



We are a welcoming, caring community, called by Christ, and enabled by the Spirit, to share God's love by living our faith



MP Bardish Chaggar visited Mount Zion this July, See page 3 for more photos

Au revoir

“Au revoir”, the dictionary reports that it is an exclamation from late 17th century French. It is translated literally “to the seeing again.” It is a word that is particularly useful these days at Mount Zion as we say Au revoir to three of our friends and colleagues this month.

Deacon Scott leaves us to become the Deacon of Music at St. Matthews, Kitchener. **Intern Leanne Darlington**, finished her internship and will write her final exam, as the last step required before becoming available to accept a call to some lucky congregation. **Jackie Nunns** who has been our Financial Secretary for the last several years is hanging up her keyboard to take up the role of caregiver for her grandson.



We will miss them, and our prayers and blessings accompany them on their journeys.



On August 11, we celebrated Scott's ministry with us with a Godspeed service followed by a Caribbean lunch. Deacon Scott's ministry at Mount Zion has always been a family affair...both his mother Joyce, (left) and father have been involved in Mount Zion's music programs and we all know about partner John's (centre) homemade bread and soups. Photo: Laura Briant



Scott and Leanne huddled against the cold at this year's Summer Worship in the Park



Pastor Philip hosted a staff lunch in his backyard recently. Left to right Nurse Christine, Deacon Scott, Muriel, Pastor Philip, Intern Leanne and new interim Director of Music Sarah Cardwell.

Welcome Sarah!



Welcome to Sarah Cardwell, our Interim Director of Music. She holds a BA (music) from The University of Western Ontario, an ARCT (piano) and an A.Mus. (pipe organ).

Since 1970 she has worked as an organist and choral director for the Anglican Church in the dioceses of Keewatin, Moosonee, and Niagara.

In 2005, Bishop Ralph Spence conferred on her the Order of Niagara in recognition of exceptional service to the church.

Since retiring and moving to Kitchener in 2013, she has been an associate organist at the Church of St. John the Evangelist.

She and her husband, Archdeacon Ken Cardwell, are the proud parents of a daughter and two sons and have two grandchildren.

Confirmation Camp



Mount Zion campers at Confirmation Camp held the last week in August at Camp Kintail on Lake Huron, north of Goderich. Tessa Connor, Nyah Marshall, Maddy Van Moerkerke and Matias Jyrkama are attending as junior campers, Lauren Harris as senior camper and Aidan Boyd as a counsellor.

Confirmation Camp has been a part of the life of Mount Zion and our synod since 1966 when Pastor Norm Lange introduced the program. Photo: Lauren Bryant



This July, Mount Zion held a 3 day festival that applauded the talent and diversity of Waterloo. With the assistance of a grants from both Canada Summer Jobs and the City of Waterloo Neighbourhood Matching Fund, the event delivered 3 evenings of diverse musical offerings despite the weather.



Pastor Philip, MP Bardish Chaggar and Deacon Scott. After her address, Bardish stuck around to try out Scottish Country Dancing and took a turn selling cookies.



Watching from the sidelines in the glorious shade.



David and Wanda Murison were a part of the Scottish Country Dancers troupe. That's David in action.



Mount Zion regulars, "Betty and Friends" opened the show



The Philharmonic Chinese Choir, who rehearse at Mount Zion were a huge hit.

LITURGY Bites

Why we do the things we do

By Tim Ehrlich

The Cross

The cross we see in churches all over the world is easily recognizable as the primary symbol of Christianity. The genius of symbols is that they are simple and easily recognized wherever you go in the world. So, the cross is pretty simple, right? Well, maybe not as simple as we thought. Christianity has several different variations from Roman Catholic to Protestant to Eastern Orthodox and many regional/cultural expressions. As you might expect, each has a different symbol to represent their beliefs. A quick perusal in Wikipedia identified 72 variants of the cross ranging from simple to extremely complex and ornate. While the underlying essence of the symbol is the representation of Jesus Christ's death for the redemption of humanity, each one has an additional attendant meaning. Let's take a look at a few of the most common ones.



This is the Latin Cross and is the most common one. It represents the cross of Jesus' crucifixion. It has a longer descending arm. The cross became widely used as symbol by the second century, although the most common style was a "T" shape. It is worthwhile noting that the Romans used many different crosses and there was no standard design.



This is called a Greek Cross and has arms of equal length. It is also very common and was in wide use by the 4th century.



This one is the Patriarchal or Archepiscopal Cross. The shorter bar at the top represents the plaque nailed to the top of Jesus' cross. The Patriarchal cross indicated the rank of archbishop. The Eastern Orthodox church also adds a slanted bar near the bottom.



Similar to the one above, this is called the Papal Cross. It has three bars and was used to signify the highest rank, the Pope of course.



Another easily recognizable symbol is the Chi-Rho which represents the first two letters in the Greek word Christos which are superimposed on one another to form a cross.



The Celtic Cross or ringed cross has a circle representing a halo over the cross. The ring depicts the celestial sphere and was used extensively by Irish missionaries in the British Isles.

There are also several types of crosses which are associated with various saints. The traditional cross shown above when depicted upside down is called the cross of St. Peter to represent the tradition that he was crucified with his head down. The cross of St. Andrew looks like a capital letter X which is thought to be the shape of the cross on which he was martyred. Another shape of cross is the Tau which looks like a capital T and is also called the cross of St. Anthony as well as St. Francis.



Here is another one many recognize as the Maltese Cross. It was adopted by the order of St. John, the Knights Hospitaller and the Sovereign Military order of Malta. It was often worn by knights during the Crusades.



Here is a modern design created by Pope John Paul II with the letter M representing Mary being present at the foot of the cross on Calvary.

One of the most common symbols is of course, the Crucifix. It is a cross with the figure of Jesus hanging on it and emphasizes Christ's sacrifice. It is closely associated with the Roman Catholic church but is also used by Anglicans, Lutherans and the Eastern Orthodox church.



The St. Thomas cross could be traced to the ancient St. Thomas Christian community of Southwestern India. Varying degree of Indian symbolism can be found in the St. Thomas Cross. At the bottom of the cross there are three steps representing the Trinity, some would see this as the steps of Calvary.

The cross rises from a lotus blossom which forms its base. Lotus traditionally stands for purity and spontaneous generation and represents God the Father. Some have pointed out a Buddhist influence, as the lotus is a widely used symbol of divinity in

Buddhism, which also has its roots in India and had a substantial presence in the Southwestern parts of India till the eighth century of the Common Era.

The cross itself represents God the Son and his life-giving death, and the dove above the cross, represents the Holy Spirit.

The arms of the cross end in a bud, symbolizing new life that the resurrection of Christ extends to the world.

The many configurations and designs of the cross can be incredibly complex with curlicues, ornamentation, other symbols incorporated into them and it seems as though the meanings associated with them are also complex. In fact, while the visual differences are significant, the underlying meanings are subtle. The core concept behind all the many iterations of the cross is deceptively simple and remains sacrifice and love.

Pastoral Acts

Audrey Emslie passed away at Trinity Village Care Centre on Tuesday, August 13. Her funeral and celebration of life was held at Mount Zion on Saturday, August 17, at 11 am. Let us continue to uphold Audrey's family in our prayers.

In Our Prayers

Let us remember Don Stewart and Rita Schauss in our prayers as they recuperate and regain strength and wholeness. Also remember in our prayers the Gastmeier family grieving the death of Ethel Gastmeier, Bill's mother, on August 21.

This month at Mount Zion

Sept 5	Choir Practice begins	7:30 pm
Sept 11	Mount Zion Café	10:00 am
Sept 24	Open Council	7:00 pm
Sept 25	Mount Zion Café	10:00 am
Sept 27	Family Friday Nite	
	Supper	6:00 pm
Sept 29	Perspectives	11:30 am
Oct 1	Election Town Hall	7:30 pm

Fall Book Study



**The Home for Unwanted Girls by
Joanna Goodman**

**Wednesday, October 30, 2019
1 pm**

Glebe Fellowship Hall

This is the story of a young unwed mother who is forcibly separated from her daughter at birth and the lengths to which they go to find each other. The child is raised in Quebec's impoverished orphanage system in the 1950s. It's a precarious enough existence that takes a tragic turn, when along with thousands of other orphans in Quebec, she is declared mentally ill as the result of a new law that provides more funding to psychiatric hospitals than to orphanages. Learn about these Duplessis Orphans, who were a part of one of the worst instances of state abuse of civil liberties.

Joanna Goodman, author of *The Home for Unwanted Girls*, is coming to Waterloo Region.

See <https://oboc.ca/2019-2/events-2/> for more info on locations, dates and times

Mount Zion's New Office Hours

Mount Zion's office will be open Tuesday to Friday from 9:00 am – 1:00 pm
The office will remain closed on Mondays. The Phone will be monitored. In case of emergency, call Pastor Philip at 519 781 5602.

**All members are invited to attend Church
Council's fifth Annual**

Open Council



**It's a chance to get caught up and learn of
plans for 2019/20.**

**Tuesday September 24
7:00 pm**

Under Construction



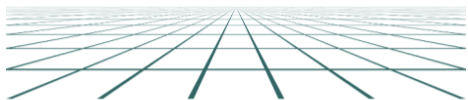
This spring you may have noticed some scaffolding in the courtyard outside the auditorium. Yes, Mount Zion has a courtyard! Within that courtyard area, there are some structural posts that have been deteriorating and were at the point of needing repair. This involved the removal of the stucco

exterior, replacing the interior steel posts, and recladding the exterior framing. There was a lot of work involved in replacing these posts, but they do look wonderful - better than new! The majority of the job fell to Dennis Kuepfer and Art Schelter. According to Art the two of them enjoyed the job. As a casual observer, I know that the work to remove the old stucco and cement exterior was very challenging and labour-intensive work. Especially given that most of it had to be done from the scaffolding. Their willingness to donate hours of hard work and Dennis' organization (Dakon Construction) saved Mount Zion a considerable amount of money.

So, a loud shout out to everyone who help in completing the work, and thanks to Dennis for donating his time in organizing the other trades people involved and supplying the scaffolding. Many thanks to Ross Schelgel, Martin Juergensen and Bill Brown for being available to assist where needed.

Kirk Swanson

PERSPECTIVES



The most pressing questions of the day demand Christians respond through the prism of faith

Join Pastor Philip for lunch and discussion from a faith perspective

Sept 29 Oct 20 Nov 24

Following the service

Mount Zion Service Committee



Mount Zion filled 50 baby bottles which resulted in a donation of **\$1709**.

The baby bottle campaign is Marillac Place's major fundraiser for the year. They raised over \$50,000 which helps pay operating costs.

Thank you!

Ways to help this fall

Habitat luncheon -Thursday, Sept. 19 - Provide food or donations for lasagna. Help to serve lunch on the build site

Food Bank drive - Donate food or cash donations - Oct. 6 & 13

We Care Bags - Bags will be distributed on Nov. 10
CLWR catalogue will be available Nov. 24 & Dec. 8.



Mount Zion Café

Come and bring a friend to the Mount Zion Cafe

The Mount Zion cafe offers seniors the opportunity to socialize over a cup of tea or coffee. At about 11:30 a.m. a scrumptious lunch of home-made soups and breads is available. From time to time you might find live music to enjoy while lunching with friends both old and new.

Sept 11 & 25 Oct 9 & 23

Nov 13 & 27 Dec 11

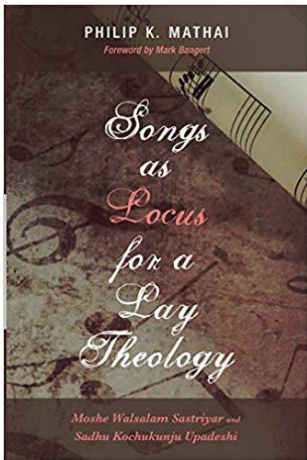
10 am - 1 pm

Shared Song, Shared Table: God's Gifts to Us

A Reflection based on Songs as Locus for a Lay Theology by Pastor Philip Mathai

Nancy Kelly

One of the gifts I savoured over the summer was



Pastor Philip's new book ***Songs as Locus for a Lay Theology***. Given that our pastor places his book in the context of his native Southern India, I discovered I have a lot to learn about the history, church and culture of India. The book is a help in teaching about the complex divisions of the

caste system and the effects of Portuguese, Dutch and British colonization. It provides a connection to the church of Christ in a part of the world most of us have never visited. And it offers two examples of how church music expresses the faith and longings of the Body of Christ in a particular place and time in history.

The book introduces two hymn writers from Southern India who gave the church a body of devotional music that continues to sing in the hearts of Indian Christians today. These two poets are Moshe Walsalam Sastriyar and Sadhu Kochukunju Upadeshi. They reminded me of Deacon Scott who gave our faith community a body of songs to give voice to our faith, hopes and concerns in this place and time. Pastor Philip says, "It is worship and song, more than secular colloquial speech, that encompass the total spiritual expression of human beings. And that encounter with the Divine is transformed into a *locus* for theological exploration, because it is also an encounter with truth."

I recall our summer hymn sings and am curious about why we choose the hymns we choose. Sometimes we choose old hymns remembered from long ago. Other times we choose newer hymns that give hope in our present context and rouse us to take action. Pastor Philip maintains that the hymns we choose express the heart of our beliefs.

One of Walsalam's communion hymns is "powerfully pregnant with symbols of liberation" in his time and place. In the late 1800's and early 1900's in Southern India, "the call for all to sit together at the table was a radical concept in such a caste-conscious society. Normally sharing a table—especially with those from lower castes—was absolutely not done. Most lower caste people would not be allowed into the homes of higher caste families. Thus, a shared table signifies acceptance, equality, and dignity for the one who would otherwise not have been there."

*Full of hate,
the children of the world separate themselves
into clans and castes and defy God.*

*We all have one Father;
The Holy Spirit gives life to us all;*

*We all have the same Savior;
For all of us to stay together we have the same
heaven.*

*We have the same feast;
We all have the Lord Jesus as our light;
The way, the door, and baptism are one....*

Walsalam's words are remarkably contemporary, as Christ's message is, in the divisions the world faces today. They are one example of the riches to be found in the music of Walsalam and Kochukunju and the historical, cultural and spiritual background in Pastor Philip's book. ***Watch for information about the official book launch.***

Family Friday Night

Suppers



All Kinds of food for all kinds of families

Sept 27..Oct 25..Nov 29

6:00 pm

Meet Mount Zion Member

Jean Stewart – a career of caring

Jean was born in Chatham Ontario, the fifth of six siblings, who grew up in and near Ridgetown.

Her early childhood was spent on the family's mixed farm, where she remembers helping her dad with various farm chores, such as hoeing thistles out of the soybean crop ("I didn't like that job at all..."), de-tasseling corn, and picking fruit like peaches and cherries, which came with the pleasant perk of getting to eat some right off the trees.

"I was too young to have anything to do with livestock," she explained, "but I was once chased by a rooster!"

Coming from a large rural family, the oldest of Jean's four sisters routinely helped their busy stay-at-home mom take care of the younger kids. "That was the way then," she recalls. "Everyone would pitch in ... being a farmer's wife was very busy."

By the time Jean was ready for Grade 1, her parents had sold the farm to an older married sister and her husband and moved into Ridgetown where she attended both elementary and district secondary schools.

After graduation, Jean decided to choose nursing as a career. "A lot of it was my feeling about wanting to work with people," she said, "but it was also pretty much what was expected for young women at the time – you would be a teacher, a secretary, or a nurse." Jean shared that she might have otherwise explored becoming a librarian. Even though her years of nursing were rich and satisfying, to this day "I still love libraries and reading books."

Jean was accepted into the Victoria Hospital School of Nursing at Western University in London and received a Bachelor of Science in Nursing, specializing in Public Health. Her first position was in Stratford with the Victorian Order of Nurses.

In 1967, she met husband-to-be Don through their mutual love of downhill skiing and the outdoors. The couple married in 1970 and moved to Kitchener, where Don taught various elementary and high

school grades for what was then the Waterloo County Board of Education, and also in Mitchell, while Jean worked as an instructor at the St. Mary's School of Nursing.

After Don earned his Master's in Urban Planning at York University in 1975, they moved west to British Columbia where they spent the next decade living in Kitimat and then in Victoria.

While in Kitimat, Jean worked in Public Health and at the local General Hospital.

That move also brought two more big changes in their lives – the blessing of two children. Son Regan was adopted at ten days old and daughter Tai (short for Tiffany Amy Irene) at the age of two weeks. Jean remembers with gratitude that the BC child welfare system allowed the birth parents to choose Jean and Don (whose identities were undisclosed) for their infants. "That made us feel so special." They also "adopted" a loving surrogate grandmother, "Nana Hannah," who owned the Kitimat house they lived in.

After the family moved to Victoria, where they stayed for six years, Jean scaled back to part-time work with the Community College at Victoria General Hospital, where she taught in Obstetrics and worked on the floor.

In 1986 the Stewarts returned to Ontario. As Regan and Tai were still in school she remained at home, then later took on part-time positions with Conestoga College, teaching prenatal classes; then in Guelph, instructing St. Joseph's Hospital nursing students for Conestoga; and finally with Homecare (CCAC) and doctors' clinics.

Jean's next career change was returning to full-time work with Home Care, which later became Waterloo-Wellington CCAC (Community Care Access Centre) where she served as Manager Care Coordinator. This role was personally very important to her, because "I enjoyed making a difference to facilitate keeping (senior) individuals at home."

There have been ongoing changes and challenges to public health care since Jean retired about five years ago. CCAC became the Waterloo-Wellington LHIN (Local Health Integration Network) and is once again poised for change, as provincial health policies



The Stewart Family Back l-r: Regan, Tai (Tiffany), Justin Front l-r: Hannah, Don, Jean

undergo massive revision and re-evaluation. Jean does her best to keep up with developments in a field to which she dedicated much of her career, but her overall concern remains the same – that the most vulnerable populations in our society have supportive access to the levels of care they need.

Jean personally knows what it means to feel vulnerable in the healthcare system. About 20 years ago, Don was hit by a truck while helping another motorist stranded on the highway near Owen Sound in a severe winter storm. His injuries were so serious that he had to air-lifted to the trauma centre at Hamilton. Thanks to expert medical care and post-operative therapy, he survived, but not without ongoing health issues. With her years of nursing experience, Jean knew just what the odds were and how grateful they both are to have received world-class emergency care when they most needed it.

Earlier this summer, Don unfortunately experienced a second traumatic accident in a serious fall at home and Jean and their children (both of whom live in the area) are helping with his ongoing care. It's been a time when "I'm praying a lot," she said. Her faith and friends have been a great source of strength and encouragement, as well as Don himself, whom she describes as "a real fighter, motivated and determined."

As a new member (2019) of Mount Zion, Jean is especially grateful for the support and resources of an active congregation. She was attracted by the style and variety of worship, inspiring sermons from Pastor Philip, and outreach programs such as our annual Women's Retreat, Mount Zion Café, Mindfulness Meditation group, and Shuffleboard club.

She was especially drawn to the fact that we have a Parish Nurse, Christine Ramseyer, who "has been so helpful to talk to as we're going through our present situation" and to meet and connect with a number of other retired nurses, such as Marg Tupling, who originally invited her and Don to attend worship and community events here. "I find Mount Zion to be a very open place, very accepting of new people," she said.

Jean hopes in future to become more active in the congregation and would especially like to see more adult Bible study opportunities.

In retirement she has taken up or renewed a variety of interests. She recently began learning oil-painting with a small informal class and particularly enjoys creating landscapes with trees. She also enjoys activities with 11-year-old granddaughter Hannah (daughter of Tai and husband Justin), social events with the local Probus Club (a retired business and professional women's organization), being in nature, and the company of good friends.



The Mountaineer

Is a publication of Mount Zion Lutheran Church, 29 Westmount Road, South, Waterloo.

Editorial Committee: Dennis Eaton, Tim Ehrlich, Nancy Kelly, Pastor Phillip Mathai, Karen Gastmeier

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email articles and announcements to Karen@gastmeier.ca

Back issues of The Mountaineer can be found at www.mzlc.ca

The Mountaineer is available either by print or by email. Please email the office if you wish to change your delivery method. email to: mtzion@mzlc.ca

Council News

It was unusually busy summer. Council executive met four times during June, July and August. I want to say thank you to Pastor Philip and those of you on Mutual Ministry, Worship and Music Finance and Property for their extra work over the summer months.

Thanks too to all of you who participated in Summer Sounds and Spices Festival.

We regretfully received Scott's resignation in June and on August 11, we said an official goodbye with a special service and a lunch. We held an exit interview with Scott at the end of August. Pastor David Malina, the Dean of the Two Rivers Ministry Area conducted the interview meeting which included a small representative group of members.

Interim Director of Music. Knowing that it is unlikely that a permanent person will be in place for Aug 18, we began the search for an interim. Joyce Knarr provided us with the name of a likely candidate, and I am delighted to say that we contracted Sarah Cardwell to the position. She is contracted to be with us until December 31.

Permanent Director of Music Search The job description for our permanent Director of Music and a Terms of Reference for the search committee has been completed. The advertising is ready to go in early September for a start date in the new year. Bill Gastmeier will chair the Search Committee.

Office Administrator Muriel will retire at the end of December. The job description for an office administrator and a Terms of Reference for the search committee has been completed. Stephanie von Schilling and Nancy Kelly have agreed to be on the committee. We are looking for one more person with experience in an administration role. Our office's loss will be our Café's gain as Muriel plans on becoming a volunteer with the Café. It is a great way to stay in touch for all of us.

Jackie Nunns who has been acting as our Financial Secretary also leaves us at the end of September. Richard Brubacher will update the donations data base until January.

Sadly, **Leanne Darlington** will complete her internship with us at the end of August. We will have a God Speed portion of the service for her on Sept 8 which will coincide with our Soup'r Sunday event where we will have a more informal goodbye. Along with her other roles at Mount Zion, Leanne became a valued member of the executive committee. We will miss her.

Pauline Finch resigned from council for personal reasons.

237 Dawson – During the summer we contracted Guardian Property Management to work with us on both renting and maintaining 237 Dawson Street. They have found a new tenant. The family will move in October 1.

Girls Rock Camp - During the month of July, we welcomed a new tenant – Girl's Rock Camp, a day camp for girls 4 – 12. Current tenants RP4Ks moved to the Open Sesame space for the month.

235 Dawson – Richard will be attending a meeting with the Landlord Tenant Board on September 3.

OFFICE HOURS It was recommended to permanently close our office to the public on Mondays allowing some uninterrupted working time for office staff. The phone will be monitored for emergency calls.

The treasurer of the Eastern Synod, Keith Myra will be visiting us October 6 at our request. He will give a short presentation before the service about where our synod benevolence dollars are spent.

Joel Crouse visited and did an inventory of the property.

PROPERTY The columns on the auditorium exterior were repaired and reclad over the summer. The committee will be doing a little extra work on 237 Dawson to prepare for new tenants.

Karen Gastmeier
President, Mount Zion Church Council



Shaping a Just Canada

An event presented by Citizens for Public Justice
and the Centre for Public Ethics at
Martin Luther University College.

Tuesday, October 1: 7:30 - 9:30 pm

Mount Zion Lutheran Church
29 Westmount Road S
Waterloo, ON

Ahead of the 2019 federal election, CPJ will be engaging voters with a series of townhall gatherings in cities across Canada this fall. We invite you to attend, gain a better understanding of key policy issues, and learn important questions you can ask federal candidates.

This is a free event. Please register your attendance via CPJ.ca/Tour2019.

You can make your voice – and your vote – count!

501-309 Cooper Street | Ottawa, ON K2P 0G5 | 1-800-667-8046 | www.CPJ.ca



Financial Update – July 2019

A note from Finance

Results for the first half of 2019 reflect an operating deficit of **\$19,964** in the “**Ministry & Mission (current) Account**”. This compares to a budgeted deficit of \$27,717. The difference of \$7,753 was due to expenses below plan by \$5,296 and higher income accounting for \$2,457.

	<u>Actual</u>	<u>Budget</u>	<u>Better/ (Worse)</u>
Total receipts	\$164,009	\$162,002	\$ 2,007
Rentals Reserved to capital	<u>(7,000)</u>	<u>(7,450)</u>	<u>450</u>
Net Receipts			\$
	\$157,009	\$154,552	2,457
Total Disbursements	<u>176,973</u>	<u>182,269</u>	<u>5,296</u>
Deficit			\$
	\$ (19,964)	\$ (27,717)	7,753

Comments:

- Member regular contributions of \$112,985 were **\$4,360 higher**.
- Facility and parking net income of \$40,038 was lower by **\$2,159**.
- Other income of \$3,986 was **\$256 higher**.
- Disbursements of \$176,973 were **\$5,296** better than plan.

Your support of **Benevolence** to the Synod and other designated needs including our Adopt A Causes was \$62,370 which compares to \$67,183 in the prior year. Included in this are grants of \$35,432 in support of The Six-Nations/Two Rivers Partnership (\$26,432), Open Sesame (\$9,000). Regular benevolence of \$13,959 was remitted to Synod, and donations to other causes totalled \$12,979.

Of note however our contribution to Synod for the work of the broader church was **\$1,926 less** than the prior year. Members are encouraged to remember the important work of the church outside our walls and support it with your designated contributions to Benevolence.

Total Fund balances at July month end

Ministry & Mission (Current Operating) Account	\$(4,744)
Capital Account	38,815
Rental Property (Reserves)	22,426
Music on the Mount Fund	9,136
Memorial Fund	28,296
Contingency Fund	25,654
Youth Fund	5,022
Mission Endowment Fund	113,127

Richard Brubacher – Treasurer and Chair Finance

More from Confirmation Camp



*Above:
Pastor Philip,
Maddy Van
Moerkerke and
Intern Leanne*



*Left:
Pastor Philip
climbing up to the
Zip line platform.
“He says after
getting to the top,
there was no
turning back.*

Financial Update – Seven Months ending July 31

By Richard Brubacher – Treasurer & Chair, Finance Committee

The summaries below reflect the actual cash flows for the seven month period ending July 31, 2019, and the position of our bank accounts. Comparative data is displayed for our budget commitment & prior year.

Ministry & Mission (Current) Account - Cash Flow Basis

	7 Months - 2019		Comments re: Differences to plan	7 Months
	Actual	Budget		Last Year
Cash Inflow				
Receipts from Members	112,985	108,625	- better by \$4,360	106,640
Receipts from Facility Rentals & Parking	47,038	49,647	-	45,851
Rental income reserved to Capital	(7,000)	(7,450)		(6,850)
Other Receipts - (Plate, Endow. Int., grant)	3,986	3,730	- Diff vs prior year= Endowment interest	13,258
Total inflow	157,009	154,552		158,899
Cash Outflow				
Disbursements - Staff & operating costs	176,973	182,269		171,343
Total outflow	176,973	182,269		171,343
Net Cash (Outflow)/inflow	(19,964)	(27,717)		(12,444)
Cash balance (overdraft)	(4,744)	(30,404)		(2,945)

Benevolence Accounts - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow				
Receipts from Members - General Benev.	13,959	15,700		15,885
Receipts for designated appeals	48,411	41,745	- Incl. Grants \$35,432	51,298
Total inflow	62,370	57,445		67,183
Cash Outflow				
Payments to Synod	13,959	15,450		15,885
Payments to other designated appeals	48,411	41,995		51,298
Total outflow	62,370	57,445		67,183

Capital Accounts - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow:				
Receipts from Members	4,680	5,710		7,580
Transfers from Ministry & Mission acct	7,000	7,450		6,850
Total inflow	11,680	13,160		14,430
Cash Outflow				
Capital Expenditures	10,726	9,500	- Old bldg structure \$6,360, Kitchen \$4,014	33,088
Total outflow	10,726	9,500		33,088
Net Cash (Outflow)/Inflow	954	3,660		(18,658)
Cash Balances	38,815	41,520		29,590

Rental Property Account - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow:				
Rental Income from Tenants	17,538	19,810		19,461
Transfers from Capital Account	-	-		-
Total inflow	17,538	19,810		19,461
Cash Outflow				
Current Expenditures - Properties	9,288	9,182		8,573
Capital Improvements to Properties	-	-		-
Total outflow	9,288	9,182		8,573
Net Cash (Outflow)/Inflow	8,250	10,628		10,888
Cash Balances (overdraft)	22,426	24,791		5,753