



News from the Pews for Sunday, November 5th, 2023

“News from the Pews”, contains stories, pictures and happenings from, by and for the members of the congregation. It also contains Birthdays and Anniversaries, a Treasurer’s Update, News from Church Groups, Boards and Committees, special requests from Bridges to Hope, News from the Presbyterian Church in Canada, and of course Special Events happening at St. David’s. **There a new piece called, “Features with Pictures”, this will contain happenings in and around St. David’s with accompanying pictures!**

We hope you enjoy.....

DON’T FORGET ...

Clocks “Fall” back this Sunday, November 5th...

Minister's Message

I had a great time taking my kids trick-or-treating this week. They are at a good age, where they were excited to tour the neighborhood but not so crafty that they wanted to stay out until all hours for the maximum haul. The lure of the candy in their buckets brought them home in time for bedtime. We met a few new neighbours, and Oliver had a couple of funny interactions when he rang an unknown doorbell only to find a friend from school answering their family's door.

Each time they got candy, I would wait at the street, and so Orson started taking it on himself to yell out to me, sometimes even before the door had closed again, what this homeowner had given them. "DADDY! WE GOT CHOCOLATE!" "DADDY! SMARTIES!" "DADDY! A WHOLE BUNCH OF STUFF!" What made me the most happy and proud though, was realizing how happy they were no matter the amount they got from a particular house. As soon as Orson started calling out, I was worried he would say something like "Aw man, only one little bar from this house, the other one gave us a whole handful", but he never did. Every candy was received with enthusiasm, from the full-sized chocolate bars to the single box of candy sticks.

May we all treat others with that same grace this week, giving thanks for the blessings other people have to give no matter how small they may be. Some people may be able to afford to give us a full-sized bar's worth of blessings, some may be running dry and have only a little kindness to offer, but may we appreciate it fully nonetheless. May we not despise those who only have a little to offer, and may embarrassment never stop us from sharing when we only have a little to give. For God is glad of the gifts we give Him, no matter how small they may be, and that attitude is Good News that we can share with the world in word and in deed.

"Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus." (1 Thessalonians 5:16-18)



First: Oliver's Jack-O'-Lantern, designed by him

Second: Orson's Jack-O'-Lantern, designed by me with his direction

Third: Oliver as an Astronaut and Orson as a pickle, ready for Hallowe'en!

Treasurer's Report

Last week I reported to Session and the Board on our financial status and its outlook for the remainder of the year.

The following was reported to the Session and the Board, as a snapshot of our finances at one moment in time, at 2300 hours Oct 23rd. The actual report made to the two groups is highlighted in italics.

As reported to Session and the Board

Firstly – the current account:

As of 2300 hours Oct 23 2023, the current account balance is \$2,275.35.

Secondly – the fund previously called the sinking fund, now our “savings” account, where directed monies are held for later dispersal:

The fund previously called the sinking fund contains \$4,128.40 which is designated for various purposes: a portion of the paving project, amounts designated for various church groups like Sunday School, Good Companions, and Coffee Time.

Thirdly – the Visa account:

The Visa account balance is \$0.00, its due date being Oct 23rd.

Fourthly – the LOC:

The operating line of credit is \$4,000, meaning we have \$6,000 available when needed.

Fifthly – the Memorial Account which is comprised of two items – the Hammond Fund and the Operating Fund, both maintained in the Bank of Montreal:

The Memorial Fund is in Bank of Montreal (BOM). There are two accounts: the Hammond account is valued at \$1,865.24 and its 2023 cash account is \$133.06, the main “operating” account is valued at \$45,360 and its 2023

cash account is \$1,598.40. The total cash available in the Memorial Fund is \$5,362.05.

Finally - my comment on the overall state of affairs:

We are hanging in there, barely. I expect the use of the LOC will occur at the Oct-Nov month-end and month-start.

What we owe to the PCC:

*The amounts currently due to the PCC are any current outstanding amounts due **plus** any amounts due by yearend:*

- minister's pension amounts overdue plus due \$3,831.12*
- congregational assessment amounts overdue plus due \$5,398.84*
- medical/dental invoices overdue \$4,918.00*
- PCC loan overdue plus due \$7,076*
- Presbyterian Sharing \$8,100*
- Synod \$2,699.42*
- Presbytery \$1,500*

For a total due of approximately \$33,524.

Outlook on our year-end deficit:

The projected deficit for 2023 is comprised of:

- | | |
|------------------------|--------------------------|
| <i>• PCC</i> | <i>\$33,524</i> |
| <i>• Snow clearing</i> | <i>\$ 3,726 (Note 1)</i> |
| <i>• Undefined</i> | <i>\$13,224 (Note 2)</i> |

Our projected deficit at the end of December 2023 is \$50,474.

Note 1: We have received a quote from Formac for a new three-year contract of \$9,720 + HST or \$11,178 per year for snow clearing from Nov 1 to April 20 each year covering the period November 2023 to April 2026. This contract will be discussed at the BOM this coming Thursday. It should be

noted that we will receive back ½ of the HST each year, some \$729, making the actual annual cost \$10,449.

Note 2: The amounts undefined may be but are not limited to: Nfld Power, Bell Aliant, RBC Visa, LOC, CRA, and Frank Fogwill (note some items are not received before yearend or are only due and payable in the following month.

Where we are now:

There have been some changes:

- 1) The LOC was used (\$6,000) to help pay the October month-end and November month-start payrolls, some \$6,686. Our LOC now stands at \$10,000. We have used the full amount of \$10,000.
- 2) Our Visa now has a small balance, and
- 3) Our bank balance will be approximately \$1,500 by the time you read this.

Annual General Meeting (AGM) 2023 Budget

At the beginning of the year the deficit was projected at \$110,000. That budget was passed in the AGM. Using the St. Aiden's Fund, \$30,000 was used to payoff the federal (CEBA) loan, immediately dropping the project deficit to \$80,000. Throughout the year, we had higher rentals, some slight increases in givings and we cut back on our expenses wherever possible.

I do look forward to the months of November and December when we generally do well financially. In 2021 and 2022 respectively we received \$36,850 and \$50,121 in those months.

Thank you to all who are continuing to donate to your church through your envelopes on Sunday mornings, by e-transfers, or through your monthly PAD contributions. My thanks go out to elders and friends who happily and gladly pick-up envelopes from those not able to get out and help by dropping them off at the church office.

By the way, the sole email address we are using to accept donations is stdavidsnfld@gmail.com and this one is linked to our bank account and it will automatically accept all donations.

Birthdays and Anniversaries (November 6 - November 12, 2023)

Happy Birthday greetings to Samantha and Timothy Bruneau who will be celebrating their birthdays with family and friends on November 12th ! Helping to make their day really special will be their mom and dad, Jill and Ian Bruneau, their brother, Alexander, aunts and uncles (near and far) and special grand-mother, Jean Bruneau. Best wishes Samantha and Timothy from your St. David's family! We hope you have a great day!

Happy Birthday to Deborah Offia who will be celebrating her birthday on November 12th! Helping to celebrate her very special day this year will be her mom and dad, Nnenna and Sam, and her sisters, Nnene and Harriet along with her many friends here and abroad. Best wishes Deborah from your St. David's family and we wish you all the best for the year ahead!

Happy Wedding Anniversary to Janet and Paul Aitken who will be celebrating their 52nd wedding anniversary on November 6th! Janet and Paul were married here at St. David's by Rev. Armour. Congratulations to you both from all your friends here at St. David's and may there be many more wonderful years ahead to celebrate!

If you know of someone who is going to have a birthday or an anniversary in the coming days or weeks, please call or email the church.

St. David's Upcoming Events and Notices

Sunday School

This week we learn about letting others see Jesus in each of us.

We'll be making a craft today.

Save the date! Nov 26 special guest Tilly joins us for tea.

Our Memory verse for November is The Beatitudes Matthew 5:1-12.

We will be having a planning meeting following the service. Please join us with your enthusiasm and ideas.

AMS ~ Socktober

A huge thank you to everyone for the support of this annual endeavour! We are thrilled with all that was donated. Rest assured it will find homes where the need is greatest. Your kindness is appreciated.

Following on the heels (pun intended!) of Socktober...

The month of November our focus shift to the collection of "lovingly used" Winter Coats.

Please ensure that all closures; zippers, snaps, buttons, etc are in good working order.

We will have a coat rack set up in the reception area just outside the offices for the collection of donated coats.

Prayer Shawl Ministry/Knitters

The Prayer Shawl Knitters will be holding their next monthly meeting on

Tuesday, November 7th at 10:00am in the Armour Room. No knitting experience is required ~ please join us for a friendly and fun group for a morning of knitting and fellowship.

Bible Study

"Sandwich and Scriptures", the St. David's Bible Study group takes place in the **Armour Room every Wednesday at 12:30 pm** ~ so bring your lunch and we will make the tea (or coffee!), we would be delighted to have you join us! **The next date: Wed, Nov. 8th at 12:30**

Pickleball games for our congregation

The fall pickleball for the members of our congregation take place every **Wednesday afternoon from 2 to 4 pm**. If you'd like more information please contact the office. **Next date: November 8th**

Good Companions

The **Good Companions** is a seniors group that meet once a week in the church hall and Armour Room to share in some activities. If you would like to try your hand at carpet bowling, join a game of bridge or 120's or maybe a friendly game of Scrabble, please join us on **Thursday afternoons from 2pm to 4 pm**. All are welcome! **The next GC: Nov. 9th at 2:00pm**

St. David's Choir

On October 15th we our choir took part in the service, a small but mighty group. If you would like to join our choir, they will be meeting in the **Sanctuary at 9:30 am on the third Sunday of the month – November 19th** for practice. If you are interested in joining this choir, please contact the church office at (709) 722-2382.

New Choir – Spiritoso Singers

Would you like to join a fun choir this fall? Join the Spiritoso Singers! We are a brand new, Christian-based, SATB choir, led by Sarah Templeton and Chris Morano. If you are aged 13 to 103 and have a little bit (or, a lot) of singing experience, this is for you!

Rehearsal dates: Saturday, Oct 14th to Dec 2nd, from 10:30 am to 12:30 pm, here at St. David's, with a Christmas concert on Dec. 3rd. A portion of the proceeds of the concert will go to The Spear Fund, a charity that works to end child trafficking worldwide. Very friendly auditions will be held on Saturday, September 30th. For more information, and to sign up for an audition:

www.feldenkraisforsingers.com/spiritososingers

Bridges to Hope

Weekly "Flyer" Specials – Useful items for Bridges To Hope – Nov 2 – 8, 23

No Frills -	Unico Diced Tomatoes - \$1.49
Pipers -	Catelli Pasta - \$1.88
	Mr. Noodles - \$0.59
Colemans -	Primo Pasta - 4/\$5.00
	Jacob's Cream Crackers – 3/\$5.00

Bridges To Hope are asking their partner churches to contribute a specific item each month and the item for **NOVEMBER** is **Crackers**. Other non-perishable food items are always welcome and appreciated!

Bridges To Hope are also in need of **cat food (hard & soft)**. They don't need dog food as they have a steady supply from the Doghouse store downtown.

NSO: Come with us to Spain & Mexico!

The Newfoundland Symphony Orchestra takes you to the heart of Spain & Mexico for Masterworks 2: Encanto Español – with conductor Juan Carlos Lomonaco and guest soloist Valérie Milot, harp. The concert features Rodrigo's *Concierto de Aranjuez* and *Sones en la Giralda* as well as Márquez's *Danzón no. 2*, G. Bizet's *Carmen Suite No. 1* and M. de Falla's *Three-Cornered Hat, Suites No. 1 & 2*.

Masterworks 2: Encanto Español, presented by Red Door Hearing takes place on Friday, November 10, 2023 beginning at 8:00pm. For more information visit www.nsomusic.ca or contact the Arts & Culture Centre box office at 709-729-3900.

Features with Pictures

Concert Series - Fall Concert Series #3 (October 28. 2023)

Last Friday evening, we were delighted to have Fergus O'Byrne and Fergus Brown O'Byrne join our own Brain Way in the Church Hall for another Fall Concert Series. Fergus and Fergus need no introduction to anyone from this Province who enjoys traditional folk music. Each is a very gifted and talented musician and this was so evident in the Friday night performance. We were treated to great singing - both old favourites and new material - and to their gift of musicianship with the guitar, banjo, bodhran, accordion and the concertina! Brian joined the father and son duo for the second half of the evening and his keyboard accompaniment was like icing on the cake!

Many thanks to Brian again for making this possible and to our "behind-the-scenes-working-group". Kudos to all involved!

Stay tuned for more information on Brian's next concert on November 17th!

Below is a picture of Brain, Fergus and Fergus Brown!



Sunday School and Snack Packs for Bridges to Hope

Last Sunday, Lillian Crawford led the Sunday School children with a great project for Bridges to Hope. Many families who avail of food hampers from Bridges to Hope have school age children. Sometimes, these children have to do without little snacks for school recess. Lillian helped our Sunday School children put together little snack packs that could be tucked into a "family" hamper. It included some Goldfish crackers, juice boxes, trail mix bars and packages of gummy bears. (Cheese strings would be added at the Bridges to Hope office before the snack packs were sealed.) The Sunday School children were great little workers and before we knew it, they had 24 snack packs completed and ready to go. After all that hard work, Lillian had a special treat for them as well! Below are just some of the pictures from Last Sunday.

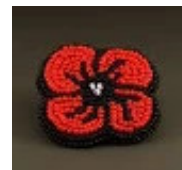
Thank-you to Lillian and our Sunday School leaders (Sarah King and Yasmin Ahmed) and all our Helpers for making this possible!



In Remembrance

November 11th is Remembrance Day – a day when we pause for a brief moment to remember all those who gave their lives so that we could live in a safe, free country. Our Memorial Plaque at the front of the Church, honours those from our congregation who lost their lives in the First World War, 1914-1918. Please take a moment to reflect.

Our Remembrance Day Service will be this Sunday, Nov. 5th at 11am





Lighthouse VOAR-FM Christian Family Radio,
heard coast to coast in NL,
invites you to join us for our annual
Sharathon Fund-Raiser Celebrations Nov 6-8th !

Feel free to call with your pledge, clergy vote, and prayers of encouragement, as the non-profit station raises the much-needed funds for the year ahead.

Donations are tax deductible. Call toll free at
1-888-740-8627, locally at 709-745-8627
or donate securely online at www.lighthousefm.org.

Thank you for supporting Christian Radio ministry in your community!

Mission Moments – PWS & D: Sunday, November 5th, 2023



In Guatemala, Leslie—a mother to four—takes great pride in the small home, built atop a former landfill site, she has owned for 15 years. To make ends meet, she sorts plastic bottles from the landfill, with her five-year-old daughter Kaitlin often accompanying her. Leslie’s other daughter, Naomi, attends the PWS&D-supported Francisco Coll School. At this school, she has developed essential reading and writing skills. Leslie also participates in parenting classes, noting, “[It’s] very helpful because I’ve changed the way I parent. I shout less. I used to come home from work and start shouting at the kids, but I’ve learned differently. The classes are very beneficial.”