



150 St Marks Road, Tecumseh

Vestry Report January 29, 2023

The annual meeting will take place after the 10:30 am service

Please join us

This is your time to discern your church's future!

Let's look forward together!

St. Mark's by the Lake

Annual Vestry Meeting

Sunday, January 29, 2023

Agenda

1) Opening Prayer

2) Territorial Acknowledgement

We acknowledge that the land on which we serve is the traditional territory of the Ottawa, Chippewa, Potawatomi, and Caldwell nations of the Three Fires Confederacy, and the Huron/Wyandot nation. We also acknowledge that we are parties to Treaty 116 (1786), McKee Treaty 2 (1790), Treaty 12 (1800), Treaty 35 (1833), Cession #85 – Peach/Peché Island (1857), and the Caldwell Settlement (2011) signed by our forebears and contemporaries.

3) Election of Vestry Clerk

4) Minutes of 2022 Annual Vestry Meeting

5) Business Arising from the Minutes

6) Bishops Letter

7) Reception of Narrative Reports – comments, questions

8) Rector's Report – comments, questions

9) Treasurer's Report

10) 2023 Budget Report

11) Financial Review

12) Nominating Committee Report

13) New Business

14) Closing Prayer / Adjournment

Minutes of the 2022 Annual Vestry Meeting

January 30, 2022

1. The Meeting was called to order by the Rev'd Robert Lemon and prayer was offered.
2. Acknowledgement of Caldwell First Nations
We acknowledge that the land on which we serve is the traditional territory of the Ottawa, Chippewa, Potawatomi, and Caldwell nations of the Three Fires Confederacy, and the Huron/Wyandot nation.
3. Election of the Vestry Clerk – Christie Paulton was nominated by Carolynne Mastellotto.
Motion to close nominations made by Trish Taylor and seconded by Mark Charlton. Carried
4. Minutes of the 2021 Vestry Meeting
Motion to accept the minutes made by John Anderson, seconded by Sharon Pyke. Carried.
5. Business Arising from the Minutes
 - a. None at this time
6. Reception of Narrative Reports – Motion to receive those narrative reports moved by Jack Dressler and seconded by Mark Charlton
Correction – Janes Sunday School report should have said 2021
Thank you to the groups for submitting reports and keeping us informed
Motion to receive the Rectors report, moved by Jane Cornett, seconded by John Anderson
7. Treasurer's Report – Mark Charlton
 - a. 2021 finances reviewedMotion to accept Treasurers report for council – moved by Jeannie Renaud, seconded by Chris McVeigh. Carried
8. 2022 Budget
 - a. See BelowMotion to accept 2022 Budget for council – moved by Mark Charlton, seconded by Chris McVeigh. Carried
12. Nominations to Council
Motion to close nominations – moved by Trish Taylor and seconded by Jack Dressler. Carried
 - a. Nelly Schuurman was nominated to be on council, accepted by Nelly
13. New Business
 - a. None at this time
 - Motion to adjourn – moved by Iris Spiers, carried
 - Rev'd Rob declared meeting closed and prayer

St. Mark's by-the-Lake

Operating statement for the year ending
December 31, 2021
with comparative for 2020

	2021	budget	2020
INCOMES			
Offerings	\$168,944	\$170,500	\$178,895
Capital donations	8,325	12,000	16,911
Other donations	4,158	2,500	6,631
 Fundraising	 5,884	 10,000	 2,413
Other Inc	15,548	14,002	23,108
 From (to) Reserves	 <u>5,251</u>	 <u>6,000</u>	 <u>(9,126)</u>
	<u>208,110</u>	<u>215,002</u>	<u>218,832</u>
 EXPENDITURES			
Apportionment	30,993	30,993	29,916
 Bank Charges	 121	 240	 202
Chancel Guild	1,855	1,900	1,354
Ministry - other	0	1,500	755
Music Supplies	485	600	476
Office	6,327	7,000	6,463
Youth Ministry	219	1,000	613
 Ministry	 46,818	 46,818	 46,818
Ministry - benefits	33,717	33,664	33,400
Staff	39,114	39,425	36,627
 Property	 10,962	 12,000	 16,392
Utilities	16,113	16,000	12,350
 Evangelism	 0	 1,000	 404
Outreach	5,903	4,500	8,675
Loan Interest	<u>2,272</u>	<u>7,043</u>	<u>7,150</u>
	<u>194,899</u>	<u>203,683</u>	<u>201,595</u>
 OPERATING SURPLUS	 <u>\$ 13,211</u>	 <u>\$ 11,319</u>	 <u>\$ 17,237</u>
 Less: Debt Reductions	 7,894	 11,316	 17,265
 BUDGETING SURPLUS	 <u>\$ 5,317</u>	 <u>\$ 3</u>	 <u>\$ (28)</u>

St. Mark's by-the-Lake

Draft Budget for 2022

notes		actual 2019	actual 2020	actual 2021	Proposed 2022	\$ chg	% chg
	Funding						
1	Offerings	183,095	195,806	177,269	181,932	4,663	2.6%
2	Other Income	13,675	23,108	15,548	6,100	(9,448)	
3	PAC	27,405	2,413	5,884	10,000	4,116	
4	Special Donations	5,180	6,631	4,158	2,500	(1,658)	
	From (to) Reserves	-	(9,126)	5,251	1,000	(4,251)	
	Total Revenues	229,355	218,832	208,110	201,532	(6,578)	
	Expenses						
5	Apportionment	29,421	29,916	30,993	28,810	(2,183)	-7.0%
	Advertising	521	-	-	-	0	
	Bank Charges	195	202	121	240	119	
	Chancel Guild	3,842	1,354	1,855	1,900	45	
	Ministry - Other	4,849	755	-	1,500	1,500	
	Music Supplies	910	476	485	600	115	
	Office	7,806	6,463	6,327	7,260	933	
	Youth Ministry	1,035	613	219	1,000	781	
6	Rector - Salary	45,900	46,818	46,818	47,754	936	2.0%
6	Rector - Benefits	33,020	33,400	33,717	34,220	503	1.5%
7	Staff	38,636	36,627	39,114	40,239	1,125	2.9%
8	Property	17,905	16,392	10,962	12,100	1,138	10.4%
8	Utilities & Insurance	12,540	12,350	16,113	16,500	387	
	Outreach	3,536	8,675	5,903	4,500	(1,403)	
4	Evangelism	2,394	404	-	1,000	1,000	
	Loan interest	10,142	7,150	2,272	3,906	1,634	
9	Loan principal	16,473	17,265	7,894	-	(7,894)	
	Total Expenses	229,125	218,860	202,793	201,529	(1,264)	-0.6%
	Surplus/(deficit)	230	(28)	5,317	3		

1 Offerings reflects a 2.6% overall increase from 2021

2 Other income reflects HST refund and Montessori rent

3 PAC is tasked with summer and fall events; somehow

4 Special Donations are Outreach appeals

5 per final Rathbone worksheet 20211210 on Diocese website

6 2% salary increase and slight change in benefit costs

7 Staff salaries reflects full year at normal hours and clergy vacation coverage

8 regular maintenance and 7% insurance increase

9 Interest only after refinancing by parishioners



The Diocese of Huron ~ The Anglican Church Of Canada
The Right Reverend Todd Townshend, Th.D., Bishop of Huron

January 11, 2023

Vestry Letter 2023

As you prepare for and participate in the 2023 Annual Vestry meeting, please know that you are in my prayers. This meeting is always an important moment for a congregation—we remember and give thanks, we look forward and plan, we establish authorized representatives, we refresh our governance and leadership and, most importantly, we praise and thank God for the gift of life in Christ. Thank you! to all of the people who make this happen. Your faithfulness is forever remembered by God, and the body of Christ is built up by your work.

Sometimes, however, the work seems very difficult. This stretch of time has been hard on the churches of our diocese—even as we also celebrate many good things. I know that some of us are stuck, tired, and disoriented about what is going on in church and the world. Many feel exhausted.

As I wrote recently in the Huron Church News, it may be that it's not just exhaustion that is afflicting us after three years of pandemic struggle. It's probably also discouragement, and world weariness, and a general state of anxiety. There also may be an affliction involved that has definitions going back to ancient times and has been used to describe an enemy of human and Christian well-being: *acedia*. Sometimes *acedia* is defined as sloth, passivity, despair. It can be a debilitating condition. Author Kathleen Norris believes that it is more like a state of restlessness, of not living in the present and seeing the future as overwhelming.

There is no doubt that we are living through a re-making of our society and, therefore, a remaking of the church that serves the world – the world that God loves so much. I feel the strain of trying to help guide us through this re-making. But I do not feel despair about it. I see that some of this collapse is making room for God to create anew.

We participate in this newness. We have the opportunity to be bearers of hope, real hope, in what the life, death, and resurrection of Jesus has shown us—that God is not done with us, God is not done with Creation, and that death and decay will not have the last word. Our hope is not dependent on our Vestry meeting's success, not on our personal skills, nor on how much energy we feel. It is not dependent on lovely, well-maintained buildings or people. It is dependent on what God wants, what God gives, and how well we receive it and respond to it. The story thus far has shown us that God will take ordinary, despairing, worn-out people and make them into a light to the nations, the body of Christ, a company of witnesses.

Jesus, the Risen One, is with you and he loves you. That is forever. May hope and joy reign in your meeting this year and through the years to come.

Peace in Christ,

+ *Todd Townshend*

The Rt. Rev. Todd Townshend
Bishop of Huron

2023 Reports

Warden's Report

God is in every moment, every loving heart, and in wonderful people like you

In our January 2021 and 2022 Vestry Reports, we asked everyone to remember that no matter what, each year is a gift from God. 2022 saw St. Mark's by the Lake begin to return to a sense of normalcy – regular in-person worship, coffee hours, and parish events. Sadly, at the end of November, we had to say goodbye to our beloved Canon Rob Lemon when he moved to Stratford as the new rector of St. James. Rob's sudden departure left many congregants feeling frustrated, confused and worried. We are blessed and grateful to have Jack Dressler and Bryan Girling as our interim rectors – providing continuity, familiarity and stability as we search for a new rector.

In 2022, we celebrated the wedding of Samantha Piercell and Brandon Marett and there were five baptisms: Lexi Rose Vincent, Hudson James Mennell, Brittany Willson, Sierra Barbara Ann Allen and Charlotte Bailey. Sadly, we also said goodbye to seven parishioners and friends including Clarence (Carl) St. Antoine, Laurel Dean, Mary Jones, Alan Gosnell, Robert Plumb, Nelson Willis and Eric Mainwaring. There will be jewels in their crowns in heaven.

We are blessed at St. Mark's by the Lake to have such wonderful congregants who give tirelessly of their time, talent, and treasure. Although many parishioners have returned to in-person worship, we continue to provide services on YouTube, thus ensuring that we remain one congregation. Special thanks go to Nathan Dean for taking on the vital role of recording the services for us. The Golf Tournament was back in full swing this year as was the Turkey Dinner. We also had a successful Spring plant and bake sale this year and the Christmas Market proved to be very popular as did the return of soup Sundays. Mark Charlton, our Treasurer, deserves our thanks for continuing to diligently ensure our financial security. Andrea Morosin has provided us with live music every Sunday and we are delighted to have the choir singing once again and welcoming some new members. Coni Moore has provided strong leadership to the Chancel Guild and we have some new members of this team as well. Jane Cornett continues to provide extensive programming for the youth of SMBTL and additional team members are always welcome. The Pastoral Care Team members have continued to faithfully reach out to members of the congregation who are unable or not yet ready to return to in-person worship. The Outreach for Justice Team is ready to begin again and we thank Bev Watson for her leadership. Brooke White has graciously agreed to become our volunteer coordinator. There are many ministries at SMBTL and the Parish Council members are planning to make a concerted effort in 2023 to spread the good word about each ministry with a focus on what each entails in terms of time and talent. If you have an interest in a specific ministry, please speak with one of the Wardens, Parish Council members or Christie.

Thanks go out to all the Parish Council Members for their dedication and hard work throughout the year as we continued with in person and Zoom meetings. Special thanks go to our Parish Administrator, Christie Paulton, who has worked in the office and at home throughout the year. Christie is truly a Godsend who conducts all her tasks and responsibilities beautifully and always with a smile.

As a result of Canon Rob's departure, a Selection Committee has been formed. We are grateful to Sharon Pyke for her leadership of this committee. Thanks to all of you who completed the Parish Survey. That data and a Parish Profile has been sent to the Bishop and the committee members continue to meet to prepare to interview candidates once names are sent to us.

As we continue to move forward in our new journey, it is imperative that we have current information for all our parishioners. If you move, please call, or email the office with your new address. If you are ill, please ask a friend or family member to let us know. It is vital that we continue to keep in touch with one another.

We have faced some difficult times in recent years – a global pandemic, our rector moving to a new parish, and beginning the search for a new rector. One thing that came through very clearly in our Parish Survey was that SMBTL is more than a congregation – we are a family and every member is valued, appreciated and loved. Throughout 2023, let us all remember that no matter what, each year is a gift from God...

In the joyful moments, thank Him

In the busy moments, bless Him

In the trying moments, trust Him

In the quiet moments, praise Him

Respectfully submitted by your Wardens:

Amanda Dibbs (Rector's Warden), Carolynne Mastellotto (People's Warden), Christian Paulton (Deputy Rector's Warden), Fraser Mennell (Deputy People's Warden)

Pastoral Care Report

Our team of ten members, are in contact with many parishioners each week. Two team members are scheduled each week, and we rotate so that we are on one week a month. Because of Covid, we were unable to visit anyone, but now we have started to see people again. They are appreciative of the contact. We speak to parishioners who no longer attend St. Marks because of sickness or inability to get to church. Sometimes we are able to assist in helping people get to church. We are in touch with parishioners in retirement homes, nursing homes, and sometimes if possible, in hospital setting. We make telephone contact as well as sending cards in the mail.

It is a very rewarding ministry, and we all enjoy it. If you think you would like to join us, please be in touch with either Bev Watson or myself. We would love to increase our team.

Barbara Lyons

Bev Watson

Knit-wits Report

2022 came to an end with great appreciation to our generous donors & volunteers.

Sept 13th, we gathered in person together since the lock down to finish the year end with an amazing total of 1,568. Total items made & distributed ranged from adult 971, Children & Teens 472 & Baby 125. They went to Angel on a Mission, Aspen Lake, Bagley School, Brouillette Manor, Cardinal Place, Downtown Missions, Drouillard Place, Eastwood School, Extendicare - Southwood Lakes, Extendicare – Tecumseh, Franco-sol Day Care, Huron Lodge, Huron Terrace, John Campbell School, Met Hospital - Baby Unit, Met Hospital - Ronald McDonald House, New Beginnings, Queen Victoria School, Salvation Army, St. Edmond School, St. Ursula Catholic School & Street Help.

Thank you to all our supporters & to our volunteers for helping us help others.

Chancel Guild Report

St Marks by-the-Lake Chancel Guild works quietly behind the scenes doing everything necessary to prepare for the many services held at St Marks throughout the year. We set up Communion for both of the Sunday Services and the Wednesday mid-week service. We also prepare for weddings, baptisms and funerals, decorate the church for Easter, Thanksgiving and Christmas and any other special occasions. We make the Palm crosses distributed on Palm Sunday and do anything else that is required of us throughout the Church year.

On a weekly basis we are responsible for ensuring that everything needed for a service is ordered and in place before the service begins. These duties include:

- Polishing and maintaining the Communion vessels and candle holders
- Lighting the perpetual candle
- Ensuring that the correct Liturgical colours are in place each week
- Washing and ironing the linens
- Arranging the altar flowers and distributing them after the Sunday service
- Setting up the altar for Communion

We are finally recovering from all of the changes and difficulties due to the Covid Pandemic and very happy to be able to do our work once again. Although we no longer have the expertise of Gloria Zeman, Susan Long and Marion Hinton, we are pleased to have some new members who have joined us during the past year.

My sincere Thanks to the following people:

- Bev Watson and Ruth Meyer who do an excellent job leading two of our Chancel Teams
- Our dedicated Chancel Guild members who volunteer their time and are always there when needed
- Jane Cornett for keeping Chancel Guild in the loop and advising us regarding any decorating or antependium changes needed re the various church seasons (which we are still learning)

Chancel Guild work is not difficult and we would gladly provide any training needed. Men and women are welcome! If you are interested in working in a team environment and doing quiet, rewarding, behind the scenes work, please join us by contacting **Coni Moore at 519 944 4152.**

Choir and Church Music Report

2022 was an interesting year! It has been wonderful and therapeutic to be able to make music in person again and to resume communal hymn singing. I certainly missed the energy and the presence that choir contributes to our services, and it is lovely to hear their voices leading our congregation in worship again. There have been beautiful moments with the return of the “All Souls” and our first in person Christmas Eve celebration in years. It has brought me great joy to have my daughters share some of their music with you and to collaborate with our wonderful choir members.

Having navigated various restrictions and limitations around making music during the pandemic, it has reaffirmed how important music is to our lives, the healing it provides, and the joy it brings to our worship. I am happy to share that when choir practice resumed, we bounced back quickly and ‘didn’t miss a beat’. They dove in with enthusiasm and I love them for it! We are blessed with members old and new, of all ages, who share their talents freely, enabling us to sing in 4-part harmony. It has been invigorating to see our choir grow this year with the addition of new members.

I like, many of you were deeply saddened to see Rob, Trish, Rebekah, and Jacob move to Stratford. Their friendship, leadership and ministry are missed. However, I am thankful for the anchors of our church who keep us moving forward and enable us to be resilient. I have faith that this will all work out. Jack is not only a tremendous help and a fantastic colleague but also a treasured choir member. We are also thankful to Bryan for his ministry and kindness.

We were heartbroken to lose Eric Mainwaring this year. I will always treasure the beautiful music he shared with us as well as his friendship.

Jane has been a delight to work with and her support of the choir and our youth presence is amazing. Her angel dust is everywhere in our church. Christian continues to support us as a warden, making sure we keep laughing along the way. I so enjoy our musical collaborations. Their vibrant contributions to church life are notable and I treasure their friendship.

We are very thankful for the music ministry of Amanda Dibbs and Joan Hartley, who generously give of their time and talent. I so appreciate their willingness to play for our congregation in my absence. Thank you also to the wardens for their support and kindness. Thank you to Christie who helps keep me organized. Thank you to Rob for calmly and kindly leading us through difficult times this year and for his unwavering support of the music ministry.

Last year, I wrote that I believed that we would bounce back and have a more enthusiastic choir than ever...I am happy to report that they have exceeded my expectations! New members are always welcome and encouraged to join us! The only requirement is a desire to sing. No audition necessary. Our choir is composed of a mixture of trained voices with musical background and those who like to sing in a friendly group setting with some or no training. You do not need to know how to read music – the director will help with that!

We hope to continue to offer relevant worship music and infuse Sundays with new hymns and anthems and look forward to better times ahead.

PAC Reports

This year's turkey supper was once again a success. Maybe not as good as past years financially, with the outrageous price of turkeys, but it was good to be back with everybody in person. Being the 1st in person dinner to take place post covid, we did more take out than dine in. But I'm glad we did go for the in person instead of just doing the drive-through because the people that did attend really wanted to be out in the community again. Nothing but positive comments from those who attended. A great big thank you to all those who volunteered in any way, cooking turkey's, working the event, donating goods for the event. It's always a good time when we work together.

Lay Delegates Report to Vestry

"Together on the road with Christ" was the theme of the 2022 Diocesan Synod held in London on May 15 and 16th. As a hybrid meeting, all sessions were held in person and online for delegates. The proceedings were abbreviated to the Synod Service at the Cathedral and a shortened day of meetings on Monday.

It was a joy to be able to gather at the service and worship with familiar faces from our extended family. Bishop Todd's sermon focused on God's actions, our responses, and the deep relationships we all desire.

Getting right to work on Monday we prayed, received reports, sang, listened to presentations, and considered motions.

Bishop Todd started with a 'where we are' segment highlighting the anxiety felt in many corners of the Diocese. A financial update was given by the new chair of Administration and Finance, Dr. Stephen McClatchie recognizing the levels of frustration with services at Churchhouse and the likelihood of another surplus when the books get closed. A motion to increase, extend, and simplify the Retiring Gratuity Benefit was passed. The usual 'housekeeping' motions were passed to keep committees functioning and to remove gender pronouns from Canons. As usual Canon Gerry Adam shared some inspiring and moving Camp Huron stories. Then she played some creative and amusing music videos from the camp counsellors.

The Bishop's charge emphasized that God is on this journey with us. He allowed us some reflection time and provided updates on progress and plans in the four areas of his vision from 2020: Learning, Just, Diverse, and New Church. The Venerable Rosalyn Elm was invited to share some insightful thoughts on her ministry as Archdeacon for Reconciliation and Indigenous Ministry.

After the conclusion of Synod, we were invited to stay for a short but meaningful service to commission new leadership ministries of the Territorial Archdeacons.

On behalf of Chris McVeigh, I'd like to thank you for letting us represent you at the Deanery and Diocesan meetings.

Please feel free to ask us about anything that interests you. There are so many ways to get involved in ministries that inspire you.

Mark Charlton

Children's and Youth Ministry Report



As we began 2022, the children continued to meet weekly for Sunday school in the Hall, following Covid precautions while creatively learning bible stories following the lectionary readings. We look forward to offering First Communion classes once again for anyone wishing to learn more about baptism, eucharist and what it means to be part of God's family.

In Sept. 2022, we returned to the classrooms upstairs. Currently we offer one class for ages 5 and older. The nursery was given a nice fresh look and is ready to welcome young ones 4 and under. We welcome volunteers to help care for our youngest and we invite families to return to worship, knowing your children will be well-cared for! All volunteers are screened through Safechurch guidelines.



Our amazing group of teens have been actively involved in the life of the church as servers, choir members, musicians, readers, and Sunday school helpers! St. Marks is so blessed to have you share your time, energy, and talents with the congregation. We inducted 2 new servers- Emma and Victoria in November. We are so thankful for the leadership of Nathan Dean, as he continues in the role of head server and assists with training. Congratulations are in order as he has recently celebrated 13 years as a server! True dedication and commitment!



In April, we were involved in a few Earth Day projects. We helped plant and care for the church gardens, planted trees with ERCA and explored God's precious world! Youth have many ideas on how we can better care for the Earth. We also assisted at the church's plant sale at the end of May.



In September, a group from St. Marks joined the community for the annual Terry Fox run which has not been able to be held since 2019. We had

runners, bikers and walkers participating in this event which gathers at the Optimist Park on St. Gregory and goes right past our church. The Sunday school children were busy making signs of encouragement which were placed along the route that day.





In November, we gave a fond farewell to Fr. Rob, Trish, Rebekah and Jacob. They have been an important part of the family ministry at St. Marks. It has been a pleasure watching the children grow into amazing young souls! You have blossomed in front of our eyes and we were blessed with your many talents and gifts that you shared with the congregation. We thank you for sharing your lives with us and we wish you many blessings as you embark on your new adventures in

Stratford. 'Stumpy' says 'baaaa' and hello!



These past few years have been difficult for so many due to Covid. As we begin a new journey of healing and moving forward, it is so vital that we care for each other and to offer a kind word or gesture to one another. May we each take the time to realize the many blessings that surround us and ask God for continued strength as we learn once again how to be a community together. May the year ahead be filled with opportunities to provide strength, hope and encouragement to one another and to share God's love with those closest to you. Be kind.....always be kind.

Faithfully submitted by Jane Cornett

Rector's Report

My dear friends in Christ Jesus. First of all I want to give God thanks for all of you; for your partnership and involvement with me and Father Bryan in the work of the mission and ministry of St. Mark's By-the-Lake. When you were baptized God called you into the priesthood of all believers. He called you, as he did with the first disciples, to grow in your faith and help further the mission of God's love and salvation to all the world.

To do that there are some questions we need to be asking ourselves. One, how does my work or time make a meaningful contribution to those we serve? Two, how do my efforts allow me to better follow Jesus and seek and serve him in others?

I want you to know that this congregation or any congregation cannot survive and sustain itself without volunteers willingly working within its mission. Volunteers will always be the life force of the congregation. I know and recognize and I hope you do too, the importance of a Rector in the congregation as she or he helps us to lead and understand God's mission and ministry in the world for us as individuals, as a congregation and as a Church. Father Rob and his family did an excellent job in helping us in these years past to understand just that. We thank God for his gifts, leadership and vision and the opportunity to walk with him in this journey of ministry together. I know many of us are still grieving his departure and rightly so, for when love is given and returned and then lose it, it hurts, but that is the gift of risking love and we gladly do so again and again because we have been enriched and grown in the process. Now, we need to let Father Rob get on with his calling and for us to get on with our calling.

I hope we understand that part of the vocation as a priest is not only to lead but also to enable the people of God to stand with the clergy in the mission and work of God. To be confident within ourselves and our faith to share in this work of building God's kingdom in this world. It is a task beyond anyone's ability to do by ourselves, but together we understand that it is our task as well as the rector's, and together we can accomplish much more and go a lot further. Together we build authentic community while carrying out the mission of God.

When we help in any capacity in our congregation – from singing in the choir to assisting in the children's ministry; to helping on the altar guild or offering to set up coffee hour or to set up chairs and tables for coffee hour; to being a greeter, welcoming people as they come in to worship or being on the pastoral care committee, listening to others and letting them know they are valued; to cleaning up after a church event or offering to serve in the leadership of our church; to being a worship assistant, reading the lessons, singing the Psalm, serving as acolytes, or communion assistant or knitting hats, scarves and gloves with the Knitt Witts – it is your way of joining in God's redemptive work in the world.

I know you are assessing how you will invest your time and talents and so we need to be better at helping you define role expectations that have a meaningful part to play in making ministry happen. I hope you will prayerfully consider being one of those volunteers.

Corporately as a parish we are good at welcoming and greeting new people to our parish that is what we are called to do. We are an inclusive church, as Jesus has encouraged us to be. We are a loving community and that was what drew Eileen and me to wanting to be a part of this community and still is. We give God thanks all the time for the privilege of worshipping with you and participating with you in establishing God's reign in the world.

In my final remarks, I want to thank Father Bryan Girling for his faithful help in being the Interim Rector with me in serving this congregation – extremely appreciative of his preaching times and of his love and gifts

to us. Also the wonderful staff of our congregation who help in making our ministry happen – it is not just a job. They are our administrator, Christie Paulton, our organist and choir director, Andrea Morosin, our youth co-ordinator and teacher, Jane Cornett and our Treasurer and finance guru, Mark Charlton. Thank you so much for what you do and accomplish and in the loving way you do it.

Also a big thank you to our wardens, Carolynne Mastellotto, Amanda Dibbs, Christian Paulton, and Fraser Mennell. You are a tremendous help to the Rector (me and Father Bryan) and to our congregational mission. As well as our Parish Council members (PTL), our choir, the Knitt Witts, the Pastoral Care Team, the Altar Guild members, the worship assistants, all our committee members, the coffee hour people who set up and take down, our technical logistics guy, Nathan Dean, for all of you who do the behind the scenes stuff (too many to mention) and to you the people of St. Mark's. Your time, effort, and sacrifice, contributes to the development of a vibrant congregation, the cultivation of a thriving community, that points beyond itself to the greater reality of the kingdom of God which is making itself known in our midst. Thank you.

May God continue to bless us and be a visionary for us in doing God's work. Peace and love, Jack Dressler (Interim rector with Father Bryan Girling)

Appendix to Rector's Report

Statistics for 2022

Baptisms: 5

Weddings: 1

Funerals: 7

Average Sunday Attendance: 63

Average Weekly Attendance: 67

Admitted to Christ's Holy Catholic Church:

Lexi Rose Vincent

Hudson James Mennell

Brittany Willson

Sierra Barbara Ann Allen

Charlotte Bailey

Given Christian Burial by Clergy of This Parish:

Clarence (Carl) St. Antoine

Laurel Dean

Mary Jones

Alan Gosnell

Robert Plumb

Nelson Willis

Eric Mainwaring

Rest eternal grant unto them O Lord and let light perpetual shine upon them.

May their souls and all the souls of the faithful departed rest in peace.

2022 Financial Report

St. Mark's by-the-Lake

Operating statement for the year ending
December 31, 2022
with comparative for 2021

	2022	budget	2021
INCOMES			
Offerings	\$169,654	\$172,932	\$168,944
Capital donations	5,785	9,000	8,325
Other donations	5,015	2,500	4,158
 Fundraising	 12,448	 10,000	 5,884
Other Inc	11,222	6,100	15,548
 From (to) Reserves	 <u>(153)</u>	 <u>1,000</u>	 <u>5,251</u>
	<u>203,972</u>	<u>201,532</u>	<u>208,110</u>
 EXPENDITURES			
Apportionment	28,832	28,810	30,993
 Bank Charges	 106	 240	 121
Chancel Guild	2,990	1,900	1,855
Ministry - other	3,304	1,500	0
Music Supplies	927	600	485
Office	7,269	7,260	6,327
Youth Ministry	175	1,000	219
 Ministry	 43,775	 47,754	 46,818
Ministry - benefits	30,636	34,220	33,717
Staff	42,482	40,239	39,114
 Property	 17,428	 12,100	 10,962
Utilities	19,048	16,500	16,113
 Evangelism	 0	 1,000	 0
Outreach	3,683	4,500	5,903
Loan Interest	<u>3,315</u>	<u>3,906</u>	<u>2,272</u>
	<u>203,969</u>	<u>201,529</u>	<u>194,899</u>
 OPERATING SURPLUS	 <u>\$ 2</u>	 <u>\$ 3</u>	 <u>\$ 13,211</u>
 Less: Debt Reductions		 0	 7,894
 BUDGETING SURPLUS	 <u>\$ 2</u>	 <u>\$ 3</u>	 <u>\$ 5,317</u>

St. Mark's by-the-Lake

Balance sheet as at
December 31, 2022
with comparative for 2021

<u>ASSETS</u>	<u>2022</u>	<u>2021</u>
Cash Operating Cash	\$ 5,880	\$ 14,408
Other reserves	32,300	32,300
Capital account	12,883	12,730
	<u>51,063</u>	<u>59,438</u>
 Receivable from Diocese	 0	 3,637
 Capital Assets (note 1)	 2,059,579	 2,059,579
 Total Assets	 <u>\$2,110,642</u>	 <u>\$2,122,654</u>

<u>LIABILITIES & EQUITY</u>		
Accounts Payable	\$ 3,389	\$ 5,557
Due to Parishioners (note 2)	191,720	201,720
 Other Reserve Funds (note 3)	 32,300	 32,300
Capital Reserve Fund (note 4)	12,883	12,730
 Capital Equity (note 5)	 1,867,859	 1,857,859
 Operating Equity - beginning of year	 12,488	 7,171
Reduction of Parishioner Debt	(10,000)	-
Operating Surplus (Deficit)	<u>2</u>	<u>5,317</u>
 Operating Equity - end of year	 2,490	 12,488
 Total Liabilities & Equity	 <u>\$2,110,642</u>	 <u>\$2,122,654</u>

St. Mark's by-the-Lake

Notes to financial statements for the year ending

December 31, 2022

with comparative for 2021

1) Accounting policies

- Capital assets represent historical costs of buildings, major renovations, furniture and equipment. Values are not amortized to operations.
- During the year voluntary services were provided. These services are not normally purchased by the Church. Because of the difficulty in determining their fair value, donated services are not recognized in these statements

2) Parishioner loans are due in 2026. Interest rates vary from 0 to 3.25%.

3) Other Reserves:

	youth	outreach	Dinner Church	A/C fund	2022 total	2021 total
opening	\$ 3,194	\$ 1,304	\$ 2,202	\$ 25,600	\$ 32,300	\$ 31,984
spending					-	(251)
from payables					-	567
donations					-	-
closing	<u>\$ 3,194</u>	<u>\$ 1,304</u>	<u>\$ 2,202</u>	<u>\$ 25,600</u>	<u>\$ 32,300</u>	<u>\$ 32,300</u>

4) Capital Reserve:

	2022	2021
opening	\$ 12,730	\$ 17,730
elevator repairs & refrigerator	(5,406)	
paydown mortgage		(5,000)
allocation from surplus	5,558	
closing	<u>\$ 12,883</u>	<u>\$ 12,730</u>

5) Capital Equity - represents net assets through Capital fundraising

	2022	2021
opening equity	\$ 1,857,859	\$ 1,849,965
Mortgage reduction		41,614
Parishioner debt decrease (increase)	10,000	(33,720)
closing equity	<u>\$ 1,867,859</u>	<u>\$ 1,857,859</u>

Financial Review for the year ending December 31, 2022

A review was conducted on the financial records and Financial Statements of St. Mark's By the Lake for the year ending December 31, 2022. Reconciliations, comparisons and explanations formed our review.

With information and financial records, we performed the following specific reviews:

Offerings

We followed all deposits in the account activity records for the month of December to the bank statement and to the Financial Statement. We also selected specific deposit slips and traced back to the account activity records and forward to the bank statement. No discrepancies were noted.

Bank Reconciliation

We reviewed the bank statement for December and after taking into account deposits and cheques, we were able to arrive at the December book balance.

Utilities

Utility Expenses were selected for review. We selected specific utility expenses and traced from the December Bank Statement to corresponding invoices. No issues were noted.

We also examined the notes to Financial Statements and found the explanations very clear.

We also compared the current expenses to budget and to the prior year expenses.

We noticed Property increased due to capital purchase, repairs and maintenance. This was explained in notes to financial statements. Other increased expenses covered by coming out of the pandemic and activities picking back up.

Respectively submitted by Marge and James Durling

2023 Proposed Budget

St. Mark's by-the-Lake

Draft Budget for 2023

notes		actual 2020	actual 2021	actual 2022	Proposed 2023	\$ chg	% chg
	Funding						
1	Offerings	195,806	177,269	175,439	169,271	(6,168)	-3.5%
2	Other Income	23,108	15,548	11,222	7,750	(3,472)	
3	PAC	2,413	5,884	12,448	14,000	1,552	
4	Special Donations	6,631	4,158	5,015	2,500	(2,515)	
	From (to) Reserves	(9,126)	5,251	(153)	1,000	1,153	
	Total Revenues	218,832	208,110	203,972	194,521	(9,450)	-4.6%
	Expenses						
5	Apportionment	29,916	30,993	28,832	31,120	2,288	7.9%
	Bank Charges	202	121	106	120	14	
	Chancel Guild	1,354	1,855	2,990	2,800	(190)	
	Ministry - Other	755	-	3,304	2,000	(1,304)	
	Music Supplies	476	485	927	900	(27)	
	Office	6,463	6,327	7,269	7,380	111	
	Youth Ministry	613	219	175	1,000	825	
6	Rector - Salary	46,818	46,818	43,775	24,859	(18,916)	-43.2%
6	Rector - Benefits	33,400	33,717	30,636	17,878	(12,758)	-41.6%
7	Staff	36,627	39,114	42,482	63,319	20,837	49.0%
8	Property	16,392	10,962	17,428	13,200	(4,228)	-24.3%
8	Utilities & Insurance	12,350	16,113	19,048	20,800	1,752	
	Outreach	8,675	5,903	3,683	4,500	817	
4	Evangelism	404	-	-	1,000	1,000	
	Loan interest	7,150	2,272	3,315	3,643	328	
9	Loan principal	17,265	7,894	10,000	-	(10,000)	
	Total Expenses	218,860	202,793	213,969	194,519	(19,450)	-9.1%
	Surplus/(deficit)	(28)	5,317	(9,998)	3		

- 1 Offerings reflects a 3.5% overall decrease from 2022
- 2 Other income reflects HST refund and rent revenues
- 3 PAC is tasked with summer and fall events
- 4 Special Donations are Outreach appeals
- 5 per final Diocesan worksheet on website
- 6 4.1% salary increase for half year
- 7 increased admin hours during interim and 4.1% increases
- 8 regular maintenance and 16% insurance increase
- 9 Interest only after refinancing by parishioners

Nominating Report Vestry 2023

Rector's Warden	Amanda Dibbs
People's Warden	Carolynne Mastellotto
Deputy Rector's Warden	Christian Paulton
Deputy People's Warden	Fraser Mennell
Parish Administrator	Christie Paulton (Appointed by Wardens)
Treasurer	Mark Charlton (Appointed by Wardens)
Lay Delegate to Synod	Mark Charlton
Lay Delegate to Synod	Chris McVeigh
Alternate Lay Delegate to Synod	Carolynne Mastellotto
Alternate Lay Delegate to Synod	Brooke White
Youth Delegate	TBD

Parish Council Members (Minimum of 4, maximum of 12, ½ elected, ½ appointed)
Ruth Meyer Coni Moore Sharon Pyke Nelly Schuurman
Darren Taylor John Anderson Emily Fletcher Dan Hofgartner

Financial Reviewer
Marge & Jim Durling

Pastoral Care
Barb Lyons and Bev Watson (Coordinators)

Property /Finance
Carolynne Mastellotto (Interim Coordinator), Steve White

Outreach
TBD

Chancel Guild
Coni Moore (Coordinator)

Volunteer Coordinator
Brooke White

Sunday School
Jane Cornett (Children and Youth Ministry Coordinator)