



**ST. JOHN'S
RICHMOND**

**20
25**

Annual Report



Anglican Diocese
of Canada



L: Venerable Sean Love, Rector
R: Elezer Joseph, Star-Master

Rector's Report

St. John's Richmond is a Biblically-based, Gospel-sharing Anglican Church. We seek to faithfully worship God, joyfully serve him and others, and proclaim the good news of God's mercy to sinners in Jesus Christ.

A year of consolidation and growth

In 2025, by the grace of God, we became more comfortable in our new evening time in the Nave. It takes time to transition; this is true of organizations as well as individuals. But now I sense we have adjusted, and are seeing the benefits of what is now a pretty rare time for church. We have also seen God's hand at work bringing an increasing number of people who are new to SJR, or to church, on Sunday nights. Every week we meet a handful (or more) visitors. Our attendance has grown steadily over the year, with some of our largest gatherings ever last fall, and over Christmas. Growth is not because of any excellence or effort on our part (though we strive to honour God with good preparation and execution), but God's kindness and mercy. He will honour a congregation who loves him and seeks to serve him and be clear about his gospel.

2025 Sermon Series

Gospel of John	January - May
The Story of God	June - August
Galatians	Sept - Nov

The gospel of deliverance

As we heard in our sermon series in Galatians, it never occurred to the Apostle Paul that the gospel might be true for one person but not another: he was convinced of the **objective truth** of the gospel message, because it is not man's gospel. It is not received from a book or a bishop, but through a revelation from Jesus Christ. It's a gospel of deliverance (1:4). Christianity is a religion of **rescue**, not self-improvement. Other founders of religions came to teach, but Jesus' own name means "the Lord saves." He **was** a great teacher, but Paul **never** mentions this in his outline of the gospel in verses 1-5.

What he does say is that "the Lord Jesus Christ **gave himself for our sins...**". The issue for us is slavery to sin, the pattern of willful resistance to our Creator and God which infects each one of us. You and I want to **be** God, to follow our own will, our own truth. Sin is the issue, and we need to be delivered from our sin and it is God himself, in the person of his Son, who does so, graciously, through his death on the cross. Jesus lived the perfect life that we cannot, and dies the death we deserve, so that when he delivers us we are absolutely free from penalty or condemnation.

(see next page)



The gospel has two direct effects in our congregation: First, it has the power to save, and therefore it demands a **response**. It is news to which we either say “Amen,” or reject. Second, it has the power to *transform*. Jesus is alive and active today by the Holy Spirit and is transforming all who follow him into the people we were created to be, loving God and neighbour (see Romans 12 and 13 to unpack this!)

Allowing the gospel to grow

In 2025, in a variety of ways, we sought to be a church that lives out the gospel and prayerfully presses it beyond ourselves. We welcomed and nurtured a joyful diversity of people through Sunday services with God-honouring singing, coherent and engaging liturgy, edifying sermons, and joyful coffee time.

We developed a new Welcome Table set-up, and re-designed our Service Sheet. Nametag Sundays began in 2025, about once per quarter, to help the growing number of people in our congregation connect faces with names. We hosted a Newcomer’s Tea in March, and multiple Potluck meals before the service, in order to build our sense of belonging and fellowship.

Baptisms

- Jamie Edwards January 5
- Robert Hu May 11
- Sophie Guo May 11
- Justin Hu May 11
- Eleanor Hu May 11



Our Summer preaching series “The Story of God,” included an Introduction and Potluck, and Bible studies after the service each week. On fifth Sundays throughout the year, we offered “Anointing with Oil and Prayer for Healing.” It is significant to see so many come for prayer for “the healing of infirmities of body, mind, and spirit....”

We support and nurture active, growing, and well-lead Sunday Children’s and Youth Ministry; Monday Night Family Ministry; weekly small groups and Morning Prayer; Youth and Parish Camping Trips; a Spring Lecture Series; timely and accurate email communications, special events like First Noel, Nine Lessons and Carols, and New Year’s Eve Potluck, Games, and Compline.



(see next page)

A Training Church

St. John's Richmond has always embraced a training mindset. Formally, this can be seen in our partnership with the [Artizo Institute](#), where I serve on the Board. Artizo has taken some big steps forward in 2025, expanding the number of training churches across the Lower Mainland. SJR is one of six. The goal of Artizo is to prepare men and women for gospel ministry in the church. Artizo says, "We don't need you; we want you." Artizo is about **training**, not filling gaps.

Apprentices are exposed to experienced mentors and a thorough curriculum. Joshua Liu started with us in September, and his presence is a joy. He is eager to learn (teachable) and yet also brings many gifts and much experience. He has a defined Training Plan, which sees him given many opportunities to give servant leadership in SJR, be constructively evaluated, and taught along the way.

Artizo is not the only venue for training. We desire to invite people to serve in new ways, learn the Faith once delivered through Catechesis and Discipleship, and equip people to serve as Lay Readers. Krista has done admirable work training people to read music and sing in Choirs and play in ensembles. The Directors (our leadership team) is a small group that takes on big responsibilities alongside Clergy to care for and protect the congregation.



Staff Transition

In October 2025, Krista Carter tendered her resignation effective January 2026. I duly asked if I could refuse, but she was firm. Her retirement is not because of a terrible boss or harsh work conditions, but the need for a change and restoration after almost 19 years of servant leadership of the weekly music ministry. She exemplifies humility, warm professionalism, and a transparent love for Jesus, and we are so thankful for God's grace through Krista over almost the whole life of SJR to this point.

Please pray earnestly for God's provision of a new Music Minister who will help us to sing His praises.

(see next page)

In Memoriam: Family and Friends Beyond SJR

Amy Fleming (Sarah and Jesse's sister)	February 20
Kathy Lundmark (Penny Love's mother)	April 3
David Gould (Gwyneth Roodnick's father)	July 13
Fung Sheung Roh (Jimmy Lo's mother)	August 20
Khua Kwan Tan (Amanda Yu's uncle)	September 11
Mary Frances Southin (Martha Labadie's aunt)	September 24
Beulah Eagles (Krista Carter's grandmother)	December 29
Ha Jinsoo (Mihee Matheson's father)	December 31

ADoC; Synod; Tithing

We are a Parish in the Anglican Diocese of Canada (ADoC). Our annual **Synod** (national gathering) took place in Vancouver in October. It was not about power, politics, or position, but joy and peace and grace, unity in the Lord Jesus Christ, and submission to his Word.



Above: Not Synod, but a Parish Potluck

At our December Directors' meeting, after being at Synod and seeing what God is doing through the Diocese, I asked the Directors to consider increasing our giving to the Diocese to a full tithe (10%). For years we have contributed about 5% of our budget, but the Lord provoked me that maintaining the current level was robbing him, and reflected a scarcity mindset which does not trust and honour him and the generosity he has shown us in Jesus Christ. The tithe is a template for personal giving, and so the church ought to lead by example. The Directors unanimously approved a 10% tithe to the Diocese effective 2025. We followed through with this commitment, and the Lord has blessed us. Our tithe to the Diocese furthers gospel outreach through strengthening parish ministry, planting churches, and funding curacies to train a new generation of leaders.

Serving the Diocese, and You

My duties as Archdeacon for Mainland British Columbia allow me to serve the wider church. In 2025 I served on two search committees that resulted in new Rectors for St. John's Vancouver (Jordan Senner) and Resurrection Church, Kelowna (James Wagner). I also am the Diocesan Ordination Chaplain, and have worked with about two dozen people in 2025 who are being discerned for ordained ministry in our Diocese. This is a great privilege. In an age when older mainline denominations are running out of qualified candidates, our Diocese is seeing robust growth in future clergy who are well trained and ready to serve Jesus.

Beloved, you are an amazing congregation, united in Christ. It is an honour and joy to be of service to the Lord Jesus Christ here at SJR!

Respectfully Submitted,
Sean Love



Above: Nametag Sunday!

Music Ministry



This year we had two seasonal choirs at Christmas and Easter. Our Christmas choir was joined by people from Trinity and it was a joy to make new friends while working on music. One highlight was going Christmas carolling at Brighthouse Station. Getting to sing God's message of hope in the darkness of winter and in the public square was moving. Another highlight was the music reading class that met weekly in the summer. The goal was to make reading western notation easier for participants through home practice and group lessons.

We continue to have some ensemble leadership during our evening services as we sing both traditional hymns and contemporary songs. Thank you to all who have shared their time and musical skills to help us as we sing and to adorn our services with lovely instrumental music! We also continue to rely on the volunteers on the sound board, our Zoom hosts, and our Powerpoint people during our services. Thank you for your work behind the scenes!

As part of my final annual report, you should know that working on staff here has been such a blessing. Now, I'm looking forward to serving alongside you all as a parishioner as we keep seeking to follow Christ. And what a joy it will be to welcome a new music director! Thank you for the many ways you have shown God's love to me personally over the years.

Respectfully submitted,
Krista Carter

Associate Ministers' Report

I press on to take hold of that for which Christ Jesus took hold of me. Brothers and sisters, I do not consider myself yet to have taken hold of it. But one thing I do: Forgetting what is behind and straining toward what is ahead, I press on ...

St. Paul to the
Philippians Ch. 3 (NIV)

This passage meant very much to me when I first became a disciple - a 'learner' - of Jesus Christ in 1980, even more subsequently as a pastor. I remember being astonished - even shocked - when I first encountered it: Christ has, on purpose, "taken hold of me"; and now the mark of Christian life in response is to do just the same: to "press on" toward taking hold in response, as one colleague in the ministry invariably tells me in his farewell.

These few words from St. Paul have always seemed the very best possible benediction, the greatest encouragement to faithfulness: our ESV translates, "to make this my own, because Christ Jesus has made me his own", not least as the Apostle Paul confesses that he's still hard at it, still 'pressing on' ... He obviously never had to write an Annual Report though, for his focus isn't at all looking backwards, as this needs to be.

2025: A 'press on' kind of year in the Life of the Parish

With what seemed to me a kind of audacious courage, we preached our way through two massive Books of the NT, completing sermon series' in John's Gospel, and all of Galatians - with the 'Story of God' in between, through the Summer.

Having left our comfortable Morning Services behind we've pressed on, moving forward (with not a little concern) to 6pm. And God has truly honoured this

All summer, led by pairs of Lay Readers, we held Sunday Evening Bible Studies, for an hour, after Church - it was very fine, as the preachers all confessed, having you consider the main points of our sermons, then discussing and applying the Passages.

Bishop Dan Gifford recruited me to teach the Prayer Book to a group of 11 men and women from all across the Diocese, new to the Anglican Church and preparing for ordination. They were fiercely-intelligent and I learned as much as I taught.

This year our 'apostolic succession' of Artizo apprentices continued, with Matt Meyers successfully completing his time with us - and taking a full-time Church ministry position in his USA hometown - and Joshua Liu arriving in September, bristling with enthusiasm and ministry gifts.



We made the budget, and watched God bless our expenditures in many, many ways, enabling us to take hold, press forward, and know Christ more and more.

I have never attended a Church with such pastoral maturity as St John's - knowing powerfully both resurrection joys, and sharing with great compassion each other's sufferings. My weekly commuting from 'paradise' on Vancouver Island keeps me truly grateful for the ministry you've entrusted to me: I have time, on the sea, to pray, write, and reflect upon the considerable honour it is to serve you, alongside Sean, and the Staff, mostly forgetting what is behind, and straining forward to what is ahead.

Respectfully submitted,
Guy Bellerby

Childrens' Ministry



The Children's Ministry has continued in 2025 on Sunday Evenings, Monday Family Ministry, and special events like First Noel and a shared Good Friday experience with Good Shepherd Richmond Church. The goal is to provide Gospel teaching through clear and engaging exposure to the Big Story of the Bible.

SJR's Children's Ministry also provides resources for families to pray together in Advent and Lent.

Penny remains the "global liaison" for the God's Big Story curriculum, which she helped design and has been managing now for many years. Currently over 350 churches worldwide use God's Big Story!

In 2025 we are seeing an increase in the numbers of new (to us) elementary children attending on Sunday nights. This is an answer to prayer, since evenings are difficult for the youngest children.

In July 2025 many adults, youth, and children from SJR attended St John's Vancouver Summer Bible Camp, supporting them with leaders and teachers.



Youth Ministry

In 2025, our youth ministry leaders Genesis and William continued to guide the youth to dig deep into God's Word and think critically about how it changes our lives today. The youth finished their study of Acts and witnessed the unstoppable spread of the Gospel by the Spirit, whose work continues today through us believers! The youth have since embarked on a year-long catechesis ("instruction") on the basic truths of the Christian faith and what it means to live according to these truths. This prepares the youth for confirmation (or baptism) in June if they choose—we pray that they will make a personal decision to follow Jesus!

The youth have continued to gather for social events throughout the year, with fall laser tag and summer camping at Golden Ears becoming established traditions. This past year also saw the return of an old SJR youth tradition: joining the All-In Retreat at Anvil Island with St. John's Vancouver!

2025 also saw the graduation of two of our youth, Ife and Ethan. We pray they continue to mature in their walk with Jesus, now as the young adults that we got to see them grow up to become.

Relationship remains the priority of youth ministry. Please join us in praying for the deepening of our youth's relationship with God, as they encounter the person of Jesus in His Word; for the strengthening of their bond with each other and our church family; and for the extending of these relationships to the friends they invite and to new additions to our youth group.



From top to bottom: Acts lesson poster; campfire worship at Golden Ears; kayaking at the All-In Retreat (Anvil Island); laser tag; massive air at Golden Ears!



Communications Ministry Report

As I reflect upon the past year of service in ministry, on staff with St. John's Richmond, there are a number of things I am thankful to God for:

I am thankful for the 'behind-the-scenes' perspective I am granted in communications and administration in seeing our parish life unfold and Sunday services brought together each week, in God's goodness and providence, throughout the course of the year. Much goes into each, and many people contribute, with this shared aim of seeing people served well, and Jesus shown, and that is a special thing, and worthy work, to be a part of.

There are particular pleasures in leading services & prayer, and cherishing the rich liturgy of the Book of Common Prayer that we are blessed with in our Anglican tradition - a means of grace which roots us in truth, time-tested and proven, and guides us to focus our lives around Christ through the calendar year, uniting us in our shared need for mercy and God's gracious distribution of the same.

It was a joy to serve some this past year in leading or co-leading music, including with Krista (and Nathan) - an overdue treat to contribute and celebrate together in this way.

I am thankful for our larger ADoC Diocese and for Synod - this past year marked the fifth synod I have represented SJR as a delegate. I was enriched by encouragement from friends among the saints gathered, and the compassionate, Christ-centred preaching from our guest, Rev. Jim Salladin, and I came away again deeply appreciative for the healthy diocese we belong to: imperfect - as is everything human - yet deeply loving, honouring, worshipful, and faithful to Christ and to his holy Word.

I am thankful for the pastoral and teaching ministry to our Community Group and the real and cherished friendships that form and strengthen in this type of gathering, as we study the Bible, pray, and share lives. Along with the rich gift of genuine relationship in the church - supporting one another through joys and sorrows - is the grace of seeing us grow more deeply rooted in the truths of the Gospel: seeing God in his Word and remembering his many mercies, and so being transformed - increasingly trusting him who is faithful.

Finally, in preaching, I was privileged to contribute sermons to our series on the Gospel of John; The Story of God (Ephesians & Psalms); Galatians; and most recently, Daniel. In many ways, preaching is the hardest work of all, but also the most special. It is gift to sit under and study the Word of God, and seek to serve others to likewise see the Lord, as he, through the text, speaks to us all. To be faithful and to be useful are core desires, and to hear from many of you that a sermon was helpful in some way is something never taken for granted and that I give thanks to God for. Both for the studying and speaking preacher, and to the congregation receiving the Word, may Jesus be only ever-better known and more greatly adored!

In all of this, as with fellow staff and every servant at SJR, who I am thankful to co-labour with, is the hope of pleasing and honouring the Lord God, as we seek to serve him with the gifts he himself gives - and to whom belongs all the glory.

Respectfully Submitted, Chris Wright



Outreach

SJR is committed to financially supporting the work of mission partners domestically and internationally. Part of our support is in the form of prayer and regular updates, ideally from people representing the work of these partners. Part of our support is financial.

In 2025, we continued our support for five mission partners, but also made some changes. We have now ended our financial support to the YVR Chaplaincy, after more than a decade. And the pastors we supported in Honduras have returned to Canada, so that opportunity has closed for us.

We are excited to add **Mahajanga Diocese in Madagascar**, where ADoC Priest Darrell Critch (from St. John's Newfoundland) has been elected Bishop. Every dollar we send there is a huge benefit to that very poor Diocese of about a dozen Anglican churches.

We have decided to look for a new local mission to support, and will work on this in 2026.

2025 mission partners:

Ratanak International (Cambodia)

Vancouver Airport Chaplaincy

Artizo Institute

Helping Point (India)

Mahajanga Diocese, Madagascar

Nominating Committee Report

The Nominating Committee recommends to this Annual Vestry Meeting the following list of nominees for Directors. All returning Directors are eligible to continue to serve in this role. Gail Munich has served for the maximum of four years (two consecutive terms).

The Nominating Committee also recommends the Nominee(s) listed below for Lay Delegate, and Alternate Lay Delegate, to ADOC Synod (St. John's, NL, October 20-22, 2026).

Board of Directors		Term length already served (as of February 2026)
<ul style="list-style-type: none"> ▪ Treasurer (<u>appointed</u>) ▪ Rectors' Warden (<u>appointed</u>) ▪ Peoples' Warden ▪ Director-At-Large ▪ Director-At-Large ▪ Director At-Large ▪ Director-At-Large ▪ Director-At-Large ▪ Director-At-Large ▪ Director-At-Large ▪ Director-At-Large 	<ul style="list-style-type: none"> Sheldon Yu Nathan Carter Doug Workman Mary Jensen Ed Matalas Norm Petersman Ben Massey Sarah Fleming Gwyneth <u>Roodnick</u> Nancy Cheung 	<ul style="list-style-type: none"> 3 years 3 years 3 years 3 years 2 years 1 year 1 year New New New
<u>ADoC National Synod Lay Delegates</u>		
<ul style="list-style-type: none"> ▪ Lay Delegate ▪ Lay Delegate ▪ Alternate Lay Delegate 	<ul style="list-style-type: none"> Sarah Fleming 	(Delegates serve for one year only; SJR is eligible to send two delegates)

Financial Reports (pp.12-13) & Minutes (pp.14-15)

St. John's Richmond Church Statement of Financial Position - UNAUDITED As of December 31

	2025	2024
Assets		
Current Assets		
Cash and Cash Equivalent	47,060	66,498
Other Receivables	856	588
Prepayments	2,411	1,919
Short-term investments (Note 1)	70,610	41,203
Total Current Assets	120,937	110,208
Total Assets	120,937	110,208
Liabilities and Equity		
Liabilities		
Current Liabilities		
Accounts Payable (A/P)	5,539	2,336
Other Accounts Payable	10,406	467
Deferred Revenue (Note 2)	37,450	37,355
Total Current Liabilities	53,395	40,158
Total Liabilities	53,395	40,158
Equity		
3000 Opening Balance Equity		
Retained Earnings	70,050	53,867
Surplus / (Deficit) for the year	(2,508)	16,183
Total Equity	67,542	70,050
Total Liabilities and Equity	120,937	110,208

Notes:-

- 1) Short-Term investments include the remaining balance of the 2021 Memorial fund and other monies available for short term investment.
- 2) Deferred revenue includes the balance of sound equipment/training, 2021 Memorial gift and Rector Discretionary Fund

St. John's Richmond Church

Statement of Operations - UNAUDITED

for the fiscal year ended December 31
in Canadian dollars

	2025	2024
INCOME		
Offerings		
General Offerings	246,426	236,362
Special Offerings		
Memorial offering	0	3,000
Offering for Camping	504	250
Offering for Youth Retreat & Events	520	330
Total Special offering	1,024	3,580
Total Receipted Offerings	247,450	239,942
Open offerings - non-receipted	1,419	1,179
Gift from other registered charities	15,986	15,407
Total Offerings	264,855	256,528
Interest (Bank) income	1,265	1,272
Other income	3,000	0
TOTAL INCOME	269,120	257,800
EXPENSES		
Wages + Benefits	187,430	173,374
Program Expenses		
Discretionary	432	1,299
Sunday Service Ministries	3,483	2,970
Other Congregational Ministries		
Picnic/Gatherings	1,043	199
Discipleship	0	0
Children's Ministry	358	599
Youth ministry	2,511	1,381
Adult Ministry	236	167
Conference/Retreat	492	240
Total Other Congregational Ministries	4,640	2,586
Episcopal Oversight		
Synod	1,956	3,440
Tithe to ANiC	26,489	13,200
Total Episcopal Oversight	28,445	16,640
Missions + Outreach		
Local Outreach Activities	0	0
Missions - Other Expenses	0	907
Missions - External Organizations	4,000	5,000
Total Missions + Outreach	4,000	5,907
Professional Development	560	1,373
Building & Grounds	30,300	27,600
Board Discretionary Ministries	135	987
Total Program Expenses	71,995	59,362
Administration Expenses	12,203	8,881
TOTAL EXPENSES	271,628	241,617
Surplus / (Deficit)	(2,508)	16,183

Note: Not included as income, are deferred revenue awaiting expenditure (please see Note 2 on the Statement of Financial Position).

**St. John's Richmond Church
Annual Vestry Meeting February 23, 2025 6:45pm**

MINUTES

1. Call to order by the Chair (Ben Massey)
2. Confirmation of a quorum (a quorum is "the greater of Eight (8) members or 25% of the members then in good standing, present in person, and eligible to vote".) There are 96 members eligible to vote. A quorum in this case is 24 members.
48 members present. - Quorum confirmed
3. Bible reading and opening prayer (Ven. Sean Love)
4. Clarification of Procedures for this meeting (Ben Massey)
5. Appointment of the Clerk (Gail Munich)
6. Presentation and Adoption of Minutes of 2024 Annual Vestry Meeting.
 - 6.1. Moved Jesse Fleming
 - 6.2. Seconded the Rev Guy Bellerby Carried
7. Presentation and Adoption of 2024 Annual Written Reports
 - 7.1. Moved Chris Wright
 - 7.2. Seconded Ayo Carried
8. Presentation of Nominating Committee Report (Mary Jensen)

The Nominating Committee recommends to this Annual General Meeting the following list of nominees for Directors. All returning Directors are eligible to continue to serve in this role. Chris Wright has served for the maximum of four years (two consecutive terms). The Nominating Committee also recommends the three Nominees listed below for Lay Delegates, and Alternate Lay Delegate, to ADOC Synod (Vancouver, November 2025).

Board of Directors	Term length already served (as of Feb 2025)
<ul style="list-style-type: none"> ▪ Treasurer (<u>appointed</u>) Sheldon Yu ▪ Rectors' Warden (<u>appointed</u>) Nathan Carter ▪ Peoples' Warden Gail Munich ▪ Director-At-Large Doug Workman ▪ Director-At-Large Mary Jensen ▪ Director + Lay Reader Warden Ed Matalas ▪ Director-At-Large Norm <u>Vepetersen</u> ▪ Director-At-Large Ben Massey 	<ul style="list-style-type: none"> 2 years 2 years 3 years 2 years 2 years 1 year new new
ANiC National Synod Lay Delegates	
<ul style="list-style-type: none"> ▪ Lay Delegate Chris Wright ▪ Lay Delegate Gail Munich ▪ Alternate Lay Delegate Doug Workman 	(all 3 are one year term only; SJR is eligible to send two delegates)

9. Motion to adopt the Nominating Committee Report for the Directors (implies election of new Directors presented in the report). If a vote for Synod Delegates is not necessary, then the entire Nominating Committee Report will be adopted.

9.1. Moved Mary Jensen

9.2. Seconded Julia Osborne Adopted

10. Ballot Vote (if necessary) for Synod Delegates. Not needed

11. Thanksgiving for the Directors and Rectors' Warden (Ven. Sean Love)

12. Ministry Leaders' Reports (all reports are in the Annual Report)

13. Rector's Report: Ven. Sean Love

14. Treasurer's Report (Sheldon Yu, Treasurer)

14.1. Adoption of 2024 Financial Statements

14.1.1. Moved Sheldon Yu

14.1.2. Seconded Roar Bakken Adopted

14.2. Adoption of 2025 Budget

14.2.1. Moved Sheldon Yu

14.2.2. Seconded Doug Workman Adopted

16: Chris Wright, speaking for Directors give thanks to all the SJR volunteers; as well as our staff: Matt; Friecca; Krista and Chris and our clergy: The Ven Sean Love and the Rev Guy Bellerby

15. Motion of adjournment

15.1. Moved The Rev Guy Bellerby

16. Closing Remarks by the Rector

17. Closing Remarks by the Chair, Ben Massey

18. Closing Prayer

19. Doxology

1 Corinthians 3

¹⁰According to the grace of God given to me, like a skilled master builder I laid a foundation, and someone else is building upon it. Let each one take care how he builds upon it. ¹¹For no one can lay a foundation other than that which is laid, which is Jesus Christ. ¹²Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw— ¹³each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. ¹⁴If the work that anyone has built on the foundation survives, he will receive a reward. ¹⁵If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.