\$42,303.29)</b>
Total Expenses & Distributions	<b>\$266,950.88</b>	<b>\$282,275.99</b>	<b>(\$15,325.11)</b>	<b>\$233,813.25</b>	<b>(\$48,462.74)</b>
Net Surplus/Deficit	<b>(\$358.88)</b>	<b>\$6,837.67</b>	<b>(\$7,196.55)</b>	<b>\$12,997.12</b>	<b>\$6,159.45</b>

Chancel and Organ Renovation Budget for 2010

	Jan – Dec 09	Budget	\$ Over Budget	2010 Budget
Ordinary Income/Expense				
<b>Income</b>				
Contributions Organ Fund				
Organ Fund	\$69,387.23	\$62,500.00	\$6,887.23	\$16,097.44
<b>Total Contributions Organ Fund</b>	<b>\$69,387.23</b>	<b>\$62,500.00</b>	<b>\$6,887.23</b>	<b>\$16,097.44</b>
<b>Fundraising</b>				
Organ Fundraising	\$6,484.65	\$50,000.00	(\$43,515.35)	\$1,000.00
<b>Total Fundraising</b>	<b>\$6,484.65</b>	<b>\$50,000.00</b>	<b>(\$43,515.35)</b>	<b>\$1,000.00</b>
<b>Miscellaneous Income</b>				
Organ Donation from Trustees	\$46,000.00	\$112,500.00	(\$66,500.00)	\$116,963.98
Organ funds returned/Trustees	\$11,850.00			
Total Miscellaneous Income	<b>\$57,850.00</b>	<b>\$112,500.00</b>	<b>(\$54,650.00)</b>	<b>\$116,963.98</b>
<b>Total Income</b>	<b>\$133,721.88</b>	<b>\$225,000.00</b>	<b>(\$91,278.12)</b>	<b>\$134,061.42</b>
<b>Expense</b>				
<b>Building Expenses</b>				
Chancel & Organ Repairs	\$87,036.02	\$225,000.00	(\$137,963.98)	\$162,963.98
<b>Total Building Expenses</b>	<b>\$87,036.02</b>	<b>\$225,000.00</b>	<b>(\$137,963.98)</b>	<b>\$162,963.89</b>
<b>Fundraisings Expenses</b>				
Car Rally Expenses	\$450.00			
Choir Concert	\$350.00			
<b>Total Fundraisings Expenses</b>	<b>\$800.00</b>			
<b>Total Expense</b>	<b>\$87,836.02</b>	<b>\$225,000.00</b>	<b>(\$137,163.98)</b>	<b>\$162,963.98</b>
<b>Net Ordinary Income(loss)</b>	<b>\$45,885.86</b>	<b>\$0.00</b>	<b>\$45,885.86</b>	<b>(\$28,902.56)</b>

<b>Calculation of monies from trustees and loan to church</b>	
Total Cost of Project Budgeted at	\$250,000.00
Trustees Portion	\$125,000.00
Trustees Loan to Church	\$162,963.98
Trustees Repayment from church	\$37,963.98
Pledge to Congregation thru 2013	\$47,468.88
Congregation Override	\$9,504.90

2009                      2010  
 \$46,000.00+\$116,963.98 = **\$162,963.98**