



January 29, 2017

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## WHAT'S HAPPENING!

### St. Paul's Bloor Street

227 Bloor Street East  
Toronto, ON M4W 1C8

Phone: 416-961-8116

Email: [mail@stpaulsbloor.org](mailto:mail@stpaulsbloor.org)

#### Office Hours

Monday to Friday  
8:30 a.m. to 5 p.m.

#### Sanctuary Hours

Sundays: 8 a.m. to 12:30 p.m.

#### Parking

Parking is free on Sunday mornings at the Manulife building located on the north side of Bloor Street at the top of Ted Rogers Way. To gain access to Manulife's parking, press the intercom button and inform the security attendant you are attending a service at St. Paul's.

Charitable Number  
119194942RR0001

[www.stpaulsbloor.org](http://www.stpaulsbloor.org)

 @stpaulsbloor

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## St. Paul's Organ Recital Today

Join us for our 2017 series of organ recitals. These free one-hour concerts will provide an opportunity to listen to wonderful music and reflect on God.

**Today (January 29) at 3 p.m. - Chris Dawes**

**March 26 at 3 p.m. - Tom Bell**

**April 23 at 3 p.m. - Tom Fitches**

Admission is free and everyone is welcome to attend. For more information contact Tom Bell, Music Director, at [music@stpaulsbloor.org](mailto:music@stpaulsbloor.org) or ext. 233.

## Young Adult Ministry



If you are between the ages of 18 and 35, please join us this **Thursday evening, February 2 at 7 p.m.** in the Great Hall. Meet other young adults and our Young Adult Pastor, Ian Koiter, over coffee and conversation. If you are interested in exploring ways to grow in your spiritual life and finding people to grow alongside, this event is for you.

For more information contact Ian Koiter, Youth and Young Adult Pastor, at [ikoiter@stpaulsbloor.org](mailto:ikoiter@stpaulsbloor.org) or ext. 295.

## The Money Course

The logo for CAP Money Course, featuring the letters 'CAP' in a green box above the text 'money:course'.

The Money Course is a program created by Christians Against Poverty (CAP) that teaches people how to manage their finances. CAP was started in 1996 by John Kirby, who felt God's call to give up his career in finance and use his knowledge of the industry to help the poor.

Kirby began this journey in his hometown of Bradford, England. He was led to help, "people crippled by debt; parents who couldn't feed their children, families facing eviction and desperate people living in fear and without hope. He used his expertise to negotiate with creditors, set up budgeting systems and offer a lifeline to those trapped in debt."

Since then, CAP has grown rapidly and expanded into Australia, New Zealand and Canada. For now their focus is mainly in Southern Ontario but they plan to go wherever God leads them.

CAP works by partnering with churches to provide training and counselling on the root causes of poverty. St. Paul's first partnered with CAP a year ago when we offered the Money Course for the first time. This Tuesday, January 31, we begin our third offering with our instructors Cheryl Geisler and George Hanus.

Cheryl Geisler has a background in financial services. She was looking for a way to give back using the expertise God gave her when she found out about CAP from a fellow parishioner. She says: "As I was intrigued about what they were doing I gave them a call and learned about the CAP Money Course. They explained the only way to be involved was through a Church who had committed to running the course and at that point St. Paul's was not involved. Unknown to me at the very same time St. Paul's was considering running the course however they needed a member, preferably with a background in financial planning, to partner with to teach the course. Accordingly my call to St. Paul's to inquire about the possibility of running the course could not have had better timing."

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The Money Course places a strong emphasis on learning how to budget well. "Most people have an idea of how to create a budget but sticking to it is usually the challenge. It is a counter-cultural method that focuses on using cash instead of credit for day to day living expenses," says Cheryl.



Our culture teaches that financial freedom means having a lot of money and spending it freely. Cheryl says the Money Course teaches a more biblical meaning of financial freedom: "I believe it really means: living contently and thankfully within the means God provides you with, free from the crippling burden and stress that debt can put on you and your family."

George Hanus read about the Money Course in the What's Happening last year. He and his wife, Paula, decided to sign up. George says, "Paula and I took the CAP Money Course early last year. The three day program was very informative about how to handle income and especially expenses. A key part of the program is creating a budget online through the CAP website. We've been doing our own budgets for years but the CAP approach taught us some additional lessons. The idea of getting away from credit cards to use more cash is a valuable way to control costs."

After finishing the course, George was inspired to take the training involved to become an instructor. George says, "I then read the autobiography of CAP's founder and was very impressed how he had started this program 20 years ago. After being invited to be one of the instructors, I co-hosted the next session last fall which was attended by a dozen people. At St. Paul's we hope to give at least three sessions of the CAP Money Course this year".

The Money Course is free and designed for everyone - whether unemployed, a student, working, self-employed, retired, newly married or recently divorced. Our next session runs over three Tuesday evenings starting **January 31 from 7 p.m. to 9 p.m.**

*If you would like to sign up or find out more about the Money Course, visit [stpaulsbloor.org/money-course](http://stpaulsbloor.org/money-course) or contact Ingrid Suld, Parish Ministry Coordinator, at [isuld@stpaulsbloor.org](mailto:isuld@stpaulsbloor.org) or ext. 223.*

## Sponsored Family Update

February marks the one year anniversary of the St. Paul's sponsored family's arrival to Toronto. Thank you to all who have made this year possible.

The St. Paul's Sponsorship Core Team continues to support the family by providing financial guidance, homework help, medical appointment accompaniment, employment coaching, translation, and personal encouragement. Thank you for your prayers and gifts – you have made this new start possible.

The family are settling into life here slowly but surely. Their health issues have stabilized, with dental work now being the primary area of focus. With the prospect of a rent increase, they decided to move. Through their networks, they found a building about three kilometers away with units available. After several visits the exact apartment was chosen. The new apartment is smaller and cheaper, as they are concerned about living within their means. The apartment is in a building where a good friend lives and it also houses their doctor's office. The boys will be able to stay at the same school, while the youngest will transfer after March break. The middle child plays soccer now at school and has recently joined the chess club. The oldest child has started swim lessons at the local pool and is getting ready for the transition to high school. The mother is applying for a sewing apprenticeship program.



Learning English continues to be a challenge. While the mother enjoys classroom learning, the father is looking forward to beginning trade-based English training through an employment preparation centre. Some Saturdays, he volunteers at a nearby farmer's market to build confidence and vocabulary as well. A side benefit is bringing home some produce for the family. By March, he will be looking for an apprenticeship in landscaping or stone masonry. Leads on possible job opportunities are always welcome. Contact Sandra Seaborn, Associate Priest, at [sseaborn@stpaulsbloor.org](mailto:sseaborn@stpaulsbloor.org) or ext. 226. Please continue to pray for our sponsored family.



## Coldest Night Walk

On February 25 members of St. Paul's are walking to bring awareness to the work of the Yonge Street Mission, a local organization we have partnered with that serves the hungry, homeless and hurting in Toronto.

For more information, or to participate visit our website at [stpaulsbloor.org/coldest-night-walk](http://stpaulsbloor.org/coldest-night-walk) or contact Sandra Seaborn, Associate Priest, at [sseaborn@stpaulsbloor.org](mailto:sseaborn@stpaulsbloor.org) or ext. 226.



## Alpha Prayer Meeting

You are invited to join in praying for Alpha every Wednesday evening beginning at 6 p.m. in St. Paul's Chapel. At each meeting we will focus on the weekly Alpha theme and pray for every person attending and helping. For more information contact Steve Shaw at [sshaw@stpaulsbloor.org](mailto:sshaw@stpaulsbloor.org) or ext. 232.



# LOST & FOUND



Please check the Lost & Found, located in the northeast corner of the Sanctuary, today before you leave. Anything left behind will be donated at the end of February.



## The Marriage Course February 15 - March 29 7 p.m. to 9 p.m.

The Marriage Course is for any couple who wants to invest in their relationship. A strong, loving and lifelong relationship doesn't happen by chance. It takes effort and dedication to keep the fun and romance alive. Everyone can learn how to make even the happiest marriage better.

To learn more or register, visit [stpaulsbloor.org/marriage-course](http://stpaulsbloor.org/marriage-course) or contact Mark Regis, at ext. 230 or [mregis@stpaulsbloor.org](mailto:mregis@stpaulsbloor.org).

## Ways to Give

For more information visit [stpaulsbloor.org/give](http://stpaulsbloor.org/give)



In Person



Through our App



Online



Pre-Authorized Giving

## What's Happening This Week

### Sunday, January 29

Pilgrim: The Commandments - 10:45 a.m. & 12:15 p.m. |  
*Room 106*

Chancel Guild General Meeting - 12:30 p.m. | *Dalton Room*  
Organ Recital - 3 p.m. | *Sanctuary*

### Monday, January 30

GriefShare - 5:30 p.m. | *Library*  
ESL Cafe - 7 p.m. | *Sanctuary*

### Tuesday, January 31

Winchester Group - 10 a.m. | *Library*  
Holy Communion - 12:10 p.m. | *St. Paul's Chapel*  
Christian Meditation - 1 p.m. | *Room 206*  
DivorceCare - 7 p.m. | *Library*  
The Money Course - 7 p.m. | *Great Hall*

### Wednesday, February 1

Wednesdays With God - 12:15 p.m. | *Dalton Room*  
Alpha Prayer Time - 6 p.m. | *St. Paul's Chapel*  
Alpha - 6:30 p.m. | *Cody Hall*  
Youth Group - 7 p.m. | *Youth Room*

### Thursday, February 2

CBS Women's Bible Study - 9:20 a.m. | *Music Room*  
Choir Practice - 6:30 p.m. | *Music Room*  
Young Adult Gathering - 6 p.m. | *Great Hall*

### Sunday, February 5

Pilgrim: The Commandments - 10:45 a.m. & 12:15 p.m. |  
*Room 106*

## Every Sunday

### Worship Services

8:15 a.m. | *Chapel of the Good Shepherd*  
9:30 a.m. **the bridge** | *Sanctuary*  
11 a.m. | *Sanctuary*

### Nursery

beginning at 9:15 a.m. | *2nd Floor*

### Children's Ministry

9:30 a.m. & 11 a.m. | *2nd Floor*

### Youth Group

9:30 a.m. & 11 a.m. | *Youth Room*

### Prayer Groups

10:20 a.m. | *Room 7*  
10:50 a.m. | *St. Paul's Chapel*

### Community Lunch

12:15 p.m. | *Great Hall*

## Community Lunch



Beef or Vegetarian Lasagna  
with Garlic Roll - \$5

## Community Email

The Community News delivers news and updates to members of the St. Paul's community. Would you like to subscribe? Fill out a Connection Card and check the email newsletter subscription box.



## Next Sunday's Preaching Passage

Exodus 17:8-13

Topic: Moses - Relying on  
Community