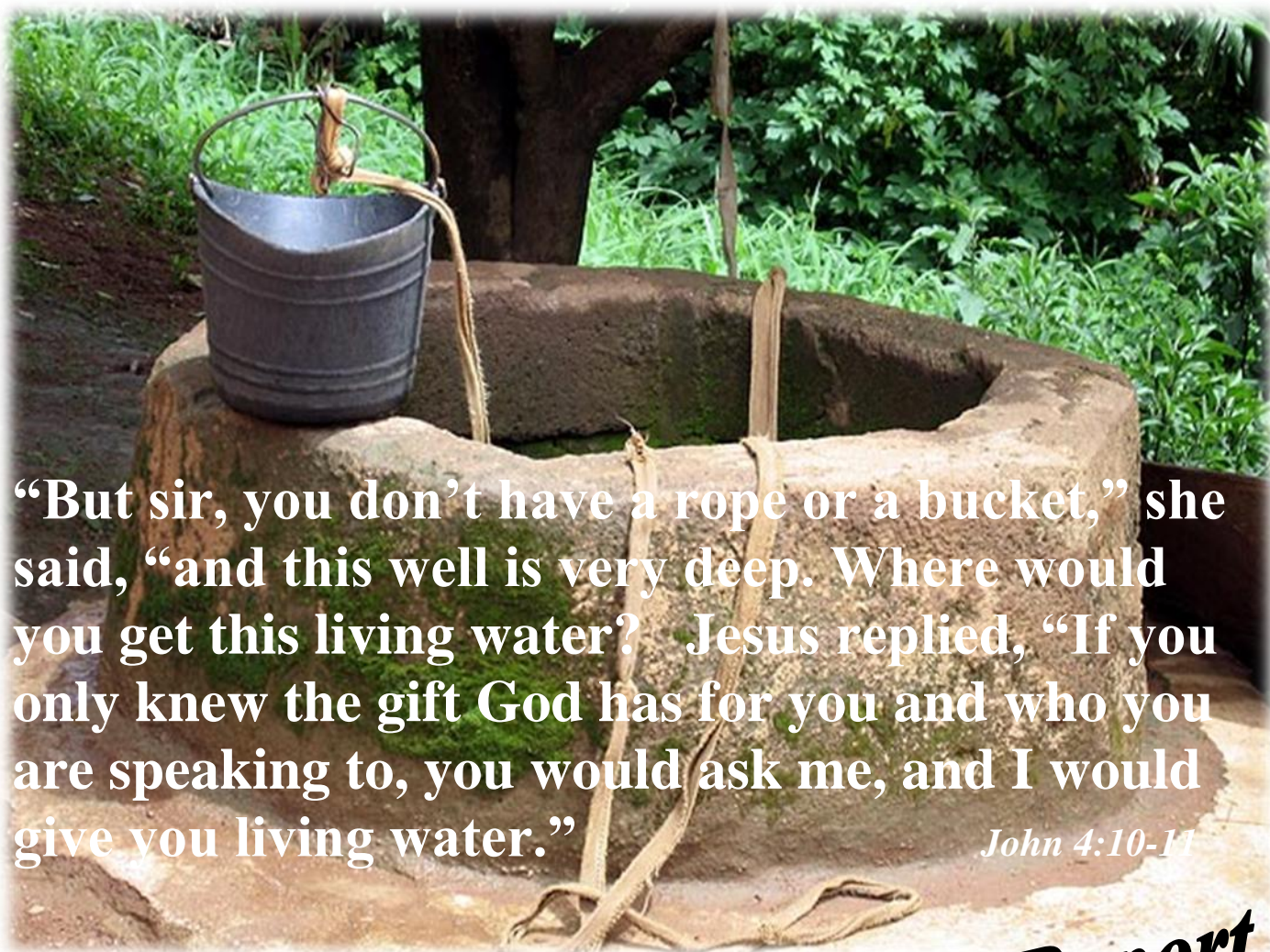




CALVARY UNITED

— ST. JACOBS —



“But sir, you don’t have a rope or a bucket,” she said, “and this well is very deep. Where would you get this living water? Jesus replied, “If you only knew the gift God has for you and who you are speaking to, you would ask me, and I would give you living water.”

John 4:10-11

2011 Annual Report

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Pastors' Letter

Digging Wells Deep Enough . . .

If you've ever lived in a place that depends on a well, you probably know the importance, care and attention wells demand. Marianne recalls, *"I remember grandpa telling me about digging the well. He said it was hard work. There were a lot of rocks but then, way down deep there it was- water. Grandpa would tell me "You must take good care of the well so it doesn't run dry"*

Wells play a central role in scripture. For a desert culture, wells literally were the key to life. So naturally, scripture uses wells as a central image for God: *the true source of life*. And Jesus picks this image up: speaking of himself as the living water, the well that will never run dry.

This past fall, we worked through a verse from Genesis 26 because it contains some keys to how a group of people, a family (a church) flourishes – even in the desert.

So Isaac moved away to the Gerar Valley, where he set up their tents and settled down. He reopened the wells his father had dug, which the Philistines had filled in after Abraham's death. Isaac also restored the names Abraham had given them.

Isaac's servants also dug in the Gerar Valley and discovered a well of fresh water.

Gen 26:17-19

Isaac doesn't start from scratch when he finds himself in the desert land promised to his father. He starts where Abraham flourished, where God blessed him. God had promised Isaac's father a new land and had lead and blessed Abraham as he settled there. Where Abraham settled, he dug a well.

For Isaac to flourish, he starts with what God has already blessed.

For God's people to flourish, then, it's important to start with God has already blessed - to care for the wells God has already dug, and make sure they don't run dry.

As a result, a number of us began to visit many of our long-time members, to talk and listen and discover how God had worked at Calvary over the century and a half it has flourished. What has God done at Calvary? When was God really moving? How were people impacted? Several common themes emerged that are obvious even as we look over the past year.

What has God been blessing at Calvary? What wells are already dug?

Welcoming

Calvary continues to be a place where people are greeted warmly. We celebrated some of the heroes of the foyer that purposefully linger, greet, and take pains to remember people. After the service, people stayed longer and longer to talk over coffee. Monthly potlucks (especially on holiday weekends) were a great time to talk and connect further. Wednesday Family Nights, Men's wing nights, girl friends in God, Tuesday small groups and of course a lot of the youth events, all carry on this tradition of helping people feel welcome and connected.

In a world where people are increasingly busy and disconnected, we hope is to foster this welcoming and see people connect in small groups, social times, and just intentionally inviting people over for meals, for coffee . . .

Serving and Reaching out to those in Need

Over the last few years, there has been an explosion of Calvary people serving and reaching out to those in need: serving in Out of the Cold, Welcome Home, the Potato drive, visiting shut-ins, youth and adults building homes in Mexico, raising funds for crises. We sense God working through us; we sense God working in us as we reach out.

And this care for those in needs extends way back in Calvary's history – a well dug deep. From the church being planted by Methodists going to the settlers scattered through-out Woolwich; to the vision to build a new building to make room for more, God moves when Calvary reaches out.

Wells dug deep enough to satisfy our spiritual thirst:

Connecting with one another, serving together to show God's love to others are like dropping a bucket down the well – the way in which we reach out to God and help others do so. Our desire, one since the beginning of Calvary, is to see us connect with the living God and have our spiritual thirst quenched.

One day, Jesus was travelling in foreign land and, in the heat of the day, found a well to satisfy his thirst. He struck up a conversation with a local woman who had been trying to satisfy her thirst for love, acceptance and comfort anywhere she could.

“But sir, you don't have a rope or a bucket,” she said, “and this well is very deep. Where would you get this living water? Jesus replied, “If you only knew the gift God has for you and who you are speaking to, you would ask me, and I would give you living water.” John 4:10-11

Worship

Again and again, as we met and talked with people, it was clear that God meets us in worship. From soaring hymns to new choruses, messages that seemed to have been written just for what a person is facing, worship is not just us meeting with each other, it's when we meet with God. Worship is a deep well that slakes our spiritual thirst.

This past year, worship teams really gelled – sharing time together to talk, pray and care for one another on Thursdays has overflowed into more passionate worship on Sunday mornings. The sermon series, Power of a whisper helped many of us notice God's promptings and leadings in our every day.

Prayer

A prayer chain that rallies to pray when people have needs. Two groups are meeting regularly to pray and lift up the needs of Calvary and our community: Thursdays at 6:30 am and Fridays at 10. This fall, several of us hosted a prayer-training weekend with a Sozo ministry team: learning how to pray for others and allow God to bring healing and restoration in our lives. Since the training, over 45 people from area churches have had the opportunity to receive prayer and God's touch in their lives.

A vision of new wells

Isaac's servants also dug in the Gerar Valley and discovered a well of fresh water.

Genesis 26:19

Jesus said, “But those who drink the water I give will never be thirsty again. It becomes a fresh, bubbling spring within them, giving them eternal life.” John 4:14

One morning in prayer group, God gave someone a picture of wells springing up all over the sanctuary. As people opened themselves up to God, they became a well that bubbled up and overflowed, like a fountain spilling out for others to drink.

Like Isaac used the wells Abraham dug, we plan to keep digging, encouraging welcoming, serving, worship and prayer. But, most of all, we long to encourage each other to open ourselves up to God. Where has God worked in your life? What wells do you need to open up?

And we still are listening? What will help you open up to God? What will help you connect so you can overflow the way Jesus describes?

Rev. Drew Maxwell

Pastor Marianne Leach Hoffer



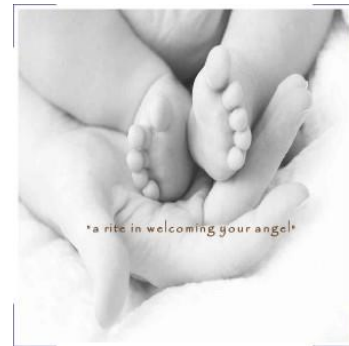
Pastoral Activities

PASTORAL ACTIVITIES FOR 2010

IN MEMORIAM
Henry Nissen

BAPTISMS AND DEDICATION

Keaton Joseph Gelata
William Robert Peace
Lucas Michael MacKenzie
Mya Ella Dawson
Noah William Chappell
Tarrah Joy Healey Martin
Jessica Lynn Brutzki
Noelle Catherine House
Ava Rose Hackbart



WEDDINGS

Daniel Stephen Liberg *to* Jennifer Linda Scheid
Joseph John Alexander Fitzgerald *to* Lindsay Carol McKay
Eric Paul James *to* Sarah Lynn Widdifield
Jason Andrew Grove *to* Cheryl Lyn Dow



Official Board Report

“Trust in the Lord with all your heart, and lean not on your own understanding. Acknowledge Him in all your ways (whatever you do), and He will make your path straight”. Prov. 3: 5

Yes, that is the same verse that I began with in 2010 and it has been my reference point many times in 2011 as Chair. It has been a joy and privilege to work with your board this past year – Jay Straus, Sharon McKay, Stephen Temple, Amy McDougall, Jay Sutherland, Carol Robinson, Maxine Shantz, Doug Gielen and our pastors, Drew and Marianne.

At the AGM in 2010, Drew talked about Guy Chevereau, author of Vital Signs. This ministry centers around five areas to look at gauging the health of a congregation. In April, the board set aside a Friday night and Saturday and extended an open invitation to leadership in the church – past, present and future. We were pleased to have Guy join us at Chris and Marianne Hoffer’s in Glen Allen to teach on these five areas. We were challenged and stretched as we spent time in large and small group discussion. We were also blessed to spend time together as a larger group (about 30 in all) praying together, sharing meals together as well as quiet reflective time on our own.

Guy encouraged all of us there to spend twenty minutes each day “having coffee with Jesus”. As your board, on our return from that retreat, we committed to doing this personally and at each meeting now, time is set aside at the beginning for us to check in with each other on what God has been saying to us. This has been a good exercise, not always easy, to keep us accountable in our faith walk, but also to encourage each other along the way. It has brought us closer as a board as we have shared our joys and our struggles during that time.

Rev. Arty Miller and Ken Russel, Presbytery rep., met with the board in May to do a Pastoral Oversight. It was a very positive meeting as we talked about our staff, the positive things that we see happening and areas of challenge. The follow up report on Calvary was very favourable. As well in May, we finalized preparations for Drew’s sabbatical and then as a congregation, blessed Drew and his family as they moved into a time apart for refreshing, renewing and seeking God’s plan and direction.

Once a year your board sets time aside to meet for a weekend to talk about the life of Calvary, seek God’s wisdom and direction, celebrate what God has done and identify areas that Calvary is strong in and identify our weaknesses. We talked about our (the church family) relationship with Jesus, with each other; how do we honour and give thanks for all that people in our church family – for each other and the life of the church; what are ways that people can connect; the need to give permission and encouragement for new ideas and also recognize that some activities have a season and giving permission to let go of those things while celebrating what God has done in that season. We are so grateful to Steve and Brenda Leis for the generous lending of their cottage for that weekend. And for Steve’s amazing talent in the kitchen!

In the latter part of this year, your board has been setting aside time at each meeting to work through the United Church of Canada’s remit. This remit is asking to expand the doctrine section of the Basis of Union by adding further statements of faith. We have been looking at each of the

Basis of Union (1925), the Statement of Faith (1940), A New Creed (1968; rev. 1980, 1994) and A Song of Faith (2006). Three questions that they ask us to consider are:

1. Does each expression reflect continuity with the UC of Canada of previous generations, as expressed in the Basis of Union and ultimately in scripture?
2. Does each expression reflect the practice of the UC of Canada as you experience it today?
3. Does each expression reflect the faith of your worshiping community?
Drew and Marianne have been most helpful, as we have been working our way through these documents.

I want to say thank you to Jay Straus and Amy McDougall who have served their term on the board and will be stepping down. Their faith, perspective and wisdom from a younger generation has been greatly appreciated and gives me great hope for the future of this church. The board has also appreciated the guidance of Drew and Marianne who continue to encourage and support us in our various roles. We thank our ministry staff, team leads and all of the committee chairs and members who are committed to bringing God's kingdom here on earth, in and through the life of this church and His people.

“Blessed are those who trust in the Lord and have made the Lord their hope and confidence. They are like trees planted along a riverbank, with roots that reach deep into the water. Such trees are not bothered by the heat or worried by long months of drought. Their leaves stay green and they never stop producing fruit”. Jeremiah 17: 7,8.

Respectfully submitted on behalf of your board,

Cathy Linseman, Chair



Pastoral Care

‘Compassion means being with those who suffer.’

“As God’s chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience.” Colossians 3:12

Rejoice with those who rejoice, and weep with those who weep. Romans 12:15

Caring means, “to cry out with”. Compassion literally means “to be with those who suffer”. This ministry is about being with people. We are to reflect God’s love with actions of our heart, hands, and feet. When we look to the needs of others, we honour Christ.

The apostle Paul called us to a life of both weeping and rejoicing. He challenged us to look outside our own experiences to the needs of others. If we rejoice only in our own victories, we miss the wonder of celebrating the power of the Lord, who desires to accomplish His purposes in and through others as well. If we mourn only our own losses, we lose the opportunity to be there for those who are hurting by showing them compassion. Life is filled with the extremes of joy and sorrow, victory and defeat. However, we have been given the privilege of entering into those moments in people’s lives to see the grace of God at work. Don’t miss it! (Bill Crowder)



Lord, give me sensitivity
To people in their grief and pain,
To weep with them and show Your love
In ways mere words cannot attain.

Pastor Marianne continues to meet regularly with our team and provides leadership in the way of teaching and mentoring. We have set time aside to meet as a group and to keep in touch with each other and support one another.

Brenda Leis and Maureen Clipsham continue in faithful and joyful service to the sub-ministry of meals. Their report follows this. This ministry has gone beyond the scope of our own church family at times and has seen the church family here at Calvary partnering with the community to provide more long term care in a crisis. We are so grateful to Brenda, Maureen and the army of cooks here at Calvary who give so generously to assist people in times of joy – new babies – and in times of grief, sickness or surgery.

We also acknowledge and extend our grateful thanks to our visiting team – Carol Basco, Mary Bowman, Marg Burwell, Gloria Coats, Margaret Dahms, Sheila Donald, Frank Kleinknecht, Phil Kurtz, Lorna Leach, Sharon McKay, Lori Melitzer, Cathy Morris, Lorie Silverthorne and George Stickney. We try our best to provide those concrete examples of “caring” and “compassion” in being faithful to those that we are responsible for. Together, we work towards the well-being of our church family, endeavouring to do our part in building up Christ’s body in love. If this sounds like a ministry that could be one of your gifts please contact one of us.

Respectfully submitted by

Cathy Linseman, MaryJane Schenkel, Drew Maxwell, Marianne Leach Hoffer

Meals Ministry

The Meals Ministry program is a practical way for the church family to show concern and care by providing meals to people who could use a helping hand. Over one hundred meals were given last year to families with a new baby, people who have had surgery or people experiencing difficult situations. Members of the congregation and the ministers and the pastoral care committee identify a need and then meals are either delivered to people's homes or to the church freezer.

We would like to thank all the people who so willingly provided meals when we called and asked for one. We would also like to specifically mention Karen Strauss and the crew that work with her on the Big Cook Meals. This group always donate a large number of meals to the Meals Ministry program. These meals are often used at holiday time so that we don't have to ask our volunteers for help when they are already so busy at home.

If you know of anyone who could use a meal, please let us know or call Pastor Marianne. If you are pregnant or expecting surgery, please give us a call so that we can arrange some meals for you. If possible, we like to know in advance about new babies or upcoming surgeries so that we can give our volunteers a heads up, but we also know that life is not always predictable so please know that we are here to help.

As life circumstances change, volunteers move on and off the list. At this point, several of our long-term volunteers have retired so we are in need of more volunteers. If you would be willing to add your name to the list, please let us know. Typically, requests for meals average out to about one or two meals per year. All volunteers should know that being on the list does not obligate you to provide a meal if you are busy when we call.

Sometimes, there are circumstances in which a whole meal is not needed but a package of homemade muffins or cookies is offered as an encouragement to someone. If you are not able to make a whole meal but would be willing to make cookies or muffins on an occasional basis, please let us know that too.

Respectfully submitted,
Maureen Clipsham 519-886-3199
and
Brenda Leis 519-886-2589 or s.b.leis@sympatico.ca



Mission & Outreach

In 2011, the Mission and Outreach committee continued to prayerfully seek ways to reach out and serve in the local and international communities in four different ways:

- Local Practical
- Local Spiritual
- International Practical
- International Spiritual

Our church family continues to be active in Mission and Outreach with time, financial support, practical skills and prayer.

Ensenada Outreach Center



Internationally, Calvary supported the Ensenada Outreach Center with an Adult trip in November, 2011. Ensenada Outreach Centre is a mission organization that is a part of YUGO Ministries.

Through YUGO, EOC partners with teams, churches, and ministries from across United States and Canada and connects them with local Mexican churches and pastors. As North Americans, we can offer our resources, willing

hands & hearts and partner with the local pastors to help care for the poor of Mexico. We do this through building homes, facilitating feeding programs & clothing distribution, providing emergency aid, and organizing children's programs & sports camps. We serve children, families, and local churches.

How we serve is always growing and evolving but each service opportunity can bring transformation to both those being served and the team members serving. Calvary thanks all the Adult Team and the Leaders that made the 2011 trip successful.

Habitat for Humanity

Locally, we were happy to participate for the second year in a Habitat for Humanity build on 23 Howe Drive in Kitchener. A team of approx. 13 people from Calvary helped in the building of the second of 3 townhouse condominium on Sept 30, 2011. The Habitat for Humanity Team was extremely impressed with how quickly the drywall went up that day! They always have amazing things to say about our crew! It's a great day, with good friends and a fantastic local cause.

Calvary contributed to Habitat's Vision to have a world where everyone has a safe and decent place to live. The mission for Habitat is to mobilize volunteers and community partners in

building affordable housing and promoting homeownership as a means to breaking the cycle of poverty.

Out of the Cold

“Out Of The Cold” is a program which strives to respond, in a meaningful way to meet the needs of the most abandoned of our city’s poor and homeless people. These needs include the basic physical needs of shelter, food and warm clothing, and the deeply human needs of compassion, dignity and feelings of self worth.

It is the aim of the program to enable all those involved to share their individual riches and poverties with one another. This interaction makes possible a discovery of our common humanity, which helps eliminate barriers and leads to the building of new and enriching relationships.

Various Calvary members served at a number of the seven churches feeding and giving shelter to those in need in 2011. As well, Calvary supported the out of the cold program financially to provide food for this program.

Welcome Home

Since it opened in downtown Kitchener, Welcome Home has hosted many refugees from different countries. To qualify, refugees must be "new arrivals" meaning living in Canada for less than 1 year. Residents may stay at Welcome Home for up to one year while they grapple with culture and language differences, find alternate housing and jobs. The facility boasts 9 one-room apartments with shared kitchen, laundry and lounge plus 2 one-bedroom family apartments.



Dessert Auction held at Calvary United Church for the Abukhousa Family

In 2011, support has come from various Calvary members in the form of repair work, donations and hosting a Christmas dinner for the refugees and volunteers.

Sharon Schmidt, Program Director, Welcome Home, recently sent this grateful thank you for the very successful Christmas Dinner:

“I wanted to say again how very grateful we Welcome Home folks are for the generous hospitality that all our refugee friends experienced at the Christmas party you hosted with us!”

House of Friendship - Potato Blitz

The mission of House of Friendship is to serve low-income adults, youth and children in need of support, and to promote opportunities for personal growth, wholesome relationships and community development through the application of holistic Christian principles. In February

2011, volunteers lead by our own Spud King – John Lambert, helped to collect Potatoes in support of the House of Friendship.

It is amazing to participate in this community event and witness firsthand the generosity and spirit of our community...not to mention the truck loads of potatoes! In 2012, they will need approximately 200,000 pounds of potatoes in food hampers and meals across its 19 programs. Be sure to drop by a local grocery store to donate a bag of potatoes!



"Let us spur one another on toward love and good deeds." Hebrews 10:24

Mission and Outreach Team

MISSION AND OUTREACH DONATIONS - 2011

Rhonda Elgersma – International Spiritual	\$1000
Refugee Family – Local Spiritual	\$ 870
Out of the Cold – Trinity United – Local Practical	\$ 300
Out of the Cold – St Johns – Local Practical	\$ 200
Mariah Martin – Kenya – International Practical	\$ 300
Rumball Foundation – Local Practical	\$ 550
James Snow – Local Practical	\$ 100
Ryerson United Church Camp – Local Spiritual	\$ 100
Mexico Leadership – International Spiritual	\$ 965
United Church M&S	\$8158
Africa – International Practical	\$ 757
Japan Disaster Relief – International Practical	\$ 115
International Teams – Welcome Home – Local Practical	\$ 200
Total	\$13,535

Worship

Worship Committee... what is that? When I was asked to join this committee a number of years ago I asked the same question. The word “committee” brings to mind politics, hard decisions, slow moving agendas... not particularly anything that I love. However, the Worship Committee has been a joy to be a part of and I time I often anticipate with excitement. We meet on a monthly basis to discuss: details –yes, some politics- yes... but we spend the majority of our time talking with our pastoral team about the Sunday Morning worship services. We discuss upcoming themes, ideas for hymns and songs, creative ideas to support the message, ways to involved the congregation and provide them with an opportunity to come to the feet of God each Sunday morning.

A recap of this year would include being led through some Face to Face encounters with God and being encouraged to think about what it might look like and to have a *personal* relationship with our Lord and King. We also spent a few Sundays talking about worship and what it really means to “Worship” our God. Lent was a very focused time as we studied the last words of Jesus and what do they mean for us today. Ash Wednesday, Good Friday and Easter Sunday were marked by special times of worship and reflection for those that could attend. Rev. Drew began his Sabbatical in May. We were fortunate to have Rob Irish, a Christian, a communications Professor at the University of Toronto and a leader in his home church, come and speak to us for four Sundays as we dove into the book of Colossians. Pastor Marianne took the lead on our summer worship series as she led us through the book “Power of a Whisper” by Bill Hybels. “Church in a Box” was once again pulled together for the summer months encouraging those who were away on holidays to continue to follow the services by reading the book, and looking at reflections, prayers and activities. As the harvest began in the fall, we looked at the seeds that have been sown at Calvary in the past. We looked at leadership, community and outreach to mention a few and how God has planted these seeds at Calvary and how we can continue to build on the foundations in order to grow and bear more fruit. As we stand on the shoulders of giants, the ceiling of the last generation’s accomplishments become the floor for the next generation to build on. We were also honoured to have the Elmira Legion come and mark Remembrance Day with us this year, honouring those who have served our country. As we headed into Christmas, the Advent Conspiracy was used as a basis to look at Christmas a little differently. Thank you to anyone who was willing to take a risk and share a little of yourself during Sunday morning this year. I saw authors share poems, people get up and speak, others were willing to be videotaped and still others wrote letters they were willing to have read. This takes courage and is so vital at spurring us all on to a deeper relationship with God.

I think that is the year in a nut shell. Mixed in with the worship themes are always some work on the details. A huge thanks goes out to Dave Small, the Praise teams and the sound booth teams as they continue to work on improving the sound in our sanctuary. A tremendous amount of work has gone into soundboards, hearing devices, researching and replacing music equipment to ensure that we continue to grow in our ability to do multigenerational worship excellently.

Our church family consists of those of you who have been here for years (threads that have held the fabric together for quite some time), families that have recently joined (new threads starting to be woven in) and the youth (colourful threads growing stronger in their faith and growing into

a the tapestry of our church community). This growing church sees many faces, families and needs. We want to help the most mature Christian and the newest in God's family to grow in their understanding of God and their relationship with Him. Older hymns, contemporary music, simple piano, a bigger band sound, skits, poems, quiet reflection, videos and responsive activities are all used to reach as many as possible.

On behalf of the worship committee who wants to focus on the content of the service we want to thank these people for focusing on the details.

Communion is prepared for us by Elmer and Kathryn Martin and Bing and Georgina Harris. Thank you. Thank you also to Dave McKay for arranging for servers and to the servers themselves. Thank you Craig Martin for your leadership of the ushering team and of course, to all of you who give of your time to usher. Thank you Linda Cress for placing reminder calls for ushers, nursery and greeters. Thank you Angie Tuffnail for arranging the greeter's schedule. Thank you to those who are willing to come early, greet, and help make Calvary a welcome place to come and worship. Thank you also to those who have been willing to serve coffee and treats during the time after church. Thank you to Martin Vogt who arranges the sound booth schedule and to the technical crew including Martin Vogt, Steve Morris, Chris Hoffer, Stephen Temple, Dale Shieck, Matthew Kuntz and Neil DeBoer. Also, thank you Amy Gayman for the seasonal decorating of the church.

The worship committee needs people who love details and others who love creativity. It needs those who are mature in faith and those with a fresh look at a relationship with God. This team looks forward to another year of learning, growing and taking risks to support Rev Drew and Pastor Marianne so that they can lead us all into a deeper relationship with our God.

Submitted by Kelly Beitz on behalf of the Worship Committee



Trustees Report

The year 2011 has come and gone so quickly as we journeyed our second year together much more confident in our roles and responsibilities as a Trustee team. As a congregation, we were so blessed to have Paul Allen, Terry Smith, Murray Martin along with Dianne Crossley, as Trustee Chairperson as our Trustee team. Trustees are responsible for Calvary's Insurance Policies and Capital Budget. As Trustees, we work jointly with the Property Committee under the leadership of Dale Schieck, we are so fortunate to have these skilled and talented folks focus their time and talents on maintaining, replacing, repairing our building as well as preserving the exterior of our church building. Often this team meets Sunday mornings before and/or after the service to discuss or "fix" a problem. We are so grateful!

Kleinknecht Insurance located in Linwood holds our church Insurance Policy. Once again, our agent, Blaine Hergott was punctual in getting the 2011 policy to the trustees for our review. We accepted the policy noting our insurance fees increased slightly in 2011 but with a rebate to our policy, our 2011 rate was only a few dollars off our 2010 fee scale. Anyone interested in reviewing the policy may ask Beth since the policy is in the office in the Trustees binder.

As we pondered the Capital budget for 2012, we experienced three "Halleluiah" moments this past December. First, in the capital budget a set of drums was to be purchased in 2011 for our talented musicians. A wonderful donation of \$2,000.00 made the drum dream a reality without dipping into capital funds. Our second moment came when we were faced with the reality of purchasing an automatic door opener to meet accessibility requirements. Another donation of \$3,600.00 came our way meaning all persons entering our building will do so with ease. Thirdly, a new lawn mower was purchased this year with the joint efforts of the Cemetery team. We received a donation of \$2,000.00 towards the payment on the lawn mower. Gary Melitzer is a happy man as he mows away keeping our lawn and cemetery in pristine condition! We are so grateful and overwhelmed with the graciousness of the folks that have made such generous donations to improving life here at Calvary. Please note, approximately \$10,000.00 has been donated toward the replacement of our church roof. "Celebrate!!" For more details of the proposed capital budget please read the capital investment plan for 2012 found in financial statement of this annual report.

As Trustees, we would also like to express a heartfelt thank you to Paul Allen for his guidance, dedication and support of the Trustees for the past two years. Paul, you will be missed! I will be approaching one person in our congregation to join our team in the next couple of weeks. Many thanks go out to Mary Lynne McPherson for her continued wisdom and leadership to our team.

A special thanks goes out to the congregation members who give so freely of their time to do the "little things" that mean so much.

A huge thank you to Paul, Murray and Terry for always being there for my last minute calls, emails and meetings, you are the best!!

Dianne Crossley, Trustee Chairperson



Youth & Children's Ministry in 2011

Lighthouse

(JK-Gr. 8)

Friendship Group

(Becky, Lori and Carol)

Nursery

(babes to toddlers)

Vacation Bible School

(JK - Gr. 8)

Noah's Gang

(Gr. 1-4)

Sports Night

(Gr. 1-3)

EPIC Wednesdays

(Gr. 4 & 5)

Youth Arts Program

(YAP – Gr. 5-8)

Junior Youth Group

(Gr. 6-8)

Confirmation

(Gr. 9 & 10)

Senior Youth Group

(high school)

Mexico Missions

(high school)

Family Night

... what do you sense

is next, people of

God?

2011 holds fond memories: Lighthouse Group Shepherds and Workshop leaders finding a place in the church to serve and grow; EPIC Wednesdays and Sports Nights where our children came for a night of fun, sports and sometimes – chaos; Confirmation Class explorations with some of our great youth; Junior Youth Group had two great weekends in Haliburton and at Jr. Pitch; Senior Youth Group hang outs and activities such as Bigger and Better, Halloween Food Collection, Spring Clean Up, Catch the Fire, Pitch and Praise, Acquire the Fire and Youth Eventz; or simply the conversations at local coffee shops, walks through town, or countless texts, email, and FaceBook messages and “pokes”. 2011 was full and has been a great year to build on.

It was also the year where we had more people sharing and owning the vision and passion of youth and children's ministry. Angie Tuffnail as a strong lead in the Jr Youth Crew gathered a team of 8 leaders to rotate through the teaching and connecting with our junior youth. Grace Van Bruwaene joined the senior youth crew to connect with our high school gang and to join in their support (and crazy antics). The Lighthouse saw some turnover as some of our high school leaders went off to university and thankfully we saw many of their shoes filled by others willing to grow and serve our children. And as we prepare for the 2012 Mexico Mission we have new faces on our team who will share in the leadership of the adventure.

Change was afoot in the Wednesday night program. EPIC Wednesdays and Sports Night came to an end in June and in the fall were replaced / amalgamated into the Family Night experiment. Here we sought to develop ties within and among families at Calvary and beyond. We have learned lots and I am so excited that this fall experiment has blessed and empowered many to take on the leadership and direction of this family builder!

The **Lighthouse** made some administrative adaptations that made life easier by going to an online version of our curriculum. This allows for greater access to our curriculum at home for our workshop leaders to prepare materials and personally to lead their workshop. Administratively this makes it much easier and less expensive for us to print off the materials to support those

who wish to work from paper instead of accessing it online. As far as recruiting new volunteers I have personally learned that I may have “sold the program” too cheaply in saying it doesn't



need a lot of time commitment (1-2 hours/week every other month). Stay tuned to a request for tons of commitment that will take every waking moment of your day to fulfill – HA! The message – we still need people committed to our kids at Calvary to step forward.

The **Junior Youth Group** which meets every Sunday during Lighthouse began a new curriculum in the fall which leans towards a confirmation class, discipleship curriculum or “what it is to be a follower of Jesus” 101 course. God has really blessed them over the past year and this was evident at the Jr Pitch weekend event in Stayner where all 7 who attended either committed or recommitted their lives to Christ!

Yeah God! We have had much stronger participation and interest in our Sunday gatherings. The **Senior Youth Group** is also using the same curriculum and while attendance is still limited to a handful on Sunday nights as well as other events we’ve attended the relationship building has been great.

The next **Youth Mexico Missions Adventure** team has been selected (13 youth and 5 adults) and is well underway in their preparations and fundraising for our next house build through our partnership with Youth Unlimited Gospel Outreach in Ensenada Mexico. Beginning with the Electronic Waste Recycling collection we have brought great community awareness and good feelings about the collection and the project in Mexico. Over the next couple of months we will continue to meet to prepare our hearts and actions for a kingdom experience that will bless the nations. We look forward to our Spaghetti Supper and Talent Show in February and many are counting the days until we fly.

***We praise you, God,
we praise you, for
your Name is near;
people tell of your
wonderful deeds.***

Psalms 75:1

The year ahead for our Youth and Children in 2012...

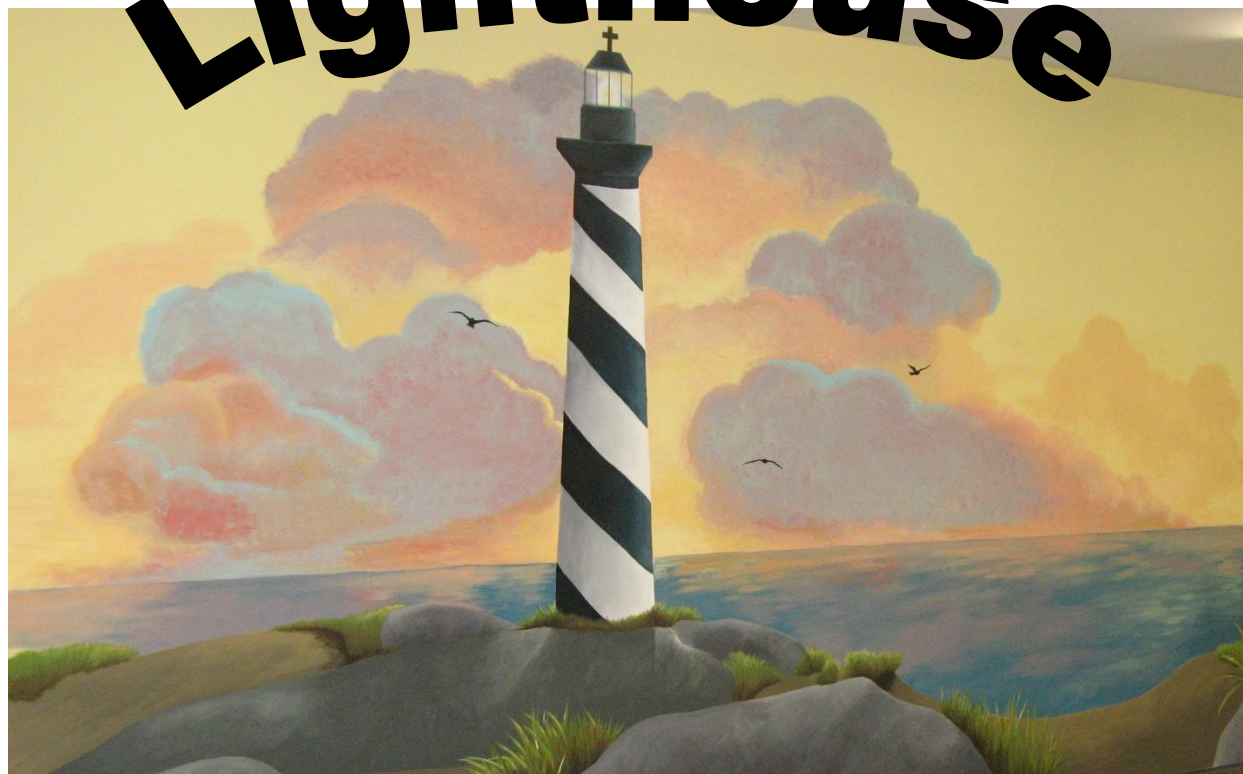
- **St Jacobs VBS (Vacation Bible School/Camp) held at Calvary again this summer...**
- **Family Night pouring time and passion into our families...**
- **Junior Youth Group building strength and character...**
- **Youth worship band...**
- **Confirmation class...**
- **Senior Youth Group exploring life in Christ through missions outreach, discipleship activity and life together in playful community...**

There are many things to be excited about in the year ahead. Developing into strong, caring people and groups that back-up, support and encourage each other is no small task but great is the reward. Youth leadership as well as those mentoring and supporting their growth is a richly rewarding experience and calling. This is another place where God shows us and lets us taste of life abundant! PRAISE GOD!

Chris McCracken



Lighthouse



2011 is the year that the Lighthouse loft and youth room received its facelift! Many hands made the work go faster and then the lighthouse wall painting by Jennifer and Wendy Sutherland was the stunning centre piece to top off the room. “Fresh and inviting, creative and inspiring” are just a sampling of the reactions of many who have walked into our new space. Many thanks go out to those hands involved in this project!!

Sundays we meet in the loft to sing, learn, pray and laugh together. In the large group we introduce or expand on our session topic—each session lasts for 4 weeks as repetition helps with learning. After large group, each age group goes to their classroom to meet up with their assigned workshop leader (cooking, crafts, games, drama, video or science – depending on the session). Here the session topic is expanded upon with some kind of interactive method to help our gang own the topic.

The rotational curriculum that we began using in the fall of 2010 – SPARK – was upgraded in 2011 to the online version making it much easier for our workshop leaders to prepare at their convenience. This move also greatly reduced the photocopying expense.

The Lighthouse Crew volunteers are wonderful at meeting the kids where they are at and engaging them in the life of Jesus together. It is a wonderful place to grow together and we invite everyone at Calvary to spend some time in the Lighthouse.

The Mission is often reflected upon when we discuss living out our calling in our daily lives and in collecting our offering for World Vision, Mission Aviation, Woolwich Community Services and Sleeping Children Around the World.

The purpose remains strong: To help Calvary’s kids learn about Christ and share His Light with the world. Amen!

Ministry & Personnel

The Year in Review, from Ministry and Personnel

The Ministry and Personnel Committee, in short form, are like a human resources department within Calvary United Church. We help with annual reviews, developing continuing education plans, and assist the paid staff to work through any interpersonal issues that may arise. We act as consultants for the Board of Directors, and support people for each of the staff. We are liaisons for any issues that may arise between staff and the congregation. Any such issues should be made in writing to M&P. Don't forget to sign it so that we have the ability to follow-up with you for more information.



We don't actually do any hiring, although we often sit in on interviews for non-ministry staff. All our ministry staff are hired based on Joint Needs Assessment of the entire congregation, with input from, and cooperation with, Presbytery. As a committee, we are guided by the Ministry and Personnel Committee Guidelines of the United Church of Canada, which you can find online if you want any more information.

Current members of the Ministry and Personnel Committee are Karen Straus, Karen Temple, Michelle Talbot, Ian McHardy, Mark Beitz, Carol Robinson, and MaryJane Schenkel. If you're interested in being part of the Ministry and Personnel Committee, talk to either an M&P member directly, or to the nominating committee. We'd like to say thanks to Rob McDonald, who stepped down as Chair of the committee last January, for all the work and time he dedicated to M&P.

Karen Straus
Chairperson, Ministry & Personnel Committee

Women's Ministry

Women's Ministry has been pleased to sponsor several "GIG" evenings throughout 2011. "GIG" stands for "Girlfriends in God". These events are held in homes, and are a potluck affair – truly "pot luck" – no signing up ahead of time – just come and bring something! The evenings are casual affairs, with lots of time for getting to know one another, enjoying great food (and requesting recipes!) and sharing a devotional and time of prayer. These events are open to everyone.

Some women have helped with meal preparation and clean up for the new "Family Night" programme, held on Wednesday evenings. It is great to see some of Calvary's young families enjoying a prepared meal, and time of visiting and connecting.

A small group met from January through April 2011, to study the lives of six women from the New Testament, called it is our desire to continue to offer small groups to study our faith and examine ways to serve and grow in community and beyond.

We remain open to God's leading as we enter 2012. It is a deeply held value for our women's ministry that we would be available to be mentors to those women with whom He calls us into relationship.

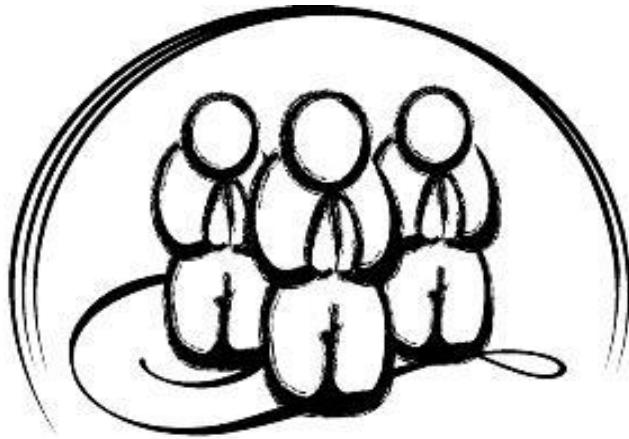
We continue to financially support Calvary Church; K-W Pregnancy Resource Centre;
We are willing to support other needs as they are brought to our attention, and as we are enabled.

*Respectfully submitted,
Carol Robinson, Heather Corner, Sharon McKay, Cathy Linseman, Lori Melitzer, Sheila Donald*





Prayer Ministry



Prayer requests come regularly through our prayer chain. The requests are always **confidential** and are shared with e-mail and phone prayers. If you have a time that you need to know others are **holding you in prayer** please speak to Drew, Marianne or someone you can confide with and your request will be passed on to us. **There are 43 e-mail pray-ers... which has grown since last year and 11 phone pray-ers.**

Prayer Requests

Some of the requests are for people from our church family and some are for others in our community and families. How do you join us in these prayers? Just contact myself and we can certainly add you to our list. We give God thanks for hearing and answering our prayers. There have been times when families are facing the death of a loved one, or surgery and illness, direction for their futures, or want to give Praise and Thanks for God's goodness and care for us. Our highest prayer priority is to give God Praise and Thanks even when we cannot see where He is working at the time. **Let's continue to keep prayer as a focus at Calvary. Thanks to all our faithful pray-ers!**

Who should we pray for? We need to constantly have Drew and his family, Marianne and her family, Chris and his family, Dave Small and our church leaders, and anyone in our church family that God brings to heart and mind, in our prayers. He will often prompt us with a situation that He wants us to bring to Him in prayer. God not only wants us to come to Him in prayer, He wants us to listen to Him through quiet time with Him, and by studying His words and promises to us in scripture.

Sharon McKay, Calvary Prayer Chain

DOES PRAYER CHANGE THINGS?

- They say that prayer changes things, but does it REALLY change anything?
It really does! Oh yes!
- Does prayer change your present situation or sudden circumstances?
not always, but it does change the way you look at those events. No,
- Does prayer change your financial future?
not always, but it does change who you look to for meeting your daily needs. No,
- Does prayer change shattered hearts or broken bodies?
not always, but it will change your source of strength and comfort. No,
- Does prayer change your wants and desires?
not always, but it will change your wants into what God desires! No,
- Does prayer change how you view the world?
not always, but it will change whose eyes you see the world through. No,
- Does prayer change your regrets from the past?
not always, but it will change your hopes for the future! No,
- Does prayer change the people around you?
not always, but it will change you, the problems isn't always in others. No,
- Does prayer change your life in ways you can't explain?
always! And it will change you from the inside out! Oh, yes,
- So does prayer REALLY change ANYTHING?
Yes! It REALLY does change EVERYTHING.

Author unknown.

Thanks to Dorothy McMillan for sharing the reflection on Prayer.



Special Events Committee

This past year has been a very busy one for the committee, successfully completing seven different events.

Bev and Barb organized two apple dumpling work bees in March and November. Our energetic volunteers peeled, cored, and stuffed a total of 17 bushels of apples, made sauce and rolled pastry helping to raise \$ 3,040.00.

One lunch and two dinners were enjoyed over the past year raising \$4,733.00. Our committee served a soup and hot dog lunch for the annual meeting in February; eighty members from Presbytery were served a ham and scalloped potato dinner in February and 510 people attended our popular fish fry in April.

During the Christmas season Bev erected a memory tree in the foyer and the annual Twin City Harmonizer Christmas concert was held with two performances which contributed to the total amount of \$ 10,581.94 that was raised for the year.

Many thanks goes to – Bev and Barb Bowman, Joan Snyder, John Lambert, Frank Kleinknecht and Bruce and Donna Dammeier for serving on our committee.

We are very grateful to Laurence and Maureen Clipsham for all the years in which they have given their time, energy and leadership helping with various events as they step down from our committee.

We look forward to working with each of you in 2012 as we continue to raise funds for Calvary's Capital Fund.

*Dorothy McMillan,
Special Events Committee Chair*



Euchre Club

The Euchre Club was formed in 2009 with the purpose to promote fellowship, make new friends and have some fun. We started off in the fall with a kick-off pot luck supper at the church followed by playing progressive euchre. The group consists of 56 members and 16 spares who meet the 3rd Friday of the month from October through April in members' homes. New members and spares are always welcome to join the euchre club.

Submitted by Dorothy McMillan

50 +

What a successful year we had in 2011!! Our roster has increased to approximately 68 members from the church and community. The year began with our planning meeting in January and in February with a lunch in Floradale. We enjoyed a show at St. Jacob's Theater in March. April was an interesting speaker on Free Trade coffee and in May we traveled to Tillsonburg for lunch and a tour of Annadale House. The June meeting was our annual picnic, this year rain-free at Floradale. After the summer break the activities resumed in September with a lunch at Marion's Kitchen in Hawkesville followed by a speaker from the Muslim community. She shared and explained to us the facts of the Islam Religion. October was a talk by a representative of Waterloo Regional Police on Fraud.

We finished off the year with a great Christmas Dinner on November 24 catered by Debbie and Wes Moore. We had a total of 64 attendees.

We would like to thank all, who assisted and made the year a success. Please come out in January to help plan for 2012.

We meet the last Thursday of each month with a summer vacation. All are welcome and remember we are a **YOUNG** over 50's group.



*Eleanor & Harry McLaughlin: Group Coordinators
Bill & Gloria Coats: Treasurers*



50 + Financial Statement for 2011

Balance Jan. 1 st , 2010		\$ 376.00
Income		
Collection	\$ 188.31	
Special	149:35	
Extra from Christmas Lunch	<u>84.00</u>	
	\$ 421.66	<u>421.66</u>
		\$ 797.66
Expenses		
Special events	107.18	
Guest Speakers	100.00	
	<u>207.18</u>	
	\$ 207.18	<u>\$ 207.18</u>
Balance Dec 31 st , 2010		\$ 590.48

*Carole Bacso and Murray Beacom, Group Coordinators
Bill and Gloria Coats, Treasurers*

Cemetery Funds

CALVARY UNITED CHURCH 2011 Cemetery Funds

Assets

Libro Term Deposits GIC's	30,000.00
Libro profit shares account	321.00
deposit acc't	7,867.53
Scotiabank Term Deposit GIC	11,298.72
Scotiabank bank account	6,321.16
Scotiabank Money Master acc't	0.29
Certificate # 33836988	4,766.41
BMO Certificate # 33836960	3,201.00
BMO Certificate # 33837072	2,700.00

Total \$ 66,476.11

Income

Grave Openings (cremations)	0.00
Interest all accounts	923.06 Libro
Donations to Calvary Cemetery	3,205.00
Office of Public Guardian & Trustee	606.04
Stone Placements	50.00
Sale of old lawnmower	500.00 BMO
Plot Sales	1,800.00
Church 2011 mower payment	2,485.00

Total \$ 9,569.10

Expenses

Openings & Closings	0
Grounds Care incl all fuel/parts	2,253.80
New lawnmower purchase	13,328.35
Woods, Clements & Fletcher fees	153.12

Total \$ 15,735.27

Future Receivable

Calvary Church re: mower loan	3,515.00
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Liabilities

none

Grave

Summary

Jan 1/11 Scotiabank balance	\$ 9,057.44
Jan 1/11 Scotiabank Moneymaster	\$ 4,159.24
Receipts all sources	\$ 9,569.10
Expenses	\$ 15,735.27
Dec 31/11 Scotiabank balance	\$ 6,321.16
Dec 31/11 Scotiabank Moneymaster	\$ 0.29

Respectfully submitted

Don Rieck

Stewards

2011 was a busy year with a Celebrate Stewardship campaign in the spring and the start of our roof campaign in the fall.

The stewardship campaign culminated in a celebration lunch, which was well attended by our church family. We had 73 responses to our stewardship campaign and a 50% increase in PAR givings. Time and talent contributions were noted with new volunteers helping out on special events activities and committees. Special thanks to Lawrence Clipsham who quarter-backed the stewardship communications, Wes & Debbie Moore who provided sage menu advice and guided table decorating, and the youth group who helped with serving.

You responded to the roof campaign as well with close to \$10K being donated by the end of the year for this need. This is a good start. As you know, we hope to replace the existing shingles with a steel sheet roof (the same cost as a shingle roof but with a far superior life span), in the fall to avoid the risk of water damage to the structure and equipment.

We acknowledge the efforts of Lawrence Clipsham who is stepping down from our Stewardship Committee. He has been a valued member serving as Chair and leading the celebrate stewardship campaign.

We recognize our dependence on God's provision, even more, heading into 2012 given our current financial situation. For this reason, we pray that you and your families will be blessed so that you, in turn, can be a blessing.

Your 2011 Stewards Committee

Rob Adams

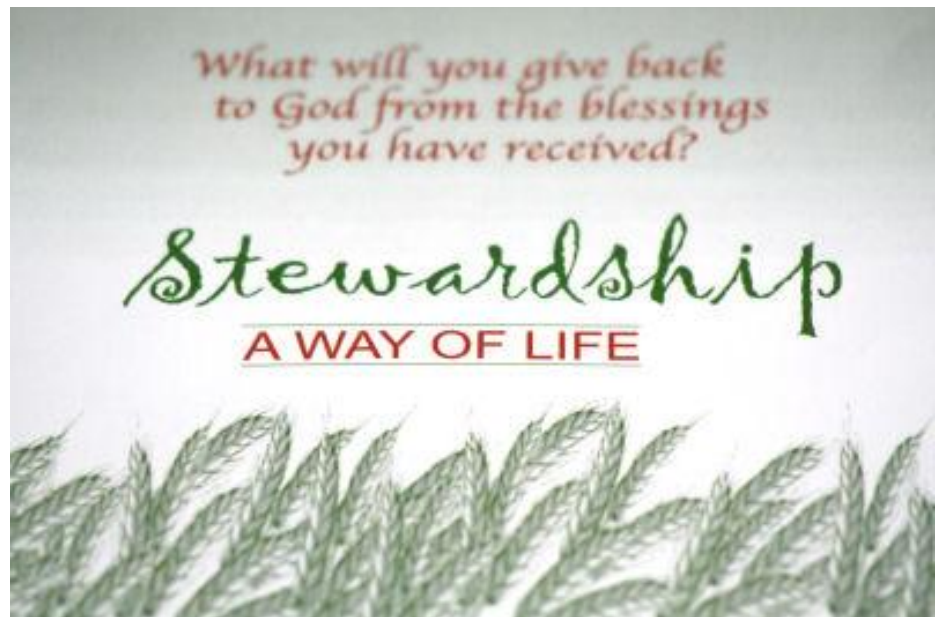
Mark Beitz

Lawrence Clipsham

Larry Hellerman

Peter Hunter

Mary Lynn McPherson



Nominations Report

COMMITTEE/ OFFICE	COMMITTEE MEMBER (* defines chairperson)
SACRAMENTAL ELDERS	Marilyn MacDonald, David McKay, Harry McLaughlin, Maureen Clipsham, Lori Melitzer
MINISTRY & PERSONNEL	Carol Robinson, Mary Jane Schenkel, Michelle Talbot, Karen Straus, Ian McHardy, Mark Beitz
PRESBYTERY LAY DELEGATE	Bill Coats
PROPERTY COMMITTEE	*Dale Schieck, Keith Martin, Dave McPherson, Gary Melitzer, Rob Dawson, Aden Weber
TRUSTEES (<i>CAPITAL ACCOUNT</i>)	*Dianne Crossley, Terry Smith, Paul Allen, Murray Martin
PAST BOARD CHAIR	Cathy Linseman
BOARD CHAIR	TBO
BOARD VICE CHAIR	TBO
BOARD SECRETARY	TBO
STEWARDS	Larry Hellerman, Mark Beitz, Mary Lynn McPherson, Peter Hunter, Rob Adams
FINANCIAL COMMITTEE	*Brenda Tithecott, Bill Coats, Donna McHardy
TREASURER	Phyllis Winfield
AUDIT COMMITTEE	Mary Lynn McPherson, Bill Coats
USHER COORDINATOR	Craig Martin
COMMUNION STEWARDS	Archie & Pat Israel, Elmer & Kathryn Martin
NURSERY COORDINATOR	Shannon Robinson
WORSHIP COMMITTEE	*Kelly Beitz, Cathy Linseman, Betty Wolfe, Quentin Martin, Carol Robinson, Dave Small
PASTORAL CARE COORDINATORS	Mary Jane Schenkel, Cathy Linseman, Marianne Hoffer



WOMEN'S MINISTRY COORDINATORS	Carol Robinson, Lori Melitzer, Sheila Donald, Sharon McKay, Heather Corner, Cathy Linseman, Marianne Hoffer
MEALS MINISTRY	Maureen Clipsham, Brenda Leis
CEMETERY COMMITTEE	*Don Rieck, Keith Martin, Bill Schenkel, Gary Melitzer
LIBRARY COORDINATOR	Lisa Henry
SUNDAY SCHOOL STAFF ASSOC. COORDINATORS	Chris McCracken Jean Martin, Tracy Maxwell
SENIOR YOUTH LEADER	Chris McCracken, Grace VanBrewane
JUNIOR YOUTH LEADER	Chris McCracken, Angie Tuffnail
MISSION & OUTREACH	*Marg Scheid, Sandy Moore, John Lambert, Mary Lynn McPherson, Barb King, June Alderdice
PRAYER CHAIN COORDINATOR	Sharon McKay
SPECIAL EVENTS COMMITTEE	*Dorothy McMillan, John Lambert, Frank Kleinknecht, Joan Snyder, Lawrence & Maureen Clipsham, Bruce & Donna Dammeier, Bev & Barb Bowman
OFFICIAL BOARD	Cathy Linseman, Sharon McKay, Stephen Temple, Jay Sutherland, Maxine Shantz, Doug Gielen, Carol Robinson
TEAM LEADS	
MISSION & OUTREACH PEOPLE RESOURCE SPIRITUAL	Marg Scheid, Sandy Moore Marianne Leach Hoffer Mary Lynn McPherson Drew Maxwell

NOTES TO THE FINANCIAL STATEMENTS
December 31, 2011

1) SIGNIFICANT ACCOUNTING POLICIES

a) Basis of Accounting

The financial statements have been prepared using the accrual basis of accounting and, accordingly, include all material accounts receivable, payables and other liabilities.

b) Contributed Services

The financial statements do not reflect the substantial voluntary services that are contributed by members in carrying out the church's activities.

c) Capital Assets

Capital assets are expensed to the capital fund in the period when acquired or received as a contribution and do not appear as an asset on the statement of financial position. Amortization is not recorded. In the year of disposal, any proceeds from the disposal of capital assets are recorded as revenue in the statement of capital funds.

- 2) BENEVOLENT FUND** The benevolent fund was established to support families in need. Contributions come from specified donations as well as allocations determined jointly by the Board and the Missions and Outreach Committee.
- 3) MISSIONS FUND** A mission fund was established to support mission trips. The initial contribution was established from the excess of contributions versus expenditures for the mission to Mexico initiative.

Finance

Financial Statements

STATEMENT OF CHANGES IN FUND BALANCES

For the year ended December 31, 2011

	Capital	Benevolent	Organ	Youth	Wednesday Night Family	Sunday School	Men's Group	Women's Fellowship
FUND BALANCES, BEGINNING OF YEAR,	\$ 20,638	\$ 2,800	\$ 2,074	\$ 4,550	\$ 254	\$ 1,478	\$ 231	\$ 1,738
Interfund transfers	10,894	-	-	-	-	-	-	-
FUND BALANCES, after transfers	31,532	2,800	2,074	4,550	254	1,478	231	1,738
Contributions	31,379	1,715	100	2,105	-	1,623	-	2,090
Expenditures	(15,901)	(3,261)	-	(3,627)	-	(1,252)	-	(3,170)
Net Change	15,478	(1,546)	100	(1,522)	-	371	-	(1,081)
FUND BALANCES, END OF YEAR	\$ 47,010	\$ 1,254	\$ 2,174	\$ 3,028	\$ 254	\$ 1,849	\$ 231	\$ 657

STATEMENT OF OFFERINGS AND EXPENDITURES

For the year ended December 31, 2011

OPERATING	2008	2009	2010	2011	2012 Plan
OFFERINGS					
Operating Offerings	\$ 247,441	\$ 244,049	\$ 264,978	\$ 267,750	\$ 287,100
Sunday School	1,160	-	-	-	-
	248,601	244,049	264,978	267,750	287,100
COSTS					
Staff Costs	183,616	229,354	221,214	221,441	225,416
Ministry Costs	7,514	2,645	-	-	-
Administrative Costs	26,770	21,647	21,052	16,477	14,980
Facility Costs	15,840	17,845	22,216	21,273	21,891
Activites	3,439	776	6,605	9,061	8,611
United Church Assessment	-	10,295	10,296	14,855	15,816
	237,179	282,562	281,383	283,107	286,714
EXCESS (COSTS OVER OFFERINGS) OFFERINGS OVER COSTS FOR THE YEAR	\$ 11,422	\$ (38,513)	\$ (16,405)	\$ (15,357)	\$ 386

STATEMENT OF FINANCIAL POSITION

50+ Group	Mission	Operating	Mexico Adults	Mexico Youth	Special Events	2011 Total	2010 Total
\$ 624	\$ 4,859	\$ 10,066	\$ 13,746	\$ (2,891)	\$ 10,894	\$ 71,061	\$ 95,659
-	-	-	(2,891)	2,891	(10,894)	-	-
624	4,859	10,066	10,855	-	-	\$ 71,061	\$ 95,659
37	13,798	267,750	24,871	10,210	-	\$ 355,677	\$ 320,211
(100)	(12,835)	(283,107)	(27,304)	(3,519)	-	\$ (354,076)	\$ (344,809)
(63)	963	(15,357)	(2,434)	6,691	-	\$ 1,600	\$ (24,598)
\$ 561	\$ 5,822	\$ (5,291)	\$ 8,421	\$ 6,691	\$ -	\$ 72,661	\$ 71,061

STATEMENT OF FINANCIAL POSITION
 As at December 31, 2011

	2011	2010
ASSETS		
Cash & Deposits	\$ 169,738	\$ 180,635
Receivables	8,410	4,826
	\$ 178,148	\$ 185,461
LIABILITIES		
Member loans	\$ 95,625	\$ 107,625
Cemetery loan - Lawnmower	4,179	-
Payables - interest and other	5,675	6,775
	105,479	114,400
FUND BALANCES (DEFICIT)		
Capital Fund	47,010	20,638
Benevolent Fund	1,254	2,800
Organ Fund	2,174	2,074
Youth Fund	3,028	4,550
Wednesday Night Family Fund	254	254
Sunday School Mission Fund	1,849	1,478
Mens Group Fund	231	231
Women's Fellowship Fund	657	1,738
50+ Group Fund	561	624
Mission Fund	5,822	4,859
Operating Fund	(5,291)	10,066
Mexico - Adult	8,421	13,746
Mexico - Youth	6,691	(2,891)
Fundraising	-	10,894
	72,661	71,061
	\$ 178,140	\$ 185,461

MISSIONS

MISSIONS	2008	2009	2010	2011
GENERAL MISSIONS				
Missions Offerings	\$ 17,728	\$ 6,969	\$ 6,344	\$ 5,640
Missions & Service	6,354	5,612	7,103	8,158
	24,081	12,580	13,447	13,798
MISSION EXPENDITURES				
Rumble Crusade	2,390	1,500	1,000	500
United Church M&S	6,354	5,612	12,614	8,158
Special Missions	12,242	7,500	6,659	4,177
Unallocated Missions	-	-	-	-
	20,986	14,612	20,273	12,835
<i>EXCESS GENERAL MISSION OFFERINGS OVER EXPENDITURES FOR THE YEAR</i>				
	\$ 3,095	\$ (2,032)	\$ (6,826)	\$ 963
MEXICO MISSIONS				
Mission Offerings	55,799	20,068	292,621	35,081
MISSION EXPENDITURES				
Mission Expenditures	67,686	16,987	310,411	30,824
Future Missions	-	-	-	-
	67,686	16,987	310,411	30,824
<i>EXCESS MEXICO MISSION OFFERINGS OVER EXPENDITURES FOR THE YEAR</i>				
	\$ (11,887)	\$ 3,081	\$ (17,791)	\$ 4,257

Congregational Meeting Minutes

CALVARY UNITED CHURCH, ST. JACOBS Annual General Meeting February 6, 2011

Meeting commenced at 12:00 p.m.

The meeting was chaired by Cathy Linseman

1. Approval of Agenda

Motion made and duly seconded

THAT the Agenda, as presented, be adopted.

CARRIED.

2. Celebrations

- Stephen Temple, board member, invited table groups to share two celebrations for 2010
- Prayers of Thanksgiving
 - Addition to Pastoral Activities report – wedding of Bradley Kosik to Kathleen Payson
- Bettie Wolfe offered thanks to those stepping down from committees & Board

3. Approval of Minutes

Motion duly made and seconded

THAT the minutes, as published, from the previous Congregational meeting, dated January 31, 2010, be approved.

CARRIED

Motion duly made and seconded

THAT the committee reports, as published, be approved

CARRIED

4. Nominations Report

Amendments to published reports:

- M&P – Karen Temple added
- Worship – Betty Wolfe removed
- Welcome Committee – Kelly Bietz, Angie Tuffnail, Wayne Donald

Rev Maxwell clarifies the role of Sacramental Elders vs. Elders. Board now takes on the role of Elders – spiritual, visioning, business of the Church

- Board – Carol Robinson added
 - Maxine Shantz added



- Doug Gielen added
- Jay Sutherland added

Motion duly made and seconded, to accept the proposed Board members, CARRIED

5. Sabbatical Q&A

Rev. Maxwell explains thought process behind taking a sabbatical. Best gift a Minister can give his congregation is to love God well. A committee has been struck with to deal with any issues that arise. Planned for a time of year when least disruptive to the Church. Sabbatical is open to Presbytery members under contract with the UCC.

6. Ministry Report

Vital Signs – Author Guy Chevereau

- Guy has an international Ministry specializing in church health
- Will speak on Anniversary Sunday
- Will speak to the leadership at a retreat in April
- Focus on 5 areas to determine health of a local congregation: Worship, Leadership Priorities, Church Atmosphere, Generosity, Evangelism

7. Financial Report – Mary Lynn McPherson, Resource Lead; Phyllis Winfield, Treasurer

Celebrations

- a. Year ended with a positive variance to plan
- b. Building is now 10 years old = greater maintenance costs
- c. Offerings up 8.6% over 2009
- d. As anticipated we had to borrow from the Capital fund. All borrowed funds have been repaid.
- e. We tithed with \$28,500 in Missions givings
- f. Many people “stepped up” a giving category

Where we are at

- g. Projecting a 5.7% increase in givings for 2011
 - i. Still projecting a deficit balance for 2011
- h. Our UCC assessment has increased by 48% for 2011
- i. Increase in activities
- j. Increase in facilities costs
- k. Decrease in Administrative costs
- l. Decrease in staff costs
 - i. No cost of living increase for first 6 months
- m. Member loans will be reduced by \$2000
- n. Have a Capital budget for first time

Where do we go from here?

- a. Stewardship campaign in 2011



- i. Opportunity to individually reflect how God wants to use your time, talent and treasure

Clarification was given about the Capital Fund vs Operating Fund

MOTION duly made and seconded, to approve the Financial Report as presented.

CARRIED

MOTION duly made and seconded, to borrow from the Capital Fund as needed.

CARRIED

MOTION duly made and seconded, to approve the 2011 Budget as presented.

CARRIED

8. Thank you to Staff
9. Closing prayer led by Pastor Marianne Leach Hoffer

MOTION duly made and seconded, to adjourn the Meeting. CARRIED

Meeting adjourned 1:25 p.m.