



150 St Marks Road, Tecumseh

Vestry Report January 31, 2021

The annual meeting will immediately follow the
10:30 AM Mass via Zoom

Please join us virtually

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 31st, 2021

Agenda

- 1) Opening Prayer
- 2) Territorial Acknowledgement
We acknowledge that the land on which we gather and in which we serve is the traditional territory of the Caldwell First Nation, a member of the Nation of the Three Fires Confederacy of the Anishnabe people.
- 3) Election of Vestry Clerk
- 4) Minutes of 2020 Annual Vestry Meeting
- 5) Business Arising from the Minutes
- 6) Reception of Narrative Reports – comments, questions
- 7) Rector's Report – comments, questions
- 8) Treasurer's Report
- 9) 2021 Budget Report
- 10) Nominating Committee Report
- 11) New Business
- 12) Closing Prayer / Adjournment

Minutes of the 2020 Annual Vestry Meeting

January 26, 2020

1. The Meeting was called to order by the Rev'd Robert Lemon and prayer was offered.
2. Acknowledgement of Caldwell First Nations
3. Election of the Vestry Clerk – Christie Paulton was nominated.
Motion to close nominations made by Trish Taylor, seconded by Fraser Mennell. Carried, moved that nominations be closed
4. Minutes of the 2019 Vestry Meeting
Motion to accept the minutes made by John Anderson, by Chris McVeigh. Carried.
5. Business Arising from the Minutes
 - a. None at this time
6. Reception of Narrative Reports
Motion to receive the narrative reports moved by Nancy Nosanchuk, seconded by Janet Forster. Carried
7. Mission and Ministry
 - a. Reviewed main points of Mission and Ministry plan
 - b. Asked congregation to discuss 3 questions among themselves at their tables
8. Rectors Report
 - a. Father Rob read from his reportMotion to accept the Rector's Report moved by Amanda Dibbs, seconded by Mark Charlton. Carried.
9. Treasurer's Report – Mark Charlton
 - a. Thank you to the counters for counting each week and thank you to Christie to all the work with the financials and thank to Arla for reviewing the finances
 - a. 2019 finances reviewed and 7 main points of the financial statement for the yearMotion to accept Treasurers report for council – moved by Mark Charlton, seconded by Janet Harris. Carried
10. 2020 Budget
 - a. See BelowMotion to accept 2020 Budget for council – moved by Mark Charlton, seconded by Fraser Mennell. Carried
Motion of Thanks to Mark for all his hard work – Moved by Andrea Morosin, seconded by Cathy Lessard. Carried
12. Nominations to Council
 - a. Motion to accept nominations for council – moved by Janet Forster, seconded by Donna Wallace. Carried
 - b. Motion to close nominations – moved by Trish Taylor and seconded by Mark Charlton. Carried
13. New Business
 - a. Montessori – relationship with them has been restored. Parking sharing is again happening. They have asked to use back yard space. They have provided paint for us to paint our hall

14. Motion to adjourn – moved by Trish Taylor
- Rev'd Rob declared meeting closed and prayer

St. Mark's by-the-Lake

2019 Actuals and Draft Budget for 2020

		actuals	actual	Proposed			Certainty Spectrum		
notes		2018	2019	2020	\$ chg	% chg	Planned	Predict	Possible
Funding									
1	Offerings	185,171	183,095	185,000	1,905	1.0%			
2	Other Income	14,988	13,675	10,000	(3,675)				
	PAC	25,824	27,405	25,360	(2,045)				
3	Special Donations	9,349	5,180	7,100	1,920				
	Total Revenues	235,332	229,355	227,460	(1,895)				
Expenses									
4	Apportionment	30,283	29,421	29,916	495	1.7%	29,916		
	Advertising	558	521	500	(21)				500
	Bank Charges	209	195	240	45			240	
	Chancel Guild	3,600	3,842	3,600	(242)			3,100	500
	Ministry - Other	4,959	4,849	4,800	(49)		800	4,000	
	Music Supplies	940	910	900	(10)			625	275
	Office	7,013	7,806	7,000	(806)		4,900	2,100	
	Youth Ministry	1,069	1,035	1,600	565			800	800
	Rector - Salary	45,900	45,900	46,818	918	2.0%	46,818		
	Rector - Benefits	33,329	33,020	33,358	338	1.0%	33,358		
5	Staff	37,221	38,636	39,213	577	1.5%	39,213		
6	Property	15,737	17,905	15,000	(2,905)	-16%	7,928	5,000	2,074
6	Utilities	12,904	12,540	12,000	(540)		4,000	8,000	
	Outreach	3,021	3,536	3,500	(36)			2,000	1,500
3	Evangelism		2,394	2,600	206				2,600
	Loan interest	10,569	10,142	9,475	(667)		9,475		
	Loan principal	15,710	16,473	16,940	467		16,940		
	Total Expenses	223,020	229,125	227,460	(1,665)	-0.7%	193,346	25,865	8,249
	Surplus/(deficit)	12,312	230	0			85.0%	11.4%	3.6%

- 1 Offerings (capital and regular) reflects a 1.0% overall increase from 2019 forecast
- 2 Other income reflects HST refund increase and reduction of Montessori rent
- 3 Special Donations are for Jubilee grant, Outreach and Capital
- 4 Apportionment is based on 2018 spending
- 5 Staff salaries reflects a 2% increase
- 6 Property costs reflect special repairs and lower cleaning costs

2021 Reports

Warden's Report

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

In our January 2020 Vestry Report, we looked forward to “a year of vision...looking ahead to what God has planned for St. Mark's by the Lake...” 2020 certainly was a year to remember, but not in the way any of us envisioned at last year's Vestry meeting. The world as we know it shut down in March and, other than a brief period of in-person worship, we have been unable to attend church in our usual manner.

Despite the pandemic, in 2020, we still managed to celebrate 1 baptism and three weddings. Sadly, we also said goodbye to some parishioners and friends, including Cathy Schepanowski, Don Rickerby, Rosemary Brownell, Christine Randall, Matt Juba, Minnie Heeley, Joe Pastovich, Dolores Keith-Holden, Robert Tremblay, Christopher Hornby and Clifford Richards. As Rob always reminds us, 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 we were unable to hold our usual parish activities and fundraisers, the generosity of our parishioners shone through and the Property/ Finance Committee have been able to keep on top of our costs. Mark Charlton, our Treasurer, deserves our thanks for diligently ensuring our financial security. Andrea Morosin has provided us with recorded music every Sunday and it was a delight to see her children participate actively in The Lessons and Carols Service. Coni Moore has set up the altar for in-person and recorded services – working alone to ensure social distancing and safety. Jane Cornett has provided materials and learning opportunities for the youth and contributed her musical talents to The Lessons and Carols Service. The Pastoral Care Team members have faithfully reached out to members of the congregation through phone calls. Thanks go out to all the Parish Council Members for their dedication and hard work throughout the year...we have all learned to Zoom. 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 carries out all her tasks and responsibilities beautifully.

St. Mark's by the Lake is truly blessed to have Father Rob as our Minister. Rob's joyful spirit and boundless energy provide positivity during uncertain times. His sermons continue to inspire, and his faith has shone through weekly as he reminds us to, “stay home, stay safe, and keep in touch with each other.” A special note of appreciation to Trish, Rebekah, and Jacob for being Rob's “front-line congregation” for recorded services.

The pandemic has made it challenging to keep in touch in our usual ways, but we want to ensure 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. Now more than ever, it is vital that we keep in touch with one another.

2020 was a difficult year and 2021 has started off rather rocky. Throughout 2021, 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)

Outreach For Justice Team Report

Unusual is only one word to describe 2020, but it may not be the best one. Our Outreach for Justice Team was unable to meet. Since we were unable to attend Church in our normal ways this year, it was difficult for us to identify needs and collect for some of the agencies we usually support.

All food items that were dropped off, were taken either to the Unemployment Help Centre or Drouillard Place. Our usual back pack and school supply collection was more difficult but we did receive some items and they were taken to Drouillard Place. We asked if you were unable to donate items, financial donations be made to a charity of your choice. At Christmas, toys and gifts for young people were collected and delivered to Drouillard Place. We were unable to take items to the nursing homes, as they have very strict rules for any items delivered to their facilities.

The Team appreciates all the support our parishioners have given us over the years and we look forward to again be able to see everyone at Church very soon.

Knit-wits Report

Even with the pandemic, your Knit-Witts managed to make 1,138 items (Adults 629, Teens & Children 306 & Baby 203) to help some of the organizations we've helped in past years. We delivered items with zero contact, wearing masks & gloves, placed on clean tables keeping a very safe distance from staff & patients.

Unfortunately, we could only deliver to half of the places we normally reach out to such as Children's Aid, Drouillard Place, Eastwood School, Extendicare - Southwood Lakes, Extendicare – Tecumseh, Feel Better Friends, Home Instead, Manitoba Outreach for First Nations, Met Hospital, Schelegal Nursing Home and Windsor Youth Centre. The nursing homes were very happy to receive the lapgans & when we contacted Drouillard place they were completely out of hats, scarves, baby clothes... they were very happy to get items so they can help those in need. There is no timeline when we can gather together to get things back on track & keep everyone safe, we just have to wait & see how things go with this virus.

Thank you – your Knit-Witts

Chancel Guild Report

St Marks Chancel Guild is made up of 10 dedicated individuals who quietly work behind the scenes doing everything necessary to prepare for the many services held at St Marks by-the-Lake throughout the year. We not only set up for Sunday Services but also prepare for weddings, baptisms and funerals, decorate the church for special occasions, make Palm crosses and anything else that is required of us.

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
- Setting up the altar for Communion

Due to the Covid Pandemic, we have been unable to do most of the above duties, although there was a brief time when we were able to set up for a few services. A big Thank you to Father Rob for doing all of the Chancel duties that we have been unable to assist with during the last 9 months or so. We hope to be back to our usual Chancel routine before long.

Thanks as always to Bev Watson for preparing our schedule and to our wonderful and dedicated Chancel Guild members for their efforts and promises to return when it is safe to do so.

We really need to increase our numbers as we are down to 10 members. Men and woman are welcome to become Chancel Guild members. Any new members would be welcomed with open arms. The work is not difficult and we would provide any training needed. If you are interested in quiet, rewarding, behind the scenes work, please join us by contacting Coni Moore at 519 944 4152.

Pastoral Care Report

The pastoral care team continues to reach out to many parishioners of St. Marks. Although, we cannot visit, we have great, long conversations with people living in retirement homes, nursing homes, live alone or just want to hear from a friend. We find that everyone is needing a connection as we do too, so it goes both ways. On average, we speak to about 10 people a week. Everyone is missing their friends at St. Marks.

Submitted by: Barbara Lyons

Choir and Church Music Report

2020 was the 20th anniversary of my role as Director of Church Music, and what a year it has been!

We began the year with a wonderful choir that had grown in both size and skill. It was the largest choir we have had in many years and a fabulous group to lead. We incorporated some junior choir voices, which has added a lovely layer to our sound and energized our choir.

This year has reminded me more than ever about the healing power of music and the joy that it can bring our lives. I miss our choir and our larger church community and the valuable prayer that comes from worshipping and singing together. It is said that when you sing, you pray twice.

This past year has been a very different one for all of us. The art of making and performing music has presented challenges that I never could have imagined. But these challenges have afforded the opportunity to grow and look at things in a new light. It has also reaffirmed how important music is to our lives and worship.

Musically, we have adapted our in-person services with the safety of the church community in mind. When we have been closed, I have enjoyed the process of recording music from home. It has provided an opportunity to grow and refine my personal technique and skill. It was fun to share some of the musical talent in my family as we recorded Advent and Christmas music featuring my daughters. We are all adapting to technology. I am looking forward to hosting a virtual choir night where we can sing our favourite hymns 'together' in a different way.

On a personal note, I have truly appreciated the love and support of our parish this past year. This year has been filled with loss, grief and many professional challenges as we navigate home schooling three little ones and learn to teach in an entirely new way.

There is hope on the horizon. I truly believe that we will bounce back and have a more enthusiastic choir than ever. Sometimes it takes the absence of something before we realize how valuable it is to us. The choir has done a good job of staying connected to each other through email and song sharing and I look forward to the days when I can give them all the customary St. Mark's hug.

I look forward to resuming traditional worship and choir practice. When we do so, 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 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 kindness and willingness to play for our congregation in my absence, at early services and other musical occasions. We love when Eric Mainwaring can join us with his beautiful trumpet sounds. Thank you also to Bev Watson and Christian Paulton for always going above and beyond as it relates to their roles in the choir. Thank you also to the wardens for their support and kindness.

I am so thankful to Jane and the Sunday school volunteers who help with my little ladies while I play and work with the choir. Trish's "corner" is invaluable, as is her patience! And thank you to the congregation for embracing their boisterous energy and the occasional 'extra' musical sounds! Thank you to Rob for leading us

with such grace and kindness and for his support of the music ministry. It is wonderful to work alongside such a caring minister. It is a pleasure to work with such an excellent staff and caring faith community.

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

Children's and Youth Ministry Report for 2020

Although 2020 has been met with many challenges, St. Marks was able to minister to parishioners and their



families in a variety of ways! Our youth continued to be active participants in parish life and it was wonderful to see them using their talents in many ways. In Dec. 2019, we eagerly welcomed 5 new youth choir members, whose voices added an angelic sweetness as we prepared for the seasons of Lent and Easter. We look forward to gathering again in song. We also welcomed new servers who were just starting their training.

For most of the year, the children and youth participated virtually, as they were sent a lesson weekly on-line. This included family activities, prayers and easy projects/crafts based on the Lectionary readings.

Some of the children met (masked and socially distanced) in the summer to act out readings, which were filmed and included in the on-line services! They were wonderful actors and it was fun to further explore the stories of Abraham, Isaac and Jacob in a unique way!

For Pentecost, parishioners were encouraged to take pictures outside of the church, using various 'wind and fire' Holy Spirit symbols. Pictures were shared on our website.



We were excited to return to church in Sept. with all of the new safety protocols in place. Each child was given their own desk and supplies to use each week. They learned about the story of Moses in some creative ways!

They made a Burning Bush with silly string flames

(see Picture) and learned about the Exodus and parting of the Red Sea with a little help from cookies and icing!

The children were thrilled to see the beautiful wall posters, painted a few years ago by Joe Pastovich, depicting important events in the life of Moses. Joe, your ministry lives on through your wonderful artwork! We had an average of 8-10 children attending each week and were so happy to finally be together!



The Tweens group (Gr.4-8) began meeting twice a month in the Hall after the 10:30am service and it was wonderful to see them continue to connect with one another and share in discussions.

Although we were unable to meet in person after the 2nd week of Advent, the children had created a special Advent candle to bring home, along with readings and prayers for the families.

Children and families have continued to communicate on-line with each other as well, which shows the importance of community relationships and how they help to provide positive support for one another. In a few years, when looking back on this unique global event, children may not remember particular lessons, but will remember the positive impact of belonging to a caring Christian community and hopefully how it helped them through the pandemic.

Many thanks to Fr. Rob, the Wardens and parishioners for your continued support and encouragement!

May the year ahead bring blessings of health and happiness to all!

Respectfully submitted by Jane Cornett



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NOT THIS YEAR!

What we got was a virtual meeting condensed to a few hours on a very pleasant September Saturday. We still had 71 pages of pre-reading in the reports section of our materials, but we didn't spend much time discussing them. Our attention was sharp and focussed on our new Bishop's vision for Huron.

"The day's offerings were carefully organized to define where we stand now, and to plot a way forward."

Bishop Todd then wove his 'Charge' with the Marks of Mission, video Faith Witnesses, and key Ministry presentations to underscore his Vision on being a New Church, a Learning Church, a Diverse Church and a Just Church.

Respectfully submitted,

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Rector's Report

It never occurred to me that I might experience a year like this in ministry. Believe it or not, there was no course for pandemic ministry when I was in seminary. It has been trying, difficult, and exhausting. Back in the spring my colleagues and I all suggested it felt like when you first started out in ministry and didn't know what or how to do things yet and had to figure everything out. None of the usual stuff was applicable and we had to learn a new way of doing everything. On top of that the kids were home and childcare was not available. It could have taken a very heavy toll except for one very important thing, the St. Mark's family. You were patient and understanding when things went awry, you were realistic in your expectations, and you were supportive not just of church life but our family life. Trish, the kids, and I are deeply grateful for your kindness through this whole experience and we have seen the fruit of God's work and your faithfulness in the way that you have responded to everything that the past year threw at us. We thank God for our parish family and for all of God's goodness in carrying us through this experience.

Having thanked our gracious God, it is important to thank others too. Firstly, the wardens have been supportive, attentive, they have shared their wisdom, and they have offered good counsel to ensure that St. Mark's could faithfully and responsibly minister to the needs of the world through the pandemic. On top of that, none of them are cutting and running the opposite direction even though it has been a difficult year to be a warden. I thank them for their ministry and care.

As usual, the Rev'd Jack Dressler and Eileen continue to be part of our parish family. Early last year, pre-pandemic, Jack covered services while I was away and then on several occasions since he was lined up to cover and then new measures related to gathering prevented that. Jack's willingness to be available under less than ideal conditions shows his faithfulness to God and his commitment to St. Mark's. I thank Jack and Eileen for always being there and always being supportive.

Even though it has been many years since Canon Geoff Dibbs moved permanently to Arizona, he remains interested and engaged in life at St. Mark's. He participates in our online services, he sends messages keeping in touch and offering support from a distance, and I am certain that he prays. I thank him for his ongoing interest and support.

Our staff have adapted, adjusted, improvised, waited patiently, and done things in new ways to ensure we could keep going and keep active in our ministry. Christie has kept everyone connected and been flexible with her time to accommodate recording and uploading schedules, Andrea has kept the music we appreciate so much flowing recording from home and church for online services and playing in person at services at the church, and Jane has found new ways to keep the kids of the parish engaged in their lives of faith, sending electronic packages when we weren't gathering in person, and setting up a brand new Sunday school area in the hall when we were gathering. I thank all of them for their faithfulness and commitment to their ministry on our behalf.

Mark Charlton has been even busier than usual because of extra reporting requirements relating to the CEWS and CERB. He has carefully helped us navigate the sporadic financial challenges we've faced and kept us on track with his usual cheerful and faithful manner. On top of that he regularly asks if he can help and tells me that I need to take a break. He is a hardworking and committed leader in our parish. I thank him for sharing his financial acumen and for sharing his care and love for St. Mark's.

One of the things that has amazed me is that so much of our common life has continued. 8 o'clockers stay in touch with each other, knit wits keeping doing their thing, pastoral care ministry moved to phone visiting, outreach stuff has happened, we even managed to have meetings of the Parish Council, Deanery Council, and Diocesan Synod. St. Mark's, in spite of the restrictions, has managed to remain active and engaged in the life of the church and the world. I thank all of our coordinators, volunteers, and parishioners

for supporting us and staying faithful and connected through one of the weirdest years in the entire history of this parish.

St. Mark's survived 2020. That is some good news that we can pull out of the past year. It has been a year of fear, concern, and worry. We have been locked down, quarantined, inconvenienced, and exasperated. We have lost time, opportunities, and even loved ones. We have been threatened by disease, despair, and deprivation. Still, St. Mark's survived and for that we must offer deep and humble thanks to God. God working through generations of generous parishioners, through word and sacrament, and through the power of the Holy Spirit has enabled the life of our community to continue and our ministry to continue to give life to our parish family, our community, and our world. God is good and God kept us going through all of the experiences of 2020.

That should give us some confidence to look ahead. The challenge in looking ahead is the incredible amount of uncertainty. Normally when I write a vestry report I spend more time looking ahead and casting a vision for the next year of our parish life than I do looking back at what happened in the previous year. That is a deeply challenging exercise because there's no telling how long the pandemic will go on or how long we will be dealing with stay at home orders and lock downs and all the rest. I can't be certain about when we are going to be back in church or back to doing fundraisers or back to bible study and Knit Wits and coffee hour. The one thing that we can be certain of is God and God's goodness, love, mercy, and grace. We can be certain that as we face uncertainty ahead in 2021 we face that with God's help.

So, as far as a vision for the next year of our parish life, we are going to keep it simple and just live faithfully under the circumstances. We are going to pray by ourselves and together. We are going to spend time talking to God and listening to God. We are going to get up in the morning and pray or just before we lay down to sleep we are going to pray, or both. We are going to pray for ourselves, our families, our neighbours, our community, our country and the world. We will pray for people in need, people in distress, and people in harm's way because of their work. For right now, since we are not going anywhere or doing anything else we are going to get together in prayer every Sunday and Wednesday morning with the help of our parish video service offering. When it's possible and safe we'll go back to gathering in person at the church and we'll pray together there too. Prayer is a rich and powerful way for us to live faithfully and be of service to the world. God is good and will hear our prayers and bless us and those for whom we pray.

We are going to be kind and patient with ourselves and others. We are going to take it easy on ourselves and seek to remain healthy and not be too demanding on ourselves in terms of goals and striving after achievement in adverse circumstances. With others, we are going to resist the temptation to blame, point fingers, and shame people. We are going to be patient with those that are struggling to be patient. We are going to be kind to those that are struggling to be kind. We are going to be loving to those who are struggling to be loving. We are going to offer to others what they lack without judgement and without condemnation because the situation we are living in is so unbelievably hard and it affects everyone differently. On top of that, we are going to reach out. We are going to get on the phone, get on the internet, get on Zoom, Facebook or whatever other system and we are going to talk and listen, and share life with family and friends and fellow parishioners. We are going to cut through the isolation as best as we can under the circumstances. God has filled us with all the love, patience, generosity, and kindness of heaven through the working of the Holy Spirit, so we have a great deal to share with the people around us.

We are going to be generous. We are going to be generous with our time, not just because we have a lot of it free at the moment, but because we all need time together. We are going to spend time with others in whatever ways are reasonable and safe. If that means a few more phone calls to family and others, great; if that means a few more snuggles with your kids on the couch, great; if that means a few more notes in the mail, great; if that means a few more minutes at the table over good food and drink with the folks you love; great, if that means a few more words spoken in support of the cashier or the cart guy at the grocery store, the nurse or doctor or PSW or secretary at the clinic, great. These are ways to live generously. We are also

going to be generous with our resources, not just because we are saving money by not going out to eat, but because there are folks in need all around us. As a church family we gave more in outreach last year than in any other year I've been here because the need was so great. We did that together and we will again, but we are also going to be generous individually, we are going to share of all of our resources so that people can be relieved, helped, healed, and allowed to live a dignified and abundant life. God has been incredibly generous with us offering us all we need and more to live and share life with others so that they can live too.

We are going to work towards a just society. We are going to support measures from government and other organizations and the church to ensure that everyone has the same opportunities to live and enjoy the blessings of God. The pandemic has exposed gross inequalities in that the elderly people, Black people, Indigenous People, People of Colour, and economically disadvantaged people have borne the greatest consequences through this time. To live faithfully we need to take care of those who need care because Jesus is in every one of them. To neglect them is to neglect the same Lord that saved us through the cross and resurrection and who has been with us caring for us through the pandemic. We need to support changes to long term care, anti-racism measures, and initiatives like a Universal Basic Income, and pharma care. We also need to engage individually, on a basic human level, with people who have experienced inequality. We can stay in touch with seniors, we can chat with neighbours from different backgrounds, and learn their names, and develop relationships with them, we can show respect to every human being we meet. We cannot turn a blind eye to the plight of our brothers and sisters because God has not turned a blind eye to our plight, but has loved us and watched over us through our whole life. God works through the people of God to do that, which means that God works through us to love and watch over those who are most vulnerable to difficulties and indignities in our world.

Right now our world does not look much like the Kingdom of God that we pray for everyday when we pray the Lord's Prayer. It is not as peaceful, joyful, or hopeful as that, but it can be. God is working and helping and blessing and calling us to join with that and be a blessing. That is what the parish family of St. Mark's can be in 2021, a blessing to the world in prayer, kindness, generosity, and justice. All of that is possible even from our homes. All of that is possible because we have God's help. For 2021, let's keep it simple and live faithfully and in that be a blessing to the world.

Respectfully Submitted,

A handwritten signature in black ink that reads "Robert Lemon" followed by a small cross symbol.

The Rev'd Canon Robert Lemon

Rector, St. Mark's by the Lake

Appendix to Rector's Report

Statistics for 2020

Baptisms: 1
Weddings: 3
Funerals: 11

Average Sunday Attendance: Every Sunday a service was conducted at 8:00 am and 10:30 am by the Rector alone or with some of his family during lockdowns and with more members of the congregation at other times except when the Rector was away for two weeks in the summer. Regular in-person worship took place from January through the middle of March. In-person services resumed outdoors in July and August and then indoors from September 13 to December 6 when they were suspended again. Services for every Sunday since the middle of March were uploaded and available online through Youtube. An useful and accurate average of attendance is not possible to determine.

Average Weekly Attendance: In addition to Sunday services the midweek service was conducted at 10:30 am on site by the Rector except when he was away for two weeks in the summer and between Christmas and New Years. Aside from those weeks, midweek services were uploaded and available online through Youtube. An useful and accurate average of attendance is not possible to determine.

Admitted to Christ's Holy Catholic Church:

Maxwell Louis Biswas

Joined in Holy Matrimony:

Amie Yiman Lee & Josiah Emmanuel Wilson III

Patricia Ann Pearson & James Philip Woplin

Janilee Joy Szmiett & Martin Edward Kane Burnley

Given Christian Burial by Clergy of This Parish:

Cathy Schepanowski	Don Alexander Rickerby	Rosemary Elizabeth Brownell
Christine Michele Randall	Matt Juba	Minnie Alice Heeley
Joseph Pastovich	Dolores Ann Keith-Holden	Robert Tremblay
Christopher James Hornby	Clifford Dean Richards	

*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.*

Financial Report

Since we can't be together, I thought it might be useful to share the 'talking points' that usually get delivered with a snappy PowerPoint presentation.

Thank You

To Christie for diligently posting donations to PowerChurch software (we'll be sure to get tax receipts out as soon as possible in February); to Carolynne for the many counting sessions (which are also great opportunities for me to share what's on my mind); to other counters, who jumped in whenever available; to the Durlings for stepping up as first time financial 'checkers'; to Sally for tolerating my moods and the files, invoices, and papers all over the dining and living rooms; and finally to YOU for your very generous gifts throughout the year.

2020 Sterling Seven

Seven things you want to know about the MONEY, even if you don't care to read financial statements:

1. Awesome Offerings - the 'call' went out that fall fundraising wasn't going to happen; the 'answer' came LOUDLY as we saw a \$10,000 surge in the last two weeks of the year.
2. Late Capital donations - several sizeable donations arrived in December (most as memorials).
3. CEWS news - the federal wage subsidy flowed through the Diocese with a \$12,000 payroll credit in June; there's more coming but we will record it in 2021 when it gets here!
4. Covid cutbacks - no fundraising, no dinner church, no services, no meetings, no travel; cost were down in many areas.
5. Property Projects - limited sprucing up tasks; but we needed new phones, video equipment, and a designated substance survey.
6. Needs of Others - recognizing the generosity of the congregation, we couldn't just keep it for ourselves; extra funds sent to Unemployed Help Centre and PWRDF Huron.
7. Reserved Revenues - okay, we didn't send everything away; designated donations were 'squirrelled' away for KnitWits & Capital, there were still funds left for Youth & more Capital.

Many of you look forward to some lovely graphs at this point. Sorry ... No Pie Charts for you!

Take a moment and remember the smell of turkey, BBQ steak, Ribs (after golf), meat pies, roast pig, pancakes, soup, coffee, and bazaar chili. Better than the smell of \$25,000 that we are missing in 2020. I missed seeing you.

Still, we finish the year with available operating cash of \$7,171.

2021 Budget

Can we get back to 'new normal' over the summer?

Offerings will be down because we shouldn't count on memorial donations and hope a PAC appeal is not needed.

Fall PAC events normally generate \$15,000. Let's plan for \$10,000

Releasing \$5,000 Capital reserve funds to pay down (and with the help of more parishioners, pay off) the WFCU mortgage in March. Also, hoping to use reserves to fund more dinner church events.

Salaries are not changing. Insurance is doubling! Loan payments drastically reduced with refinancing.

If all goes to plan (and it won't) we will improve our bank balance by \$3 in 2021.

St. Mark's by-the-Lake

Operating statement for the year ending
December 31, 2020
with comparative for 2019

	2020	budget	2019
INCOMES			
Offerings - collections	\$178,895	\$175,000	\$172,930
Capital donations	16,911	10,000	10,165
Other donations	6,631	4,500	2,786
 Fundraising	 2,413	 25,360	 27,405
Other Inc	23,108	10,000	13,675
 From (to) Reserves	 <u>(9,126)</u>	 <u>2,600</u>	 <u>2,394</u>
	<u>218,832</u>	<u>227,460</u>	<u>229,355</u>
 EXPENDITURES			
Apportionment	29,916	29,916	29,421
Advertising	0	500	521
Bank Charges	202	240	195
Chancel Guild	1,354	3,600	3,842
Ministry - other	755	4,800	4,849
Music Supplies	476	900	910
Office	6,463	7,000	7,806
Youth Ministry	613	1,600	1,036
 Ministry	 46,818	 46,818	 45,900
Ministry - benefits	33,400	33,358	33,019
Staff	36,627	39,213	38,636
 Property	 16,392	 15,000	 17,905
Utilities	12,350	12,000	12,540
 Evangelism	 404	 2,600	 2,394
Outreach	8,675	3,500	3,536
Loan Interest	<u>7,150</u>	<u>9,475</u>	<u>10,142</u>
	<u>201,595</u>	<u>210,520</u>	<u>212,652</u>
 OPERATING SURPLUS	 <u>\$ 17,237</u>	 <u>\$ 16,940</u>	 <u>\$ 16,703</u>
 Less: Mortgage Reductions	 17,265	 16,940	 16,473
 BUDGETING SURPLUS	 <u>\$ (28)</u>	 <u>\$ -</u>	 <u>\$ 230</u>

St. Mark's by-the-Lake

Balance sheet as at
December 31, 2020
with comparative for 2019

<u>ASSETS</u>	<u>2020</u>	<u>2019</u>
Cash Operating Cash	\$ 11,528	\$ 16,340
Other reserves	31,984	29,988
Capital account	<u>17,730</u>	<u>10,000</u>
	61,242	56,328
 Receivable from Diocese	 2,119	 -
 Capital Assets (note 1)	 2,059,579	 2,059,579
 Total Assets	 <u>\$2,122,940</u>	 <u>\$2,115,907</u>

LIABILITIES & EQUITY

Accounts Payable	\$ 6,476	\$ 9,141
Due to Parishioners (note 2)	168,000	168,000
 Building Loan (note 3)	 41,614	 58,879
 Other Reserve Funds (note 4)	 31,984	 29,988
Capital Reserve Fund (note 5)	17,730	10,000
 Capital Equity (note 6)	 1,849,965	 1,832,700
 Operating Equity - beginning of year	 7,199	 11,969
Reduction of Parishioner Debt	-	(5,000)
Operating Surplus (Deficit)	<u>(28)</u>	<u>230</u>
 Operating Equity - end of year	 7,171	 7,199
 Total Liabilities & Equity	 <u>\$2,122,940</u>	 <u>\$2,115,907</u>

St. Mark's by-the-Lake

Notes to financial statements for the year ending
December 31, 2020
with comparative for 2019

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 2021. Interest accrues at 4%.

3) Building loan repayments are \$19,700 (\$19,700 in 2018) annually at the current interest rate of 4.75%.

The Church and Hall are pledged as security.

The original loan was for \$600,000 in 2010 for an initial term of 5 years.

A one year renewal was accepted in March 2015.

A five year renewal was accepted in March 2016.

4) Other Reserves:

	youth	outreach	Dinner Church	A/C fund	2020 total	2019 total
opening	\$ 751	\$ 1,031	\$ 2,606	\$ 25,600	\$ 29,988	\$ 51,782
spending			(404)		(404)	(26,794)
donations	2,000	400			2,400	5,000
closing	<u>\$ 2,751</u>	<u>\$ 1,431</u>	<u>\$ 2,202</u>	<u>\$ 25,600</u>	<u>\$ 31,984</u>	<u>\$ 29,988</u>

5) Capital Reserve:

	2020	2019
opening	\$ 10,000	\$ 10,000
phone system	(4,096)	
donations	6,826	
allocation from December offerings	5,000	
closing	<u>\$ 17,730</u>	<u>\$ 10,000</u>

6) Capital Equity - represents net assets through Capital fundraising

	2020	2019
opening equity	\$ 1,832,700	\$ 1,786,827
air conditioning		24,400
Mortgage reduction	17,265	16,473
Parishioner debt reduction		5,000
closing equity	<u>\$ 1,849,965</u>	<u>\$ 1,832,700</u>

2021 Proposed Budget

St. Mark's by-the-Lake

Certainty Spectrum		
Planned	Predict	Possible

2020 Actual and Proposed 2021 Budget

notes		actuals 2018	actual 2019	actual 2020	Proposed 2021	\$ chg	% chg			
Funding										
1	Offerings	185,171	183,095	195,806	182,500	(13,306)	-6.8%			
2	Other Income	14,988	13,675	23,108	14,002	(9,106)				
3	PAC	25,824	27,405	2,413	10,000	7,587				
	Special Donations	9,349	2,786	6,631	2,500	(4,131)				
4	From (to) Reserves	-	2,394	(9,126)	6,000					
Total Revenues		235,332	229,355	218,832	215,002	(3,830)				
Expenses										
5	Apportionment	30,283	29,421	29,916	30,993	1,077	3.6%	30,993		
	Advertising	556	521	-	-	0				-
	Bank Charges	209	195	202	240	38			240	
	Chancel Guild	3,600	3,842	1,354	1,900	546			1,500	400
	Ministry - Other	4,959	4,849	755	1,500	745		800	700	
	Music Supplies	940	910	476	600	124			480	120
	Office	7,013	7,806	6,463	7,000	537		4,900	2,100	
	Youth Ministry	1,069	1,035	613	1,000	387			800	200
6	Rector - Salary	45,900	45,900	46,818	46,818	0	0.0%	46,818		
6	Rector - Benefits	33,329	33,020	33,400	33,664	264	0.8%	33,664		
7	Staff	37,221	38,636	36,627	39,425	2,798	7.6%	39,425		
8	Property	15,737	17,905	16,392	12,000	(4,392)	-27%	7,940	3,000	1,060
8	Utilities & Insurance	12,904	12,540	12,350	16,000	3,650		4,500	11,500	
	Outreach	3,021	3,536	8,675	4,500	(4,175)			3,000	1,500
4	Evangelism		2,394	404	1,000	596				1,000
	Loan interest	10,569	10,142	7,150	7,043	(107)		7,043		
9	Loan principal	15,710	16,473	17,265	11,316	(5,049)		6,316		5,000
Total Expenses		223,020	229,125	218,860	214,999	(3,861)	-1.8%	182,399	23,320	9,280
Surplus/(deficit)		12,312	230	(28)	3			84.8%	10.8%	4.3%

1 Offerings reflects a 7% overall decrease from 2020

2 Other income reflects HST refund, Montessori rent, and CEWS of \$5,600

3 PAC is tasked with summer and fall events; somehow

4 Reserves releases for mortgage reduction and dinner church

5 per preliminary Rathbone worksheet 20201119 on Dio website

6 slight change in benefit costs

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

8 Property in 2020 includes DSS and phones, Utilities reflects insurance increase

9 reduced monthly mortgage payments and \$5,000 paydown from reserves

Financial Review for the year ending, December 31, 2020

A review of the financial records and Financial Statements of St. Mark's Church, for the year ending December 31, 2020, was conducted. Samplings, comparisons, reconciliations and explanations formed our review.

Note: We realize that the Covid 19 pandemic has had an impact on the various income and expense items for 2020.

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

1. OFFERINGS:

We sampled the week of February 16th, 2020, looking at the recording of offerings, flower donations, capital donations and loose collections. We observed that they were properly recorded on an Excel spread sheet and easily traced to the Bank deposit slip and to the Bank Statement. We also were able to back check the total deposit to specific items on the offering-by-envelope list.

2. BANK RECONCILIATION:

We reviewed the year-end bank reconciliation that was provided. We determined that all outstanding deposits and outstanding cheques were accounted for.

3. OUTREACH:

We followed the Outreach activities from the Account Activity Statement to the Income & Expense Statement. In addition we were able to follow Outreach amounts at year-end to Accounts Payable.

We also did a comparison of current expense items to their prior year amounts:

- Payroll, performed by a third party – Diocese
- Apportionment, which is calculated by the Diocese based on prior expense disbursements.
- Plus a number of other expenses, which were presumed to have decreased due to the pandemic and limited activities at the Church, during 2020. i.e. youth ministry, music supplies and ministry/other.

Our overall review of the various activity accounts to the financial statements (I & E & Balance Sheet), has resulted in our satisfaction that proper record keeping at St. Mark's has led to the continual financial health of our Church.

Respectively submitted by: Jim and Marjorie Durling

Nominating Report Vestry 2021

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	
Parish Council Members (Minimum of 4, maximum of 12, ½ elected, ½ appointed)	
Steve White	Jean Anderson
Darren Taylor	John Anderson
	Ruth Meyer
	Emily Fletcher
	Coni Moore
Financial Reviewer	
Arla Peters	
Pastoral Care	
Barb Lyons and Bev Watson (Coordinators)	
Property /Finance	
Carolynne Mastellotto (Interim Coordinator)	
Outreach	
Chancel Guild	
Coni Moore (Coordinator)	
Sunday School	
Jane Cornett (Children and Youth Ministry Coordinator)	