

CORNERSTONE

January, 2024

20 Young Road
Kanata, Ontario
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www.stpaulshk.org

St Paul's
ANGLICAN CHURCH



A growing community called to know Jesus Christ and make him known in the world by our presence.

Sunday Services

8:00 a.m. – Said Service and Eucharist.

9:15 a.m. – Traditional/Choral Holy Communion. Nursery available. Children's Ministry meets downstairs for lessons and crafts.

11:00 a.m. – Praise Music Holy Communion. Nursery available. Children's Ministry meets downstairs for lessons and crafts.

All services are available online through the church website. The Book of Alternative Services is also available online:
<https://www.anglican.ca/wp-content/uploads/BAS.pdf>

Other Services

Wednesday 10 a.m. Bible Study In-person on the first week of each month and via Zoom other weeks. See inside for details.

Seniors' Service The second Thursday of each month at 10 a.m.

Memorial Prayers The first Sunday of September, November, January, March and May, at 12:30 p.m.

Inside this issue:

- **Message from Fr. Stephen**
 - **Family Night Jan 27**
 - **Vestry Meeting Feb 18**
 - **150 Anniversary Feb 25**
 - **Path of the Loonie**
 - **Wednesday Bible Study**
- ...and more!

February edition deadline:
Tuesday, January 30, 2024

Please send submissions to:
cornerstone@stpaulshk.org



A message from Father Stephen

The Saviour is in the Details

Are you enjoying your New Year yet? January 1st is always a day of great promise, where we start letting go of the old and start bringing in the new. That's why resolutions are so popular: we pledge to change our old, unhelpful patterns of exercise, diet, or sleep and exchange them for something new and healthful. Sadly, these rarely work out as we had planned. How many of us have paid for a gym membership in January only to find we stop using it by February? This is a sadly familiar pattern to the New Year: it starts with high ideals, but often ends with disappointment.

One of the reasons for this is that, even when our ideals are right, and even when we know we want to change, we don't really think through the details. How will we exercise? When can we make time for the gym? How will we stay motivated? We start off dreaming about the new, healthy person we will be — about how great it will feel when we shed those extra pounds — but it is often in the specifics that we find ourselves getting lost. We can't find time today to exercise, or we don't feel like it, or the exercises we planned end up boring us. So, we stop and nothing changes. Like the old saying goes: the devil is in the details. We may want to do the right thing, but these experiences remind us that if we don't get the specifics right, we will fail.

This is particularly true in the spiritual life. We may come with high ideals and a right attitude, but we so often find ourselves falling short of the abundant life God holds out for us. Somehow the little, ordinary details of life get in the way of our great plans of spiritual growth. I want to pray regularly, but the kids have hockey practice, and I'm too tired afterwards. I want to love my neighbour, but he turns out to be annoying. I want to honour God with my spending habits, but the Boxing Day sales have so many great deals that I just had to run up my credit card bill. So, another year passes and we wonder why we haven't grown in hope, love, peace or joy.

As this New Year begins, it's worth remembering that God actually cares a great deal about the specific and ordinary details of our lives. In fact, He cares so much about specifics that He became a very specific person named Jesus. And that person blessed people in very specific ways. He wants to bless us in the specifics, too.

That fact may be obvious, but perhaps we haven't really considered how significant it really is. God chose to come to us, yet He didn't do so as some general spirit. He came as a baby, born in a particular town, to a particular set of parents, and laid in a very particular stable. Part of the reason He came to us in this way is because it models for us what a truly spiritual life looks like: it is lived out with more than good intentions, but in choosing to act in the specific circumstances we are given.



Think about Jesus' choice of disciples, for example. He wasn't satisfied with just telling us to love. Instead, he tells us to love our neighbour, then picks out 12 flawed people and demonstrates for them what this love looks like. He calls them by name, and interacts with them in their idiosyncrasies. Peter is impetuous — often saying or doing the wrong thing. James and John ask Jesus to send fire down on

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Christmas Eve Family Service



Our Family Service at 4pm on Christmas Eve was lively and lovely. The young people acted out the Christmas Story, narrated by Fr. Stephen and Fr. Bill. Later, we sang Silent Night by candlelight. All is calm, all is bright! Photos by Alison and Matthew Stortz.

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their enemies. Thomas doubts the resurrection. Each of them are complicated people, and Jesus often finds them frustrating. He chooses them anyway. He doesn't wait for the perfect disciple to appear, but works with the flawed disciples God gives him — using their strengths and weaknesses to shape them into the apostles they were meant to become.

When we think about how to grow spiritually, we should take careful notice of this. Don't begin this New Year with an intention to love your neighbour in some general way. Loving the imaginary neighbour of your dreams — one who's grateful for your generosity, who is easy to like, and who makes few demands on you — will leave you rudely disappointed when you are called to love the actual neighbour God places in your path. That actual neighbour may not be very grateful, he may get on your nerves, and may ask too much of you. If you don't love them as they actually are, you won't love them at all.

Instead, start this year by asking how to love your wife Natalie, your colleague Bill, and your next-door neighbours Bob and Susan. Recognize that it's through being patient with them as they are, and loving them as they are, that you start to grow. God's

grace will help you with this.

In the same way, don't start the year with some general intention to pray, but instead plan out how you will pray, and when. Will you use a liturgy, like the daily office? Will you use a devotional book, or pair it with Scripture reading? Will you pray at bedtime, or get up early to pray in the morning? Do you have someone who will hold you accountable, and check up on your prayer discipline? A rewarding prayer life requires thinking through these kinds of things, and being prepared to change your plans in order to make it work.

These things may be challenging, but remember God honours the intentions of our hearts. Give Him your intention to live more fully for the Kingdom, and you will find He gives you the grace to live it out.

May God bless you with a wonderful and fulfilling new year.

Stephen+



St. Paul's 150 Anniversary Sunday, February 25, 2024

The first church service in our parish was held on February 22, 1874.

This year we celebrate our 150th Anniversary!



Three distinct churches have stood on this property since then, but our parish is far more than buildings. The people and families here are the heart and soul of the parish.

To celebrate this lively community's achievements, join us on Sunday February 25, 2024. We'll be holding a special service at 10am that morning, led by our bishop. A meal will also be hosted midday to observe this historic milestone. Stay tuned!

Annual Vestry Meeting Sunday, February 18, 11:30am

St. Paul's Annual Vestry Meeting will be held in person on Sunday, February 18, at 11:30 a.m. Please bring a brown bag lunch.

NOTE: We will have Sunday Worship Services at 8am and 10am on February 18.

The Scripture (Vestry Theme) for the year following the Annual Vestry Meeting will be Hebrews 4:16: "Let us therefore approach the throne of grace with boldness, so that we may receive mercy and find grace to help in time of need."

On the agenda:

- Review of financial situation at the end of 2023, and a draft budget for 2024.
- Elections and nominations for key parish leadership positions.
- Updates on parish ministries and on the church property.

MEETING



Family Night Saturday, Jan 27, 4:30pm

Join us for a family night of fun on January 27, starting at 4:30 p.m.

We will embark on a family scavenger hunt, have an indoor snowball fight, and then build a snowman - inside!!

We will finish our time together with a meal and fellowship. We meet at the church, and will wrap the evening up by 6:30 p.m.

Please let us know if your family will be joining us by emailing fr.stephen@stpaulshk.org



The Path of the Loonie

Your donation's journey to the bank

by Francis Christensen

When we place our donations to St Paul's on the collection plate each Sunday, or initiate our donation electronically, we take it on faith that our offerings will be well and securely managed. However, adding knowledge to that faith in how your donations are handled seems like a good way to achieve transparency and trust about the process as well.

This article combines two talks I gave in December about how we handle donations, both physical (delivered in-person via the collection plate) and electronic. The Loonie is, of course, representative of all the types of donations that we currently receive, i.e. cash, cheques, and electronic.

In-Person (Physical) Donations

The Loonie's journey to the bank begins when, out of your generosity in giving, you place your donation on the collection plate as it is passed by our Sidespeople during the offertory. Loonies may be placed directly on the plate. Or, if you would like a tax receipt, you may place your loonie in a donor envelope located in the pew. For those who make regular donations (weekly, monthly, or quarterly), you may choose to use our pre-printed envelopes, which eliminates the need to provide your contact information with each donation.

The Sidespeople then bring the Loonies to the altar to be blessed by Fr Stephen. They remain there until the conclusion of the service, as a reminder that what we have given is to the glory of God and to His church. After each service, the Sidespeople or Duty Warden lock the Loonies in the church office. Following the 11am service, the Loonies from all three services are placed in the church safe by the Duty Warden.



A day or so later, a team of two Counters retrieves the Loonies from the safe, and counts them ready for deposit to the bank. Any mailed or dropped-off donations received by the church office are also included at this time. Counting your Loonies involves more than just a physical count. Each Loonie is identified as cash or cheque and assigned a distribution category, based on your directions. For example, Loonies can be directed to the General Fund, Flowers, Special Offerings, Memorials, Outreach (such as Hollyer House), or Loose (when there is no contact information or envelope # provided). Once counted and recorded on a spreadsheet, a summary sheet is placed with the Loonies into the church safe, awaiting pick-up by the Treasurer. The empty donation envelopes and spreadsheet are retained for the use of the Envelope Secretary (that would be me).

As your Envelope Secretary, I retrieve the count summary, spreadsheet, and the empty envelopes and record the relevant details in our "Donations" database, which tracks donation dates, amounts, and distribution categories. The data is summarized week by week over the donation year, and used to generate charitable tax receipts at year end.

Finally, our Treasurer retrieves the Loonies from the safe, combines them with revenues from other sources, such as rents and fundraising, and deposits them in the bank. Total elapsed time for our Loonie's eventful journey from you to the bank is usually less than 7 days but may, on occasion, be up to 10 days.

Electronic Donations

Over the last decade or so, the use of electronic commerce has mushroomed into prominence as on-line technology has matured and expanded, never more so than during the pandemic. This has been the story at St Paul's as well. But the migration is not absolute, in that parishioners still continue to

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effectively use a mix of physical and electronic donation methods in order to meet special occasion giving, such as our Hollyer House Project or our current Christmas Appeal.

Giving electronically has caused some parishioners discomfort about what to do when the collection plate is passed each Sunday. Some feel guilty about passing an empty plate. Some feel a sense of loss at not being able to express their offerings to God by putting something on the plate to be blessed. If this concerns you, one solution is to place a small wooden token on the collection plate. These tokens are available in the basket located in the narthex as you enter the church.

Perhaps best known at St Paul's is our PAW (Pre-Authorized Withdrawal) Program. PAW is currently being used by 116 parishioners and represented over 60% of total general givings in 2023. Each PAW donor has pre-authorized the Envelope Secretary to withdraw funds monthly from their debit account and transfer them to the church's bank account. A few days before the scheduled withdrawal date, the Envelope Secretary submits the current month's withdrawal data to the bank. On the scheduled withdrawal date, the bank completes the transaction.

As Envelope Secretary, I record each monthly withdrawal in the "Donations" database and advise the Treasurer of the gross monthly deposit amount. The Treasurer reconciles the transaction with the church's monthly bank statements and donors receive notification via their personal bank statements.

The bank charges St Paul's a flat-rate monthly fee of \$58 to accommodate the PAW process. There may be a bank service charge to you, depending on your personal bank service plan. I manage PAW using the bank's web-based on-line banking tools. Our current service provider is TD Bank. You can make changes to your PAW amount, if and when required, simply by submitting a revision request to the Envelope Secretary.

Some donors prefer to use e-transfers. Using this method, donors, at their own convenience, initiate a request to their bank to transfer funds from their

debit account to the Treasurer's email address, <<treasurer@stpaulshk.org>>, including any relevant data, such as contact information for first time donors, and distribution instructions regarding where they want their donations used. St. Paul's is set up for auto-deposit of e-transfers, which immediately accepts the donation into the church's bank account without the need for user names and passwords. Very simple. Very convenient.

When St. Paul's receives an e-transfer, the Treasurer notifies the Envelope Secretary so that the "Donations" database can be updated. The church incurs no banking fee for e-transfer deposits, but you, the donor, may be charged a nominal fee for each transaction, depending on your personal bank service plan.

Other electronic donations are made via online donation platforms, such as **Canada Helps** and **PayPal Giving Fund**. These platforms provide all the mechanics (including the use of both debit and credit cards) for transferring funds directly to our Treasurer, including your directions regarding the intended use of your donation. It's important to note that both of these platforms issue their own charitable tax receipts directly to you. The Treasurer records the transaction as a revenue for the church, but does not inform the Envelope Secretary since there is no tax receipt obligation for St Paul's.

Note that transaction fees are possible when using these platforms. In the case of **Canada Helps** <<<https://www.canadahelps.org/en/sign-in/>>>, a voluntary fee (which is eligible for charitable tax deduction) is requested from the donor for each transaction. In addition, a mandatory fee is automatically charged to the church ranging from 3.5% to 5% of the transaction amount. The amount of your donation to the church is then reduced by the fee charged.

The **PayPal Giving Fund** platform offers essentially the same service as Canada Helps but in the case of charitable institutions like churches, they waive these fees. Given this, from the church's viewpoint, the PayPal Giving Fund platform is preferred over Canada Helps. You will note in our church bulletin, and on our pew-located donation envelopes that

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a QR code is provided, which directs you to our Church's page on the **PayPal Giving Fund** platform. If searching PayPal directly, search for "Saint Paul's Anglican Church."



Travel tips for the Loonie's journey – both Physical & Electronic

Let's talk for a moment about confidentiality. While it is possible that your weekly donations may be seen as they are counted, or our Treasurer will of necessity view your electronic donations, be assured that no one but me, the Envelope Secretary, knows how much you have given in total over the course of each year. Even so, the volunteer positions of Treasurer, Envelope Secretary, and Counters are all vetted and pre-approved by Corporation to ensure your donation privacy is maintained.

A word about charitable tax receipts. For both physical and electronic donations, the Canada Revenue Agency (CRA) will only accept your tax receipts with complete contact information, specifically the donor's full name and address. First time, or one-time donors must legibly print their contact information either on a guest envelope, or in the message space on an electronic platform in order to receive a tax receipt. Also please note that to meet CRA regulations related to charitable donations, St Paul's retains your confidential donation records for audit purposes for a full 7 years before destroying them.

I'd like to note and thank the members of the volunteer team that are involved in safely managing the path of your Loonies from home to bank. First, our donors: **THANK YOU** for your offerings. For physical donations, our Sidespeople, Fr. Stephen, the Duty Wardens, the Counters, the Envelope Secretary, and the Treasurer all play important roles. Electronically, the Envelope Secretary and the Treasurer are involved, as are the banking platforms that you utilize.

Our Loonie's journey, regardless of the path taken, is now complete; it is securely and safely deposited in our church bank account. Regardless of your method of donating, physical or electronic, please

know that your contributions are always most gratefully received for the work and mission of this Parish.

Please also note that, as Envelope Secretary, I am here to help make your Loonie's travel arrangements at any time. 😎

You can find further information regarding donating to St Paul's on our website, or by contacting me directly.

Francis Christensen

Envelope Secretary

613-519-4848

envelopes@stpaulshk.org

<https://stpaulshk.org/give/>

Wednesday Bible Study

10 a.m. In-person or via Zoom

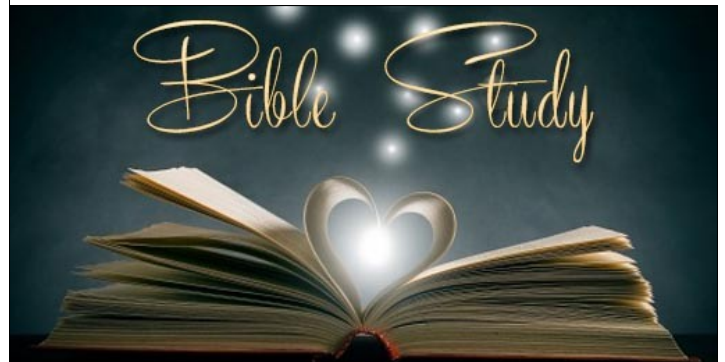
Each week we discuss the Bible passages for the coming Sunday and consider how they apply to our lives. The study is led by one of our clergy. Participation is encouraged, but listeners are always welcome!

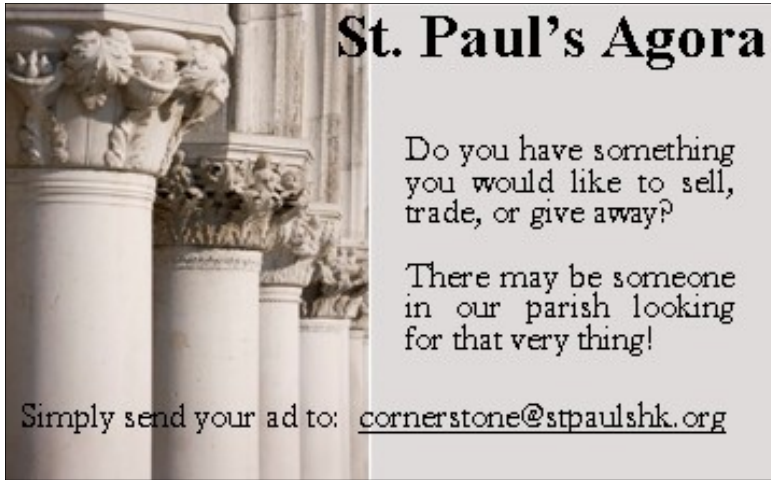
On the first Wednesday of each month, the study will be held in person only in the church and will be combined with the Eucharist. On the other Wednesdays, it will be held only on Zoom. To join our Zoom study, please use this link:

<https://us06web.zoom.us/j/82271983630?pwd=REF1dEVQRWJFUVP3VS9yRXBsWENZdz09>

Meeting ID: 822 7198 3630, Passcode: 360679

Every session (in-person and Zoom) will be recorded for our Youtube channel: <https://www.youtube.com/StPaulsAnglicanChurch>





St. Paul's Agora

Do you have something you would like to sell, trade, or give away?

There may be someone in our parish looking for that very thing!

Simply send your ad to: cornerstone@stpaulshk.org

'Quilts for Kids'

The Tuesday morning Quilters have beautiful hand-quilted items for sale. Prices range from as low as \$20.00 up to \$55.00. This is a fundraiser for the church. Please support us.



If you wish to purchase a quilt, please contact Joan Ferrier at 613-270-1104.



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