

CORNERSTONE

January, 2025

20 Young Road
Kanata, Ontario
K2L 1W1
613-836-1001
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

7:45 a.m. – Said Service and Eucharist.

9:00 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.

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

Inside this issue:

- **Message from Fr. Stephen**
 - **Robbie Burns Night, Jan 24**
 - **Vestry, Feb 23**
 - **Treasurer's Report**
 - **Stewardship Program**
 - **Wednesday Bible Study**
- ...and more!

February edition deadline:
Tuesday, January 28, 2025

Please send submissions to:
cornerstone@stpaulshk.org



A message from Father Stephen

Backwards and Forwards

January is a strange time to start the year. By January, winter has already begun and spring still lies some time away. Wouldn't the start of winter or the spring make more sense? Our New Year doesn't fit with the seasons, but it also

doesn't fit very well with the Christian calendar. The Christian year starts in Advent. The reason for this strange date for New Year's is because this is when the pagan Romans started the year.

The month of January is named after the god Janus, whom the Romans worshipped as the god of transitions. His image often adorned doorways and gates in the Roman world, because these were passages from one area to another. This dual quality is also why they usually portrayed him as having two faces: once looking forward, one looking back. January 1st was dedicated to his worship in ancient Rome, and so for the Romans, it was a logical time to start the year. Just as Janus looked backwards and forwards, it was a time for humans to look back on the past year and to anticipate the new one to come.

Once paganism receded and Rome adopted Christian belief, Christians across Europe were divided on how to celebrate a new year. They were uneasy with the idea of starting on the same date as a pagan celebration, so they tended to start on a different date.

Most Christian nations started the year with Christmas, while others considered March 25th the new year. This is the date of the Annunciation: the day Jesus was conceived in Mary's womb. Since this is when Jesus first entered the world, it made sense to them that it was the time we should enter a new year.

Only with the introduction of Pope Gregory's reform of the calendar in the 16th century did Catholic countries start using January 1st as the New Year. Protestant countries like England and its colonies adopted it in the mid-18th century. It standardized the calendar across the western world, and ensured that almost everyone in the west started observing New Year's on the same date.

These are all interesting historical details, but I write about them because they also point us to something important about this time of year. We aren't pagans, but we can learn something about the emphasis that ancient Romans placed on using the New Year to look both backwards and forwards.

This looking-both-ways is an important part of a Christian's understanding of history. In Advent, we look forward in preparation for looking backward. Each week in that season, we hear prophecies of Christ's coming, about his setting things right, and about the kingdom which he will usher in. Then, at Christmas, we look back to his first coming and the events of his childhood. Both of these directions, forward and backward, help us understand Jesus and our life in him. As Christians, we live in an in-between time, where we look back to what Jesus said and did, but look forward to the time he will complete what he started. Only when we understand both the past and the future that God is setting up, do we start to understand our role in this life.

Christians are asked to study and understand what Jesus did so that we, by God's grace, can participate in what God is doing now to bring about His plans for the future. We look forward to the day when Jesus will appear again, so

(Continued on page 3)



(Continued from page 2)

we must ask ourselves how to live in such a way that we will be prepared for his coming. Though the date of our current New Year has pagan origins, it is still a good time to take on the very Christian practice of evaluating both the past and the future of our own lives. Here are a few suggestions on how you might do this.

Consider what you are grateful for in the past year.

Gratitude doesn't come easy sometimes, and we are given very few encouragements today to look beyond our sorrows and complaints. Yet, gratitude is vital for a vibrant Christian life. It is a quality that helps remind us where God has been present in our past. He has been present! Yet, we don't see this because we don't take the time to consider where He has been at work. The good things we saw, the blessings we experienced, and the good news we heard can all easily be forgotten if we don't take time to consider them. Yet we must consider them. They are all signs that God cares for us and can be trusted with the future.

Take time to consider where God was at work in your life over the past year. Are there small mercies you experienced, but have forgotten? Were great gifts given to you that you didn't appreciate at the time? Were kindnesses and mercies extended to you in hard times? Bring these reminiscences to mind, and make a point of thanking God for them.

Consider your own thoughts and actions in those times. Sometimes, we can live through very significant events without really understanding what was going on. Sometimes, even in times of joy, we can be so wrapped up in the moment that we don't take time to recognize God's presence.

Think back to the past year. What did you do in response to God's presence in your life? Where did you create opportunities for God to reach you, and to draw closer to you? In what ways do you feel you didn't do this? Take time to ask God how you can change bad habits of inattentiveness, and to seek His forgiveness for times you failed to respond to His presence.

Consider what your hopes are for the coming year.

Sometimes, our hopes are simply daydreams: times

where we wonder what life would be like if we were rich, or lived in a tropical locale, or had a more exciting job. These may be pleasant distractions, but Christian hope is something deeper. It is a hope grounded in God's promises and grace.

As you considered the past year, what behaviours came to mind which God might be asking you to deal with in the coming year? What patterns of prayer, reflection, or service brought you closer to God and should be amplified this year? How can you be more attentive to God's presence and direction this year? Spend time asking God to show you these things, but don't make the mistake of believing He is simply demanding a self-improvement regimen. God doesn't bark orders at us and then wait until we obey them. He actively helps us do what He knows we need to do.

End your reflections by asking God not only for the discernment to see what needs to be done, but also the grace to help you do it. This means being open to receiving the courage and strength God offers you directly, but it also means accepting the help God offers through people all around you. Learn to see where God is using friends and family to provide you with grace. Learn to see where the church, its people, its worship, and its teaching, is showing you God's love and giving you His strength. And learn to appreciate the beauty of our world as a sign of His goodness and love.

New beginnings are sometimes fearful because they lead us into the unknown. But they are also exciting ways which God uses to form and shape us for a better future. As the New Year begins, don't enter into the unknown by yourself. Instead, invite God's companionship into your life. You will be entering what seems dark and unknown, but you will be accompanied by the Light of the World – a light that the darkness can never overcome.

Stephen+

Annual Vestry Meeting

February 23, 11:30am

Vestry is our parish's annual general meeting. We will meet in the church on Sunday, February 23 at 11:30am.

Note that there will only be two services that Sunday: 7:45am and 10am.

The **Pre-Vestry Financial Review** will take place on Saturday, February 22 at 10am in the Downstairs Classroom. This is an opportunity to go over the financial statements of our church in detail, and provides more time for questions and answers.

The Vestry Theme for the year following our Annual Vestry Meeting will be 1Corinthians 15:58: "Therefore, my beloved, be steadfast, immovable, always excelling in the work of the Lord, because you know that in the Lord your labour is not in vain."

Vestry Theme for this year

Let us then approach God's throne of grace with confidence, so that we may *receive mercy and find grace* to help us in our time of need.

-Hebrews 4:16



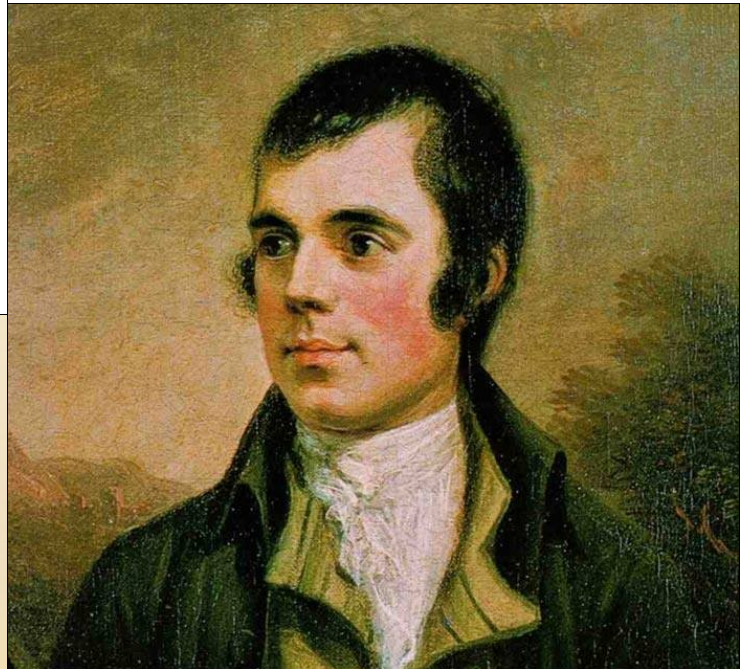
Robbie Burns Night

January 24, 6pm

Robbie Burns night is an annual celebration of the poet Robert Burns, and an opportunity to celebrate Scottish culture. Join us for this fun annual event. Our [Robbie Burns supper](#) is coming soon - January 24, starting at 6pm!

The evening includes live music, reflections on Burns' poetry and life, and a hearty roast beef supper. Tickets are \$55 and must be pre-purchased. They are available for sale between Sunday services.

For more information, contact Danielle Mackenzie at pwarden@stpaulshk.org.



Just for Fun

The children were all lined up for their first confession when Little Johnny's turn came.

The priest asked him to confess his sins, and the boy promptly replied, "Father, I threw a stone at Jimmy."

"That was a very misguided thing to do, my son," said the priest, patiently.

"It wasn't misguided at all," said Little Johnny. "I hit him!"

Church Happenings



St. Paul's Annual Christmas Bazaar on Nov 29 and 30 was another big success. Many people worked countless hours behind the scenes and at the event itself. Thank you all — the gift of your time and effort is greatly appreciated! The event raised \$15,359. Photos by Alison Stortz.



Just for Fun



A Post-Epiphany Reflection by W. H. Auden

submitted by Rev. Stephen Silverthorne

From the Closing Pages of
For the Time Being: a Christmas Oratorio
 By W.H. Auden

Well, so that is that. Now we must dismantle the tree,
 Putting the decorations back into their cardboard
 boxes —
 Some have got broken — and carrying them up to the
 attic.
 The holly and the mistletoe must be taken down and
 burnt,
 And the children got ready for school. There are
 enough
 Left-overs to do, warmed-up, for the rest of the
 week—
 Not that we have much appetite, having drunk such a
 lot,
 Stayed up so late, attempted—quite unsuccessfully—
 To love all of our relatives, and in general
 Grossly overestimated our powers. Once again
 As in previous years we have seen the actual Vision
 and failed
 To do more than entertain it as an agreeable
 Possibility, once again we have sent Him away,
 Begging though to remain His disobedient servant,
 The promising child who cannot keep His word for
 long.
 The Christmas Feast is already a fading memory,
 And already the mind begins to be vaguely aware
 Of an unpleasant whiff of apprehension at the
 thought
 Of Lent and Good Friday which cannot, after all,
 now
 Be very far off. But, for the time being, here we all
 are,
 Back in the moderate Aristotelian city
 Of darning and Eight-Fifteen, where Euclid's geome-
 try
 And Newton's mechanics would account for our ex-
 perience,
 And the kitchen table exists because I scrub it.
 It seems to have shrunk during the holidays. The
 streets
 Are much narrower than we remembered; we had
 forgotten
 The office was as depressing as this. To those who

have seen
 The Child, however dimly, however incredulously,
 The Time Being is, in a sense, the most trying time of
 all.
 For the innocent children who whispered so excitedly
 Outside the locked door where they knew the pre-
 sents to be
 Grew up when it opened. Now, recollecting that mo-
 ment
 We can repress the joy, but the guilt remains con-
 scious;
 Remembering the stable where for once in our lives
 Everything became a You and nothing was an It.
 And craving the sensation but ignoring the cause,
 We look round for something, no matter what, to
 inhibit
 Our self-reflection, and the obvious thing for that pur-
 pose
 Would be some great suffering. So, once we have
 met the Son,
 We are tempted ever after to pray to the Father:
 "Lead us into temptation and evil for our sake."
 They will come, all right, don't worry; probably in a
 form
 That we do not expect, and certain with a force
 More dreadful than we can imagine. In the meantime
 There are bills to be paid, machines to be kept in re-
 pair,
 Irregular verbs to learn, the Time Being to redeem
 From insignificance. The happy morning is over,
 The night of agony still to come; the time is noon:
 Without even a hostile audience, and the Soul en-
 dure
 A silence that is neither for nor against her faith
 That God's Will be done, that, in spite of her
 prayers,
 God will cheat no one, not even the world of its tri-
 umph.

Increasing Your Legacy Today and Saving Taxes: Donating Publicly Traded Securities

by Melissa Clark

Editor's Note: The following article is part of our ongoing Stewardship Education and Awareness Program.

As an active member of St. Paul's, your legacy is ongoing. All your contributions of service, skills, relationships and donations contribute towards this important gift supporting the ministry of St. Paul's.

If you hold investments including stocks or mutual funds, you may wish to consider a different approach to donations which could increase your gift while reducing your taxes. Gifts of stocks or mutual funds are a simple and efficient way to make a substantial gift to the church for its use now, while at the same time decreasing your out-of-pocket expense. Since gifts of stocks or mutual funds come from assets rather than income, they receive a more favourable tax treatment.

If you sell stocks or mutual funds, you are taxed on 50% of the capital gains. However, if you gift stock or mutual funds directly to charity, you **pay no tax on the capital gains** while also receiving a donation tax receipt for the full market value of the stock or mutual fund. This means that the gifting of securities which have appreciated in value is a much more tax-efficient way to give to the church than selling the securities yourself and then donating the cash.

It is also important to consider that upon your passing, all your investments (in a taxable account) will be deemed to have been sold (unless transferred to a spouse) and 50% of the capital gains will be taxable to your estate. As such, gifts of appreciated securities during your lifetime may form part of your estate plan.

The table below presents a scenario for illustrative purposes only, assuming the donation was made in Ontario at the top marginal tax rate of 53.5% and top donation credit rate of 50.4%.

Whichever way you choose to contribute to St. Paul's ministry, your gifts are part of your ongoing legacy. Your financial contributions are a very personal matter. This approach may be appropriate and benefit you through a reduction in taxes.

For more information on donating appreciated securities, please talk to your Financial Advisor, Lawyer, or other trusted person for professional advice. Or, if you prefer, please contact me or the Stewardship Team.

Melissa Clark, melissamclark59@yahoo.ca

Stewardship Team, stewardship@stpaulshk.org

	Sell Shares and Donate Cash	Donate Shares Directly
Current value of shares	\$10,000	\$10,000
Amount paid for shares	\$5000	\$5000
Capital Gains	\$5000 (\$10,000 current price – \$5000 purchase price)	\$5000 (\$10,000 current price – \$5000 purchase price)
Tax on Capital Gains	\$1337.50 (\$5000 capital gains x 50% tax- able gains x 53.5%**)	\$0
Donation Tax Credit	\$5040 (\$10,000 donation x 50.4%**)	\$5040 (\$10,000 donation x 50.4%**)
Net Cost of Donation	\$6297.50 (\$10,000 donation + \$1337.50 capital gains – \$5040 tax credit)	\$4960 (\$10,000 donation – \$5040 tax credit)
Total Tax Savings from Donation	\$5040	\$6337.50 (\$5040 + \$1337.50 on capital gains)

Treasurer's Report: 2024 Year-End Draft Summary

St.Paul's Draft Financial Summary Jan1-Dec31, 2024			
Regular Operations	Actual	Budget	Variance
Income	\$532,581	\$535,914	-\$3,333
Expenses	511,634	526,903	(15,269)
Surplus/(Deficit)	20,947	9,011	11,936
Other 2024 Income			
Bequests	135,560		
Heating Fund Campaign	49,497		
Other Income Total	185,057		

If you have any questions about the summary, please contact me at the email below.

Starting this month, by popular request, I will be including a "Financial Fact" in the monthly Cornerstone, for information purposes only. If you have other questions you'd like to ask, or "facts" you'd be interested in knowing, please send me an email and I'll keep a list for future Cornerstone editions!

Julie Landgraff, Treasurer
treasurer@stpaulshk.org

Did you know....?

St. Paul's has now paid 61% of the principal on our Diocesan loan (mortgage for the church building). The remaining loan balance is \$394,708. We are making regular monthly payments of \$3,785 and are scheduled have the loan fully paid off by 2035.

Wednesday Bible Study

In-person and Zoom

Each week we discuss the Bible passages for the coming Sunday and consider how they apply to our lives. Everyone is 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=REF1dEVRQWJFUUp3VS9yRXBsWENZdz09>
 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>

Calling all Knitters!

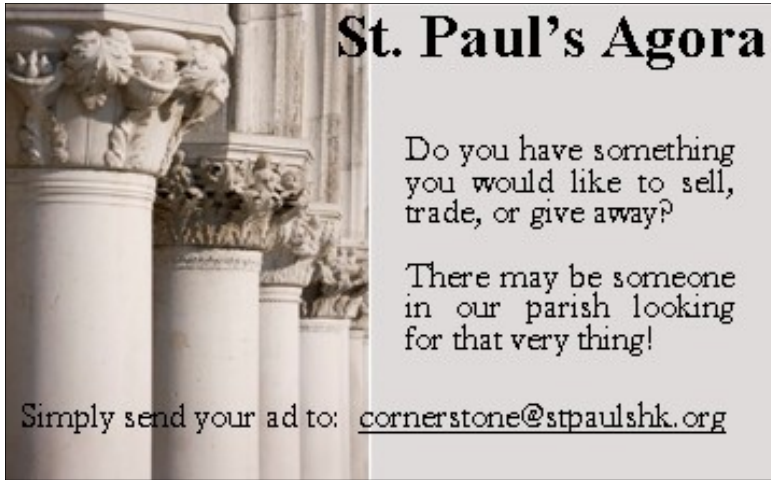
For the Kanata Food Cupboard

We are looking for people to knit or crochet hats or scarves to be distributed by the Kanata Food Cupboard. Yarn will be provided.

If you are able to help, please contact Ann Piche at pkatolson@hotmail.com.







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 up to \$55. 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.




DANNY NAILS & SPA

613-836-8819

Terry Fox Plaza
500 Hazeldean Road, unit 110
Kanata ON K2L 2B5
Tel: (613) 836-8819




BUSINESS HOURS
MON-FRI 9:00AM - 7:30PM
SATURDAY 9:00AM - 6PM
SUNDAY 10:00AM - 5PM

we accept: CASH  
WALK INS WELCOME!
FREE WIFI
on google type danny nails & spa see inside
www.dannynailsspa.ca



**Bradley Hiscock McCracken
Lawyers**

Paul K. Bradley
B.F.A., M.F.A., J.D.

Business Law
Wills and Estates
Real Estate

Phone: 613 825 4585
Fax: 613 825 5101
1581 Greenbank Road
Ottawa, Ontario K2J 4Y6

pbradley@bhmlaw.ca
www.bhmlaw.ca



RESIDENTIAL • COMMERCIAL
WE ARE COVERED BY INSURANCE AND WSIB

500 Hazeldean Rd., Unit 110
Kanata ON K2L 2B5
Tel: 613-853-0010
f Dannytrancleaningservicesinc
✉ Dannytrancleaningservicesinc@gmail.com
www.dannytrancleaningservicesinc.com






Pickup & Delivery

RESIDENTIAL • COMMERCIAL
WE ARE COVERED BY INSURANCE AND WSIB

500 Hazeldean Road, unit 110
Kanata ON K2L 2B5
Tel: (613) 793-5678

f [Dannymovingservicesltd](http://Dannymovingservicesltd.com)
✉ dannymovingservicesltd@gmail.com
www.dannymovingservicesltd.com

