



**ST. PAUL'S UNITED
CHURCH AJAX
STEWARDSHIP 2019
LOVING OUR NEIGHBOURS
2.0**



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MINISTER'S MESSAGE

Welcome to the 2019 Stewardship Booklet!

Stewardship is an important part of Christian life all year long, and here at St. Paul's we make it our special focus in the month of October. It gives us a chance to look at how we have practiced stewardship in the past year, and how we plan to make it a part of our Christian practice in the coming year.

At its core stewardship it is the recognition that all that we have comes from God, and it is our responsibility to use our resources faithfully through the management and sharing of our time, talent and treasure.

This year we are moving more deeply into the theme of Loving Our Neighbour. We'll see how stewardship enables us to love our neighbour in practical ways and we'll put some of those things into practice.

Our worship services and the contents of this booklet will both provide opportunities for conversation and for you to reflect on how stewardship will be a part of our Christian practice in the coming year.

May God bless you and strengthen you in faith as we explore stewardship together.
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.

LOVING OUR NEIGHBOUR 2.0 – GOING DEEPER

Last year during Stewardship we delved into God’s first commandment 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

We were reminded that to fulfil this law we needed to have God’s help to set our mind on love. We looked at perspectives and attitudes which might get in the way of our really seeing our neighbour. Finally we took home the message that our neighbour is everywhere.

This year’s focus is on our joy, privilege and opportunity to love our neighbour.

The people of St Paul’s already show love for our neighbours by generously sharing their time, talents and treasure in so many different ways. To me Going Deeper means rediscovering the joy, understanding the privilege and seizing the opportunities that God has for us to love our neighbour now and into our future.

Acknowledgments: I want to acknowledge the excellent work and support of Susan Reed, an editor and our publisher; the contributions of Rev. Cordelia and the Finance committee; Robert Hunt, Wendy Mason and David Eagleson and the special contributions of Lois Craig and the choir, Helen Dowse, Catharine Ottaway, Katie Cronin-Wood, Linda Westendorp and Sharon Castellarin. Thank you all!
Dorothy Wilkins

Stewardship is a **JOY** when we see love thriving and all things managed well.

Stewardship is a **PRIVILEGE** as God has trusted us to look after all the things he loves the most – his people and his world.

Stewardship is an **OPPORTUNITY** to use your God-given gifts to fulfil his plan for you

REDISCOVERING JOY

Loving our neighbours can bring us joy – the scriptures tells us that this is true.

But we know joy can mean different things to different people and can come from many different sources. The Cambridge Dictionary states that joy is great happiness and to rejoice is to feel or show great happiness about something.

We can feel joy when we see something of great beauty. Joy can be mixed with a sense of freedom as we watch the waters of a fountain shoot skyward and sparkle in the sun, or with the sense of awe on seeing the myriads of stars dotting the black night sky. We can feel joy seeing a baby smile, hearing great boisterous laughter, tasting something exquisite, touching a loved one's face. There is joy in obtaining a long desired dream, or when our team wins, or in feeling relief when we have been saved from severe harm.

Have you noticed that most of our joy comes from feelings or circumstances when times are good and peaceful?

But the Bible says that we, as Christians can have joy always and to the utmost no matter our feelings or circumstances. According to my Study Bible, joy is the quiet confident assurance of God's love and work in our lives.

Joy is derived from God's love. This is the source of a Christian's joy

'For God so loved the world that he gave his only Son so that everyone who believes in him may not perish...' (John 3:16).

Paul writes that, '...the kingdom of God is not food or drink but righteousness and peace and joy in the Holy Spirit' (Rom 14:17)

Jesus was our example, 'the pioneer and perfecter of our faith, who for the sake of the joy that was set before him endured the cross ... and has taken his seat at the right hand of the throne of God.' (Heb 12:2)

It is this joy that Jesus promised to his disciples and all believers. 'If you keep my commandments you will abide in my love, just as I have kept my Father's commandments and abide in his love. I have said these things to you so that my joy may be in you, and that your joy may be complete.' (John 15:10-11)

And joy is one of the first fruits of the Holy Spirit: 'love, joy, peace...' (Gal 5:22)

Joy is a gift from God when we seek him and obey his commandments.

This joy does not depend on feelings or circumstances. It is from God through our faith in Christ.

We can lose our joy when we separate ourselves from the giver; when we don't take time to seek God, to talk to him, thank him, recognize his blessings, or worship with other Christians and when we disobey his commandments.

We can rediscover this joy when we concentrate on the giver.

Let's ponder the greatness and faithfulness of our God through his creation, through the history of his chosen people, through the character and teachings of Jesus Christ, through the spread of the gospel by his apostles and through the activities of his dedicated people in the world today.

Let's praise him: 'Bless the Lord, O my soul, and do not forget all his benefits - who forgives all your iniquity, who heals all your diseases, who redeems your life from the Pit, who crowns you with steadfast love and mercy, who satisfies you with good as long as you live ...' (Psalms 103:2-5)

Let's thank him for all his particular blessings to us. That he hears our prayers and that he forgives and restores.

Let's seek to follow his commandments as a guide to a blessed life and as a partner in sharing the gospel.

Paul's whole letter to the Philippians has been called a joy letter emphasizing the real joy of the Christian life. 'I thank my God every time I remember you, constantly praying with joy ... because of your sharing in the gospel...' (Phil 1:3-4)

When we obey God's commandment to love our neighbour we grow and share our faith and God has promised us joy in the doing.



UNDERSTANDING OUR PRIVILEGE

Privilege according to the dictionary means a special right, advantage, favour or immunity granted or available only to a particular person or group.

Have you ever thought of your life as a privilege?

We were created by the breath of God, we have a spiritual nature as well as a physical one. We have the privilege of searching and finding a God who exists and who has left us so many clues about himself in creation and the Bible.

We were given the ability to laugh, find joy in music, art, nature and each other; live in hope and rest in peace despite our situation. We have the ability to love and be loved, to comfort and care for as well as to be comforted and cared for. We have the ability to connect with others in mind and spirit beyond the physical touch. Some of our most precious moments are when we connect and are respected and accepted by others. We have the ability to make a difference in other's lives with God's help. These are privileges that we who are seeking God, recognize and hold dear.

Have you ever thought about the awesome privilege of being a member of God's kingdom?

What an awesome privilege to become part of God's kingdom and be in relationship with the Creator of the universe through belief in Jesus Christ. (Eph 3:12)

We certainly don't deserve his favour and we can't earn it. It is another free gift based on our faith in Christ. All our past sins and failures are forgiven and we are freed to live a new life in Christ. There are significant privileges associated with our new life: personal access to God in Christ through prayer and worship; love, joy, peace, wisdom, guidance, strength and comfort through the power of his word and the Holy Spirit; and the love, encouragement and support of other Christians. (Heb 10:22-25)

Have you ever thought of your abilities (talents) as a privilege?

In Matthew 25:14-30 we have the parable of the talents.

The master divided his money among his servants giving each according to his ability. No one received more or less than they could handle. The first two servants got busy seeking out ways to benefit the Master and succeeded in doubling the amounts. However, the servant receiving one talent seemed to be only thinking of himself and so buried the money. He essentially did nothing. When the master returned the first two servants were commended and given more while the third servant was rejected. The issue is not how much we are given but how well we use what we have been given.

Have you ever considered 'loving our neighbour' as a privilege?

God has given us so much and equipped us to love him, ourselves and our neighbours. He has promised to be with us always. We do not need to stress and strain.

There is a poignant hymn called 'Christ has no body but yours' (More Voices #171)

*No hands but yours.
Here on this earth, yours is the work,,
to serve with the joy of compassion.
No hands but yours to heal the wounded world.
No hands but yours to soothe all its suffering...*

We are God's blessing to this earth, no matter our age or physical ability or sexual orientation. It is a privilege to be trusted to do God's work here on earth, to be given the love, joy, strength, wisdom and power to do it and to receive the blessing and joy that come with a job well done.

What a privilege it is to show a little care to someone else and in this gentle way, to work alongside Jesus.



SEIZING THE OPPORTUNITIES

Look around! Opportunities to use the time, talents and treasure that you have been given can be found everywhere. They may even start with the person you came to church with or the person in the pew beside you. They can be found within our church family, next door on your street or in your block or way beyond this town's limits. You have a chance to welcome, listen, encourage, share, and build trust. The opportunity to forgive as we are forgiven may be one of the greatest blessings God offers to us. The opportunity to restore broken relationships is priceless.

I recently found an article entitled [Loving Your Actual Neighbour by Walking the 'Hood.\(1\)](#)

The premise was that loneliness is a huge problem in Canadian society today and that it is primarily due to lack of 'face-time community'. In other words our society seems geared to increasing the physical and social distance between people, to minimizing contact and conversation with others so that we are often led by assumptions rather than reality.

- we watch the local news from the comfort of our home.
- neighbours co-exist but feel no need to know each other.
- church conversations may often be only superficial.
- movie theatres, libraries, local grocery stores are no longer important places of interacting with others. We spend more time at home with our big screen TV and internet or shopping at larger box stores.
- a lot of our world is seen only through a car window

How can we deal with this problem; combine physical proximity with genuine caring.

The article suggests walking the neighbourhood and discovering who is there would be a good start. Walk with a friend, co-worker or child or just walk your dog. Once you start walking, be open to chatting with any 'person of peace' (Luke 10:5-6) - someone who is open to chatting with you. In this day and age people are conditioned to be highly skeptical of others and therefore not receptive to you or your invitation to anything until they know you by name and trust that you mean well. Frequent proximity and interaction can build trust which may lead to introductions to others on the block. Your example may foster neighbourly love among other residents in the area. That's something to think about.

Loving our neighbour is an opportunity to shine a light into the darkness and offer acceptance and hope. It is an opportunity to use your unique gifts, to develop the talents you have already and perhaps recognize new ones. It can be an opportunity to trust God and experience the depth of his love; perhaps make a difference in someone's life. It might even turn a stranger into a friend.

(1) <https://institute.wycliffecollege.ca/2019/06/loving-your-actual-neighbour-by-walking-the-hood>

INVITATION TO THE NEIGHBOURHOOD

St. Paul's United Church (SPUC) is situated in the Town of Ajax, (population 119,677- Census 2016), one of eight municipalities in the Region of Durham. More specifically SPUC is located in the Downtown Ajax neighbourhood, one of 50 Health Neighbourhoods that have been defined by the Region of Durham in order to monitor indicators tracking the health and wellbeing of local residents.

According to the Region, Downtown Ajax is “a diverse Neighbourhood south of the 401 that includes Ajax's business area along Harwood Avenue, the Ajax Town Hall, Ajax Library Main Branch, and the Ajax and Pickering Hospital. This Neighbourhood also includes the Ajax GO Train Station, Ajax Community Centre, Ajax High School, three elementary schools and various private schools.” As we consider how we can Love Our Neighbours, the Downtown Ajax profile - (see https://www.durham.ca/en/health-and-wellness/resources/Documents/HealthInformationServices/HealthNeighbourhoods/Profiles/A2_downtownAjax.pdf) – and other data sources provide us with information that can help inform our programs and services.

With a higher population of people aged 65+, higher number of recent immigrants, lower after-tax household income, higher rate of teen pregnancy, more people in vulnerable housing situations, and higher rates of social isolation than other Durham Region neighbourhoods, we have indicators that compel us to ask God for guidance and fortitude on how we can help our fellow residents.

With our mission in front of us and our faith strong, we can continue on our Christian journey, talking with our neighbours and offering comfort and support as the Church with the Open Arms.



ST PAUL'S STORY 2019

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/ Hospitality – Caring for those at home and in hospital / fellowship.
4. Outreach – Caring for those in need beyond our congregation

as well as

5. Church building – Providing a clean safe and accessible space for all staff and programs.

Just when you think you know St Paul's story you find out there is something new.

New Logo

St. Paul's United Church (SPUC) has a new logo. Approved by the congregation at the Annual Meeting on June 23, 2019, the logo highlights our name, our location and our tag line – The Church with the Open Arms.

Designed by a local graphic designer, the logo, with its gold cross set in a blue base, cradled in raised hands and lifted up to God, reinforces SPUC's openness, diversity and friendly, supportive and welcoming culture.



The logo is designed to be used either in black, reversed out in white or in colour on any SPUC materials that require a logo such as the bulletin, letterhead, brochures, posters, the website and social media platforms, waterbottles etc. The Communications Committee is developing a guideline to support SPUC staff, committees and congregants in their use of the logo.

Look for this logo on more SPUC materials as we continue to Love Our Neighbours and invite them to participate in the fellowship of life at St. Paul's United Church – Ajax.

SPUC Website Keeps Getting Better

Being Invitational – growing our congregation and sharing our news. In 2018 we relaunched our SPUC website (www.stpaulsajax.org) and created a Twitter account (@SPUCAjax), a Facebook page

(<https://www.facebook.com/SPUCAjax/>) and a YouTube channel (https://www.youtube.com/channel/UCh_WmpnvnS1q93Y10v3zmKA) to share information about SPUC and to invite people to join us in achieving our mission.

Since that time over 1,700 people have visited the SPUC website and have viewed over 12,000 pages to learn more about our worship services, programs and activities, outreach support, to read our newsletters and reports and much more.

Using these online tools is clearly helping to share our story and we can tell what people are interested in learning about by noting that the top 5 pages with the highest number of views are the Calendar page (1,151) closely followed by the Blog pages (436), Staff Team page (413), Worship page (413) and Programs and Activities (383).

Calendar

< Previous Next > List September 2019 GO Print						
Categories						
<input checked="" type="checkbox"/> Events	<input type="checkbox"/> Outreach	<input type="checkbox"/> Partners	<input type="checkbox"/> Programs & Activities	<input type="checkbox"/> Worship		
September 2019						
SUN	MON	TUE	WED	THU	FRI	SAT
1 10:00 am: Summer Sunday Worship	2 7:00 pm: Alcoholics Anonymous (AA) 7:00 pm: Alcoholics Anonymous (AA)	3 9:00 am: Sunshine Nursery School 1:00 pm: UCW Executive 6:30 pm: Food Addicts in Recovery Anonymous	4 9:00 am: Sunshine Nursery School	5 9:00 am: Sunshine Nursery School 12:45 pm: Ladies Exercise Group 6:30 pm: Brain Tumour Support Group 7:00 pm: Senior Choir Rehearsal	6 9:00 am: Sunshine Nursery School 7:00 pm: Alcoholics Anonymous (AA)	7
8 9:30 am: Senior Choir Rehearsal 10:30 am: Sunday Worship and Communion 12:00 pm: Council Meeting 6:30 pm: B'Nai Shalom V'Tikvah	9 9:00 am: Ladies Exercise Group 9:00 am: Sunshine Nursery School 7:00 pm: Alcoholics Anonymous (AA) 7:00 pm: Alcoholics Anonymous (AA)	10 9:00 am: Sunshine Nursery School 6:30 pm: Food Addicts in Recovery Anonymous	11 9:00 am: Sunshine Nursery School 10:30 am: Bible Study 7:00 pm: Book Study	12 9:00 am: Sunshine Nursery School 12:45 pm: Ladies Exercise Group 7:00 pm: Senior Choir Rehearsal	13 9:00 am: Sunshine Nursery School 7:00 pm: Alcoholics Anonymous (AA)	14 8:00 am: Men's Group Breakfast - September Kickoff
15 9:30 am: Senior	16 9:00 am: Ladies	17 9:00 am:	18 9:00 am:	19 9:00 am:	20 9:00 am:	21

Knowing that the Calendar page (<https://stpaulsajax.org/calendar/>) gets the highest numbers of views, it has been updated to include information on the dates, times and locations of all of our worship services, programs and activities, meetings and special events from September 2019 to June 2020.

You are invited to mark these dates in your own calendars and to invite your own family and friends to join us. If you use email or social media to communicate with family and friends, simply copy and paste the page address into an email or Facebook posting to pass the information along. You can also “share” posts from the SPUC Facebook page or retweet our SPUC Tweets to your own followers.

We will continue to create one page posters for all of our events that you can pass along to family and friends and we will advertise in The News Advertiser, SNAP and other local publications.

Thank you for your continued efforts to be invitational and to bring more people into our shared lives here at SPUC.

A New Look and Feel

Does anyone else feel their spirits lift when they see all the changes that have taken place in St Paul’s building lately? It is amazing what a difference some know-how, determination, elbow grease and paint can make.

We owe a huge thank you to Catharine and Gord Ottaway, Nancy Longworth, Katie and Jeff Wood and especially Sharon and Renzo Castellarin. From refinishing and painting our entrance doors, refurbishing stairs, painting walls, hanging pictures and banners and reorganizing the library there has been a lot of activity. We are very privileged to have such wonderful volunteers. Do share your joy with them.



**Called in Faith,
Growing in Joy,
Living in Love,
Sharing our story.**

PROGRAMS AND ACTIVITIES AT ST. PAUL'S

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 and a cornerstone of faith within our community.

- **Ballycliffe and Harwood Manor Ministry** – provides a time of worship for residents once every other month at Ballycliffe Nursing home and Harwood Manor
- **Bible Discussion Group** – meets Wednesday morning for study and discussion of scripture
- **Book Club** – meets on the last Tuesday of every month to discuss a different novel
- **Book Study Group** – meets on Wednesday evenings to explore important biblical themes
- **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
- **Pancake Supper (Shrove Tuesday)** – an annual community dinner prepared by the Men's Group at SPUC, which features pancakes, sausages and all the trimmings
- **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.

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
- **Men's Group** – meets monthly for breakfast and fellowship and to support the work of the church
- **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
- **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
- **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 AT ST. PAUL'S

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.

- **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
- **Collections** of eyeglasses, stamps, soup labels, pop can tabs, milk bags, etc. – are provided to support other ministries
- **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
- **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

Community Partners

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.

Food Addicts in Recovery Anonymous – FA meetings are held at SPUC each Tuesday from 7:00 to 8:30 pm. FA is a program based on the Twelve Steps of Alcoholics Anonymous. FA is a fellowship of individuals who are recovering from the physical, mental and spiritual disease of food addiction after having been obese or under-eaters, bulimic or so obsessed with food or weight that they could not freely live their lives. FA is a non-profit organization and there are no dues, fees, or weigh-ins at meetings. More information is available at www.foodaddicts.org.

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.



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.

MISSION AND SERVICE – LOVE AND COMMITMENT

We know that Mission and Service is part of what we do. We also know that our Church has a lot of other challenges. So what do we do? We try to find a balance. Help out in the world. Help those in our community that need a hand. Help maintain and grow St. Paul's, so that we can continue to be the Church with the Open Arms, for each other and for those we have not met.



As of August 31st, we have raised \$9,599 for the Mission and Service Fund. The target for 2019 is \$16,000. Considering the expenses we have this year, such as the roof shingles, I think we are doing well. Please continue to support M & S as you are able.

You are at the centre of the Mission and Service story. Your generosity is a tangible example of God's love in the world, and is saving lives each and every day.

The United Church has found many opportunities to share the joy of God's love in every corner of the world. Here are a few examples:

1 Just City at St. Matthews Maryland Community Ministry in Winnipeg builds community well-being, works for justice, and nurtures hope in individuals and families. It offers an emergency food program and small collaborative economic initiatives that help people learn employment skills.

2 In Cuba for two decades, food delivery tricycles supported by UC partner Christian Centre for Reflection and Dialogue have carried meals to 100 elderly and infirm residents daily in the town of Cardenas.

3 M&S also supports the International Campaign to Abolish Nuclear Weapons (ICAN). Setsuko Thurlow, a long-time UC member and survivor of the atomic bombing of Hiroshima, received the 2017 Nobel Peace Prize on behalf of ICAN. Setsuko has worked on this effort since 1974.

There are so many examples of the need for support and the great work being done, that every year we have 52 new stories to share with you from the Minutes for Mission booklet. Please continue to support the M&S fund with a joyful heart.

If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? 1 John 3:17

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 79 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 2018 its total budget was increased to \$27.9 million with 17% used globally for Justice... and the remaining 83% used in Canada for the 5 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 6 main program areas:

Global Mission and Service (17%) – for urgent issues including food, water, health, education and human rights

Canadian Community and Justice Work (19%) – 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 (6%) – for programs which educate and equip future leaders for the church

Faith Formation (18%) – 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

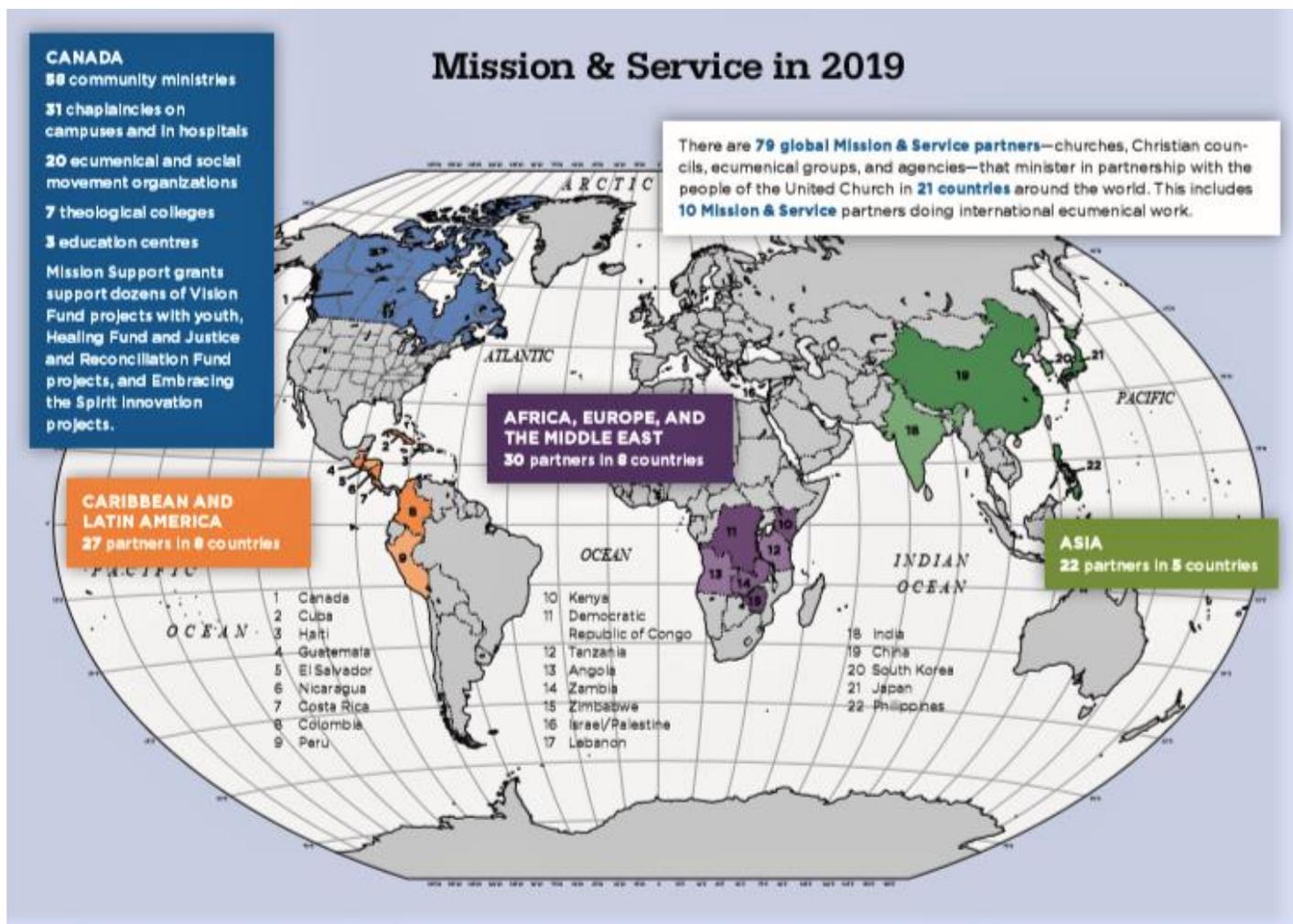
Indigenous Ministries and Justice (17%) - a new section for the work of Indigenous Ministries towards healing and reconciliation previously included in the other sections

Our Mission and Service supports

- 79 Mission and Service global partners in 21 countries
- 20 Canadian ecumenical networks
- 58 Community ministries across Canada
- 31 Chaplaincies on campuses and in hospitals
- 7 Theological Colleges and 3 educational centres
- 81 Vision Fund projects with youth
- 20 Local congregational grants
- 197 Embracing the Spirit innovation 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 2019.

https://www.united-church.ca/sites/default/files/resources/mission_service-at-a-glance.pdf



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.). The current catalogue and gifts will still be available in the narthex until the new catalogue launches later this year.

BROADVIEW (PREVIOUSLY THE OBSERVER)

The **United Church Observer** is now **Broadview**. This is a Canadian denominational magazine, offering a space for the exchange of values and ideas, problems and solutions. Broadview connects us as a church family with a unifying voice in these times of change, and connects people to the larger church community. It helps people understand their faith, their lives and their world. Broadview gives us a diverse point of view which examines issues and life experiences from many perspectives, and helps us discuss our differences, but also our common ground in Christ.

Broadview magazine is a heritage publication. Written by Canadians for Canadians, with roots that go back to 1829. *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, *Broadview* has won international acclaim for journalistic excellence and garnered more awards than any other denominational publication in Canada, and in recent years, it has been honoured by the National Magazine Awards, The Associated Church Pres, the Canadian Church Press and Amnesty International to name a few.

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.



FINANCIALLY SPEAKING

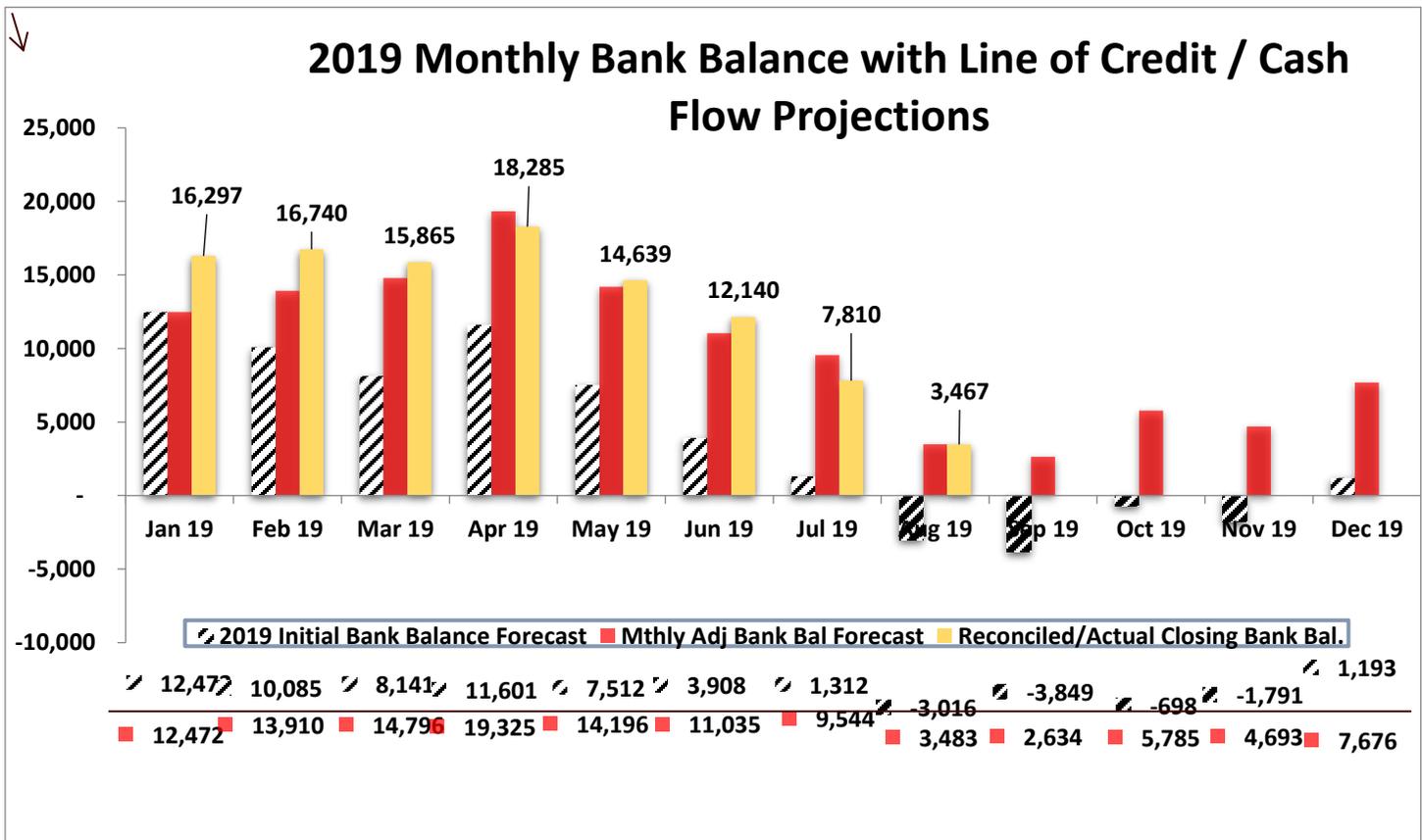
Donations From All Sources	August	YTD
What We Needed to Meet Budget (from all sources)	\$11,616	\$127,114
Total We Received (including from the Building Fund)	11,801	119,857
What We Spent	17,036	163,320
Surplus / Shortfall (Total Received less What We Spent)	-5,236	-43,463
Shortfall excluding Capital Repairs of \$31,388		-12,075
M&S Givings (Goal of \$16,000)	915	\$9,599
Capital Fund Donations	746	6,125

August was a negative month as has been our traditional pattern in the summer months. On the surface our year-to-date numbers look discouraging but, keep in mind that we have spent over \$31,000 in Capital repairs to our building. These expenses were not anticipated and thus not budgeted for. If you take into consideration those Capital expenses, our year-to-date financial position is only **-\$12,075** which is much, much better than the **-\$20,374** originally projected.

I know that we have had a lot of expenses this year. These expenses have been necessary to keep our building a safe place for everyone who enters it.

You will all know by now that our new roof has been installed. To pay for this major project, we borrowed \$19,000 from the Church Extension Council. One way we are raising funds to repay this loan is to sell bundles of roof shingles for \$60 per bundle. Have you bought your bundle yet?

As you know, stewardship is rendered in many forms whether as gifts of time, talents and skills, or treasure. Your gifts are appreciated. As always, 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. Please look at the chart below. It is a projection of what our 2019 year-end bank balance could be if all our budget targets are met. It also shows that in the months of September – November, our initial forecast was that we could potentially have a negative bank balance. That might not happen thanks to your generosity. As of the end of August, the forecast suggests that our December 2019 bank balance could be a positive number. This number can and will change monthly. We monitor this chart regularly and share it with you continually so that you can see how we are doing financially. The red bars are suggesting that if our budget targets are met for the rest of the year, we might have a small, positive bank balance to begin 2020! Terrific.



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

LETTER FROM FINANCE CHAIR – ROBERT HUNT

As I was searching for words that demonstrate the commitment of our congregations’ members to Jesus Christ and His message of love, I happened upon an e-mail I received many years ago. I relayed it to you back then, and given our current financial circumstances, and our upcoming stewardship campaign, I thought it would be appropriate to share it with you again.

This quote came from a member of a congregation of the United Church of Christ ...

At What Cost?

A woman complained to her friend, "Our church costs too much! They're always asking for money!" "Look at it this way," her friend replied. "When my son was born, many years ago, he cost us quite a bit of money. He continued to cost us money as he grew older – money for clothes, shoes, food, bicycles, doctors, college and more. But we didn't mind, because he gave us so much joy and more in return. Then in his senior year in college, he died, and since his funeral he hasn't cost us a penny. Which situation do you think I prefer? As long as our church lives," she concluded, "it will cost us. When it dies from a lack of support it will no longer cost us a thing, but what will we have? I'm going to give and pray with everything I've got to keep it alive and well."

The words in the e-mail reminded me of the expenses we have incurred this year here at our Church home. Why are we willing to pay these costs? I think we do it because of the love we have for Jesus Christ, our Lord and Saviour, and the joy and inspiration He has given us to spread His message in our local community and throughout the greater world.

Our stewardship this year is: "Love Thy Neighbour 2.0, Going Deeper". Going Deeper means rediscovering the joy, understanding the privilege and seizing the opportunities that God has for us to love our neighbour now and into our future.

Oftentimes it is easy to forget the satisfaction we get when we see the joy on a neighbour's face. That joy can come from a simple thing like helping them carry a heavy load of groceries from the trunk of their car. It can also be a more complex situation such as a hungry person in a soup kitchen eating a hot meal at Thanksgiving. You might not actually see them smile, but you know they will smile with gratitude when they eat that meal. As a diabetic who has to fast regularly for blood testing purposes, I can tell you how big the smile on my face is when after fasting, I can sink my teeth into something delicious and filling. Being able to help others is a privilege. We are privileged to be able to help others and, unfortunately, there are many, many opportunities to help others in our world today. God, in his graciousness and through our faith in Him, has given us opportunity to help others in various ways using a combination of the time, talent or skills He has blessed us with.

Let us give thanks to God by loving our neighbour as is His wish.

Your finance committee.

*"..... but by love serve one another.
For all the law is fulfilled in one word, even in this;
Thou shalt love thy neighbour as thyself."
Galatians 5:13-14*

‘RAISING THE ROOF’

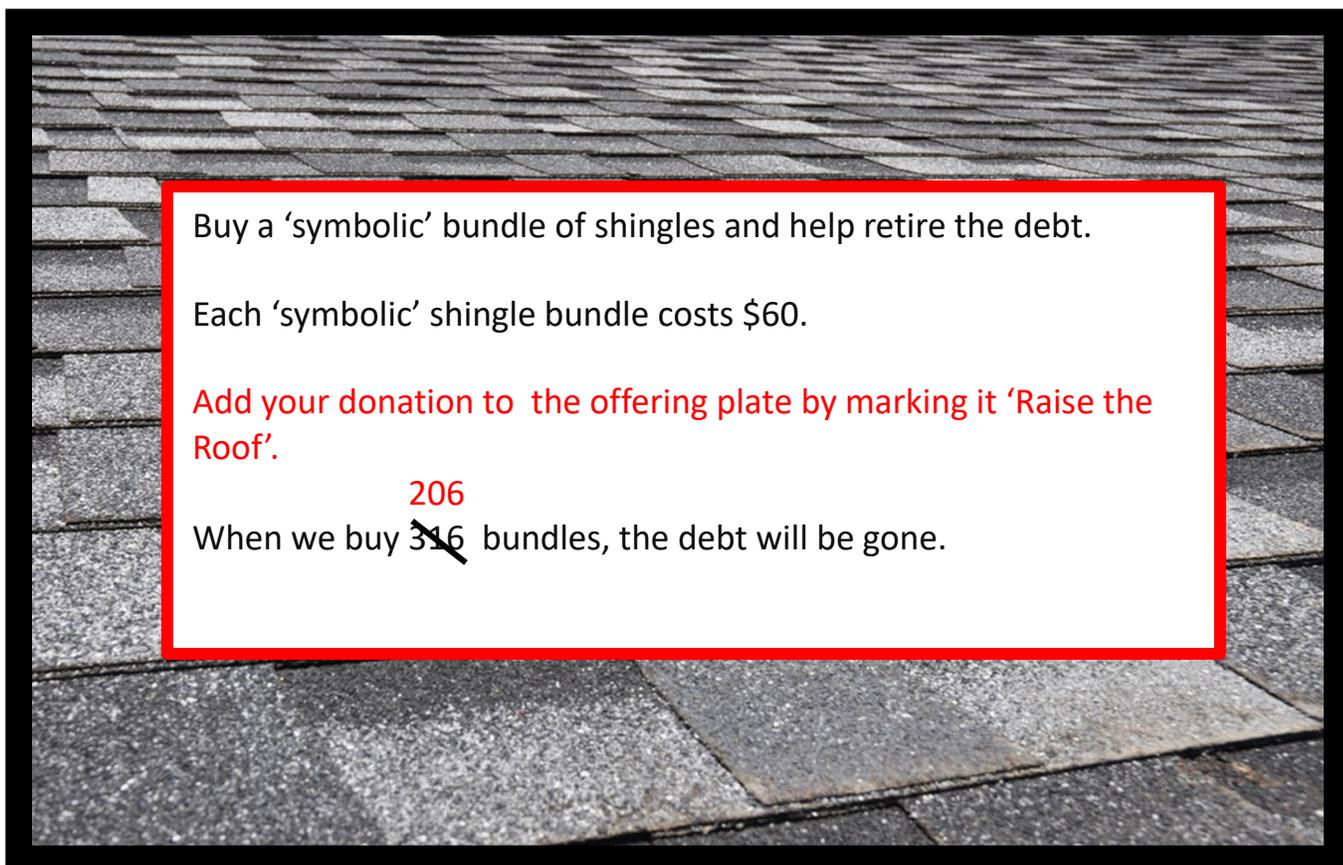
At the spring meeting of our SPARC group, Susan Reed was commenting on a visit she and Gary had paid to another church.

She said that they had a unique fundraising project that enabled members of their church congregation to purchase a shingle for their new roof. We talked about it for a while and decided that it could be adapted to our own church. We knew that a new roof had recently been installed, and that a loan from the Church Extension Council was necessary. The loan was in the amount of \$19,000.00 and we have two years to pay it off.

It was decided that we would encourage our members to purchase a bundle of shingles, for the low price of \$60.00. If that amount was too great, we would be happy to accept a contribution within their means. Some people have given once, others have been contributing on a more regular basis. For that we are extremely grateful. As a result we have raised more than \$6665. You can check St Paul’s weekly [Newsflash](#) for the current total.

Please continue to contribute to this campaign as you are able.

Linda Westendorp



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 as soon as possible. These will be included in the special dedication on November 24th. **If you have any questions or concerns please contact your Envelope Steward, Dorothy Wilkins a 905-427-9067.**

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 amounts 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

Donations may be made on our website at www.stpaulsajax.org via Paypal 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 publically 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. **If you have any questions or concerns please contact your Envelope Steward, Dorothy Wilkins a 905-427-9067.**

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.

Review your interim report on charitable donations which was mailed to you. 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.

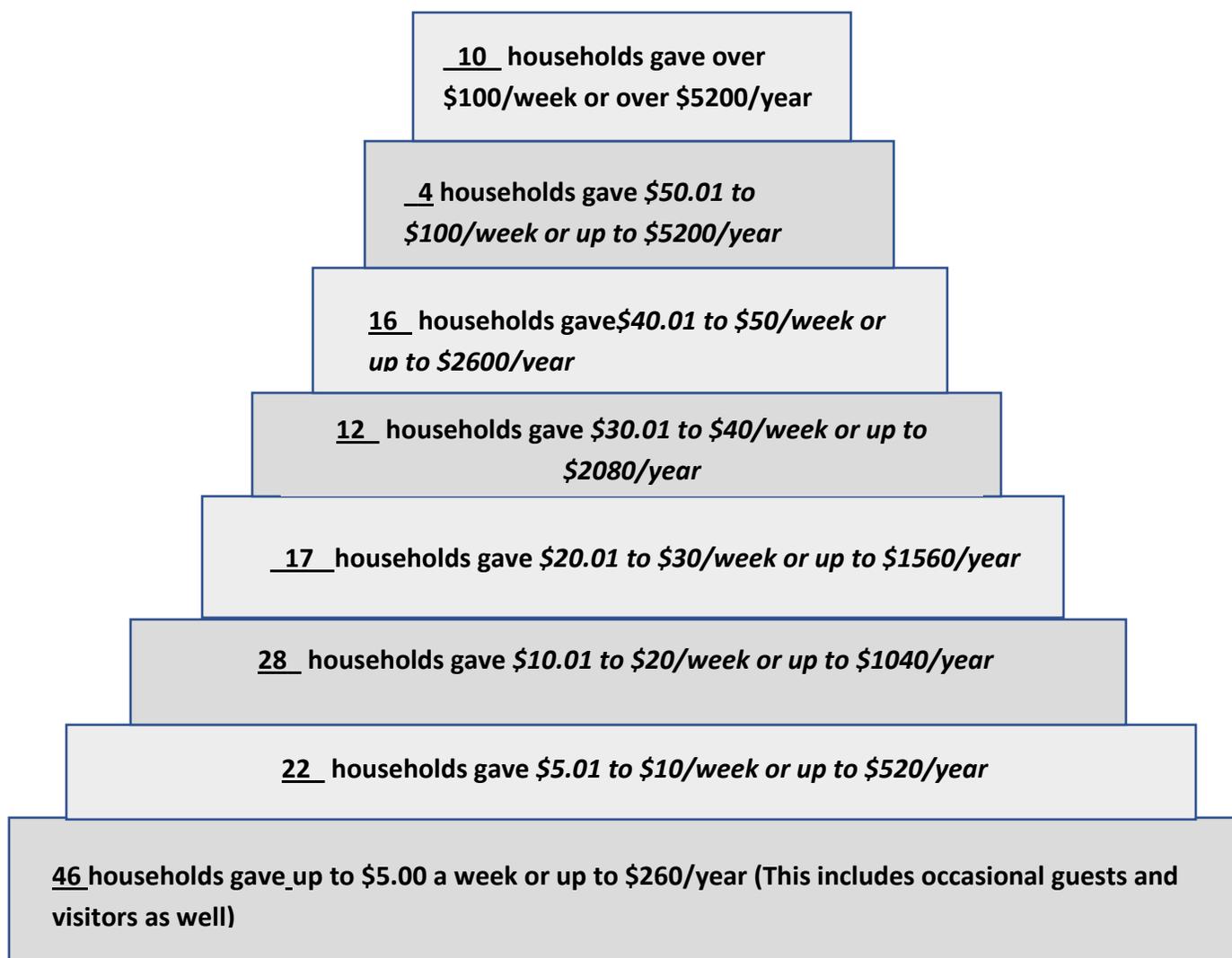
Proportional Giving Chart

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.

THE GIVINGS PYRAMID

This is a breakdown of our congregations giving pattern in 2018.
Where are you on the pyramid? Can you move up one level?



It's the church's "NEW YEAR'S EVE"

November 24th 2019



*You are invited to celebrate
God's Grace and Goodness
During Worship for the dedication
of the Letters of Intention
Downstairs in the Gathering Place
Immediately following Worship
For CAKE and FELLOWSHIP*

As St. Paul's welcomes in a new year in the church.



*Now is the time to seize our future
Joyfully, Your Stewardship Committee*