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Beyond These Walls

Jesus said to Peter and his brother Andrew, "Follow me, and I will make you fish for people. Immediately they left their nets and followed him."

With the call to follow Jesus comes the invitation to participate in the mission of God.

In the words of the hymn, "Will you let my love be shown; will you let my name be known; will you let my life be grown in you and you in me?"

Friends, we are living in the mission field. There are people all around us who know little or nothing about Jesus. And I think some are just waiting for us to invite them to worship God and follow Christ.

Maybe life has scarred them in such a personal and profound way they have trouble believing there is a God who cares and watches over them. Perhaps they are just so busy keeping their heads above water that they think that there is no more to life than just getting by.

During the past two or three years we have been making a concerted effort to go beyond the walls of the church building to reach out and serve in our local community. During Advent of last year we hosted a Community Carol Fest and held an outdoor Christmas tree decorating and lighting ceremony as we invited our neighbours to join us for the celebrations and the fellowship.

I am happy to report that it looks like we will be welcoming several new members early in 2020. Praise God for growth in faith, in mission and in the numbers of professing members.

On January 24, 2020, we hosted a community meal in partnership with the Glen Cairn Resource Centre and other local congregations and schools in providing a good meal for people dealing with food insecurity and for people looking for community. May God inspire us to continue to go "beyond these walls" and to build bridges to people of all ages in the community around us.

Let me leave you with this question to ponder:

How will you let the love of Christ be shown and how will you let the name of Jesus be known in 2020?

Peace and joy,

John

Rev. John Bannerman

SESSION REPORT

Rev. John Bannerman (Moderator)	B. Finlay	L. Thibodeau
T. Hunter (Clerk of Session)	R. Finlay.	D. Bruce
M. Bruff (Roll Clerk)	C. Hardy	J. Bruce
J. Putt (Deputy Clerk)	P. MacKay	L. Adamson
R. Cote	M. MacDonald	M. McFadden
Y. Daniel	P. Matesic	
J. Dickert	M. Ranson	

Session met on ten occasions during 2019. No meetings were held during the summer months of July and August and our November meeting was cancelled due to a conflict with an emergency meeting of Presbytery. (Session cannot meet at the same time as Presbytery)

In June we were happy to confirm the hiring of Wendy Sibley as the Office Administrator for Chalmers.

The Sacrament of the Lord's Supper was celebrated on seven occasions, two of which were by Intinction.

All communion services were led by Rev. John Bannerman.

Sunday February 3rd, (122 partook of the elements)
Sunday April 21st, (156 partook of the elements)
Sunday June 2nd, (108 partook of the elements)
Sunday July 28th, (by intinction, no count)
Sunday October 6th, (131 partook of the elements)
Sunday November 24th, (107 partook of the elements)
Tuesday December 24th, (by intinction, no count)

Births, Deaths, Baptisms, New Members, Marriages in 2019

Births and Baptisms – none recorded

Deaths: **Irene Thayer** (adherent)
died March 31, 2019, age 90
Memorial & Interment at Forest Lawn Memorial Gardens April 6, 2019

Phyllis Wellington
died August 27, 2019, age 96
memorial at Needham Funeral Service Saturday, August 31, 2019
buried Aug 31, 2019 at Forest Lawn Cemetery

Daisy Herbert
died July 20, 2019, age 95
Memorial at A. Millard George Funeral Home Thurs, July 25, 2019
buried in Woodland Cemetery, London July 25, 2019

Margaret Middaugh
died October 19, 2019
Memorial at Westview Funeral Chapel, October 25, 2019,
buried in Mount Pleasant Cemetery, London

June MacKintosh
died November 9, 2019, age 91
Memorial at Needham Funeral Services & buried in Woodland Cemetery November 14, 2019

Douglas Bertling (adherent)
died November 29, 2019, age 73
Memorial at Chalmers on December 3, 2019, Buried Dec 3, 2019 at Pond Mills Cemetery

SESSION REPORT CONT'

John (Jack) Richard Webster

died December 17, 2019, Age 82

Memorial at Chalmers Presbyterian Church December 20, 2019

Cremation took place at Forest Lawn Memorial Gardens

New Members: on June 16, 2019 we welcomed:

Jacqueline Nathaniel, Cyril Bone, Jean Gillespie-Arenburg, & Ingrid Kissman

Marriages: One happy union occurred between Zach McDonald and Erin McEwen, Saturday, June 22, 2019 at Fernwood Hills, London.

ROLL CLERK'S REPORT

Chalmers Members as at December 2018	195
New Members	4
Members Deceased	3
Members transferred/removed	1
Chalmers members as of December 2019	195
Chalmers Adherents	48
Children/Youth	33
Total Members, Adherents and Youth	276

Respectfully submitted by Maureen Bruff, Roll Clerk

BOARD OF TRUSTEES REPORT

Board of Trustees Report for 2019

The trustees in 2019 were Audrey Baldwin, Joanne Dickert, Sue Garner, Bill George, plus Mark Ranson who was elected at the Annual Meeting. Bill George's 5 year term as a trustee ends April 1, 2020. We thank him for his service.

Trustees are legally responsible to sign documents on behalf of the congregation and to ensure the congregation's assets are protected. 4 trustees are set up as the church's signers on bank accounts, and it requires 2 trustees together to withdraw funds or issue cheques.

2019 Financial Status: The congregation is to be commended for ensuring that we ended 2019 with a financial surplus, after having incurred a net loss in 2018. The trustees would like to express thanks to everyone who was able to give a little more. We are especially grateful for the creative work this year of the new and hardworking Fundraising committee.

Loan from Presbytery: The church borrowed \$60,000 from Presbytery in 2017 to ensure we could pay for our new roof in the year it was completed. The loan has a minimum annual repayment of \$6000 due

BOARD OF TRUSTEES REPORT CONT'

each June. In 2019 we made a loan repayment of \$18,000 plus interest. The current balance owing to Presbytery as of Dec 31, 2019 is \$36,000.

Memorial Fund: No requests were received to disburse funds from the Memorial Fund in 2019.

Memorial Board: Names will be added early in 2020 to mark the sad passing of the following individuals in 2019: Doris Doskas (2018), Irene Thayer, Phyllis Wellington, Ray Peach, Daisy Herbert, June MacKintosh, Margaret Middaugh, Douglas Bertling, John (Jack) Webster.

Benevolent Fund: The Benevolent Fund enables Chalmers to meet small community needs, based on Session or Minister requests. In 2019, \$425.00 was shared among six families or individuals to assist them with emergency situations. In the past, money for the Benevolent Fund came from specific donations. Going forward in 2020, the church's overall annual Budget will now have a line for Benevolent Fund expenses, so monies will be coming from general givings.

Respectfully submitted by Sue Garner

BOARD OF TRUSTEES FINANCIAL REPORT

MEMORIAL FUND

Starting Balance as of Dec 31, 2018	24,045.61
Plus Donations	1,035.00
Less Disbursements	0.00
Final Balance as of Dec 31, 2019	25,080.61

BENEVOLENT FUND

Starting Balance as of Dec 31, 2018	\$421.77
Plus Donations	\$23.00
Less Disbursements	\$425.00
Final Balance as of Dec 31, 2019	\$19.77

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING

Minutes of the Annual Congregational Meeting

Chalmers Presbyterian Church

Sunday, March 24, 2019

The meeting began at 11:35 am with 72 people in attendance. The Rev. John Bannerman led the Opening Prayer.

The Rev. John Bannerman referred to details in the Agenda for the meeting.

Appointment of Secretary

Moved and seconded (Linda Bone/Brenda Webster) THAT Marilyn McFadden be elected Secretary for this Annual Congregational Meeting. Carried

Regrets: Linda Adamson

Approval of Minutes (Page 6 - 9)

Moved and seconded (Susan Gardner/Peter Longmore) THAT the minutes of the Annual Congregational Meeting, February 25, 2018 (Pages 6-9) be approved as printed. Carried

Report of Minister (Page 2)

- No Comments

Session Trustees Report (Pages 3-5)

- Page 4 – Roll Clerk Report– Middle of Report should be December 2018 not December 2017
- Page 4/5 Church Loan Update – Question was asked, why does the Loan still exist? The decision was made last June that they would repay the minimal amount for 2018. More details will be discussed later in the meeting regarding the Loan.
- An expression of thanks was given to the Trustees for all of the extra work required over the last year due to the challenges of 2018 without having a Treasurer for part of it.

Reports of all Committees, Groups & Organizations & their Financial Statements (Pages 10-27)

Discussion:

- Page 23 – Senior Choir Financial report was not included in the Report but a printed copy was distributed to everyone in attendance at the meeting and is available for others to access.
- Page 12 – Sunday School Financial Report – The Bank Charges were \$51 which seems high. It is most likely higher due to a different type of bank account. The Church School has now closed their separate Bank account so bank charges will not occur in the future.
- Page 11 – Christian Education – 4th paragraph – the Adult Studies were Bible studies
- Page 14/15 - Mission Report
 - ◇ Linda Bone made everyone aware that there is a Christian service at the Men's Mission this evening and invited everyone to attend the service this evening
 - ◇ The Mission Committee wanted to remind everyone that they are looking for Canadian Tire money or gift cards.
 - ◇ If anyone would like to make financial contributions for the flooding from the cyclone in Malawi, PWS&D is accepting these donations.

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING CONT'

- ◇ Words of appreciation were given to Linda Bone for her continued participation on the Mission Committee over the last year.

Moved and seconded (Todd Webster/Yvonne Daniel) THAT Reports of all Committees, Groups & Organizations & their Financial Statements for 2018 be adopted as amended. Carried

Comparative Statements of Financial Position for the year ended December 31, 2018 (Pages 28 - 32)

- Page 28 - Additional Term Deposits that were not in the books have been added.
- The Church's Savings Account is also listed in the report.
- The Accounts Receivables are the HST reimbursements – these should be received in the near future.
- ◇ Accounts Payable – most occurred late last year
- ◇ There was a deficit at the end of the year and this was covered by the contingency fund. The details are in the report. This means there is about \$21,000 left in the fund
- Page 29 – The expenses were in line with Budget
 - ◇ In 2018 the Givings were considerably less than the Budget which is the main cause of the deficit
 - ◇ P&P reviewed the possible reasons for fewer Givings. Some of these are, the amount of donations to the Raise the Roof Fund, an aging congregation and people retiring but certainly not the only reasons
 - ◇ Maureen/Lizz/John are working under P&P to look into what can be done to increase Givings including asking all members to complete a Givings card during the year
 - ◇ Action steps to support this – new line Fundraising activities for General Fund
- Page 32/33 – There were 39 special Funds and many have been reviewed. Many have been moved to separate lines in the Operating Fund rather than a separate Fund
- Page 30 – Stipend Actual – Minister & Caretaker show as paid more than budget
 - ◇ Minister - due to how calendar and pay periods aligned
 - ◇ Caretaker -mistake was made during the changeover of Treasurers. This will be corrected during 2019

Moved and seconded (Todd Webster/Bob Finlay) THAT the Church Treasurer's Report for 2018 be adopted. Carried.

Adoption of the Examiners' Reports (Page 9):

- Moved and seconded (Yvonne Daniel/Maureen Bruff) THAT the General Ledger Books, the Endowment Fund, and the Memorial Fund of Chalmers Presbyterian Church for the year 2018 be approved. Carried
- Moved and seconded (Joanne Dickert/Lizz Thibodeau) THAT the Financial Records of the various Congregational Committees, Groups / Organizations of Chalmers Presbyterian Church for the year of 2018 be approved. Carried
- It is noted that Bob Taylor replaced Mark Ranson as examiner of the General Ledger Books, the Endowment Fund, and the Memorial Fund of Chalmers since Mark supported the Treasurer position for a good portion of the year.

Appointment of Examiners for 2019

- Moved and seconded (Pat MacKay/Lizz Thibodeau) THAT Mary Taylor, & Mark Ranson be the Examiners of Chalmers Church General Ledgers, the Memorial Fund and Endowment Fund for 2019 and THAT Kim Poser & Heather Reid be the Examiners for the Financial Records of the various Groups / Organizations of

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING CONT'

Chalmers Presbyterian Church for 2019. Carried.

Proposed Congregational Budget for 2019 (separate printed page)

- Budget Preparation Process
 - ◇ In the Fall a request is sent from the Policy & Procedure Committee to all standing Committees to prepare their Budget.
 - ◇ Policy & Planning Committee Reviews these requests in January but further work was required by the P&P committee and the committees to understand why there was such a deficit. This is why the AGM was delayed this year.
 - ◇ Policy & Planning Committee recommended the Budget to Session in March.
 - ◇ Session approved in principal the Budget to be presented to the Congregation at the Annual General Meeting.
- Furnace issues discussion was deferred to discuss under new business.
- The maintenance budget decreased mainly due to decreases expected in hydro & water, more inventory control as well as additional efforts and dedication at finding better prices for supplies.
- Office Expenses - Bell bill has been revamped and is now decreased quite a bit on a monthly basis.
- Noted that special funds are also supporting various committees. An example is the Outreach & Communications Committee which shows no requirement in the Budget but will use the special fund designated for outreach.
- Special Fund Sourcing – A new Steering Committee is working on setting up events and fundraisers during the year. Maureen Bruff is looking for event/fundraiser ideas as well as people to take the lead for any of these.
 - ◇ This year, these funds are specifically for the General Fund which is why it is showing as a line on the Budget
- It was suggested that everyone needs to think about how they can increase their givings by a small amount. Linda Bone challenged everyone to increase their Givings by \$5 per week.

Moved and seconded (Todd Webster/Yvonne Daniel) THAT the proposed 2019 Budget be approved as presented. Carried.

Proposal for the Partial Repayment of the Loan from the Building and Church extension Fund of the Presbytery of London

Moved and seconded (Kim Poser/Pat MacKay) THAT 30% of the original principal (i.e. \$60,000) be paid in the amount of \$18,000 at the maturity of the group B term deposits by June 2019. Carried.

- The idea is how much can the church repay but still retain no bank fees this year which is by maintaining \$50,000 in the account. After an analysis, it was determined that it is more cost efficient to pay the interest on the loan than to pay Bank Fees.
- The payment will be communicated to the congregation when the \$18,000 is paid to the Loan.

New Business

Appointment of Trustee

- Cathy Spooner is completing her 5 year term. Cathy was thanked for her contribution as a Trustee for the last 5 years and especially for the extra support over the last year with the Treasurer vacancy.

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING CONT'

- Is there a conflict with Mark being a Trustee and an Examiner? The congregation agreed that if there becomes a concern during the year that Mark will raise this concern with the congregation and then another Examiner will be appointed.

Moved and seconded (Betty Longmore /Susan Garner) THAT Mark Ranson start a 5 year term as the fifth Trustee for Chalmers Presbyterian Church starting April 1, 2019. Carried.

- Bob Taylor is stepping down as Convener of the Property Management Committee. Bob was thanked for his leadership and time over the past several years.
- The Furnace concern is being addressed ongoing by the Property Management Committee. The repair company has been very supportive and given us credits when possible. The last incident was due to a power outage in the area which caused a fuse to blow. This was an unfortunate circumstance that was not related to the efficiency of the furnace. The Committee feels that the furnace is functioning properly.
- Rev. John thanked all the Staff as they are a blessing to work with.
- Lizz Thibodeau was thanked for all her extra support during the absence of a Treasurer.
- It was noted that there was a decrease in our membership this year. We need to give more thought to doing God's outreach in our Community. The Outreach & Communications Committee is actively working with this in mind and have activities already planned for this year.
- Thanks was given to Lizz and Andrew for all the support of Mabondo family in many aspects of their lives here in Canada.

Probable date of next Annual Meeting: end of February 2020

The meeting was adjourned at 1:12 pm.

It was moved (Todd Webster/Heather Reid) that the meeting be adjourned. Carried.

The Doxology was then sung by all.

Respectfully submitted by Marilyn McFadden

EXAMINERS' REPORTS

REVIEWERS' REPORT

Mary Taylor and Mark Ranson have reviewed the general ledger records and statements of the operating (general) fund, as well as the Endowment, Care & Share, and Memorial special funds of Chalmers Presbyterian Church for the year ending December 31, 2019. The records were found to be in good order.

REVIEWERS' REPORT

Heather Reid and Kim Poser have examined the Financial Records of the various groups / organizations of Chalmers Presbyterian Church for the year 2019 and corrections were made as necessary.

HUMAN RESOURCES (HR) COMMITTEE REPORT

Members: Linda Adamson, Maureen Bruff, Yvonne Daniel, Tom Hunter, Barb Jessop, Keith Johnston, Don Leitch, Jeff Putt (Interim)

Please respect that due to privacy issues and confidentiality the HR committee is somewhat limited in what can be shared in this report. The HR committee meets on an “as required basis” as well as annually in the fall to discuss salary/budget recommendations for the following year.

In February the Human Resources Committee received a letter from Lizz Thibodeau as formal notification that she would be resigning from her position as Office Administrator at Chalmers Presbyterian Church, effective June 21, 2019 in order to return to teaching. The Office Administrator job description and required hours was reviewed with consultation with Lizz and then discussion with the committee. The job vacancy was posted in the Chalmers bulletin as well as sent to other churches in the London Presbytery.

Resumes were received from several qualified candidates and interviews took place the week of May 6th. The candidates were short listed and a second round of interviews was conducted with Rev. John Bannerman in attendance the week of May 20th. A special meeting of Session was called on Sunday, June 2 at which time the following recommendation was approved ... “That Wendy Sibley is hired as the Office Administrator for Chalmers, effective Monday, June 10.” At the service on June 16, Lizz was thanked for her excellent work in the Church office for close to two years and was given a planter. Wendy Sibley was also introduced and welcomed to the Chalmers congregation. The Office Administrator will work 20 hours per week during the Spring, Fall and Winter months and 12-15 hours per week during the summer.

Due to conflict of interest, Jeff Putt served on the HR committee on Tom Hunter’s behalf representing Session Executive during Lizz’s employment as the Office Administrator. We thank Jeff for his time on the committee and welcome back Tom following the resignation of Lizz.

OUTREACH COORDINATOR - Once again in 2019 Chalmers received the Canada Summers Job Grant to hire a summer student for seven weeks for 30 hours per week. The job was posted in the Chalmers bulletin as well as sent to other churches in the London Presbytery and posted on Indeed. Resumes were received from several interested candidates and short listed.

Jacqueline Nathaniel was selected as the successful candidate and started working July 3 for seven weeks until August 10. We thank Jacqueline for her excellent work during this time.

The committee met in early December to review salary/cost of living increases for the 2020 budget with a recommended increase of 1.5% for 2020. The Terms of Employment were reviewed with only a few minor changes.

Respectfully submitted by Yvonne Daniel, Chair

LEADING WITH CARE (LWC) COMMITTEE REPORT

The Leading with Care Committee members are John Bannerman, Richard Cote, Judy Steward, Doris Tutt and Linda Adamson.

It is the policy of The Presbyterian Church in Canada that all persons, and in particular all children, youth and vulnerable adults, who participate in the denomination's programs/ministries and/or use the denomination's facilities will be cared for with Christian compassion and will be safe. (General Assembly 2005)

Our LWC committee continues to confirm that all committees, groups and outside users are complying with the intent of this policy.

In 2019, a number of items were discussed and acted upon including:

Record of Inspection: Regular monthly inspections of our facilities were conducted throughout the year. A monthly report outlining identified deficiencies is given to Property Management for action. The inspection focuses primarily on items that impact the health and safety of our occupants.

Congregational Fire Drill: A full congregational fire drill is conducted every other year. This fire drill took place on June 9, 2019 and we are grateful to the attention of the congregation and all of the constructive feedback received.

Presbytery Leading with Care Training: Chalmers hosted the Presbytery training event on April 27, 2019 which was led by David Phillips from the National Church Office. Several members from Chalmers were in attendance.

Committee Meetings: Regular committee meetings were held in March and June.

Police Record Checks: Doris Tutt continues to serve as our coordinator of the Police Record Check program. She maintains the records for Chalmers and initiates follow-ups when required.

Respectfully submitted by Richard Cote (Convener)

CHRISTIAN EDUCATION & FAITH DEVELOPMENT COMMITTEE REPORT

The Christian Education and Faith Development Committee met monthly to review and plan activities that would contribute to the congregation's faith development and ongoing Christian Education.

The children's ministry at Chalmers continued to be a particular focus again this year. Our numbers are variable from week to week which makes it a challenge to program. We are currently running two classes – a junior class and a senior class. There is a nursery on Sundays, available for when very young children and babies are present.

Adult studies were held under the leadership of John Bannerman. Studies were offered both during the day and in the evening to reach more participants.. Movie nights were also offered and well attended.

The Committee also supported the Library. The Library is a popular ministry within Chalmers and we thank Christine Hunter for her ongoing leadership.

Committee members for 2019 were Linda Adamson (chair), John Bannerman, Barb Jessop, Dan Duffin, and Judy Steward. New members are always welcome.

Respectfully submitted by Linda Adamson

CHALMERS' LIBRARY REPORT

I would like to start by thanking all the folks who have donated to the library in any way this past year. We do appreciate your help, and last year I was able to update the library with many new books, thanks to those donations.

I am also pleased to report that our library was even more popular last year than the previous year. We had a total of 222 books signed out from all areas of reading. We have fiction, non-fiction, youth and children's books and we try to feature special reading at Christmas and Easter.

I do try to ring the changes with new books as often as is possible, but I also try to keep you informed about the content of some of our books with a Library Report each Sunday just to peak your interest and maybe give you an insight into which authors to check out.

I would like to encourage you to check out your library – tell me how you enjoy your specific chosen book, and also let me know if you have read any books that would fit into our library at Chalmers.

Check with Shirley Hall, Joyce Kilbourne, Torry Thibodeau or Bev Cameron if you need help with your choice – or have a chat with me if you would like to talk about anything to do with the Chalmers library.

Respectfully submitted by Christine Hunter, Librarian

SUNDAY SCHOOL REPORT

Each Sunday morning from September through June, Chalmers' Sunday School teachers work with the congregation's children and youth to help them grow in their faith. Although our numbers are often small, we continue to prepare and offer a variety of age appropriate lessons for any children and youth from JK to Junior High who may wish to join us on a Sunday morning.

Sunday School is a very important part of church life and its success in 2019 was due to the enthusiasm of our faithful students and dedicated teachers. I am very grateful to Linda Adamson, Linda Bone and Dan Duffin for their ongoing commitment to Chalmers Sunday School in 2019.

Respectfully submitted by Judy Steward

YOUTH & YOUNG ADULT MINISTRY TEAM REPORT

Youth Ministry is about finding ways to connect all youth to the church, and to nurture their relationship with Christ. The challenge is that what reaches one youth, doesn't reach them all. So each year, we use a variety of activities, events and methods to try and reach as many as we can. We also believe that it is incredibly important to provide opportunities for the youth to form relationships with those outside their peer group, especially Christian adults. To this end, many of our events are intergenerational in some way. We were thrilled to welcome all of the Mabondo youth to our congregation this year.

Here are some of our activities from 2019:

- Monthly volleyball for teens and adults
- PYPS Winter Weekend
- PYPS May Camp
- PYPS Fall Retreat

- Strong leadership during Vacation Bible Camp
- The Presbytery volleyball tournament & dinner

We would love to provide a more regular program for the youth of Chalmers, but we need to create a team to do that. If you are passionate about youth and would like to be involved directly or indirectly, please let me know.

CY2020 will be held this coming July at Brock University and we hope to be able to send a strong group from Chalmers for this amazing event!

Respectfully submitted by Lizz Thibodeau

ENDOWMENT FUND COMMITTEE REPORT

Chair: Andrew Thibodeau. Members: Bill George, Tammy McDonald, John Elliot, Kim Abrahms.

The Chalmers Endowment Fund, called “The Generations of Generosity Fund” was officially launched February 21st, 2010 at the Church’s AGM. The account is set up at TD at the Commissioners and Pond Mills branch.

What is an endowment fund? It is a pool of money that is placed in a selection of lower risk investments to earn a reliable rate of return over the years. The interest collected each year will then be available for special projects. The principal of the fund will not be touched, allowing a steady flow of funds into the future. For example, if the fund had \$100 000, and earned %2, then \$2000 would be available for use that year. Individuals and committees would apply to the Stewardship Team to use these funds for a range of Christian focused projects.

We can see the fund being used in 3 main categories: 1. Children & Youth Work 2. Mission work 3. “Building” Faith, which is money to be used for special building maintenance and upgrade projects.

The primary source of funding for the Endowment fund will be gifts from the wills, insurance policies, and bequests of the congregation. Gifts can also be anticipated as Memorial tributes. The Endowment Fund allows a financial gift to “keep giving forever” as the interest from the gift will continue to benefit others. We feel it can be a powerful financial tool of our Chalmers ministry that can benefit a wide range of projects in the future. Hundreds of Canadian churches have created these funds and we are taking the lessons learned from their experiences to create this special money ministry.

This will be fund that does not require “fundraising”, but “awareness raising”. With all of you making contributions to our church in life, we ask you to consider the church at the time of your passing. As you create or adjust your wills and life insurance, please consider prayerfully the Chalmers Endowment Fund as a recipient of your life’s spirit of generosity.

Balance December 31, 2018: \$13,119.45

GIC. at 2.1% interest. Value at December 31, 2019: \$12,464.65 - Matures June 14, 2020 at \$12,581.41

In the bank: \$1,479.11

Balance, December 31, 2019 \$ 13,943.76

Thank you, Andrew Thibodeau, Chair.

MISSION COMMITTEE REPORT

The Mission Committee is comprised of Linda Bone, Jeff Putt, Mark Ranson, Amy Kemp, Kristine Hardy and Rev. John. During 2019 the committee enjoyed presentations by the Rev. William Khalil, the Rev. Alan Campbell from Refuge Ministries, and Karen Green from Power of Hope.

Men's Mission: Chalmers leads quarterly services providing worship leadership and sandwiches on the fourth Sunday of months with five Sundays. Thanks goes out to all those who participated in this ministry and who contributed sandwiches and cookies.

Camperships: Approximately \$850 was raised to send children to Camp Kintail through a Soup Sunday lunch on February 3rd and the Strawberry Social on June 23rd.

Canadian Tire Money: The committee collects Canadian Tire money to purchase sleeping bags for the Men's Mission. If you use a CT points card, please consider buying gift cards with your points which can be donated to the committee.

Presbyterian World Service & Development: Chalmers hosted the Ride for Refuge on October 5th in support of maternal and children's health in Afghanistan and Malawi.

Glen Cairn Community Resource Centre: Rev. John is a member of the Basic Needs team of the Resource Centre. Chalmers partnered with the centre and other community groups to host a community meal on January 24, 2020.

Healing and Reconciliation: The committee continues to educate themselves on journey of healing and reconciliation with the Indigenous peoples in Canada. Chalmers also hosted a presbytery healing and reconciliation event in May.

Presbyterians Aiding Nicaragua (PAN): We celebrate the 2019 PAN mission trip to El Salvador and Nicaragua. Seven members of our congregation (Chris, Kristine, Grace, Paige and Jack Hardy, Audrey Baldwin and Linda Powers) raised funds and awareness and served those in need through this medical mission trip.

Presbyterians Sharing is the mission and ministry fund of The Presbyterian Church in Canada. In 2019 Chalmers remitted its full allocation in the amount of \$22,405.

Salvation Army Kettle: Many thanks to Andrew and Lizz Thibodeau for their oversight of the Salvation Army Kettle campaign this past Christmas season, and to all the volunteers who helped with this important mission.

Special Offerings for Mission: The Easter special offering went to the Cyclone Idai response through PWS&D and the London Community Chaplaincy. The Christmas special offering was split between Power of Hope and PWS&D.

Our sincere thanks go to everyone in the congregation for your continued support of the mission work we do together within our community and around the world!

Respectfully submitted by Rev. John

CARE & SHARE REPORT

Care & Share Food Cupboard gave food assistance to 561 families in 2019.

Thank you to our Care & Share volunteer team – Heather Reid, Liz Gough, Marg Ward, Dennis Smedley, Joyce Kilbourne, Myrna Heinbuch, Bev Cameron, Fran Peach, Anita Powell, Kim Poser, Debbie and Mike Scott. We lost two valued volunteers in 2019 - Eleanor Hannah and Beth Hickey. Thank you ladies, for your commitment in helping this community mission service.

A special ‘thank you’ to the congregation for continually supporting this program, either financially, or dropping off food selections in the container located at the church’s front entrance.

Every week, the Care & Share format goes something like this:

- On Monday mornings, community families call the church office to obtain an appointment to come Tuesday afternoons.
- Family names are gathered by Wendy Sibley, our Office Administrator. Thank you Wendy for willingly taking on this task.
- The weekly designated volunteers are advised of the number of families they will be assisting.
- The volunteers prepare the food hampers with enough food for about 2-3 days (including milk and eggs). Families have the opportunity to select 3 more items displayed on a table.

Chalmers received two food deliveries from the London Food Bank (May and July) and I appreciate the help received from Keith Spooner, Audrey Baldwin, Paul Zettel, Andrew Thibodeau, Heather Reid, Todd Webster, Naomi and Dindene Mabondo for unloading the van and transporting the boxes into the lower hall.

	CARE & SHARE ACCOUNT (\$)	CHURCH-CARE & SHARE (\$)	TOTAL (\$)
Opening Balance	912.86	16,977.66	17,890.66
Donations		7,078.00	7,078.00
Transfers	8,000.00	-8,000.00	
Expenses	-7,008.74	-3,533.09	-10,541.83
Closing Balance	1,903.92	12,522.57	14,426.49

Food Expenses	\$ 6,724.69
Cheques order	34.05
Salvation Army Kettle	250.00
TOTAL EXPENSES	\$ 7008.74

OUTREACH & COMMUNICATION (OC) COMMITTEE REPORT

2019 Membership: Kim Poser, Karen Dutton, Richard Cote, Chris Hardy, Heather de Hoog

The Outreach and Communications Committee met 6 times in 2019.

Summer Outreach Coordinator (Mid-June to Mid-August)

The Outreach Committee was able to secure a Federal Summer Student Jobs Grant, providing funds to hire a Summer Outreach Coordinator. Jacqueline Nathaniel was hired and did a fantastic job. Jacqueline spent a lot of her summer updating processes for outreach in the future. Documented manuals on executing all the summer programming for future coordinators/convenors has been completed. Outreach lists and mailings have been prepared for the upcoming church year.

Vacation Bible Camp (July 15-19)

We had a great, fun-filled week with all the children and volunteers, with countless unforgettable moments. Although registration was low with 23 registrants, the week was wonderful. The week concluded with the children and volunteers leading worship. Thank-you to the many members of the congregation who dedicated time and effort to make this event a huge success.

Fun Fair (July 18)

The Fun Fair was a successful outreach event, with many families from the community enjoying the food, games, conversation and the many activities available kept families busy. Additionally, the presence of the VBC and Outreach team made families feel welcomed. We had over 120 people attend the event.

Board Game Café (July 24)

The Board Game Cafe was a successful event, as it was a fun-filled evening in fellowship. Games nights are great for getting to know new people and it would be great to do this more often. It's good to venture out and try out new events to see what works and what doesn't.

Members of the Outreach and Communication team have also played a role in several other activities of outreach through various other committees within the church.

Outreach Special Fund

Opening Balance:	\$4,878.81
Income/Donations:	\$2580.45
Expenses:	\$1612.10
Closing Balance:	\$5847.16

Respectfully submitted by Chris Hardy

PASTORAL CARE COMMITTEE REPORT

Committee Members: Rev. John Bannerman, Shirley Hall, Eleanor Hannah, Phyllis Johnston, Joyce Kilbourne, Wendy Lefler, Rita McWilliams, Mary Taylor, Margaret Ward, Mary MacDonald, Linda Powers. We were sorry to see Eleanor Hannah retire from the committee when she moved to St. Thomas in September.

Highlights of 2019

Shirley Hall continues to mail out bulletins to our sick and shut-in. Mary MacDonald sends out get well and other cards. Joyce Kilbourne is our secretary.

The services at Meadow Park Nursing Home have been continued on the second Sunday of the month at 3:30 pm. We wish to thank all the volunteers who lead the service and the pianist who provided the music. We need more volunteers to continue with this mission.

Committee members make visits to the sick and shut-ins. There is a log book in the General Office where visits are recorded. We also arrange for transportation to Sunday Worship.

The Committee, under Mary Taylor's direction, coordinated the funeral receptions for Doris Doskis, Doug Bertling and Jack Webster. Appreciation is expressed to all members of the congregation who assisted in setting up tables and providing food.

The 12th Annual "God's People Together" was well attended on October 19th. The meal, prepared by Ruth Laidlaw, was wonderful. The Four Heaven Sakes quartet provided their great music, and Rev. John led us in Communion.

The annual Memorial Service to remember members and family of our church family whom have left us this past year was held during Sunday Worship service November 3rd.

This committee will continue to provide supplies for the coffee hour and kitchen, paid for by funds raised from the funeral receptions we provide.

Respectfully submitted by Mary Taylor

PRAYER CHAIN REPORT

"LORD, LISTEN TO YOUR CHILDREN PRAYING"

The Chalmers Prayer Chain has been part of Chalmers' worship for many many years and continues today with 17 people sharing prayers at least once a week. There are occasions when an urgent prayer request is received and this is shared immediately. Prayers are confidential and only shared with the permission of the person or persons involved.

Prayers are shared by e-mail (and in a few cases with a "hard" copy) There are prayers of thanks, urgent requests, continued illness, updating circumstances as well as ongoing prayers for our brothers and sisters who are dealing with long term chronic illness and those in long term care.

Prayer cards are located in pews and may be filled out and placed on the offering plate where they will be forwarded for inclusion in the weekly prayers. Requests can also be given to Rev John, a prayer chain

PRAYER CHAIN REPORT CONT'

partner (see below), an Elder or contacting me directly (mobruff@rogers.com) It is rewarding to hear feedback and know that the Lord hears our prayers.

Prayer Chain Partners are: Rev John Bannerman, Linda Adamson, Doug and Janet Bruce, Shirley Hall, Eleanor Hannah, Margaret Holdsworth, Tom and Christine Hunter, Sue Garner, John Goodwin, Mary MacDonald, Marilyn McFadden, Heather Reid, Ron Sumner, Lizz Thibodeau, and myself.

Respectfully submitted by Maureen Bruff, Prayer Chain Coordinator

STEPHEN MINISTRY REPORT

Chalmers has been a Stephen Ministry congregation since 2000 and during that time has provided countless hours of confidential Christ-centred care to people in need of support and prayer. Stephen Ministry is accountable to Session through the Pastoral Care Committee. Throughout last year our Stephen Ministry team met regularly for supervision, prayer, continuing education and fellowship.

Late last year Christine Hunter indicated that she would be retiring from Stephen Ministry following many years of faithful service. At our first meeting in 2020 we thanked Christine for her wisdom and compassion as she stepped down from Stephen Ministry. Our current Stephen Ministers are Doug Bruce, Janet Bruce, Susan Garner, and Jeff Putt. Al Gayed serves with me as a Stephen Leader. Al has served faithfully as a Stephen Leader at Chalmers since the beginning of this ministry within our congregation.

In 2020 we hope to recruit and equip new Stephen Ministers for Chalmers. We will be raising awareness for Stephen Ministry within the congregation and we will be asking you to consider serving in this Christ-centred confidential caring ministry.

If you or someone you know at Chalmers (or in the community) might benefit from the support and care of a Stephen Minister please speak with me so that a referral may be arranged.

Please pray for our Stephen Ministers and Leaders so that we may continue to provide this ministry of Christian presence to women and men who are facing challenges on the journey of life and faith.

Respectfully submitted by,

John

Rev. John Bannerman

Stephen Leader

POLICY & PLANNING COMMITTEE REPORT

MEETINGS: First Tuesday of the month, except July and August

MEMBERS:

Congregation at large: Yvonne Daniel, Donald Leitch, Anne Webster, Todd Webster

Standing Committee Representation: Linda Adamson, Linda Bone (retired), Maureen Bruff, Kim Poser, Mark Ranson, Bob Taylor, Mary Taylor

Ex-Officio Members: Rev. John Bannerman, Tom Hunter, Denise McLay

Donald Leitch chaired the Policy & Planning Committee in 2019.

The Annual Congregational Budget meeting was held Sunday, March 24, 2019 and was attended by 72 members and adherents. Lunch was provided by the members of the Policy and Planning committee. (Please see the minutes of the Annual Congregational/ Budget Meeting.)

Denise McLay assumed full responsibility for the administration and management of Chalmers' finances in 2019. Denise has provided able service to the congregation. With "fresh eyes", she has discussed with the Committee changes to our financial reporting with the objective of providing greater transparency and understanding of Chalmers' overall financial health.

The Committee undertook a discussion of a unified congregational budget and the advantages and disadvantages that could result from transitioning to this budget format. Discussion of a unified budget was warranted as a result of the significant deficit in Chalmers' general fund at year end 2018. The Committee reported this discussion to the Session and recommended further review. It is anticipated that consultation and discussion will continue in 2020.

A special Thanksgiving appeal letter was sent to the congregation in a proactive effort to grow congregational givings. For 2019, a number of fundraising efforts were undertaken to supplement the general fund including the cheese sale, a Souper Sunday, the Everything Christmas Sale and other activities. Projected proceeds were included in the 2019 budget and in the 2020 proposed budget..

A sincere thanks to the members of the congregation who count, record and deposit the weekly offering. These volunteers are called upon approximately 4-6 times throughout the year. Thanks also to the persons who volunteer to serve as examiners of the various church accounts and report their findings to the congregation annually.

In 2019, Linda Bone retired from the Committee. Her place as representative of the Mission Committee was taken by Mark Ranson. The Committee thanks Linda for her service on the Policy and Planning Committee. Appreciation is due to Yvonne Daniel for preparing the Committee minutes and reports to Session.

Chalmers is blessed with numerous talented, dedicated people with a variety of skills. It is important, in my opinion, that there be a turnover in leadership positions within the congregation to maintain and enhance leadership skills and familiarize individuals with the work of the various committees. Having served as Chair of the Policy and Planning Committee for a number of years, I believe that it's now an appropriate time to step away and give someone else the opportunity to chair the Committee. In addition to a new chair, the Committee would be pleased to welcome a couple of members of the congregation who have an interest in

POLICY & PLANNING REPORT CONT'D

the congregation's financial and other administrative matters and wish to serve on the Policy & Planning Committee.

As noted, the congregation finished 2019 with a surplus of \$17,165. The complete financial statements are available later in the Annual Report.

Respectfully submitted by Donald Leitch, Chair

FUNDRAISING TEAM REPORT

The Team consists of : Janet Bruce, Maureen Bruff, Yvonne Daniel, Joanne Dickert, Bob and RoseMarie Finlay, Pat MacKay, Cathy Spooner.

In 2019 the Team organized the following successful events:

- Plant and Pie sale in June
- Souper Sunday – October
- Everything Christmas Sale – November
- St Andrews Concert – November

We wish to thank everyone who helped and/or donated items and we look forward to more successful events in 2020.

Respectfully submitted by Maureen Bruff

PROPERTY MANAGEMENT COMMITTEE REPORT

Committee members for 2019 were: Bob Taylor (retired chair), Pat MacKay, Brian MacKay, Keith Johnston, Tom Vannus, Jeff Putt, and Bruce Dickert. Keith Spooner is our silent saint who oversees the flower beds and the Prayer Garden set up and maintenance.

It is the mandate of this committee to maintain a smooth operation of the church and manse building; which includes an open communication with our insurance representatives, snow removal and lawn care company, HVAC heating company, security and elevator companies and general maintenance. Brad Dobbie, our custodian keeps our church building in 'spick and span' condition.

We thank Bob Taylor for his many years chairing this committee and he retired April 2019. With the absence of a convenor, some outstanding issues arose, and Joanne Dickert was brought in to assist the committee in bringing conclusion to these issues. This committee is seeking a new convenor.

We meet the fourth Thursday of the month at 7:30 pm. July, August & December we do not have a meeting.

Our committee truly appreciates all the people and volunteers who dedicated their time and energy in keeping Chalmers neat and beautiful.

Respectfully submitted by Joanne Dickert, Interim Convener

SOCIAL COMMITTEE REPORT

Members: Liz Gough, Heather Reid, Anne Webster, Brenda Webster, Todd Webster

The Chalmers' folks joined together for many fun events in 2019.

We beat the February blahs by eating several wonderful different chilis at our annual Chili Night. We crowned Christine Hunter as the 2019 Chalmers Chili Champ. The winner is rewarded with a certificate, a very expensive prize from Dollarama and most importantly, bragging rights for the next year.

We gathered on Good Friday morning for our annual breakfast. Everyone enjoyed pancakes, sausages, scrambled eggs, toast, and warm or cold beverages. The lack of hot water presented a whole new dimension but our kitchen helpers were up to the challenge.

It has become a recent tradition to hold our Church picnic on Father's Day. Sandwiches, watermelon and cold beverages were enjoyed by all who attended. The games were held outside after lunch and a good time was had by all. The three-legged race is always a great way for the young and older to have fun together. The premier and final event, as always, was the tug of war where no one was competitive at all. The rain started just as the games were finished. Praise the Lord.

The Burger Bash is always held on the Saturday after Labour Day. This is a great way to welcome everyone back from summer holidays. Burgers, hot dogs, baked beans (thanks to Shirley George), potato chips and ice cream cones were consumed with pleasure.

Our Christmas pot luck dinner was held on the last Saturday of November. This year we partnered with the Advent Event which was held just prior to dinner. Every receptacle had a crock pot plugged into it and the oven was full of tasty dishes long before the dinner began. By dinner time, the tables were laden with dozens of entrees and desserts galore.

Thank you to all of the wonderful people who help us cook, set up, clear tables, wash dishes etc. We could not do it without you.

As you can see, the Social Committee could be renamed the Food, Fellowship and Fun Committee. If any or all of these events sound like fun to you, please join us in 2020.

Respectfully submitted by Heather Reid on behalf of the Social Committee

Social Committee Financial Report

INCOME

Bank Balance-January 1, 2019	\$ 459.54
Chili Night	\$ 120.00
Good Friday Breakfast	\$ 455.00
Donation	\$ 5.00

EXPENSES

Chili Night	\$ 28.00
Good Friday Breakfast	\$ 210.85
Picnic	\$ 57.05
Burger Bash	\$ 284.70
Potluck Dinner	\$ 29.80
Bank Balance-December 31, 2019	\$ 424.14

TOTAL	\$ 1,034.54	\$ 1,034.54
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Respectfully submitted by Anne Webster

WORSHIP COMMITTEE REPORT

Members :Rev John Bannerman, Doug Bruce, Maureen Bruff, Gillian Cote, Beth Hickey, Mary MacDonald, Tammy McDonald, Jeff Putt.

The Worship Committee, working in support of the Minister and Music Director, provides leadership and oversight for the worship life of Chalmers as follows:

- Ensuring inspirational music through senior and junior choirs, praise team, special guests such as trumpeter, and equipment
- Provision of worship supplies – bulletins, music, hymn books
- Maintaining audio/visual equipment which includes: live-streaming, sound equipment for special services, training for volunteers.
- Ensuring a hearing system is available for those with hearing difficulties
- Providing year round decorations throughout Chalmers with special emphasis on Easter, Thanksgiving and Christmas
- Ensuring a hosting system is in place to welcome everyone to services
- Arranging for the use of the Prayer Garden – outdoor services, hymn sings

The Worship Committee meets on a monthly basis and would welcome input from the congregation on any aspect of our worship.

Special thanks to : Pat MacKay for coordinating the decorations throughout the year; Rita McWilliams as our Sunday morning greeter; Cathy Spooner for organizing the Host schedule; and lastly to all those who greet people and distribute the bulletins on Sunday mornings.

Respectfully submitted by Maureen Bruff , Convenor

MUSIC MINISTRY REPORT

CHALMERS CHILDREN'S CHOIR

During 2019, participants were Naomi and Josiah Duffin, Jack, Grace & Paige Hardy, Naomi, Plamedi and Isaac Mabondo, Matthew Stevenson and Isla Thibodeau. We practiced on Sundays after worship from 11:30-12 and sang in worship services throughout the year. Highlights were 1) a joint Junior and Senior Choir anthem for Easter when Isaac and Josiah sang the bass part with the men 2) learning a combined English/Swahili song where we learned each other's languages and 3) singing a song called The Children of the World for the Kick-off to the Global 6K Walk/Run to benefit the Democratic Republic of Congo.

CHALMERS SENIOR CHOIR

Rehearsals were held Thursdays from 6:30-8:00pm to prepare anthems for the Sunday service. We said goodbye to Eleanor Hannah as she moved to St. Thomas. We were delighted to have Bénie, Magali, Rachel and Didine Mabondo join us this year! Special thanks to Audrey for looking after the choir treasury and gowns and Marg for taking care of gifts/cards.

PRAISE TEAM

Praise Team rehearsals were held on Thursdays from 8:00-9:00pm. Bob Finlay, Tom Hunter and Kim Poser faithfully play guitar along with Beth on piano. Participants this year were Lynn Ball, Joanne Dickert, Karen Dutton, Joyceline and Jacqueline Nathaniel. Special thanks to Lizz and Torry Thibodeau for cheerfully filling in when needed. We thank the audio team for enhancing our sound each Sunday and the visual team for providing the lyrics.

MUSIC MINISTRY REPORT CONT'D

FOUR HEAVEN'S SAKE QUARTET

In 2019, the men's quartet sang in our Chalmers worship service and in Komoka and Dorchester. In October, they provided music for God's People Together. After many years of singing, Paul Laidlaw retired in April and Kenneth McDonald joined the group in July. Other members are Tom Vannus, Ainsley Marshall and Jim Harrett with accompanist Kim Poser.

OTHER

- Trumpeter Michael Drennan - nephew of Yvonne Daniel
- Oboist Joel Heinbuch - grandson of Myrna Heinbuch
- Jamie McLellan – flautist (St. Patrick's Day)
- Organ Supply - Pat MacKay, Kim Poser
- Christmas Eve Orchestra - Tom, Bob-guitar, Lizz, Torry-violin, Joel-oboe
- Special Music: Bob Finlay, Gaels, Jim Harrett, Mabondo family, Betty Sanderson, Wendy Sibley, Ukes of London

Thanks to all!

Respectfully Submitted by Beth Hickey, Music Director

SENIOR CHOIR FINANCIAL REPORT

INCOME

Bank Balance-January 1, 2019	\$	86.89
Fees Collected	\$	160.00
Interest	\$	0.25

EXPENSES

Bank Fees		\$	1.85
Gifts and Cards		\$	176.45
Bank Balance-December 31, 2018		\$	68.84
TOTAL	\$	247.14	\$ 247.14

REACHOUT GOSPEL CHOIR REPORT

In the fall of 2018, my dad, Tom Hunter, retired as leader of the Reachout after 45 years as the director. I have taken over as director and am still tentatively finding my way, with lots of help and support from the choir.

Reachout is a very multi-generational group. We welcome students from grade 7 on and there is no upper limit to the group, with ages all the way into the 80s! We have two families that include three generations, so grandchildren are singing alongside their parents and grandparents which is so wonderful! But really, we are all just one big family in Reachout!

Because of the age range and life-stage range of our group, there is a certain fluidity of membership. Members may need to take time off to deal with a particularly difficult semester at school, cope with a new baby at home, or care for an aging parent. Time off for surgeries or learning cantatas while away at school and joining only for presentations are a regular part of the life of Reachout.

REACHOUT GOSPEL CHOIR REPORT CONT'D

In 2019, we enjoyed the addition of Bénie, Rachel & Didine Mabondo for a season. Gloria McDonald has also joined, another member of the large McDonald contingent that we are blessed to have! One of our very, very long-time members, Shirley Hall, has sadly stepped down from Reachout this year. She is greatly missed, but we treasure the many years that she devoted to singing and arranging nursing home presentations for us.

This year we sang for:

St Andrews Presbyterian Church – Tillsonburg	Living Hope
Arbor Trace	Living Hope
Chalmers Presbyterian	Living Hope
Parkwood	Living Hope
Ashwood Manor	Living Hope
Mount Hope	Living Hope
Mount Hope	Joy He Shall Reign
Mt. Zion Presbyterian – Ridgetown	CANCELLED DUE TO ICE STORM
Ashwood Manor	Joy He Shall Reign
St Andrews Presbyterian Church - Tillsonburg	Joy He Shall Reign
Chalmers Presbyterian	Joy He Shall Reign
Arbor Trace	Joy He Shall Reign

Members in 2019

Sopranos: Lizz Thibodeau (Choir Leader), Christine Hunter, Heather Reid, Myrna Heinbuch, Lynn Ball, Gloria McDonald, Sandy Roadhouse, Karen Dutton, Torry Thibodeau,

Altos: Tammy McDonald, Sarah Karniej-Hecht, Shirley Andersen, Liz Gough, Shirley Hall, May Lee-Jarvis

Tenors: Tom Ball, Tom Hunter, Jason McDonald, Zack McDonald

Basses: Jim Harrett, Kenneth McDonald, Don McPhee

If you've ever considered singing with Reachout, you are welcome! We meet every Wednesday evening at 7:30pm. Some of us read music, some of us don't. There is no audition, just come raise your voice in praise to the Lord!

Respectfully submitted by Lizz Thibodeau - Choir Director

REACHOUT GOSPEL CHOIR FINANCIAL REPORT

INCOME

Bank Balance-January 1, 2019	\$ 15.62
Presentations	\$ 755.00

EXPENSES

Bank Balance-December 31, 2019	\$ 790.62
TOTAL	\$ 790.62
	\$ 790.62

KNITTING CIRCLE REPORT

The Knitting Circle still meets every Wednesday afternoon at 1.30 pm in the choir room. We are a noisy, but very productive group who just love to spend time together, and knit while chatting. We appreciate the support we get from the congregation with wool donations and ideas for our projects.

This year we completed some Alzheimer muffs and started knitting the little teddy bears for the Mission Team to take on their trip later in the year. This year we actually completed over 100 teddy bears in a great variety of colours and sizes. It was so nice to see the fun and laughter as the children were given these bears.

Right now we have a request to knit shrugs for Parkwood hospital. Shrugs are like a stole, but have cuffs on them to keep them in place. These are used for warmth in care facilities where the residents feel the cold but find scarves and stoles difficult to keep in place. We are just finishing this project and have 12 shrugs to donate.

There was a lot of individual knitting done for the Sale in November. Christmas ornaments, hats, mitts, scarves, sweaters, even blankets, along with crocheted cowls and hats.

We presently have 11 members in our Knitting Circle, but there is always room for more.

Respectfully submitted by Christine Hunter

TASTEFUL TOPICS REPORT

Chalmers' Tasteful Topics was enjoyed 5 times in 2019.

- ◇ In January Chris Hardy did a presentation about the PAN Mission trip to El Salvador,
- ◇ In March we heard from Miranda Bothwell about the Elgin Middlesex Emergency Medical Services ,
- ◇ In September from Karen Green from Power or Hope ,
- ◇ In October Sue Stepien and Deb Crowe about the City of London Senior Satellite programs and other Senior services.
- ◇ In November were delighted to hear from Andrew Thibodeau and the Mabondo family coinciding with their celebrating one year in Canada.

Attendance ranged from 40-over 70 people, so we continue to have excellent support! Thank you all!

We were appreciative of the generous offer from Kevin and Sherri Hartman, Phyllis and Keith Johnston, and Brian and Pat Mackay to prepare two of our meals! Our gratitude to Kevin and Sherri for donating March's meal , and to Pat and Brian, and Keith and Phyllis for donating November's meal. The other lunches were ordered from and delivered by Nooner's catering. Currently the amount is \$10.00 for lunch which may include, sandwiches, salads, casseroles, desserts, fruit trays ,tea, coffee, and cold drinks. We welcome any offers or suggestions for upcoming lunches, whether it be for catering purposes, speakers or anything else, both within the congregation or the wider community..

As with any event involving this many attendees, help is so needed and appreciated! To all of you who not only support by attending, but also help with setting up tables and chairs, taking them down and helping with the endless kitchen duties , our most sincere gratitude. Special thanks to Brian and Pat Mackay who help each and every time with set up. We are thankful and grateful for all of our volunteer speakers.

Cont'd...

TASTEFUL TOPICS REPORT CONT'D

Another special thank you to Lizz Thibodeau and to Wendy Sibley (former and current Chalmers' office administrators) for their creativity and technical gifts to generate the advertising /posters, etc., during 2019.

Respectfully submitted by Cathy Spooner, Coordinator

TASTEFUL TOPICS FINANCIAL REPORT

Balance at December 31, 2018		376.75
INCOME	Meal Donations	2, 376.00
	Penny Adjustment	0.03
EXPENSES	Honorariums	140.00
	Cost of Meals	1,722.13
	Purchase (tables)	339.00
	Donation to Chalmers General Fund	250.00
	Total Expenses	2,451.13
Balance at December 31, 2019		<u>301.65</u>

OFFERING ENVELOPE SECRETARY REPORT

This chart is based on 87 envelope users and 46 Pre-authorized Remittance (PAR) users for a total of 133 giving units.

\$ Per Year	\$ Per Week	# of Envelope Users	# of PAR users	%	Total \$ Amount	Average per week
< 250	< 5	21	2	1.28%	\$3,177.00	\$61.10
250 -499	5-10	14	4	2.58%	\$6,423.00	\$123.52
500 - 749	10-15	7	5	2.87%	\$7,151.00	\$137.52
750 - 999	15-20	9	1	3.47%	\$8,635.00	\$166.06
1000 - 1249	20-25	12	6	8.21%	\$20,437.00	\$393.02
1250 - 1499	25-30	5	7	5.91%	\$14,710.00	\$282.88
1500 - 1749	30-35	5	3	5.08%	\$12,640.00	\$243.08
1750 - 1999	35-40	0	0	0.00%	\$0.00	\$0.00
2000 - 2499	40-50	5	3	7.23%	\$17,995.00	\$346.06
2500 - 2999	50-60	1	3	4.33%	\$10,765.00	\$207.02
3000 - 3999	60-80	4	6	16.03%	\$39,880.00	\$766.92
4000+	80+	6	6	43.00%	\$106,984.00	\$2,057.38
TOTAL		89	45	100.00%	\$248,797.00	\$4,784.56

The above amount of \$248, 797 reflects general offering plus any special givings such as Care & Share, property enhancements, church school, nursery, library, youth, choir and/or Reachout. It does not include special offerings, such as PWS&D, Presbyterians Sharing, Kintail, Power of HOPE or the PAN Mission.

of People

Received - Not Included Above	43
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