



Canadian
Baptists
of Ontario
and Quebec

CBOQ 2013

ANNUAL REPORT

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Table of Contents

2013 Highlights	3
Our Vision, Mission, Long-Term Goals for 2012 - 2014	4
Executive Minister's Report	6
Board Report	9
A. The Board	9
B. Business Arising from Assembly 2013.....	9
C. Board Decisions and Actions.....	9
D. Our Changing Family.....	10
Treasurer's Report	12
A. 2013 Financial Results and Audited Financial Statements	12
B. 2014 Revised Budget and 2015 Draft Budget.....	34
C. Group Benefits Insurance and Pension Plans Report	38
Ministry Partners Report.....	41
CBOQ Foundation	41
Corporation of Convention Baptist Non-Profit Residences	42
Canadian Baptist Women of Ontario and Quebec.....	43
Union of French Baptist Churches in Canada.....	45
McMaster Divinity College	45
Canadian Baptist Ministries.....	46
Evangelical Fellowship of Canada	49
Canadian Council of Churches.....	49
Recognitions Report.....	50
Ministry Leaders' Service	50
Volunteer Service	52
Donor	53
2013 Assembly Minutes	54

2013 Highlights

Dear colleagues and friends,

It is wonderful to welcome you to our 126th Assembly. In 2013, we were blessed by the stories of hope and mission throughout the landscape of Ontario and Quebec.

This past year brought us the first four First Nations pastoral leaders to our New Pastors' Orientation, new church starts among three ethnic communities and the commitment of many churches to gather around the voice of God in discernment to discover the ways forward.

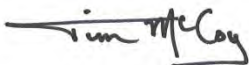
We have celebrated with churches their recommitment to studying God's word, evangelism, ministering to the marginalized poor and wealthy among us, and a faithful commitment to journeying together as a connected body of Baptists.

A few facts from 2013:

- Journeyed with 16 church plants
- Over 1170 participants at Blizzard and Avalanche
- 690 people were part of the CBOQ group insurance plan
- 125 churches received consulting from CBOQ regarding church health, mission, youth ministry or church administration
- 83 churches used the CBOQ junior and/or senior high curriculum
- 276 churches financially supported CBOQ
- CBOQ Youth Next Steps initiative resourced over 124 of our churches
- 30 participants in *Foundations in Missional Ministry and Church Leadership* program (at TIM Centre)
- Distributed over \$472,000 in grants that enabled new missional partnerships and initiatives
- 30 CBOQ churches involved in First Nations ministries
- 414 participants at Legacy for Ministry workshops
- 739 accredited leaders with CBOQ
- 14 churches accessing online *Looking* curriculum
- Seven churches participating in Compassion Teams
- 1328 files downloaded via CBOQ Youth Access Cards
- Averaged 40 ministry openings each quarter

God continues to blow fresh wind and fire into the life of CBOQ. Your partnership in providing hope and resources continues to bring significant Kingdom impact in the name of Jesus Christ. Enjoy in these following pages the stories of how your involvement has provided momentum and opportunity for leaders and churches in this great CBOQ family.

In one accord,



Tim McCoy
Executive Minister



Lola Mather-Dyer
President

Our Vision, Mission and Long-Term Goals for 2012 – 2014

OUR Vision

In Christ – Transforming Leaders, Churches, Communities

OUR Mission

CBOQ supports and enables our member churches to be healthy, mission-minded congregations as we serve God together.

We value the autonomy of each local congregation, and recognize that CBOQ attempts to provide resources and encouragement to our churches in their ministry and work. We strive to be dynamic faith communities characterized by:

- Empowering leadership that assists Christians to attain their spiritual potential
- Gift-oriented ministry that encourages Christians to serve in their area of giftedness
- Passionate spirituality that engages a clear witness of faith
- Functional structures that improve the organization of the church
- Inspiring worship services that celebrate the presence of the Holy Spirit who is felt in the service
- Holistic small groups that move beyond discussion of Bible passages to apply the message to daily life
- Need-oriented evangelism that focuses evangelistic efforts on the questions and needs of non-Christians
- Loving relationships that enable people to experience authentic Christian love
- Seeking justice and responding with compassion to the needs of people in our world

OUR Long-Term Goals

The Board has identified the following four goal areas, with objectives, as the focus of our ministry for staff and volunteers. They will be reviewed yearly and modified to reflect changing realities and needs under the guidance of the Spirit.

Goal One: Transforming Leaders

Develop and support highly competent ministry leaders (paid and volunteer) through two main focal points of 1) building the knowledge, skills and abilities for effective missional leadership, and 2) building relationships between ministry leaders to foster missional community.

Objectives

- Provide an effective and constantly-renewed system for finding and placing missionally-focused leaders, both for traditional church settings, and also for newer ministry approaches
- Give particular attention to the unique issues of women and ethnic leaders in the accreditation and placement processes
- Provide and/or facilitate a wide range of opportunities for ministry leaders to grow in their commitment to and abilities for mission-shaped ministry
- Raise the profile of value and importance for ministry leaders in areas of sabbatical leave, study leave, financial health and personal health

Goal Two: Transforming Churches

Develop resources and equipping opportunities for transforming churches into passionate, thriving, mission-minded congregations.

Objectives

- Equip regional personnel through T3-3D events
- Implement and evaluate current resources available to churches in the areas of church health, outreach/ mission, church administration and youth ministry to ensure they are addressing the ongoing shifts toward health and mission
- Provide a variety of cross-cultural Compassion Experiences for churches to empower their students in their Christian journey
- Provide contextual models of passionate, thriving, mission-minded churches as centres of encouragement and leadership development
- Facilitate communities (cohorts) for learning healthy, missional theory and praxis
- Create an online module that will train church members to be mentors to youth
- Create a comprehensive tool for churches to use as a benchmark for their youth ministries
- Resource and encourage CBOQ churches in the area of Children and Family Ministry

Goal Three: Transforming Communities

Stimulate engagement in holistic mission locally and globally.

Objectives

- Encourage and resource ministry leaders and churches in understanding social and cultural changes and the impact of these changes on mission and ministry in the 21st century
- Build awareness toward enhancing church planting within our churches
- Develop awareness and learning in churches regarding participation in global holistic mission, encouraging both evangelism and social justice responses
- Develop partnerships with camp ministries
- Create connections with churches and First Nations ministry initiatives

Goal Four: Facilitating Our Vision and Mission

Provide and enable strong support for the work we do together.

Objectives

- Elevate a spirit of prayer across CBOQ
- Foster relationships that create an increased commitment to our shared goals and identity
- Create a culture of stewardship across CBOQ
- Develop a regular and consistent communication strategy
- Execute communication strategy
- Develop dedicated and skilled volunteers to serve on the CBOQ Board and various committees

Executive Minister's Report

Tim McCoy

Finding our way as Canadian Baptists in the rapidly changing contexts of our churches and communities is both challenging and encouraging. I often use language that suggests that CBOQ is made up of thriving small and large congregations and many sizes of churches in between. In even the smallest of our congregations God is accomplishing much through the empowerment of leaders as they answer specific calls that God has placed on their lives in their communities. In all of our churches, God is blessing the teaching of His Word, the discipling of believers, young and old, and the care and cure of human souls. I am grateful for the reminder from Brennan Manning that suggests God will continue to exercise His plan in our life and in our world when he said:

“The Kingdom will grow by itself. What the father planted will be harvested, and nothing will get in the way. Not heresies, schisms, ecclesiastical blunders, defections, moral failures; not if the budget isn't balanced; not if I can't find a way to end this book; not persecutions or nuclear holocausts- nothing will obstruct the coming of the Kingdom. That is certain Human effort is as nothing compared to the inexorable plan of God.”

I am grateful that you have voluntarily chosen to journey with this family called Canadian Baptists of Ontario and Quebec as we seek to support and enable our member churches as they [you] become healthy, mission-minded congregations. Please join me and our staff team in prayer as we celebrate together what God has accomplished in our church communities and as we move ahead the mission and ministry of God in Ontario and Quebec.

CBOQ Staff Team

Tim McCoy – Executive Minister
 Brian Craig – Director of Leadership Development
 Clint Mix – Director of Congregational Health
 Matt Wilkinson – Director of Youth Ministries
 Miranda Queh – Director of Administration and Treasurer
 Alvin Lau – Youth Ministries Associate
 Angela Dempster – Youth Ministries Admin Assistant
 Carol Gouveia – Administrative Assistant, Churches
 Christine Choy – Accounting Clerk
 Dana Barber – Receptionist

Diane McBeth – Legacy for Ministry, Central Canada
 Elaine Lui – Ministry Coordinator
 Jacqueline Solomon – Communications Associate
 Kristi Pollard – Office Services Assistant
 Melody Currier – Executive Associate
 Sarah Westman-Liu – Accounting Manager
 Tanya Yuen – Children and Family Ministries Coord.
 Walter McIntyre – Missional Initiatives Associate

Transforming Leaders

Our **Leadership Development** team continues to provide opportunities and guidance to over 700 CBOQ ministry leaders.

New Pastors' Orientation is always an annual highlight, providing the opportunity to meet and build relationships with a new cohort of pastoral leaders. Not all participants at NPO are as young as one might think. Ray Dickens has come to pastoral ministry as a retirement career. He has not had formal theological training before, although he's been a life-long learner. Through NPO and other work with our Leadership Development team, Ray has found his way to engage in our accreditation process toward ordination. He's taking courses through the Lay Pastors' Training Program, he's being supervised toward ordination, and is enjoying a great ministry at Emmanuel Baptist, Belleville. From newly-minted 20-somethings to second career leaders, to seasoned leaders new to CBOQ, NPO builds bridges with pastoral leaders of all kinds.

Last year I briefly mentioned an AIM (About Integral Mission) Group that was just getting started. This group traveled to Lebanon in 2013. One of the participants was Emad Boutros, a graduate of the Arab Baptist Theological Seminary (ABTS) in Beirut. When this year's AIM group was being formed, Emad was eager to have the opportunity to return to his alma mater, as well as to think with colleagues about what integral mission looks like both in the Middle East, as well as here in Canada. His current ministry is with people of Arab backgrounds in Kitchener-Waterloo. During the two weeks in Lebanon, as he served as teaching assistant to Brian Craig in a course taught at the seminary, it became clear to Emad that he needed to consider further theological studies in order to return to

work with ABTS. Since that time, he and his family have moved in that direction, enrolling in McMaster Divinity College's doctoral program, with an eye to teaching in this exciting setting. AIM gave a platform for clarifying God's call in all the participants' lives, but in this one case, the reach of that call was quite far.

Transforming Churches

In 2013 our **Congregational Health** team continued its partnership with the TIM Centre and Greenhills Christian Fellowship churches to offer a diploma in *Foundations in Missional Ministry and Church Leadership*. 2013 saw the second cohort of students participating in this program, with thirty participants coming from ten different ethnicities.

Myra Naval, from GCF - York, says "God has helped me to apply what I learned in the course. Two months ago I initiated a Women's Group, and on September 28th I am to lead our devotional study. I have never once considered myself a leader - I knew I was a good follower. Going through the leadership course opened my eyes, my way of thinking, and brought me to the conviction that, 'A Christian leader is a person with a God-given capacity and the God-given responsibility to influence a specific group of God's people toward God's purpose for the group.' I realized that applies to me too - I am a leader in my own God-given capacity, and I have a God-given responsibility to influence people."

Joe Nacheff, from Middle East Baptist, Mississauga, says "the TIM program was a blessing to my personal spiritual life first and subsequently fed into my ministry. This is an invaluable experience that taught me tolerance and openness toward other cultures and practices, inside and outside the church."

We have also continued to provide resources in church administration, governing structures and health. Several of our churches are journeying through the *Looking* workshop series developed by Clint Mix. Last year, over a dozen churches access this series online. The *Pastoral Search Manual* on our website has also proved a valuable resource for our churches.

The **Youth, Children and Family Ministries** team serves the next generation through their focus on churches who are interested in and committed to ministry in these areas. Through numerous consultations with church leaders, Matt Wilkinson continues to inspire church leaders, pastors and youth workers to think different about what it will take to reach this generation whose faith is hemorrhaging. Matt has led a *Sharing Life Mentoring Seminar* at several Association meetings over the past year to encourage churches to develop mentoring relationships with their youth.

Churches accessing resources through our Access Card, and also CBOQ Youth Facebook and Twitter, continues to grow.

Tanya (Krahn) Yuen identified four existing Children and Family Ministries networks and has been referring churches in those areas to them. One of our Hamilton area churches found assistance in resources and recommendations for their summer camp and training from one of these networks. Tanya and her team led eleven seminars last year as a resource to our churches. We continue to see more and more churches requesting help in this area and are grateful to your support to be able to offer this resource to our family of churches.

Transforming Communities

2013 saw CBOQ providing ten church planting grants, with our **Missional Initiatives** team journeying with 16 church plants. Milton Missionary Baptist Church began only three years ago under the leadership of Gordon Zhang. In the last two years, they have had over 50 baptisms. Most of their members are new Christians. They have been meeting at Milton Baptist Church, but are very quickly outgrowing that space. They have started a small group in Oakville with the hope that a church will begin there very soon. They are also praying about opportunities in Georgetown and Mississauga. This is just one story of how God has blessed one of our new churches. I look forward to welcoming other new churches with you at Assembly this year.

About 30 CBOQ churches have been responding to God's call to reach out to our First Nations communities. One church, Uxbridge Baptist, travelled to Weagamow (North Caribou Lake) to run a hockey camp. The result was direct engagement with about 300 people from a community of 750. Members of this team brought hope and encouragement to an area that has struggled with poverty, addiction and suicide. Young people from Uxbridge had the opportunity to share their skills and meet many of the amazing young people in Weagamow. Uxbridge Baptist received a grant from CBOQ to help fund this trip. In 2013, CBOQ distributed over \$472,000 in grants that enabled new missional partnership and initiatives.

The end of 2013 saw the closure of Laurie Barber's time with us. He served for six years as Area Minister for Toronto area churches and for the last eight years as Director of Missional Initiatives for CBOQ. Throughout his many years of ministry, Laurie's passion has been mission-shaped living: seeing the Kingdom of God at work both inside and outside the walls of the church. He has pushed CBOQ forward to envision our churches through the lens of mission, and to understand that we are "sent" to the neighbourhoods we live in. We look forward to hearing how God continues to use Laurie to embrace ministry in his new season of retirement.

Facilitating Our Vision and Mission

2013 saw changes in our **Communications** team as Jacob Buurma moved west. Many of you were blessed through the *Advent Reader* Jacob developed in collaboration with our Canadian Baptist partners across Canada. We have also increased our blog presence and our focus on sharing the stories of our churches and leaders.

Our **Administration and Finance** team oversaw the benefits plan re-enrollment last year. Diane McBeth reports that twelve churches hosted **Legacy for Ministry** workshops, with a total of 414 participants.

Concluding Remarks

Imagine my surprise at the end of this report of all that we have accomplished together in 2013 under the banner of CBOQ. Will we continue to face challenges of finances, resources and difficult situations that we will surely encounter? Yes. There's no way around these challenges. The question then becomes, how will we respond as a family to these challenges while staying focused on the present and coming Kingdom of God.

It is a privilege to serve you as pastors and leaders of the 348 churches of CBOQ. Be assured of our consistent prayers for you as you walk with God and others and introduce them to one another along the way.

Finding our way together,
Tim McCoy

Board Report

Lola Mather-Dyer, President

A. The Board

In 2013, the board held four full-agenda meetings with an overall 89% attendance record. In addition, specific issues were addressed via two conference calls and four email exchanges. The April meeting was held at Calvary Baptist Church in Cobourg and included a meeting with the Trent Valley Association. Unless otherwise noted, the information contained in this report represents actions taken by the board from January 2013 to December 2013.

Board members (2013-2014)

Lola Mather-Dyer, President, Hamilton

Michel Belzile, 1st Vice President, Etobicoke

Donna Chapman, 2nd Vice President, Tillsonburg

Heather Rumble Peterson, Past President, Kingsville

Birgid MacCallum, Breadalbane

Bob McCarty, New Liskeard

Carl Chang, Brampton

Christopher Lu, Montreal

Craig Rumble, Markham

Debra Nicholson-Elwell, Guelph

Elaine Poproski, Simcoe

Frank Fedyk, Ottawa

Heather Rumball, Toronto

Murray Kohler, Waterloo

Steven Sparks, Ottawa

Wayne Melnechuk, Cheltenham

B. Business Arising from Assembly 2013

There was no business arising from the previous Assembly (See page 54 for minutes from the 2013 Assembly).

C. 2013 Board Decisions and Actions

(i) Policies and Decisions

In **February 2013** the board ratified the appointment of the Executive Minister as one of two CBOQ representatives on the Canadian Council of Churches governing board. At this same meeting, the board approved changes to the Group Benefits Plan Policy. The board signed off on the new Canadian Baptist Partners Covenant. It also agreed that the formula for financial contributions to CBM and MDC remain the same for the next three years.

In **April 2013** the board accepted the comprehensive insurance proposal from Robertson Hall as our new insurance company, effective May 1, 2013. The board also approved revised Investment Policy Statements. At this meeting, the board agreed to set aside Feb 3-6, 2014, for a communal discernment process to discern God's voice and direction and then develop strategic foci for CBOQ out of that time. The board also considered the revised draft of the General Operating By-Law #3.

In **July 2013** the board instructed its legal representative in the Camp Kwasind water system reporting case on how to proceed with the matter.

In **September 2013** the board agreed to endorse the Canadian Baptist application to host the 2018 Baptist World Youth Conference. The board approved the creation of an Associations Review Advisory Team with a mandate to explore a renewed understanding of associating within the CBOQ family. The board also approved the release from the London Ontario Extension Fund a sum of approximately \$187,000 to support planting a new church (Maitland Street Baptist Church) in the London area.

In **October 2013** the board instructed its legal representative in the Camp Kwasind water system reporting case to accept the resolution presented by the Crown.

In **November 2013** the board discussed our current model of church financial giving to CBOQ. It was agreed to continue with the fair share model and to develop focused communications for our churches on the matter of being required to give, with a caveat for churches that cannot give. The board approved the creation of a Policy Officer role with the mandate to ensure that regular policy development, education and review with the board takes place. The board also approved three recommendations from the Ministerial Resources Committee that strengthen our accreditation process by prompting better discussion with candidates concerning CBOQ's position on full equality in ministry.

Also at the November meeting, the board passed a special resolution, subject to confirmation by Special Resolution of the members (at Assembly 2014) to make an application under section 297 of the CNCA to Industry Canada for a Certificate of Continuance of the Corporation, to approve the Articles of Continuance (transition) of the Corporation, to repeal the General Operating By-law No. 2 of the Corporation and to approve the new General Operating By-law No. 3 to be effective on the date that the corporation continues under the CNCA.

(ii) Resolutions of the Board regarding property

In September 2013 the board accepted a dissolution clause with regards to Westminster Chapel that in the event of the final dissolution of Westminster Chapel at High Park and the winding up of its charitable functions, the building and assets of the church be divided equally between the Fellowship Baptist Churches of Canada and CBOQ. This contingency for the division of assets was made in recognition of the sale of 14 Dewhurst Blvd (formerly Temple Baptist) that had historically been a part of CBOQ prior to the Westminster church plant and subsequent merger with High Park Baptist Church.

In September 2013 the board approved the distribution of net proceeds from the sale of the Acton Baptist Church property to the Operating Fund as Admin Fee Cost Recovery (per board policy), the BCOQ Foundation for the Archive Endowment Fund, the Church Planting Fund, the Legacy Reserve Fund (earmarked to support 2018 Baptist World Alliance Youth Conference, if needed) and the Property Reserve Fund.

D. Our Changing Family (since Assembly 2013)

(i) New churches

Mississauga Grace Missionary Baptist Church - welcomed at Assembly 2013 (Toronto Baptist Ministries)
 Milton Missionary Baptist Church - welcomed at Assembly 2013 (South Central Baptist Association)
 Grace Romanian Baptist Church, Waterloo - welcomed at Assembly 2013 (South Central Baptist Association)
 King's Community Church, Oakville (Toronto Baptist Ministries)
 Restoration Full Gospel Church, Hamilton (Niagara-Hamilton Association of Baptist Churches)
 Stouffville Grace Baptist Church (Toronto Baptist Ministries)
 Logos Baptist Church (York Region), Richmond Hill (Toronto Baptist Ministries)
 Gospel Outreach Baptist Church, Burlington (Niagara-Hamilton Association of Baptist Churches)
 Salem Baptist Church (Ottawa Baptist Association)
 Eucharist Church, Hamilton (Niagara-Hamilton Association of Baptist Churches)

(ii) Closed churches/associations and membership withdrawals

Castor Valley Baptist Church, Kenmore (Ottawa Baptist Association)
 Westminster Chapel, Toronto - membership withdrawal (Toronto Baptist Ministries)
 Vittoria Baptist Church (Norfolk Association)
 Canada Central Association

Iglesia Bautista Hispana Monte Calvario, Hamilton – membership withdrawal (Niagara-Hamilton Association of Baptist Churches)

Clachan Baptist Church (Western Association)

Deep River Community Church (former Canada Central Association)

Chatham Baptist Church (Western Association)

Caistor Baptist Church (Niagara-Hamilton Association of Baptist Churches)

(iii) Recognition of significant anniversaries

The following churches are celebrating significant anniversaries in 2014. We acknowledge and express our appreciation for the faithful ministry, impact and dedication of these churches.

Binbrook Baptist Church (Niagara Hamilton Association of Baptist Churches) – 175 years

Osgood Baptist and Vernon United Baptist Church, Ottawa (Ottawa Baptist Association) – 175 years

Centre Street Baptist Church, St. Thomas (Elgin Association of Baptist Churches) – 175 years

First Baptist Church, Puce (Amherstburg Regular Missionary Baptist Association) – 150 years

Almonte Baptist Church (former Canada Central Association) – 150 years

Avoca Baptist Church, Grenville-sur-la-Rouge (Quebec Association of Baptist Churches) – 125 years

Marchmont Baptist Church, Orillia (Georgian Bay Association of Baptist Churches) – 125 years

Lanark Baptist Church (former Canada Central Association) – 125 years

Walmer Road Baptist Church, Toronto (Toronto Baptist Association) – 125 years

Bromley Road Baptist Church, Ottawa (Ottawa Baptist Association) – 100 years

Nazareth Baptist Church, Toronto (Toronto Baptist Ministries) – 25 years

Treasurer's Report

Miranda Queh

A. 2013 Financial Results and Audited Financial Statements

The 2013 audited financial statements can be found on pages 15 to 34 of this report. The financial statements have been prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations (ASNPO). In the year of transition to ASNPO, CBOQ has shown three years of comparative financial statements in compliance with the one-time requirement. Moving forward, CBOQ audited financial statements will be prepared based on the normal comparative format. CBOQ has continued to maintain its accounts in accordance with the principles of fund accounting. The Operating Fund records operating transactions of CBOQ. The Property Fund captures long term unrestricted capital assets. The Restricted fund includes both the Externally Restricted and Internally Restricted Funds. These funds are held in accordance with the objectives specified by donors or in accordance with directives from the board. Under the Restricted Fund, investments are recorded as fair market value. Loans and mortgages receivable and certificate loans payable are recorded at amortized cost using the effective interest rate.

(i) Highlights of Gross Revenue - Operating Fund

In 2013, contributions from churches and individuals was approximately 3.62% lower than 2012. The overall operating gross revenue in 2013 was about 5.14% lower than 2012 total revenue. The lower gross revenue was mainly due to less financial support received for Local Missions; Foundation funding, and government funding. Revenue designated to our ministry partners decreased by 7.22 %, which has affected our partner grants to CBM and McMaster Divinity College. Total gross revenue in 2013 reached 91% of the budgeted amount. Following the new financial reporting requirement, and consistent with the reporting format of 2012, revenue for events and programs were reported as gross revenue under the Revenue section.

In 2013, 74 churches made no contribution to the CBOQ operating budget. The Northwestern Association achieved 100% of their member churches making contributions. The following Associations increased their contributions in 2013: Elgin Association, Guelph Association, Middlesex-Lambton-Huron Association, Oxford Brant Association and Toronto West Association.

Contributions received to support Local Mission ministries continued to decrease, and that adversely impacted the Local Mission grants distributed to support church planting and church renewal ministries. Designated income for Youth ministry was also used to support Children & Family ministry, but the revenue was under budgeted amount. More contributions in this area would help Youth ministry provide updated resources and materials to our churches. Other designated income included the administrative cost recovery from managing the sale of church properties.

Government funding received to support chaplaincy ministry was lower. There were three chaplaincy contracts to start the year, one through Metro Homes for the Aged and two through Correctional Service Canada. One contract completed in the fall of 2013. A small administration fee is included to offset the costs of providing payroll services for the chaplains.

Youth Events included registration fees received for a few youth retreats and youth mission trips/events operated under Youth ministry in the year. Assembly revenue included the registration fee received from the member churches for their delegates and the workshop registration fees from individuals. Leadership development events revenue included registration fees received for New Pastors' Orientation and ReIgnite Conference. Legacy for Ministry revenue included the costing sharing of this ministry with CBM and CBWOQ.

A few general bequests under the amount of \$20,000.00 were received and recorded as revenue to support general operations. A foundation grant was received from the CBOQ Foundation, but a grant was not received from The Audrey Hellyer

Foundation in 2013. Rental income from Lynde Creek was not accrued in 2013 as the actual rental amount for previous years was not received.

(ii) Highlights of Expenditures – Operating Fund

Missional Initiatives: Partner grant support is adjusted each year based on a percentage formula approved by the board and the calculation of total church contribution income deducting the central overhead costs for that year. The partner grants to CBM and the French Union were slightly lower in 2013 in correspondence to the lower contributions from churches. The amount of Local Mission grants provided to churches to support church planting, church renewal ministries and Barnabas Initiatives was lower this year due to less contributions for Local Mission and the intention to keep the capital growth of the Local Mission Fund for providing grants in future years. The board approved the fund transfer from some designated trust funds to offset the Local Mission grants and expenses.

Administration and Organizational Support: In 2013, the total Administration cost was higher than the budgeted amount and the previous year actual. The increase was mainly due to the higher legal fees spent on the CBOQ Operating By-law revision and the legal fees spent to resolve the Camp Kwasind Drinking Water Reporting compliance issue. The total Assembly expense was higher than the previous year mainly due to higher printing costs, which will be rectified the next year.

Leadership Development: The Partner support to McMaster Divinity College is adjusted each year according to the approved percentage formula and the level of church contribution received that year. Partner support in 2013 was lower as church contributions were lower. Each year, Group benefit subsidies are provided to churches that have budgets of less than \$100,000. In 2013, the total subsidy provided to churches was at the same level of the previous year. CBOQ continued to provide support to the Retirees Group Benefits program. According to the actuarial report, with regards to the change of the discount rate and the medical rate trend based on the calculation of the post retirement benefit plan value, the net expense recognized in 2013 of \$144,500 was included in group benefit program subsidies. In addition, CBOQ supports the group benefits program of pastors who are seeking placement; the support in 2013 was comparatively higher. In the same manner as the previous year, New Pastor's Orientation and Re-ignite were held in 2013 to provide resources, training and support to the pastoral leadership of churches.

Youth Ministry: Overall spending for Youth Ministry was less than budgeted and the previous year actual. Youth Events expenditure was within budget. The operating expense of Children and Family Ministry was included in Youth Ministry.

Congregational Health: Program and Resources expenses in 2013 were at the same level as the previous year. Some additional regional trainings and resources related to church health and conflict resolution were published and provided to churches. The personnel and meeting expenses were higher as there were more visits to churches for providing assistance and advice. Overall expense was higher than the previous year, but below the budgeted amount.

Communications & Mission Education: In 2013, most publications and materials for communication were prepared in house, and that resulted in overall savings. Communications staff became contract positions during the latter half of the year; the salary and benefits actual was therefore lower than budget and previous year actual.

Legacy for Ministry is a ministry supported by CBM, CBOQ and CBWOQ; the program expense is cost sharing between three partners. Expenses were within the budgeted amount. **Stewardship and fundraising:** Stewardship staff was on contract and part-time basis and left in mid-year; therefore, the overall expenses were lower than the budgeted amount and the previous year actual.

(iii) Operating Fund Balance

The general operation of CBOQ was partially supported by fund transfers from designated trust funds as per fund definitions and directives from the board, as budgeted for. The Operating Fund at year-end had a balance of \$51,142, which is the same

balance as the previous year. In 2013, there was a total fund transfer of \$126,361 from the Legacy Reserve Fund and the Property Reserve Fund to support the Operations.

(iv) Certificate Loan and Mortgage Loan Program

CBOQ continued to maintain a Certificate Loan program which provides opportunity for member churches and individuals to invest and earn income for their church ministries. The investment is for a term of one to five years at a rate comparable to the market rate. Funds raised by this program are used to support the Mortgage Loan Program which provides loans to churches for their building renovation and improvement projects.

At the end of 2013, the Certificate Loan Program has a total of \$5,831,387 invested from churches and individuals. The Mortgage Loan Program has a total of \$7,771,774, with about 40 churches participating.

The following mortgages/additional loans were approved in 2013:

- Lakeside Heights Baptist Church, Montreal – a new 2nd mortgage loan of \$57,014
- Eglise Evangelique Baptiste Missonnaire de la Pointe, Montreal – a new mortgage loan of \$399,038

The following mortgage was discharged in 2013:

- St. George Baptist Church



Independent Auditor's Report

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To the Board of the
Canadian Baptists of Ontario and Québec

We have audited the accompanying financial statements of the Canadian Baptists of Ontario and Québec, which comprise the statement of financial position as at December 31, 2013, and the statements of operating fund activities, property and restricted fund activities, changes in fund balances and cash flows for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Canadian Baptists of Ontario and Québec as at December 31, 2013, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Other matter

The statement of operating fund activities and the schedule of operating fund expenditures for the year ended December 31, 2013 include budgeted amounts which are unaudited.

Mississauga, Canada
April 25, 2014

Grant Thornton LLP

Chartered Professional Accountants
Licensed Public Accountants

Canadian Baptists of Ontario and Québec Statement of Financial Position

December 31

	Operating Fund	Property Fund	Restricted Funds	2013 Total	2012 Total
Assets					
Current					
Cash – operating	\$ 241,451	\$ -	\$ 373,420	\$ 614,871	\$ 984,762
Short-term investments (Note 3)	-	-	867,842	867,842	1,454,976
Accounts receivable	97,716	-	88,951	186,667	238,443
Inventories and prepaid expenses	37,457	-	-	37,457	38,993
Interfund receivable (payable)	(255,451)	-	255,451	-	-
	<u>121,173</u>	<u>-</u>	<u>1,585,664</u>	<u>1,706,837</u>	<u>2,717,174</u>
Long-term assets					
Investments (Note 3)	-	-	13,697,240	13,697,240	12,255,932
Property and equipment (Note 4)	-	1,610,719	230,771	1,841,490	1,828,488
Loans and mortgages receivable (Note 5)	-	-	7,771,774	7,771,774	8,138,384
Loans to related parties (Note 6)	300,293	-	758,390	1,058,683	998,879
Net accrued retiree benefit asset (Note 7)	157,100	-	-	157,100	291,821
	<u>457,393</u>	<u>1,610,719</u>	<u>22,458,175</u>	<u>24,526,287</u>	<u>23,513,504</u>
	<u>\$ 578,566</u>	<u>\$ 1,610,719</u>	<u>\$24,043,839</u>	<u>\$26,233,124</u>	<u>\$26,230,678</u>
Liabilities and fund balances					
Current					
Bank indebtedness (Note 8)	\$ 360,000	\$ -	\$ -	\$ 360,000	\$ 300,000
Accounts payable and accrued liabilities (Note 9)	167,424	-	269,777	437,201	552,748
Current portion of certificate loans for church mortgages (Note 10)	-	-	1,733,802	1,733,802	2,196,709
	<u>527,424</u>	<u>-</u>	<u>2,003,579</u>	<u>2,531,003</u>	<u>3,049,457</u>
Certificate loans for church mortgages (Note 10)	-	-	4,097,585	4,097,585	3,907,308
	<u>527,424</u>	<u>-</u>	<u>6,101,164</u>	<u>6,628,588</u>	<u>6,956,765</u>
Fund balances					
Invested in property and equipment	-	1,610,719	-	1,610,719	1,597,717
Externally restricted (Note 11)	-	-	14,937,352	14,937,352	14,631,038
Internally restricted (Note 11)	-	-	3,005,323	3,005,323	2,994,016
Unrestricted	51,142	-	-	51,142	51,142
	<u>51,142</u>	<u>1,610,719</u>	<u>17,942,675</u>	<u>19,604,536</u>	<u>19,273,913</u>
	<u>\$ 578,566</u>	<u>\$ 1,610,719</u>	<u>\$24,043,839</u>	<u>\$26,233,124</u>	<u>\$26,230,678</u>

Commitments and contingencies (Note 12)

On behalf of the Board



Director



Director

See accompanying notes and schedules to the financial statements.

Canadian Baptists of Ontario and Québec Statement of Operating Fund Activities

Year ended December 31

	Operating Fund		
	2013 Budget (Unaudited - Note 14)	2013	2012
Revenue			
Donations			
Non-designated	\$ 1,860,000	\$ 1,754,762	\$ 1,820,745
Designated			
Mission and ministry partners	94,000	76,512	82,471
Local missions	60,000	34,448	50,794
Youth ministry	40,000	11,595	11,774
Other	25,000	3,985	8,654
Government funding	190,000	171,567	187,478
Youth events	165,000	171,365	193,191
Assembly (Schedule 2)	97,700	102,987	93,396
Leadership development events	85,300	53,240	60,530
Legacy For Ministry	26,700	21,757	17,576
Bequests	10,000	20,764	17,897
Foundation grants	15,000	5,000	15,000
	<u>2,668,700</u>	<u>2,427,982</u>	<u>2,559,506</u>
Expenditures (Schedule 1)			
Missional initiatives	1,039,328	993,769	1,098,449
Administration and organizational support	857,748	877,881	804,614
Leadership development	762,364	660,444	602,428
Youth ministry	472,906	458,188	461,938
Congregational health	265,725	247,491	227,651
Communications and mission education	184,014	152,948	160,270
Stewardship and fundraising	35,000	11,454	25,377
	<u>3,617,085</u>	<u>3,402,175</u>	<u>3,380,727</u>
Deficiency of revenue over expenditures before interfund transfers	(948,385)	(974,193)	(821,221)
Interfund transfers	<u>948,385</u>	<u>974,193</u>	<u>821,221</u>
Deficiency of revenue over expenditures	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

See accompanying notes and schedules to the financial statements.

4

Canadian Baptists of Ontario and Québec Statement of Property and Restricted Fund Activities

Year ended December 31

	Property Fund		Restricted Funds	
	2013	2012	2013	2012
Increases				
Investment income	\$ -	\$ -	\$ 946,987	\$ 903,596
Camp Kwasind revenue (Schedule 3)	-	-	405,730	383,893
Designated donations				
Bequests	-	-	266,839	201,000
Pastoral resources and other	-	-	1,874	2,840
Gain on sale of church properties (Note 4(a))	-	-	257,659	124,350
Other funds received	-	-	62,136	769,449
	<u>-</u>	<u>-</u>	<u>1,941,225</u>	<u>2,385,128</u>
Decreases				
Amortization of property and equipment	63,056	73,163	-	-
Camp Kwasind expenditures (Schedule 3)	-	-	482,168	345,262
Interest expense	-	-	164,564	236,171
Funds disbursed in accordance with terms of individual trusts	-	-	129,251	100,035
	<u>63,056</u>	<u>73,163</u>	<u>775,983</u>	<u>681,468</u>
Increase (decrease) in fund balances before undernoted item	(63,056)	(73,163)	1,165,242	1,703,660
Unrealized gains on investments	-	-	202,630	214,065
Increase (decrease) in fund balances before interfund transfers	(63,056)	(73,163)	1,367,872	1,917,725
Interfund transfers	76,058	(71,928)	(1,050,251)	(749,293)
Net increase (decrease) in fund balances	<u>\$ 13,002</u>	<u>\$ (145,091)</u>	<u>\$ 317,621</u>	<u>\$ 1,168,432</u>

See accompanying notes and schedules to the financial statements.

**Canadian Baptists of Ontario and Québec
Statement of Changes in Fund Balances**

Year ended December 31

	Operating Fund		Property Fund		Restricted Funds (Note 11)		Total	
	2013	2012	2013	2012	2013	2012	2013	2012
Balances, beginning of year	\$ 51,142	\$ 51,142	\$ 1,597,717	\$ 1,742,808	\$ 17,625,054	\$ 16,456,622	\$ 19,273,913	\$ 18,250,572
Excess (deficiency) of revenue over expenditures before interfund transfers	(974,193)	(821,221)	(63,056)	(73,163)	1,367,872	1,917,725	330,623	1,023,341
Interfund transfers								
Local missions program	504,031	557,341	-	-	(504,031)	(557,341)	-	-
Non-designated	247,887	184,789	-	(181,604)	(247,887)	(3,185)	-	-
Legacy and property reserve funds	126,361	26,000	-	-	(126,361)	(26,000)	-	-
Leadership development program	95,000	50,199	-	-	(95,000)	(50,199)	-	-
Lay education program	7,200	7,200	-	-	(7,200)	(7,200)	-	-
Capital purchases	(6,286)	(4,308)	76,058	109,676	(69,772)	(105,368)	-	-
	<u>974,193</u>	<u>821,221</u>	<u>76,058</u>	<u>(71,928)</u>	<u>(1,050,251)</u>	<u>(749,293)</u>	<u>-</u>	<u>-</u>
Balances, end of year	\$ 51,142	\$ 51,142	\$ 1,610,719	\$ 1,597,717	\$ 17,942,675	\$ 17,625,054	\$ 19,604,536	\$ 19,273,913

See accompanying notes and schedules to the financial statements.

Canadian Baptists of Ontario and Québec Statement of Cash Flows

Year ended December 31

2013

2012

Increase (decrease) in cash and restricted cash

	2013	2012
Operating		
Excess (deficiency) of revenue over expenditures after transfers		
Operating fund	\$ -	\$ -
Property fund	13,002	(145,091)
Restricted funds	317,621	1,168,432
Add (deduct) items not involving cash		
Amortization of property and equipment	63,056	73,163
Interest income on loans to related parties	(59,804)	(56,061)
Health benefit plan cost for the year	144,500	81,300
Unrealized gains on investments	(202,630)	(214,065)
Net gain on sale of church properties	(257,659)	(124,350)
	<u>18,086</u>	<u>783,328</u>
Net change in non-cash working capital items		
Accounts receivable	51,776	11,023
Inventories and prepaid expenses	1,536	15,220
Health benefit plan premiums paid in the year	(9,779)	(9,800)
Accounts payable and accrued liabilities	(115,547)	32,021
	<u>(72,014)</u>	<u>48,464</u>
Cash flows from operating activities	<u>(53,928)</u>	<u>831,792</u>
Financing		
Increase (decrease) in bank indebtedness and cash flows from financing activity	<u>60,000</u>	<u>300,000</u>
Investing		
Investments (net)	(651,544)	(583,791)
Net proceeds on disposal of church properties	257,659	124,350
Purchase of property and equipment	(76,058)	(109,676)
Net loans and mortgages receivable repaid (advanced)	366,610	(236,952)
Net certificate loans for church mortgages advanced (repaid)	(272,630)	(254,755)
Cash flows from investing activities	<u>(375,963)</u>	<u>(1,060,824)</u>
Net change in cash and restricted cash during the year	<u>(369,891)</u>	<u>70,968</u>
Cash and restricted cash		
Beginning of year	<u>984,762</u>	<u>913,794</u>
End of year	<u>\$ 614,871</u>	<u>\$ 984,762</u>

See accompanying notes and schedules to the financial statements.

7

Canadian Baptists of Ontario and Québec

Notes to the Financial Statements

December 31, 2013

1. Purpose and governing statutes

The Canadian Baptists of Ontario and Québec ("CBOQ") is a religious body which assists its member churches to carry on mission, ministry and Christian education throughout Canada and around the world. CBOQ is incorporated under the Canada Corporations Act and is a registered charity under the Income Tax Act.

2. Summary of significant accounting policies

The financial statements have been prepared by management in accordance with Canadian accounting standards for not-for-profit organizations ("ASNPO"), the more significant of which are outlined below.

Use of estimates

The preparation of financial statements in conformity with ASNPO requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. The most significant estimates include the collectability of accounts receivable, loans and mortgages receivable, and loans to related parties, and the useful lives of property and equipment. Actual results could differ from those estimates.

Fund accounting

In order to ensure observance of the limitations and restrictions placed on the use of resources available to CBOQ, the accounts of CBOQ are maintained in accordance with the principles of fund accounting. These funds are held in accordance with the objectives specified by donors or in accordance with directives issued by the Board.

Operating fund

This includes the day-to-day operating transactions of CBOQ and amounts received by CBOQ that are designated by the Board to be of an operating nature.

Property fund

This includes expenditures and assets related to CBOQ's unrestricted long-term assets.

Restricted funds

Loan funds

This includes externally and internally restricted funds available for loans and grants to churches.

Unencroachable funds

This includes funds for which only the income earned thereon is available for both operating and restricted purposes.

Encroachable funds

This includes funds for which the income and principal are available for restricted purposes.

Canadian Baptists of Ontario and Québec

Notes to the Financial Statements

December 31, 2013

2. Summary of significant accounting policies (continued)

Interfund transfers

The terms of certain restricted funds provide for or permit the use of investment income for operating purposes which fulfill the objectives of the funds. Allocations of resources that result from the imposition of internal restrictions are recorded as interfund transfers to the restricted funds.

Revenue recognition

CBOQ follows the restricted fund method of accounting. Funds which are externally restricted by the donor are recorded as revenue of the appropriate restricted fund when received.

Designated (excluding restricted) revenue related to general operations are recognized as revenue of the operating fund in the year in which the related expenditures are incurred. Unrestricted revenue is recognized as revenue of the operating fund in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Investment income

The pooled assets of the restricted funds are allocated to each individual fund based on the investment policy of the fund. Investment income is allocated to these funds based on the actual return earned by the assets allocated to or held by the fund. Depending on the terms of the individual funds, this income is retained by the funds or transferred to either the operating fund or other restricted funds. The operating fund receives a fee for managing the investments of the restricted funds.

Contributed services

Because of the difficulty in determining their fair value, contributed services are not recognized in the financial statements.

Financial instruments

Initial measurement

CBOQ's financial instruments are measured at fair value when issued or acquired.

Subsequent measurement

At each reporting date, the CBOQ measures its financial assets and liabilities at amortized cost (less impairment in the case of financial assets). The financial instruments measured at amortized cost are cash, short-term investments, accounts receivable, loans and mortgages receivables, accounts payable, and certificate loans payable. For financial assets measured at amortized cost, CBOQ regularly assesses whether there are any indications of impairment. Any impairment loss is recognized in the statements of activities.

Investments are recorded and carried at fair value.

Canadian Baptists of Ontario and Québec Notes to the Financial Statements

December 31, 2013

2. Summary of significant accounting policies (continued)

Property and equipment

Purchased property and equipment, together with major additions, renovations and leasehold improvements, are recorded in the property fund at cost. Amortization is provided over the estimated useful lives of property and equipment at the following annual rates:

Buildings	Straight-line over 30 years
Computers and equipment	Sum of the years' digits over 4 years
Office furniture and equipment	Straight-line over 20 years

Church properties are not amortized as they consist of land only.

Post-retirement health benefit plan

The actuarial determination of the accrued retiree benefit obligation for CBOQ's health benefit plan uses the projected benefit method prorated on service. Under this method, the projected benefit is deemed to be earned on a pro-rata basis over the years of service to date of full eligibility. This method incorporates management's best estimates of health cost escalations, retirement ages of employees and other actuarial factors. The expected return on plan assets is based on the fair value of plan assets.

Actuarial gains or losses arise from the difference between the actual and expected long-term rate of return on plan assets for a period or from changes in actuarial assumptions used to determine the accrued benefit obligations. The excess of the net accumulated actuarial gains or losses over 10 percent of the greater of the estimated total future benefit obligations and the fair value of plan assets is amortized over the average remaining life expectancy of former employees.

3. Investments

	<u>2013</u>	<u>2012</u>
Corporate bonds	\$ 5,445,788	\$ 5,672,251
Canadian equities	4,076,306	3,509,066
Government bonds	1,573,719	984,940
US and foreign equities	1,351,402	603,236
Municipal bonds	1,050,025	1,486,436
Short-term bonds	760,969	1,303,312
Guaranteed Investment Certificates	306,873	151,667
	<u>14,565,082</u>	<u>13,710,908</u>
Less: short-term investments	<u>867,842</u>	<u>1,454,976</u>
	<u>\$ 13,697,240</u>	<u>\$ 12,255,932</u>

Investments include treasury bills and Guaranteed Investment Certificates which have maturity dates of up to 90 days. It is management's intention to reinvest these funds when they come due.

Fixed income investments bear interest at rates between 0.85% and 6.25% (2012 – 0.85% and 6.85%) and mature at various dates between April 2014 and December 2036 (2012 – March 2013 and January 2036).

Canadian Baptists of Ontario and Québec Notes to the Financial Statements

December 31, 2013

4. Property and equipment

			<u>2013</u>	<u>2012</u>
	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net Book Value</u>	<u>Net Book Value</u>
Church properties	\$ 230,771	\$ -	\$ 230,771	\$ 230,771
Land	1,075,000	-	1,075,000	1,075,000
Buildings	1,290,150	813,179	476,971	438,222
Computers and equipment	473,294	434,991	38,303	56,918
Office furniture and equipment	140,613	120,170	20,443	27,575
Other real properties (a)	<u>2</u>	<u>-</u>	<u>2</u>	<u>2</u>
	<u>\$ 3,209,830</u>	<u>\$ 1,368,340</u>	<u>\$ 1,841,490</u>	<u>\$ 1,828,488</u>

(a) Other real properties consist of land and buildings throughout Ontario and Québec to which CBOQ holds title. These properties have been acquired over the years as donations, on the disbanding of churches, or under other circumstances. As a result of the nature of these acquisitions and their negligible cost, CBOQ has recorded these properties at a nominal amount of two dollars in the accounts.

During 2013, CBOQ sold the Acton Baptist Church property in Halton Hills for proceeds of \$290,000 less selling costs of \$32,341 and realized a gain on sale of \$257,659.

(b) During the year, property and equipment additions included \$60,772 (2012 - \$87,868) in Camp Kwasind buildings and equipment, as well as \$6,286 (2012 - \$21,808) in computers and equipment.

5. Loans and mortgages receivable

At December 31, the restricted funds held the following investments in loans and mortgages:

			<u>2013</u>	<u>2012</u>
	<u>Loans</u>	<u>Mortgages</u>	<u>Total</u>	<u>Total</u>
Churches (a)	\$ 4,812	\$ 7,762,892	\$ 7,767,704	\$ 8,128,726
Individuals (b)	820	-	820	5,808
Other (c)	<u>3,250</u>	<u>-</u>	<u>3,250</u>	<u>3,850</u>
	<u>\$ 8,882</u>	<u>\$ 7,762,892</u>	<u>\$ 7,771,774</u>	<u>\$ 8,138,384</u>

(a) Church loans are advanced for five year terms and bear interest rate at 6%. Church mortgages are advanced for five year terms and bear interest at rates varying from 4.05% to 7.00% (2012 - 5.25% to 7.25%) per annum calculated semi-annually.

All mortgages are secured by a reversal clause, whereby, should a church default on repayment, CBOQ would take ownership of the property. Furthermore, should the church be sold, proceeds must first go to CBOQ to cover the mortgage receivable.

Canadian Baptists of Ontario and Québec Notes to the Financial Statements

December 31, 2013

5. Loans and mortgages receivable (continued)

- (b) Individual loans for automobiles are granted to members of the clergy who qualify for such assistance. Individual loans are advanced for amounts up to \$4,000 and bear interest at 6% per annum for terms of three years. These loans are due upon the earlier of the sale of the automobile or on termination of employment.
- (c) The other loan arose on the termination of a pastor from a member church and is due and payable upon the sale of his home. This loan is non-interest bearing.

6. Loans to related parties and related party transactions

Loans to related parties consist of the following owing from:

	<u>2013</u>	<u>2012</u>
Canadian Baptists of Ontario and Québec Foundation (a)	\$ 409,000	\$ 409,000
The Housing Corporation of Convention Baptist Non-Profit Residences of Ontario and Québec (b)	507,500	507,500
Accrued interest	341,890	282,086
Less: Provision for potential loss (c)	<u>(500,000)</u>	<u>(500,000)</u>
Net loans to related parties in Restricted Funds	758,390	698,586
Rent receivable (d)	<u>300,293</u>	<u>300,293</u>
Total net loans to related parties	<u>\$ 1,058,683</u>	<u>\$ 998,879</u>

- (a) A loan of \$409,000 was made in April 2005 to the Baptist Convention of Ontario and Québec Foundation, which changed its name as at January 17, 2014 to the Canadian Baptists of Ontario and Québec Foundation (the "Foundation"). This loan is unsecured, bears interest compounded monthly at 6.50%, payable in blended principal and interest monthly instalments of \$3,000, and is due on April 30, 2020.

The Foundation is a federally incorporated public foundation established to support the mission and ministry of CBOQ.

- (b) An initial loan of \$307,500 was made in 1994 to The Housing Corporation of Convention Baptist Non-Profit Residences of Ontario and Québec (the "Housing Corporation"), which is unsecured, non-interest bearing and has no stated terms of repayment. An additional loan of \$200,000 was made in 2007 to the Housing Corporation, which is unsecured and bears interest monthly at 6.50%.

The Housing Corporation is a federally-incorporated not-for-profit organization, whose members are required to be current or active members of a CBOQ-affiliated church. The Housing Corporation was established to provide non-profit residential accommodation to seniors.

Canadian Baptists of Ontario and Québec Notes to the Financial Statements

December 31, 2013

6. Loans to related parties and related party transactions (continued)

- (c) The loans made to the Foundation and Housing Corporation were provided for the purpose of completing the building improvements to Lynde Creek Village, a retirement community in Whitby, Ontario, comprised of 113 owner-occupied town homes on a life-lease basis and a 37 suite retirement care residence (the "Manor"). Operating results of the Manor have improved from prior years, although not sufficiently to begin to reduce the debt to CBOQ. Construction began in 2013 for an expansion of the Manor to comprise approximately 100 additional suites. The limited construction loan guarantee of \$3,000,000 made by CBOQ to the loan provider of the project allowed it to proceed (Note 12). Construction is expected to be completed in October 2014.

Taking all factors into consideration, the investments made by CBOQ in these projects remain at some risk and this risk is assessed to be medium in nature. It is the opinion of the Board that the provision of \$500,000 against the collectability of the loans adequately reflects this risk.

Subsequent to year-end, CBOQ advanced a further \$500,000 and \$1,148,000 to the Foundation in two separate short-term loans. The loans are unsecured and bear interest at 4%.

- (d) Included in loans to related parties is rent associated with the Manor. Rental income for 2010 to 2013 has not been recorded in CBOQ's financial statements.

7. Post retirement health benefit plan

CBOQ maintains a defined benefit health benefit plan for 129 (2012 - 129) eligible retirees. Since this plan was curtailed in 2003, no subsequent employees were eligible for benefits funded by CBOQ on retirement.

CBOQ holds investments to fund future benefit obligations which are reflected below as the fair value of plan assets. The accrued retiree benefit obligation is computed by an actuary employing a number of assumptions. The most recent actuarial valuation of the post retirement health benefit plan was as of December 31, 2013. CBOQ updates its accrued benefit obligation and the fair value of plan assets for accounting purposes as at December 31 of each year, and amortizes past service costs and actuarial gains and losses on a straight-line basis over the expected average remaining service lifetime of the employees. Reconciliation of the funded status of the benefit plan is as follows:

	<u>2013</u>	<u>2012</u>
Fair value of plan assets	\$ 1,164,900	\$ 1,250,900
Accrued retiree benefit obligation	<u>(2,176,400)</u>	<u>(2,423,400)</u>
Benefit plan funded status (deficit)	(1,011,500)	(1,172,500)
Less: unamortized net actuarial losses	<u>1,168,600</u>	<u>1,464,321</u>
Net accrued retiree benefit asset	<u>\$ 157,100</u>	<u>\$ 291,821</u>

Canadian Baptists of Ontario and Québec

Notes to the Financial Statements

December 31, 2013

7. Post retirement health benefit plan (continued)

The significant actuarial assumptions adopted in measuring the accrued retiree benefit asset (obligation) are as follows:

	<u>2013</u>	<u>2012</u>
Discount rate	4.30%	3.50%
Expected long-term rate of return on plan assets	4.50%	4.50%
Assumed health care trend rates		
Initial health care cost trend rate	6.60% in 2014	6.8% in 2013
Ultimate health care trend rate	4.50%	4.50%
Year that ultimate rate is reached	2023	2023
Expected average remaining service lifetime	10.60 years	12.5 years

Portfolio investments held exclusively to fund the accrued retiree benefit plan are invested under the direction of professional managers over the long-term to meet both current and long-term benefit obligations. The managers incorporate an asset mix strategy which considers a number of factors intended to achieve the overall expected rate of return on plan assets of 4.50% (2012 - 4.50%).

The expense recognized for 2013 of \$144,500 (2012 - \$81,300) represents actuarially determined current service costs, interest, and current year amortization of net actuarial losses, and is included in group benefit program subsidies under leadership development expenditures reported by the operating fund.

During the year, employer contributions made to the plan were \$9,800 (2012 - \$9,800) and benefits paid were \$205,700 (2012 - \$198,800).

8. Bank indebtedness

CBOQ has an available revolving demand credit facility of \$600,000 which bears interest at the prime rate plus 0.50%. This line of credit had a balance of \$360,000 (2012 - \$300,000) at year end. Subsequent to year end, the full balance was repaid.

Canadian Baptists of Ontario and Québec

Notes to the Financial Statements

December 31, 2013

9. Amounts designated to mission and ministry projects

CBOQ acts as an agent in respect of certain funds which are received from and designated by individual churches for specific mission and ministry personnel and projects beyond CBOQ. The following activity is reflected in accounts payable and accrued liabilities of the operating fund at year end.

	<u>2013</u>	<u>2012</u>
Amounts payable to mission and ministry projects, beginning of year	\$ 101,266	\$ 79,575
Funds received during the year	375,461	431,488
Funds paid during the year		
Canadian Baptist Ministries	(205,632)	(196,232)
Canadian Baptist Ministries – Sharing	<u>(180,215)</u>	<u>(213,565)</u>
Amounts payable to mission and ministry projects, end of year	<u>\$ 90,880</u>	<u>\$ 101,266</u>

10. Certificate loans for church mortgages

Certificate loans are payable to individuals and churches and interest is paid to them over the term of the loan, which is normally from one year to five years. On maturity, the amounts are reinvested with CBOQ, donated to CBOQ, or paid back to the lender. The loans, with interest rates of approximately 3%, are repayable as follows:

	<u>2013</u>	<u>2012</u>
On demand	\$ 629,350	\$ 549,970
2013	-	1,646,739
2014	1,104,452	1,029,624
2015	1,077,987	994,587
2016	983,545	897,045
2017	1,046,052	986,052
2018	<u>990,001</u>	<u>-</u>
	5,831,387	6,104,017
Less: current portion	<u>1,733,802</u>	<u>2,196,709</u>
	<u>\$ 4,097,585</u>	<u>\$ 3,907,308</u>

Canadian Baptists of Ontario and Québec

Notes to the Financial Statements

December 31, 2013

11. Restricted funds

	Balances, January 1, 2013	Revenue	Expenses	Transfers	Balances, December 31, 2013
Externally restricted					
Loan funds	\$ 7,308,127	\$ 432,878	\$ 4,221	\$ (423,687)	\$ 7,313,097
Unencroachable funds	1,188,837	46,447	5,201	(36,820)	1,193,263
Encroachable funds	<u>6,134,074</u>	<u>847,179</u>	<u>102,878</u>	<u>(447,383)</u>	<u>6,430,992</u>
	<u>14,631,038</u>	<u>1,326,504</u>	<u>112,300</u>	<u>(907,890)</u>	<u>14,937,352</u>
Internally restricted					
Invested in property and equipment	230,771	-	-	-	230,771
Encroachable funds	<u>2,763,245</u>	<u>817,351</u>	<u>663,683</u>	<u>(142,361)</u>	<u>2,774,552</u>
	<u>2,994,016</u>	<u>817,351</u>	<u>663,683</u>	<u>(142,361)</u>	<u>3,005,323</u>
	<u>\$17,625,054</u>	<u>\$ 2,143,855</u>	<u>\$ 775,983</u>	<u>\$ (1,050,251)</u>	<u>\$17,942,675</u>

12. Commitments and contingencies

Guarantee

CBOQ is the guarantor of the limited construction loan undertaken by the Foundation in the amount of \$3,000,000 (Note 6 (c)). The guarantee is secured by the property of the Housing Corporation. CBOQ estimates that the value of this property will exceed the amount guaranteed, upon completion of the second phase of the Lynde Creek Manor project (Note 6 (c)).

Commitments under operating leases

CBOQ is committed under operating leases for rental of premises and equipment extending for various periods to 2016. Future minimum annual payments for premises (before taxes) and for equipment are as follows:

2014	\$ 210,000
2015	210,000
2016	46,000

Canadian Baptists of Ontario and Québec

Notes to the Financial Statements

December 31, 2013

13. Financial instruments

CBOQ's main financial instrument exposure is detailed as follows:

Credit risk

CBOQ is exposed to credit risk through accounts receivable, loans and mortgages receivable, and loans to related parties. Credit risk arises from the potential that churches, members, and related parties will fail to honour these obligations. CBOQ performs ongoing evaluations of its churches' and members' financial condition and limits the amount of credit extended when considered necessary. CBOQ is exposed to credit risk as disclosed in Note 6.

Liquidity risk

CBOQ's liquidity risk represents the risk that CBOQ could encounter difficulty in meeting obligations associated with its financial liabilities. CBOQ is exposed to liquidity risk with respect to bank indebtedness, accounts payable and accrued liabilities, and certificate loans for church mortgages due on demand and in 2014.

Currency risk

Currency risk is the risk arising from the change in price of one currency against another. CBOQ is exposed to currency risk with respect to a portion of its investments held in US and foreign equities.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. CBOQ is exposed to interest rate price risk with respect to its loans and mortgages receivable and certificate loans for church mortgages.

Other price risk

CBOQ is exposed to other price risk on its investment in equities quoted in an active market since changes in market prices could result in changes in the fair value of these instruments.

14. Budget amounts

The budget amounts presented in these financial statements are for information purposes only and were approved by the Board and the Convention Assembly. These amounts are not audited.

15. Comparative amounts

Certain comparative amounts have been reclassified from those previously presented to conform to the presentation of the 2013 financial statements.

Canadian Baptists of Ontario and Québec

Schedule 1 – Schedule of Operating Fund Expenditures

Year ended December 31, 2013

	Operating Fund		
	2013 Budget (Unaudited – Note 14)	2013	2012
Expenditures			
Missional initiatives			
Program and resources	\$ 553,100	\$ 545,788	\$ 618,239
Partner support	342,331	310,457	338,130
Salaries and benefits	114,125	109,166	111,932
Office, meetings and travel	29,772	28,358	30,148
	<u>1,039,328</u>	<u>993,769</u>	<u>1,098,449</u>
Administration and organizational support			
Salaries and benefits	426,125	438,417	421,412
Office, meetings and travel	257,923	215,290	217,653
Professional and audit	72,000	113,879	71,928
Assembly (Schedule 2)	101,700	110,295	93,621
	<u>857,748</u>	<u>877,881</u>	<u>804,614</u>
Leadership development			
Program and resources	191,504	169,661	185,823
Salaries and benefits	185,375	158,280	152,636
Group benefit program subsidies	147,942	144,128	70,348
Partner support	89,399	80,463	87,133
Events	94,800	58,137	63,250
Office, meetings and travel	53,344	49,775	43,238
	<u>762,364</u>	<u>660,444</u>	<u>602,428</u>
Youth ministry			
Salaries and benefits	211,472	202,001	186,496
Events	175,355	168,214	194,673
Office, meetings and travel	68,579	70,600	63,929
Program and resources	17,500	17,373	16,840
	<u>472,906</u>	<u>458,188</u>	<u>461,938</u>
Congregational health			
Salaries and benefits	157,117	165,375	161,661
Office, meetings and travel	57,108	60,054	43,951
Program and resources	51,500	22,062	22,039
	<u>265,725</u>	<u>247,491</u>	<u>227,651</u>
Communications and mission education			
Salaries and benefits	90,495	72,889	78,861
Legacy For Ministry	44,500	36,262	29,293
Program and resources	30,150	28,600	25,300
Office, meetings and travel	18,869	15,197	26,816
	<u>184,014</u>	<u>152,948</u>	<u>160,270</u>
Stewardship and fundraising			
Resources	30,000	11,152	1,679
Program	5,000	302	23,698
	<u>35,000</u>	<u>11,454</u>	<u>25,377</u>
	<u>\$ 3,617,085</u>	<u>\$ 3,402,175</u>	<u>\$ 3,380,727</u>

Canadian Baptists of Ontario and Québec Schedule 2 – Schedule of Assembly Revenue and Expenditures

Year ended December 31 2013 2012

The following activity pertaining to the annual Assembly is included in operating fund revenue and expenditures:

Revenue		
Registration fees	\$ 88,652	\$ 80,203
Donations	14,335	12,725
Merchandise sales	<u>-</u>	<u>468</u>
	<u>102,987</u>	<u>93,396</u>
Expenditures		
Printing and equipment rental	50,907	37,471
Committee and staff expenses	42,578	39,174
Room rental	13,512	13,512
Accommodation and meals	<u>3,298</u>	<u>3,464</u>
	<u>110,295</u>	<u>93,621</u>
Net CBOQ expenditures	<u>\$ (7,308)</u>	<u>\$ (225)</u>

Canadian Baptists of Ontario and Québec Schedule 3 – Schedule of Camp Kwasind Operations

Year ended December 31 2013 2012

The following activity pertaining to the Camp Kwasind operations is included in restricted fund revenue and expenditures:

Revenue		
Summer program fees	\$ 148,825	\$ 157,766
Extended program fees	130,629	138,719
Donations	100,910	58,083
Miscellaneous	<u>25,366</u>	<u>29,325</u>
	<u>405,730</u>	<u>383,893</u>
Expenditures		
Salaries and benefits	201,710	120,614
Food services	109,825	108,001
Programs	105,695	68,846
Maintenance and repairs	44,990	31,957
Office and administration	14,745	11,784
Promotion	<u>5,203</u>	<u>4,060</u>
	<u>482,168</u>	<u>345,262</u>
Net CBOQ (expenditures) revenue	<u>\$ (76,438)</u>	<u>\$ 38,631</u>

B. 2014 Revised Budget and 2015 Draft Budget

	2013 Actual	2014 Draft Budget	2014 Revised Budget	2015 Draft Budget
Revenue				
Donations				
Non-designated (Churches & individuals)	1,754,762	1,860,000	1,860,000	1,804,200
Designated				
Local missions	34,448	60,000	51,000	41,000
Youth & Children ministry	11,596	40,000	20,000	20,000
Others	3,985	10,000	10,000	10,000
Mission & ministry partners	76,512	94,000	91,500	95,000
Bequests	20,764	20,000	20,000	20,000
Foundations	5,000	15,000	15,000	15,000
Rental income	0	0	0	56,000
Government Contracts Support	171,567	190,000	120,000	41,000
	2,078,633	2,289,000	2,187,500	2,102,200
Expenditures				
Missional Initiatives				
Partner support	310,457	342,467	341,107	333,315
Local Mission Grants	538,389	500,000	500,000	450,000
Program & Resources	7,811	13,000	9,500	8,500
Office, meetings & travel	26,358	31,589	26,589	30,563
Salary & benefits	109,166	116,512	115,581	117,211
	994,181	1,003,568	992,777	939,588
Leadership Development & Ministry Resources				
Partner support	80,464	89,466	88,791	84,623
Group benefit program subsidies	144,127	147,124	134,482	134,482
Events	4,897	10,500	10,500	7,500
Program & Resources	169,661	197,094	130,550	55,000
Office, meetings & travel	49,775	58,778	56,778	57,505
Salary & benefits	158,280	185,109	185,445	187,872
	607,204	686,072	606,547	526,982
Congregational Health				
Program & Resources	21,650	46,500	57,500	57,500
Office, meetings & travel	60,054	60,015	57,515	58,936
Salary & benefits	165,375	160,298	157,716	160,189
	247,079	266,813	272,731	276,625
Youth Ministry				
Events	-3,151	11,500	11,500	12,574
Program & resources	15,604	17,750	18,250	18,515
Children & Family Program	27,437	31,013	30,808	25,840
Office, meetings & travel	68,448	73,027	73,027	74,655
Salary & benefits	178,485	184,224	185,319	191,287
	286,823	317,514	318,904	322,871
Stewardship & Fundraising				
Resources	302	5,000	0	5,000
Program	11,152	30,000	26,340	21,340
	11,454	35,000	26,340	26,340
Communications & Mission Education				
Program & resources	28,600	30,150	26,850	27,450
Office, meetings & travel	15,197	20,271	20,271	19,152
Salary & benefits	72,889	88,852	72,913	70,935
Legacy for Ministry program	14,505	17,800	17,800	17,800
	131,192	157,073	137,834	135,337
Administration & organizational support				
Assembly	7,308	5,000	5,000	6,000
Professional & audit	113,879	72,000	72,000	72,000
Office, meetings & travel	215,290	257,685	255,685	248,939
Salary & benefits	438,417	434,459	445,865	451,763
	774,894	769,145	778,550	778,702
	3,052,827	3,235,184	3,133,683	3,006,444
Excess (deficiency) of revenue over expenditures before transfer:	(\$974,193)	(\$946,185)	(\$946,183)	(\$904,244)
Interfund transfers				
Capital purchases	(\$6,286)	(\$15,000)	(\$15,000)	(\$15,000)
Local missions program	504,031	543,298	543,298	533,298
Leadership development program	95,000	95,000	95,000	95,000
Non-Designated	247,887	100,450	100,450	96,450
Lay education program	7,200	7,200	7,200	7,200
Legacy & property reserve funds	126,361	164,093	164,093	187,296
	974,193	895,041	895,041	904,244
Excess (deficiency) of revenues over expenditures after transfer	(\$0)	(\$51,142)	(\$51,142)	\$0
Operating fund balance, beginning of year	\$51,142	\$51,142	\$51,142	\$0
Operating fund balance, end of year	\$51,142	\$0	\$0	\$0

(i) Notes to 2014 Revised Budget

The 2014 revised budget was approved by the board on February 4, 2014. The following notes explain some changes made to the 2014 draft budget.

Revenue

Contributions from churches and individuals are expected to maintain at the same level as the 2014 draft budget as special communications and efforts in asking for pledges from churches were launched. Income from Local Missions has declined continuously, the budgeted amount is further reduced by \$9,000. Income from Youth and Children Ministries has not increased as expected; the budget is further decreased by \$20,000, to a more realistic level. The designated income for Ministry Partners budget is slightly reduced due to lower contributions from churches in 2013. Government funding for chaplaincy contracts is reduced significantly as one chaplain finished his prison ministry service contract in 2013. Total income is \$2,187,500, which is reduced by \$101,500 from the draft budget.

Expenditures:

Missional Initiatives: The budget for partner grants to CBM and MDC is based on a formula. It is calculated by taking annual actual income from church contributions and non-designated donations, and reducing the total by the basic administration costs for CBOQ's operation; a percentage of the net undesignated funds are allocated to support our partners. The formula was approved by the board a few years ago. Any operating surplus will be shared with our partners. Local Mission Grant budget was reduced by \$40,000 in the 2014 draft budget, the budget remains unchanged. The intention is to build up the grant fund to support future Local Mission ministries and grants.

Leadership Development: The Group Benefits Subsidy program is budgeted to support small churches that cannot pay their pastor benefits premium, the benefits premium for pastors seeking placement pastors and the benefits premium for retirees. Budget is reduced lower based on the past few years actual. The benefit costs to subsidize the Retiree Benefits plan will be adjusted based on the recommendation from the actuaries of the Eckler benefits consulting firm after they prepare their annual year-end report for auditing purposes. Chaplaincy services program budgeted expense is reduced as one chaplain has finished his prison ministry contract with the federal government and no new contract has been signed.

Congregational Health: the program and resources budget has increased to support consulting services provided to churches in terms of conflict resolution, regional trainings, cohorts, etc. by \$17,500.

Communications & Mission Education: most of the program start-up cost was utilized in the first year, the continued operations require less cost, and budget is therefore reduced by \$3,300.

The cost of living staff salary budget is lowered from 2.5% to 1.5% with reference to a statistical report from the government. Other employment costs are adjusted higher based on the EI and CPP premium adjustments. The Staff Group benefits premium budget is adjusted to a 4% projected increase in group benefit premiums, 1% higher than draft budget. Staff travel mileage reimbursement rate is increased to \$0.50 per km.

Office Rental Operating and Maintenance cost: budget is estimated for 10% rental occupancy maintenance cost increase in 2014 based on the office lease agreement that indicates increase starting from 2013 to 2016. Total expenditures are \$3,133,683, which is also reduced by \$101,500 from draft budget.

Transfer:

Transfer from trust funds designated for specific programs to support Operations (i.e. Local Mission Grants, Missional and Church Congregations, etc.) remains at the same level as draft budget. As estimated by the actuaries, the retiree future benefits cost will increase in 2014; it requires a high level of budget transfer from the Fellowship Fund to support this cost increase.

Transfer from Legacy and Property Reserve Funds to support Operations remains high due to the following reasons:

- Budget for annual rental income of \$75,000 discontinued
- Operating expenses continue to increase i.e. 10% increase of rental expense (a sum of \$23,000); New Children Ministry Program (a sum of \$35,000) in 2014, this program is supported by a CBWOQ donation which was deposited to the Legacy Reserve Fund.
- Capital Budget: Capital purchases of \$15,000 will maintain at the same level to purchase some new desktops and laptops, one small projector, a server and other new equipment to accommodate technology changes

2014 Capital Budget

Capital Purchase	Amount
4 Computer upgrades (upgrade plan)	\$6,100
2 Laptops (replacement)	2,400
1 LCD projector (replacement)	1,500
1 Computer Server (replacement)	3,500
Other office equipment	1,500
Total Capital Budget	\$15,000

2014 Grants to Missional Initiatives

Church/Ministry	Purpose	Amount
Agincourt Baptist Church	Outreach ministry to children	\$2,000.00
Greenhills Christian Fellowship, Ajax	Church plant	\$15,000.00
Ambassador Baptist Church, Windsor	First Nations ministry	\$4,000.00
Bethany Baptist Church, Toronto	Outreach ministry	\$6,000.00
Bilberry Creek Baptist Church, Orleans	Outreach ministry	\$2,000.00
Brampton Chinese Baptist Church	Church plant (Burlington)	\$12,500.00
CBWOQ	Assistance with New Paths Conference	\$10,000.00
Centre Evangelique Foi et Victoire, Ottawa	Church planter assessment	\$910.00
Christian Baptist Church, Newmarket	Church plant (Chinese congregation)	\$4,000.00
Dennis Hassell Productions, Toronto	Theatre arts ministry	\$12,000.00
Eastview Baptist Church, Ottawa	Community event (soccer)	\$1,000.00
East Toronto Chinese Baptist Church	Community outreach	\$9,000.00
Edmisson Heights Baptist Church, Toronto	Youth ministry	\$5,000.00
Bloor West Village Baptist Church, Toronto	Ministry to children and nannies	\$8,500.00
First Baptist Church, Amherstburg	Outreach ministry	\$5,000.00
First Baptist Church, Cornwall	Barnabas Initiative	\$15,000.00
First Baptist Church, Dryden	Outreach ministry	\$10,000.00
First Baptist Church, Fort Erie	Outreach ministry	\$8,000.00
First Baptist Church, Kenora	Outreach ministry	\$6,000.00
Tower Street Baptist Church, Kirkland Lake	Community outreach - children	\$1,000.00
First Baptist Church, London	Church planter assessment	\$910.00
First Baptist Church, Oneida	Outreach ministry	\$8,000.00
First Baptist Church, Ottawa	Lecture series	\$7,000.00
First Baptist Church, Thunder Bay	Outreach ministry	\$15,000.00
First Baptist Church, Windsor	Outreach ministry	\$4,000.00

Flow Ministries, Toronto	House church ministry	\$20,500.00
Fourth Avenue Baptist Church, Ottawa	Outreach ministry - caregivers	\$2,000.00
Friendship House, Brantford	Outreach ministry	\$5,000.00
Grace Baptist Church, Montreal	Church planter assessment	\$300.00
Hallelujah Fellowship Baptist Church, Toronto	Outreach ministry	\$5,000.00
Hope Community Christian Church, Cumberland Beach	Youth ministry through sports	\$10,000.00
Joshua Ministries, Chatham	Community ministry	\$4,500.00
King Street Baptist Church, Cambridge	Youth ministry	\$7,000.00
Matthew House Ottawa	Ministry to refugees in Ottawa	\$6,000.00
Milton Missionary Baptist Church	Church planter assessment	\$910.00
Milton Missionary Baptist Church	Church plant	\$5,000.00
Montreal Chinese Baptist Church	Conference for youth	\$1,000.00
Mount Brydges Baptist Church	Youth ministry	\$7,000.00
Mount Hamilton Baptist Church	Church plant (The Meeting Place)	\$7,500.00
North Burlington Baptist Church	Church planter assessment	\$910.00
Oasis Dufferin Community Centre, Toronto	Church planter assessment	\$910.00
Oasis Dufferin Community Centre, Toronto	Church plant	\$18,000.00
Oasis Dufferin Community Centre, Toronto	Barnabas Initiative	\$7,150.00
Ohsweken Baptist Church	Outreach ministry	\$4,500.00
Omemee Baptist Church	Community outreach	\$4,000.00
Dale Ministries, Toronto	Outreach ministry	\$18,000.00
Pleasant Park Baptist Church, Ottawa	Training session for church leaders	\$500.00
Queen Street Baptist Church, St. Catharines	Outreach ministry	\$6,000.00
Renforth Baptist Church, Etobicoke	Church renewal	\$15,000.00
Salem Baptist Church, Ottawa	Training session for church leaders	\$2,500.00
Selwyn Baptist Church	First Nations ministry	\$16,000.00
South Asian Welcome Centre, Brampton	Ministry to South Asian newcomers	\$10,000.00
Spring Garden Baptist Church, Toronto	Sports outreach	\$6,500.00
Stanley Park Baptist Church, Kitchener	Ministry to Arabic speaking newcomers	\$6,000.00
TBIS (Dixon Ministry), Toronto	Ministry to newcomers including Somalis	\$7,000.00
TBIS (Horn of Africa), Toronto	Ministry to Somali refugees in Toronto	\$4,500.00
Thornhill Baptist Church	Ministry to Filipino Nannies	\$4,000.00
Val Royal Baptist Church, Montreal	Community ministry	\$5,000.00
Walmer Road Baptist Church, Toronto	Family ministry support	\$9,000.00
Wentworth Baptist Church, Hamilton	Junior High ministry	\$5,000.00
West Guilford Baptist Church	Church renewal	\$14,000.00
Weston Park Baptist Church, Toronto	Children's ministry	\$7,000.00
Woodbine Heights Baptist Church, Toronto	Drama workshop	\$3,000.00
	Total Grants to Missional Initiatives	\$428,000.00
Grant from London Ontario Extension Fund		
First Baptist Church London	Church plant (Maitland Church)	\$52,000.00

(ii) Notes to 2015 Draft Budget

The 2015 draft budget is a preliminary budget, which contains a few changes from the 2014 revised budget. Highlights of the changes included in this preliminary budget are as follows:

Revenue

Budget for contributions from churches and individuals is reduced to a lower level based upon the 2013 actual amount. Income from Local Missions has not reached the 2013 expected level; therefore, the income budget is further reduced to a lower and achievable level. Income under Youth and Children Ministries is expected to maintain at the same level as more effort will be made to promote to churches the program resources and curriculum available. The Lynde Creek Manor expansion project is expected to be completed and rented out by the end of 2014. Rental income budget is therefore included for 2015. Government funding for chaplaincy budget is reduced as two chaplaincy contracts are finished in 2014.

Expenditures:

Local Mission Grant is budgeted at a lower level in order to allow the capital of the Mission and Church Plant trust funds to continue to grow with the intention to develop income for funding Mission Grants in future years. The Group Benefits program subsidy budget continues to support benefits premium subsidies for small churches, benefits premiums for pastors seeking placement and benefits premiums for retirees. As the market interest rate of the investment portfolio for funding retiree benefits is still low, a higher level of contribution is required to invest in this fund in order to sustain the program. Projection for 1.5% cost of living staff cost and employment cost adjustments. Projection for 10% Rental occupancy maintenance cost increase in 2015, which is based on the rental agreement with rent increases starting from 2013 to 2016. The Youth Ministries budget includes an amount of \$25,000 to continue to support a part-time Children Ministry Coordinator and the Children Ministry Program.

The capital purchases budget will maintain at the same level. It is intended for the purchase of new computers and equipment to accommodate technology changes according to the capital update plan.

Transfer from trust funds designated to support specific operating programs (i.e. Local Mission Grants, Benefits Subsidies, etc.) remains at the same level. Transfer from Legacy Fund and Property Reserve Fund to support Operations is increased due to lower contributions for Operations. Incomes received for these two internally restricted funds are mandated to fund Operations.

C. Group Benefits Insurance and Pension Plan Report

The Canadian Baptists Group Benefits Plan provided in Ontario and Quebec is part of a National Plan for Baptist Ministries. Effective July 1, 2012, CBOQ and the Central Region partners adopted a new Choices flexible benefits program which allows plan members to select and enroll in a plan most suitable for their needs. The three options are Green Leaf plan, Orange Leaf plan and Blue Leaf plan. Both Green Leaf plan and Orange Leaf plan include a Healthcare Spending Account (HCSA) which allows the plan member to use funds deposited in the account for medical related spending not covered under their plan.

The Choices flexible benefits program has a term of two years. Plan members of the Choices flexible benefits program are eligible to re-enroll to another *Choice* leaf plan at the end of each term. The first term of the Choices program completed at the end of 2013. Plan members re-enrolled to the benefits program in November 2013 for a new term from January 1, 2014 to December 31, 2015.

The CBOQ Choices Flexible Benefits Plan program includes the following group benefits as at December 31, 2013:

Group Basic Life and Dependent Life Insurance: In the Choices benefits program, basic life insurance coverage varies, as follows: \$25,000 (Green), \$40,000 (Orange) and two times salary (Blue) for the employee. On the earlier of retirement or age 65, it reduces to \$5,000, until age 70, when it reduces to \$2,500 until death. Coverage for the spouse varies, as follows: \$5,000 (Green), \$10,000 (Orange) and \$20,000 (Blue). Coverage for the spouse reduces to \$5,000 when the member retires or reaches age 65, and terminates when the member attains age 70. Coverage for each dependent child up to age 21 (or age 25 if a full-time student) varies, as follows: \$2,000 (Green), \$4,000 (Orange) and \$6,000 (Blue). At December 31, 2013, there were 507 active members and 174 retirees including surviving spouses covered by the plan. Of the total retirees on the plan, 128 retirees were funded by CBOQ.

Optional Life Insurance: This plan allows all members to apply for and purchase additional insurance for themselves and/or their spouse in multiples of \$10,000 to a maximum of \$500,000 each, and for their dependent children in multiples of \$2,000 to a maximum of \$20,000 each. This coverage terminates upon the earlier of the member attaining age 65 or retirement.

Accidental Death & Dismemberment Insurance: The AD&D insurance is \$25,000 and covers insurance in the event of accidental death or includes benefits for dismemberment or paralysis resulting from an accident. This coverage reduces to \$5,000 upon retirement or age 65 and terminates when the member attains age 70.

Optional Accidental Death & Dismemberment Insurance: Under the Choices benefits program, members have the option to purchase additional AD&D coverage for themselves and/or their dependents. Members can purchase optional AD&D in multiples of \$10,000 to a maximum of \$250,000 each.

Optional Critical Illness Insurance: Under the Choices benefits program, optional critical illness insurance coverage is available to cover plan members and/or their dependents in the event of a diagnosed critical illness. Members can purchase insurance for themselves and/or their spouse in multiples of \$5,000 to a maximum of \$150,000 each, and for their dependent children in the amount of \$10,000 each. This coverage reduces by 50% when the member reaches age 65.

Long Term Disability Insurance: Long Term Disability Insurance is included in the benefits package. This benefit makes it possible for all members to be covered for 67% of their monthly salary (basic salary + clergy residence). Upon approval, payments commence after 17 weeks of total disability and continue until recovery, attainment of age 65 or death. There were no changes made to the Long Term Disability coverage in 2013. Six members received benefit from this coverage in 2013.

Employee Assistance Program: This program is a confidential counseling program, which aids pastors, employees and their immediate families when faced with a personal, family or work-related problem. All members of the group plan are automatically eligible to seek out assistance through Shepell-fgi, our service provider. Effective January 1, 2008, this plan became part of the National Group Benefit Plan and coverage is provided through Great-West Life. Approximately 30 individuals/families accessed this program in 2013.

Medical (Healthcare & Drug): Those enrolled for medical benefits are provided a pay direct drug benefit card so prescription drug transactions are completed with the pharmacy. The Choices benefits program includes a National Drug Formulary Plan. Reimbursement of drug costs varies by plan selected, as follows: 70% (Green), 80% (Orange) and 90% (Blue) for formulary prescription drug cost; 50% (Green), 60% (Orange) and 70% (Blue) for non-formulary prescription drug cost. There is a dispensing fee cap of \$5, with the remainder being reimbursed 100% on all three plans. Once the out-of-pocket prescription drug costs for a covered individual reaches \$2,000 (Green), \$1,000 (Orange) and \$500 (Blue) all remaining drug costs for balance of the year will be reimbursed at 100%. Nursing care, ambulance, paramedical services, emergency treatment outside your province of residence (may not be in force for retirees due to interprovincial agreements); emergency treatment outside

Canada (excluding retired pastors), hearing aids and dental expenses resulting from an accident are also included, subject to certain maximum amounts. The Plan excludes out-of-country coverage for retirees. Retired Plan members travelling outside Canada need to make their own arrangements for emergency health care costs.

Dental: Dental coverage varies according to the each Choice benefits plan. Dental Basic services are as follows: no coverage (Green); 80% reimbursement (Orange); and, 90% reimbursement (Blue). Major restorative services and other dental coverages vary according to each specific Choice benefits plan. Plan members can use HCSA to claim for dental services not covered.

Healthcare Spending Account (HCSA): Two of the Choices plans (Green and Orange) include a Healthcare Spending Account. The annual deposit of the HCSA's varies by plan and the number of dependents covered.

The Canadian Baptist Pension Plan: The Canadian Baptist Pension Plan is a national defined contribution pension plan offered to assist Canadian Baptist pastors and other staff to save for retirement. The Pension fund held assets of \$198 million for the period ending December 31, 2013. Investment of the pension funds is managed by GLC Asset Management Group based on an investment policy established and monitored by the National Pension & Insurance Committee. The Committee provided an Annual Stakeholder Report in 2013 to all plan members; the report is created to ensure all members of the Plan are aware of the Pension Plan governance process utilized by the organization. The Committee also provides an annual CB Pension Plan update to church employers to ensure churches have sufficient information to administer the plan as employers.

Starting July 1, 2012, the Committee has engaged Proteus Advisory Service to provide a special "Ready to Retire Service" to plan members who are within six months of retirement. The service is to provide those plan members two hours of consultation in helping them make informed and sound retirement decisions.

In 2013, the CB Pension Plan introduced a new investment fund, the Retirement Fund. This fund is designed to be an appropriate mix between stocks and bonds, specifically for planning to retire or for retired plan members. This fund is available to all plan members and addresses the requirements of retired plan members for regular income while helping to preserve their capital over a longer retirement time horizon. In order to achieve the desired goal, this Fund is well diversified across all asset classes and mitigates the inherent risk of equities by investing primarily in dividend-paying stocks and fixed income.

The contribution rate for 2013 was 6% by the member, matched by 6% from the church/employer. Plan members have a choice of five investment funds. The five (5) years Rates of return ending December 31, 2013 were:

Conservative Fund	8.4%
Moderate Fund	10.3%
Balanced Fund	11.4%
Aggressive Fund	13.2%
Retirement Fund	n/a (new fund does not have 5 years of performance results yet)

Individual rates of return may vary slightly depending upon contribution dates, withdrawals and other factors.

Ministry Partners Report

CBOQ Foundation

The Foundation's Mission

The Foundation is committed to acquiring and managing resources to provide long-term support for the ministries of Canadian Baptists of Ontario and Quebec.

The Foundation holds and manages assets and funds including:

- Land and building (retirement manor) ownership for the Lynde Creek property in Whitby (formerly occupied by the Baptist Leadership and Education Centre). These assets are leased to the Corporation of Convention Baptist Non-Profit Residences of Ontario and Quebec which has responsibilities for development and management.
- Endowment Fund in support of CBOQ ministries.
- Education Fund supporting CBOQ youth ministry and leadership development.
- Canadian Baptist Archives Fund supporting the Canadian Baptist Archives at McMaster Divinity College.

CBOQ Foundation Directors

Elected by the Members:

Mrs. Nancy Bell, Lorne Park Baptist Church, Mississauga (2011 - 2014)

Mr. John Fessenden, Highland Baptist Church, Kitchener (2013 - 2015)

Dr. Don Hallman, Lorne Park Baptist Church, Mississauga (2011 -2014)

Mr. Ralph Jones, First Baptist Church, Barrie (2011-2014)

Ms. Alana Walker Carpenter, Yorkminster Park Baptist Church, Toronto (2013 - 2016)

Vacant Director's position (Unexpired term ending 2014, vacated by Fred Beattie)

Additional Directors appointed in consultation with CBOQ:

Rev. Tim McCoy, Executive Minister, CBOQ

Rev. Lola Mather-Dyer, President, CBOQ (June 2013 - June 2014)

Annual Meeting – June 25, 2013

The Members:

1. Re-appointed Alana Walker Carpenter as a Director for a 2nd term to 2016;
2. Approved the audited Financial Statements for 2012;
3. Appointed the firm of Grant Thornton LLP, Chartered Accountants, as auditors for the fiscal year ending December 31, 2013;
4. Approved a revised By-law for the Foundation which conforms to the requirements of the new Canada Not-for-profit Corporations Act.

Board Appointments

Following the Annual Meeting in June 2013, the Board appointed the following to the positions indicated:

President - Dr. Don Hallman

Secretary - Mr. John Fessenden

Treasurer - Mrs. Nancy Bell

Chair, Investment Committee - Mr. Fred Beattie

Highlights of matters considered by the Board of Directors this past year

Launching of the Lynde Creek Manor Expansion Project

The CBOQ Board, in partnership with the CBOQ Foundation and the Housing Corporation, mutually agreed to move forward with the expansion of the Lynde Creek Manor. With the securing of financing and completion of planning, we were able to launch this project in 2013. A sod-turning event, marking the commencement of construction, took place on May 25, 2013 and was well-attended by residents and members of our constituency. We pay tribute to many who have participated in the undertaking of this initiative, particularly Evan Whitehead who was instrumental in the securing of our financial partners.

The addition will consist of five floors and will expand capacity from 37 units to 100 units. Accommodations will include two-bedroom units with balconies, convertible two-bedroom units (can be converted into one-bedroom units and studios), one-bedroom with den units and the rest one-bedroom units. The new dining room is two storeys with a

games room and lounge overlooking from the second floor. Two new elevators will service the residents and a public balcony will be provided on each floor.

This addition to the Manor will respond to current market trends and provide the types of accommodation that are in demand. It will increase efficiency and effectiveness of operations substantially, improving service to our residents.

Our Foundation Board is actively participating in oversight and financial management for this project.

At time of writing, (April 2014), construction of the 5th (top) floor is complete and roofing which will complete enclosure of the building will be installed shortly. Extreme cold, ice and snow during winter resulted in unavoidable delays. Completion is anticipated for late 2014.

The Board is also finalizing a revised lease agreement for the expansion of the retirement manor at Lynde Creek to be initiated upon completion of the expansion project.

Other matters

As noted above, the Board undertook the drafting of a revised By-law which conforms to the requirements of the new Canada Not-for-profit Corporations Act, and this was approved at our Annual Meeting in June 2013. The By-law was submitted to Industry Canada and came into effect in early 2014. Thanks to Nancy Bell for her work in spearheading this initiative.

Regarding funds owing from the Housing Corporation, no new funds were received in 2013. Investment of funds is under the guidance of the Foundation's Investment Committee.

Corporation of Convention Baptist Non-Profit Residences

Lynde Creek Village remains a most desirable place to live. The residents, working through their council and various committees, continue to enhance the property. They have consistently won the Whitby "Bloom Award" for the attractive appearance of the Village as a result of their gardening efforts. The Manor (retirement residence)

The Board continues to invest and monitor the funds in the Canadian Baptist Archives Endowment Fund. Income from the trust fund is paid out annually in support of the archives of CBOQ, its member churches and McMaster Divinity College. The archives are housed at the Divinity College. A payment from the income of this fund was made in 2013 and new capital was received from CBOQ.

A payment was also made this year to CBOQ from the Foundation's Endowment Fund.

Our Board continues to support the Legacy for Ministry initiative of CBOQ and other Canadian Baptist partners, and encourages donations to the Foundation's Endowment Fund which supports the ministry needs of CBOQ.

For the coming year we will be proceeding on an initiative to enhance the role of the Foundation in acquiring and managing resources to support CBOQ ministries, and to improve our partnership with CBOQ in this endeavour.

Our Directors and Officers have provided committed leadership and service in addressing a wide variety of issues and challenges this past year, and I express my sincere thanks to them for this contribution. I also would like to thank our partners in our Lynde Creek Manor expansion initiative this year, the CBOQ Board and the Housing Corporation, for their participation and support. We are thankful to God for His guidance and sustenance in this year of challenge and change.

Respectfully submitted,
Don Hallman
President

operates close to capacity and serves as a centerpiece for the many Village activities.

During 2013, the efforts of the Housing Corporation Board along with the CBOQ Foundation Board and the CBOQ Board were directed to obtain financing for the

addition to the Manor. This addition is being built by the CBOQ Foundation, and will be leased to the Housing Corporation. In the late spring of 2013 contracts were signed, with an anticipated early summer start on construction. During the site plan approval and building permit application process, code changes were implemented by the province, resulting in a three month delay in the construction start. The onset of an early and long winter caused a stoppage in the laying of cement blocks. Now the opening date has been pushed back by five months to late 2014.

The Housing Corporation Board is comprised of CBOQ church members who volunteer their time. At present the Corporation is seeking additional members. If you know of someone to recommend, or wish to serve yourself, please speak to any of the Board members named below.

Bob Jamieson Tom Phair Susan Coleman
Roger Smith Ralph Jones

Submitted on behalf of the Corporation
Bob Jamieson

Canadian Baptist Women of Ontario and Quebec

Annual reports give us a snapshot of a given moment in time. 2013's snapshots inspire and challenge me! From them I see the good, the reality and the possible – lurking just beyond each snapshot's border.

The good

- There is a new energy in some groups especially as they focus on prayer and missions.
- Some of our long-supporting groups have continued to pray, study and support our work while others have passed the torch to the next generation.
- Outreach into communities is creative, relevant and expanding.
- Our pastors are connected, concerned and supportive of the ministry of the women in their congregations. (One bought and presented CBWOQ's history book to the church library; two male pastors have contacted us to ask how they can support our initiatives in fighting human trafficking; we had 16 women clergy find support together at our Female Clergy Retreat.)
- At one church, 31 women pray every day!
- One women's group held an event to bless pastors' wives.

The reality

- Many of our longstanding groups are disbanding or diminishing in size and energy.
- Younger women (49 and younger) are generally not interested in the same format of the established CBWOQ group but still want to have effective times of ministry and personal spiritual growth.

- Women still desire to be in community, so even if a group disbands, in due time, the desire of its members to renew their connections with CBWOQ begins again.
- Some churches have little or no grasp of what CBWOQ provides, promotes and needs.

The possible

What I have heard, experienced and sensed through the phone calls, e-mails and opportunities presented over 2013 gives me hope and gives me the reason we will continue being women on a mission: God is not finished with us yet.

At our Women's Weekend Away in April 2013, the 225 women who attended celebrated our past, our present and the future. They also heard about 2012 – our year of intentional research and conversations with you about CBWOQ's future – and about your CBWOQ board saying "yes" to moving forward in 2013! They eagerly received the first copy of *live* (formerly *The Link & Visitor*), our excellent 135-year-old magazine that now has a new name inviting us all to active faith and intentional living for Jesus.

Baptist women have always prayed, served and reached out in hundreds of ways with vision and passion and that same energy and excitement is bubbling up in the next generations of our women. They are stepping out boldly as they are open to God's Spirit convicting them, recognizing their and our brokenness and the call to share Jesus' love. There is an increased understanding and call for action as women learn about and experience our human trafficking

awareness opportunities, our growing partnership and friendships with our First Nation sisters, short term mission opportunities we present and our financial support through Leadership, Networking, Mission and New Initiative grants. Our days of prayer and the Great Canadian Bible study keep us aware of struggles faced by our sisters worldwide and serve to propel us into action.

Your requests

Throughout the year, you shared requests with me. Here are my responses to some of your most pressing requests.

“Give us a voice in what local missions to support.”

We receive requests from you – our constituency – at the end of February and/or August of each year. The finance committee deliberates, prays and then recommends to the board the local missions we will support. All the funds that we have for mission support come directly from you.

Thank you for giving and please do encourage your local, church-connected ministries to apply.

“We need resources.”

This year we resourced over 25 women and/or churches through our grants. We provide a resource package for every biannual theme. Each issue of *live* features a small group Bible study on our theme that you may use in your meetings or small ministry groups. We can bring a variety of workshops to your church or area including *Groups of Hope, Gifted & Called, Word!Out*; and human trafficking awareness events featuring the documentary *Nefarious: Merchant of Souls*, special speakers and a simulation experience. Many of the staff, board and local women leaders are prepared to speak at your event. (I had over 50 opportunities in 2013 to share CBWOQ’s passion.)

“We want to meet others from abroad.”

We have connections to women and ministries across our two provinces, North America and globally through short-term missions and conferences. Keep reading the E-LINK and checking our website for up-to-date opportunities.

“Please pray for us.”

We pray for you as requested, at our staff and board meetings and through our various communication vehicles.

Looking ahead

Two major initiatives continue to develop are our relationships with First Nation sisters and addressing the issue of the dignity of all women and the plight of those who get caught in prostitution and human trafficking. God desires that all people are treated with dignity and respect and we are rising up as a voice of concern and of action.

As 2014 marches on, we invite you to join in our response with three major new thrusts.

1. Attend *New Paths Indigenous Peoples Conference* running April 4 and 5, 2014, at Lorne Park Baptist Church in Mississauga.
2. Join our *Buying Sex Is Not A Sport Toronto 2015* campaign/partnership as we prepare to focus on and respond against injustices to women as the Pan Am Games come to the Greater Toronto Area and Golden Horseshoe cities in July 2015.
3. *Love Day* on Saturday November 1, 2014. Choose one woman from your church to spearhead outreach into your community. She would attend our Love Day Training on Saturday, March 30 in Cambridge.

After eight plus years as CBWOQ’s executive director I am filled with emotion and with thankfulness to God for how He works in the lives of our women and our churches. I am indebted to each of you reading this, and to colleagues and volunteers, for the tremendous privilege I have had in learning from and working with you. Thank you.

May each of us continue to respond to Jesus’ call in our life. We are *women on a mission*. Join the journey!

Never let the fire in your heart go out. Keep it alive.

Serve the Lord. When you hope, be joyful.

When you suffer, be patient. When you pray, be faithful.

Romans 12:11-12 NiRV

Many blessings and respectfully submitted,

Brenda Mann

Executive Director

Union of French Baptists Churches in Canada

It's been a little more than a year since I took office as Executive Director. I've visited and interacted with most of our 34 churches, enabling me to understand the challenging situations each church faces and to begin to identify ways to help them move forward.

In 2013, two of our churches were well on the way of calling new pastors and a new church plant is scheduled to be launched in Gatineau in April 2014. Five candidates for the pastoral ministry were processed, an encouraging sign of renewed interest in pastoral ministry.

The theme chosen for our General Assembly held June 1st centered on "Do not be afraid", an exhortation often addressed to God's people when faced with uncertainty and challenging perspectives.

In December, the board voted a new strategy plan "Operation Reboot," which seeks to bring practical solutions to a variety of church situations and to build momentum and cohesion among our 34 churches stretching from New Brunswick to the greater Ottawa area.

Our strategic plan is comprised of several tracks:

- Provide diagnostic tools for churches having lost sight of vision or momentum,

- Encourage a culture of ongoing learning among our pastors and elders confronted by a fast and ever moving society,
- Launch a two-year training center dedicated to church-planting in today's society,
- Create a community of coaches and mentors to come alongside of our younger church-planters and pastors.

In 2013, the board felt we could no longer ensure the up-keep and repairs on the building where our offices and seminary are located. We have been exploring our options, looking carefully at downsizing in order to keep the focus on our mission: church planting and church development. We're looking into renting office space where several other Christian organizations are located.

We are privileged to have you as key partners in ministry. May you be blessed and encouraged in your service and love for your sisters and brothers in Christ, in French-speaking Canada.

Yours for His Kingdom,
David Rowley
General Secretary

McMaster Divinity College

We are happy to announce with you—our sponsoring denomination—that we have had a wonderful year. One of the major highlights of this year has been the achievement of an all-time high enrolment, presented in both our headcount of 218 and our full-time equivalency of 170. We are excited to see what the Lord has in store for our future.

In addition to the news regarding our enrolment, we also received approval for the Ontario Student Assistance Program (OSAP) for our research degrees—the MA and PhD. This approval also underlines government recognition to these programs and has the potential to aid us in increasing our enrollment.

In last year's report, we mentioned the commitment of our faculty to revising our MTS, MDiv, and DipMin programs in response to the growing needs of current and potential students. The implementation of these revised programs has proven beneficial to both the students and the College.

One of the most significant changes made was the introduction of our Ministry Reflection Seminar (MRS) to the MTS program. This seminar is a small-group based learning experience that is designed to provide a place for interactive discussion and group theological reflection on current ministry experiences. We have seven small groups this year. We have also completely revamped the course schedule and delivery methods of courses.

In March, we had the pleasure of receiving a number of books related to the historiography of Anabaptism from church historian Dr. Ken Davis. In conjunction with his gift, we were also graced with a short lecture related to the topic discussed in his contribution.

Forty students will graduate on May 20, 2014. We wish them well as they leave us to serve in the Church, academy, and society.

We have installed four faculty chairs. Each recipient will give a lecture during the next 4 semesters. The recipients are Dr. Phil C. Zylla, Dr. Stanley E. Porter, Dr. Lee Beach, and Dr. Gordon L. Heath.

We are proud of our faculty who continue to minister by publishing articles and books, as well as leading worship and preaching in various churches in Ontario and around the world. A sample of publications is as follows:

- Dr. Stanley E. Porter presented a paper at the Vatican- "The Witness of Extra-Gospel Literary Sources" which was subsequently published
- Dr. Michael Knowles' article "Serpents, Scribes and Pharisees" was published the Journal of Biblical Literature

- Dr. Mark J. Boda co-edited Why? How Long? Studies on Voice(s) of Lamentation *Rooted in Biblical Hebrew Poetry*

We are thankful to God for the fine faculty with which he has gifted McMaster Divinity College. We would also like to inform you that members of our faculty are willing to serve as pulpit supply for your congregations. If you are looking for someone to serve your congregation as a guest speaker, please feel free to contact our faculty.

We continue to look to our future as we plan on expanding our building to meet growing needs.

McMaster Divinity College—Knowing...Being...Doing...



Respectfully submitted,
Stanley E. Porter
President and Dean

Canadian Baptist Ministries



CBM

*embracing a broken world
through word & deed*

*OUR VISION: a broken world
made new.*

*OUR MISSION: Partnering with
local churches around the world
to bring hope, healing and
reconciliation through
word and deed.*

CBM is a global mission organization committed to sharing God's love through word and deed. We believe that God brings healing to a broken world through local churches. With over 140 years of experience, we have seen that words and deed intertwined in Christian community work together to bear witness to God's transforming grace. Together in partnership, we seek to bring hope, healing and reconciliation to all people.

CBM belongs to 150,000 Canadian Baptists who worship in 1,000 churches which are grouped into 4 regional denominations: Canadian Baptists of Western Canada, Canadian Baptists of Ontario and Quebec, Union d'Églises Baptistes Francophones du Canada, Convention of Atlantic Baptist Churches. We also belong to Canadian Baptist Women's groups.

We are primarily an international mission agency: when Canadian Baptists as a people step outside of Canada to relate to the world in mission, this is CBM's role. Our international work clusters into eight sectors:

1. **Children & Youth-at-Risk** – Empowering vulnerable and at-risk children and youth to explore their God-given potential
2. **Evangelism & Church Planting** – Sharing the Good News and strengthening local churches

3. **Food & Community Development** – Building a healthy and equitable world where all live with dignity and have access to food, water, shelter, education and opportunity
4. **Training Leaders** – Investing in Christian leaders to strengthen churches and communities
5. **Peace, Justice & Reconciliation** – Bringing people and communities together to restore relationships affected by conflict and oppression
6. **AIDS & Health Care** – Providing access to medical care and increasing health awareness among the marginalized
7. **Strengthening Partners** – Enhancing our global partners' capabilities for effective and sustainable long-term ministry
8. **Crisis Response** – Acting in compassion to alleviate human suffering resulting from natural disasters and human conflict

In addition, since Canadian Baptists do not have a national denomination, CBM functions at the national level to broker cooperative efforts and represent Canadian Baptists coast-to-coast. Specific national responsibilities include providing Pension and Insurance services to ministry staff for all Canadian Baptist organizations; encouraging the welcome of refugees and others new to Canada; facilitating, through chaplains, the spiritual care of persons in the Armed Forces and Correctional Services; sharing resources, ideas and best practices; and when appropriate, seeking to be a national voice of Canadian Baptists.

CBM was started by Canadian Baptist churches in 1874 and we continue to see our primary business as creating partnerships and involvements between Canadian Baptist churches and the rest of the world. Every day lives are touched through the work of CBM and our partners: pastors are trained, refugees are offered assistance, arid soil is cultivated to grow food, people are finding faith in Christ, AIDS orphans are supported, houses are built after a natural disaster, and people-groups who have lived in animosity begin to experience reconciliation.

A SHARPER VISION AND A NEW BRAND IDENTITY

2013 was a significant year for CBM because we went through a reVisioning process. We did this because we want to stay current with what God is doing. We engaged in conversations with international partners, Field Staff,

Canadian Staff and Canadian Baptist churches and pastors. What emerged from this time of listening and discerning was a sharper vision that we believe is God's will for us in this era. Key themes emerged from this process, which express CBM's core calling, core competency and "sweet spot" in the Kingdom and mission world. Key elements of this sharper vision are:

We see the local church as the centre of God's mission.

This means that CBM's primary work internationally is with the local churches. Our end-goal is to see a transformed world; the strategy to get there is to work through local churches. We believe that this reflects God's strategy of calling a people who will then bring blessing to the world. This does not mean that we will bypass denominational networks – as has historically been the case, we will partner with indigenous denominational networks in each field where we work, but now we will focus those partnerships on the transformation of local churches. On a practical basis, this means that more of our future programming will be situated in churches and in fact will be generated out of the calling and vision of local churches.

We believe that God wants to bring healing to the world's brokenness. This includes all aspects of brokenness, including material need, spiritual hunger, unjust situations, oppression of vulnerable people, and more. We believe that this approach to mission is rooted in the biblical trajectory of Creation-Redemption-New Creation: God creates a perfect Creation (Genesis 1), which is then broken (Genesis 3) and which is now being made into a new creation.

We believe that God's mission is accomplished by word and deed intertwined in the local church. Just as Jesus both spoke and acted, we believe that mission includes both speaking and acting, or word and deed. The Incarnation itself was a profound "deed" of God, as was the crucifixion and resurrection; these deeds were explicated through the teachings of Jesus and the early church. To fully represent Jesus in the world is to both speak and enact the Kingdom, rooted in the local church.

With a new vision in place we also developed a new way of expressing our identity and vision, resulting in our new "brand". This includes new Vision and Mission statements

(above) and a new logo, as well as a new tagline: *embracing a broken world through word and deed*. Together, these distill our sharper vision into a set of clear short messages that express our core missiology.

HIGHLIGHTS FROM 2013

Post-typhoon relief in **Philippines**: Typhoon Haiyan hit on November 8. We quickly responded with emergency funds to our partners to deal with immediate needs. After that we visited affected sites to develop a longer-term plan for reconstruction and rehabilitation. In March 2014, the first short-term mission team was deployed to assist with reconstruction. Canadian Baptists responded generously: by the end of February 2014 CBM had received nearly \$400,000 designated for post-typhoon emergency relief.

God has providentially opened several opportunities in China and with Chinese people elsewhere, which CBM continues to pursue. We have been discipling Chinese students in Germany for a number of years (the Chans) and will see this ministry grow in 2014 through the deployment of a new staff couple (the Lams). In early 2014 we deployed a new Field Staff couple to northern Thailand to teach in a seminary that trains Chinese pastors. We also have involvements in leadership training in central China with a seminary and a network of rural churches.

CBM's two oldest fields, Bolivia and India, had significant new energy infused into them. In India we engaged in a Strategic Imperatives process with our new staff team which will shift our ministry more thoroughly into an integral mission framework, empower the role of women in the churches, and re-engage directly with the churches that emerged out of Canadian Baptist pioneer mission efforts. We also received approval for a new food security project delivered in cooperation with the Canadian Foodgrains Bank. In Bolivia our partner went through a leadership change at the board level which strengthened our relationship with them. We signed a new Partnership Agreement which focuses our work on local churches.

Our partner in Rwanda went through a significant leadership change, resulting in Gato Munyamasoko (a CBM Field Staff person) being seconded to our denominational partner to become the equivalent of their Executive Minister. Gato has a significant challenge in front of him to improve the governance and accountability

structures of the denomination so that ministry is empowered, and in 2014 we are planning to deploy two new Field Staff couples to assist in this process.

Our partnership in Liberia has been suspended because of significant leadership conflict in our partner denomination. At this point we continue to wait and see how the future will unfold to see whether we will re-engage. Our work in North-East Province, Kenya continues with the group of local pastors now solidly formed into a ministerial team. Through this network we are involved in post-drought rehabilitation, food aid, peace-building work and community development.

We continued to marvel at the commitment of our partner in Lebanon as they care for Syrian refugees. Aid and assistance has been situated in churches and as a result, we have seen Muslims begin to have a faith in Christ, because they have seen the love of Christ's followers.

We experienced significant staff change in Africa: Colin Godwin left to become President of Carey Theological College; Aaron and Erica Kenny became Africa Team Leader; Bruno and Kathleen Soucy moved from Rwanda to become Latin America Team Leader; and Gato Munyamasoko had a change of role (see above). Both of our Regional Representative roles had changes: Western Canada shifted from Bill Dyck to Scott Simpson and Atlantic Canada shifted from Linda Naves to Alden Crain.

We released *Discover: discerning your church's mission heart*, a resource which helps churches to engage in a discernment process to rationalize and focus their local and global mission efforts.

I want to thank the Canadian Baptist constituency for their generous support and prayer. I want you to know that Canadian Baptists are known on the international stage for being a collaborative people who enter into partnerships with a humble spirit and a desire to co-create ministry strategies with our partners – this is a distinctive approach that is valued by the church internationally and which empowers them and us.

Grace and peace,
Sam Chaise
Executive Director

Evangelical Fellowship of Canada

The Evangelical Fellowship of Canada (EFC) is the national association of evangelical Christians in Canada. It gathers evangelicals together for impact, influence and identity in ministry and public witness. Since 1964 the EFC has provided a national forum for evangelicals and a constructive voice for biblical principles in life and society.

The EFC brings the biblical perspective to life by:

- Addressing the issue of homelessness with government
- Celebrating Christ
- Connecting and informing pastors via seminars/events

- Speaking up on important issues on Parliament Hill and in the courts
- Connecting youth ministry leaders
- Addressing prostitution and human trafficking
- Defending freedom of religion
- Upholding marriage and the family
- Engaging congregations
- Gathering and informing Christians
- Addressing the global AIDS pandemic
- Speaking out for persecuted Christians

Canadian Council of Churches

The Canadian Council of Churches is a community of churches which confess the Lord Jesus Christ as God and Saviour according to the Scriptures and therefore seek to fulfill together their common calling to the glory of one God, Father, Son and Holy Spirit, and also other churches which affirm the same faith but which do not make doctrinal confessions.

2013 proved to be a year of transition for CBOQ's involvement in the CCC. The Rev. Dr. Das Sydney continued his role as Vice-President of the CCC. The Rev. Dr. Mervin Saunders stepped down in May 2013 after 13 excellent years of service on the Governing Board. While Merv will be greatly missed the Governing Board was delighted to welcome the Rev. Tim McCoy, Executive Minister of CBOQ, in November 2013.

It is common at the Ottawa meetings each Spring for members of the CCC to meet with elected members of Parliament to discuss issues that concern the Church such as Religious Freedom and Human Rights. Thus, in the Spring of 2013 several groups assembled from the CCC to meet with elected officials. At our two gatherings in 2013 several important discussions took place. There was a thought provoking panel on religious freedom, a presentation on the problem of human trafficking in

Canada and another session on some of the ethical questions arising from synthetic biotechnology.

CBOQ representation on the CCC:

Das Sydney, Highlands Baptist Church, Kitchener -
Governing Board Vice-President

Fred Demaray, retired CBOQ pastor - Christian Interfaith
Reference Group

Scott Kindred Barnes, First Baptist Church, Ottawa -
Governing Board Member

Merv Saunders, retired CBOQ pastor - past Governing
Board Member

Nick Caric, McMaster Divinity College PhD student -
Biotechnology Reference Group

Andrew Allan, CBOQ Pastor - Commission on Faith &
Witness

Brenda Mann, CBWOQ Executive Director - Human
Trafficking in Canada Working Group

Michael Tormey, Belfountain Village Church - Commission
on Justice & Peace

Miranda Queh, CBOQ - Finance Committee

Sarah Westman-Liu, CBOQ - Personnel Committee

Tim McCoy, CBOQ - Governing Board Member

Respectfully submitted,

Scott Kindred-Barnes

CBOQ Representative on CCC Governing Board

Recognitions Report

Recognition of Ministry Leaders' Service

25 Years of Service

The Ministerial Resources Committee is pleased to acknowledge the following ministers who have reached the milestone of completing 25 years of ordained service. Thank you for your dedication and faithfulness.

Rev. Stan Ball	Rev. Edmund Blank	Rev. James Clark
Rev. Lillian Curtis	Rev. Terry Janke	Rev. Geri Johnston
Rev. Miles Lohnes	Rev. Jonathan Mills	Rev. Clifford Rummenie
Rev. Gloria Stafford	Rev. Mirella Van Der Zyl	

25 Years of Service at the Same Church

We are also pleased to acknowledge the following ministers who have reached the milestone of completing 25 years of service at the same church.

Rev. Gordon Day-Janz	Rev. Luis Notario
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Members of the Over 40 Club

The following ministers have recently completed 40 years of service in ordained ministry. New members of the Over 40 Club are honored at a special luncheon and presented with special pins and a certificate honoring their achievement.

Rev. Vladimir Canji	Rev. Raymond Cross	Rev. John Fung
Rev. Dr. John Keidann	Rev. Timothy Medhurst	Rev. Dr. Paul Owen
Rev. Dr. David Smith	Rev. Andrew Truter	Rev. Johnny Washington

We are blessed by the continuing faithfulness and ministry of the following members of the Over 40 Club.

Rev. William Adams	Rev. Ian G. Dixon	Rev. Tamotsu Morikawa
Rev. J. Alton Alexander	Rev. Melvin Finlay	Rev. Dr. Bruce Neal
Rev. Gordon G. Allan	Rev. Geoffrey Fitzpatrick	Rev. Ralph Neil
Rev. Dr. Pierre Allard	Rev. Dr. Charles Foster	Rev. Joseph Novak
Rev. John C. Amy	Rev. Dr. Donald Fraser	Rev. Dwight Patterson
Rev. Elmer Anderson	Rev. John Furry	Rev. Allan J. Perks
Rev. M. John Anderson	Rev. Joao Garcia	Rev. Dr. Douglas J. Perry
Rev. Marvis Asis	Rev. Dr. Theodore Gibson	Rev. Roger Petersen
Rev. Norman Baird	Rev. John Gilmartin	Rev. Dr. Robert R. Price
Rev. Dr. Joseph D. Ban	Rev. Roland Glendinning	Rev. Bertrum Radford
Rev. Glen Barrett	Rev. Dr. Archie Goldie	Rev. Clarence A. Roberts
Rev. Jack Bart	Rev. Fred Goliath	Rev. Jess Roque
Rev. Dr. Samuel Baxter	Rev. Loren Gorman	Rev. James M. Rudd
Rev. Neil D. Beattie	Rev. Alexander Gray	Rev. Dr. David Russell
Rev. Paul Benson	Rev. John Griffiths	Rev. Malcolm C. Rust
Rev. Elmore Boomer	Rev. Frederick Habermehl	Rev. Dr. Mervin Saunders
Rev. Philip J. Brown	Rev. Arthur Hadley	Rev. Dr. George Scott
Rev. Norman Bullock	Rev. Jack Hawkins	Rev. Kenrick Sharpe
Rev. Weldon F. Burlock	Rev. Ronald Hawkins	Rev. John E. Smith
Rev. John H. Burton	Rev. John Hillmer	Rev. Yanis Smits
Rev. Hugh Burritt	Rev. Dr. Melvyn Hillmer	Rev. Stanley Smurthwaite

Rev. Dr. Frank M. Byrne	Rev. Samuel Holmes	Rev. T. Kerr Spiers
Rev. Dr. Earl Cameron	Rev. Bud. W. N. Hooper	Rev. Michael Steeves
Rev. Robert Campbell	Rev. Selwyn Hopkins	Rev. Douglas Steven
Rev. George Campbell	Rev. Gerald Hunt	Rev. Frank Stone
Rev. Dr. Muriel Carder	Rev. Thomas R. Hunter	Rev. Dr. William Sturgess
Rev. Donald Casselman	Rev. Dr. Kenneth Jackson	Rev. John Torrance
Rev. George Cawfield	Rev. David Janzen	Rev. Ronald K. Ward
Rev. Clair Clark	Rev. Ernest L. Johns	Rev. Ronald E. Watson
Rev. Gheorge Cocis	Rev. Dr. William H. Jones	Rev. George B. Watt
Rev. Dr. Albert E. Coe	Rev. Allan Jorgensen	Rev. Dr. Robert Wilkins
Rev. William Cook	Rev. Philip Karpetz	Rev. Robert A. Wilkinson
Rev. Gerald Cooke	Rev. Dr. John Keith	Rev. Ralph Wilton
Rev. Bruce Coombe	Rev. Reinhold J. Kerstan	Rev. John B. Woelfle
Rev. Dr. Doug V. Coombs	Rev. Dr. Arthur P. Lee	Rev. Dr. Andrew Wong
Rev. Dr. Keith Cooney	Rev. John Lekx	Rev. Dr. William R. Wood
Rev. Donald J. Corbett	Rev. John MacPhail	Rev. Barry Yager
Rev. A. John Coutts	Rev. James E. Managhan	
Rev. Neville Cowan	Rev. Ronald Matthews	Missionaries:
Rev. Fred Demaray	Rev. Richard Maxwell	Rev. Gordon Barss
Rev. Ubirajara Da Silva	Rev. Eustace Meade	Miss Muriel Harrington
Rev. Dr. James E. Davey	Rev. William Metcalf	Miss Shirley Heatlie
Rev. Rex Deverell	Rev. Basil Metz	Dr. Audrey Morikawa
Rev. Dr. Max De Wolfe	Rev. Franklin Morgan	Miss Jessie Rosser

Celebrating over 50 years of Ordained Service

74	Rev. Dr. Max De Wolfe	59	Rev. Gerald Hunt	54	Rev. Albert Dutley
73	Rev. Dr. Earl Cameron	58	Rev. Stanley Smurthwaite		Rev. Melvyn Hillmer
72	Rev. Dr. Theodore Gibson	57	Rev. Gordon Allan		Rev. James Managhan
68	Rev. George A. Cawfield		Rev. Arthur Fritzsche		Rev. Joseph Novak
67	Rev. Dr. Muriel Carder		Rev. John Griffiths	53	Rev. Philip Brown
	Rev. Frank K. Stone		Rev. Dr. William Jones		Rev. Geoffrey Fitzpatrick
65	Rev. George W. Campbell		Rev. Dr. John Keith		Rev. Allan Perks
	Rev. Jess Roque		Rev. Dwight Patterson		Rev. James Rudd
64	Rev. John H. Burton		Rev. John E. Smith		Rev. Malcolm Rust
	Rev. Dr. Charles Foster		Rev. Dr. T. Kerr Spiers		Rev. Robert Wilkinson
63	Rev. Clair Clark		Rev. Dr. William Wood	52	Rev. M. John Anderson
	Rev. Arthur J. Hadley	56	Rev. Basil Metz		Rev. Elmore Boomer
	Rev. Frederick Habermehl		Rev. Ian Brown		Rev. Weldon Burlock
	Rev. Dr. William Sturgess		Rev. Douglas Coombs		Rev. Dr. Albert Coe
62	Rev. Elmer G. Anderson		Rev. Richard Darling		Rev. Reinhold Kerstan
	Rev. Loren Gorman		Rev. Arthur Kelsie		Rev. Dr. Robert Price
	Rev. Philip Karpetz		Rev. Tamotsu Morikawa		Rev. Ronald Watson
	Rev. Egon J. Von Keitz	55	Rev. Archibald Goldie	51	Rev. Reg Babbey
61	Rev. John C. Amy		Rev. Donald Fraser		Rev. John Coutts
	Rev. Gheorge Cocis		Rev. Rowland Glendinning		Rev. Ian Dixon
	Rev. Samuel Holmes		Rev. Donald Corbett		Rev. Dr. Mervin Saunders
	Rev. Dr. Joseph D. Ban		Rev. Neil Beattie		Rev. Ronald Ward

60	Rev. Thomas Hunter Rev. Dr. Bruce Neal Rev. Clarence A. Roberts Rev. Ioachim Tunea	55	Rev. Murray McKnight Rev. Frank Bryne Rev. Ernest Johns	50	Rev. Keith Cooney Rev. Ubirajara Da Silva Rev. John MacPhail Rev. Douglas Steven
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Recognition of Volunteer Service

We want to express our appreciation to many skilled and dedicated volunteers who served CBOQ in many ways this year.

Aaron White	Dave Smith	Heather Rumball	Kathy McIntosh
Alan Roberts	David Stewart	Heather RumblePeterson	Katie Owen
Alfred Yuen	Dean Jamieson	Heather Vanderstelt	Keegan Travis
Allan Heidman	Deane Proctor	Helen Overholt	Keith Blair
Andrea Cambridge	Deanna Codner	Ian McIntosh	Keith Sweeting
Andrew Allan	Deb Tempelmeyer	Jack Hawley	Keith Vincent
Andrew Rutledge	Debra Nicholson-Elwell	Jackie Pierce	Kelsi Elshaw
Andrew Schmidt	Dillon Campbell	Jan Mutter	Kevin Babbey
Anthony Lui	Donald Collar	Jane Barber	Kevin Francis
Ashley Esposito	Donna Chapman	Janet Lord	Kiersten Clarke
Ben Young	Doug Fairley	Jared Haley	Kristen Richard
Benjamin Denhoed	Doug Perkins-Ball	Jared Walker	Lee Beach
Bill Chapman	Ed Carruthers	Jaysen Pepper	Lionel A Pye
Birgid MacCallum	Edem Francois	Jenna Boldt	Liz Shaughnessy
Bob Davies	Edward McLean	Jenny Rabbets	Lola Mather-Dyer
Brandon Manuel	Elaine MacInnis	Jeremy Boyd	Louis Leung
Breanna Oke	Elaine Poproski	Jeremy Ranasinghe	Lucas Stevens
Brenda Filyer	Elden Faulkner	Jesse Landin	Madeline McCoy
Brenda Mann	Elikem Francois	Jessica Man	Marg Derrah
Brennan Rabbets	Elizabeth Allaby	Jim Alford	Margaret Freeland
Brian Fowlow	Elizabeth Joseph	Jim Neufeld	Margaret Smart-Wheaton
Brittany Goode	Elizabeth Nichols	John Bunner	Margaret Sutton
Brittni Lewis	Ella Estabrooks	John Cullen	Mari Harquoil
Carl Chang	Emily Dodds-Hebron	John Hurlburt	Matt Horan
Carol Owen	Emma Hazlett	John Nudds	Matt Page
Charles Darkwa	Eric Brown	John Szeto	Mervin Saunders
Christopher Lu	Erika Abele	Jonanne Fenton	Michael Idzenga
Clarence Braun	Ethan Smith	Jonathan Matthews	Michel Belzile
Clarke W Dixon	Evan Whitehead	Jonathan Mills	Michelle Perkins-Ball
Colin Chapman	Frank Fedyk	Jordan Pipher	Michelle Voynich
Craig Rumble	Fred Demaray	Judith Shierman	Miranda Peters
Daisy Moo	Gene Tempelmeyer	Julie Cox	Miranda Walker
Dale Soble	Geoffery Moore	Julien Busse	Miriam Little
Dan Hellendy	George Bell Jr.	Kaitlyn Packman	Murray Kohler
Dana Barber	George Bell Sr.	Karen Plater	Myrna Butler
Daphne McCoy	Gloria Stafford	Karen Siwik	Nancy Bell
Das Sydney	Gord Nichols	Kathy Donevan	Narry Santos

Natalie Nasrallah	Phil Hoeflich	Rustin Martin	Steve Elshaw
Nate Draper	Philip Butler	Ryan Parr	Tai-Ping Li
Nate McCoy	PJ Boyd	Sara Manuel	Taylor Surajam
Neil Hunter	Rachel Cormier	Sarah Thomson	Tim Carruthers
Nick Caric	Rebecca Meyer	Scott Kindred-Barnes	Verna Hutchinson
Noah Clark	Rene Brochu	Sergio Espinoza	Verona Huff
Nora Cullen	RJ Holmes	Shannon Wilson	Wanda Ainsworth
Norm Hubley	Rob Sellitto	Sharon Dymond	Wayne Melnechuk
Pamela Fitkin	Robert Denhoed	Sheldon Dyck	Will Snyder
Paul Evans	Robert McCarty	Sonya Currier	Will Walters
Peter Doyle	Robin Ellis	Stephen Sparks	

Donor Recognition

We want to express thanks to our donors whose generous gifts have enabled us to complete significant ministry this year. In 2013 we received gifts from the following estates, foundations and partner organizations:

Estate of Alice Rickman
 Estate of Dorothy Margaret Cooney
 Estate of Gladis Harrison
 Estate of John A. McPhail
 Estate of George Watt
 Estate of Ernest D. Lott (Christmas Fund Trust)
 Sharratt Southern Legacy
 Seasons Trust
 CBOQ Foundation

Proceedings of the 125th

Canadian Baptists of Ontario and Quebec

Annual Assembly

Toronto, Ontario

Doubletree by Hilton Toronto Airport Hotel

June 13 – 15, 2013

THEME: SoulStrength

SCRIPTURE: My help and glory are in God - granite-strength and safe-harbor-God. So trust him absolutely, people; lay your lives on the line for him. God is a safe place to be. Psalm 62:7-8 (*The Message*)

REGISTRANTS: 406 delegates and 175 other registrants; 191 churches

(For full reports from our last Assembly, see the 2012 Annual Report book.)

Thursday, June 13

Thursday Morning Session

Glen Soderholm and Helen Overholt shared a call to worship and lead a time of praise and worship through music. Heather Rumble Peterson gave remarks and suggested everyone join in greeting one another in the room.

Business Session #1

Heather Rumble Peterson, President, presided

1. Opening of the Assembly

Heather Rumble Peterson, President, called attendees back to their seats and declared the 125th annual Assembly of Canadian Baptists of Ontario and Quebec to be in session.

2. Organizing Motions

MCS 061313 – 01 that the minutes of the 2012 Assembly, as recorded in the 2012 Annual Report Book, be approved.

MCS 061313 – 02 that the Assembly Program, as printed in the Assembly Handbook, with the necessary amendments, constitute the agenda for the session.

MCS 061313 – 03 that the following persons constitute the committee on Enrolment: Kristi Pollard, Sarah Westman-Liu, Melody Currier.

MCS 061313 – 04 to recognize those who have been chosen to serve as scrutineers during this Assembly: Errol Anderson, Bob Dick, Karen Elliott Lowe, John Fenton, Jonanne Fenton, Murray Howard, Linda Irwin, Philip Kazek, Sandra Keys, Fred Knutson, David Low, Matt Lowe, Ramona Matthews, Bud McKibbon, Wanda Miller(chair), Rod Morrell, Carolynne Pollard, Lew Pollard, Karen Tucker, Alana Walker Carpenter, Nancy Webb, Don Hallman, Linda Rothery, Judy Shierman, Ellen Tree.

3. Welcoming New Churches and New Ordinands

On recommendations from the Quebec Association, Ottawa Association, Guelph Association and Toronto Association, five new congregations were received into membership. The right hand of fellowship was offered to the pastors, visitors and delegates from Iglesia Bautista San Juan Apostol, Montreal; Centre Evangelique Foi et Victoire, Ottawa; Grace Romanian Baptist Church, Waterloo; Milton Missionary Baptist Church, and Mississauga Grace Missionary Baptist Church.

MSC 061313 – 05 that Iglesia Bautista San Juan Apostol, Montreal, be recognized and that their delegates are welcome to this and succeeding Assemblies.

MSC 061313 – 06 that Centre Evangelique Foi et Victoire, Ottawa, be recognized and that their delegates are welcome to this and succeeding Assemblies.

MSC 061313 – 07 that Grace Romanian Baptist Church, Waterloo, be recognized and that their delegates are welcome to this and succeeding Assemblies.

MSC 061313 – 08 that Milton Missionary Baptist Church be recognized and that their delegates are welcome to this and succeeding Assemblies.

MSC 061313 – 09 that Mississauga Grace Missionary Baptist Church be recognized and that their delegates are welcome to this and succeeding Assemblies.

The following individuals were recognized as being publicly ordained into Christian Ministry after consultation with the CBOQ Credentials Committee: Brian McGuffin, Susan Bobbaert, Robert Kamerman, Alan Anderson, Rupen Das, Michael Nicholson, Michael Sealy, Scott Kindred-Barnes, Steve Amorin, Graham Ware, Adrien Wilsonne, Robert Sellitto, Kenneth Foo, Scott Dakin, Johnny Mak, Hurbert Wu.

The following individuals were recognized as transfers from a sister Convention or by virtue of a prior ordination in another denomination: Daniel Pusok, Anthony Chung, Timothy Ngo, David R. Barker, Olaniyi Afolabi, Matthew Wilkinson, Stephen Olmstead, Kevin Houser, Yvonne Miloyevich.

4. Board Report

Heather Rumble Peterson presented the Board Report. She thanked the board members and gave highlights from the written Board Report found in the Annual Report book.

MSC 061313 – 10 that the Board Report, as printed in the Annual Report book, be adopted.

5. Treasurer's Report – Section A

Miranda Queh, Director of Administration and Treasurer, gave highlights from the written report concerning the 2012 financial results and audited financial statements.

MSC 061313 – 11 to accept the financial results and audited financial statements for the year ended December 31, 2012 as printed in the Treasurer's Report in the Annual Report book.

Heather Rumble Peterson closed the business portion of the morning session.

Laurie Barber, Director of Missional Initiatives, gave a presentation.

Thursday Afternoon Session

Partner Presentations: McMaster Divinity College, presented by Stan Porter; Canadian Baptist Archives, presented by Gord Heath

Matt Wilkinson, Director of Youth Ministries, gave a presentation.

Business Session #2

Lola Mather-Dyer, 1st Vice President, Presided

1. Treasurer's Report – Section B

Miranda gave highlights from the written report concerning the 2013 revised budget.

MSC 061313 – 12 to accept the 2013 revised budget as printed in the Treasurer's Report in the Annual Report book.

Miranda gave highlights from the written report concerning the 2014 draft budget.

MSC 061313 – 13 to accept the 2014 draft budget as printed in the Treasurer's Report in the Annual Report book.

2. Board Recommendations and New Business

MSC 061313 – 14 that Grant Thornton be appointed as auditors, with fees to be approved by the board, for the year ending December 31, 2013.

Lola and Heather presented new requirements of the Canada Not-for-profit Corporation Act as they apply to CBOQ.

3. Executive Minister's Report

Tim McCoy provided highlights to the written EM Report found in the Annual Report book. There was a time of questions from the floor concerning the report.

MSC 061313 – 15 that the Executive Minister's Report as printed in the 2012 Annual Report book be received.

4. Nominations Committee

Ed McLean, Chair of the Nominations Committee, gave highlights of the Nominations Committee Report.

MSC 061313 – 16 that nominations be closed.

MSC 061313 – 17 that the persons named in the report of the Nominations Committee be and are hereby elected to the positions so indicated.

Lola Mather-Dyer closed the Business portion for Assembly 2013 with prayer.

Clint Mix, Director of Congregational Health gave a presentation.

Thursday Evening Session

Glen Soderholm led a time of worship through music and prayer.

Heather Rumball announced the offering in support of CBOQ and led in prayer before it was collected.

Ruth Haley Barton spoke on the theme *How Is It With Your Soul? Assessing the State of your Life in Leadership*.

Brian Craig led a time of Communion.

The President's Reception followed the session.

Friday, June 14

Friday Morning Session

The Karen Baptist Refugee Youth Toronto and Dennis Hassell Productions presented a shadowplay called *Legend of The Golden Book*.

Partner Presentation: CBM Staff gave a presentation themed *Serving a Global God*.

Memorial Moment

Evelyn Nicholson, CBWOQ President, led a service of memorial moment. Since printing last year's report until this Assembly, a number of faithful servants, serving the Kingdom through Canadian Baptists of Ontario and Quebec, have gone on to be with the Lord. We acknowledge their service with gratitude and pray for God's richest blessings upon the families and friends who remain. Evelyn read the names and lead a moment of silence and prayer.

Rev. Arthur Hirtle

Rev. Donald Crisp

Rev. Bruce R. Moorhouse

Rev. Alvin Armstrong

Rev. Donald Stratton

Rev. William Cairns

Rev. Stefan Tymciw	Rev. Samuel Findlay	Rev. Dr. Ronald Watts
Rev. Dr. Sir Frederick Bullen	Rev. Valerie Haines	Mrs. Grace Thompson
Rev. Dana Lamb	Rev. David Tsang	Rev. David Ogilvie
Ms. Jessie Rosser	Mrs. Frances Whidden	Rev. Eleanor Pollitt
Rev. George Rath		

Ministry Recognitions

Al Roberts, chair of Ministerial Resources Committee, led in a time of ministry recognitions. Al read the names of those recognized and prayed for them.

Twenty-Five Years in the Same Church

Rev. Michael Chun	Rev. Curt Erb	Rev. Dr. Warren Lai
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Twenty-Five Years of Ordained Service

Rev. Donna Chapman	Rev. Blake Eady	Rev. Joseph Hovsepian
Rev. Johmann Kwong	Rev. Albert Lambkin	Rev. Garry Lee
Rev. William Mantle	Rev. Robert McCarty	Rev. Armino Moniz
Rev. Luis Notario	Rev. Sigfrido Ortiz	Rev. Dr. Robert Patterson
Rev. Walter Stairs	Rev. Bernard Stephenson	Rev. David Tatsu
Rev. Laurie Taylor	Rev. John Wilderspin	

Newly Retired Ministry Leaders

Rev. Willard Warnock	Rev. Dr. Peter Mah	Rev. Galahad Cheung
Rev. Dorman Quinton	Rev. Laurie Taylor	

New Members of the Over 40 Club

Rev. Fred Knutson	Rev. Edward (Ted) Searle	Rev. Isaac Wilkins
Rev. Neil Hunter	Rev. James McGee	Rev. Dr. Donald Nicholson
Rev. Gary Stopps	Rev. Nelson Trafford	

Brian Craig, Director of Leadership Development, gave a presentation titled *Can We Talk?*

Commissioning and Installation of the Officers

Heather Rumble Peterson invited the officers and Bob Mather-Dyer to the stage. Bob led in a commissioning prayer for incoming president, Lola Mather-Dyer. Heather presented Lola with the gavel and Brenda Mann, Executive Director of CBWOQ, presented Lola with flowers. Lola gave remarks and led in singing *Spirit of the Living God*.

Diane McBeth gave a brief presentation about Legacy for Ministry.

Tim McCoy provided instruction regarding the group photo.

Friday Afternoon Session

Workshops were attended by delegates and visitors.

Friday Evening Session

Glen Soderholm led in worship through music.

Tim McCoy, Executive Minister, brought remarks about *A Call To Collect*.

An offering was collected in support of CBOQ.

Theme Speaker: Ruth Haley Barton gave a message titled *A Leader's Journey Into Solitude and Silence*.

Saturday, June 15

Saturday Session

Partner Presentation: Brenda Mann gave a presentation about the work of CBWOQ.

Glen Soderholm led in worship through music.

Ruth Haley Barton spoke regarding *Strengthening The Soul of Your Leadership*.

Lola Mather-Dyer gave a benediction and declared the 125th annual Assembly of Canadian Baptists of Ontario and Quebec to be adjourned, to reconvene at the International Plaza Hotel June 12-14, 2014.



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