

INSIDE ST. ANDREW'S

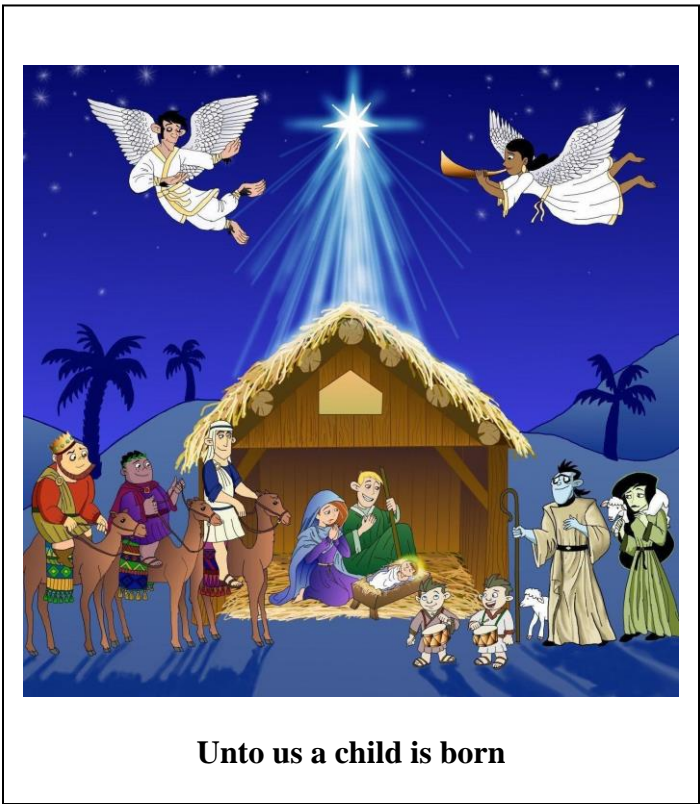
A community loving God by loving our neighbours.

At St. Andrew's, Brampton, we: learn together to know God's love through worship, study, and prayer; put our faith into action by loving and caring for each other; use God's gifts to go forth to bring others to Christ.

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"...the angel said to them "Do not be afraid: for see, I am bringing you good news of great joy for all the people: to you is born this day in the city of David a Saviour, who is the Messiah, the Lord."

Luke 2:10-11



December 2024

- 3 Samuel Odzenma
- 4 Thomas Dewar, Kim Shepherd
- 5 Jamina Cabral
- 8 Felicity Alexander
- 9 Wilma Zinkweg
- 10 Carl Phillips, Barend Zinkweg
- 12 Marilyn Hunt, Razia Rehmat
- 14 Maltina Armstrong
- 16 Florence Martin, Peter Shepherd
- 17 Isabella Martin
- 18 Harvey Kalyan
- 19 Leigh Tomlinson
- 22 Rookmin Bisnauth
- 25 Grace Halm, Samina Babar
- 26 Sundes Emanuel
- 27 Roshni Manual, Michelle Tedder
- 28 Faiza Bhatti



January 2025

- 1 Frank Kar
- 2 Richard Duncan
- 4 David Aleong



The family of Lenore Armstrong who passed away suddenly on November 19.



Volunteers are needed to serve as ushers and greeters on Sunday mornings. A friendly, welcoming smile is the only requirement. Please contact Karen Hutchinson at vankarry@gmail.com if you are interested in this ministry.



We need volunteers to prepare and serve refreshments at the fellowship time after the worship service.

There is a signup sheet in the Great Hall.

Bruce the “cookie man” is back!



Contact Bruce in person or by email for a list of available items. **No phone calls please.** Orders will also be taken in person or by email at brewsterwlu@hotmail.com. Bruce will deliver the goodies to your home.

Proceeds go to support the needs of our Food Bank.

St. Andrew's Presbyterian Church
905-451-1723

Church Office Hours:

Tue 9:30 am–12:30 pm & 1:00 pm–5:00 pm
Wed 9:30 am–12:30 pm & 1:00 pm–5:00 pm
Thu 9:30 am–12:30 pm & 1:00 pm–5:00 pm

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Prayer Circle

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Sunday School

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Rosemary's Reflections

This will be my last “Reflection” for Inside St. Andrew’s. Old(er!) age and loss of energy have crept up on me and I have reluctantly decided that it’s time to let go. There is a verse from a hymn by William Cowper that says “God moves in a mysterious way his wonders to perform” and I have had personal experience of that. When I look back, I see God’s hand at work in my life in many unexpected ways, leading me from a teaching career in N. Ireland to emigration to Canada and on to work in the Presbyterian Church in Canada all across the country. I found myself called to leadership positions at both national and local levels and, most incredible of all, one day in my kitchen I heard God’s call to ordained ministry! And it didn’t stop there. God’s hand continued, and continues, to be at work in my life, taking me to unexpected places and using me in unexpected ways.

When my husband and I retired and moved to Brampton, we joined St. Andrew’s and before long I was invited to become part of the Pastoral Care team, which was a wonderful way to get to know people and on occasion be of help to them. We also found ourselves in demand as supply preachers in various churches and enjoyed getting to know the area and its people. As this was going on, I was also invited to co-author a history of the Women’s Missionary Society, which tells the story of the Gospel-spreading work of the national church both in Canada and across the world. Life became busy again! And then, in more recent years, when perforce I became less active, I was invited to write these Reflections, which has been both a challenge and a fulfilling experience.

Continued on page 4

Church Contacts

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Jean Bradshaw 905-455-6573

Past Clerk

Kim Shepherd 905-457-2127

Christian Education Committee

Jean Bradshaw 905-455-6573

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Envelope Secretaries

Kim Shepherd 905-457-2127

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Food Bank Committee

Gord Warren 647-226-0960

Mission Committee

(To be appointed)

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Kim Shepherd 905-457-2127

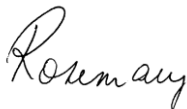
Worship & Fellowship Committee

Karen Hutchinson 416-704-5398

Rosemary's Reflections continued

Wow! That's an exhausting list – need a breath? But it's not an exhaustive one. Though I have come to the end of this part of my ministry, I believe and trust that God has more things in store for me and I believe that this is true for all who believe and trust. Sometimes the way ahead looks bleak and dark from a personal or global point of view – or both. But trusting in God we can wait patiently for those mysterious ways to open ahead of us and for the courage to walk forward in them with joy. The message of Christmas is Joy. I wish all of you a joyful Christmas and a New Year full of hope and blessings.

With love, Rosemary.



INSIDE ST. ANDREW'S

PUBLISHED MONTHLY (except August) to inform our church community about activities within this congregation and the Presbyterian Church in Canada, and to provide inspiration to our readers.

Submissions can be made by email to

felicity.alexander@sympatico.ca

Additional Contributors This Month:

Anna-Marie Dewar, Karen Hutchinson, Maggie Nicol,
Doreen Scott-Dunne, Kim Shepherd, Gord Warren, Colin Young

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News from the Pews



Our congratulations and thanks to Bill Temple who celebrated his 65th birthday on November 3 by providing cake and cookies for coffee fellowship after the church service.



We also celebrated the birthday of Meaghan Bhim on November 10, and the 60th wedding anniversary of Wilma and Barend Zinkweg on November 17, (photo below) with cake and other goodies provided by the celebrants.



If you would like to donate a cake for coffee time on a particular Sunday during the year please contact Sandra Jackson at least two weeks in advance. She will provide you with information on all the other items you need to provide – e.g. number of paper plates, plastic forks, napkins, etc.

St. Andrew's was well represented at the Brampton Santa Claus Parade on November 16.



Doing some "clowning around" were (from left to right, - back row) Bill Dewar, Peter Shepherd, Kaitlyn Shepherd, Stan Loree. Front row kneeling are Kennedy Jackson and Pam Loree.

June Young sent us this photo taken in front of the big 'S' at Sheridan College. June reports that she is currently finishing her 3rd semester. One more semester to go in January, and she will graduate in April, and receive her diploma as an Early Childhood Educator, at the ripe, young age of 66!



June thanks everyone for their continuing prayers and support!

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Wilma and Barend Zinkweg love to travel, and Barend shared the following information with us.

“Our recent two-week trip to India was incredible and gave us a chance to see one of the oldest civilizations in the world. Seeing such an old and different culture exceeded our expectations.

The tour started in Mumbai, we visited by bus, train and plane to the Golden triangle, Delhi, Jaipur, Agra, the Taj Mahal (see photo below), including a boat ride on the sacred Ganges river. We stayed in palaces, old forts, visited many temples that included rides by rickshaw and jeep, and also an elephant ride by Wilma.



We can't wait to develop another Travelogue using some of the 6,500 photos that Wilma and I took that we share, here at Holland Christian Homes, with the nursing homes and tenants.

We recommend this as another addition to a “bucket list.”



Thank you to those who decorated the church for Christmas, and will take down and put away the decorations in January.

Luke & Kyasha got married!

And married and married again, yes 3 times!!!

Wedding number 1 was on Tuesday, September 17. Rebecca Jess married them at private family event in Glenview Presbyterian Church.

Fun fact Henry and I plus Kyasha's parents were all married on the exact same date so the 6 of us now share the same wedding anniversary.

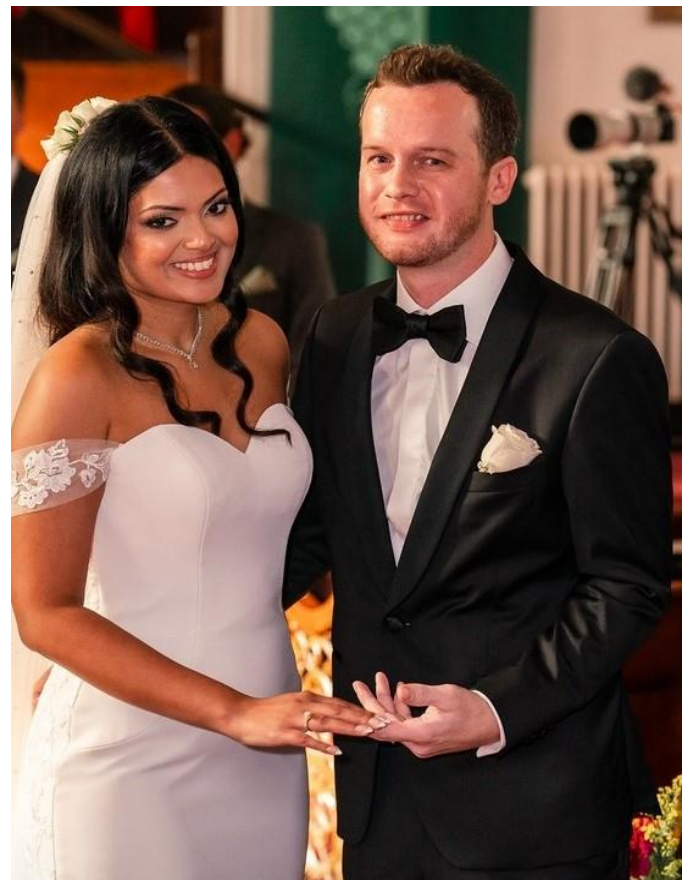
Wedding number 2 was on October 5.

Rebecca Jess married them here in St Andrew's Church. People came from all over the world to celebrate with them. We had a wonderful reception at Lionhead Golf Course.

Wedding Number 3 was in Sri Lanka at a stunning resort called Saman Villa overlooking the Indian Ocean.

Father Darryl performed the marriage ceremony. We were blessed to have a group of 12 friends and family who journeyed with us to celebrate in Sri Lanka. After 3 ceremonies they are truly a very married couple!!!

We are extremely fortunate to have such an amazing new daughter-in-law from such a lovely family.



Kyasha and Luke Peyer



November 13, 2024

Dear Members, Adherents and Friends:

A minister was found to have diabetes and, while under treatment, acted as a hospital chaplain. His popularity in that post led to his retirement from the church, which made him *minister emeritus*. He was then hired by the hospital to be the chaplain. A woman in his former church, misunderstanding the honorary status conferred on him, spread the word: "Poor pastor Johnson – first he had diabetes, and now he has emeritus."

A church member, talking about her minister: "Six days of the week he's invisible, and on the seventh day he's incomprehensible."

As the Interim Moderator of St. Andrew's Presbyterian Church on behalf of the Presbytery of Brampton, I share the following musings:

Sunday Worship Attendance: Often during a vacancy, the attendance at Sunday services declines as many take a 'vacancy sabbatical' and await the coming of the new minister, after which time they return to church services. I'm glad to say that this is not the case here at St. Andrew's, and I commend the congregation for their faithfulness at worship on Sundays and the vibrant fellowship during coffee hour after the service. St. Andrew's is alive and well!

The Dedication of Many: I will not mention names for fear of omitting those who are among the many who give of themselves for the various ministries within the congregation. Again, during a vacancy, many of the congregation's programs and activities slow down or come to a complete halt – again, awaiting the arrival of the new minister. This has not been the case here at St. Andrew's. Because of dedicated leadership of many persons, we have been able to not only maintain but enliven and expand our activities and ministries.

Search Committee: What a privilege to work together with the members who serve on this committee! God has placed exactly the right people to work together in the search for the next minister. They did a great job in putting together the congregational profile for prospective candidates to get a picture of life here at St. Andrew's and in reading and discerning the profiles which ministers have sent to us to consider. We are now in the midst of candidate interviews, and the committee has formulated questions which accurately and compassionately consider the ministerial gifts required for leadership at St. Andrew's. While we can't pin down the arrival date of the next minister, we can assure you that, with the leading and guidance of the Spirit of God, we will remain faithful to the work entrusted to us.

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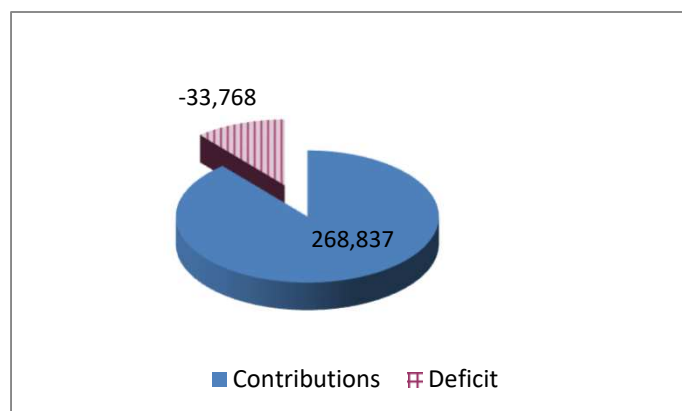
Together in service,

Rev. Wayne Baswick

Church Finances

Shortfall Pie Chart

Purpose of this chart is to show in a graphic form the shortfall of contributions to expenses as of November 15, 2024:



Our line of credit is \$18,500. Offerings are down 8% from last year. Please give generously to the General Fund this Christmas season.

Thank you for your continued support of St Andrews with your generous contributions.

You can contribute by credit card through our website, mail a cheque, do an Interac e-Transfer or go on Pre-Authorized Remittance (PAR).

To process an Interac e-Transfer: Go to your banking website, select Interac e-Transfer, enter the amount you wish to donate and in the message area indicate your name, envelope number and how you want the donation distributed i.e. amount for general funds, Presbyterians' Sharing, PWS&D and Food Bank. If you do not indicate a split your entire donation will go to the general operating fund, **this cannot be changed later. It is vital that you use the email** treasurer@standrewsbrampton.ca

Contributions & Expenses Comparative

	Jan 1 - Nov 15, 2024	Jan 1 - Nov 15, 2023
Contributions		
Offerings	206,551.39	224,482.66
One-time Grants	-	30,000.00
Other Revenue	62,285.15	37,756.59
Total Contributions	268,836.54	292,239.25
Expense		
Education	1,640.52	2,577.03
Mission	11,366.86	34,872.33
Property	102,301.46	98,710.81
Stewardship	177,243.84	194,087.17
Worship	9,996.24	12,336.33
Session	55.17	808.77
Total Expense	302,604.09	343,392.44
Net General Surplus (Deficit)	(33,767.55)	(51,153.19)
Presbyterian Sharing donations*	16,063.50	17,066.66
PWS&D donations*	3,980.00	3,821.60
Food Bank donations*	33,919.70	42,343.42

* NOTES: 1) Presbyterian Sharing, PWS&D and Food Bank donations are not included in the Offerings numbers above.

St Andrew's Presbyterian Church
2025 BUDGET
with previous years comparisions

	2022		2023		2024		2024	2025
	Audited		Audited		Budget		Jan 1 - Oct 31	Budget
	<i>pandemic</i>		<i>post pandemic</i>		<i>post pandemic</i>			
General Fund Income/Expense								
Income								
Total Offerings	265,140.48	68%	286,960.19	71%	284,850.00	72%	201,024.14	286,500.00
Enduring Gifts and Investment Inc	(162,456.80)		120,253.14		25,000.00		17,860.46	25,000.00
Rent and Weddings	5,650.00		16,835.00		16,000.00		8,040.00	11,000.00
4209 · Grants	0.00		54,278.50		10,000.00		13,766.16	23,000.00
Other	13,460.22		17,577.88		12,500.00		15,728.92	17,000.00
Total Other Revenue	(143,346.58)		208,944.52		63,500.00		55,395.54	76,000.00
Total Income ex.Mission and Service	121,793.90		495,904.71		348,350.00		256,419.68	362,500.00
<i>Ex Row 16</i>	<i>286,813.56</i>		<i>415,379.85</i>		<i>348,350.00</i>		<i>256,419.68</i>	<i>362,500.00</i>
Expense								
Education Committee								
Total Education Committee	2,180.71		2,577.03		4,450.00		1,640.52	4,600.00
Total Mission Committee	12,163.28		15,690.66		3,400.00		1,577.65	3,400.00
Property Committee								
Total Property Committee	99,350.12		118,034.95		120,000.00		98,125.88	258,700.00
Stewardship Committee								
Total Personnel	194,418.24		183,409.72		176,600.00		134,003.37	198,300.00
Other stewardship expenses	43,525.82		41,850.01		43,200.00		35,308.05	41,150.00
Total Stewardship Committee	237,944.06		225,259.73		219,800.00		169,311.42	239,450.00
Worship Committee								
Total Worship Committee	21,031.76		14,540.45		23,000.00		9,399.52	15,950.00
5902 · Session Benevolent Expense	1,094.00		1,250.00		1,000.00		800.00	1,000.00
5903 · Session Expense	3,510.13		808.77		0.00		55.17	0.00
Total Session	4,604.13		2,058.77		1,000.00		855.17	1,000.00
Total Expense	391,142.03		402,007.59		393,550.00		290,441.16	533,050.00
Net Ordinary Income ex. Mission and Service	(269,348.13)		93,897.12		(45,200.00)		(34,021.48)	(170,550.00)
					Transfer from PCC fund for major projects			120,000.00
							Deficit	(50,550.00)
Mission & Service (FOR INFORMATION ONLY)								
Income								
PWS & D Income	7,904.92		4,616.66		0.00		3,970.00	0.00
Food Bank	58,812.89		78,222.46		0.00		32,819.70	0.00
Sharing Offering	21,709.92		20,199.66		0.00		15,693.50	0.00
	88,427.73		103,038.78		0.00		52,483.20	0.00
Expense								
Food Bank Expense	45,505.68		73,979.36		0.00		49,396.58	0.00
PWS&D Expense	7,904.92		4,616.66		0.00		3,556.50	0.00
Presbyterians Sharing....	21,709.92		20,199.66		0.00		14,017.50	0.00
	75,120.52		98,795.68		0.00		66,970.58	0.00
	13,307.21		4,243.10		0.00		(14,487.38)	0.00

WORSHIP & FELLOWSHIP



By Karen Hutchinson

Sincere thanks are due to the many individuals who participated to deliver a very profound and memorable service on Remembrance Sunday.

The Call to Worship was the familiar, poignant poem “In Flanders Fields,” written during the First World War by Canadian physician Lieutenant-Colonel John McCrae and read by Kim Shepherd, which set the atmosphere for the solemn and meaningful service.

Ken Jackson, Colin and June Young shared the privilege of reading the Honour Roll, which included names of members of St. Andrew’s who served during World War I and World War II and who either gave the ultimate sacrifice or who have passed since their term of duty. It is worth remembering, that from our St. Andrew’s family alone, 89 men and women served in the two great world wars; this puts into perspective the enormity of those who answered the call to serve from all across Canada.

Legion Member and long-time St. Andrew’s member, Sue Haw, accompanied by Bill Dewar, laid the memorial wreath on the Communion Table. Sue also delivered the Scripture Lesson from Ecclesiastes 3:1-8, which reminds us “There is a time for everything, and a season for every activity under the heavens....a time for war and a time for peace.”

Rev. Baswick engaged with the children during their See and Hear time about why it is important to remember those who stepped up to do what was necessary so that we all can today enjoy the freedoms we have here in Canada. In keeping with the thoughts of Ecclesiastes, Rev. Baswick also delivered an on-point sermon “There is a Time for Everything.”

The service was greatly enhanced by the music performed by our wonderful organist, Shelagh Tyreman, amazing senior choir and last, but certainly not least, the remarkable talents of trumpet player Lino Varano. The choir’s rendition of Let There be Peace on Earth and Lino’s participation throughout the service, can only be said to be bone-chilling in the most authentic and meaningful way.



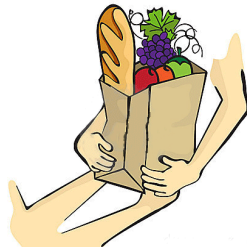
Lino Varano

Those of us who were privileged to attend the Remembrance Service were given plenty to remember and to contemplate, as we think not only of those who served, those who supported the war efforts locally and around the world, but also those who are currently serving and those who are currently suffering in battles around the globe.

We continue to pray for peace.

Let there be peace on earth
And let it begin with me.
Let there be peace on earth
The peace that was meant to be.
With God as our father
Brothers all are we.
Let me walk with my brother
In perfect harmony.

Food... for Thought



By Gord Warren

The end of a year is always a time to look back at what you have accomplished throughout that year.

Your Food Bank has managed to serve more people than we have done in the past few years, and this means that the amount of food that we have given out has increased dramatically, but the amount of money spent on food hasn't increased as much. This has been accomplished by the committee members purchasing specials in bulk, volunteers picking up donation bags at local stores, food drives, members picking up Second Harvest donations from the three stores we are linked with, and the numerous volunteers packing, repacking and giving out the food.

We wish to thank everyone who has stepped up to help your Food Bank during this difficult time. Without your assistance we wouldn't be able to serve the disadvantaged in Brampton.

The Food Bank Committee:

Gord Warren, Tom Campbell, Belle Campbell, Sandra Jackson, Bruce Cornish, Herb Eitner, Grace Brewster-Yates.



The annual Blue Christmas service will take place in the Parlour on Wednesday, December 11 at 7:30 pm.

INSIDE ST. ANDREW'S



I became involved with the newsletter when I was appointed to the Communications Committee in the mid-1990s. At that time Bea Embling was responsible for producing the information for the newsletter. The Committee's duties included collating and stapling the pages that the church secretary had typed and printed.

Dick Wright took over from Bea, then he passed the editorial reins on to Stu Royal, who was followed by Molly Harvey. We took on the task of learning to do page layout when computers changed the way we did the job - this in addition to writing, editing and proofreading the stories that we had encouraged people to submit by our deadlines. In January 2006 Elizabeth Giesbrecht joined the editorial team and served as Editor until December 2017 when her family moved out of Brampton. She was a professional editor, so there was no learning curve for her. For many years Elizabeth and I shared the tasks of gathering stories and laying out the pages.

Over the years we established style guides to enable a consistent publication. We moved from photocopied pages to commercially printed pages. For 30 years my responsibility has been collecting the stories for, and editing "News from the Pews."

When Elizabeth moved out of Brampton we were left high and dry, and Rev. Geoff Ross asked his sister Ijeoma (also a professional editor) to put the newsletter together for us, using the standard format and the monthly reports submitted by the various committee chairs which I forwarded to her. I eventually took over the whole production process.

It has been a labour of love and a joy to work with all our committees and groups and our ministers: – senior, associate and interim – who have all contributed to *Inside St. Andrew's*.

The time has now come for me to hand over the responsibility to someone else to continue providing news to the congregation.

Felicity Alexander



Our November WMS meeting was held in the Church Parlor on November 5, 2024. Felicity Alexander and Doreen Scott-Dunne presented the worship program. The opening prayer led by Felicity was entitled God of Life and Community. Doreen asked members to share a memory of a relative or friend who went to war and returned or had a job related to a war. We all shared our stories and those we had heard of other St. Andrew's members.

Doreen led us in a sharing of Ministers, Missions and Memories. She read Philippians 1 v 3 and v 5. Molly Harvey's family was highlighted due to their long line of Christian faith which has been shared with our congregation.

Felicity led us in a silent prayer and a closing prayer for our meeting honouring Remembrance Day.

Tea lights were lit for members of our WMS group who have passed, and one light for those from St. Andrew's who have also passed, followed by a moment of silence.

Kim provided us with a WMS council meeting update. The question discussed was What is Mission today? Kim let us know that the only place with missionaries actually on the ground is in Nepal, which is why Nepal is our mission project. Discussion was held regarding Mission and Local Mission.

The Minutes from our WMS meeting held on October 1, 2024 were read and the motion to adopt was carried.

Our next meeting will be held on December 3 at 12:30 and is a potluck. It was suggested that we bring enough to share with 5 people. All are welcome.

Kim Shepherd
President

ST. ANDREW'S SUNDAY SCHOOL

*Angels we have heard on high,
Sweetly singing o'er the plains,
And the mountains in reply
Echoing their joyous strains.
Gloria in excelsis Deo.*

Join us for a Special Sunday School Christmas Pageant!

Get ready for a morning of joy and celebration on Sunday, December 15, 2024, as our Sunday School kids light up the season with their very first pageant since COVID! Their excitement is contagious, and they can't wait to perform for the congregation. Plus, we'll have a special guest adding even more magic to the day!

Stay after for cake! After the service, head over to the Great Hall for delicious cake and festive cheer as we come together to share Hope, Peace, Joy, and Love this Advent and Christmas season.

You won't want to miss this! Come and celebrate, support our amazing kids, and make memories with your church family.



Our church family is growing, and the joyful sounds of babies is music to our ears!

We're excited to open up our nursery and need 2-4 warm-hearted volunteers to help care for our little ones, from newborns up to 3 years old. It's a wonderful way to make Sunday mornings special for these tiny members (and their parents)!

If you're ready to join in the fun and help out, please get in touch with Kim Shepherd.

Thank you for considering this delightful opportunity!

Kim Shepherd
Sunday School Superintendent

THE TEN commandments OF CHRISTMAS

1. You shall not leave 'Christ' out of Christmas, making it 'Xmas.'
2. You shall prepare your soul for Christmas. Spend not so much on gifts that your soul is forgotten.
3. You shall not let Santa Claus replace Christ, thus robbing the day of its spiritual reality.
4. You shall not burden the shop girl, the mailman, and the merchant with complaints and demands.
5. You shall give yourself with your gift. This will increase its value a hundred-fold, and the one who receives it shall treasure it forever.
6. You shall not value gifts received by their cost. Even the least expensive may signify love, and that is more priceless than silver and gold.
7. You shall not neglect the needy. Share your blessings with many who will go hungry and cold if you are not generous.
8. You shall not neglect your church. Its services highlight the true meaning of the season.
9. You shall be as a little child. Not until you become in spirit as a little one are you ready to enter into the Kingdom of Heaven.
10. You shall give your heart to Christ. Let Him be at the top of your Christmas list.

Anyone keeping these commandments is sure to have a blessed Christmas.

Mission Committee

Project Cozy

By Colin Young



The Mission Committee would like to thank our congregation for their generous support of Project Cozy.

With a little help from our friends at St. Paul's, Bramalea, we were able to collect 20 women's hats, scarves and mitts/gloves which will be delivered to Ellen House. We were also able to collect 20 men's hats, scarves and gloves which will be delivered to Genesis Lodge.

We are always amazed at our congregation's generosity, which keeps our costs low. Thank you again.

A Christmas Prayer

Father, hear our prayer at Christmas,
 Help us share the love You send,
 Reaching out across the nations
 Greet a stranger as a friend.
 Thank You for the faith of Christmas
 And the comfort we have found,
 Knowing those who've gone before us
 Once again will gather round.

As we share the cards and greetings,
 Candles burning, clear and bright,
 Help us reach the lost and lonely,
 Bring them in to love and light.
 Thank You for the hope of Christmas,
 All our doubts and fears dispel,
 In our hearts we know the meaning –
 Love is endless, all is well.

Iris Hesselden

STEWARDSHIP CORNER

By the Stewardship Committee

Our Annual Budget meeting was held on Sunday, November 17th, 2024, when our Treasurer presented the proposed 2025 Budget to the congregation. While most of the committees have submitted budgets similar to those in 2024, there are two that have increased – Stewardship & Property.

Stewardship: As the Search Committee continues on its timeline to find a new lead minister, the payroll has been increased, as the new lead minister will be full-time. We are currently paying our Interim Moderator/Stated Supply at 80%.

Property: The Committee proposed an increase in the amount designated for Major Building Maintenance to \$150,000.00. This figure was broken down by Stan Loree, Chair of the Property Committee. The projects are:

Repaint exterior wood trim	– \$20,000.00
Install new fence	– \$10,000.00
Boiler pipe insulation	– \$10,000.00
Manse renovations	– \$30,000.00
Eaves repair - east side	– \$80,000.00

Stan advised that we would use our investment portfolio to pay for the boiler insulation, manse renovations and eaves repair, should we go ahead with these projects in 2025. The repainting of the exterior wood trim and the installation of the new fence would be from general funds, but if funds are low, we could withdraw the funds from our investments. A congregational meeting will be called to receive approval for the withdrawal.

Session put a motion forward to the congregation that RLB do a Review Engagement for 2024 rather than an Audit, and the motion was passed unanimously. A review engagement can be done and cost less for the church.

Session put a motion forward to reduce the number of session members from 15 to 9. This motion was passed unanimously.

The congregation unanimously voted in favour of the 2025 Proposed Budget and the motion put forward by Session.

We have seen a decrease in our Pre-Authorized Remittances (PAR) over this past year. We thank those of you who contribute through the PAR, a direct debit program that allows people to support their church through an automatic monthly withdrawal from their bank account.

The benefits of PAR are:

- Contributions can continue to be made even if the donor is away on business or vacation.
- Givers do not have to write a cheque or carry cash each week when they come to church.
- The church will receive contributions consistently, helping pay the bills even in months when givers are away.
- It saves time and work for those who count and register the offerings each week.
- Never again will donors have the frustration of getting halfway to church and then remembering that they forgot their offering!

The Stewardship Committee would like to challenge those not on PAR to join. We have set a goal of having \$10,000 in contributions through PAR. When you join PAR this month, you will also receive either a Christmas CD or a St. Andrew's Christmas Ornament. Please speak to Kim Shepherd or Valerie Martin to get signed up – it is so easy.

The Stewardship Committee would also like to wish everyone Peace, Hope, Joy & Love this Christmas Season.



Christmas Carol Karaoke

Do you love to sing?



At 7:00 pm on Friday, December 13 please join us in the Great Hall for a festive night of karaoke carolling, and get ready to sing your heart out.

Gather with friends and family for an evening full of music, laughter and holiday cheer. No experience needed – just bring your singing voice and a joyful spirit! We'll have plenty of refreshments to keep the fun going.

All are welcome, so mark your calendars and come share the joy!



Mystery Dinners are back in 2025!

Check out the details in the Sunday bulletin or speak to Pam Loree, Kim Shepherd or Jessica Rhind, and sign up before Dec. 15th to reserve your spot for this fun fellowship opportunity.



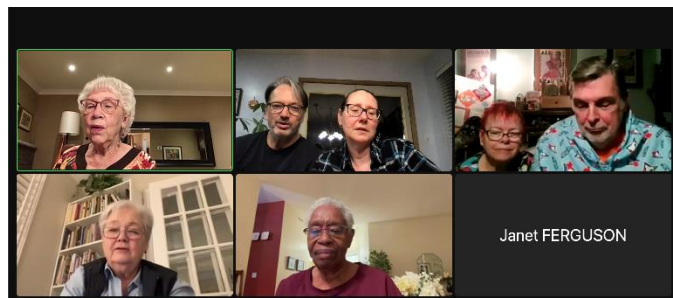
On Tuesday, November 26th, just as this newsletter is going to print, our L6X/L6Y group will be meeting to say “Goodbye” to Sue Haw. We are going to miss her so much as she helped co-lead the GRACE group with Ray and Doreen. She was always positive,



always cheerful and no job was too difficult for her. The photo shows her celebrating her birthday, a tradition we started this year, and we always had a birthday cake, so of course we will have a “Goodbye” cake for Sue. Thank-you Sue for your extraordinary contribution to our

group, and we want you to know that you will always have a welcome here when you return to visit. We wish you and Kwasi every blessing on your new adventure!

On Thursday, November 21, the L6T/L6P GRACE Group met on ZOOM and watched, then discussed a brief video by Laurie Short on “Holding on may mean letting go.”



Maggie and Mark Nicol offered to host the group from 2 - 4 pm on Saturday, December 22 for a pre-Christmas social get-together. Everyone will contribute appropriate festive snacks to the feast. Thank you, Maggie and Mark.

ST. ANDREW'S FOOD BANK

Christmas

Donation Drive



Help us make this holiday season brighter for our Food Bank clients! We're putting together 150 special gift bags and need your support.

Please consider donating some of the following items:

- Men's & Ladies Socks
- Toothbrush & Toothpaste
- Combs & Hair Brushes
- Chapstick or Lip Balm
- Pocket-Sized Kleenex
- Disposable Razors
- Feminine Hygiene Pads
- Travel-Size Shampoo & Conditioner
- Travel-Size Hand Lotion
- Travel-Size Deodorant

We will be collecting donations in the **RED TOTE BINS** on the stage in the Great Hall from NOV 10th to DEC 15th, 2024.

Join us in spreading kindness and cheer this holiday season!

Thank you for your support!