

Financial Update

What follows is an update of our Year To Date (YTD) September 2025 Financials:

In \$000's	YTD SEPTEMBER 2025 ACTUAL	YTD SEPTEMBER 2025 BUDGET
REVENUE:		
St. Andrew's Hespeler	109	121
Knox Preston	85	59
TOTAL REVENUE	194	180
EXPENSE:		
St. Andrew's Hespeler	152	165
Knox Preston	126	113
TOTAL EXPENSE	278	278
NET INCOME		
St. Andrew's Hespeler	(43)	(44)
Knox Preston	(41)	(54)
TOTAL NET INCOME	(84)	(98)

Revenue Variance, Actual vs Budget:

St. Andrew's revenue lower than budget, primarily due to the fact a Stewardship campaign and special events happen in the last 3 months of the year, however they are budgeted evenly over the course of the year

Knox revenue higher than budget due to GST recovery not budgeted, a bequest and higher than budgeted interest & dividends

Expense Variance, Actual vs Budget:

St. Andrew's expense lower than budget, primarily due to lower Worship Services and Church Operations expenses

Knox expenses higher than budget due to higher than anticipated costs to make the church ready to be leased

Thanks to all those who donated to and supported our Live and Silent Auction last Saturday November 8th. We raised over \$6,000 and we still have a few items to hopefully sell on line! A special thanks to our New Hope Women's Group for the delicious desserts and refreshments and our auctioneer again this year – Gary Stewart! Thanks to our “morning of”

auction support from Cameron English and Joanne & Brian Minnaker. Lastly, thanks to our dedicated Auction Team of Scott McAndless, Steve Marsh, Nancy English, Cathy MacDonald, Ray Godin, Cynthia MacDonald, Patrice Wappler and Joni Smith who, again this year, selflessly volunteered to make this event a success! Special thanks to Ray Czerwonka for augmenting the number of gift cards for the silent auction!

Our auction would not be possible without the incredible support of the following local businesses who donated wonderful articles for this year's Silent Auction. When you shop, play or dine out, please support these merchants:

Transchem	Giant Tiger Preston	Zehrs Cambridge Centre
Cypriannas Pizzeria	Gadsby's	Drayton Entertainment
Revive Massage Therapy	Home Depot (Pinebush)	Reids
M&M Bar and Grill	The Madstacker	Brookfield Golf Club
Ernie's Cookhouse	Jersey Mikes	Grind House Café & Eatery
Puslinch Lake Golf Course	Valley Feeds	No Frills Preston
Beaverdale Golf Club	Zehrs Hespeler	Herrles Market
No Frills on Franklin	Living Outdoors	Dettweiler's Sausage
Debbie Ellis Watercolours	Rising Dough Scottish Bakery	Sobeys Westgate
Kelly Greens Flowers	Cambridge Flowers	Zehrs South Cambridge
Food Basics Hespeler	Food Basics Galt	Bishops Brew
The Aging Oak	East Side Marios - Cambridge	The Tiny Paint Company
Cheryl McGlinchey (former Tim Horton's owner)	Hair by Tansy	Dollar Tree Holiday Inn Dr
Christine's Hair On The Go	Grosche	Toy Tales Educational

Donald Paddock – Auction Co-Chair

St. Andrew's Hespeler
Presbyterian Church
November 16, 2025
Legacy Giving Sunday



St. Andrew's Hespeler
Presbyterian Church
73 Queen Street East,
Cambridge, ON
N3C 2A9
519-658-2652

Rev. Scott McAndless: smcandless@standrewshespeler.ca
Joni Smith: jsmith@standrewshespeler.ca
Email: office@standrewshespeler.ca
Prayer Requests: prayerchain@standrewshespeler.ca
Clerk of Session: st.a.hespeler.cos@gmail.com
Website: www.standrewshespeler.ca
Office Hours: Monday—Friday 9am-12pm

Order of Worship. We will meet in person at 10 am. Or join us on Zoom or Facebook Live. The Zoom link will be posted on the website.

Prelude: Jord Jesus Be Present Now, by G. Bohm
Welcome
Call to Worship
L: Make a joyful noise to the Lord, all the earth;
P: We will lift up joyous songs and sing your praises.
L: Let the sea roar, and all that fills it; the world and those who live in it rejoice.
P: Let the hills sing together for joy at the presence of the Lord,
L: For God will come to judge the world with righteousness, and the peoples with equity.
P: Let us join with all creation to praise the Lord! Let us worship God.
Hymn #88 Unless the Lord constructs the house (Tune #730)
Prayer of approach:
L: God of creation and compassion, You hear the cries of your people.

You know our fear and despair. In your great love, you assure us that you walk with us in Christ Jesus. In this time of worship, we long to see your new heaven and new earth break through, making your justice known and life fruitful for all your children. We praise you for the hope you offer us in Christ Jesus. We trust that you are at work in your church and in creation so all that is broken will be made new. Through our prayers and our praise, strengthen our trust in your promised future, O God, Creator, Redeemer and Sustainer of all life. **Amen.**

Laying Down Our Burdens

Responsive Reading: Isaiah 65:17-23a

L: For I am about to create new heavens and a new earth;
P: the former things shall not be remembered or come to mind.

L: But be glad and rejoice forever in what I am creating,
P: for I am about to create Jerusalem as a joy and its people as a delight.

L: I will rejoice in Jerusalem and delight in my people;
P: no more shall the sound of weeping be heard in it or the cry of distress.

L: No more shall there be in it an infant who lives but a few days or an old person who does not live out a lifetime,
P: for one who dies at a hundred years will be considered a youth, and one who falls short of a hundred will be considered accursed.

L: They shall build houses and inhabit them; they shall plant vineyards and eat their fruit.
P: They shall not build and another inhabit; they shall not plant and another eat,

L: for like the days of a tree shall the days of my people be, and my chosen shall long enjoy the work of their hands.
P: They shall not labour in vain or bear children for calamity,

2 Thessalonians 3:6-13

⁶ Now we command you, brothers and sisters, in the name of our Lord Jesus Christ, to keep away from every brother or sister living irresponsibly and not according to the tradition that they received from us. ⁷ For you yourselves know how you ought to imitate us; we were not irresponsible when we were with you, ⁸ and we did not eat anyone's bread without paying for it, but with toil and labour we worked night and day so that we might not burden any of you. ⁹ This was not because we do not have that right but in order to give you an example to imitate. ¹⁰ For even when we were with you, we gave you this command: anyone unwilling to work should not eat. ¹¹ For we hear that some of you are living irresponsibly, mere busybodies, not doing any work. ¹² Now such persons we command and exhort in the Lord Jesus Christ to do their work quietly and to earn their own living. ¹³ Brothers and sisters, do not be weary in doing what is right.

Hymn #631 Jesus' hands were kind hands

Family Time

Life and Work of the Church

Celebration of our Generosity

Offertory: Kyrie by Dom Murray

Sermon: The Gospel of Our Age

Prayers of the People and Lord's Prayer
(... *forgive us our debts as we forgive our debtors...*)

Hymn #648 I'm gonna live so God can use me

Benediction

Choral Response

Go now in peace...never be afraid.
God will go with you each hour of every day.
Go now in faith, steadfast, strong and true.
Know He will guide you in all you do.
Go now in love, and show you believe.
Reach out to others so all the world can see.
God will be there, watching from above.
Go now in peace, in faith, and in love.

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Postlude: Postlude by J. Rinck

We are grateful to those who were involved in worship this morning:

Organist:	Martin Bohl
Greeter:	Brenda Holm
WA:	Sylvia Brooks
Beadle:	Jean Godin
Sunday School:	Dean Davidson & Angie Gibson
Tech Team:	Laura Einwechter, Jacob Marsh

This Week at St. Andrew's Hespeler

Monday: Women's Circle	7:30 pm
Tuesday: Hope Clothing	9:00—11:30 am
Wednesday: Mobile Food Market	12:30—1:30 pm
Wednesday: Women's Circles	1:30 pm
Thursday: Hope Clothing	Noon—2:00 pm

Some important upcoming events

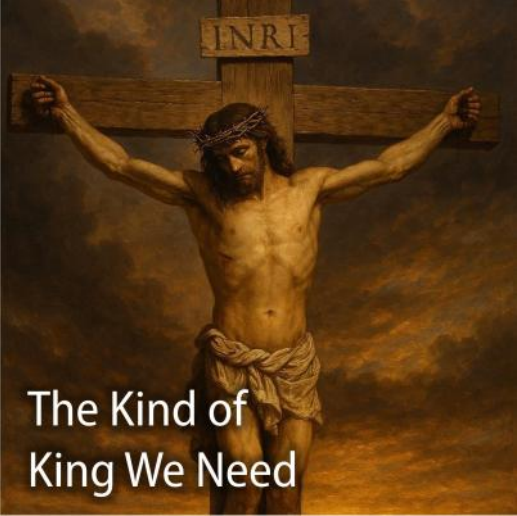
Dec 14—Family Christmas service with (Ugly) Christmas sweater competition!

Dec 14, 3:00 pm—Mass Choir/Multi Church Christmas Service

Dec 21—Longest Night Service

Dec 24—Christmas Eve Carols & Communion service

Next Week's Sermon:



The **Women in the Bible Study** will continue on this Wednesday November 26 at 10 am in the foyer. We will finally get the the amazing story of Queen Jezebel!

Do you like to decorate for Christmas?

We will be decorating the church for Christmas on Friday, November 21st at 10:00 am and we need your help! Some of our decorating team, Carol Gemmell & Maureen Peart have retired after years of service and we thank these ladies for all of their help over the years.

But now we need some new people to join our Decorating Team. If you are interested you can come by on decorating day or if you have any questions you can speak with Brenda Holm after



Mission Moment: November 16

We are called to live a generous life, to be faithful stewards of the gifts that God has given to us. We don't have to be millionaires to leave a legacy. A gift of any size, given in faith and entrusted to God, is a seed that grows. On Legacy Giving Sunday, we celebrate all the congregations and ministries across our denomination who have seen generosity bring life to vital new programs. People have been blessed. Congregations have been strengthened. And seeds of hope have been planted for generations to come.

