

<b>Table of Contents</b>	<b>Page #</b>
Pastors Report	2
Statistical Report	3
Community Outreach	3
Annual General Meeting Minutes Feb 24, 2019	4
Congregational Meeting Minutes Sept 15, 2019	6
Session Report	7
Session Fund Report	9
Board of Managers Report	9
Christmas Dinner	10
Coffee Kitchen Report	11
Knitting Group Report	12
Ladies Bible Study Report	12
Library Report	13
Men's Breakfast and Study Report	14
Music Report	14
Nursery Report	16
Operation Christmas Child Report	16
Sunday School Report	17
Visual Arts Report	18
Presbyterian Women Report	18
Presbyterian Women Financial Report	19
Young Life Report	20
Women's Missionary Report	20
Women's Missionary Treasurer Report	21
Trustee Report	22
Envelope, PAR and Tithe.ly Donation Information	23
Brain storming ideas from 2019 AGM meeting	23
St. Andrew's Balance Sheet for the 2019 Year-End	24
St. Andrew's Past Budgets and Proposed 2020 budget	25
Agenda for AGM February 23 <sup>rd</sup> . 2020	26

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## ***Pastor's Report***

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If the congregation of St. Andrew's were to disappear this Sunday, would anyone notice? This is a question that church communities would do well to ask themselves periodically. For those who are involved at St. Andrew's the answer is a resounding 'Yes!'. We'd miss the teaching and the fellowship of the Women's Bible Study and Men's Breakfast. We'd lament the loss of worshipping in the Reformed Tradition. We'd grieve the departure of a community that is small enough for one to be known and be welcomed to serve in so many ways: from singing in the choir to driving shut-ins to church. The following pages of our 2019 report notes the varied activities and involvements that we would all sorely miss.

But do you think that the surrounding community would grieve the loss of our congregation? This is maybe a little harder to determine. We certainly care for each other, but it is maybe a little unclear whether our geographic neighbors and our city itself would really notice the disappearance of our church community. The truth is that while we are involved in a variety of important mission activities, very little of what we do is focused on our immediate neighbourhood. Nor is there any one outreach program or project that the church supports with its heart and soul.

I feel that God is calling us to grow in this area.

Jesus tells us that we are both 'salt and light' in our communities. As light we are a beacon. Our community and the love we share draw others towards us. Those who are drawn to this light are soon sharing our common life and growing in faith. We do this well. But we are also called to be salt. Salt is a preservative and a seasoning. In either case salt needs to get out of salt-shaker to become effective. In the same way we need to bolster old programs and support new projects that aren't centered on the needs of church members, but are focused on the wellness of the surrounding community.

This, I believe is our growing edge. So far, we've been dipping our toes and testing the water, but at some point, we need to dive in. At some point we must leave comfort and security of our warm fellowship and bring the sweet aroma of Christ to those neighbors who need Him most. Thankfully we aren't left on our own to do this. God's Spirit is already at work in the surrounding community, making way for those who dare to meet Christ in the brokenness of our neighborhood. May God continue to guide us and grow us in 2020.

"You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again?...

"You are the light of the world... let your light shine before others, that they may see your good deeds and glorify your Father in heaven.

-Matthew 5:13-16 NIV

Rev. Steve Filyk

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## ***Statistical Report 2019***

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**Baptisms***Nil***Profession of Faith**

Susanne Haldi

April 21, 2019

Erin Krog

April 21, 2019

**Transfer of Membership**

Bob and Barb Steele

April 21, 2019

Floris and Wilna Vissers

April 21, 2019

**Funerals & Memorial Services**

Martha Hannaford (d. March 6, 2019)

March 16, 2019

Cherie Balison (d. April 10, 2019)

April 24, 2019

Karen McLaren (d. May 16, 2019)

May 27, 2019

Arne Armstrong (d. May 24, 2019)

July 14, 2019

Dave Balison (d. November 13, 2019)

November 21, 2019

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## ***Community Outreach 2019***

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As I have reviewed this past year for the various ways we have sought to serve our community, it is clear that these efforts have been both numerous and varied. Some were led primarily by individuals and others were led by teams. Some were focused on our closest geographic neighbours (the Sagebrush community), while others were focused on the broader community, including our own networks of friends.

Dinner church was held on five occasions during the first half of the year. This was an alternative worship service that in addition to all those things you'd expect at church, included a meal and a discussion time. Dinner church was put on hiatus in the fall as we pursued running an Alpha course. Alpha received funding from both our church and our Presbytery and operated out of a local café, after hours. Both ventures attracted friends and strangers from outside of our church community.

In the spring we partnered with our friends from the Sagebrush Neighborhood Association by hosting a BBQ that was held in conjunction with their annual Peterson Creek clean-up. We also supported their fall neighbourhood block-party.

We continued our involvement with the FOCUS club (Fellowship of College and University Students), hosting meals in both the spring and fall semesters.

Our 'Death Chats' (conversations about death and dying) continued, and we had two fruitful opportunities to speak with Dana Goodman, a local counsellor. An additional event planned for November that unfortunately, had to be cancelled.

As mentioned elsewhere in this booklet of reports, there was Christmas pie-baking and a Christmas dinner hosted by a church family that drew in participants from the local high school. It should also be noted that the many prayer shawls knitted at the church found homes in various places throughout the broader community.

It seems that reaching out into the community is a growing focus at St. Andrew's. I look forward to seeing both these continued efforts and new ones blossom in 2020.

Rev. Steve Filyk

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***Minutes St. Andrew's Presbyterian Church AGM Meeting Feb. 24, 2019***

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1. Pastor Steve welcomed everyone to the meeting and opened the meeting with prayer at 11:15 AM.
2. Pastor Steve was nominated as moderator for the AGM. Hallie MacDonald moved, Gerry Bergeron seconded. **Carried**
3. Megan Jowsey was nominated as secretary for the AGM. Miranda du Preez moved, Gerry Bergeron seconded. **Carried**
4. The proposed agenda was brought before the AGM. Mac Porter moved the agenda be adopted as printed, Miranda du Preez seconded. **Carried**
5. Minutes from the previous AGM (February 25, 2018) were brought before the AGM. Miranda du Preez moved that the minutes be received as printed in the 2018 Annual Report. Klaas Broersma seconded. **Carried**
6. The pastor's reports and other printed reports (with exception of the church financials and budget) were brought before the AGM. It was noted that twenty prayer shawls have been made and thirteen distributed. Jarret Schill moved that these reports be received as printed, Dave Gulley seconded. **Carried**. *\*Note: the WMS treasurer's report included was from the previous year (2017) and an insert with the proper report (2018) was distributed as a correction.*
7. Hallie MacDonald (church treasurer) addressed the Balance Sheet, Auditors Report and Receipts/Expenses for the year 2018. It was noted that the church had \$113,876.00 as assets from funds held by the Trustees (\$61,760) and the church's current account (\$51,966) recoverable GST(\$150). It was also noted that envelope giving was short of budget, that building revenues were higher than expected, and that the church saved money by having a volunteer building use coordinator. Hallie MacDonald also explained the actual 2018 budget expenditures. Mac Porter moved that these reports be received as printed, Gerry Bergeron seconded. **Carried**
8. A working lunch followed with discussions at each table addressing the following questions:
  - a. In what programs/activities/outreach have you noticed God at work at St. Andrew's in 2018?

- b. What barriers prevent people from participating in our programs/activities/outreach?
  - c. In what programs/activities/outreach is the Holy Spirit calling us to be active in 2019?
- 9. The group reconvened and responses from the various tables were shared addressing each question in succession.
  - a. It was noted that God's work was seen in: prayer shawl ministry, dinner church, men's breakfast meetings, Sunday school, help with the focus club dinner, Bible studies, community outreach, military chaplaincy, special services such as All Saints Sunday, the use of drama in worship, music, death café meetings, and men's camping trip.
  - b. It was noted that barriers to participation includes: scheduling that does not accommodate differing groups within the church, a 'formal' morning worship service, little or no programming for children and teens, physical location of the church, being called Presbyterian and lack of publicity surrounding our activities. It was suggested that scheduling issues could be addressed, other worship formats like dinner church continued, and that our online presence be broadened to include services.
  - c. In terms of the Holy Spirit's leading in 2019 the following items were noted:
    - i. We can partner with existing ministries rather than trying to build duplicates from the ground-up.
    - ii. Prayer groups oriented to the surrounding community was a felt need.
    - iii. A newcomers group may be a need in the broader community.
    - iv. An afterschool study space would benefit children and youth in the area.
    - v. Other items such as ongoing neighborhood outreach, family movie nights, and an earlier timing for Christmas Eve service be explored.
  - d. The question was raised about how many people would actually support new ventures. A dozen people were interested in serving again at the Focus Club and an earlier Christmas Eve service. About half that number were committed to: home bible studies, prayer meetings, community outreach, and an after-school study space.
- 10. A proposed Budget for 2019 was presented by Hallie MacDonald. All employees and contracted workers and spouses left the meeting so that staff salaries/contract amounts could be discussed freely. It was moved by Steve du Preez seconded Keith Boughton to increase staff/contract amounts by 2.5%. Carried. The amended budget was moved by Dave Gulley, seconded Dave Stasich. **Carried**
- 11. When staff and contractors returned Harold Wiest moved that the Board of Managers explore the possibilities of an electronic sign at the front of the church visible to traffic, seconded Amy Fonseca. **Carried**
- 12. Election of church officers:
  - a. Board of Managers:
    - i. Megan Jowsey nominated by Hallie MacDonald seconded Mac Porter. **Carried**
    - ii. Neil MacDonald nominated by Marion Farrell seconded Gerry Bergeron. **Carried**
    - iii. Gord Gerrits duly nominated and seconded. **Carried**
    - iv. Steve du Preez nominated but declined the nomination.
    - v. Mike Wiest nominated by Marion Farrell, duly seconded. **Carried**
    - vi. Terry Jowsey nominated by Mac Porter, seconded Pat Stasich. **Carried**

- vii. Charlene Wiest nominated by Neil MacDonald, seconded Gerry Bergeron. Questions were raised about having contracted workers on the Board and it was proposed that alternatively they could be ex-officio members. Another suggested that if you go to a meeting you should have a vote. No amendment was made. Nomination for full membership **carried**.
  - viii. Henry Ridders was nominated for full membership by Hallie MacDonald, seconded Mike Wiest. **Carried**
  - ix. Russ Burant nominated by Marion Farrell, seconded Kay Mori. **Carried**
  - b. Treasurer
    - i. Hallie MacDonald was nominated to be Church Treasurer by Dave Gulley, seconded Keith Boughton. Carried.
  - c. Trustees
    - i. Jarret Schill was nominated by Neil MacDonald, seconded Kay Mori. **Carried**
    - ii. Klaas Broersma was nominated by Rita du Preez, seconded Marion Farrell. **Carried**
    - iii. Dave Gulley was nominated by Hallie MacDonald, seconded Mac Porter. **Carried**
  - d. Auditors
    - i. Hallie MacDonald nominated Jenny Broersma and Berna Porter as auditors for 2019, seconded Charlene Wiest. **Carried**
13. Stan Little moved that we adjourn.
14. Charlene Wiest led the closing hymn and Pastor Steve dismissed the meeting with prayer.
15. Meeting ended at 1:05 PM.

Moderator

Secretary for meeting

Pastor Steve Filyk

Megan Jowsey

### **September Congregational Meeting**

**Date:** September 15, 2019

**Call To Order:** 11:00 AM

**In attendance:** 46 people

**Opening Prayer:** Pastor Steve Filyk

Pastor Filyk was nominated to be the moderator, 1<sup>st</sup> Neil MacDonald, 2<sup>nd</sup> Mac Porter

Megan Jowsey nominated to be the secretary, 1<sup>st</sup> Hallie MacDonald, 2<sup>nd</sup> Charlene Wiest

#### **Financial Report- Hallie MacDonald:**

We are 8 months into the year and are 66% at budget with envelope giving, and 69% at budget with loose giving. The use of building has brought in \$17,140 which is at 84%. Unbudgeted is the agreement made with Ellis Don for the use of our parking lot at \$10,000 for this year and the deferred amount of \$10,000 for next year.

Dave Gulley speaking for Session, addressed the congregation, asking for extra funds to support the ALPHA program on an off-site location. Food will always be provided and the use of an off-site location will make it more inviting for those not familiar with church. Presbytery has offered to pay half of the cost.

Pastor Filyk suggested someone make a motion that \$3250.00 be used for ALPHA. Dave G 1<sup>st</sup>, Berna 2<sup>nd</sup>.

Agnes Watier suggested that perhaps that course could be divided into two parts. The first being at the off-site location and the second being at the church, still including the meal.

Neil Macdonald and Mac Porter suggest that the organizers make the decision.

Gerry Bergeron felt that the people who come to the course will end up here and bring more people to our church.

Keith Boughton suggested asking the group after ALPHA starts, and have them decide where to meet.

No amendment is made. The congregation voted that \$3250.00 will be put forward for ALPHA, and that the 12-week program will carry out at the off-site location. The decision of any change of location is up to the organizers and participants.

Moderator

Secretary for meeting

Pastor Steve Filyk

Megan Jowsey

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## ***Session Report 2019***

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It is pleasantly surprising when reviewing 2019 by looking back as to what all has occurred during the past year in our small congregation. It also displays how God's care and provision has been there constantly to guide and direct through another year. Knowing this helps us step forward securely into the next year at St. Andrew's.

St. Andrew's Session consists of the same 6 elders as in the previous year: Keith Boughton, Klaas Broersma, Bill de Fouw, Dave Gulley, Marion Hannaford, Berna Porter, serving with our minister Pastor Steve Filyk. Pastor Steve moderates the session and Klaas Broersma is the Clerk of Session. Marion Hannaford is the Alternate Clerk when Klaas is absent.

Session continues to provide for the overall ministry of the congregation of St. Andrew's Kamloops that includes pastoral care, worship, Christian education, stewardship, and mission. Session met 11 times last year which included one special meeting (after the worship service) in July to make sure things were organized properly for the time Pastor Steve was on holidays for the month of August.

Session and St. Andrew's also has representation in the Kamloops Presbytery which includes all the Presbyterian churches from Kitimat in the north, to Penticton in the south. Presbytery meets 3 times per year with a representative elder and minister from each of the different congregations represented. Klaas Broersma attended two of the meetings each in Cache Creek in March and June of 2019. Dave Gulley was the representative elder that was present for the October meeting in Kelowna. Marion Hannaford attended the 2019 Synod meetings which was also in Kelowna following the Presbytery meeting. The Presbytery appointed Pastor Steve and Klaas to help with church visitations. Klaas visited two churches, the northern Cariboo Church (Nazko and Punshaw), and also St. Andrew's in Penticton. Pastor Steve visited Mountainview (formerly St. David's) in Kelowna. Pastor Steve Filyk and Klaas Broersma also represented the Presbytery at the General Assembly in Waterloo, Ontario this year. It was a difficult meeting as the Presbyterian Church of Canada dealt with the inclusiveness of human sexuality issue and reconciliation.

One of the highlights last year was having and attending a church membership class on becoming members of St. Andrew's Kamloops. The group met a few Saturday mornings with Pastor Steve and Klaas Broersma. They spent time studying and learning about each other, God's Word, our church's confessions, and the Presbyterian Church. Bob and Barb Steele, Susanne Haldi, Erin Krog, and, Floris and Wilna Visser became new members of our church either by profession of faith or a membership transfer from another church.

Another highlight was having Dr. Ross Lockhart, a professor at Vancouver School of Theology in the area of *Missiology, Evangelism, Reformed Worship, Homiletics, and Pastoral Theology*, visiting with us at St. Andrew's Kamloops before heading to be part of the Kamloops Presbytery meeting in June. Dr. Lockhart gave us missional messages with his preaching at the Sunday worship service and at Dinner Church in the evening. He also led a workshop on a Monday morning on mission and outreach into the community.

Session would also like to thank all those that were part of the pulpit supply when Pastor Steve was away for Rocky Mountain Chaplaincy work, meetings or vacation. The people from our congregation that that led worship over the last year included the Ladies from the Presbyterian Women's Missionary Society (WMS), Dave Stasich, Marion Hannaford, Pastor Harold Wiest, Dave Gulley and Klaas Broersma. Also from outside the congregation: Jeff Torrans who is a director for International Student Ministries Canada at TRU, Will Hoogeveen a director with Young Life in Kamloops, Rev. Jana Vander Laan from the Sahali Fellowship Church, and Pastor Don Harrison who is a retired minister who recently led the Vineyard Church in Kamloops.

The average church attendance for Sunday worship services for 2019 was 65 people. Turnout range from a low of 49 to a high of 96. The high of 96 people was for the Easter Sunday service. The Christmas Eve worship service had an attendance of 104.

As a Session we are thankful especially for our loving and caring congregation. We hope and pray that this congregation will continue to grow in the knowledge and understanding of God's fulfilled promises that we received through Jesus Christ our Lord and Saviour.

Respectfully Submitted by Klaas Broersma



## 2019 Session Fund

Session Account Funds 2019				
	2019	Withdrawal	Deposit	
<b>Jan 1</b>				<b>\$ 579.28</b>
Apr 23	Cheque (Easter Flowers)	\$ 112.00		
May 16	Deposit Session monies		\$ 50.75	
Sept 12	Deposit Session monies		\$ 20.00	
Dec 24	Cash Christmas Flowers	\$ 20.00		
Dec 30	Deposit Session monies		\$ 35.00	
2019	Interest		\$ 0.23	
2019	Service Charges	\$ 28.00		
<b>Dec 31</b>				<b>\$ 525.26</b>

The Session Fund consists of money that has accumulated from the elders donating a few dollars to the cause at the end of each session meeting over the years. This year the amount decreased as slightly more was spent than received. Flowers were bought for enhancing the sanctuary at Easter and as a gift at Christmas. Service charges for the year amounted to \$28. The year-end amount in the account for 2019 totals \$525.26.

Klaas Broersma, Clerk of Session

## Report from the Board of Managers – 2019

Neil Macdonald and Gord Gerrits (Co-Chairs), Megan Jowsey (Secretary), Henry Rikkers, Charlene Wiest, Michael Wiest, Terry Jowsey, Hallie MacDonald (Treasurer)

Your board of managers meets most months, reviews financials and building concerns as they arise. We have dealt with the usual maintenance as they arise and the following in particular.

The board concluded the *building use agreements* and were able to contract with Russ Burant as facility co-ordinator. Thanks to Klaas Broersma for filling in until we got the contract arranged.



"Whew! That was close!  
We almost decided something!"

Through some negotiations we have an agreement with EllisDon to allow parking by hospital construction workers during the next two years of the construction period. This may be renewed for the next construction phase. You will have noticed the parking curbs that were placed in the lot (paid for by Ellis Don).

Unfortunately, they were not positioned properly, and you will see a change in the placement later in the spring.

Also this year our church was approached by the Community Y for space for their after school active daycare program, as their previous facility was not suitable any longer. The board considered this a good community involvement project, and we came to an agreement to rent the lower hall which enabled this important service to continue. Some renovations were required by the day care licencing program and the Community Y participated in covering half of those expenses. The fire inspection revealed that our facility was due for smoke and heat detectors to be replaced, and that process was also undertaken, which included an upgrade in the alarm system by the alarm company.

The board and session have established an ad hoc committee to review our current facilities and develop short and long terms renovation or improvement plans so that there is a clear picture going forward. (Ad hoc committee members: Max Simons, Steve du Preez, Amy Fonseca, Klaas Broersma, Megan Jowsey, and Neil MacDonald).

The board had several discussions about board membership and will propose a resolution to the annual meeting. It is intended to put some structure to the terms to allow for turnover and involvement of others, while keeping continuity.

We have had a busy year and are grateful for all the volunteers who come forward when called upon.

Submitted by Neil MacDonald

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## ***Christmas Dinner 2019***

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Late in the afternoon of Christmas Day, the pot-luck food started showing up and the MacDonald family (smaller this year) welcomed friends from the congregation and the new community friends for some food sharing and fun to celebrate Christmas. There were about 28 of us altogether! Our dinner was topped up with pumpkin pie made earlier in the week by some volunteers from the high school!



We had a little sing-a-long of some of our favourite Christmas carols and got the games out to round out the day, of course finishing up with a shared clean-up! We are so thankful that the Presbyterian Women ensure that there is such a well-equipped kitchen and supplies for events such as this.

Submitted by Neil and Hallie MacDonald

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## COFFEE KITCHEN REPORT - 2019

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Cash on hand January 2018	\$ 449.00
January donations	134.15
February donations	135.59
March donations	126.60
April donations	78.50
May donations	149.45
June donations	153.60
July donations	138.50
August donations	101.50
September donations	137.20
October donations	103.90
November donations	108.35
December Donations	<u>221.30</u>
Total Cash	\$ 2,045.45
Less Expenses	<u>-302.22</u>
	\$1,743.23
Less funds to Presbyterian Women	<u>-1,595.00</u>
Cash remaining	\$ 148.23
Actual cash on hand	<u>\$ 235.00</u>
Discrepancy	\$ 86.77



**Actual Cash on Hand for January 2019 (to carry forward) \$ 235.00**

Thank you to all who join us for coffee after church. It is a wonderful opportunity to get together and get to know each other. Wonderful fellowship. There are many kind people who bring goodies for us to share – muffins, cupcakes, tarts, cookies, cakes, etc. So, thanks to them we have not had to purchase many baked goods!

If you are interested in taking a turn to make coffee, we would welcome you. At present we have only 4 – 6 people who take turns.

The proceeds from the coffee fund support orphans in several countries and give them an opportunity to be educated and improve their lives and those of their family.

With gratitude to all!  
In God's Service, Kay Mori

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## ***Knitting Group***

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The knitting group has had a successful year. Since we began knitting prayer shawls, we have made 37 and 35 have been given to people going through illness or a difficult time. We have received many cards of thanks for the warmth and comfort that these shawls have given to their recipients, which is motivating (at least for me personally) to knit a little bit faster!

I recently gave a prayer shawl to a colleague at work who is facing family difficulties. She is a single mom and one of her children is facing some serious health issues which will require them to spend a week or two at children's hospital. She emailed me the next day saying that she spent the evening wrapped in her shawl with her child, and that it meant so much to her.

In addition to the satisfaction of having our work bring comfort and warmth to others, we are able to enjoy the fellowship of each other during our time together. I thoroughly look forward to this time with all of those who come out to knit on the last Saturday of the month.

Amy Fonseca

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## ***Ladies Bible Study Report – 2019***

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This year we completed our study of the Ten Commandments using the Life Guide Study by Rob Suggs. The introduction to this study is entitled “Getting the Most Out of the Ten Commandments” in which we read “When he (Moses) descended (from the mountain) he carried in his hands and heart a concise declaration of wisdom for the ages”. Through this study we learned more and more about this amazing gift of “wisdom for the ages”.

In September we began our study of the book of James. We are using a Life Guide Bible Study prepared by Andrew T. & Phyllis J. Le Peau.

We are now a group of 14 but average around 10 at our study most weeks. Over the summer break the ladies met biweekly at various locations for lunch. We were joined by others from our church and visitors. Thank you Marion Farrell for organizing these events. Our Christmas gathering was over lunch at Dessert Gardens with the WMS and Presbyterian Women and others. Kay Mori read a devotion from “Beside Still Waters, Words of Comfort for the Soul” by C.H. Spurgeon that was provided by Jenny Broersma. Charlene Wiest provided music on her keyboard so we could



enjoy singing carols. Throughout the year we were treated with many birthday cakes and other delicious baking. A big thank you to all the ladies who provided these treats! Also, a big thank you to Pat Stasich for leading the study when needed. Your willingness to do this Pat is truly a blessing!

The Ladies Bible Study Group meets the first 3 Thursdays and sometimes on a 5<sup>th</sup> Thursday of the month. We meet in the Tea Room at 11:30. We are always enriched by additions to our group so we extend a warm welcome to all ladies. Come and join us for a time of fellowship, fun and laughter, and most importantly a time of learning and sharing our faith.

**Galatians 5:14** For the entire law is fulfilled in keeping this one command: "Love your neighbour as yourself."

Submitted by Berna Porter

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## ***Library Report***

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**Mission Statement:** St. Andrew's Library is to be a dynamic resource that provides information to advance learning about God. It is to stimulate Christian growth and to encourage reading. The Library is to enhance the quality of worship, witness, nurture, education and ministry.

**Library Stewards:** Ann Gerrits and Amy Fonesca

**Budget:** \$500

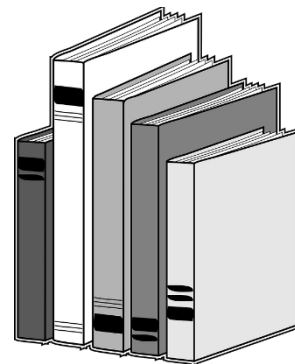
**Actual:** \$502.88

**Total Books:** 834

- 141 books added in 2019
- A few book donations from church members
- 13 books series were completed....total of 26

**2020 Plans:**

- Continue adding new books
- Complete more book series
- See increased use from congregation



Submitted by Ann Gerrits

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## ***Men's Breakfast and Bible Study Report***

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During the Winter and Spring and Fall of 2019, a group of seven to twelve men met on the last Saturday of the month at 8:30 a.m. for breakfast, study and good fellowship. Each month, September to June, Dave Gulley led a discussion of a program by Ray Vander Laan, entitled "A Clash of Kingdoms." The study is described as an "experience of the Bible in historical context." discussion was lively and helped all of us to think more critically about our faith and Christian service. We have studied sessions entitled, "The Gospel of Caesar, The Believers and The Powers of Darkness." The program for 2020 will focus on mission of Paul in Greece. The title is 'The Clash of Cultures Part 2.'



It is never too late to join the group. The breakfast is usually fattening but delicious and the fellowship friendly and supportive. As a group we would like to invite all men to come and join us. We think you'll like it.

The Men's Breakfast Group

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## ***ANNUAL MUSIC REPORT***

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### **Praise & Worship:**

In 2019 the Praise and Worship Team learned and taught a few new Choruses and revived some old ones. It's interesting to see how quickly we can learn a new song. Sometimes the timing is tricky and other times there are a lot of words to fit into a few short counts. But always, the faithful team members' work through whatever is put before them, sometimes with a smile and a shake of the head. Before long they catch themselves humming it all over the place.

There were a couple of changes in the Bulletin this year which relocated the Praise and Worship segment, and caught us off guard for a couple of weeks, but soon we were ready and raring to go. When the Children's Hymn was repositioned to an earlier spot to allow more time for the Christian Education classroom time, the team stepped up and added the Children's Hymn into their list of choruses to make the transition go smoothly and they hardly missed a beat.

We have a dedicated group of people who faithfully arrive a little early each week to sing through the P&W music for that day. Most of the time we go through each song 1 time. A refresher, so to speak, when it is already familiar. In the Worship Service, when the time comes, we take our places and use our gifts of music and leadership to incorporate our voices as an act of Worship to the only one who is worthy of our Praise. We are also blessed with a few team members who have stepped up to offer a prayer at the end of the time of Praise.



Thank you to all who have shared your talents and abilities with us over the year, and welcome to anyone who would like to join us on any Sunday morning at 9:40 in the Board Room. We look forward to singing with you.

**Choir:**

It has been a pleasure working with each and every choir member this year. We have all been stretched in our own individual ways and have stepped up to the challenge. It shows! We have grown in numbers with the addition of Harold Wiest and Floris Visser and the return of Helen Gulley and Jenny Broersma. We miss the stories and laughter of Keith Boughton as he left us in May after several years as the Bass section. We had many changes, and ups and downs through the year and I thank each member for their dedication and hard work.

Each year we focus on one or two technical aspects of choral music production and this year we have spent our time LISTENING to each other and learning to BLEND our voices. By listening we don't just present a piece for the other worshippers, but we actually get to participate and hear how all the parts go together. When we understand where the parts begin and end and why some phrases are louder or softer than others, the words take on a much deeper meaning. It becomes much more than a piece we sing. It is a message of the heart.

Probably our biggest challenge came in December with Advent/Christmas. For many years the choir has tried to prepare and present choral pieces which go along with the theme of the Message or tie into the Advent Reading of the morning. This year became confusing for us at times, as several changes took place at the last minute, when Carols were added for "specialty groups" to prepare, the choir also accompanied the children's "hand signing" Away in a Manger and Brass instruments were added on short notice for the Christmas Eve. Service. All in all it came together and we had a wonderful Advent/Christmas season. The choir sounded the best they ever have!!

Thank you for all the words of encouragement throughout the year. We appreciate your feedback. You are always welcome to join in the music and laughter. We really do have a good time on Thursday evenings in the Boardroom at 7:00. Come and check it out!

Restfully submitted by Charlene Wiest



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## ***Nursery Report***

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St. Andrew's nursery is staffed by two volunteers during each worship service, for children up to 3 years. An encouraging environment is provided, focusing on Christ's love, and the children's enjoyment.

A welcome addition to the nursery this year was an air conditioner. Many thanks to Neil Macdonald for his efforts in obtaining and installing. We have even used it this winter when there were 5 children who provided much energy!

We were honoured to care for Jawaee Monono on Christmas Eve when he was 5 days old! There have been very few times when there were no children to care for. We joyfully welcome visitors. We are happy for parents to be able to focus on the service while we interact with their children.

There have been a variety of our church family caring for the children. We would be blessed with more staff, so please contact me if you are interested.

God bless you all, Kathy Boughton

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## ***Operation Christmas Child 2019***

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Operation Christ Child is a ministry of Samaritan's Purse that delivers shoe box gifts and the message of the Saviour to children in need around the world. This is a favourite event for St Andrew's family and friends, and we are all excited to come and fill up the shoe boxes. This year we enjoyed the afternoon lunch and box-filling with 17 of our church children and friends participating. With the support of funds from our church family, all the supplies were ready and the children all brought a special gift for the boxes they filled. We also had





lovely handiwork of knit facecloths (Hallie's mom made), and the beautiful puppets by Darlene Butner, and this year she also made a whole bunch of toques to help fill up the boxes to over-flowing! Our friend Michele Sinclair came to our party and told us about delivering boxes in Costa Rica in 2019. This was a great afternoon of learning about giving and sharing and appreciating all that we have. It was fun to have a few of the big folk from the congregation join us in filling boxes this year -- we hope to do it all again next year, and encourage one and all to join the party and bless children around the world. For lots of interesting stories visit [www.samaritanspurse.ca](http://www.samaritanspurse.ca)

Donations from congregation and visitors	864.00	<b>Receipts</b>
From the church budget	85.00	\$949
Expenses - Receipts for supplies, lunch etc.	-539.00	<b>Expenses</b>
Shipping expense (\$10/box)	-410.00	\$949

Submitted by Hallie MacDonald

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## ***Sunday School Report***

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Family Sunday continues on Communion Sundays when the children stay with their family throughout the service. This enables the children to become familiar with the liturgy of the worship service. Activities are provided to the children at the time of the Children's Time to engage them in the activities of the rest of the service.

The 'One Room Sunday School' curriculum is used in Sunday school. We work through the stories of the Bible with prayer, reading, activities, videos, crafts and snacks. Attendance has grown with Nursery graduates. The ages are from 2 to 12 and average 6 children each. Thank you to Megan Jowsey, Jarrett Schill, Miranda du Preez, Amy Fonseca, and Hallie MacDonald for leading individual Sundays this past year. And with the increase in the younger children, thank you to Tristan, Brennan, and Michelle for helping. This September we held a dedication of the Sunday School teachers as well as other educational leaders within the church. All Sunday School offerings were forwarded to WMS for help with the child sponsorship program.

Hallie MacDonald oversaw our annual shoe box project this year. Again it was a fun time—the children and friends gathered after church for lunch and the box party with supplies bought with the donated funds (thanks you congregation), and special gifts brought by the children.

Our thanks to all who continue to pray for and support our Sunday School. We love our renovated room and encourage you to drop by and see how much fun Sunday school can be.

Respectfully submitted,  
Marion Hannaford

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## ***Visual Arts - Lower Hall***

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I am glad to see our lower hall is looking like a busy place with lots of colourful toys showing how busy our space is! It is lovely to have Joel Wiest's photography also on display for some peaceful viewing too! I believe it is now an accomplished project, however if anyone is interested in keeping our bulletin boards more current and wishes to volunteer, that would be appreciated.

Hallie MacDonald




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## ***Presbyterian Women Annual Report 2019***

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The past year was, once again, a busy one for the Presbyterian Women. In addition to putting up and taking down decorations, in the Sanctuary, for Thanksgiving, Christmas and Easter, your Presbyterian Women supported the St Andrews congregation with their talents and cash. Some of the highlights included organizing the annual St Patrick's Spud Lunch, catering funeral teas and arranging, financing, procuring and installing of the AED machines as well as organizing instruction sessions with St John Ambulance personnel. Thank you to Mike Wiest for building the AED cabinets. The regular project of collecting and delivering toiletries to the Y Women's Emergency Shelter was put on hold as they are renovating their building and have no storage space as yet. We will be doing an appeal again at Easter.

As the ladies approached the end of the year with only routine expenditures for the kitchen in view for the immediate future and a healthy bank account, they voted to donate an amount to the WMS project. In addition, through WMS, a donation was made to the Cariboo House Church Transition Fund.

Presbyterian Women meet the second Tuesday of the month (except July and August). Any ladies who are interested in taking part in our activities, or have ideas we can use, are invited to attend.

Note: Anyone donating money to Presbyterian Women, who would like a tax receipt, should make a cheque payable to St Andrews and note that it is for PW, so Hallie can pass it on to us. Presbyterian Women do not have the ability to issue tax receipts of their own. Thank you – we do appreciate your support.

Submitted by G. Bergeron

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## ***Financial Statement of PWS (Jan 1-Dec 31, 2019)***

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<b><u>Share Account Balance</u></b>	\$7.52	
Dividend	<u>.26</u>	
<b><u>Share Account</u></b>	<b>\$7.78</b>	
<b><u>Investment Savings Balance</u></b>	\$4,066.66	
Bank Interest	<u>28.56</u>	
<b><u>Investment Savings</u></b>	<b>\$4,095.22</b>	
<b><u>Cash on Hand Balance</u></b>	\$49.70	
Receipts from Meetings	67.55	
Transferred to Bank	50.00	
Stationary	<u>20.00</u>	
<b><u>Cash on Hand</u></b>	<b>\$47.25</b>	
<b><u>Bank Balance Forward</u></b> (Jan 1)		<b>\$4946.10</b>
<b><u>Bank Receipts</u></b>		
Transferred from On Hand	50.00	
Excess from Coffee Fund	1,615.00	
Spud Lunch & Potato Sales	505.00	
Catering	2,145.00	
Food Sales	8.00	
Kitchen Use Donation	50.00	
AED Course	230.00	
Bank Interest	<u>1.41</u>	
<b><u>Total Receipts – Bank</u></b>	<b>\$4,604.41</b>	
<b><u>Bank Expenses</u></b>		
WMS from Coffee Fund	1,615.00	
Spud Lunch Expense	109.49	
Kitchen Expense	308.77	
Catering Expense	154.44	
AEDs	2,923.20	
Cabinets for AEDs	50.00	
Donation to St John Ambulance	500.00	
Donation to WMS project	500.00	
Donation via WMS to Cariboo House		
Church Transition Fund	<u>1,000.00</u>	
<b><u>Total Expenses – Bank</u></b>	<b>\$7,160.90</b>	
<u>Receipts less Expenses</u>		(\$2,556.49)
<b><u>Bank Balance Dec 31</u></b>		<b>\$2,389.61</b>
<b><u>Total Assets as of December 31, 2019</u></b>		<b><u>\$6,539.86</u></b>

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## ***Young Life Report***

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St. Andrews Presbyterian has a long legacy of support for Young Life. Every year there are dramatic stories of lives changed and young people coming to the Lord. Your support is resulting in changed lives for youth in Kamloops!

At a recent information evening, one grade 12 young lady shared her testimony. The truncated version is as follows, "Upon arrival at my first Club, a female leader approached my brother and I and she gives me a huge hug. At Club she held my hand, danced with me and sat with me. At the time I didn't have many friends. While dancing, something came over me and I felt free. It was almost like I had been trapped and I needed someone to set me free. Young Life has brought out my crazy, stupid side that I had been hiding under depression and anxiety".

We appreciate your support in so many ways - your prayers, your giving us the use of the Tea room for our meetings, your financial support and your encouragement. May you be richly blessed in His service!

Clay Harmon, Committee Chair, Young Life Kamloops

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## ***Women's Missionary Society Report***

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The WMS or Women's Missionary Society is a group of women who in response to the love of God in Jesus Christ is to encourage one another and all the people of the church to be involved in local and world mission through prayer, study, service and fellowship.

We are involved in local mission and collect grocery till tapes for which we receive gift cards. That money is given to local missions such as "A Way Home" and the Women's Shelter and the Mustard Seed. For world mission we encourage people to donate to missions in Haiti and other countries. We pray for projects and people and study missions. We serve people in our congregation and have fellowship with them and within our group.



Our latest study was on "service", and it is incredible the work that individual members do. Many drive people to meetings, medical appointments, to attend church, provide help with food for shut-ins go shopping, make phone calls and visits to alleviate loneliness.

There are even cards made and mailed just to "keep in touch". There are a few couples who have invited widows and single women to enjoy a meal together and a pleasant social time.

There are so many ways to serve God and others. Read Luke 6:27-33 and see what you can do!

With God's Love, Kay Mori

## Women's Missionary Society Annual Treasurer's Report - 2019

### General Fund

**Opening Balance –Jan 1, 2019** **\$ 698.08**

#### **Receipts**

Interest	\$ .10	
Donations – General Fund	1542.00	
Donations - Haiti Mission Project	1950.00	
Donation – Cariboo Church	1000.00	
<b>Total Receipts</b>		<b>4,492.10</b>

#### **Disbursements**

WMS Toronto - General Fund	1372.00	
WMS Toronto – Haiti Mission Project	2418.00	
Donation – Cariboo Presbyterian Church	1000.00	
<b>Total Disbursements</b>		<b>4,790.00</b>

**Closing Balance –Dec 31, 2019** **400.18**

### Foster Children

**Opening Balance –Jan 1, 2019** **246.67**

#### **Receipts**

Interest	0.00	
Donations	357.25	
Sunday School donations	45.45	
Presbyterian Women – Coffee Fund	1615.00	
<b>Total Receipts</b>		<b>2,017.70</b>

#### **Disbursements**

Monthly payments for 3 children	1404.00	
Gifts	270.00	
<b>Total disbursements</b>		<b>1 674.00</b>

**Closing Balance –Dec 31, 2019** **590.37**

### Expense Fund

**Opening Balance – Jan 1, 2019** **51.50**

Receipts – Donations	45.05	
Disbursements – bus fare to conference	50.00	

**Closing Balance –Dec 31, 2019** **46.55**

Submitted by Berna Porter

## Trustee Report 2019

CIBC Chequing Account 07050/4902068				
Year 2019		Withdrawals	Deposits	
Jan 01	Account Balance ( Jan 1, 2018)			\$ 7,209.19
Apr 22	BBGIC-00213 matured		\$ 15,302.52	
Apr 22	BBGIC-00221 matured		\$ 15,302.52	
Apr 30	BBGIC-00302 new	\$ 15,000.00		
Apr 30	BBGIC-00329 new	\$ 15,000.00		
May 6	Deposit memorial (\$500 US)		\$ 650.80	
Sept 12	BBGIC-00299 matured		\$ 31,066.23	
Sept 12	BBGIC-00337 new	\$ 31,066.23		
Dec 31	<b>Account Balance</b>			<b>\$ 8,465.03</b>
CIBC Savings Growth Account 07050-63-22018				
Year 2019		Withdrawals	Deposits	Balance
Jan 01	Account Balance ( Jan 1, 2019)			\$ 20,097.41
Mar 4	Funds from operations		\$ 25,000.00	
Apr 10	Deposit memorial		\$ 300.00	
Apr 30	BBGIC-00337 new	\$ 25,000.00		
Aug 9	Deposit memorial		\$ 100.00	
Dec 30	Deposit memorial		\$ 4,000.00	
2019	Service fees	\$ 8.66		
2019	Interest		\$ 230.82	
Dec 31	<b>Total Funds</b>			<b>\$ 24,719.57</b>
2019		CIBC GIC INVESTMENTS		
			Value	Maturity
Apr 30	CIBC GIC (2.40%, Matures Apr 30, 2020)	BBGIC-00302	\$ 15,000.00	\$ 15,360.00
Apr 30	CIBC GIC (2.40%, Matures Apr 30, 2020)	BBGIC-00329	\$ 15,000.00	\$ 15,360.00
Apr 30	CIBC GIC (2.40%, Matures Apr 30, 2020)	BBGIC-00337	\$ 25,000.00	\$ 25,600.00
Sept 12	CIBC GIC (2.00%, Matures Sep 14, 2020)	BBGIC-00019	\$ 31,066.23	\$ 31,691.02
Dec 31	<b>Total GICs</b>		<b>\$86,066.23</b>	<b>\$88,011.02</b>

The Trustees for the church have 2 bank accounts (chequing and savings) and 4 Guaranteed Investment Certificates (GICs), all at CIBC Northhills, Kamloops. A few years ago a savings account was established in order to receive a better interest rate than that received from a chequing account. The Chequing Account on January 1, 2019 had \$7,209.19 and ended the year with \$8,465.03. Increase was from interest from GICs and a memorial donation. The Savings Account increased from the \$4,400 memorial money received and interest of just about \$231, for a total of \$24,719.57 at year's end. Funds received from church operations (\$25K) are to be looked after by the trustees and were transferred into a GIC. The three GICs that matured in 2019 were reinvested as new GICs that mature in 2020 at slightly higher interest rate. The total amount in the trustee accounts amounts to \$119,250.83 as of December 31, 2019. Of this \$26K is part of the Manse Fund which has very restricted usage.

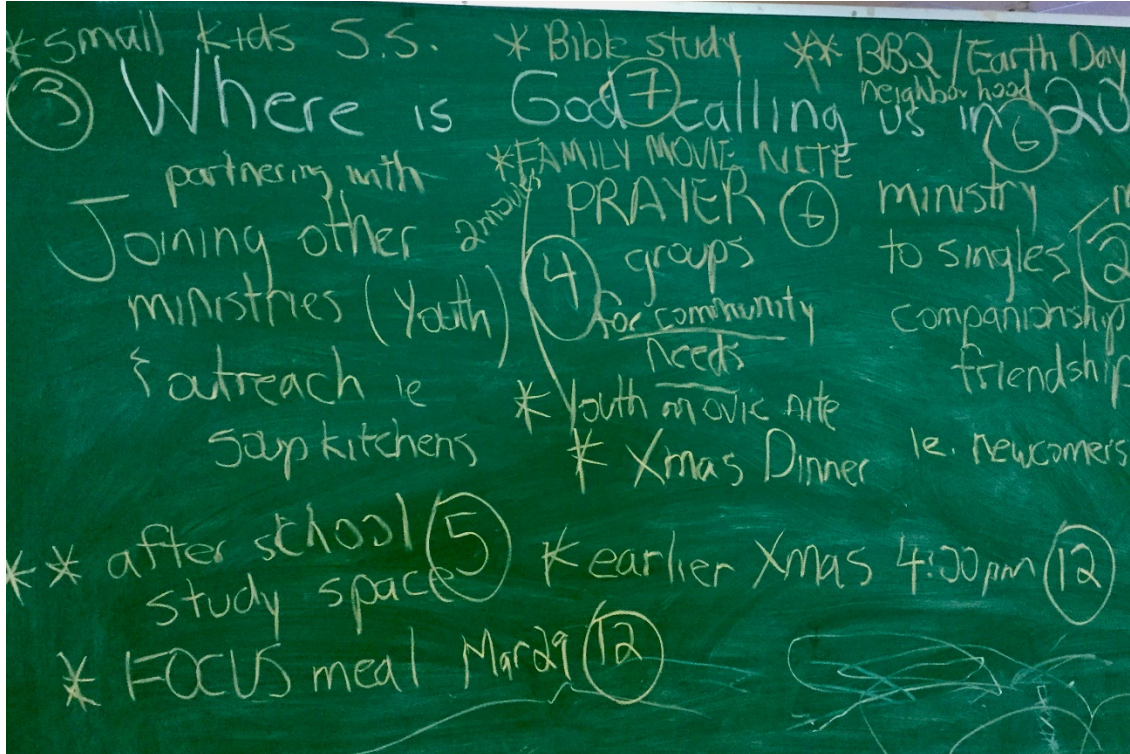
Submitted by trustees: Klaas Broersma, Jarrett Schill and Dave Gulley

### ***Envelope, PAR and Tithe.ly Donation Information***

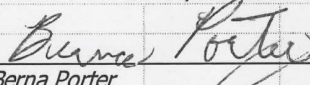
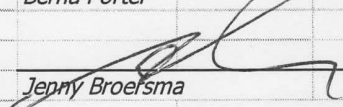
The following table is comprised of 5 money donation ranges, consisting of ranges of less than \$500 to greater than \$5000, and the number of members, percentage of members, and donation amounts within each of those five ranges. The last column is the % of the total donation received from each of the five donation ranges. A donor consists either of a family or individual.

Donation Range	# of donors	% of donors	Donation Amount	% of Total
In Each Range			2019 Donations	
\$ 0-500	11	18	\$ 2,212	2
\$ 501-1000	13	22	\$ 10,463	7
\$ 1000-2510	17	28	\$ 29,280	19
\$ 2500-5000	11	18	\$ 43,265	29
\$ 5000+	8	13	\$ 65,794	44
<b>Total</b>	<b>60</b>		<b>\$ 151,013</b>	

**Figure 1.** Brain storming ideas from 2019 AGM meeting as to where is God calling us.





St Andrew's Presbyterian Church (Kamloops)				
Balance Sheet				
For the Year Ended December 31, 2019				
	Last year			Current year
Assets	Dec 31 2018			Dec 31, 2019
Funds held by Trustees	61,760			93,250
Funds held by Trustees ( <i>Restricted-Manse</i> )	not reported			26,000
CIBC Current Account (Operating)	51,966			37,914
Accounts Receivable (Gst and Presbytery)	150			1,486
<b>Total Assets</b>	<b>\$ 113,876</b>			<b>\$ 158,650</b>
<b>Liabilities and Funds</b>		<i>Activity during the Year</i>		
<b>Special Gifts Received and Disbursed</b>	open balance	<i>receipts</i>	<i>paid out</i>	end balance
Funded project funds remaining	723			1,228
Funds Remaining - Reading Camp		505		
Pres World Service & Dev		100	100	-
Presbyterian Women	-	300	300	-
Parkcrest School		230	230	-
Rocky Mountain Rangers		50	50	-
Memorial Project		534	513	21
Operation Christmas Child Project	-	864	864	-
Womens Missionary Society		307	307	-
Pregnancy Care Centre(Christmas Eve)	-	463	463	-
Young Life (Christmas Eve)	-	463	463	-
Young Life (Brunch etc)	-	598	598	-
<b>Special Funds Held</b>	723	4,414	3,888	1,249
Trustee memorials, interest etc	-	6,490	6,490	-
Cash Flow Reserve	16,000			16,000
Reading Camp (allocated above)	505	-	505	-
<b>Total Liabilities, Special Gifts and Funds</b>	<b>17,228</b>	<b>10,904</b>	<b>10,883</b>	<b>17,249</b>
<b>Deferred Income</b> (Parking pd in advance for 2020)		<b>10,000</b>		<b>10,000</b>
<b>Equity</b>				
Funds earned/received by trustee this year	61,760			6,490
Trustee - restricted (manse) added this year				26,000
Opening Balance	29,577			96,647
RECEIPTS greater (less) than expenses	5,310			2,264
Total Equity	96,647			131,401
<b>Total Liabilities, Funds and Equity</b>	<b>\$ 113,876</b>			<b>\$ 158,650</b>
Note the balance sheet presented in 2018 did not include the retriected manse funds held by the Trustees which have been added to better reflect the church assets.				
<b>Auditors' Report</b>				
We have reviewed the financial books and records of St. Andrew's Presbyterian Church (Kamloops) as provided by the Treasurer.				
We have completed a random sample of the transactions and found no significant error.				
On this basis, we conclude that the Balance Sheet and Statement of Receipts and Expenditures fairly represent the financial operations and position of the church for the year ended December 31, 2019.				
 Berna Porter				
 Jenny Broersma				
January 23, 2020				



St Andrew's Presbyterian Church (Kamloops)						
Statement of Receipts and Expenditures for the year ended December 31:						
Z			A	B	C	
Actual	Receipts		Actual	APPROVED	proposed	
Jan - Dec		line	Jan - Dec	BUGDET	BUDGET	
2018		#	2019	2019	2020	
161,383	Envelope Givings	1	151,896	162,000	156,000	+2.5% last year
2,008	Loose Givings	2	2,161	2,200	2,200	
-	Contribution from Trustees	3	-	2,200	-	
22,865	Use of Building	4	27,545	20,500	25,000	(total-storage exp)
	Use of Bldg - Parking Agreement 2019	5	10,000		10,000	
186,256	Total Receipts	6	191,602	186,900	193,200	
	Expenses					
5,838	Building Insurance	7	6,049	5,900	6,100	
6,900	Caretaker	8	7,073	7,073	7,215	(+2%)
3,182	Building Use Co-ordinator	9	3,560	6,000	3,916	(+2%)
487	Cleaning Supplies	10	1,796	700	800	
12,984	Repairs and Maintenance	11	11,846	11,000	11,000	
7,724	Utilities	12	8,438	8,000	8,800	
37,115	Total Building Expenses	13	38,762	38,673	37,831	
18,625	Presbyterian Sharing / 10% income	14	19,160	18,000	19,300	(10% income)
3,981	Presbytery Dues	15	5,412	5,412	6,973	(presbytery)
435	Christian Educ.(& Nursery & Alpha )	16	1,407	1,000	2,000	
2,070	Congregational Life(+ Visual/Library)	17	3,095	2,100	2,000	
2,428	Cariboo Presbyterian Church	18	2,554	2,554	2,605	(+2%)
1,137	International Student Ministries	19	1,160	1,160	1,183	(+2%)
450	Operation Christmas Child (shipping)	20	85	700	300	
520	Refugees & Friends Together	21	531	531	-	(session)
551	Renewal Fellowship	22	562	562	-	(session)
1,652	Young Life	23	1,685	1,685	1,719	(+2%)
239	Neighbourhood Outreach	24	435	750	1,500	(session)
32,088	Total Education Outreach Fees	25	36,087	34,454	37,580	
51,000	Minister's Stipend	26	52,275	52,275	53,321	(+2%)
4,067	Housing Utilities	27	4,182	4,182	4,266	(+2%)
20,400	Housing Allowance	28	20,910	20,910	21,328	(+2%)
16,096	Benefits:CPP & EI Pens'n/Med/Ins/WCB	29	17,130	16,200	17,250	
582	Study Allowance	30	618	618	600	
405	Pulpit Supply	31	900	750	875	(5@\$175)
92,549	Total Minister	32	96,015	94,935	97,639	
8,169	Director of Music	33	8,373	8,373	8,540	(+2%)
374	Music / Choir / CCLI	34	460	900	750	
340	Organ Supply	35	-	700	700	
876	Organ Piano Repair/Tuning	36	-	1,000	500	
9,759	Total Music	37	8,834	10,973	10,490	
668	Advertising	38	1,275	650	1,300	
235	Canadian Council of Christian Charities	39	250	250	250	
4,023	Misc. Expense/postage/bank fees	40	2,093	2,500	2,200	
1,256	Supplies & Office Exp	41	2,679	1,400	2,500	
3,251	Telephone / Internert /Website	42	3,344	3,500	3,500	
9,433	Total Office & Miscellaneous	43	9,641	8,300	9,750	
180,946	Total Expense	44	189,339	187,334	193,291	
5,310	Net Receipts less Expenditures	45	2,263	(434)	(91)	
			(note \$25,000 to trustees)			
ALSO FOR 2020 - VIDEO EQUIPMENT & WIRELESS MIC (FROM SPECIAL GIFTS ACCOUNT)					1,220	

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## ***Proposed Agenda for February 23***

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1. Opening Prayer
2. Election of Moderator & Secretary
3. Adoption of Agenda (including any amendments) pp 26
4. Minutes of Annual General Meeting February 24, 2019 pp 4-6
5. Minutes of Congregational Meeting September 15, 2019 pp 6-7
6. Receive the Pastor's Report and other Printed Reports pp 2-4, 6-23
7. Receive the Balance Sheet, Receipts/Expense 2019, and Auditors Report pp 24-25
8. Table Discussion
  - a. Where have we seen God at work in 2019?
  - b. Where do we feel the Holy Spirit leading us in 2020?
9. Table Discussion Large Forum (top two answers from each table)
10. Presentation of the 2020 Budget pp 25
11. Board Membership Proposal
12. Board request for Trustee Funds for the Ad Hoc Committee
13. Individual Appointments/Nominations for 2020:
  - a. Board of Managers
  - b. Church Treasurer
  - c. Trustees
  - d. Auditor
14. Adjourn
15. Chorus & Closing Prayer