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Divine Multiplication

Somehow God provided for the people, through the child's meager lunch. Can you picture the boy coming up to Andrew, tugging on his robe, offering his lunch? Andrew acknowledges the child with the five loaves and the two fish but asks, "What are they among so many people?"

We ask the same question. How can my gift, my donation, my actions, my presence make any real difference for people in need? How can the generosity and ministry of one congregation like Chalmers make an impact in a world of overwhelming need?

Yet Jesus accepts the gift. And Jesus multiplies the gift and the large crowd of people is fed, with baskets of food left over. I can't explain this sign, this miracle. But I praise God from whom all blessings flow.

Through the lunch of the child and the grace of our Lord Jesus Christ God provided for the hungry masses. Friends, God's provision is not limited to Bible times and Bible stories. God continues to provide for us and others today as well.

As part of the PWS&D sustainable livelihoods project in Malawi, a woman named Sara was loaned five dollars (\$5). She invested it in a small retail business and netted two dollars. With this small profit she bought a set of dishes. Those dishes meant that each member of her family could now have their own plate rather than eating from a common pot.

This seemingly small and simple purchase vastly improved her family's hygiene. A five-dollar investment significantly improved one family's health.

According to the Fourth Gospel Jesus took the bread, gave thanks to God, and distributed the food so that everyone was filled, and there are even 12 baskets of leftovers.

The same Jesus multiplies our gifts today for the glory of God and for the common good. Praise God for the miracle of divine multiplication!

When we place our seemingly little bit, our small gift, with child-like faith into the hands of the living Christ, God multiplies the gift for the good of others, especially the hungry, the hurting, and the homeless.

The Lord Jesus who accepted the child's lunch and who fed the hungry crowd that day invites us to follow him so that we can participate in God's mission in London, Canada and around the world.

Thanks be to God.

John

Rev. John Bannerman

February 2019

SESSION REPORT

The Session Members for 2018 were:	L. Bone	P. MacKay
Rev John Bannerman (Moderator)	J. Bruce	M. McFadden
Tom Hunter (Clerk of Session)	R. Cote	T. McDonald
Maureen Bruff (Roll Clerk)	B. Dickert	L. Powers
J. Putt (Deputy Clerk)	B. Finlay	L. Thibodeau
L. Adamson	R. Finlay	T. Vannus
	A. Kemp	

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. J. Bannerman

On Sunday, February 4th 2018, during the morning service of worship, the congregation of Chalmers Church, celebrated the Lord's Supper, **116 partook** of the elements.

On Sunday, April 1st 2018, during the morning service of worship, the congregation of Chalmers Church, celebrated the Lord's Supper, **154 partook** of the elements.

On Sunday, June 3rd 2018, during the morning service of worship, the congregation of Chalmers Church, celebrated the Lord's Supper, **98 partook** of the elements.

On Sunday, July 29th 2018, during the morning service of worship, the congregation of Chalmers Church, celebrated the Lord's Supper, and partook of the elements **by Intinction**

On Sunday, October 7th 2018, during the morning service of worship, the congregation of Chalmers Church, celebrated the Lord's Supper, **179 partook** of the elements.

On Sunday, November 25th 2018, during the morning service of worship, the congregation of Chalmers Church I, celebrated the Lord's Supper, **124 partook** of the elements.

On Monday, December 24th 2018, during the 10:00pm service of worship, the congregation of Chalmers Church, celebrated the Lord's Supper, and partook of the elements **by Intinction**

The elders made three home visits to deliver communion invitations to members and adherents.

Deaths: During 2018 we were saddened by the death of the following members/adherents:

Dorothy Barfoot died Dec 30, 2017, buried Jan 6, 2018

John Gaskin: died Jan 3, buried Jan 14

William Martin McHardy - died April 12, buried April 15

George Leonard (church treasurer) May 14, memorial May 24

Shirley Bakelaar, died May 20, service May 25

George Lefler. June 24th

Peter Wright, died Sept 26, service Oct 3

Beverley Coy, Died Oct 2, service Oct 6

Sylvia Smith, died Oct 25, service Oct 28

Doris Doskas. Died Nov 16th, service will be held in March.

Our sincere condolences are extended to their families and friends

Marriages: No Weddings this year. I think Cupid has lost his bow.

Baptisms: No baptisms in 2018 either

New Members:

A very warm welcome is extended to Sam Boyd, Andrea Bruce, and Debbie Latta who all joined on December 30th.

SESSION REPORT CONT'

Session met on ten occasions during 2018. No meetings were held during the summer months of July and August.

Chalmers has accomplished much in 2018 with still much which could be done. but thank you once again to all the various committees working diligently at evening and lunch time meetings. Thanks to all the folks who quietly donate when needed and for all the visitations that are happening without fanfare. And to all the people who simply pick up a friend or two and bring them to church. We thank God for your service and commitment.

Respectfully submitted by Tom Hunter, Clerk of Session.

ROLL CLERK'S REPORT

Chalmers Members as at December 2017	206
New Members	3
Members Deceased	5
Members transferred/removed	10
Chalmers members as of December 2017	194
Chalmers Adherents	50
Children/Youth	34
Total Members, Adherents and Youth	278

Respectfully submitted by Maureen Bruff, Roll Clerk

BOARD OF TRUSTEES REPORT

The trustees in 2018 were Audrey Baldwin, Joanne Dickert, Sue Garner, Bill George, and Cathy Spooner. Cathy Spooner's term as a trustee ends April 1, 2019. We thank her for her 5 years of service.

Trustees are legally responsible to sign documents on behalf of the congregation and to ensure the congregation's assets are protected. The trustees are responsible for managing the Memorial and Benevolent funds. A "Trust Deed" and Trustee Mandate documents were approved by the congregation at the annual meeting February 25, 2018.

The trustees note with great sadness the sudden passing of our long time Church Treasurer George Leonard in May. We extend thanks on behalf of the congregation to Mark Ranson and Lizz Thibodeau for the extra workload they took on to manage and record all the financial transactions for the last 6 months of 2018. We were blessed to have their incredibly willing attitudes and their strong knowledge & skills to help us through this transition time.

Banking: After George Leonard's passing, the trustees approved a change to our signers at the bank. 4 of the trustees are now signers, and it requires any 2 of them to withdraw funds or issue cheques.

Church Loan Update: The church borrowed \$60,000 from Presbytery in 2017 to ensure we could pay for our

BOARD OF TRUSTEES REPORT CONT'

new roof in a timely manner. Our first repayment of \$6000 principal was made to Presbytery in June 2018. The current balance owing to Presbytery is \$54,000.

Memorial Fund : Although no funds were disbursed from the Memorial Fund in 2018, the trustees have committed a loan of \$5000 of the fund to the General Fund when required to cover manse improvements underway.

Memorial Board: Names have been added to the Memorial Board to mark the sad passing of these individuals in 2018: **Dorothy Barfoot, John Gaskin, Martin McHardy, Shirley Bakalaar, George Leonard, George Lefler, Peter Wright, and Beverley Coy.**

Benevolent Fund: The Benevolent Fund enables Chalmers to meet small emergency community needs, based on Session or Minister requests. Donations are received through PAR or envelope givings. In 2018, \$550.00 was shared among four families or individuals to assist them with emergency situations.

Respectfully submitted by Susan Garner

BOARD OF TRUSTEES FINANCIAL REPORT

MEMORIAL FUND

Balance as of Dec 31, 2017 in Annual Report		23,680.48
Restated Starting Balance Dec 31, 2017		23,539.43
Plus Receipts	Donations	580.00
	Interest on GICs (none due 2018)	0.00
	Interest on Savings	17.23
	TOTAL RECEIPTS	597.23
Less Disbursements	Memorial Board 2018	91.05
	TOTAL DISBURSEMENTS	91.05
Balance as of Dec 31, 2018		** 24,045.61

Note:

** The Trustees have committed \$5000 of the December 31, 2018 balance as a loan. These funds have not yet been advanced.

BENEVOLENT FUND

Balance as of Dec 31, 2017 (Fund Accounts Summary page)	\$670.77
Plus Donations	\$301.00
Less Disbursements	\$550.00
Balance as of Dec 31, 2018	\$421.77

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING

Sunday, February 25, 2018

The meeting began at 11:40 am with 69 people in attendance. The Rev. John Bannerman led the Opening Prayer and Praise.

The Rev. John Bannerman reviewed the Agenda for the meeting and added the following:

Under Comparative Statements of Financial Position for the year ended 2017, Item B has been added to address the allocation of small Surplus from 2017.

Appointment of Secretary

Moved and seconded (Todd Webster / Lizz Thibodeau) THAT Marilyn McFadden be elected Secretary for this Annual Congregational Meeting. Carried

Regrets: Tom Vannus, Yvonne Daniel & Linda Powers

Approval of Minutes (Page 6 - 9)

Moved and seconded (Eleanor Hannah / Jim Gill) THAT the minutes of the Annual Congregational Meeting, February 26, 2017 (Pages 6-9) be approved as amended. Carried

Add Reverend when see John Bannerman's name

Report of Minister (Page 2)

The report theme is on Reconciliation partly due to his participation in the Healing and Reconciliation trip last year.

Suggested that everyone take time to read the details on the covers of the Annual report. It is based on the Presbyterian Church in Canada but there are references to individuals from our own congregation in the highlights.

In a year when there was major fundraising for the Roof, we still ended up with a small surplus. The congregation is to be commended for this accomplishment.

Session Report including Trustees (Pages 3-5)

Page 5 – Board of Trustees Financial Report - Under section for Reconciliation of Funds in Memorial Accounts, contribution was spelled incorrectly.

Reports of all Committees, Groups & Organizations & their Financial Statements (Pages 10-31)

Discussion:

Page 20 – Policy & Planning Report under Ex-Officio Members XXXX = 59 people and Last paragraph XXXXXX = \$982 Surplus

Page 16 – Financial Statement for Care & Share is incorrect, and a new Statement was given out to all in attendance at the meeting.

Page 22 – Raise the Roof – Where do we show the \$60,000 loan from Presbytery? As much of it as possible will be paid back as soon as we are able, but some funds are currently un-accessible, and some fundraising is still required. The Budget reflects the loan commitments.

Page 21 – Property Management Report – 2nd last paragraph – Bob Taylor wanted to emphasize the focus this year to upgrade the Manse. If anyone is able to offer their services let him know. The website and printed material will be available to state what the projects at the Manse are so people are able to support this.

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING CONT'

Moved and seconded (Peter Longmore / Todd Webster) THAT Reports of all Committees, Groups & Organizations & their Financial Statements for 2017 be adopted as amended. Carried

Comparative Statements of Financial Position for the year ended Dec. 31, 2017, as printed (Pages 32 - 36)

It was noted that the funds are consistently received very late in the year. This year there was a deficit of over \$30,000 in the fall. The Committees were asked to be careful with the spending for the remainder of the year due to this concern. However, we did end up with a small surplus.

There was close to \$90,000 also raised for the new roof.

Overall this is a great accomplishment for the year.

Noted by Tom Hunter - Page 36 - Reach Out has \$940 – this is from anonymous donations and is considered a special fund. As well, on Page 28 – Reach Out has \$180 in their direct fund.

Page 32 – Why the Assets shown as \$1? The assets are not owned by the congregational members so it is listed as a nominal amount.

Moved and seconded (Susan Garner / Janet Bruce) THAT the Church Treasurer's Report for 2017 be adopted. Carried

Moved and seconded (Don Leitch / Todd Webster) THAT the surplus of \$982 from 2017 be dispersed as follows:

- 10% Mission
- 10% Endowment
- 80% Contingency
- Carried

Adoption of the Examiners' Reports (Page 9):

Moved and seconded (Jim Gill / Amy Kemp) THAT the Chalmers General Ledger Books, the Endowment Fund, and the Memorial Fund of Chalmers Presbyterian Church for the year 2017 be approved. Carried

Moved and seconded (Joyce Kilbourne / Bill George) THAT the Financial Records of the various Groups / Organizations of Chalmers Presbyterian Church for the year of 2017 be approved. Carried

Thanks was given to all examiners involved (Mary Taylor / Mark Ranson / Heather Reid / Kim Poser).

Appointment of Examiners for 2018

Moved and seconded (Pat MacKay / Linda Bone) THAT Mary Taylor & Mark Ranson be the Examiners of Chalmers Church General Ledgers, the Memorial Fund and Endowment Fund for 2018. Carried

Moved and seconded (Pat MacKay / Linda Adamson) THAT Kim Poser & Heather Reid be the Examiners for the Financial Records of the various Groups / Organizations of Chalmers Presbyterian Church for 2018. Carried

Proposed Congregational Budget for 2018 (Pages 33 - 35)

Budget Preparation Process is as follows:

In the Fall a request is sent from the Policy & Planning Committee to all standing Committees to prepare their Budget.

Policy & Planning Committee Reviews these requests in January.

Policy & Planning Committee recommends the Budget to Session in January

Session approved in principal the Budget to be presented to the Congregation at the Annual General Meeting

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING CONT'

This year's Budget appears lower than last year but we did not reach our approved Budget for 2017.

Therefore, there is a 2.7% increase based on the Budget for 2018.

Congregation Pension Levy – this amount is set by Presbyterian Church in Canada – there is a formula used to determine what each congregation is requested to pay.

There was some discussion, but it was confirmed that the amount in the Budget for the Manse is correct.

There is a leak in the Choir Room – the drain is the issue – it is nothing to do with the roof. A temporary fix is on the drain and a permanent fix will be completed soon. This will not affect the budget.

Budget for Church Building Insurance has increased since originally reviewed due to a claim that was put against the insurance.

Page 34 – Question asked as to why the cost of Telephone is now \$600 which is increased from \$380. Due to not knowing why it was raised to this amount, it is recommended that it be reduced to \$400.

Page 33 – some of the actual Budget numbers were not duplicated properly on Page 35. Page 35 should read as follows

Mission - \$1,650

Worship - \$4,000

Christian Education - \$730

Pastoral Care - \$1,000

Session - \$400

Copies of the amended Budget will be made available to the congregation on the Website and printed copies.

Amendment — Moved and seconded (Bob Taylor / Susan Garner) that the Budget for Church Building Insurance be increased from \$4,500 - \$5,000. Carried

All present agreed that the amount for Telephone under Housing will be decreased to \$400.

Moved and seconded (Todd Webster / Linda Bone) THAT the 2018 Congregational Budget be approved as amended. Carried

\$262,519 is new number for Income & Expenses with the above changes. This will increase the percentage increase marginally.

New Business

Board of Trustees Mandate & Declaration of Trust (Trust Deed)

Trustees are: Heather Reid, Audrey Baldwin, Bill George, Cathy Spooner & Susan Garner.

Sue & Cathy were thanked for their work with this initiative.

The proposed documents are considered legal documents which list what the Trustees are responsible for.

The Trustees have to sign legal documents based on approval from the congregation which has always been the process, but this is formalizing this understanding.

This document was shared with Policy & Planning Committee, Session, Presbytery & sent to Committee Chairs.

This document doesn't change how we currently do our business but formalizes it.

The Presbyterian Church in Canada office was contacted to see if the document needed to be reviewed by a

MINUTES OF THE ANNUAL CONGREGATIONAL MEETING CONT'

lawyer and, from this, it was decided it wasn't necessary.

If approved, then the Presbytery will need to approve as well. This process has been initiated and Presbytery is awaiting the outcome of this meeting.

Moved and seconded (Susan Garner / Ed Stevenson) THAT the Congregation approve the adoption of the Mandate Document for the Trustees, as printed in the 2017 Annual Report and the Declaration of Trust (Trust Deed) as circulated in the 2 weeks prior to this meeting. Carried.

Appointment of Trustee

Heather Reid is completing her 5-year term. Heather was thanked for her contribution as a Trustee for the last 5 years.

Moved and seconded (Susan Garner / Heather Reid) THAT Joanne Dickert start a 5-year term as the 5th Trustee for Chalmers Presbyterian Church starting April 1, 2018. Carried

Should there be someone to shadow George Leonard due to a concern if he was unavailable to support the congregation. Don will discuss this with Policy & Planning Committee

A request was made that the sound system should be used for the AGM. Don will request this through the Policy & Planning Committee.

Rev. John gave thanks to his colleagues. He thanked both Joanne & Lizz for everything that was and is being done as Office Administrator. As well, thanks to Beth for the ministry of music and Brad for the work he does to keep our Church clean. Thanks was also given to the Policy & Planning Committee for supplying lunch.

Rev. John will follow up with George Leonard to ensure that at everything is alright due to his absence at the meeting today.

Don thanked everyone for attending the meeting today.

Thanks were given to Lizz for typing the Annual Report / Marilyn for being Secretary / Conveners of the Committees for the support in developing the Budget and information for the Annual Reports / Policy & Planning Committee for lunch today / the youth for looking after the children during the meeting

Probable date of next Annual Meeting: February 24, 2019

The meeting was adjourned at 1:10 pm

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

Respectfully submitted by Marilyn McFadden

EXAMINERS REPORT

Mary Taylor and Mark Ranson have examined the General Ledger books, the Endowment Fund, the Care & Share account, and the Memorial Fund of Chalmers Presbyterian Church for the year 2017 and found all items to be in good order.

EXAMINERS REPORT

Heather Reid and Kim Poser have examined the Financial Records of the various groups / organizations of Chalmers Presbyterian Church for the year 2017 and found them to be correct and well presented.

HUMAN RESOURCES (HR) COMMITTEE REPORT

Members: Linda Adamson, Maureen Bruff, Yvonne Daniel, Barb Jessop, Keith Johnston, Don Leitch, Jeff Putt

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.

Once again in 2018 Chalmers received the Canada Summers Job Grant to hire a summer student for six weeks. Brianne Colledge was contacted to see if she was interested in returning to Chalmers in this capacity. Brianne started working July 3 and the contract ended August 10.

Three members of the HR committee were part of the search term to hire a new Financial Administrator for Chalmers following the passing of George Leonard. Denise McLay was selected as the successful candidate and started December 3, 2018.

The committee met in early December to review salary/cost of living increases for the 2019 budget with a recommended increase of 2% for 2019. The Terms of Reference for the HR committee were reviewed with only 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 2018, 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.

Leading with Care Policy: The congregational Leading with Care policy was reviewed and accepted by Presbytery.

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. We have had a number of events for children and families.

Youth Ministry continued under the leadership of Lizz Thibodeau, Amy Kemp, Kim and Abbey Poser. In March Chalmers hosted the Presbytery-wide One Day Wonder event for Junior Youth. In July Chalmers supported one youth and one adult advisor to attend Canada Youth in St. Catharines with three other adults attending the "Next Track" sessions also at Canada Youth.

A number of Adult studies were held under the leadership of John Bannerman and John Goodwin. 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 offered support to the Library. The Library is a popular ministry within Chalmers and we thank Christine Hunter for her ongoing leadership.

Committee members for 2018 were Linda Adamson (chair), John Bannerman, Barb Jessop, Charles McCartney, Dan Duffin and Judy Steward. New members are always welcome.

Respectfully submitted by Linda Adamson, Convener

CHALMERS' LIBRARY REPORT

2018 has been another good year for our library. We have had just a little less activity than last year, but I am still quite happy with the number of books being signed out, and the variety of reading genres that are being enjoyed. 170 books were signed out and that included 30 non-fiction books, 8 children's books, 1 youth book, and 131 fiction books. .

Linda Bone has had some health problems this year, and has taken a leave of absence for now, but we have two new helpers to help fill Linda's capable shoes. Torry Thibodeau and Beverley Cameron have volunteered to be on hand of a Sunday to help send you in the right direction for whatever kind of book you enjoy reading. Please drop by on the 3rd or 4th Sunday and give them a warm welcome.

Our mandate is that each book must have Christian content – so even in the fiction section you will enjoy a good story, and find some heart warming Christianity as well.

Again – we have been blessed with many donations to the library and I would like to take a moment to thank those who help in this way! It is so helpful to me as the librarian to be able to add new books to our inventory, and we have added quite a few this year! Thank you, thank you!

If you have not perused the library yet – please do so. Feel free to talk to me, or the library assistant on duty, on any Sunday and we will do our best to help you choose a book that you will enjoy reading.

Christine Hunter, Librarian

Shirley Hall, Joyce Kilbourne, Linda Bone (on leave meantime), Torry Thibodeau, Bev Cameron

SUNDAY SCHOOL REPORT

Each Sunday from September through June, Chalmers Sunday School teachers work with a small group of enthusiastic children and youth to help them grow in their faith.

Chalmers is very fortunate to be able to continue to offer a Sunday morning program when we know of many churches who no longer have enough children and youth in their congregations to do so. We may only have a small group of students but they are very faithful which allows us to run a JK to Grade 6 class and a teen class each week.

Sunday School is a very important part of Chalmers and its success in 2018 was due to the enthusiasm of our faithful students and our dedicated teachers. I am very grateful to the following people for their gifts of time and talents throughout 2018: Linda Adamson, Linda Bone, Dan Duffin and Kathy McCartney.

Respectfully submitted by Judy Steward, Sunday School Coordinator

Sunday School Financial Report 2018

INCOME

Bank Balance-January 1, 2018	\$ 173.74
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EXPENSES

Church School	\$ 97.59
Bank Services Charges	\$ 51.00
Cash on Hand-December 31, 2018 ✕	\$ 25.15
Bank Balance-December 31, 2018 ⓪	\$ -
TOTAL	\$ 173.74 \$ 173.74

✕ to be deposited into the Christian Education funds within the General Account
⓪ this account has been closed

Respectfully submitted by Kathy McCartney

YOUTH & YOUNG ADULT MINISTRY TEAM REPORT

Youth Ministry at Chalmers continues to evolve each year. Our Junior Youth continue to be an active group, enjoying their weekend at Kintail each June and gathering monthly for games, food & fellowship.

This year we said good-bye to Kim Poser as our youth adult liaison. We appreciate all that she has contributed throughout the past years and we miss her presence with us!

We were pleased to host One Day Wonder at Chalmers last March and had a wonderful day. Thank you to all the Chalmers volunteers who made the day run so smoothly.

Once again in June, 2018 we had a bunch of youth attend the Junior High Retreat at Kintail. We love to help nourish the relationship between Chalmers & Camp Kintail.

We had no youth participate in Canada Youth 2018, although we were pleased to have one adult advisor and

YOUTH MINISTRY REPORT CONT'

three other adults attend. We are looking forward to 2020 when we should have a good group of youth eligible to participate.

Vacation Bible Camp is always an event that relies heavily on the support of our youth and young adults. Once again this year, they showed great leadership and made this week a success.

We are looking forward to continuing to support the youth and young adults at Chalmers in 2019 with programs, activities, mission support and by encouraging connections throughout our faith community.

Youth Ministry Team Members for 2017 were: Amy Kemp, Abbey Poser, Kim Poser, and Lizz Thibodeau.

Respectfully submitted by Lizz Thibodeau

ENDOWMENT FUND COMMITTEE REPORT

Endowment Fund Committee members in 2018: Andrew Thibodeau (chair), Bill George, Tammy McDonald, John Elliot, Kym Abrams.

No meetings in 2018

The Chalmers Endowment Fund, called "The Generations of Generosity Fund" was officially launched February 21st, 2010 at Chalmers' AGM. The account is held 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 so as 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 will apply to the committee to use these funds for a range of Christian focused projects.

The fund is intended for 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 is 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 is a fund that does not require "fundraising", but "awareness raising". We ask each of you to consider the church at the time of your passing. As you create or adjust your wills and life insurance, please prayerfully consider the Chalmers Endowment Fund as a recipient of your life's spirit of generosity.

In late 2017, Session approved moving the fund into a one-year GIC at the church's local branch of TD Bank. Our professional investment advisors have advised against anything of higher risk at that time. We will re-evaluate our investment options in March as the GIC comes up for renewal in April.

ENDOWMENT FUND COMMITTEE REPORT CONT'

Bank Balance Dec. 31st 2017 \$13,119.45

\$1,119.45 in the account.

\$12,000 in a GIC. 2% interest. Matures April 15, 2019 at \$12,280.24.

Respectfully submitted by Andrew Thibodeau, Convener.

MISSION COMMITTEE REPORT

The Mission Committee is comprised of Linda Bone (Convener), Jeff Putt (Secretary), Mark Ranson, Amy Kemp, and John Bannerman. Jackie Bannerman stepped down from the committee in September following her move to Ottawa.

New members are always welcome. Please feel free to speak with any member of our team if you'd like to join this engaging, active, and important mission of the church. The committee meets on the first Wednesday of the month.

-Men's Mission- Chalmers leads quarterly services providing worship leadership and sandwiches on the fourth Sunday of months with five Sundays. Many thanks to John Biro for his ongoing leadership of the worship component. Thanks also goes out to all those who contributed sandwiches and cookies. All are welcome to attend the Men's Mission services. Please speak to a committee member if you have any questions or would like to make sandwiches for our visits. Our next visit to Men's Mission will be March 24, 2019.

The Men's Mission was also supported through financial contributions in 2018 from the Mission committee budget and through Care and Share funds.

-London Community Chaplaincy- We were pleased to support the Chaplaincy by organizing a hat, mitt, and glove drive for winter 2018. A donation was made to the Chaplaincy's meal program from the Care and Share fund.

-Canadian Tire Money- The committee collects Canadian Tire money to purchase sleeping bags for 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.

-Camp Kintail- Mission committee supported three children through our campership program to help them attend Camp Kintail. Our campership fund is supported by our annual Strawberry Social and Soup'er Sunday. We also hosted Cup for Camp which goes towards supporting a scholarship fund for camp staff.

-PWS&D- In 2018 John Bannerman began a three year term as a member of the committee of the Presbyterian World Service and Development (PWS&D). Through the special Christmas offering, the congregation donated funds to support the work of PWS&D in El Salvador.

-Glen Cairn Community Resource Center- Chalmers participated in three community awareness days in the spring, providing soup for lunch and an opportunity for conversation with members of the community as well as staff and volunteers. Handouts from the congregation were laid out. As well, the congregation supported the center's holiday toy drive.

MISSION COMMITTEE REPORT CONT'

The committee welcomed Loraine Warnock back to Chalmers to give a Tasteful Topics talk on PAN Mission's work. We celebrate the international PAN mission trip to El Salvador. Five members of our congregation (Chris, Christine, and Grace Hardy, Mary McDonald, Audrey Baldwin) travelled to do important medical and mission work.

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

The Easter special offering went to the Presbytery's Refugee Committee. The Christmas special offering was split between Almanarah Church and PWS&D's work in El Salvador.

Our sincere thanks go to everyone in the congregation for your continued support of the outreach work we do within our community and around the world! And our thanks to Rev. John for his ongoing leadership and guidance.

Respectfully submitted by Amy Kemp, committee member.

CARE & SHARE REPORT

Care & Share Food Cupboard gave food assistance to 624 families in 2018. C&S operates every Tuesday by providing food hampers with enough food for about 2-3 days (this includes milk and eggs). Plus each family has the opportunity to select three extra items that are displayed on a table.

I would like to thank our volunteer team who faithfully take a day every month – Eleanor Hannah, Liz Gough, Marg Ward, Dennis Smedley, Joyce Kilbourne, Myrna Heinbuch, Beth Hickey and Rev. John. I am pleased to have Heather Reid as our newest C&S volunteer. Thank you to Holly Williams and Greg Stevenson who helped us 'in a pinch'. Also thank you to Audrey Baldwin for assisting on numerous occasions in purchasing grocery deals!!! A BIG 'thank you' to the congregation for continually supporting this program, either financially, or dropping off food selections in the container that is located at the church entrance.

The family names are gathered by Lizz Thibodeau as they call in on a Monday or Tuesday morning for an appointment and Lizz then informs the volunteers on how many families they will be assisting. It can be a daunting task with the flurry of appointment calls that come in!!! Thank you, Lizz, for taking on this task.

Chalmers received two food deliveries from the London Food Bank (May and November) and I appreciate the help received from Keith Spooner Audrey Baldwin, Bob Finlay, Keith and Phyllis Johnston, Dennis Shackelton and Dave McFadden for unloading the van and transporting the boxes to the lower hall. We fill the five moveable carts, and any excess food boxes are stacked by the east walls. We utilize the fridge and freezer by purchasing yogurt, margarine, pizza, fresh fruit and vegetables.

You (Chalmers) are always welcome to see how C&S operate. Come around noon time, on any Tuesday, and visit with us and/or take an opportunity to talk to the families. You will learn some interesting facts.

Respectfully submitted by Joanne Dickert

CARE & SHARE REPORT CONT'

	CARE & SHARE ACCOUNT (\$)	CHURCH-CARE & SHARE (\$)	TOTAL (\$)
Opening Balance	1,449.16	17,855.61	19,304.77
Donations		13,112.50	13,112.50
Transfers	6,000.00	-6,000.00	
Expenses	-6,536.30	-7,990.45	-14,526.75
Closing Balance	912.86	16,977.66	17,890.52

Food Expenses	\$6,536.30
Special Appeal	5,911.30
Wood for storage cart	39.87
Moth traps and metal brackets for carts	39.28
Community Donations	<u>2,000.00</u>
TOTAL EXPENSES	\$14,526.75

OUTREACH & COMMUNICATION (OC) COMMITTEE REPORT

Outreach and Communications Committee's mandate:

To support Chalmers in living its mission and reaching its vision in the following ways:

- Welcoming visitors and guests at worship
- Encouraging outreach within the congregation and community
- Building and maintaining a strong advertising/communication strategy to keep members and non-members engaged in what is happening at Chalmers.

Members: Lizz Thibodeau, Heather De Hoog, Kim Poser, Chris Hardy, Rick Cote, Karen Dutton, Rev. John Bannerman

This year has seen a lot of change in the Outreach Committee. We recruited three fabulous new members: Karen, Rick & Chris, bringing lots of new enthusiasm and great ideas to our group. I also submitted my resignation from the committee this summer, effective Dec. 2018. Kim Poser agreed to take over the reigns.

2018 Accomplishments:

- 7th annual "Community FUN Fair" was held on July 12th with another excellent turn out from the community
- 8th annual "Sharing the Light of Jesus" outdoor Christmas decorating which has now been combined with the Worship committee as they decorate the inside of Chalmers.
- Planning & Implementation of Vacation Bible Camp (Theme: Shipwrecked)
- Hired Brynn Colledge again this year through the Canada Summer Jobs Grant
- Advertising for numerous events and activities at Chalmers
- Photo directory

2018 Website Analytics:

- Over 3500 visitors to our "ChalmersLondon" website.
- Busiest day was Wednesday, September 19th
- Top Five countries visiting: Canada, USA, Franc, UK, Australia
- Top visited pages: Home, Livestream, Calendar, Contact Info, Meet the Minister, Reachout schedule, Why Intergenerational Worship, Tasteful Topics, Sunday morning
- Livestream has had over 900 viewers

We would like to express our deep gratitude to everyone who has supported us in 2018 with gifts of time, money, and prayers. We feel so blessed to be part of Chalmers.

Respectfully submitted by Lizz Thibodeau, Past Convener

PASTORAL CARE COMMITTEE REPORT

The Pastoral Care committee members for 2018 were: Rev. John Bannerman, Shirley Hall, Eleanor Hannah, Phyllis Johnston, Joyce Kilbourne, Wendy Lefler, Rita McWilliam, Mary Taylor, Margaret Ward, Mary MacDonald, Linda Powers
We welcomed Mary MacDonald and Linda Powers to our committee this past year.

Highlights of 2018:

Shirley Hall continues to mail out bulletins to our sick and shut-ins. Eleanor Hannah 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 3:30pm. We wish to thank all of the volunteers who lead the service and the pianists 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 Dorothy Barfoot, John Gaskin, and Shirley Bakelaar in the past year. A celebration of life and lunch was provided for an out-of-town family in December. Appreciation is expressed to all members of the congregation who assisted in setting up tables and providing food.

The 11th Annual 'God's People Together' was well attended on October 13th. The meal prepared by Ruth Laidlaw was wonderful. The Four Heaven's Sake quartet provided their great music and Rev. John led us in communion.

The annual Memorial Service is for members and family of our church family who have left us this past year. They were remembered during Sunday Worship on November 4th.

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

Respectfully submitted by Mary Taylor, Convener

PRAYER CHAIN REPORT

We are in the best place we can imagine when we go to God in prayer

The Chalmers Prayer Chain has been in place for at least 30 years. Originally, it was shared by a one person calling a number of people with special prayer requests. They in turn would call a number of people to share the prayers.

Today, prayers are sent by e-mail (and in a few cases with a "hard" copy) usually at the end of a week but also at any time there is a need for an urgent prayer. There are prayers of thanks, urgent requests, ongoing prayers, prayers 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 partner (see below), your 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, Marilyn McFadden, Heather Reid, Ron Sumner, Lizz Thibodeau, and myself.

Respectfully submitted by Maureen Bruff, 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.

During 2018 Christine Hunter returned to Stephen Ministry following a one-year leave of absence from active service as a Stephen Minister. Our current Stephen Ministers are Doug Bruce, Janet Bruce, Susan Garner, Christine Hunter and Jeff Putt.

Throughout last year our Stephen Ministry team met regularly for supervision, prayer, continuing education and fellowship. One of the highlights was the workshop on *Coping with Grief during the Holidays* with Rebecca Machado from Daya Counselling Centre that was held on Sunday afternoon, December 2nd. About 25 people from the congregation and community were present to benefit from Rebecca's teaching.

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 2018 we sought to recruit and equip new Stephen Ministers for Chalmers. We held an information session and there were some good conversations about what it means to serve as a Stephen Minister. We did not, however, add any new Stephen Ministers last year. If you would like some information about serving in this ministry please speak with me or one of our Stephen Ministers.

Please continue to support this ongoing caring ministry of our church. 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 confidential Christ-centred care to women and men who are facing challenges on the journey of life and faith.

Respectfully submitted by 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, Maureen Bruff, Kim Poser, Bob Taylor, Mary Taylor, Lizz Thiboudeau

Ex-Officio Members: Rev. John Bannerman, Tom Hunter, George Leonard*, Mark Ranson**, Denise McLay***

Donald Leitch chaired the Policy & Planning Committee in 2018.

The Annual Congregational Budget meeting was held Sunday, February 25, 2018 and was attended by 69

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.)

In May, Chalmers' long-time treasurer, George Leonard passed away unexpectedly. With George's passing, the Committee lost George's guidance, given with good humour, in the congregation's financial affairs. There were numerous transition issues that had to be worked through over the balance of 2018 as no transition plans had been made. During this time period, numerous people stepped forward to assist the committee and the congregation. In particular, Mark Ranson is owed a great deal of thanks for stepping in as Acting Treasurer and ensuring that day-to-day payments were made and recorded. In addition, Office Administrator Lizz Thiboudeau supported Mark in his financial tasks. The Trustees of the congregation were very supportive in arranging signing authorities for cheque payments and bank transfers. Although the transition was not easy, it simply would not have been possible without the dedicated people involved. At the end of the year, the congregation welcomed Denise McLay as our new Financial Administrator. Denise brings to Chalmers experience as a church treasurer from Orillia. Mark stepped is also owed the congregation's appreciation for helping Denise with her transition as she assumes responsibility for financial reporting in 2019.

The time to develop the 2019 congregational budget has been compressed as everyone has worked through the treasury transition. Ultimately, the presentation of the budget to the congregation has been delayed, by a month, to March. The challenge in developing a proposed 2019 budget was compounded by the significant deficit that the general fund incurred in 2018 and a need to assess giving trends for 2019 and future years. This assessment is an ongoing project that the Committee will continue to analyze in 2019.

A special Thanksgiving appeal letter was sent to the congregation in a proactive effort to grow congregational givings. For 2019, the Committee will be looking at additional stewardship efforts in support of offerings to the general fund - the fund that supports a number of core ministries including worship, maintains the church building and employs a number of staff who carry out the Church's mission in their own valued ways.

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.

Kim Poser joined the Committee over the course of the year. The Committee would be pleased to welcome a couple of members of the congregation who have an interest in the congregation's financial and other administrative matters and wish to serve on the Policy & Planning Committee. If you have an interest or wish further information about the Committee, please speak to Donald Leitch or Rev. John.

As noted, the congregation finished 2019 with a surplus of \$21,354. The complete financial statements are available later in the Annual Report.

Respectfully submitted by Donald Leitch, Chair

PROPERTY MANAGEMENT COMMITTEE REPORT

Committee members for 2018 were: Bob Taylor (chair), Pat MacKay, Brian MacKay, Ron Sumner, Keith Johnston, Tom Vannus, Jeff Putt and Keith Spooner. Rev. John Bannerman and our part-time custodian, Brad Dobbie, continue to add lots of valuable input.

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

Our volunteers are greatly appreciated for their hard work and dedication to our tasks.

The "Raise the Roof Project" was a complete success thanks to our congregation and also to our fund raising committee. "WELL DONE!"

Thanks to Joanne Dickert and her troop of volunteers, considerable work and renovations were done at the Manse this past summer. This is an ongoing project and, like the Church, there is always something else to do.

Our Committee would like to thank all the volunteers re: fund raising, and their dedication to keeping things going. We also thank our congregation for all their financial support as well as the actual support of getting things done.

Respectfully submitted by Bob Taylor, Convener.

RAISE THE ROOF FUND REPORT

Members: Janet Bruce, Yvonne Daniel, Bob Finlay, Pat MacKay, Brenda Webster , (Peter Longmore – advisor)

The team was formed in April 2017 to raise funds for the roof project following approval from Session. A total of \$88,961 was received in 2017 through offerings and fundraising which left \$20,039 to be raised in 2018.

The Raise the Roof team organized the following fundraising events in 2018 ...

- Robbie Burns Dinner – Thursday, January 25
- Pasta Lunch – Sunday, April 22
- Pie, Plant & Yard Sale – Saturday, May 26
- Christmas Bazaar – Saturday, November 10

Many thanks to everyone who supported the many fundraising events and donated their time, talents and gifts in order to make these fundraisers such a success.

The Financials ...

\$ 88,961.00	Balance forward from 2017
\$ 13,683.00	2018 Donations
\$ 6,356.00	2018 Fundraising events
\$ 109,000.00	TOTAL achieved as of November 10, 2018

Once the target of \$109,000 was met any further monies received for the roof project were applied to the 2018 financial deficit of the church.

THANK-YOU Chalmers members and adherents for your generosity and kindness in raising monies for the roof project. The Lord loves a cheerful giver.

Respectfully submitted by Yvonne Daniel

SOCIAL COMMITTEE REPORT

Another year, another collection of gatherings surrounded by food and friends. 2018 saw Chalmers friends continue to enjoy a variety of our traditional events that included our Annual Chili Night in February which saw a delicious collection of chilis presented and a new "Chili Champ" crowned for the year by a narrow, tie-breaker vote! All in good fun. Once again our Easter weekend included the Good Friday Breakfast featuring lots of delicious food (thanks to our "egg-cellant" chefs). Though numbers in attendance were down this year, those that were able to attend certainly did not leave hungry! June saw the Annual church Picnic take place on Fathers Day immediately following the Sunday service and of course included the ever popular games with some new "toy" additions of water "squirters" that had quite the range...of course they were just used to "cool off" some of the participants on such a warm day (haha)! After our summer break, the "new year" began with the Burger Bash which saw many share in the bbq delights prepared by our grill-masters (Brian and John) and the always delicious baked beans by Shirley. Kicking off the Advent season we again gathered to eat at the Christmas Potluck. This year we had a great mix of food and over 60 people attending!!!!

As always, we sincerely thank all of the people who volunteer to help us with these events with cooking, setting up, clearing tables, clean up...etc. It is truly appreciated.

I know I have said this before but it continues to be true....Food + Fellowship + Fun continue to be a good part of Chalmers life!

Respectfully submitted by Todd Webster on behalf of the Social Committee

(Liz Gough, Heather Reid, Anne Webster, Brenda Webster, Todd Webster)

SOCIAL COMMITTEE FINANCIAL REPORT

INCOME

Bank Balance-January 1, 2018	\$ 499.49
Chili Night	\$ 175.00
Good Friday Breakfast	\$ 455.00
Donation	\$ 5.00

EXPENSES

Chili Night	\$ 91.50
Good Friday Breakfast	\$ 242.80
Picnic	\$ 65.60
Burger Bash	\$ 256.75
Potluck Dinner	\$ 18.30
Bank Balance-December 31, 2018	\$ 459.54

TOTAL	\$ 1,134.49	\$ 1,134.49
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WORSHIP COMMITTEE REPORT

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

The Committee assists the Minister and Music Director in Chalmers' worship by:

- Ensuring inspirational worship music through choirs, both senior and junior, praise team
- Providing special musical events
- Maintaining an audio/video system as well as providing Livestreaming service
- Providing worship supplies – hymn books, music, bulletins
- Ensuring a hearing assistance system is in place
- Providing year round decorations throughout the Church building with special emphasis on Easter, Thanksgiving and Christmas with the assistance of members of the congregation. Thanks to Pat MacKay for coordinating the Christmas decorations.
- Providing an intentional system of welcome and hosting (thanks to Cathy Spooner for coordinating this and Rita McWilliams for her Sunday morning greeting).
- Ensuring there is a presence in the Narthex during services
- Establishing and monitoring a budget related to Worship duties
- Attending community events related to Worship – eg World Day of Prayer, London Prayer Breakfast

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

Respectfully submitted by Maureen Bruff, Convener

MUSIC MINISTRY REPORT

CHALMERS CHILDREN'S CHOIR

In 2018, this lively group included Naomi and Josiah Duffin, Jack, Grace & Paige Hardy, Isla Thibodeau. We enjoyed singing together on Sundays after worship from 11:30-12 and on occasion during the worship service throughout the year.

CHALMERS SENIOR CHOIR

After a year of Friday night rehearsals, we returned to Thursday evening rehearsals, meeting from 6:30-8:00pm to prepare anthems for the Sunday service. In June, soprano Nancy Bethke retired after more than 75 years of singing in church choir! We welcomed new members Lynn Ball, soprano and Eleanor Hannah, alto. In February, Reachout choir members joined us in singing *Days of Elijah* for Transfiguration Sunday. Special thanks to Kim Poser for filling in with the choir for six weeks during Beth's medical leave. Thanks also to Audrey & Marg for looking after the choir treasury, gowns and gifts/cards and to Bob Finlay for occasional percussion accompaniment.

PRAISE TEAM

Praise Team rehearsals were moved to Thursdays from 9:00-10:00pm. Bob Finlay, Tom Hunter and Kim Poser faithfully play guitar along with Beth on piano. We welcomed Lynn Ball who joined us this year to lead the singing along with Joanne Dickert, Karen Dutton, Joyceline and Jacqueline Nathaniel. We thank the audio team for enhancing our sound each Sunday and the visual team for giving us words.

FOUR HEAVEN'S SAKE QUARTET

This men's quartet sang in our services at Chalmers and for our "All God's People" event in October. They sang in the Ukes of London poppy fundraising concert and for the White Oaks Memorial Service. Outreach included Port Rowan Community Church service, Ingersoll In the Park with the Agritones, and Knox Presbyterian in Komoka. Members are: Paul Laidlaw, Tom Vannus, Ainsley Marshall and Jim Harrett with their accompanist Kim Poser.

MABONDO FAMILY

In November we were blessed with the arrival of Jules Mabondo's family from Congo. They express their deep faith through a capella (unaccompanied) four-part singing and have shared their beautiful music with us on several occasions. We welcome them to our music ministry!

OTHER

- Trumpeter Michael Drennan - nephew of Yvonne Daniel
- Oboist Joel Heinbuch - grandson of Myrna Heinbuch
- Organ Supply - Kim Poser
- Christmas Eve Orchestra - Tom, Bob-guitar, Peter-uke, Lizz, Torry & Hamoudi-violin
- Soloists: Estel Brown, Monica Carter, Judith DeWitt, Bob Finlay, Jim Harrett, Kenneth McDonald, Kim Nikkel, Betty Sanderson, , Jim Harrett, Ainsley Marshall

REACHOUT GOSPEL CHOIR REPORT

Many of you will be aware that after a course of treatment for bladder cancer I eventually had to have surgery in May of 2018. This of course was in the middle of rehearsals for our Spring/Summer season and so I was not able to continue as Leader/Director of the choir. Happily I was able to place the leadership mantle on the very competent shoulders of Lizz Thibodeau, my daughter. The presentation "Behold Our God" came together beautifully under her guidance and was presented in eight locations throughout the city. For me this was bitter sweet as I had never in 45 years had to miss a whole season, the odd presentation perhaps, but never the whole season. However the success of the group helped me in my decision to retire as leader and to continue only as a choir member (promising not to meddle). And so in the Fall I officially handed over the reigns of leadership to Lizz.

The 2018 seasons saw an influx of young people in the form of Filipe Lord, Sarah Karniej-Hecht, and the return of Zak McDonald and Tom Ball. One exciting benefit of this was that we now had eight men in the back row. Four Tenors and four Basses. Our Christmas presentation "O Holy Night" was a great success and featured a very special Reachout arrangement of "Joseph" featuring all of the men with individual solos, and our youngest member, Torry Thibodeau, sweetly singing the part of Mary in "Be it Unto Me" (backed up by Tammy McDonald and the choir).

This year we sang for:

Earls Court -	Behold Our God
Seasons Retirement Community -	Behold Our God
Chalmers Presbyterian -	Behold Our God
Ashwood Manor Ashwood Manor-	Behold Our God
Parkwood -	Behold Our God
Arbor trace -	Behold Our God
Kilworth United Church - DELAWARE -	Behold Our God
St. Mark's Anglican Church-	Behold Our God
Mt. Zion Presbyterian- Ridgetown	O Holy Night
Chartwell Riverside Residence-	O Holy Night
Chalmers Presbyterian-	O Holy Night
Earl's Court -	O Holy Night
Ashwood Manor -	O Holy Night
St Andrews Presbyterian Church- Tillsonburg	O Holy Night
Arbor Trace -	O Holy Night

Members: (listed by family)

Lizz Thibodeau (Choir Leader), Torry Thibodeau, Christine Hunter, Tom Hunter, Lynn Ball, Tom Ball
Jim Harrett, Jackie Harret, Tammy McDonald, Jason McDonald, Zak McDonald, Kenneth McDonald, Sandy RoadhouseJoyceline Nathaniel, Jacqueline Nathaniel***Karen Dutton, Kim Poser, Mike Poser, Abbey Poser*** Sarah Karniej-Hecht, Shirley Andersen, Liz Gough, Shirley Hall, Myrna Heinbuch, May Lee-Jarvis, Don McPhee, Felipe Lord. Heather Reid

REACHOUT GOSPEL CHOIR FINANCIAL REPORT

INCOME

Bank Balance-January 1, 2018	\$ 188.21
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EXPENSES

Music	\$ 117.08
Gifts	\$ 55.51
Bank Balance-December 31, 2018	\$ 15.62

TOTAL	\$ 188.21	\$ 188.21
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KNITTING CIRCLE REPORT

We have a very active knitting group meeting every Wednesday throughout the year, with a break at Christmas and during the summer months. The group continues to welcome new members and continues to accept requests for knitted items from anyone looking for this kind of help.

This year we started with the socks for veterans, and although some of our members were not at all keen on the actual knitting of these socks (they can be tricky to complete), we ended the year by giving 9 pairs of very warm socks to Betty and Denis Smedley as our donations to the gift baskets the veterans receive each Christmas.

We donated some knitted baby clothes to the Hospital in Strathroy.

Next we were asked to knit small teddy bears for our Mission group to take on their trip to El Salvador in November. I'm not sure of the final number – but it was in excess of 30 of these cute little guys to be handed out to children as needed. All different, and all knitted with much love!

We finished our year by knitting hats and mitts (always a favourite stand-by) and these were donated to the Chaplaincy Centre on Southdale Road for children and adults who come under the care of the centre.

Our meeting day and time is: Wednesday, 1.30 – 3.00 pm, always with a wee cuppa and a cookie to enjoy while we knit.

The sale this past November was well attended and the knitted goods on display were admired and purchased by many happy shoppers.

We now have a fairly large group of knitters but there is always room at our table for anyone who wants to serve in this way. We have wool, patterns, knitting needles and lots of enthusiasm (and fun) to spare.

Christine Hunter, Joyce Kilbourne, Lizz Thibodeau, Mary MacLeod, Eleanor Hannah, Maureen Bruff, Janet Bruce, Mary MacDonald, Mavis Love-Symonds and Joanne Dickert.

TASTEFUL TOPICS REPORT

Tasteful Topics was enjoyed 5 times in 2018. Speakers were from our Chalmers family as well as the wider community. Attendance ranged from 34 to 66 people throughout the year.

The speakers were:

January: Jackie Bannerman : speaking on her experience in Hungary with the Kalunba Refugee Ministry of the Reformed Church

February: Susan Oster from The Alzheimer Society

September: Ericka Ayala Ronson from Mission Services

October : Loraine Warnock on Rowbust (London and area Breast Cancer survivors dragon boating organization)

November: Carolyn Smale from Anova (previously Womens'Community House)

Due to the unexpected ice storm on Apr 16, Ericka Ayala Ronson's presentation was re-scheduled until September. There was no Tasteful Topics in March, due to Easter.

The lunches are typically provided by Nooners, but we were grateful to have Eleanor Hannah and Joyce Kilbourne volunteering to prepare lunch for October and Pat Mackay and Phyllis Johnston for November. We are most thankful and express sincere gratitude to Eleanor, Joyce, Pat and Phyllis for their hard work and generous donation of time and supplies.

The cost of the lunch will currently remain at a minimum of \$10.00 to cover basic expenses. This includes either sandwiches, or casseroles, vegetables and dips, salads, fruit trays, desserts, coffee, tea and cold drinks.

We always welcome suggestions for speakers, food caterers (who are open on Sunday mornings), or of anyone within Chalmers who would be willing to prepare a lunch in order for us to continue to keep the cost at the \$10.00 amount.

We are so very thankful for the volunteer speakers who take time to prepare presentations, and so many from the Chalmers family who assist with setting up and taking down tables and chairs , the many kitchen duties, technical assistance, etc. This never goes unnoticed and we are so very grateful for anyone who assists. A special "Thank you "to Lizz Thibodeau who prepares the posters and advertising with her talented creative eye and technical ability.

Respectfully submitted by Cathy Spooner, Coordinator.

TASTEFUL TOPICS FINANCIAL REPORT

INCOME

Bank Balance-January 1, 2018	\$ 20.00
Lunch Donations	\$ 2,066.00

EXPENSES

Caterers	\$ 1,609.25
Honorariums	\$ 100.00
Bank Balance-December 31, 2018	\$ 376.75

TOTAL	\$ 2,086.00	\$ 2,086.00
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OFFERING ENVELOPE SECRETARY REPORT

This chart is based on 91 envelope users and 48 Pre-authorized Remittance (PAR) users for a total of 147 giving units.

\$ Per Year	\$ Per Week	# of Envelope	# of PAR users	%	Total \$ Amount	Average per week
< 250	< 5	15	1	11	\$ 2,164.45	\$ 2.60
250 -499	5-10	14	4	13	\$ 6,632.25	\$ 7.09
500 - 749	10-15	9	5	10	\$ 8,292.00	\$ 11.39
750 - 999	15-20	11	3	10	\$ 11,172.25	\$ 15.35
1000 - 1249	20-25	11	5	11	\$ 17,718.00	\$ 21.30
1250 - 1499	25-30	2	5	5	\$ 9,320.00	\$ 25.60
1500 - 1749	30-35	5	4	6	\$ 14,390.00	\$ 30.75
1750 - 1999	35-40	2	0	1	\$ 3,672.00	\$ 35.31
2000 - 2499	40-50	4	3	5	\$ 15,596.00	\$ 42.85
2500 - 2999	50-60	5	2	5	\$ 18,832.00	\$ 51.74
3000 - 3999	60-80	3	8	8	\$ 37,746.00	\$ 65.99
4000+	80+	4	8	8	\$112,819.00	\$ 180.80
TOTAL		85	48	94	\$258,353.95	\$ 4,968.35

The above amount of \$258,353.95 reflects general offering plus any special givings such as Care & Share, property enhancements, roof fund, Church School, library, choir and/or Reachout. It does not include gifts to PWS&D, Presbyterians Sharing, Camp Kintail or the Upper Room Devotional,.

Not included in the above chart:

	People
Received - Visitors	21

Respectfully submitted by Lizz Thibodeau, Envelope Secretary

CHALMERS PRESBYTERIAN CHURCH
COMPARATIVE STATEMENTS OF FINANCIAL POSITION
FOR THE YEAR ENDED DECEMBER 31, 2017

ASSETS	2017	2016
CURRENT ASSETS		
PETTY CASH	191	191
CASH IN BANK	83,218	61,307
TD BANK OPERATING		
TD TERM DEPOSIT	29,179	31,268
ACCOUNTS RECEIVABLE & PREPAID EXPENSES	11,871	14,960
TOTAL CURRENT ASSETS	124,459	107,726
LONG TERM ASSETS (NOMINAL VALUE)		
LAND	1	1
CHURCH BUILDINGS	1	1
PARKING LOT	1	1
CHURCH FURNISHINGS & OFFICE EQUIPMENT	1	1
MANSE & APPLIANCES	1	1
TOTAL LONG-TERM ASSETS	5	5
TOTAL ASSETS	124,464	107,731
LIABILITIES AND ACCUMULATED SURPLUS		
LIABILITIES		
ACCOUNTS PAYABLE	7,011	7,528
PRESBYTERY EXTENSION FUND LOAN - ROOF	60,000	
TOTAL LIABILITIES	67,011	7,528
CONTINGENCY FUND (Non-restricted)	42,692	40,558
RESTRICTED FUNDS	13,779	56,584
TOTAL RESERVE ACCOUNTS	56,471	97,142
CURRENT YEAR'S SURPLUS (-DEFICIT)	982	3,061
TOTAL SURPLUS ACCOUNTS	982	3,061
TOTAL LIABILITIES, RESERVES & SURPLUS	124,464	107,731

CHALMERS PRESBYTERIAN CHURCH
COMPARATIVE STATEMENTS OF INCOME & EXPENSE
FOR THE YEAR ENDED DECEMBER 31, 2017

	2017 ACTUAL	2017 BUDGET	2016 ACTUAL	Proposed 2018 BUDGET
INCOME				
GENERAL COLLECTIONS	130,518	251,012	242,727	136,019
PAR COLLECTIONS	109,538			110,000
LOOSE COLLECTIONS	4,320	3,000	4,462	4,000
RENT & OTHER INCOME	14,954	9,500	11,821	12,500
TOTAL INCOME	259,330	263,512	259,010	262,519
EXPENSES				
SALARIES & BENEFITS	157,567	160,016	154,046	159,124
CHURCH BUILDING EXPENSES	53,172	52,750	55,545	51,000
MANSE EXPENSES	1,005	2,100	600	2,400
OFFICE EXPENSES	11,552	11,515	11,020	12,180
COMMITTEES	1,370	1,650	1,650	1,650
MISSION	0	0	282	0
OUTREACH & COMMUNICATIONS	4,150	4,150	3,470	4,000
WORSHIP	707	2,180	1,678	730
CHRISTIAN EDUCATION	770	1,000	854	1,000
PASTORAL CARE	0	0	0	0
POLICY & PLANNING				
SESSION	208	300	234	400
PRESBYTERIANS SHARING	22,170	22,170	20,942	23,156
LONDON PRESBYTERY ASSESSMENT	5,677	5,681	5,628	6,279
ROOF LOAN INTEREST				600
TOTAL EXPENSES	258,348	263,512	255,949	262,519
OPERATING SURPLUS / (-DEFICIT)	982	0	3,061	0

CHALMERS PRESBYTERIAN CHURCH
COMPARATIVE STATEMENTS OF INCOME & EXPENSE
FOR THE YEAR ENDED DECEMBER 31, 2017

	2017 ACTUAL	Proposed 2017 BUDGET	2016 ACTUAL	Proposed 2018 BUDGET
SALARIES & BENEFITS				
MINISTER - STIPEND		60,904		61,696
- HEALTH INSURANCE		4,663		4,673
- STUDY ALLOWANCE		600		600
- BOOK ALLOWANCE		200		200
HOUSING				
HEATING, HYDRO & WATER		5,100		4,100
PROPERTY TAXES		3,050		3,000
TELEPHONE		350		400
TOTAL MINISTER	73,131	74,867	72,351	74,669
SECRETARY		29,302		26,865
SECRETARY SUPPLY	0	400	552	400
CARETAKER		13,817		13,997
MUSIC DIRECTOR		17,446		18,446
TREASURER HONORARIUM		2,732		2,820
PULPIT SUPPLY		900		900
ORGANIST SUPPLY		750		750
PROFESSIONAL DEVELOPMENT	0	200	55	200
CONGREGATION PENSION LEVY		11,400		11,578
PAYROLL TAXES		8,200		8,500
TOTAL SALARIES & BENEFITS	157,567	160,016	154,046	159,124
CHURCH BUILDING EXPENSES				
HEATING		5,200		7,000
HYDRO & WATER		20,800		20,000
INSURANCE		5,000		5,000
MAINTENANCE		21,750		19,000
TOTAL BUILDING EXPENSES	53,172	52,750	55,545	51,000
MANSE EXPENSE				
INSURANCE		600		600
MAINTENANCE		1,500	-	1,800
TOTAL MANSE EXPENSES	1,005	2,100	600	2,400

CHALMERS PRESBYTERIAN CHURCH
COMPARATIVE STATEMENTS OF INCOME & EXPENSE
FOR THE YEAR ENDED DECEMBER 31, 2017

	2017 ACTUAL	Proposed 2017 BUDGET	2016 ACTUAL	Proposed 2018 BUDGET
OFFICE & GENERAL EXPENSES				
TELEPHONE	2,989	2,800	2,721	3,090
MOBILE TELEPHONE	110	240	221	240
COPIER	3,264	3,100	3,120	3,310
STATIONARY & SUPPLIES	1,563	1,800	1,881	1,800
POSTAGE	300	300	283	300
OFFERING ENVELOPES	362	440	443	350
PAR SERVICE CHARGES	269	250	242	300
INFORMATION TECHNOLOGY	1,019	500	352	800
BANK CHARGES & INTEREST	99	150	145	100
INTERNET	1,073	1,100	1,018	1,140
CHRISTIAN COPYWRITE LICENCING	516	635	466	550
MISCELLANEOUS	(12)	200	128	200
TOTAL OFFICE & GENERAL EXPENSES	11,552	11,515	11,020	12,180
MISSION COMMITTEE	1,370	1,650	1,650	1,650
OUTREACH & COMMUNICATIONS	0	0	282	0
WORSHIP COMMITTEE	4,150	4,150	3,470	4,000
CHRISTIAN EDUCATION COMMITTEE	707	2,180	1,678	730
PASTORAL CARE COMMITTEE	770	1,600	854	1,000
POLICY & PLANNING COMMITTEE	0	0	0	0
SESSION	208	300	234	400
PRESBYTERIANS SHARING	22,170	22,170	20,942	23,156
LONDON PRESBYTERY ASSESSMENT	5,677	5,681	5,628	6,279

