



Living Our Faith Together



Knox Presbyterian Church
89 Dunn St.
Oakville ON L6J 3C8
905-844-3472
knoxoakville.com





Presbyterians Sharing

Supporting mission
and ministry through
The Presbyterian
Church in Canada

"Even if the rain from the sky seems to disappear into the ground, it eventually becomes a river and flows continuously to revive the sea. Your prayers and support have become a river of Christ's love flowing into our ministry so that the life may flow from parents to children. We would like to express our deepest gratitude to you for being a river of life for Edmonton Urban Native Ministry."

—The Rev. Tim Choi, Pastor,
Edmonton Urban Native Ministry, Alberta



"It is reassuring to know that all treasurers will benefit from the resources you have shared with us. I personally feel that I have someone who will help me to figure out the correct way to do things or fill in the proper items for CRA forms. Again, thank you. May our Lord bless each person that participated in preparing this series of webinars."

—Jeanne Rustebakke, Treasurer,
St. Andrew's Presbyterian Church, Moosomin, Saskatchewan

"In 2022, we were able to keep offering our six-month employment training program for adults, and in the summer, we opened up more spots for our five-week summer day camp for children between the ages of five and 12. Thanks to the generosity of PCC congregations, we can continue our mission of being a presence to the community of Little Burgundy."

—Tina Naim, Communications Coordinator,
Tyndale St-Georges, Montreal, Quebec



"MIBE Graduate School for Nurses went through difficult times during the last two years. Funds from the PCC gave us space to breathe amid challenging times and to meet crucial needs. We thank God and everyone at the PCC for their partnership, for being a constant support, for their love and prayers and friendships."

—Shimy Mathew, Secretary,
Nurses League of Christian Medical Association of India

"Despite the geographic distance between Canada and the Middle East, the Department of Service to Palestinian Refugees of the Middle East Council of Churches appreciates the human touch and caring that the members of PCC congregations exhibit through their generous gifts to Presbyterians Sharing. These gifts touch the lives of hundreds of Palestinian refugees throughout the Middle East. Thank you. We LOVE you."

—Dr. Bernard Sabella, Executive Secretary,
Department of Service to Palestinian Refugees/
Middle East Council of Churches Central Office, Jerusalem



"Everyone is friendly and we're like a community. Being low-income, it's hard to always have consistent meals. This is a big stress relief for me."

—Kristy,
A Place of Hope resident,
Winnipeg Inner City
Missions, Manitoba

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OUR MINISTRY TEAM



Minister: Rev. Jacqui Foxall (Hons.B.A., M.Div.)
rev.jacqui@knoxoakville.com
Ext. 22



Chaplain: Lynne Hieminga
lynne@knoxoakville.com
Ext. 23



Children's Ministries Coordinator: Monika Platt
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Music Director: Brian Turnbull
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Praise Team Leader: John Kirstein
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Church Administrator: Connie Wardle
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Interim Church Administrator:
Stephanie Williams
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ANNUAL GENERAL MEETING OF THE CONGREGATION

April 10, 2022

Opening Prayer and Constitution of the Meeting – Rev. Jacqui Foxall

Appointment of a Secretary

Motion: That Barbara Browne be appointed secretary for the meeting.
Moved by Jayne Thomson, seconded by Monika Platt. **Carried.**

Adoption of the Agenda

Motion: That the 2022 Annual General Meeting Agenda be approved.
Moved by Keith McKay, seconded by Jayne Thomson. **Carried.**

Approval of the Consent Agenda

Motion: Moved that the following items be adopted by consent:

- Minutes of the 2021 Annual General Meeting of the Congregation held June 20, 2021
- Minutes of the Meeting of the Congregation to appoint new trustees and to elect new and returning elders held on November 28, 2021.
- Annual Reports as circulated.

Moved by Diane Hambleton, seconded by Karen Glass. **Carried.**

In Memoriam: Rev. Foxall read the names of those of our congregation who have joined the Great Cloud of Witnesses in 2021, followed by prayer and a moment of silence.

Presentation and Approval of the 2021 Audited Financial Statements (Keith McKay)

Motion: That the 2021 audited financial statements be approved.
Moved by Keith McKay, seconded by Keith Wilkinson.

Comment — George Gordon — The Memorial Garden Fund was to be separated in the statements. In Note 1 by the auditors, page 8, the managed funds still exist but are not reported separately as such.

Keith — Good point — a breakout can be provided; the goal was to get the information out.

Carried.

Motion: To ratify the approval by the Office of the Treasurer of the Knox Church Financial Statements for the year ended December 31, 2021, and presented to the 2022 Annual General Meeting.

Moved by Keith McKay, seconded by Don Dinnin. **Carried.**

Appointment of the Auditors for 2022

Motion: That BDO LLC be re-appointed as auditors for the year ended December 31, 2022 at remuneration to be determined by the Office of the Treasurer in line with previous years, adjusted for inflation, and approved by Session.

Moved by Keith McKay, seconded by Sharlene Hunt.

Question – Warren Browne – Speaking in favour, but feels the use of outside auditors is expensive. Are the costs monitored?

Answer – Keith McKay – The fee was \$17,500 for Legacy Fund and Ministry Operations, \$1,500 to file the tax return, \$30,000 for general bookkeeping, and one-time charges related to Knox Heritage Place. They feel it is within reason, but are looking for a possible reduction in 2023 to a non-audit engagement.

Comment — George Gordon – At the Annual General Meeting of the Presbyterian Church Building Corporation. it is practice is to go to market every 3-5 years.

Answer — Keith McKay – We have been looking at fees and types of services.

Carried.

Update on Knox Heritage Place (Keith Wilkinson)

There is exciting news regarding the restructuring plan for Knox Oakville Home for Seniors Inc. and Knox Heritage Place.

It is managed by a board made up of Knox members and has become the gold standard for seniors' homes in Halton Region. Three years ago, realizing the last mortgage payment would be made on July 1, 2021, and it would no longer be a not-for-profit home, a committee was formed to examine the future direction of Knox Heritage Place. The goal was not to impact the residents. Meetings with Halton Region regarding options for a continued subsidy resulted in the creation of a 25-year flat funding agreement under which Halton Region increases the number of subsidized units from 22 to 41.

In April 2020, a plan was approved by the board to donate assets to Knox Church and repurchase Knox Heritage Place. This plan was endorsed by Session. In January 2021, the plan was endorsed by the Presbytery of Brampton. An Asset Purchase Agreement was agreed to by Knox Church and Knox Heritage Place Inc. Financing was secured, and on March 30 2022, Knox Oakville Non-Profit Home for Seniors Inc. was dissolved and assets with a fair market value of \$8.5 million were donated to Knox Church. The donated assets include cash and a deposit of \$1,438,000. These were made to the Knox Church Legacy Fund account.

On March 31, 2022, the agreement was executed, and the non-cash assets that Knox Church received (land, buildings, accounts receivable, and prepaid expenses) were sold by Knox Church to Knox Heritage Place Inc. The non-cash assets had a fair value price of approximately \$7.1 million. Upon sale, Knox Church received (after deduction of fees) \$3,625,285 in cash to the Legacy Fund, plus a 10-year interest bearing promissory note for \$3,500,000.

While this has been a lengthy process, the church has received a major windfall, Halton Region has increased subsidy support for low income housing, and most importantly, there was NO impact to the residents.

Karen Glass — Speaking on the impact on the Legacy Fund — Session directed that the money be held until a determination of use is made; \$5 million is in a flexi-GIC at 1.5%.

Comment — George Gordon — The current mortgage the church has is secured by the Presbyterian Church Building Corporation, and they are always looking for funds; perhaps we should repay that with these funds.

Comment — Don Dinnin — This is a gift from God, and thanks to the foresight of previous members, we are the benefactors; we need to look forward with vision.

Comment — Luella Frazer via Zoom — Ditto!

Presentation of the 2022 Narrative Budget and Ministry Funding Plan

Motion: That the 2022 narrative budget be received and considered.

Moved by David Platt, seconded by Karen Glass. **Carried.**

Preamble

The Cluster Coaches had an evening of discussion for 2022 to dream and plan. The commitment of the worship team, and the pandemic, have given us the drive to think about what can be, what will be, and what could be. We have the opportunity to rethink and re-imagine. The budget is not like what we had in the past. We need your time, talent, and treasure.

Jayne Thomson – Worship & Music:

- The worship team realized that something new was emerging, but we were ready due to the foresight of our tech team. We realized we could invite the whole world to our church online. We provided barrier-free worship worldwide. We will have more tech needs as we continue this work.
- We plan to restart Dinner Church when appropriate.
- Our tech team is very dedicated, but we could use new volunteers to ensure our current team members can take a break.

Barbara Browne / David Platt – Operations:

- We've focused attention on the well-being of the building and staff. During the pandemic, we've had volunteer custodial teams keeping an eye on the building.
- Windows – We're working with a heritage consultant on the status of the windows. We plan to fix some of them this year. It may be messy.
- We also plan to rebuild the Lakeshore steps.
- Brick repointing is on the agenda, as we've had some bricks fall.

- In Room 3, we're rebuilding a wall that had to be removed to repair boiler pipes.

Warren Browne — IT/Communications:

- Hybrid worship has driven us to look at things differently. (For example, our sanctuary lighting. Some lights have been upgraded to LED, and Chancel lighting is to come.)
- Other upgrades may include sound cables, and new projectors (we currently have 2 working well, but it could be better).
- We also have monthly costs for streaming and annual costs for music licences.
- 40% of our congregation is now viewing online.
- A new computer has helped with worship.
- Wireless internet access points throughout the building will need upgrading and security improvements.

Monika Platt – Faith Formation:

- We need a safe space for a faith journey. Furniture is needed for one classroom to facilitate use through the week.
- We continue to include our Wondering Time in worship.
- We're feeling the need for a youth leader. We have been without one for 8 years, and it's time to hire.
- We plan to hold some family ministry workshops to help parents share their faith at home.

Lynne Hieminga – Pastoral Care:

- The need for outreach has grown. Many people, especially seniors, are facing loneliness and isolation.
- Communion needs to be brought into care homes.
- We hope to run programs to support caregivers.
- We hope to offer Divorce Care maybe in another year.

Karen Glass – Outreach:

- We share and care for each other, here and in the community.
- Things look a little different. It's time to re-imagine. Needs have shifted. We have to dare to dream. We need a leader for this ministry.

Rev. Foxall – We have a generous congregation, both financially and in commitment. The Legacy Fund is not a reason to rest on our laurels; our tithes are our gratitude to God.

Peter Kapps – Comment – I think we need a professional manager. It feels many things are happening without oversight.

Motion: That the budget be approved.

Moved by David Platt, seconded by Karen Glass. **Carried.**

Homologation of the Actions of the Trustees

Motion: That all acts and proceedings made, done and taken by the trustees of the Legacy Fund since the last Annual General Meeting of the congregation as related to, set out or referred to in the statements submitted to the annual general meeting be approved, ratified and confirmed.

Moved by Karen Glass, seconded by Heather Carey. **Carried.**

Expressions of Thanks:

- Rev Jacqui Foxall — to Karen Glass for the narrative budget
- Jayne Thomson — thank you to Jacqui Foxall, Lynne Hieminga, Monika Platt, and Brian Turnbull
- Don Dinnin — thanks to members of the Office of the Treasurer, especially Mike Gillatt
- Monika Platt — thanks to Sue Fairs and Sue Thacker for their Bible studies
- Lynne Hieminga — thanks to the prayer team, which is meeting online every week and praying every day
- David Platt — thanks to the custodial teams. This is a remarkable group and pivotal to keeping our building well maintained
- George Gordon — thanks to David Platt for his commitment
- Rev. Jacqui — thanks to the tech team, Joe Drake, Gary Frazer, Warren Browne, Barbara Browne, and Rachel Kennedy
- Connie Wardle — thanks to Stephanie Williams, the Chancel Guild, and the Ministry team
- Louise Fortier — thanks to the Cluster Coaches

Motion to adjourn.

Moved by David Platt, seconded by Jayne Thomson. **Carried.**

Benediction and Closing Prayer – Rev. Jacqui Foxall

MEETING OF THE CONGREGATION

November 13, 2022

Opening Prayer and Constitution of the Meeting - Rev. Jacqui Foxall

Appointment of a Secretary

Motion: That Barbara Browne be appointed secretary for the meeting.

Moved by Will Thomson, seconded by David Platt. **Carried.**

Adoption of the Agenda

Motion: That the agenda be approved.

Moved by Angus Kennedy, seconded by Monika Platt. **Carried.**

Approval of the Minutes of the 2022 Annual General Meeting

Motion: That the minutes of the Annual General Meeting held April 10, 2022 be approved.

Moved by Warren Browne, seconded by Lynne Hieminga. **Carried.**

Homologation of the Actions of the Trustees

Motion: That all acts and proceedings made, done and taken by the Trustees of the Legacy Fund since the date of the last Annual General Meeting of the Congregation as related to, set or referred to in the statements submitted to the Annual General Meeting be approved, ratified and confirmed.

Moved by Karen Glass, seconded by Carol Wilkinson. **Carried.**

Summary of Knox Heritage Place Funds (Keith Wilkinson)

Knox Heritage Place is the operating name for the corporation Knox Oakville Non-Profit Homes for Seniors Inc. It is a 4 storey, 80 unit apartment building located in north Oakville. It began as an outreach of this congregation more than 35 years ago. It was 100% financed through a CMHC mortgage. Of the 80 units, 50% of the units are low end market rate and 50% are subsidised. Knox Heritage Place has been managed by a

Board of Directors drawn from the members of this congregation. It has been an extremely well-run facility, loved by its residents and held as a gold standard in Halton Region. Realizing that the last mortgage payment would occur in July 2020, and we would become a profitable venture with no mortgage or amortization to write off, in April 2020 a restructuring plan was approved.

The decision, approved at a congregational meeting, was to dissolve the corporation and after paying all debts, distribute the assets to Knox Presbyterian Church, in accordance with the original articles of incorporation.

A new 25-year mortgage was secured to support the new corporation in buying back non-cash assets. After much work and approvals, on March 30, 2021, the first phase occurred; the corporation was dissolved and assets, including cash, land, and building were donated to Knox Church. The second phase occurred on March 31, when the asset purchase agreement was executed, and the non-cash assets, (land and building) Knox had just received were sold to the new corporation Knox Heritage Place Inc. Knox Church received \$8.5 million. Of this, \$5 million was cash, received into and governed by the Legacy Fund, and is currently in a cashable GIC at 4.4%. The balance is a 10-year promissory note at 3.5% payable quarterly. The total value of the Legacy Fund as at the end of October is \$6.6 million, excluding the promissory note.

Question – Rich Spriggs– Where is Knox Heritage Place?

Answer – It is located at 2191 Sixth Line, in Oakville.

Presentation of the Vision

Motion: That the Financial Vision Report be received and considered.

Moved by Warren Browne, seconded by Connie Wardle. **Carried.**

Preamble (Rev. Foxall)

Four years ago, George Farrow started a conversation about the possibility of a financial opportunity for Knox when the mortgage for Knox Heritage Place was paid off. Caution was advised, and that was a good thing, because things took a long time.

Last March, a team met to dream and discuss. It was made up of elders, cluster coaches, Office of the Treasurer members, trustees, and staff. Following that, an ad hoc team and the Office of the Treasurer worked together. A proposal was developed

and presented in September to Session. Session endorsed the vision and the ad hoc team was dissolved. What comes to you today is a vision set forth by Session. What came out of that meeting is “a strong recommitment to being The Community’s Church in the heart of Downtown Oakville.”

Three Themes emerged

- WE BELIEVE that the bricks and mortar of the church are an essential vehicle or launch pad, of mission and outreach.
- WE BELIEVE in building on the unique God-given strength of this church.
- WE BELIEVE that partnership with other charities and social services in mission is essential.

The Vision (George Farrow)

First a little background: George was the architect of the original Nicoll Hall, and the Farrow Cloister and Memorial Garden.

How does a non-profit give \$8.5 million to Knox Church? When George came to Session 40 years ago with the idea of starting a non-profit senior’s residence, he had been designing many seniors’ residences for Ontario Housing. Knox Heritage Place would be built at no cost to Knox Church; the government was building housing for seniors and needed boards to operate them. Richard Green, a member at that time, saw the vision and concept. It was completed within 3 years; the only cost to Knox was a gift of some furniture. The board could choose to sell or refinance at the end of the mortgage term, and disperse the proceeds to a charity, in this case Knox Church. It is important that Knox continue to maintain control of the property. It was Knox’s sweat equity that got us here, and in 25 years we could do this again.

Now for our present vision: it started about 8-10 years ago, but it was an architect’s vision, not our vision, and it failed to move forward. After a few years, David Platt approached George to work toward finding a way to meet our needs in our building. George connected him with his son, Tye Farrow, and our three-phase New Roads Project was born. David has been committed to this project and he will see it through to completion. Every engine needs a spark plug to fire it up, and David does that with grace and humour.

Our Moderator, Rev. Jacqui, said that was not enough. We need a Vision for the future. How should we use these funds and the space for ourselves and the community? Another diverse team was drawn together, and over this summer they drafted a vision. The Office of the Treasurer tested the financial viability of the vision and agreed.

Capital investments in “Mortar”:

- New Roads Phases Two & Three by 2024 -\$4.1 million
- Window restoration by 2027 - \$1 million
- Brick repointing by 2029 – \$0.4 million
- Major repairs budget to 2026 - \$0.3 million
- **Total \$5.8 million**

Operating investments in “Mission”:

- Outreach Ministry – up to \$50,000 incremental (per year)
- Support for annual Operation Ministries cash requirements

Now we need the involvement of everyone. We have the plan; we have the vision; we have the talent and the spirit by our side. **We need you.**

The congregation viewed a New Roads video, highlighting the vision, before and after images of the completed Phase One, and the proposal and forecast for Phases Two and Three. The video ended with the invitation to IMAGINE again. It is time to finish what we have begun. “It’s our time, Knox! Let’s get this done!”

Applause and thanks were offered to David Platt and Rachel Kennedy for preparing the video. Thanks also were extended to Tye Farrow for his design and commitment.

Financial Backing for the Vision (Don Dinnin)

David Yielding created a 20-year financial model to explore possible financial performance over time, and also allow the team to test some financial assumptions. The team concluded the vision was financially viable.

The Vision: Feasibility

- Prepared a 20-year dynamic financial model of Knox from 2022 to 2042
- Based the model on key assumptions
- Used the model to assess the impact of changes to the underlying assumptions

Conclusion of Review: Financial resources of Knox can support this proposed investment vision.

Key Financial Assumptions and Risks:

- Receipt of \$1.75 million in 2031 from Knox Heritage Place note payable
- Legacy Fund will be drawn down to \$650,000 by 2030
- Legacy Fund would be replenished in 2031 with \$1.75 million from Knox Heritage Place
- Minimum Legacy Fund level of \$1 million is recommended over the long run
- The congregation grows at a minimum of 3% per year after 2023. (We have the capacity to grow membership at more than 3% per year).
- Attendance returns to pre-COVID levels in 2023
- Operating deficits increase to \$300,000 in 2025 and then decline
- Deficits decline after 2025 and become surpluses by 2036
- Investment returns of 6% per year on Legacy Fund assets
- The congregation's generous givings continue:
 - Fulfilling New Roads Phase One pledges (\$100,000)
 - New Pledges for Phases Two and Three (\$200,000)

Knox has always been generous and will continue to be so. The ongoing generosity provides the underpinning to the financial plan, and the more resources we have, the more we can do, and the more flexible we can be.

Benefits of the Vision (Will Thomson and Stephanie Williams)

Outreach is connecting with people in faith-centred opportunities to serve one another. Can you imagine a place where we can all learn, heal and work together? You have heard Knox Works is faith at work, but what does that mean? It means expanding the table and drawing the circle wide in the giving of our time, talent, and finances, sponsoring connections both inside and out.

This can include:

- Renewed facilities to support ministry and mission
- Increasing outreach activity
- A healthy and growing congregation
- Being a pillar and partner of the community and downtown Oakville
- An ability to accommodate migrating congregations and potential for consolidation
- Good financial stewardship

Questions

Comment — Warren Browne — We need to acknowledge a few of the others who got us here. They were Agatha Platiel, Ken Merson, Ina Hodgins, the administrator at Knox Heritage Place, and Rev. Helen Goggin. Now is our opportunity to take the leap of faith. I am fully in support of the plan.

Question — Margaret Aiken — Phase One cost was \$2.5 million; the congregation raised \$1.5 million. Did we get a loan for the other \$1M, and has the loan been repaid?

Answer — Don Dinnin — We took out a \$1M loan with the Royal Bank and a \$100,000 interest-free loan through the Presbyterian Church. We are paying that off over a period of years.

Question — Richard Spriggs — How are the next phases going to start?

Answer — David Platt — They will start together.

Question — Diana Clarke — The 6% investment return—is there contingency in that?

Answer — Don Dinnin — It is a useful rate for the long term; we are confident in the plan.

Motion: That the congregation approve the use of the Legacy Fund, including capital up to \$6 million, to support the investment vision as presented.

Moved by George Farrow, seconded by David Platt. **Carried.**

Motion: That the report as a whole be approved.

Moved by Connie Wardle, seconded by Will Thomson. **Carried.**

Presentation of the Revised Legacy Fund Mandate

Motion: That the report of the trustees be received and considered.

Moved by Karen Glass, seconded by Carol Wilkinson. **Carried.**

The trustees have been working to revise the mandate. We now have Knox Heritage Place funds, and every 4-5 years we must evaluate our advisor. We invited many advisors to meet with us, and Toronto Dominion Securities will be our advisors going

forward. We needed them to understand the needs of the church, and the timing of our needs.

We have removed the financials and accounting from the Legacy Fund mandate, included liabilities, and ensured we are following the Book of Forms. The revised mandate also outlines relationships and signing officers.

The trustees wanted to introduce the TD Wealth Private Investment Counsel team and the modelling they have done.

Our strategy has not changed. We will maintain a Strategic Reserve Portfolio for \$5 million and a Growth Portfolio will hold the \$1.4 million. The strategic fund is to provide a safe stream of interest income to help meet the capital needs of the church. In this model there will be \$2.8million needed in 2023 and \$1.2 million in 2024. The growth portfolio is in longer-term investments, up to 10 years.

The strategic reserve fund is projected over the next 3 years, and will be set up in laddered GICs and bond programs, with an expected annual income of \$170,000.

The growth portfolio is recommended to hold 62% in equities and 30% in fixed and cash in today's market, and can be altered as needed. The current yield is 3.46% and the annual income with dividends is \$49,000.

In our current portfolio, we are primarily in mutual funds, and are paying 2% in fees and commissions. We are moving out of mutual funds. We will pay 0.45% in commissions with our new balance of \$6 million. This commissions will rise as money flows out. The trustees are very confident in the new team.

Question — Connie Wardle – Why are you showing company names in the mandate on page 8?

Karen Glass — They are only as examples; we also have ethical standards for our investments. We'll add "for example" to page 8 to make that clearer.

Comment — George Gordon — The definition of designated funds needs to be added to page 4, and a capital C on congregation.

Motion: That the 2022 revised mandate of the Legacy Fund be adopted.

Moved by Karen Glass, seconded by Carol Wilkinson. **Carried.**

Motion: That the report as a whole be approved.

Moved by Karen Glass, seconded by Carol Wilkinson. **Carried.**

Motion to adjourn.

Moved by Angus Kennedy. Seconded by Bill Thornton. **Carried.**

Closing Prayer – Rev. Foxall

THE FAMILY OF KNOX IN MEMORIAM

“... they will rest from their labours, for their deeds follow them.”

Revelation 14:13

Marion Anderson	February 17, 2022
Verna Barr	June 14, 2022
Betty Dalglish	March 28, 2022
Margaret Edgar	January 20, 2022
Ruth Hope	August 23, 2022
Albert Hornby	August 4, 2022
Marie Knight	February 2, 2022
Adelaide McLuhan	March 10, 2022
Sam Muller	December 19, 2022
Marilyn Olson	June 22, 2022
Michael Reagan	February 8, 2022
David Rock	December 29, 2022
Pat Ross	January 18, 2022
Ruth Simon	February 17, 2022
Marie Veeneman	May 24, 2022
Reginald Wanamaker	March 24, 2022
Rosalie Louise Young	September 22, 2022

CHANCEL GUILD

As the COVID-19 cloud was being lifted off the world, the Chancel Guild, with encouragement from the ministry team, thought it was time to get back to the events that brought us together as a church community. What better way than food, music, fun, and did I mention food? The first event to help us break through to normalcy was having our Pancake and Sausage Supper in the sparkling new C.K. Nicoll Hall. That seemed a perfect mix of things for our church.

We were blessed with good weather, and the number of Knox appetites that joined us that night made us realize that they, too, were hungry to be a part of our “renewed” world. Volunteers were eager to be involved, and the night flew by with lots of laughter and yummy food. The Pancake Supper had been the last event before COVID-19 shut downs began in 2020, and we were honoured to be the first to kick start 2022.

The season of Lent and the lead-up to Easter is a busy time for the Chancel Guild. On Good Friday, we host a hot cross buns breakfast before the special service. From that time until Easter Sunday, the Guild does its magic and transforms the sanctuary into a floral paradise.

A long-standing ministry at Knox is the Easter plants event. Knox members donate funds and then the Chancel Guild, in cooperation with Lynne Hieminga, our church chaplain, purchase beautiful spring plants. After being used as a floral display during the Easter Sunday service, the plants are then delivered by our Session members to our wonderful seniors. The adage of it being better to give than to receive is in full swing with the Easter plants.

Each Wednesday from late April until early October, the west side garden is maintained by a couple of our members. The plants and rocks around the exterior of the church are full of history as the garden group has sought to continue the work started decades ago. Each week, compliments from passersby make us realize that our work is much appreciated. Lakeshore Road in Oakville is a prestigious address and maintaining the expected care of our gardens is very important to our Guild. Some of the funds from the Easter plant event go toward sustaining the gardens.

It gave us great delight to be able to resume having memorial flowers in the Chancel each Sunday. It appealed to our congregation as well, as previous donors were only too delighted to place flowers in memory of loved ones. The message from the donor is

placed in the church service video display, and the care and design that the A/V team put into these messages are so meaningful.

The first Sunday in October is World Communion Sunday, and the Chancel Guild takes great pride in gathering their treasures from around the world to display for this very special celebration. It helps to remind us of how our Christian community stretches around the world. Shortly thereafter, our sanctuary is enhanced through the addition of fall coloured decor as we acknowledge Thanksgiving. Our Guild members are always available to add special touches to our sanctuary.

And then the beautiful season of Advent, and the approach to Christmas, captures our church. Great planning and activity prepare us not only spiritually but also visually for this special time of year. Once again, we resumed an activity at Knox—our Treats and Treasures event. The addition of extremely talented artisans, and the home-baked contributions of our gifted Knox families, and our own Santa, provided opportunities that appealed to ALL age groups. To be able to sit with Santa and speak openly with him was a delight for everyone. Our youth group opened up the lower level to provide a café where folks could sit and enjoy their friends and purchases, or savour the amazing hot chocolate drink they personally created. The whole day—although it started with what we began to think was Hurricane Oakville—ended with us having the warmest of feelings for everyone.

Throughout the year, we were blessed with the support and boundless energy and youthful legs of our youth group. The horrific impact that COVID-19 had on our youth during the last two years can not be ignored, but bit by bit, these amazing young people became involved as treasured members of our church family. So many of our events were enhanced by their involvement. Thank you for being there.

As busy as we were in 2022, we felt blessed to have the support and encouragement of Stephanie Williams. No matter what the project, Steph was there to add valuable input and suggest creative ideas to spur our Guild on to introduce new and innovative ideas. Thank you so much, Steph, for being a strong advocate for the Chancel Guild.

During this year we celebrated the lives of a number of our members who had been so integral in creating and sustaining the Knox Chancel Guild. Their contributions will never be forgotten. Where would we be without their leadership, foresight, and dedication? “May they rest in peace and may their memory be a blessing.”

All of our activities as a Guild encourage participation from the Knox community. Were it not for your physical and financial support, we would not be able to successfully do the things we do in our church. Knox is a community of people who want to help, be with, support, encourage, and enjoy others. We try to provide these opportunities and truly appreciate the love and involvement we have from others. Thank you, Knox. You are the wind beneath our wings.

Members of the Knox Oakville Chancel Guild:

Jane Baker	Roma Browne	Moir Camm
Irene Carman	Gail Cherrington	Joan Copestick
Gladys Drummond	Phyllis Dunbar	George Farrow
Diane Hambleton	Helen Hendry-Hayes	Jean Kane
Joan Keown	Norma King	Pam Leonard
Florence Mannard	Sue McBay	Margaret Molyneaux
Pam Nelson	Sandy Newton	Marjorie Pryde
Mary Redlich	Susan Roberts	Jene Robertson
Claudia Sommerville	Will Thomson	Shona Thornton
Jackie Tyrrell	Nancy Wallace	Clarice Ward

CHRISTIAN EDUCATION

Christian education is the spiritual formation and development of all people who proclaim Jesus Christ as their Lord and Saviour. It is the people of God coming together, helping one another to recognize their God-given gifts and potential, as together they glorify God and bring about God's Kingdom here on earth. Christian education is about *developing loving and empowered Disciples of Christ*.

Children and Youth Ministries

2022 brought its own unique challenges for children's ministries at Knox. Nursery care and church school were put on hold during the pandemic. We made the switch to virtual worship, where we continued to offer a weekly Young Children in Worship story time during our online service. This has been very well received by all who watch our services.

Nursery Ministries

The nursery has been closed. We are offering families the "pray ground" at the front of the church. The couch from the toddler room was moved downstairs to Nicoll Hall. A small area by the TV in Nicoll Hall has been created with some toys and a changing table.

Vacation Bible School

This year we offered our first in-person Vacation Bible School camp in years. We used the entire church for the camp. It was a joint camp for Knox and St. Jude's churches. Together with four other churches, we hired 3 students, paid for by the Government's Summer Student program, to help create and assist with the running of our joint camp. We had a number of volunteers from Knox and a few from St. Jude's. All the training happened at Knox. We used the Cokesbury program "Adventure Island" and shared it (and the cost) between Knox, St. Jude's, and St. Paul's. We had a total of 21 children from 12 families participate. Most were from Knox. It was a great time for all who participated. This is a vital ministry in Knox. Everyone was happy to be back in person!

Youth

We hired a youth leader in May of 2022. It was decided that building our youth program was vitally important. Rachel Kennedy was unanimously supported by Session as our new youth leader. She continues to work very hard building and creating this program.

General

The role of Children's Ministry Co-ordinator continues to be filled by Monika Platt

Adults, Family and Inter-Generational Ministries

Knox continues to be blessed with countless studies and groups designed to deepen biblical awareness, and explore issues of faith, and provide fellowship with our brothers and sisters in Christ. Ongoing groups and studies in 2022 were:

Adult Bible Studies

Women and the Word and The Word on Thursday

Neither the Women and the Word nor the Word on Thursday Bible studies met together in 2022, partly due to COVID-19 concerns. However, many attendees *did* keep in touch with one another by phone and/or by one-on-one visits, and are looking forward to starting up again.

Morning Glory

The Sunday Morning Glory Bible class began again in October. We have been studying the Gospel of Luke and will be finishing it in early March. We will do one week in the Psalms and then begin Paul's letter to the Corinthians.

We are averaging six students this year as we struggle to grow, with reluctance after COVID-19, students out of the habit, and the early time slot on Sunday mornings. Here's hoping we will see more growth in the future!

Thanks for all the support to our members.

The Adair Memorial Library

All of the library's reading materials are still in boxes and stored away, awaiting the completion of Knox's ground floor renovations in '23 (we hope!). Its new home then will be in what is now the toddler room, adjacent to MacMillan Hall.

A special thank-you to...

- Rev. Jacqui Foxall for her support and enthusiasm in all areas.
- The teachers and volunteers who give of their time, talents, and treasures to nurture the faith development of everyone at Knox Oakville.
- The Kirk Session and congregation for their continued interest in, and faithful support of, educational ministry and faith formation ministries at Knox Oakville.

Prayerfully submitted on behalf of the Christian Education Cluster,
Monika Platt

GIVINGS

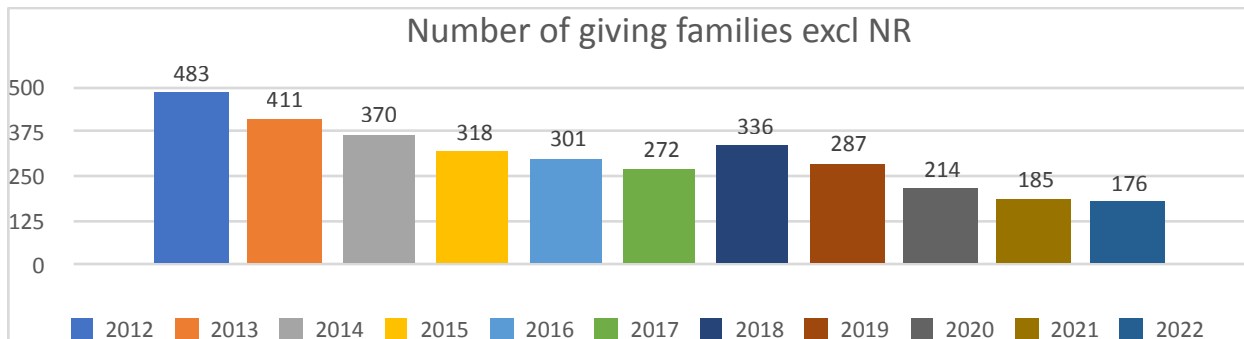
(PRE-AUDIT)

During 2022, Knox was blessed by the foresight of previous congregants who made possible the donation of Knox Heritage Place assets to Knox. This generated income of more than \$8.5 million for the Legacy Fund, in addition to the gifts normally received by the Legacy Fund.

The Good Samaritan Fund and Chancel Guild each received \$5,000 and the WHAM Team received \$15,000.

Operations income amounted to \$627,000 (vs \$638,000 in 2021) of which \$440,000 (vs \$439,000 in 2021) qualified for tax receipts. This included \$95,000 (vs \$75,000 in 2021) for the New Roads renovation project.

The number of giving families who received tax receipts from Knox showed a small decline to 177 (vs 191 in 2021), but the average annual gift size increased to \$2,486 (vs \$2,294 in 2021). Gifts from Pre-Authorized Debits amounted to \$200,000 (vs \$209,000 in 2021).



The decrease in givers is probably offset by the increase in givers who moved to online giving through organizations such as Canada Helps and United Way, from whom we received about 25 gifts per month.

Non-receipted income included several large gifts of stock totalling \$140,000 (vs \$174,000 in 2021) through The Presbyterian Church in Canada, and gifts through Canada Helps of \$72,000 (vs \$66,000 in 2021). Although Knox records the income as

non-receipted, the donors do receive tax receipts provided by the PCC and Canada Helps.

Not such a large number, but illustrating the impact of the pandemic, loose collections fell by 80% from a pre-pandemic average of about \$10,000 per year to \$1,585.

We remain grateful to our generous congregation, which has continued to support the mission and ministry of Knox. Thanks to all of you, we have been able to continue to preach the gospel throughout the pandemic, and continue to provide support for charitable work in our community and around the world. With that bottleneck removed, and our new facilities, we look forward to big things in future years.

Respectfully submitted,
Mike Gillatt

LEGACY FUND

As we all slowly moved into pandemic recovery, your Legacy Fund trustees continued to work closely with the cluster coaches, the Office of the Treasurer team and New Roads team. Our aim continues to be preserving and growing the capital and generating income to fund the ministries of the church.

Over the year, the trustees undertook the three-year due diligence review of the existing investment advisor and investment plan. While a mandated commitment, this review also allowed us to prepare for the outcome of the Knox Oakville Non-Profit Homes for Seniors Inc. dissolution. The trustees sought proposals from and interviewed four of the top investment firms: BMO Nesbitt Burns, RBC Dominion Securities, Scotia Wealth Management (The Chard Group), and TD Wealth Private Investment Counsel. The approach included investment plan presentations from each proponent, followed by a shortlisting process and a second round of interviews which led to awarding TD Wealth Private Investment Counsel as the Knox Legacy Fund investment advisor. In addition, the 2019 Legacy Fund Mandate was revised to further reflect the investment plan. The process, details, and final decision for both the new advisor and Knox Legacy Fund mandate revisions were presented and ratified at the November 13, 2022 congregational meeting. A few highlights:

- The investment plan continues to include: a Strategic Reserve Portfolio (shorter term) and Growth Portfolio (longer term), noting that capital is not spent without the congregation's approval.
- The Legacy Fund continues to have four sub-funds: the Carrol Perras Fund, the Isobel Winnet Fund, the Memorial Garden Fund, and the Replacement Reserve Fund.
- An appointed trustee is part of the Office of the Treasurer team.
- The trustees will receive from Toronto Dominion Wealth Private Investment Counsel quarterly updates and a quarterly review of the investment plan.
- The trustees review and rebalance the investment plan annually.

2022 Financial Information

In 2022, the opening value of the Legacy Fund was \$1,696,908 and we ended the year at a value of \$10,200,613. The following is a breakdown of the portfolio:

	Dec. 31, 2022	Dec. 31, 2021
Bank account	85,617	32,600
Growth Portfolio investments	1,425,339	1,664,308
Strategic Reserve Portfolio investments	5,189,657	-
Promissory Note receivable	<u>3,500,000</u>	<u>-</u>
	10,200,613	1,696,908

Growth Portfolio Investments

The elements of the \$238,969 net decrease in the value of the Growth Portfolio investments were:

\$ Increase (Decrease)

Donations received	186,378
Interest earned	62,383
Payments to support Knox Operations	(247,000)
Funding for New Roads	(30,000)
Net transfers to bank account	(53,017)
Decrease in market value of mutual funds	(156,256)
Other	<u>(1,457)</u>
Net decrease	<u>(238,969)</u>

Strategic Reserve Portfolio Investments and Promissory Note Receivable

A major donation was received during 2022 as a result of the dissolution of Knox Oakville Non-Profit Home for Seniors Inc. on March 30, 2022. The total value of that donation was \$8,598,428. After the subsequent sale of the non-cash donated assets to Knox Heritage Place Inc., the church held the following assets as a result of the transactions:

- Cash (net of legal expenses) \$5,078,698
- Promissory Note receivable \$3,500,000

The cash was invested (as the newly created Strategic Reserve Portfolio) in a series of GICs during the remainder of 2022, earning interest of \$111,147. The Promissory Note is receivable from Knox Heritage Place Inc. and earned interest of \$91,875 for the Legacy Fund during 2022.

We at Knox are so grateful to the many women and men who have donated to the Knox Legacy Fund over these past years. Their legacy of giving has enabled us to

continue the stewardship of our historic building in the heart of downtown Oakville. During the year a total of \$186,378 in donations were received by the Knox Legacy Fund.

The Legacy Fund gratefully accepted gifts given this year in memory of:

Diane Farrow

Ruth Thomson

Marie Veeneman

Rev. Campbell Taylor

Andrew & Marion Anderson

Sam & Betty Muller

Your Knox serving trustees are Karen Glass (Chair), Ian Molyneaux (Treasurer), Janette White (Secretary), Peter Kaps and Carol Wilkinson.

Submitted by Karen Glass

on behalf of the Knox Legacy Fund Trustees

NEW ROADS PROJECT

The New Roads Project is a three-phase renovation plan that aims to make our church building more accessible, beautiful, and functional than ever before, so it (and we) can better serve our church family and the wider community.

Phase One of the project was completed in January of 2021. All you need to do is walk downstairs (or ride our new elevator!) to see the results for yourself. We now have a beautiful Nicoll Hall and servery, an HVAC system that provides air conditioning throughout the lower level, several gender neutral washrooms, one barrier-free washroom with a shower, and new flooring throughout the area. Thanks to our new elevator, it can be accessed by anyone.

Following confirmation that as part of its restructuring process, Knox Heritage Place would be making a substantial gift to Knox Church, the New Roads Team gathered together, dusted off the drawings from 2017, and began a review that reconnected the team to the original vision and offered an opportunity to confirm our intentions.

Every room, and every space, was discussed and a compilation of notes were produced and forwarded on to our architect, Tye Farrow. By early October, Tye Farrow had received and reviewed the compilation and began making revisions and adjustments accordingly.

In the meantime, the Session created a Visioning Team to look at the projects and priorities of the congregation and determine how the funds from Knox Heritage Place would best be used. That plan was then evaluated by the Office of the Treasurer team, and a financial model was created to determine whether the plan was viable. The team determined that it was.

At a congregational meeting on November 13, 2022, the congregation unanimously approved the plan. It includes \$4.1 million for Phases Two and Three of the New Roads Project. With the congregation's ringing endorsement, the team pressed ahead.

By early December, Tye and the New Roads Team met for the first full review of the revised drawings. Although the review was not yet fully completed, this meeting confirmed that our intentions were aligned and the path forward was correct.

By year end, the various engineering firms that will be involved were actively reviewing and updating their respective parts of the project (HVAC, Electrical, Structural) which will be reviewed in early 2023.

In Christ's service and on behalf of the New Roads Team,
David Platt
Chair, New Roads

OPERATIONS

The year began still under the cloud of the pandemic, but with optimism for a chance to gather again as a community. The work of New Roads Phase One was complete, but with a few items to be addressed. In February, we outfitted the servery in the lower level with the dishwasher, coffee maker, and fridge from the upstairs main kitchen. Plumbing and electrical connections necessitated opening some of the walls in the servery but work was completed in time to be fully functional for March 6.

In January, thanks to the daily inspections by our premises team, a leak was found in Room 3 (one of the rooms used by our church school). This was coming from a steam pipe in the south wall, which feeds the church school room, Green Room, and former nursery. A large area of the wall was removed to facilitate repairs. During this work it was discovered that the wall was not properly constructed and poorly insulated. Again the amazing members of the premises team volunteered to do the demolition. This saved the church over \$1,600 in demolition and dump fees. The wall was properly rebuilt, and insulation and a vapour barrier were installed by Angus Kennedy and a team of volunteers. The drywall and taping was left to the experts but volunteers returned to paint the room. The original estimate for all this work was over \$8,000 but thanks to our volunteers, it was under \$4,000. Well done, team, and thank you!

Although our boiler is not old, the supply pipes, valves, and controllers throughout the system are of various vintages. Early in the season, we replaced some seized actuators and the water pump and the system functioned well until the spring shutdown. Our fall maintenance and start up ensured readiness for the cold weather months.

Early in the year, we identified a safety concern with the flagstone steps at the Lakeshore doors to the church. Some stones were loose and mortar was missing, leading to water infiltration and more damage. Suitable stonemasons were sourced and the quotes were within 5% of each other. The repair cost \$15,000 and was funded by the Replacement Reserve Fund. The work was done during our August shutdown and exceeded our expectations. They even kept the flower beds watered while they worked. This was much appreciated by the garden team. The steps at the Dunn St. entrance to the sanctuary will be done in 2023.

Respectfully submitted,
Barbara Browne

OUTREACH

KnoxWorks

This past year has seen some changes where outreach is concerned. As freshly minted cluster coaches, we have had a fair bit of learning to do, and have been humbled and encouraged by the dedication and passion of the volunteer base and leadership we have here at Knox Oakville.

Knox has an established history of providing hospitality and nourishment for all. Our church continues to engage the community by offering free food and beverages at a number of local events and festivals. This year we once again took part in Kerr Street Mission's barbecues, giving children attending KSM's summer programming and their parents an opportunity to enjoy fellowship and a shared meal. Knox has faithfully supported Evangel Hall through monthly donations of sandwiches to feed their clients, and we have also participated in KSM's adopt a shelf ministry, providing select goods to fill gaps in their food services inventory, enabling them to provide consistent support for their clients.

This outpost of the Kingdom also provides support to community members experiencing challenging seasons in their lives. Our refugee program and participation in the Neighbour Care Network continue to radically improve the living circumstances of people in our community, affirming the dignity and personhood of folk that our society would easily marginalize. Your generosity also helped hundreds of families to celebrate Christmas this year through KSM's Christmas Wonders Program. Through our Good Samaritan Fund, and gift cards, Knox is engaged in numerous ministries which are making an impact for folks who are in need of short-term assistance. We are also deeply blessed to be the home of a number of community support groups.

Our church has celebrated the gift of fellowship by hosting a number of social events and fundraisers that have proved to be rewarding for all who participate. Our Santa Claus Parade hot chocolate, Robbie Burns and Mardi Gras suppers, and upcoming fellowship building events are the beautiful product of your hard work. The resounding successes of the Something for Everyone and Treats and Treasures sales have been crucial to funding their respective ministries at Knox. Our relationship with Duran Place for Kids has also grown and proved to be a beautiful partnership we hope will flourish for years to come. Our IT Social was a smashing success, and we look forward to expanding on this ministry in the future. The Knot has also participated in supervising

the kids program for KSM's community dinners, a wonderful opportunity for youth to receive volunteer hours and connect with members of our community at large. We look forward to working with Rachel to find more ways to engage our youth and foster connection.

Knox's membership has also supported Kerr Street Mission, Reaching Up, and Presbyterian World Service & Development through financial gifts.

We extend our heartfelt thanks to all the staff, leaders, and volunteers in our congregation who have worked diligently to connect with and serve our community, locally and abroad. We pray for God's continued blessing on your ministries!

It's a joy to be able to support the partnerships and outreach teams that call Knox home. With every act of kindness and love, our church continues to grow into the body Christ calls us to be. We pray for the continued blessing of the Holy Spirit in the year ahead!

In Christ's service,
Steph Williams and Will Thomson

*"When I look at your heavens, the work of your fingers,
the moon and the stars that you have established;
What are humans that you are mindful of them,
mortals that you care for them?
Yet you have made them a little lower than God,
and crowned them with glory and honour.
You have given them dominion over the works of your hands;
you have put all things under their feet [...].
O Lord, our Sovereign,
how majestic is your name in all the earth!" – Psalm 8:3-6,9*

Neighbour Care Network

2021 and 2022 saw the birth of a fledgling Neighbour Care Network team at Knox Oakville. From one lone volunteer in November 2021, the team has now grown to a total of six trained and active members.

The role of a team member is to assist “clients in need” as they execute a plan of action to deal with those needs. The clients are referred from Kerr Street Mission to the local NCN team along with an “action plan” that has been developed by Kerr Street in conjunction with the client.

Operating in the shadow of COVID-19, the team accepted five assignments from Kerr Street over the course of 2022; three of these assignments were completed and signed back to Kerr Street, while two cases are still active.

Some examples of clients’ needs with which we were able to help were:

- providing contacts, resumé preparation, and successfully implementing an employment search for a newcomer to Canada with two children,
- obtaining short-term rent assistance from Halton Housing for a tenant in delinquency,
- assisting with applications for Permanent Residency,
- helping a client develop an operating budget to get income and expenditures in sync,
- enrolling a new immigrant family of six in ESL classes; only one of the six could read or speak English,
- organizing and overseeing the physical movement of a family to a new apartment.

Perhaps the greatest lesson that we as team members had to learn was to meet the clients “where they are,” thereby following the New Testament example of Jesus.

Tom Thompson
Neighbour Care Network Coordinator

PASTORAL CARE

“For we are God’s handiwork, created in Christ Jesus to do good works,
which God prepared in advance for us to do.”

Ephesians 2:10 (NIV)

As I reflect on the past year, I am amazed by the love and caring of the people of our church family of faith. The combined efforts of all of you keep this church moving forward by sharing God’s love and bringing glory to his name are inspiring. Together, you have prayed, shared, cared, loved, delivered, called, written, given, and grown on this journey of faith that we walk with one other. You have made so much of the caring ministry happen.

There is much to celebrate. We have been able to meet and fellowship with growing confidence. We are encouraged that our hybrid worship services have enabled those who live outside the area to continue to worship and be a part of our family each week. We are able to continue to engage and have pastoral visits with people online, and to hold meetings online.

We have worked very hard to reconnect, and to relearn what it means to be the local expression of Knox as we grow our love for God, one another, and our community.

The confidential Knox prayer group has met online (or hybrid) every Thursday morning to pray for the needs of our ministry team, and out Knox family. In addition, each member of the prayer group has committed to praying daily for the needs of our congregation, community, and world. We are thankful that the number of committed members on the prayer team has grown this year to six. Everyone is invited to ask for prayer by contacting the chaplain or the office.

Pastoral visits to retirement homes and long-term care homes got off to a slow restart, as these homes are a high risk for COVID-19 and influenza closures. Testing for COVID-19 and masks remained mandatory.

Over 40 “lap wraps” knit by our Knox Knitters were delivered to seven long-term care homes in Oakville and Burlington. Each blanket was tied with a “prayer and a blessing”.

Holy Communion was taken to vulnerable members in their home by the chaplain.

About 70 Lenten gifts bags and 70 Advent gift bags were assembled and delivered to Knox's vulnerable seniors in their homes, in retirement homes, and in long-term care homes. We have had many responses of appreciation from the recipients, who know that they are not forgotten by their Knox family.

Soup or meals have been delivered to those going through treatments, are not well in their homes, or have just come home from the hospital.

Large print devotional guides were dropped off at some of the retirement homes.

Weekly hospital visiting resumed with new policies in place. Hospital visitors are Elder Lorraine MacDougall and Chaplain Lynne Hieminga

The encouraging card ministry by retired elder Roma Browne, and elders Molly Fraser and Janice McKay, ensure that all those whose birthdates and anniversary dates are in our database receive a greeting card on behalf of their church family. Caring cards are also sent to those in hospital or sharing a special event in their lives. A lot of cards are mailed out by these faithful ladies!

GriefShare is a 13-week program for those grieving the loss of a loved one. This program, along with "The Loss of a Spouse" and "Surviving the Holidays," were offered in the spring. We are partnered with Clearview Church to run the GriefShare programs at different times of the year for our benefit of our community. This program was facilitated by Chaplain Lynne Hieminga, Elder Lorraine MacDougall and Dr. Janet Armstrong.

Thank you to the Session members active on the caring teams. As we recover from an unprecedented time, you have helped the good work of pastoral ministry to continue. Your twice-yearly phone calls to all members and adherents is an effective way to stay in touch personally, update family information, and encourage people to return to in-person worship and church events.

As your chaplain, I continued to participate in our worship services each week by providing pastoral updates and prayers. In addition, I continued to be involved with community events, chaplaincy networks, the Presbyterian Older Adults Ministry Network, mental health and trauma care podcasts, online senior care seminars, and

care for the caregiver. These resources have all been a valuable support for me in meeting pastoral care needs at Knox in challenging times.

A very special thank you to all volunteers: all who have stood by in faith with your prayers, service, cards, phone calls, baking, deliveries, IT assistance and aid in hosting GriefShare and so much more. A few of you are visible, and many more are active behind the scenes.

We have truly experienced “God with us” in the midst of tough times and in good times.

To God be the glory.

Respectfully submitted,
Chaplain Lynne Hieminga

SESSION

MODERATOR

The Reverend Jacqui Foxall

MINISTER IN ASSOCIATION

The Reverend Jan Hieminga

CLERK

Phil Carey

DEPUTY CLERKS

Heather Carey

Louise Fortier

ACTIVE ELDERS (AS AT DECEMBER 31, 2022): 24¹ (includes 2 ex-officio members)

Heather Carey	Sharlene Hunt	David Platt
Phil Carey	Peter Kaps	Will Thomson
George Farrow	Angus Kennedy	Bill Thornton
Louise Fortier	Rachel Kennedy	Shona Thornton
Karen Glass	Lorraine MacDougall	Connie Wardle
Diane Hambleton	Janice McKay	Brett White
Jan Hieminga	Keith McKay	Carol Wilkinson
Lynne Hieminga	Carl Nelson	Keith Wilkinson

¹ Lynne and Jan Hieminga are ex-officio members of Session.

ATTENDANCE AT SESSION MEETINGS IN 2022 AVERAGED 19 (74% of Elders, excluding minister but including ex-officio members):

SESSION MEETING DATES IN 2022	MEETING TYPE	ATTENDANCE BY ELDERS
January 18 at 7:30 p.m.	Regular	24/26
February 15 at 7:30 p.m.	Regular	19/26
March 15 at 7:30 p.m.	Regular	24/26
March 24 at 7:30 p.m.	Emergent re public health practices	17/26
May 10 at 7:30 p.m.	Regular	20/26
June 21 at 7:30 p.m.	Regular	18/26
September 20 at 7:30 p.m.	Regular	16/26
October 18 at 7:30 p.m.	Regular	19/25

October 18 at 7:30 p.m.	Regular	19/25
November 15 at 7:30 p.m.	Regular	19/24
December 4 at 12 Noon	Emergent re staff remuneration	13/24

PARTICIPATION IN COMMUNION:

Communion during in-person services was held on the following dates in 2022:

DATE	TIMES	NO. OF SERVING ELDERS	NO. OF WORSHIPPERS WHO PARTOOK OF ELEMENTS*
April 14 (Maundy Thursday)	10:00 a.m.	6	163
June 5	10:00 a.m.	6	159
October 2	10:00 a.m.	6	189
December 4	10:00 a.m.	6	185

* The above numbers of worshippers are estimates based upon the number of those participating in person and the number of devices connected at home.

MEMBERSHIP STATUS FOR 2022:

PROFESSING MEMBERS ROLL DEC. 31, 2021 252

REMOVED FROM THE ROLL

Transferred by Certificate	0
Moved to Historic Roll	0
Session Resolution to Remove	0
Person's Own Request to Remove	1
Deceased	14

ADDITIONS TO THE ROLL

Transferred by Certificate	1
Re-Affirmation of Faith	0
Profession of Faith	8
Baptism	2
Confirmation	0
Session Resolution to Add	0

PROFESSING MEMBERS ROLL DEC. 31, 2022 248

ADHERENTS DEC. 31, 2022	110
CHILDREN DEC. 31, 2022	28
BAPTISMS	
Adult	0
Youth	2
Children	2

SESSION HIGHLIGHTS

Session is pleased to submit this report to the congregation. The annual statistical information herein is augmented with the following notes that highlight our activities on behalf of the congregation during 2022.

The Role of Session

Session is comprised of elders. The role of the elder is described in the Presbyterian Church of Canada's (PCC) document "Becoming an Elder" which states: "Most decisions about the life and work of the congregation are made by Session. With the minister, who acts as the moderator of Session, elders work as leaders—leading the congregation in its fellowship (its ministry to one another) and in its mission (its ministry to the world). Elders seek the will of God for the congregation so they can lead it in the direction they believe Jesus would have it go. They seek to model themselves after Jesus as they listen to people and serve the church." Throughout 2022, Knox's elders worked together as Session to fulfill this role.

The January and February meetings of Session continued to be held via Google Meet. Meetings for the rest of the year were held in person. Session meetings throughout the year were expertly moderated by Rev. Jacqui. Discussions were often extensive and wide-ranging as we considered the ministry and activities of Knox Church. The work of Session was aided by various reports circulated prior to the meetings, and matters requiring more study by Session were brought to the floor for discussion.

Much-appreciated support was provided to Rev. Jacqui and the ministry of Knox by Jan Hieminga (Minister in Association) and Lynne Hieminga (Chaplain). Stephanie Williams continued her dedicated and valuable work as Church Administrator and assisted Rev. Jacqui until Connie Wardle returned from her maternity leave in September. Completing the staff team were Monika Platt (Christian Education Co-ordinator) and the worship music staff comprised of Brian Turnbull (Music Director) and John Kirstein (Praise Team Leader). We are blessed at Knox to have such a talented, committed, and faithful staff team. This team, in turn, worked with the cluster coaches and many other contributors who, together, supported the faith, life, and work of Knox's many ministries.

Response to the COVID-19 Pandemic

The COVID-19 pandemic continued to be a troublesome feature for 2022, particularly in the early months of the year. Public Health Ontario reported 18,445 new cases of COVID-19 on January 1, 2022—a new high. Moving into the new year, the number of new cases started to decline, but new variants continued to arise. The pandemic continued to control many aspects of our daily lives.

Pursuant to Session's directive, Knox Church remained closed for in-person church services for the first two months of 2022.

With Session's approval, the church re-opened the sanctuary for in-person worship on March 13, 2022 with an attendance cap set at 50% of capacity. Online church services continued to be offered through several social media platforms.

The effort of the entire staff, under Rev. Jacqui's leadership, along with all the other supporting individuals cannot be overstated. Great dedication and flexibility were demonstrated by these individuals in adapting to the ever-changing COVID-19 conditions and restrictions. Through it all, Lynne Hieminga continued to compassionately provide pastoral care to Knox members needing support.

We are truly grateful to all of those who continue to lead us.

Other Session Activity and Church Highlights

In January, Heather Carey and Louise Fortier were appointed as the new deputy clerks of Session.

February and March saw plans being finalized for the corporate re-organization of Knox Oakville Non-Profit Homes for Seniors Inc. Steps included the dissolution of the corporation, the distribution of its assets to Knox Church, and finally the sale of the assets by Knox Church to a new, non-profit Ontario corporation, Knox Heritage Place Inc. Financing was being arranged for the new corporation, and various agreements were being signed. Session authorized the Trustees of the Knox Legacy Fund to sign the necessary documents on behalf of Knox Church and to sell the assets to Knox Heritage Place Inc. The closing transactions took place on March 30 and 31, 2022. As a result of these transactions, Knox Church received approximately \$5 million in cash and a promissory note in the amount of \$3.5 million.

Through the spring season, Session discussed the need for, and the responsibilities of, a youth ministry leader. It was agreed to offer the position to Rachel Kennedy, and an employment agreement and remuneration package were finalized. We were delighted when Rachel agreed to serve in that position.

To provide a much-needed break for the ministry, worship, and praise teams, we agreed to do a live-streaming “world tour” of other church services for August and the Labour Day weekend.

As we moved into September, and the fall season, Session heard a presentation by Don Dinnin regarding the Office of the Treasurer’s dynamic modelling of the church’s financials for the next 20 years. This and other matters were then scheduled to be discussed at a congregational meeting set for November 13. Session also agreed to form a small team to oversee how we manage our premises and matters of hospitality.

In October, Session heard a presentation by Karen Glass regarding a review of the Knox Legacy Fund Mandate and a number of proposed changes to the mandate. The Legacy Fund’s investment policies were also discussed.

In November, Session discussed the next steps for the New Roads Project and how we would transition financially from Phase One to Phases Two and Three.

In December, Session heard a presentation by Don Dinnin regarding the recommendations of the ad hoc stipend committee re: staff remuneration for 2023. Also, nine new members formally joined our church on December 18.

Throughout all Session meetings, we heard reports from Keith Wilkinson on the status of various refugee applications. We were also updated regularly by Rachel Kennedy regarding her call to ministry and her studies at Knox College.

Thanks for Unwavering Support

Session wishes to thank all those who support its work including the cluster coaches, Christian Caring Co-ordinator and team leaders, music and worship leaders, members of the Office of the Treasurer, New Roads team, WHAM, church staff, ministerial staff, and the many others who step up as volunteers.

Session is also grateful to the following six elders who were due to rotate off Session at the end of 2022 but who agreed to remain active for 2023 because of the pandemic: Louise Fortier, Karen Glass, David Platt, Will Thomson, Connie Wardle and Keith Wilkinson. During the fall season, Session received, with regret, the resignations of Louis Kirstein and Sue Low from Session.

Heartfelt gratitude is also extended to our deputy clerks, Heather Carey and Louise Fortier, for their ongoing administrative support in those roles and their valuable and much-appreciated assistance to me as clerk. A big thank-you is also given to Heather for being my second set of ears and for assisting me in taking detailed minutes of our Session meetings.

All of us continue to be mindful of the challenge of COVID-19. We know that the pandemic has taken an emotional toll on everyone, and that unfortunately, a number of our congregants have been stricken with that illness. We are grateful that the threat of COVID-19 seems to be lessening and that many community groups are returning to use our premises.

Respectfully submitted,
Phil Carey
Clerk of Session

“For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.” (Romans 8:38-39)

WHAM TEAM

The WHAM team's first meeting was held on December 2019 to plan our first Robbie Burns dinner. A lot has happened since then—three Robbie Burns celebrations, two chilli and trivia events, a mystery dinner evening, a fish fry event, three “Something for Everyone” Sales and a two-year pandemic to add to the mix. The WHAM team has thrived, grown in numbers, and exemplified the meaning of “Willing Hands Achieve Miracles.” We have now raised over \$70,000 towards our new commercial kitchen. The best part is that we have had fun planning these events, have found new leaders, and above all the Holy Spirit has blessed our group with many special talents which combined makes an amazing WHAM team.

“Something for Everyone” Sale

Following another shutdown due to COVID-19, the team with optimism and positive thinking, started planning for our “Something for Everyone” Sale on June 11, 2022. Thanks to the generous donations from Knox members, friends, neighbours and the community, we filled the church to the brim with seven departments; these included special area, housewares, hardware, clothing, accessories, toys and books. On June 11, the sun was shining and we welcomed 673 guests from the community. Our visitors were very complimentary about the quality of merchandise, the displays, the organizational flow and pricing. A very special thank-you to all our church family for volunteering and making this a great success. All our efforts were worthwhile as we cleared \$12,931.

Preparation for Robbie Burns Dinner 2023

Following a few phone calls and careful consideration, the WHAM team met on December 16, 2022 to plan for our third Robbie Burns celebration on January 28, 2023. It was a formidable task considering we currently have no stove and very limited space in the lower level servery. We do however have a great sound and lighting system, a stage, and excellent air conditioning in our new Nicoll Hall. We planned for 92 guests, found “Oakville's Finest Butchery” for our haggis and Scottish steak pies, and with lots of willing hands put a master plan in place. The team was thrilled when the tickets sold out in under two weeks. It was obvious our church family needed a fun evening of Scottish music, delicious food, and fellowship. As well as strengthening our community spirit, we raised an additional \$3,500 towards the kitchen fund.

A lot will happen over the next few months as the New Roads team puts into motion the Phase Two and Three renovation plans. The WHAM team anxiously awaits our new commercial kitchen. Just imagine the functions our church family will be able to have and celebrate together.

Respectfully,
Carol Wilkinson

WORSHIP & MUSIC

“Forget the former things; do not dwell in the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.” Isaiah 43:18-19

For the past three years, the Worship and Music ministry has held fast to the idea that God was walking with us, and we were being led to do a new thing. We spent this time building on firm foundations already created. We resisted speaking about “getting back to normal.” We avoided dwelling in the past or focusing on loss, which wasn’t easy, and we kept moving forward.

We have fully adopted **hybrid** worship and continue to support our congregation both near and far. While one cannot have the “same” experience in the sanctuary as they do online, we have made efforts to ensure it is similar and quality was not lost in either location. We have no desire to provide a “slick production” but hope to continue to offer authentic worship in a quality hybrid format. Our tech team and technology have been invaluable in supporting this endeavour. It is my hope that the Knox congregation and Session will find formal or informal opportunities to thank these hardworking volunteers.

Whether it is a hymn with the organ or a praise song with the piano, the choir or the praise team, we continue to provide variety in our musical selections and offerings. We have the *Book of Praise* back in the pews and we are also providing the lyrics on the screen online and in the sanctuary. We have incorporated music from the new digital hymnbook, *Lift Up Your Hearts*, purchased last year. This tool has been a great success with our team as it has offered a variety of hymns both old and new as well as digital resources for projection and streaming.

We have also purchased resources for liturgy and music for defined portions of the church year. We purchased resources from *A Sanctified Art* last year for Lent and Advent and have done so again for the upcoming Lenten season. These resources are a complete package. They not only inspire the ministerial team but also support the music program and the tech team. Advent’s “From Generation to Generation” theme was well received.

We have been very fortunate to have ministers in association and musicians in place who are able to take over to cover absences; we have not had to arrange for pulpit or organ supply outside of our Knox family.

Worship and music continue to be strong components of our Knox community. Our team looks forward to the new things to which we are being led!

Respectfully submitted,
Jayne Thomson
Cluster Coach, Worship and Music

Director of Music

When I think of music at Knox, two words come to mind: vibrant and eclectic! What a privilege to work in such a program contained within an active and supportive church!

2022 was an interesting year. I don't think I will ever use the word "normal" again. As soon as you get comfortable, something is tossed in the works and disturbs any plans you made. However, I am encouraged, as musically things are "flowing." I pray this continues as we continue to build our music program at Knox.

Our Chancel Choir admirably provided an anthem for each Sunday during the church year, except for summer Sundays when we were fortunate to have soloists sing or play. (New singers are always welcome in the Chancel choir. If you are interested, see any member of the choir to get further information.) My thanks to Heather Carey and David Platt, who are vigilant in getting all correspondence and service info out to choristers.

The **Knox Praise Team** is always adept at presenting new musical ideas and themes under John's direction. The praise team is quick to share with the Chancel choir, introducing new musical offerings, many of which help to carry a theme through a portion of the church year such as Advent or Lent.

Our music library contains many fine scores. However, the number of scores under each title vary. Therefore, we sometimes have to order additional copies. Also, when we join forces with Tempus we need to make sure we have those titles in our library. I am trying my best to use existing titles within the Knox fine library of choral scores to keep costs down.

Our Lenten recitals were a great success. Lent 1 featured an organ recital; Lent 2 was a piano solo entitled “Journey to Easter”; Lent 3 featured our Praise Team; Lent 4 celebrated “two” pianos with guest artist Madalene Goh; Lent 5 featured Louis Kirstein on classical guitar. On Palm Sunday we were mesmerized by the talents of Sharlene Wallace on concert harp, and Easter Sunday featured an organ recital. I was thrilled that musicians felt safe enough to come into the sanctuary making musical offerings.

At various times during the church year Lynne and I teamed up to present **Make a Joyful Noise**. This was a time when folks could come online and listen to great hymns of the church and the history of these hymns. We had a faithful following of participants from as far away as Scotland. Through the presentation of these hymns, stories were shared related to the hymns and the evolution of folks’ lives within various provinces and countries. The stories were fascinating, and challenged me to find more hymns with unusual reasons for their composition.

Advent 2022 again featured our recitals 20 minutes before the start of the service. Advent 1 featured “duo” pianos with Madalene Goh; Advent 2 featured members of the Georgian Bay Symphony who formed an amazing string quartet; Advent 3 featured Sharlene Wallace on concert harp; Advent 4 we had a “requested” carol sing led by Will Thomson. Will’s amazing elocution skills made sure no one was left out in the requesting of carols!

My thanks to the tech team for streaming our services, making it easy to remember the “happenings” during each service during the year!

In conclusion, my thanks to my cluster coach, Jayne Thomson, for her encouragement and talents as an amazing soloist.

My thanks for the camaraderie shared within the Knox ministry and worship teams led by our creative minister, Rev. Jacqui! What an exhilarating experience working with these amazing people.

As always, I look forward to the year ahead as we continue to create and experience new opportunities for praise.

Brian Turnbull
Director of Music

IN PERPETUAL MEMORY

Adair, Alice
 Aggett, Marie
 Adams, Isobel G.
 Adams, J. Bruce
 Adams, Shirley Kathleen
 Adamson, Dorothy
 Adamson, Edward G.
 Adamson, Elsie L.
 Adamson, Mary
 Adamson, Walter Robert
 Adamson, Mr. & Mrs. William
 Ahiers, Percy
 Ainslie, Winifred
 Alexander, Rachael
 Allen, Carol
 Allen, Pearl
 Amos, Mr. & Mrs. C.S.
 Andersen, Erik Baekgaard
 Anderson, Lt. Col. Rev. Jock
 Anderson, Mr. & Mrs. William
 Anderson, William
 Anderson, Jean
 Anderson, Marion
 Andrews, Helen
 Arbuckle, William
 Arbuckle, Margaret
 Arbuckle, William & Nora
 Archibald, Margaret
 Archibald, Susan
 Armstrong, Ethel Thornton
 Arnold, Mrs. M.M.
 Arnot, David
 Arnot, Mary
 Arnot, Sheila
 Atcheson, Margaret (May)
 Bailey, Mrs. G.
 Bailie, Mr. & Mrs. R.
 Bain, Marjorie
 Bain, Grace
 Baird, Thelma
 Baker, William
 Bannon, Rev. Murray
 Barrett, Jackie
 Barker, Alfred

Barker, Mr. H.A.G.
 Barker, Gordon
 Barnett, Milton
 Barr, Verna
 Beamish, Dalton Sean
 Beard, Maryetta
 Beattie, Florence H.
 Beecraft, Rose Elizabeth
 Begg, Alexander D.
 Begg, Dorothy Kathleen
 Begg, Douglas G.
 Bell, Fred
 Bell, Peter Mr. & Mrs.
 Bell, David Lance
 Bell, Cecil
 Bell, Phyllis
 Bell, William
 Benke, Robert
 Bennett, Wm. (Ray) Mr. & Mrs.
 Bennett, E.A.
 Benson, Annette
 Benson, Robert
 Bergquist, O.B. Mr. & Mrs.
 Biener, Jason Robert Master
 Black, Isabel H.
 Black, James R. Judge
 Black, B.S. Rev.
 Blakey, Eva
 Blanchette, W.
 Blanchette, Emile
 Blessing, K.C.
 Bleyer, Max
 Blox-Andersen, Stephen
 Boak, Bessie
 Bolton, Chapple Henry
 Bolton, Millie
 Blox-Andersen, Jean
 Bonnar, Samantha Baby
 Booth, Ernest George
 Booth, Gordon Mr. & Mrs.
 Boyce, Harry
 Boyce, Marjorie
 Boyce, Wm. F.
 Bradley, James Mr. & Mrs.

Bradshaw, Florence
 Bradshaw, Richard G. (Dick)
 Bremner, Margaret (Peggy)
 Mary Jean
 Broadbent, G.
 Broadbent, Lillian
 Brodie, A.
 Brown, Allan Barrington (Barry)
 Brown, Andrea
 Brown, Margaret
 Browne, A.W. Mr. & Mrs.
 Browne, William (Bill) Alfred
 Warren
 Buchan, Isabella
 Buchanan, Kenneth Rev.
 Buckle, Keir A. Master
 Bull, Marjorie
 Bull, W. Mr. & Mrs.
 Burkholder, H.B.
 Burkholder, Joan
 Burkholder, John (Jack) Arthur
 Burkholder, Nora
 Burkholder, O.R. Mr. & Mrs.
 Burwell, Lloyd
 Burwell, Norma
 Cade, Mary
 Cairns, Gerard
 Cameron, Malcolm
 Campbell, David
 Campbell, Irene
 Candlish, Ethel
 Carlson, O. Mr. & Mrs.
 Carlson, Norman Mr. & Mrs.
 Carman, Donald Appleford
 Carman, James K.
 Carr-Harris, Stephen
 Carr-Harris, G. Grant
 Carson, Howard
 Carter, Robert
 Cassey, Keith
 Cattenach, Lorraine
 Caven, Daryl Alwyn
 Chambers, A. Roland
 Cherrington, Dora

Cherrington, Leonard
 Chettleburgh, Wm.
 Chick, Flora Elizabeth "Betty"
 Chick, Wilfred
 Clark, James
 Clark, Wallace H.
 Clark, William Gordon
 Clarke, Bunny
 Clements, Frank
 Cline, Allan Mr. & Mrs.
 Clyde, Mina
 Clyde, Courtland
 Colenbrander, Miep
 Colville, Bruce
 Colville, G.K.
 Colville, Jeannie
 Colville, Nora
 Connell, Janet
 Cooke, Ian
 Coomber, Derek
 Coone, Leone
 Cooper, Ann
 Cooper, Glenn
 Cooper, Douglas W.
 Cooper, George Douglas
 (Doug)
 Copestick, Lewis
 Copland, C.
 Corman, Lyda
 Corrance, J.
 Corrigan, C.
 Cotter, Ernest Mr. & Mrs.
 Coutts, Anne MacLean
 Coutts, Robert W.
 Cowan, Judy Lynn
 Cowle, Alan
 Cowle, Dorothy C.
 Cowling, E.F.
 Cowling, Olive
 Crank, Elizabeth
 Crank, Jack
 Croll, Constance (Connie)
 Croll, Hilda Mabel
 Croll, James B.L. Mr. & Mrs.
 Croll, Queenie Elizabeth
 Croll, Robert
 Croll, Stanley
 Crosbie, Jean
 Crosbie, T.A. Mr. & Mrs.

Cross, Frances May
 Cross, Hedley
 Cully, Myrna
 Cumming, Agnes
 Currer, Bruce
 Cutting, M.
 Dagleish, Betty
 Dando, Gordon
 Daniel, Georgina (Ena) Morrice
 Daniel, Wm. George
 Daniel, Thomas Mr. & Mrs.
 Daniel, Jr. Thomas
 Darlington, Jean
 Darragh, Maxine
 Davis, Florence Hazell
 Dawson, John (Jack)
 De Kleer, George
 Deans, F. Murray Dr.
 Demara, C.R.
 Devries, Irene
 Diplock, D. Donald
 Dixon, Gladys
 Dixon, Helen (Nellie)
 Doidge, W.J. (Clementina)
 Doidge, Hugh
 Doidge, William
 Dolling, Frank
 Domet, Ernst
 Donaghey, Archibald Mr. &
 Mrs.
 Donald, Emmeline Catherine
 Dawson
 Donald, Margaret
 Donald, Robert
 Donnelly, Michael
 Draper, Don
 Dravis, Bernard
 Dravis, Mary Alice
 Drummond, Inez
 Drummond, Jim
 Dryden, Stuart Mr. & Mrs.
 Dryden, Suzanne R.
 Dudman, Kenneth Mr. & Mrs.
 Dunbar, Carlyle
 Dunbar, W. Roy Mr. & Mrs.
 Duncan, Charles
 Duncan, Edna
 Duncan, James
 Duncan, John

Duncan, Helen
 Duncan, Elizabeth
 Dunn, John R.
 Dunnet, J.A.
 Dunnet, Marie G.
 Dunnet, W.S.
 Dunsheath, Harley
 Dunsmore, Ruth
 Dymock, Alex
 Dymock, Betty
 Dyson, Margaret
 Eastwood, Walter Holmes Rev.
 Dr.
 Edgar, Margaret
 Edgar, William
 Edwards, Dawn
 Edwards, Edith
 Edwards, Gary Robert
 Edwards, Margaret (Mabel)
 Edwards, Robert O.
 Elder, Lorraine
 Elder, Wm. N.
 Elliot, Pauline
 Elliott, Ross
 Elliston, Robert
 Elson, Lawrence Mr. & Mrs.
 Emerson, G. Lister Mr. & Mrs.
 Eversole, Margaret
 Eves, Margaret
 Ewen, John
 Ewing, Jr. James
 Ewing, Sr. James
 Ewing, Agnes (Nan)
 Ezard, Ann
 Facey, Harold
 Facey, Rachel (Rae)
 Faerge, Elspeth
 Farnham, Ruth
 Farr, Agnes Loudon
 Farr, Emily Helen
 Farr, Robina
 Farr, Harry P. F/O
 Farrow, Arnold
 Farrow, Diane
 Farrow, Elda
 Fedoruk, Adam Master
 Fedoruk, Amanda
 Fedoruk, Lynn
 Fenton, Elizabeth

Fenton, Rev. Robert
 Flavelle, David Sir
 Fletcher, Mr. & Mrs. Norman
 Fleming, Joyce
 Forbes, Jean
 Forbes, James
 Ford, Edward Mr. & Mrs.
 Forde, John W.
 Forde, Shirley
 Fordham, Bruce
 Foster, John (Jack)
 Fraser, Charles Mr. & Mrs.
 Fraser, Duncan
 Fraser, Gwen
 Fraser, Katherine
 Freeman, H.
 Fromson, Ida
 Fry, Jean
 Fuchs, Victor
 Fulton, Mrs. Garry
 Galbraith, A.A.
 Gamble, Dudley
 Gatherer, Margaret
 Gemmill, G.
 Gibb, James Gordon
 Gibson, Betty
 Gibson, Donald W.
 Gibson, Norah Ethel
 Gibson, Norman
 Gibson, Ross
 Gibson, W.O.
 Gibson, William F.
 Gill, Frederick William (Bill)
 Gillman, Bertha E.
 Gogan, James
 Gogan, Phyllis (P.J.)
 Goggin, Harold Mr. & Mrs.
 Goggin, Helen
 Goodrich, Alice
 Goodrich, Andrew Latimer
 Goodwin, G. Mr. & Mrs.
 Gordon, Jessie B.
 Gordon, Sr. George
 Gordon, T.A.
 Gossling, Andrew
 Gould, Arthur S.
 Grace, Austin
 Grant, Marilynne Patricia
 Grant, Peter

Graydon, Olive Duncan
 Greeniaus, Wilmer
 Gregg, Angus
 Gregory, Hilda
 Griffith, Harold Mr. & Mrs.
 Grieve, Margaret
 Grigg, Rachel
 Gross, Frederick Mr. & Mrs.
 Groves, May
 Guild, Alexander Mr. & Mrs.
 Hadfield, James
 Hain, Helen Elizabeth (Betty)
 Hall, W.H. Mr. & Mrs.
 Hall, Robert B. Mr. & Mrs.
 Halliwell, Albert (Ab) Gordon
 Halliwell, Shirley Evelyn
 Hamel, Betty
 Hamel, Harold
 Hamilton, Gordon
 Hango, Steven
 Hannah, Laura (Molly)
 Hardwick, H.C. Mr. & Mrs.
 Hawtin, Sarah
 Hay, Jean
 Hay, Margaret
 Hedges, Royal
 Henderson, Gordon F.
 Henderson, S.
 Henderson, T.H.
 Hendry, Donald Ross
 Henry, Lorne
 Henry, Robert John Alexander
 Henry
 Hewson, Jean
 Hewston, Geoffrey (Baby)
 Hickson, Elsie
 Hider, W.C.
 Hieminga, Bouwe
 Hill, Laura
 Hilson, Mary Phyllis
 Hitchcox, Cederick Mr. & Mrs.
 Hitchcox, Warren
 Hodge, Elizabeth
 Hodge, J.H. Mr. & Mrs.
 Hodge, Ted
 Hodgkin, Elsie Theresa
 Hodgkin, Kenneth W. (Ken)
 Hodgkin, Willard
 Hoilett, Vashti

Holliday, James Johnston
 Holman, John
 Holowchuk, Linda
 Holtby, Margaret
 Home, Ruth
 Hood, Eric
 Hooey, B.S.
 Hope, John (Jack)
 Hope, Ruth
 Hopper, C.C. Mr. & Mrs.
 Hornby, Albert
 Hornby, Olive
 Howat, Norm
 Howick, Fred Rev. Dr.
 Hughes, Lanah Geraldine
 Hulme, H.L.
 Hulme, Joyce
 Humble, Doris Marie
 Humphrey, Lori
 Humphreyes, M.
 Hurley, David
 Hurley, Jack
 Hutton, Francis
 Ireland, Donald B Mr. & Mrs.
 Irvine, E.
 Jackson, Wilfred
 Jacques, Ruth
 Jeffrey, David
 Jeffrey, Mary (Mae) Christina
 Jessiman, Phyllis
 Jewtuschenko, Ivan
 Jinks, Ann
 Johnson, Karina
 Johnston, A.A.
 Johnston, A. Leslie
 Johnston, George
 Johnston, Isabel
 Jones, Dennis
 Jones, Herbert "Perry"
 Jones, Joan Murchie
 Jones, John
 Jones, Margret Ann
 Jones, Robin Leigh
 Kane, Thomas Mr. & Mrs.
 Keber, G. Mr. & Mrs.
 Kelley, J. Wesley Family
 Kelley, J.W. Mr. & Mrs.
 Kelley, Ottlie
 Kemp, Jessie

Kendall, F.R. Mr. & Mrs.
 Kennedy, Alexander
 Kennedy, Annie
 Kennedy, Catherine
 Kennedy, Charles
 Kennedy, Douglas
 Kennedy, Jean
 Kennedy, R.
 Kent, Claude M Mr. & Mrs.
 Kent, Diane
 Kent, John (Jack) Frederick
 Kerr, Hazel Dorothy
 Kerr, James I.
 King, Alexander
 Kirkir, James
 Kirstein, Susanna
 Knapp, Margaret
 Knight, John
 Knight, Marie
 Knisley, Joyce
 Kobzey, Helen
 Konigsmann, Klaus Valentin
 Konigsmann, Yolande Marie
 Paule
 Konining, T.
 Kwast, Arendje (Renny)
 Kwast, Erwin
 Laing, J.C.
 Laing, Margaret
 Lattimore, Joesph K. Dr.
 Lambert, Margaret
 Lamont, Bruce
 Lamont, Bruce G.J. (Baby)
 Lamont, Jean Annette
 Lawrence, Edith
 Lawrence, John
 Leach, Mildred
 Ledgerwood, Jess
 Lees, H.H.
 Lees, Jean
 Lees, Ramsey
 Leger, Marc
 Leggatt, Charles
 Leggatt, Maxwell Mr. & Mrs.
 Leggatt, W.K. Mr. & Mrs.
 Leonard, Gordon Lawrence
 Leonard, Lawrence
 Lessels, Margaret
 Lothian, May

Lovett, Audrey
 Low, Mary
 Ludin, August
 MacBeth, Lloyd
 MacCulloch, William
 MacDonald, John
 MacDonald, Laurence
 MacDonald, M.
 MacDonald, J.A. Mr. & Mrs.
 MacFarlane, Jennie
 MacKay, D.
 MacKay, Peter
 MacKay, R.
 MacKay, Wm. D. Mr. & Mrs.
 MacKenzie, Dianne
 Mackie, Amelia
 Mackie, William Mr. & Mrs.
 Mackie, F.
 Mackie, John
 Mackie, Peter
 MacKinlay, Bill
 MacKinnon, A.
 MacKinnon, Elizabeth
 MacKinnon, Evelyn
 MacKinnon, Robert
 MacLean, D. J.
 MacLean, Doris
 MacLean, Mary
 MacLean, W.D.
 MacLeod, Betty Belle
 MacLeod, Bruce
 MacMillan, Elizabeth (Beth)
 MacMillan, Rev. Dr. Robert G.
 MacMurchy, Charles (Charlie)
 MacNeil, R. Dr. & Mrs.
 MacPherson, Alex
 Manion, Charles
 Mannard, George
 Manning, Virginia
 Marchant, C. Mr. & Mrs.
 Markle, C.G. Mr. & Mrs.
 Marlatt, Cecil Commodore &
 Mrs.
 Marnoch, Alexander Mr. & Mrs.
 Marsden, Sheila
 Marshall, Faith M.
 Marshall, Helen
 Marshall, Thomas
 Marshall, Yvonne

Martin, John
 Martindale, James
 Mason, Dorothy Jennie
 Mason, Kenneth
 McAvoy, Mark
 McBay, Mary
 McBride, Alice
 McBride, John
 McCall, George Henry
 McCallum, Archibald (Archie)
 McCallum, Elsie
 McCallum, F.J.
 McCloy, David Joseph
 McClure, Chesney (Chuck)
 Campbell
 McClure, Mary
 McCombie, O.S. Mr. & Mrs.
 McConachie, Annie
 McCoubrey, Verna Agnes
 McCoubrey, William Gersham
 McCreery, Anne
 McCreery, Mr. & Mrs. J.
 McCuaig, Hugh
 McDonald, Henry (Harry)
 McDonald, Janet Katherine
 McDonald, Kenneth Rev.
 McDougall, J.L. Mr. & Mrs.
 McEachern, Agnes
 McEachern, Douglas
 McEwen, Jessie
 McFarland, Alvin
 McFarland, K.
 McFarlane, Joyce Lois
 McFarlane, Margaret
 McFaul, J.N. Rev. & Mrs.
 McGowan, Cora
 McGowan, H.A.
 McGowan, Myrtle
 McIlveen, W. Magistrate &
 Mrs.
 McInroy, John A. Mr. & Mrs.
 McKee, Kathleen (Kathy) Anne
 McKellar, Angus The Estate of
 McKelvie, L.R.
 McKenzie, Henry John Lacey
 McKenzie, Wilma
 McKillop, H.G. (Mac)
 McKillop, Ruth
 McKnight, Edyth

McLachlan, Charles
 McLeen, Coulter
 McLelan, Irene
 McLeod, Isobel
 McLuhan, Adelaide
 McLuhan, Maurice
 McNab, Lewis
 McNiff, Ralph G.
 McPherson, Barbara A.
 McPherson, Wilbert H.
 McVean, J.
 McWilliams, Arthur
 Meadows, Rosa Marie
 Medland, Wilfred
 Megson, M.
 Miller, Barbara
 Miller, Irene
 Mills, Connie
 Mills, Leonard (Len) Arthur
 Milne, George Hamilton
 Milne, Mary
 Milne, Thomas
 Milner, Arthur
 Mitchell, Frederick
 Moffat, William
 Moore, P.J.
 Morden, G. Hardy
 Morden, Sybil J.
 Moree, Reno
 Moree, Rosemary
 Morris, Elizabeth
 Morris, James
 Morris, Molly (Flavelle)
 Morrison, Yvonne Marjorie
 (Bonnie)
 Morrison, George
 Morrison, Jessie
 Morton, Christine
 Morton, James
 Morton, John
 Muir, Dorothy
 Muller, Berta "Betty" Frieda
 Muller, Loretta
 Muller, Sam
 Mullis, G.E.
 Mullis, Paula
 Munro, Zelia
 Murphy, May Lowe
 Murphy, Shirley

Murray, Charlotte
 Murray, Margaret Emma
 Murray, Robert
 Murray, W.A.
 Mutch, Alexander Ewan
 Mutch, Archibald Mr. & Mrs.
 Mutch, Eveline Catherine
 Mylet, Gordon Alan
 Nairn, Gordon
 Nairn, Mary
 Nash, Jean
 Naysmith, Grace W.
 Neal, Catherine (Cay) Helen
 Lorraine
 Neal, Orville Russell
 Neil, Arthur Vernon
 Neil, Cecilia Helen
 Nelson, Albert
 Nelson, Jean Violet
 Nesbitt, Kay
 Newell, William
 Nicol, Jane
 Nicoll, C.K. Rev. & Mrs.
 Nisbet, Audrey (Ann) Kathleen
 Nisbet, Wallace (Wally)
 Oakley, Barbara Jean
 Ogilvie, Elmer
 Ogilvie, Mr. & Mrs. Glen
 Oliver, R. Mr. & Mrs.
 Olsen, E.
 Olson, Marilyn
 Oram, Dorothy
 Ormiston, Ethel
 Ormond, Hugh
 Ormond, Pearl
 Orr, Agnes
 Orr, Frederick J.
 Orr, Winnifred
 Owens, Jean Crispin
 Page, Catherine
 Paisley, Kenneth
 Paisley, Patricia
 Palmer, Elizabeth
 Palmer, Florence
 Palmer, Maxwell
 Palmer, M.
 Parker, Calvin S.
 Parks, Danielle Anne
 Parnaby, H. Mr. & Mrs.

Parnham, Elsie Lenore
 Parsons, H.G.
 Parsons, Mary
 Paterson, Audrey Elizabeth
 Paterson, John Alexander
 Patterson, Elizabeth
 Paulen, Mary
 Peacock, Susan B.
 Pearce, Richard
 Perras, Carol
 Petrie, Alexander Mr. & Mrs.
 Petrie, Frank
 Petrie, Margaret (Peggy)
 Philip, R.H.
 Platiel, Maximilian
 Plewes, Jim
 Pollard, Elizabeth (Betty) Isobel
 Pollard, Lloyd
 Pryde, Douglas
 Pudie, Margaret
 Pullen, Helen Sarah
 Purdy, Hubert
 Rae, William
 Ramdeen, Sean
 Ramrod, Enid Audrey
 Raskovsky, Gordon
 Reagan, Donald
 Reagan, Helen Elizabeth
 Reagan, Michael
 Redlich, Gustav (Gus)
 Redshaw, William Allen
 Reeve, Dorothy
 Reeve, Lillian
 Reid, J.A.
 Reid, Jennie
 Reid, Mabel
 Reid, Mary
 Reinhart, David
 Reynolds, V.
 Rice, Frederick Dr.
 Rice, Gloria
 Richardson, Mrs.
 Ritches, Ivy
 Ritchie, Alex
 Ritchie, Thelma Eileen
 Ritter, John
 Rivers, Zeta
 Roberts, Allison (Ruth)
 Roberts, Olive

Robertson, Bill
 Robertson, Gardner T. (Gard)
 Robertson, Sharon
 Robson, James Gordon
 Robson, Margaret
 Rock, David
 Rogers, Fred
 Rosebrugh, Helen
 Ross, Donald Hugh
 Ross, Patricia
 Rushbrook, James
 Rushbrook, Marion B.
 Rushbrook, Pat
 Russell, William
 Russell, Jack
 Russell, Janet
 Russell, Stanley Mr. & Mrs.
 Ruton, Barbara
 Ruton, Robert (Bob) Ware
 Ryan, Clarence
 Samuel, Margaret
 Santos, Samuel (Baby)
 Saunders, Dr. Shelley Rae
 (Koloshuk)
 Scarfe, Audrey
 Scruton, Alice
 Scruton, Col. H.W. Lieut.
 Sculley, Margaret
 Secord, P.
 Selbie, Maureen
 Selbie, William
 Shaw, Jessie
 Shaw, John Lieut. Col. & Mrs.
 Shaw, Margaret
 Shepherd, Annie
 Shepherd, Charles
 Shepherd, David
 Sheriff, William
 Shields, Marion
 Shilcock, Jean
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 Sinclair, Ruth

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When we give to Presbyterians Sharing, we express our faith. Through the words we use, the decisions we make and the actions we take, we proclaim the good news of Jesus Christ and God's hope and grace in the world God loves.

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working
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— 1 Corinthians 3:9



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