

Spotlight



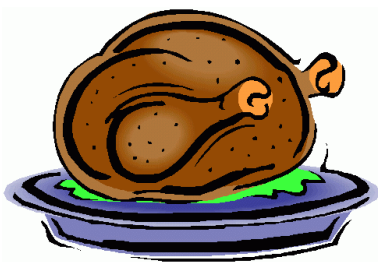
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Did You Know ...

Our church family enjoyed the decorating of our sanctuary reflecting the bounty of the Thanksgiving season. Thank you, Tina Timmermans.

Community Christmas Dinner



December 25th at 3 p.m.

We need many hands to host and provide this event.

Food, Funds Gifts & Prayers

Contact Rita Deverell
(416.434.0758 or
ritadeverell@ca.inter.net)
to contribute to this
appreciated Outreach.

Love ... Nothing but Love ...

A new season is upon us in Matthew 28:18-20 ...¹⁸ Jesus (spoke to his followers saying) ... "I've received all authority in heaven and on earth. ¹⁹ Therefore, go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, ²⁰ teaching them to obey everything that I've commanded you. Look, I myself will be with you every day until the end of this present age."

Fall is here. It is a new season when we say goodbye to summer. And in this change of season, we cast our minds forward to the coming cold and darkness – "winter is coming." But like many this time of year, the Fall can be hard. And it can be a time that fills many with sadness in the face of these new realities. But even in the face of these new realities, there are still many blessings that have only been revealed because of this new season of change. We are so blessed to live in this city of trees, we are also still fortunate in spite of ever increasing size, to still have semi wild places, like ravines in our neighbourhoods. We revel in the wonderful blanket of vibrant autumnal colour draped artfully all over the city landscape. All around us these are places which still reveal life and beauty that would not have been revealed without the changes we are feeling and seeing all around us.

This is a new season in the life of our church family – in redefining ourselves less as a "church" and doing things in the way we have always done it – instead of just thinking about ourselves only as simply a once busy place now just struggling to keep the lights on – instead of simply accepting as fact, that in order to survive as a church, we have to become a landlord instead of serving our Lord. All around us God is revealing in us new understandings of who we are and meant to be. Increasingly our church is defining ourselves less as a building or a set of programs, and more as a loving family. In John 13:35 Jesus said this: *By this everyone will know that you are my disciples, if you love one another.*

And so in this new season of life together as the family of God in this place, God is revealing in us the nuances and colours of His love for us and our world through our lives together and all that we do for Him here and in our lives together. So whether it is in our new floors, new programs or new relationships and partnerships, our newly repaired fence, or our new staff, they all reveal our commitment to being the loving disciples God is shaping us to be. And in carefully attending to the beauty and vibrancy that God is revealing in us, we put the lie to the common story that the church has no story, no life and no future unless we continue to stick to what we have always known. Instead of just seeing in the changing of season, loss, darkness and dreading the cold new realities which beset us, we instead choose to trust in the love of God at work in us and all around us, and more so than we ever have before, see the opportunity to be something new and different guided by His love. And so we go forward together, not dreading what's to come, but rather, looking forward with expectancy and hope to God revealing in us more of His love, and, with excitement, God showing us how to be more about what new expressions of love He is calling us out into our community, as a church family, as a result.

Pastor David McCleary



You're Invited to Our

Christmas Fair

Home Baking * Preserves
*** Candies * China * Crystal * Books ***
Crafts * Jewellery * Lunch Room
Lucky Draw & more

Something for
Everyone!



Calvary Baptist Church

72 Main St. (between Gerrard & Kingston)

Saturday, November 24th

10 a.m. to 2 p.m.

Moderator's Message

Do you make prayer for your Church family part of your Christian Discipline?

Sometime back, a faithful Christian sister loaned me a little book entitled "Things to Pray for Your Church" by Rachel Jones and I'd like to share some of them with you. 1 Peter 2:9 Remind us, firstly, that we are God's special people, we've been called His children and the recipients of His mercy, adopted through Christ. We are a body growing in maturity. As in Ephesians 4:11-16, we are to be united, equipped, steadfast in our faith and responsible for building each other up in Christ. Pray we will be devoted to one another, to build relationships, to worship. Meet, pray and work together, Acts 2:42-47. As we love and serve one another, pray for patience, kindness and acceptance. We have all been gifted. Use them well Romans 12:1-9, and value the gifts of others. When we grow weary, Hebrews 10: 19-25. Pray that God will help us to hold on to Him unswervingly. As we continue to grow, individually and corporately, let's spur each other on, thanking God for his unwavering faithfulness and mercy towards us. *Tina Timmermans*

*God has given us prayer, with its wonderful power,
 To lighten our hearts, in our troublesome hour.
 He has given us blessings to brighten our way,
 And the gift of His presence at the dawn of each day.*

Youth Bowling Night



At our Friday night youth drop-in group, we believe in the importance of connecting with our young people in engaging and relevant ways, which is why recently we made a trip to our local bowling alley. The youth had a blast and are looking forward to future trips ... like Skyzone next month!!!

We'd love for you to be a part of our youth group too! Visit us on Friday evenings at the church.



Friday November 9, 2018

7:30 p.m.

Come to Calvary

72 Main Street
 (2 blocks south of Gerrard at Benlamond,
 1 block north of Kingston Rd.)

**A beautiful evening of
Music!**

Followed by yummy desserts

Tickets \$15.00 (available at the door)

For more information call
 416-691-4721 or email us at
calvaryonmain@calvary-baptist-church.ca

Featuring:

- Malvern Senior Dance Band
- Malvern Jazz Choir
- Malvern New Orleans Jazz Experience



Treasurer's Report

Financial Statements for the 9 months ended Sept. 30, 2018 **PAGE 3**

CALVARY SPOTLIGHT

Memorial Star Tree

The Christmas Season is fast approaching, and we will again be erecting our Star Christmas Tree on

the first Sunday of Advent (Dec. 2nd) in the Sanctuary and decorating it with the stars honouring and remembering loved ones.

If you wish to order a star, call Mary Kozak at 416.698.4469 before Nov. 11th. Cost \$10.



The Kiwanis Club of Riverdale is selling nuts,

truffles, shortbread & fruitcake. Please contact Barbara or Paul Sneyd to order.

CALVARY BAPTIST CHURCH PRESENTS....

WEEKLY BIBLE STUDY

EVERY WEDNESDAY
11:30AM - 1PM OR 7PM - 9PM

INDUCTIVE BIBLE STUDY | ASK QUESTIONS
LEARN HOW THE BIBLE APPLIES TO YOUR LIFE
PRAYER | FELLOWSHIP

72 MAIN STREET, TORONTO ON M4E 2V7
416-691-4721
WWW.CALVARY-BAPTIST-CHURCH.CA

SIGN UP: OUTREACH@CALVARY-BAPTIST-CHURCH.CA



Toronto Star Boxes

Santa's workshop arrives in the church gym the week of November 19th. Darlene Kelley needs helpers to organize and deliver approximately 1,000 gifts to underprivileged children. Let Darlene know when you can help (cubsrule@rogers.com or 416.267.5028).

	2018		2017
	Actual	Budget	Actual
INCOME			
General Offering	\$ 59,818	\$ 61,535	\$ 57,255
Leroux	80,550	80,550	80,550
Heavenly Light & other income	21,573	21,825	11,090
Grant Income	15,257	9,000	-
Fundraising and other	3,097	5,686	2,159
TOTAL INCOME	180,295	178,597	151,054
EXPENSE			
E - Facilities Team	59,759	64,614	73,624
F - Ministry Support and Admin	7,156	8,975	5,331
G - Worship Team	8,604	4,575	5,641
H - Christian Education & Outreach	4,100	1,800	75
I - Pastoral Care Team	3,272	2,900	2,458
K - Finance & Stewardship Team	7,091	5,675	6,001
L - Salaries and Benefits	98,542	98,589	71,908
TOTAL EXPENSE	188,524	187,128	165,038
NET INCOME (LOSS)	\$ (8,229)	\$ (8,531)	\$ (13,984)

Results to September 30

The financial statements for the nine months show a deficit of \$8.2k, as budgeted. Income overall has exceeded budget and the prior year. Key highlights of income variances are as follows:

- Envelope giving has flattened so is equal to the prior year, but is lower than budget. While plate and other giving has sustained, overall we are in an under budget situation for giving.
- Other income (primarily rental) is tracking to budget, due to the fact that Heavenly Light has been contributing \$200 per week plus out-of-pocket costs for our youth ministry since June, which was not anticipated in the budget. This is offset by other rental income falling below budget, as it is taking some time to increase the rental use of our facilities. Overall, rental income (excluding Leroux) is almost double the amount from the prior year.
- Grant funds for our emerging youth ministry include amounts from CBOQ, TBM, Canada Summer Jobs and the Mustard Seed Foundation.

Expenses are slightly over budget for the first nine months, with a number of variances:

- Facilities – savings on natural gas were redirected to maintenance for fence and parking lot repairs while still being below the overall budget year-to-date.
- Ministry Support – funds budgeted for communications have not been spent, resulting in under budget for ministry support, while office supplies are over due to costs related to new employees (laptops). The net savings will be redirected to youth ministry or salaries.
- Worship Team costs include a higher amount for pulpit supply due to the late start of the Minister of Music (offset by lower salary costs).

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- Christian Education and Outreach includes direct costs related to the youth ministry (excursions, supplies, etc.) which are funded by grants, support from the congregation, and cost sharing with Heavenly Light.
- Pastoral Care includes worship supplies and ministers expenses, nominally over budget due to professional development expenditures for ministry staff.
- Finance and Stewardship includes HST costs (net of rebate) related to the building improvements and will exceed budget due to the extraordinary expenditures incurred for building improvements over the summer.

Building improvements & Insurance Claim

Over the summer months, capital costs incurred for roof repairs, flooring and carpet totaled \$33,922 (before HST, 70% of which is refunded, as well as the insurance claim), and a net of \$27,665 after the insurance claim of \$12k for roof and ceiling damage incurred during the spring storm. There was no deductible for the insurance claim. The congregation approved up to \$35k for these expenditures in June, which are reflected on the balance sheet under Capital Fund.

Bequest

In April of this year we received notice that Calvary is the beneficiary of a bequest of \$100k from the estate of Margaret Kennedy, a long-time congregation member. The use of funds is restricted, in that the principal amount is to be held in perpetuity, with income from the investment¹ to be used for pastoral care in the Toronto community, including community outreach activities. To date, \$98k of shares has been transferred from the estate to a Calvary investment account, with the remainder to be received soon. The yield on the portfolio of shares transferred is 3.725%. I would like to establish a committee to update the investment policy and review investment performance. Volunteers may contact the office or the treasurer directly. *Heather Mains, Treasurer*

Worship Team Advent Preview

Since Remembrance Day falls on a Sunday this year, it will give added meaning to our Sunday morning service. Additionally the City of Toronto is promoting the ringing of bells across the City at sundown (4:56 p.m.) to commemorate the 100th anniversary of the end of WWI. Calvary is participating with our Hand Bells peeling 100 times in front of the church.

Advent starts December 2nd with our sparkling Star Tree. The holiday decorations will be up, and we will adorn the sanctuary tree during the service with hundreds of stars engraved with the names of people who have touched our lives. Pre-service Carol sings of a few favourites each Sunday initiate the joy. On the 16th, the Annual Candlelight Carol Service fills the church with members, friends and neighbours as we hear the Christmas story in scripture and music. We encourage anyone interested in joining in the Christmas Choir to take advantage of the short-term commitment.

November Birthdays

1	Shelton Deverell
5	Irene Armstrong
13	Cynthia Sneyd
14	Audrey Freeland
15	Julie Patton
19	Domenico Vitto
23	Nancy Moore
24	Alexander Kelley



December Birthdays

1	Sharon Mole
3	Rob Farrant, Rick Moore, Michaela Leadingham
15	Henry Condie, Ann Moore
18	Mary Kozak
23	Amanda Kelley
24	Carol Carney
28	Bill Petrie

Upcoming Events

Tues. Nov. – 6 – 7:30 p.m. **Mission Team Mtg**

Thurs. Nov. 1/15/29/Dec. 6 – 7:30 p.m. **Christmas Choir Practice**

Fri. Nov. 9 – **Music on Main** 7:30 p.m. 3 different Malvern bands

Sun. Nov. 11 – **Remembrance Day Service** 10:30 a.m. **Bells of Peace** 4:56 p.m. in front of Church

Sat. Nov. 24 – **Christmas Fair** 10 - 2

Sun. Dec. 2 – **Advent I – Star Tree Service**

Sun. Dec. 16 – **Candlelight Carol Service** 7:30 p.m.

Mon. Dec. 24 – **Christmas Eve Communion Service** 7:30 p.m.

Tues. Dec. 25 – **Christmas Community Dinner** 3 p.m.

The Main Thing • Calvary Baptist Church

Pastor: David McCleary • Minister of Music: Han Na Kim • Outreach & Youth Pastor: Jonathan John
Ministry Support Co-ordinator: Thomas Le Roy • Admin Tanya Hardeo • Custodian: Jim Yolevski

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