

Loving Our Neighbour



Stewardship 2018
St. Paul's United Church

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MINISTER'S MESSAGE

Welcome to Stewardship 2018 and its theme "Loving our Neighbour." Loving our neighbour as ourselves is at the heart of Christian discipleship and therefore at the heart of stewardship. Stewardship is the sharing of the time, talent and treasure to further the building of the kingdom of God in recognition that all that we have is from God. This booklet shows how our St. Paul's family loves and cares for our neighbour and how you can help us continue to do so in the year ahead. I invite you to read through this book and prayerfully consider how you can participate in this important part of Christian discipleship.

God Bless You

Rev. Cordelia



ST PAUL'S MISSION STATEMENT

We gather to experience, show and share the difference God's Love in Christ makes in our lives. We strive to be a people growing spiritually, while reaching out to others in response to Christ.



STEWARDSHIP 2018

No matter where St Paul's is headed or how we are going to get there, God's overriding mission for people is to '...love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbour as yourself.' Luke 10:27. This commandment was given to Moses by God and became part of Jewish law in Deut. 6:5 and Lev. 19:18.

Jesus totally embraced this commandment and affirmed its importance to the lawyer who had asked him how to obtain eternal life. Jesus also gave it new life and meaning when he asked his disciples to love one another as he had loved them. He gave us a living example of what God's love looks like, feels like, acts like and showed that it never failed him throughout his tumultuous life and death. Jesus' mission was to show and to be God's love to our world. That is our mission too.

We encourage you and all members of your family to meditate on how we love God, how we love ourselves as God loves us and how we love our neighbours as God loves them. Prayerfully consider your own reasons for giving your time, talents and treasure to St Paul's. Do reflect on all the blessings of your life and the happiness arising from a generous and giving heart.

With thanksgiving for all the gifts given in God's name at St Paul's
Dorothy Wilkins and your Stewardship Committee

START WITH LOVE

In loving our neighbour, the first thing of importance is the word “loving”. It is an action, true; but what is its source? Where does it come from? Well, it comes from the heart of God of course - God is love. And, according to the Bible, when we become Christians God gives us a new heart and his spirit comes to live in us. So, if we have love at our core, why does there need to be a commandment and why do we have such trouble loving each other and even ourselves?

The Bible indicates that the problem begins in the mind, with our thoughts and our mind-set. We think about many things but when we set our mind on something or make a decision then we start talking about it and pursuing it. In the King James translation, Prov 23:7 reads ‘for as he (a person) thinks in his heart so he is’ (or becomes). This suggests that to be loving we need to have a loving mind-set. We need to concentrate on loving thoughts. We need to seek to know and receive God’s love for us. We need to seek those things that show God’s love to others.

See Paul’s exhortations to the Romans (8:5-11), to the Corinthians (2 Cor 10:3-5) and to the Ephesians (4:17-24) concerning thoughts and their importance.

But we all know from experience that on our own and with our own determination and strength we are not able to transform or renew our minds. However, God does promise us renewal.

Jesus said, “If you abide in my word you are truly my disciples and you will know the truth and the truth will make you free.” (John 8:31-32)



Prayer: Holy Spirit renew our minds. Help us to check our thoughts and set them to love.

LOVING OUR NEIGHBOURS – PERSPECTIVE AND ATTITUDE

Remember the story of the Good Samaritan in Luke 10:25-37. In this case one neighbour was the robbed and beaten man - the victim, the person in need.

There were a number of characters in that story, but each had a different idea about this neighbour. Perhaps they thought a little like this:

Who did the lawyer see? He probably didn't see the man at all but rather an issue for discussion and debate.

The **thieves** probably didn't see the man either, just an object to exploit, abuse and grow rich from.

Who did the priest and Levite see? Did they see this incident as a tragedy that occurred far too often? Did they see a problem to be avoided because it was too difficult or complex to solve or a situation that was just too messy to deal with that day?

What about the innkeeper? He might have seen this person as a customer to serve for a fee or maybe a charity case with some hope of reward.

However, **the Samaritan** saw this person as a human being of God's creation, worthy of being cared for and loved. He acted. He must have had a loving heart and a generous nature since he did not hesitate or turn away. He went way beyond simply binding the wounds and carrying the man to safety.

We may fail to show our love because of our perspective, being blind to the real person involved. But our attitude may also be a hindrance. We may not show love out of fear of harm to our self or fear of the unknown. It may come from a sense of inadequacy, a sense that the situation is too difficult and we don't know how to help. Others may believe that they are not loved and so can't show love. Some may want to know "what is in it for me" before they show love. Some may see the situation as hopeless or too messy and turn away.

Lack of love is easy to justify from a human perspective, but it is never right with God.



Prayer: Lord, help us to see with your eyes and from your perspective.

Cleanse us from our self-centered attitudes and give us wisdom as we seek to grow a loving heart and a generous nature.

WHO ARE OUR NEIGHBOURS?

At St Paul's we have many neighbours – the person in the pew next to you, the people in front and behind you and down the aisle from you. Neighbours include the ushers and greeters at the door, Rev Cordelia and the choir.

What about those "Others"; the family relatives and guests who come to St Paul's to mark special occasions. Actually 10% of envelope givings in 2017 came from these people. Many of them wished to remain anonymous to us but God knows.

Then there are our physical neighbours next door, on our street and living in our area. Don't forget those living in the next town and city, and province, and country ...

Actually, the whole world belongs to our neighbourhood. The New Creed of the United Church states that "we are not alone, we live in God's world" so that includes everyone we know and those we haven't met yet.

In Matthew 25: 31-40 Jesus described what God had in mind.

**'I was hungry and you gave me food,
I was thirsty and you gave me something to drink,
I was a stranger and you welcomed me,
I was naked and you gave me clothing,
I was sick and you took care of me,
I was in prison and you visited me...'**

**Truly I tell you, just as you did it to one of the least of these
who are members of my family, you did it to me.'** (New Revised Standard Version).

In other words, we are to love our neighbours as if they were Jesus.



Prayer: Lord we are overwhelmed. We are only human, how can we love that much. But with your help and love we can do something. Help us do our part and together we can love each one in need.

LOVE IN ACTION – HAND IN HAND

In summary what can we say about loving our neighbour.

It started with God who invented love and is love.

With our belief in God and the power of the Holy Spirit our minds and hearts are transformed so that we can receive God's love and begin to express it in our thoughts and words.

With time these will change our actions and our lifestyle if we seek to follow Jesus.

Paul said that without this love we are just a clanging bell or crashing cymbal and no good for anything.

(1 Cor 13)

We live in God's world and all our neighbours deserve the love and respect and acceptance that God gives us.

HOW ARE WE DOING AT ST PAUL'S?

Dorothy Wilkins asked several members of the congregation 2 questions.

**** How are we loving our neighbour at St Paul's? ****

And

****Is our loving making a difference to you or your neighbour? ****

You will find some the answers here and throughout the booklet.

HOW ARE WE DOING AT ST. PAUL'S?

As I put this year's Stewardship Booklet together I'm amazed and excited about all the different programs and activities going on at St Paul's that have Loving our Neighbour at their heart.

This year's theme has certainly been a challenge – to find fresh ways to read and understand God's commandment to "love your neighbour". It is changing me. I have tried to follow this commandment to love my neighbour as myself but I tend to be introverted and I have found it hard and uncomfortable at times. But none of God's commandments are meant to be performed using one's own strength or will alone. Jesus said that he was the vine and that we are the branches and without abiding in him we can do nothing – so I keep practicing.

Dorothy Wilkins

ST PAUL'S STORY 2018

In 2017 St Paul's contributed \$205,988 in the following areas:

Operating account	\$ 175,569
Capital account	\$ 8,689
Local outreach	\$ 4,999
Mission & Service	\$ 16,731

Congregational givings through the envelopes and PAR amounted to \$134,069 or 65% of the Operating money. Facility donations, UCW, Investments, Fundraisers and HST rebate make up most of the rest. Money from the Sunday collections also provide 93% of Capital money, and 85% of M&S donations.

Through the Operating, Local outreach and Mission and Service givings we carry out God's mission. Through capital donations we invest in our property and building to support our mission.

Your time, talent and treasure donated to our local operating account is used to bring life and hope to us individually and to our community as God has called us to do.

The dollars in this account are distributed to four main program areas.

1. Worship – Praise and celebration and building-up of our faith community
2. Faith Formation – Learning, growing spiritually and developing discipleship
3. Pastoral Care – Caring for those at home and in hospital, fellowship, hospitality
4. Outreach – Caring for those in need beyond our congregation

WORSHIP

Your dollars support our minister, worship leaders and the work of the Worship and Music committee



as they provide a rich and varied experience of God through prayer, scripture, music and sermons.

We grow spiritually together as we receive and respond to the challenges of God's word. The time and talents of many volunteers welcome us and enhance the worship experience from sound and light to welcoming, singing and reading.

The congregation and choir of St Paul's lift up their voices in praise and worship on a Sunday morning.

FAITH FORMATION

Your dollars support programs that encourage spiritual growth and strengthen discipleship through our Church school, Baptism committee and mid-week groups. Our minister has a strong commitment to teaching and study and engages individuals in Bible study and book study.

The time and talent of many volunteers are needed to sustain this important work with infants and parents, children, youth and adults.



Wednesday morning Bible study is a time for expressing doubts, understanding biblical truths and discovering how these apply to everyday life.

PASTORAL CARE



Your dollars support the mental and spiritual health of St Paul's through our minister involved in home and hospital visitations and individual counselling.

Volunteers with SPARC, UCW, Prayer Shawl ministry and the Lay Visitor Team are key in sustaining the programs of hospitality, fellowship and friendship at St Paul's

Some St Paul's United Church Women enjoying fellowship at the close of their Tuesday meeting.

OUTREACH



Our congregation is very concerned with helping people in need and give their dollars directly to the church for the Benevolent Fund, Food bank and the Mission and Service Fund of the United Church of Canada. In addition, much money is given indirectly through generous donations of food, toiletries, clothes, gift cards and other needed items.

These are free-will gifts collected at St Paul's on White Gift Sunday. They will be unwrapped, sorted and delivered to women, children and men at local hostels & shelters

OUR PLACE

The church building was dedicated to the service of God in 1954 and forms the backbone from which St Paul's serves its congregation and reaches out to others. Your dollars support the tremendous work of the Property Committee as they oversee the maintenance and repairs of our place.



Your dollars pay for all the utilities including heat and light and communications, the upkeep of the lawn and paved areas, maintenance of the lift and the cleaning of our interior space so that we can provide a clean, safe and accessible space for all our programs.

We need to be extremely grateful for the many volunteer hours and the variety of skills that are committed to St Paul's and needed each day to sustain us.

A sunny day at St Paul's United Church, 65 King's Crescent

PROGRAMS AND ACTIVITIES

At St. Paul's United Church (SPUC) there are a number of programs and activities that, with the support of the Minister, church staff and committed volunteers offering up their time and talent in the Spirit of God, ensures that SPUC continues to be healthy, active, vibrant cornerstone of faith within our community.

- Bible Discussion Group – meets Wednesday morning for study and discussion of scripture
- Book Club – meets on the fourth Tuesday of every month to discuss a different novel
- Book Study Group – meets on Wednesday evenings to explore important biblical themes
- Canadian Girls in Training (CGIT) – meet weekly to involve local young people in study, service and fellowship (registration required)
- Junior & Senior Choirs – meet at weekly rehearsals to share their love of singing and provide music leadership during Sunday worship
- Ladies Exercise Group – meets each Monday and Thursday during the day (only open to congregation members)
- Lay Visitors Team – maintains regular contact and shares communion with our congregation who are no longer able to come to church
- Men's Group – meets monthly on the second Saturday of the month for breakfast and fellowship and to support the work of the church. All men welcome.
- Prayer Shawl Ministry - meets on the third Thursday of each month in fellowship and prayer to crochet or knit prayer shawls and lap robes that are given to people in time of need or to celebrate a special occasion.
- United Church Women (UCW) – meets monthly for Christian witness, study, fellowship and service and supports a variety of community and national programs through their monthly offerings

You can also get involved by volunteering as a greeter or usher, scripture reader, member of the Flower Guild or as a member of a church group/committee to support the ongoing running of our church:

- Baptism Committee – prepares adults and families with infants and young children for Baptism service
- Church Council - works with the Minister to effectively serve as collaborative leaders, providing oversight of the spiritual, financial and environmental health of St Paul's United Church
- Communications Committee – ensures that the good news of the work of SPUC is shared with the congregation and the broader community
- Finance Committee - manages the operational and capital finances of SPUC
- LEAP (Lead Environmental Assessment and Partnering) Group - works on behalf of Council to assess and mitigate environmental issues affecting the church building and to seek out potential church partners to ensure the ongoing sustainability of SPUC.
- Ministry and Personnel Committee - oversees relationships within the pastoral charge ministry, particularly the roles and functions of paid leaders and employees

- Mission and Service Committee - raises awareness of various areas requiring assistance, and encourages the congregation to help in these areas
- Property Committee - manages the physical property of the church
- St. Paul's Action and Recognition Committee (SPARC) - plans fellowship events and recognizes the contributions of our church members for the work that they do
- Trustees - holds the property for the use and benefit of the congregation
- Worship and Music Committee - works together to provide a joyful and meaningful worship period on Sunday mornings and on special occasions

To learn more about these Programs, Activities and Committees and when they meet, please send an email to the Church office at office@stpaulsajax.org or visit the [Calendar page](#)

Outreach

St. Paul's United Church (SPUC) is located in [Downtown Ajax](#), which according to the [Region of Durham's Health Neighbourhoods Overview Report](#), is one of seven priority neighbourhoods where focussed efforts are underway to improve the health of the community.

SPUC is actively involved in supporting the local neighbourhood and surrounding community through a variety of outreach activities.

- Ballycliffe and Harwood Manor Ministry – provides a time of worship for residents once every other month at Ballycliffe Nursing home and Harwood Manor
- Benevolent Fund – a discretionary fund of the Minister/Office Administrator available to meet local community needs
- Christmas Hampers – Christmas baskets are stocked with food and gifts for local needy families
- Collection of eyeglasses, stamps, soup labels, pop can tabs, milk bags, etc. – are provided to support other ministries
- Farmer's Market – with the support of the Mission and Service Committee, local farmers bring their meat and produce to SPUC on one Sunday in September
- Joanne's House – is supported with donations of money and toiletries for homeless youth
- Mitten Tree – a collection of mittens donated to needy youth
- Mission & Service Fund – a fund to support local and global ministries in areas such as education, health, human rights, and community development
- Pancake Supper (Shrove Tuesday) – an annual community dinner prepared by the Men's Group at SPUC, which features pancakes, sausages and all the trimmings
- Salvation Army Food Bank – is supported with donations of money and food. The 3rd Sunday of each month is Food Bank Sunday
- White Gifts – each December gifts and money are collected for distribution to local shelters and the food bank
- World Day of Prayer – a local worship service that is as part of a global ecumenical movement of Christian women who join together for a common day of prayer for justice and peace on the 1st Friday in March
- World Development and Relief Fund – a special fund used to provide immediate relief in disasters

We also share our building with a number of community partners that provide fellowship and support for local residents.

- Alcoholics Anonymous (AA) – Monday meetings are held at 8:00 p.m. for people who admit or think they have a problem with alcohol, Friday meetings are held at 8:30 p.m. and are open to anyone. For more information, please visit <http://www.aadurham.org/>
- B’Nai Shalom V’Tikvah – BSVT is an inclusive, egalitarian Reform Jewish congregation in the Durham Region that meets in the Fellowship Room at SPUC. For more information, please visit <https://sites.google.com/site/bnaishalomvtikvah/>
- Brain Tumour support group – meets each and every month on the first Thursday of the month from 7 p.m. until 9 p.m. in the Fellowship Room to provide support for brain tumour survivors, and their caregivers. For more information, please email lasenior@rogers.com.
- PROBUS Club of Durham West - Garden Club, Nature Lovers and Snapped Camera Club meetings are held at SPUC. PROBUS Club of Durham West is a club for seniors in the Ajax area, all are welcome. For more information, please visit durhamwestprobus.org.
- Sunshine Nursery School – a program available for nursery aged children available in the Gathering Place at SPUC from Monday to Friday, 9 – 11:30 a.m. Registration is required. For more information, please call 905-427-6744.
- Food Addicts in Recovery - a support group for anyone dealing with an eating disorder. Meetings are held every Tuesday at 7:00 PM. For more information, call 416-706-7299.

To learn more about SPUC’s Outreach activities and how you can get involved, please send an email to the Church office at office@stpaulsajax.org or visit the Calendar page.

To learn more about our Partners and their programs and activities, please contact them directly or visit the Calendar page.

HOW ARE WE DOING AT ST. PAUL’S?

“You shall love your neighbour as yourself” Neighbours are not just the people who live near us and so St. Paul’s though surrounded by many homes in our neighbourhood, we also reach out as disciples of God. We take part in the Food Bank, helping to feed those who are less fortunate than us. We provide support for youth at Joanne’s House our neighbours just across the street from our church. We generously give to the Christmas Baskets each year making the holidays a little brighter for some families in our Durham Region. The Prayer Shawl group meet regularly to knit or crochet blankets for those who need comfort and compassion during their illness or those struggling through a difficult time. These gifts that we voluntarily do let’s people know that someone out there cares about them. We respect the hard work of our local farmers and provide them with the opportunity to sell their produce to not only our members of the congregation but to those in our community. Training ourselves to look out for our neighbours’ welfare is second only to loving our Lord.

Sharon Castellarin

MISSION AND SERVICE MEANS LOVING OUR NEIGHBOURS

When you have love, you're willing to share. You gain patience and increase understanding. Sometimes it takes a little work. If we listen to God's commandment to love our neighbour as ourselves, even the ones far away, we will develop a connection and a wish for better communication between groups of people here and abroad.

Mission and Service is a concrete way that people in the United Church can make a difference in local communities and around the world, supporting people in need.

There are cases of poverty, food shortages, famine, political chaos, people seeking refuge; those with spiritual, medical, and educational needs; others being helped through ministerial studies.

Here are two examples from this year's Minute for Mission booklet.

June 24 Reading: An Investment in the Future

Our gifts for Mission & Service, together with emergency funds and Gifts with Vision, enabled us to build a church-run high school in Haiti.

The opening of a new secondary school in Duplan, in the hills above Port-au-Prince, was the high point of celebrations marking the 200th anniversary of the Eglise Methodiste en Haiti in February 2017. The United Church of Canada financed 80% of the building following the massive earthquake in 2010...

Sept 2 Reading: Spiritual and Practical Care in the City

Our gifts for Mission & Service support Indigenous ministries in downtown Toronto. The urban Aboriginal population in Canada has increased dramatically in recent years, with the overwhelming majority of the country's 1.2 million Indigenous people living off reserve. Toronto Urban Native Ministry has a heart for Indigenous people living on the margins of city life...



Toronto
Urban
Native
Ministry
www.tunm.ca

St Paul's target for the Mission and Service Fund in 2018 is \$17,000. As of August 31st we have reached \$9510 or only 56% of our goal. The need is great, so please help the Church lessen the burden of those in need by continuing to support the Mission and Service Fund.

He has shown you, O mortal, what is good. And what does the Lord require of you?
To act justly, and to love mercy, and to walk humbly with your God. Micah 6:8

Helen Dowse

Mission & Service Fund of the United Church of Canada

The fund is used to bring healing, justice and hope to the world as God has called us to do. Through its 82 global partners including churches, Christian councils, ecumenical groups and agencies in Canada and 21 other countries around the world, the United Church is making a difference. In 2017 its total budget was \$26 million with 18% used globally for Justice... and the remaining 82% used in Canada for the 6 other program areas. Thank you for making St Paul's a part of this important work.

All the money in this fund is distributed to 7 main program areas:

Global Mission and Service (18%) – for urgent issues including food, water, health, education and human rights

Canadian Community and Justice Work (10%) – for ministries that heal, reconcile, advocate, and provide housing, employment training, mental health treatment and pastoral care to Canadians living on the margins

Theological Education and Ministry Support (7%) – for programs which educate and equip future leaders for the church

Faith Formation (23%) – for programs for children, youth, young adults, United Church Women, LGBTQ2+ people to strengthen discipleship and develop active lay leadership

Support to Local Ministries (22%) – support to congregations as they transition and experiment with new ministries and assist ministers in remote communities

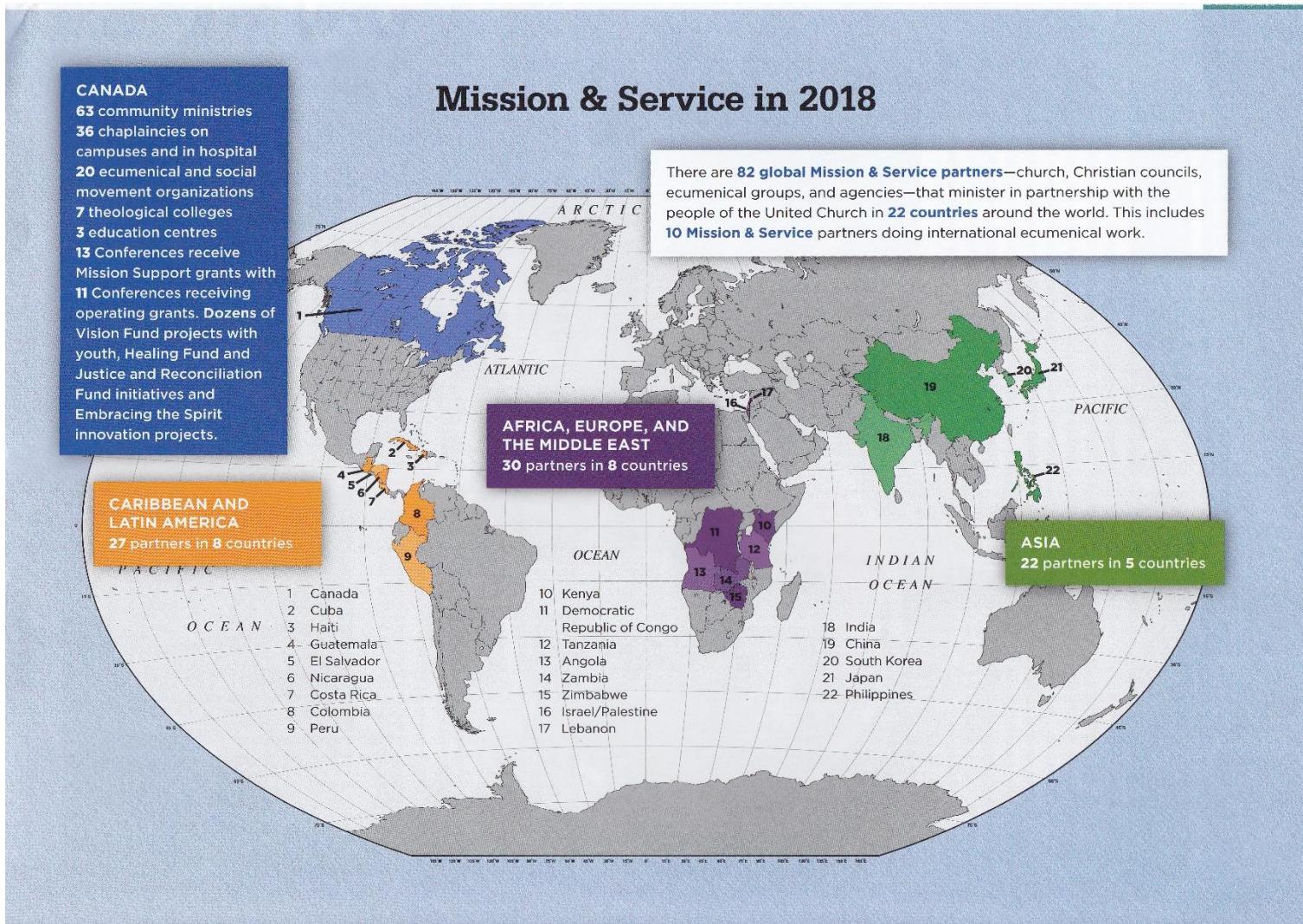
Conference Leadership (4%) – support to conferences as they provide leadership and resources to presbyteries, ministry personnel and local ministries

Indigenous Ministries and Justice (16%) - a new section for the work of Indigenous Ministries towards healing and reconciliation previously included in the other sections

Our Mission and Service supports

- 82 Mission and Service global partners in 21 countries
- 20 Canadian ecumenical networks
- 63 Community ministries across Canada
- 36 Chaplaincies on campuses and in hospitals
- 7 Theological Colleges and 3 educational centres
- 81 Vision Fund projects with youth
- 86 Local congregational grants
- 197 Embracing the Spirit innovation grants
- 13 Conferences received Mission support grants and 11 conferences receive operating grants
- 89 Healing Fund and Justice and Reconciliation projects with Canadian indigenous communities

Excerpts from The United Church of Canada brochure entitled *Mission & Service At A Glance 2018* which was included in the September issues of *The Observer*



HOW ARE WE DOING AT ST. PAUL'S?

Imagine a world without our neighbors, what an empty, cold place it would be. In our neighborhood we can count on a friendly wave, a smile, a short conversation, & in an emergency we are sure any of them would give us a hand if need be. We have the same experience when we go to a St. Paul's church service or help with the service at Ballycliffe or Harwood Place where the seniors become our neighbors with conversation, music, & a smile.

Mike & Mary Neefjes

THE UNITED CHURCH OBSERVER

The **United Church Observer**, is a Canadian denominational magazine, reporting on national and international issues of faith, justice, ethics, daily living and pop culture. Although it was the official publication of [The United Church of Canada](#) for 60 years, it is now a financially and editorially independent corporation. It has a paid circulation of 60,000 copies distributed by subscription and newsstand sales.

The United Church Observer is the successor to the weekly Methodist newspaper, [*The Christian Guardian*](#), founded in 1829 with educator and political activist [Egerton Ryerson](#) as the editor. It may therefore be seen as the oldest continuously published magazine in North America and the second oldest in the English-speaking world. *The Christian Guardian* was regarded as a major voice in the life of a growing country: as today, it commented not only on matters of religion in Canada but education and political affairs.

For its feature-writing, theological reflections grounded in the challenges of everyday living, biographical profiles and in-depth news reporting, *The Observer* has won international acclaim for journalistic excellence and garnered more awards than any other denominational publication in Canada and is one of the most decorated denominational publications in North America. In 2008, this included 13 prizes at the Canadian Church Press awards.

New Subscriptions, or renewal subscriptions, for the magazine run from November through to October of each year at the cost of \$25.00 per year. Please contact Wendy Mason at 905.427.2817 if you would like to receive the magazine.

HOW ARE WE DOING AT ST. PAUL'S?

Loving Your Neighbour

The Prayer Shawl Ministry was established in 2009 as a way for members to share their love of knitting and crocheting with their commitment to love one another. For the past decade members have supported one another with love as we have dealt with the life issues of retirement, adult children and growing grandchildren, aging parents, illness and death.

Since we began we have made over 375 prayer shawls and lap robes and donated 250 to individuals and 80 to the Ajax-Pickering Hospital. The shawls are enwrapping strangers, friends, and family members, all our neighbours through Jesus Christ, in the embrace and love of God as they struggle with health, personal problems and grief or celebrate graduations, births, and new residences. Susan Reed

GIFTS WITH VISION

Want that perfect gift that keeps on giving –

“Gifts With Vision” is a catalogue produced by the United Church of Canada to provide an opportunity to do something extra for its partners beyond our regular M&S support. The gift ideas have been chosen by partners to suit every interest, budget and person. It is a great way to celebrate special occasions and honour loved ones while making a difference in the world.

Gifts are available in a range of dollar amounts as well as for many areas of need (hunger, shelter, education, health, safety etc.). Copies of the new catalogue will be available in the narthex starting in October.

HOW ARE WE DOING AT ST. PAUL'S?

One of the best ways we can love our neighbours is by being invitational and actively inviting them into the life of our church community. Our neighbours in downtown Ajax are diverse and come from all walks of life. Some have lived in Ajax for decades, some are newcomers. Some are isolated seniors, some are young people on their own, some are families just starting out or empty nesters wondering what they are to do next. Many are looking for a place to call their spiritual and supportive home.

As the congregation lives out SPUC's mission of reaching out to others in response to Jesus Christ, Jeff and I are honoured to facilitate the work of the SPUC Communications Committee, as the group expands its activities to include the broader community and invites them to participate in the life of our church. As volunteer committee members, in partnership with church staff, the Communications Committee currently develops and distributes the monthly Epistle newsletter, prepares and sends out the weekly Newsflash emails and prepares and projects weekly announcement slides presented at the start of the service. We support other committees to raise awareness about their activities by designing posters, placing ads in the local paper and posting event notices in the News Advertiser and Snapd Ajax. Recently we have relaunched the SPUC website - www.stpaulsjax.org - and launched a new Twitter account and Facebook page. We have done this to support the congregation to become even more invitational and to ensure that the congregation and interested partners are kept informed and involved in the life of the Church.

By making our neighbours aware of St. Paul's - our ministry, our programs and activities, our events and our outreach - each of us can use the information found on the website, the newsletter, the emails or the announcements to reach out to people who may not yet have visited our church and show them the difference that God's love in Christ is making in our lives. We can be invitational, we can make a difference and we can contribute to the building of a better community.

Jeff and Katie Wood

FINANCIALLY SPEAKING - LOVE THY NEIGHBOUR

Love Thy Neighbour. This is our Stewardship theme for 2018-2019. This phrase is repeated many times throughout the bible. What does “love thy neighbour” really mean? Matthew 19:19 says “... and Thou shalt love thy neighbour as thyself”. I’m sure that all of you have heard this passage many times over the years. Another example comes from Galatians 5:14 which says, “For all the law is fulfilled in one word, even in this; Thou shalt love thy neighbour as thyself”. Luke 10:27 tells us that “and he (Jesus) answering, said, “Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy strength, and with all thy mind; and thy neighbour as thyself”.

This passage from Luke then goes on in Luke 10:30-37 to tell the parable of The Good Samaritan. As we all know, this Samaritan, of a people much hated by the Jews, stopped to help a man who lay robbed and beaten by the side of the road. One of the most important words in this particular passage comes from Luke 10:33 “But ... had **compassion** on him”. That good Samaritan took it upon himself to “love his neighbour” and help him in time of need even though he did not know him. That was an act of Stewardship.

Stewardship means “the act of caring for or improving” something over time. As Christians, our call to Stewardship follows from the belief that everything in this universe was created by God, and that we as people of God are responsible for caring for and/or improving His Dominion including everything on or in it.

*All of us are given gifts and talents from God. God expects us to be good stewards and do good works (add value) with the resources that He has provided us. 1st Peter 4:10 advises us to use our gifts as good stewards.

1st Peter 4:10, “As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.”

* taken from access-jesus.com

Please prayerfully consider your role in Stewardship and your Christian life.

Your Finance Committee

FINANCIALLY SPEAKING – UPDATE AUGUST 2018

Donations From All Sources	August	YTD
What We Needed (from all sources)	\$ 12,448	\$ 110,821
Total We Received (including from the Building Fund)	\$ 10,462	\$ 119,274
What We Spent	\$ 13,467	\$ 122,962
Surplus / Shortfall (Total Received less What We Spent)	\$ - 3,005	\$ - 3,688
Capital Fund Donations	\$ 514	\$ 15,160
M&S Donations	\$ 919	\$ 9,510

August givings of \$10,462 were \$1,986 below our budget target of \$12,448. Our August expenses of \$13,467 were more than we received by \$3,005. So far this year, we have spent \$3,688 more than we have received. In a comparison to last year, our financial position is almost \$2,500 better this year than last year. Usually during the summer months, when many of us are not in Church, our givings go way down but, our expenses remain the same. This depletes our bank account quickly and looking ahead to next Fall, our bank balance will drop by approximately 50% from the \$7,869 of today to \$3,482 by the end of September. (Look at the chart below).

This is where your continued financial support through Pre-Authorized Remittance (PAR) is so important to St. Paul's. We will receive your PAR donations, whether you are able to attend Sunday services or not, on the 20th of every month. For example, if you give \$100 per month via a cheque, please consider making a PAR donation of \$25 or \$50. You could then put your cheque for the balance of your monthly givings in the collection plate on Sunday as usual. Please prayerfully consider making PAR a part of your regular givings strategy. If you would like more information about PAR, please speak to our Envelope Steward, Dorothy Wilkins in person or by telephone at 905 427 9067.

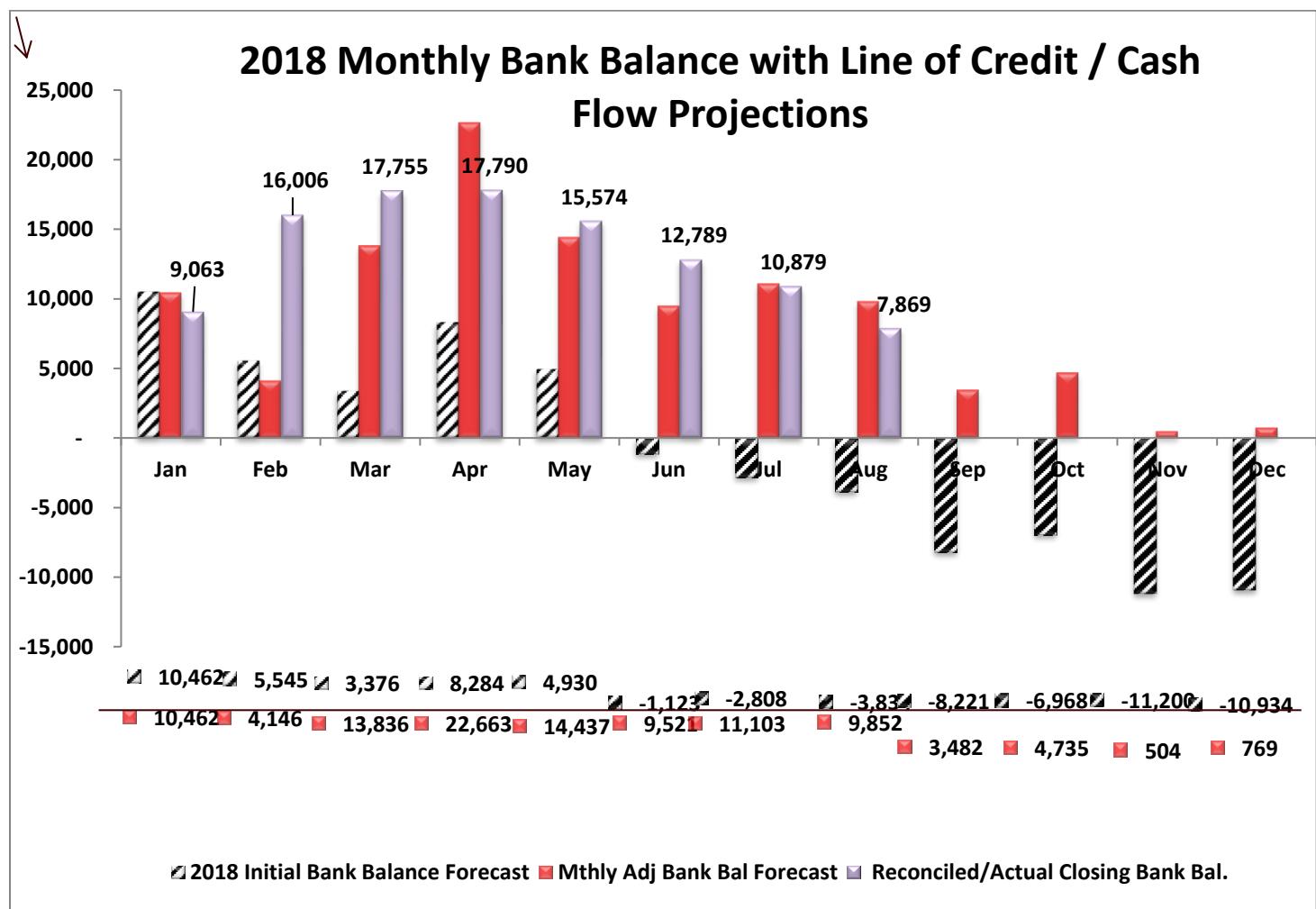
Our Capital Account givings are very healthy at \$15,160. M&S givings are \$9,510 so far this year. Gifts such as these are a way for all of us to support the work of St. Paul's as a part of our legacy to the world we have left behind.

All this is to say that our budget is a very important financial tool that we use to anticipate our financial position throughout the year. Our 2018 budget, as approved by this congregation, calls for everyone to increase their givings by 2.5%. We hope that everyone will be able to do that. For example, if you

give \$80/month, we are suggesting that you increase your givings by \$2.00 per month which is about the cost of one cup of coffee at the coffee shop.

Please consider putting Saturday, October 20th on your calendar as the night of our new look Fall "Fun"draiser. Look for more information elsewhere in the Epistle and for future notices and announcements in the coming weeks and months.

Stewardship is rendered in many forms whether as gifts of time, talents and skills, or treasure. Your gifts are appreciated. Your gifts will help St. Paul's to continue to be a place for everyone to reach out to for worship and prayer, for comfort, for social interaction, and for help.



If anyone has any comments or complaints, or simply just wishes to better understand this graph's meaning and how this graph works, please contact Robert Hunt at 416 458 5888. All questions are welcome. *Your Finance Committee*

DEALING WITH “TREASURES”

Response Form, a letter of intention: All of our supporters are invited to complete a Response form during this month of Stewardship to support the work of St Paul’s United Church. Your commitment is not legally binding and may be changed at any time as circumstances require. Please consider increasing your support as you are able and up-dating your PAR givings. **Return your response to the church by mail or in the collection plate by Nov 25th so that it may be included in the special dedication on that day.**

Free Will Offering: A free-will offering is taken up each Sunday in church. You may place money directly in the collection plate or use one of the visitor envelopes provided in each pew. If you provide your name and address, we will issue a charitable donation receipt for all gifts of \$20 or more.

Weekly or Monthly Personalized Envelopes: We are happy to provide personalized donation envelopes to regular attendees for weekly (52 envelopes) or monthly (12 envelopes) givings. Personalized envelopes are printed with a unique number identifier so that your privacy is maintained. You may designate on your envelope how you want your donation allocated: “Local” – general operating fund, “M&S” - United Church Mission & Service Fund, “Other” – Capital fund (major building or property purchases), or Outreach (e.g. Benevolent, Food bank, special appeals etc. You are also welcome to send your gift by mail and post-dated cheques are accepted. We will issue a charitable donation receipt at the end of the year.

PAR: We encourage all our supporters to use Pre-Authorized Remittance (“PAR”). You can set up a regular monthly withdrawal from your bank account in the church’s favour and designate how you wish the donation to be allocated. You may choose to have a minimum withdrawn regularly and then contribute an additional amount at your convenience. You can alter the amount of your gift at any time by contacting the Envelope Steward. There is no cost to you for using this service, the United Church of Canada does all the administration for us. PAR giving ensures that, even when you are unable to attend on Sunday, your support of St Paul’s work continues. No more hassles of trying to find money / cheque for the collection and no more losing track of your financial commitment. PAR helps you with your household budgeting and helps St Paul’s in our ministry because your gift can be counted on each month. Please contact the Envelope Steward to start donating by this method or to receive a brochure on PAR.

St. Paul’s United Church Website: The new improved version at www.stpaulsajax.org is launching at the end of September. It will allow donations to be made to St Paul’s via PayPal or your Visa or Mastercard credit card for a small fee.

PLANNED GIVING

Christian stewardship involves the faithful management of all gifts God has given in time, talent, the created world and money. For many people, the stewardship of money means regular weekly or monthly contributions paid out of current income to support St. Paul's.

However; another means for members and adherents to support St. Paul's while at the same time creating a legacy is through a planned gift which is a gift made from accumulated assets. According to the United Church, 90% of planned gifts are received in the form of bequests through wills at the time of death when current giving ceases. In addition to bequests, there are other options for planned giving that include:

- Gifts of life insurance – an affordable gift today and a major gift tomorrow
- RRSP's, RRIF's and TFSAs – tax benefits for your estate by making the United Church a beneficiary of any registered fund
- Stocks, Mutual Funds and Bonds – tax benefits to you. There are no taxes on capital gains for donated publicly listed securities
- Endowments – investments into perpetuity through the United Church of Canada Foundation

There are numerous ways to donate all of which have different tax and financial effects. One of the most tax efficient means is through the donation of securities (stocks & bonds) which have appreciated in value. The donation can be in the form of special gift or simply represent all or part of your regular givings. You will receive a tax credit for the fair market value of the securities and you will not have to pay any capital gains tax on the increase in value from the time the securities were purchased. This is a well-established program and the process is quite straight forward and can be handled quickly through St. Paul's investment advisor.

Some time ago, St. Paul's established a Planned Gifts Fund that clearly sets out how any special gifts would be received, invested and used to support the faith ministry at St. Paul's. You can be assured that any special gifts will be administered prudently.

Planned giving provides tax benefits to individual and their estates. Since a decision of this type is an integral part of estate planning, it is strongly recommended that anyone who is considering making a special gift obtain advice from their lawyer, accountant or financial advisor. More detailed information on the options for planned giving can also be obtained by contacting your Regional Financial Development Officer

MAKING YOUR INTENTIONAL COMMITMENT

For your personal use only, do not return this form to the church

1. Having decided to make a gift, how much will you give? Here are some steps to help you make a prayerful and meaningful commitment to the mission of God's church.
Your commitment is not legally binding and may be changed at any time as circumstances require. Please consider increasing your support as you are able and up-dating your PAR givings.

2. Your household income \$ _____

3. The percentage of your total income you wish to give to God's work \$ _____
Two percent might be considered a starting point.
See the Proportional Giving Chart below to help you gauge the percentage you already give or what the percentage means as a weekly or monthly amount.

Proportional Giving Chart

Family Income	Annual		Monthly		Weekly	
	2%	10%	2%	10%	2%	10%
\$10,000	\$200	\$1000	\$17	\$83	\$4	\$19
\$20,000	\$400	\$2000	\$33	\$167	\$8	\$38
\$30,000	\$600	\$3000	\$50	\$250	\$12	\$58
\$40,000	\$800	\$4000	\$67	\$333	\$15	\$77
\$60,000	\$1200	\$6000	\$100	\$500	\$23	\$115
\$80,000	\$1600	\$8000	\$133	\$667	\$31	\$154
\$100,000	\$2000	\$10,000	\$167	\$833	\$38	\$192
\$200,000	\$4000	\$20,000	\$333	\$1667	\$77	\$385/

4. Set your intention

It is my/our intention to contribute to the mission of God's church by committing to the following financial support for the 12 months beginning _____.

\$ _____ per week or \$ _____ per month

5. Fill in the Response form which is included in this package and return to the church as soon as possible. Honour God with your gift no matter how large or small.

6. Make a note to check every four or six months to see if you are on track with your intention.

Step Chart

This is a breakdown of our congregations giving pattern in 2017.

Where are you on the chart? Can you move up one step?

5 households gave
over \$100/week or over \$5200/year

14 households gave
\$50.01 to \$100/week or up to \$5200/year

7 households gave
\$40.01 to \$50/week or up to \$2600/year

10 households gave
\$30.01 to \$40/week or up to \$2080/year

26 households gave
\$20.01 to \$30/week or up to \$1560/year

22 households gave
\$10.01 to \$20/week or up to \$1040/year

24 households gave
\$5.01 to \$10/week or up to \$520/year

37 households gave
up to \$5/week or up to \$260/year
(This includes occasional guests and visitors as well)



St. Paul's Potluck Luncheon

"It's New Year's Eve"

November 25, 2018

*You are invited to celebrate
God's Grace and Goodness
Downstairs in the Gathering Place
Immediately following Worship
As St. Paul's welcomes in a new year in the church.*



Now is the time to sing a new song as we enter a new year.

*Come and see friends both old and new and savour the laughter
and joy of a meal together.*