



150 St Marks Road, Tecumseh

Vestry Report January 30, 2022

The annual meeting will take place at 11:30 am
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 30th, 2022

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/Pecche Island (1857), and the Caldwell Settlement (2011) signed by our forebears and contemporaries.

3) Election of Vestry Clerk

4) Minutes of 2021 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) 2022 Budget Report

10) Bishops Letter

11) Nominating Committee Report

12) Synod Report

13) Financial Review

14) New Business

15) Closing Prayer / Adjournment

Minutes of the 2021 Annual Vestry Meeting

January 31, 2021

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 Christian Paulton. Carried, moved that nominations be closed
4. Minutes of the 2020 Vestry Meeting
Motion to accept the minutes made by Christie Paulton, seconded by Brooke White. Carried.
5. Business Arising from the Minutes
 - a. None at this time
6. Reception of Narrative and Rectors Reports
Thank you to the groups for submitting reports and keeping us informed
7. Treasurer's Report – Mark Charlton
 - a. 2020 finances reviewedMotion to accept Treasurers report for council – moved by Mark Charlton, seconded by Carolynne Mastellotto. Carried
8. 2021 Budget
 - a. See BelowMotion to accept 2021 Budget for council – moved by Mark Charlton, seconded by Amanda Dibbs. Carried
12. Nominations to Council
 - a. Motion to accept nominations for council – moved by Fraser Mennell, seconded by Margo Pastovich. Carried
 - b. Motion to close nominations – moved by Trish Taylor and seconded by Andrea Morosin. Carried
13. New Business
 - a. None at this time
 - Motion to adjourn – moved by Trish Taylor
 - Rev'd Rob declared meeting closed and prayer

St. Mark's by-the-Lake

2020 Actual and Proposed 2021 Budget

Certainty Spectrum		
Planned	Predict	Possible

notes	actuals 2018	actual 2019	actual 2020	Proposed 2021	\$ chg	% chg			
Funding									
1 Offerings	185,171	183,095	195,808	182,500	(13,300)	-6.8%			
2 Other Income	14,988	13,675	23,108	14,002	(9,100)				
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	(9,128)	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	(5,949)		6,316		5,000
Total Expenses	223,020	229,125	218,860	214,999	(3,861)	-1.6%	182,399	23,320	9,280
Surplus/(deficit)	12,312	230	(28)	3			84.6%	10.8%	4.3%

- Offerings reflects a 7% overall decrease from 2020
- Other income reflects HST refund, Montessori rent, and CEWS of \$5,600
- PAC is tasked with summer and fall events; somehow
- Reserves releases for mortgage reduction and dinner church
- per preliminary Rathbone worksheet 20201119 on Dio website
- slight change in benefit costs
- Staff salaries reflects full year at normal hours and clergy vacation coverage
- Property in 2020 includes DSS and phones, Utilities reflects insurance increase
- reduced monthly mortgage payments and \$5,000 paydown from reserves

2022 Reports

Warden's Report

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

In our January 2021 Vestry Report, we asked everyone to remember that no matter what, each year is a gift from God. 2020 certainly was a year to remember and 2021 proved to be memorable in its own way as we moved from lockdown to a taste of “normalcy” and back again.

Despite the ongoing pandemic, we were able to move to in-person worship for part of 2021. For those of us who are not yet ready to return to in-person services, Rob continued to provide services on YouTube, thus ensuring that we remain one congregation. In 2021, we still managed to celebrate three baptisms. Sadly, we also said goodbye to seven parishioners and friends including Kathy Wight, Gladys Davis, Steve Robshaw, Donald Cakebread, Beryl Henly, Konelda Darlene Hofbauer, Walter Cook and Art Shields. 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. We were able to hold some events such as the “Curbside Turkey Dinner” at Thanksgiving 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 live and recorded music every Sunday. Coni Moore has set up the altar for in-person and recorded services – always ensuring social distancing and safety. Jane Cornett has provided materials and learning opportunities for the youth. 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 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.

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 stay connected in our usual ways. Provincial and Diocesan regulations have restricted attendance at in-person services and the Delta and Omicron variants have forced us back to online worship. Now more than ever, 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.

2020 was a difficult year and 2021 also proved to be challenging. Throughout 2022, 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

Nothing has been normal for another year, but we continue to help in areas that have been special to our Church. Thanks to all for the school supplies and back packs. Many young people appreciated your kindness although may not have worn them out as they were studying from home. We also provided some Christmas cheer to those in nursing homes by providing special items they requested and even some other special things that could be shared with others. Thanks for the generous food items that have been shared with St. John's Church and St. Mary's. Both Churches experienced severe flooding issues and had difficulty servicing the people who usually depend on them for extra food supplies. Your generosity is greatly appreciated by all. For many it is and has been a very trying time and we thank you for helping them in a small way. Let us hope 2022 will soon change and we will be able to help in other ways.

Knit-wits Report

It is with heartfelt gratitude to those who have helped us accomplish all that the Knit-Witts have done in this chaotic year. We have managed to help Aspen Lake, AV Graham School, Bagel School, Brouillette Manor, Clothing & Food Drive - Belle River, Drouillard Place, Eastwood School, Extendicare - Southwood Lakes, Extendicare - Tecumseh, Franco-sol Day Care, Home Instead, Huron Terrace, New Beginnings, Ronald MacDonald's House, St. Edmond School, St. Peters School, Street Angels, Windsor Youth, Windsor Residence for Young Men. There is a spread sheet on the left side entering the hall where the Knit-Witt board is. Even with not being able to gather together we ended the year with a total of 969 pieces which include hats, scarves, mitts for adults & children, lapgans, walker pouches, Pray Shawl Crosses along with many baby items which include Feel Better Friends dolls, toys as well as Octopus dolls. Thank you so very much for helping us help others. Your Knit-Witts

Chancel Guild Report

St Marks Chancel Guild quietly works 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 do 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

The last two years have been a challenge because of the Covid Pandemic. Due to restrictions, there were times when we were unable to do any Chancel work; times when we set up for outside services and other times when we prepared Communion set ups for inside services when only the Priest has wine. This Christmas it was heartwarming to see the Church fully decorated for the first Christmas since 2019.

My sincere Thanks to the following people:

- Bev Watson and Ruth Meyer for their help this past year when full teams were unable to be in the Sacristy
- Our dedicated Chancel Guild members who are patiently waiting until we can get back to some sort of normal
- Father Rob for doing whatever Chancel duties needed to be done when we were unable
- Jane Cornett for all her decorating skills and for advising me whenever I need her help

Once we are able to return to full Chancel duties, we will need to recruit more members. Men and woman are welcome to become Chancel Guild members. (We have one brave male member so far.) Any new volunteers 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.

Choir and Church Music Report

As I write this report, I am thankful that we have such a resilient faith community. It has been a challenging year filled with lots of changes. It has been wonderful to be able to make music in person again with our church family and to resume communal hymn singing. There have been beautiful moments with the return of the “Lessons and Carols” and the “All Souls” service. It has brought me great joy to have my daughters share some of their music making with you and to collaborate with Jane and Christian.

I am hopeful that we will return to our full choir this year and look forward to making a joyful noise together. The presence of the choir and special musicians like Eric Mainwaring is something we deeply miss. The shared worship elevates our services and bonds us as a community. The art of making and performing music has presented challenges that I never could have imagined. But these challenges have reaffirmed how important music is to our lives, the healing it provides, and the joy it brings to our worship.

As a choir we had a virtual choir night and sang our favourite hymns ‘together’. 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 technique. Thank you to Bev for routinely helping us stay connected as a group while we are physically apart. I look forward to the days when I can resume giving the customary St. Mark’s hugs freely.

On a personal note, I have truly appreciated the love and support of our parish. Living through the pandemic has been filled with challenges as we navigate various learning platforms from home schooling three little ones and learning to teach in entirely new ways many times over.

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. I am so thankful to Jane and the Sunday school volunteers who inspire my little ladies. Trish’s “corner” is invaluable, as is her patience. Thank you to Christie who helps keep me organized. Thank you to the congregation for embracing their boisterous energy and the occasional ‘extra’ musical sounds while Alice sits on my lap. Thank you to Rob for calmly and kindly leading us through difficult times and for his unwavering support of the music ministry. It is wonderful to work alongside such an understanding minister.

There is hope on the horizon. I truly believe that we will bounce back and have a more enthusiastic choir than ever. 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 hope to continue to offer relevant worship music and infuse Sundays with new hymns and anthems and look forward to better times ahead.

Andrea Morosin

Children's and Youth Ministry Report for 2020

Despite the current challenges that we faced with Covid restrictions, we were able to offer Sunday school classes fairly regularly throughout 2021 in the main hall of the church. In this space, we were able to provide each child with their own desk/work area and supplies to use while exploring God's stories!

It was important to maintain a sense of community and inclusiveness as the children gathered together in a positive, familiar space each week.



Throughout the year, the children and youth lent their talents and energy to assist with various church and community events. In early Fall, youth assisted with the landscaping at the front and north side of the church and helped to weed/ trim the south side gardens. Our youngest ones decorated and assembled cards with Thanksgiving prayers and graces for our Take-Out Turkey supper, while we had a large team of youth and young adults assist with the dinner, as well as the Ham and Potato dinner. Your energy was much appreciated!



A new project this year was a Community Christmas Cookie sale and the children decorated sugar cookies to include with each box. Many thanks to all the parishioners who assisted by baking, decorating, boxing up and selling. It was a fun time for all and a success! Let's do it again next year!

The youth co-ordinated gifts for the nursing homes, wrote out cards and drew beautiful pictures to be given to the residents of Brouillette Manor and Extendicare Tecumseh for Christmas. We have many budding young artists in our midst! You brought many smiles to many people this holiday season.



Many thanks to Rebekah, Jacob and Madison for helping to decorate the Christmas tree and to Sophie and Caroline for playing your violins for Lessons and Carols and Epiphany services.

I am so proud of the dedication of our young people as they continue to use their talents to spread the love of God with so many others in our Community. It is through your actions that you share the Gospel with others. Many thanks to the parishioners of St. Mark's for your continuous encouragement and support of our young people! It takes a village!

Respectfully submitted by Jane Cornett



Rector's Report

Paul in his letter to the Colossians wrote to the church in Colossae and said, "In our prayers for you we always thank God, the Father of our Lord Jesus Christ, for we have heard of your faith in Christ Jesus and of the love that you have for all the saints." Like Paul I am thankful for the faith of our St. Mark's family and for the love that you have for all. Over the last year, with all of the ups and downs of pandemic existence, I have consistently encountered a faithful and loving parish that shows up, and lives lives worthy of Christ, bearing fruit in whatever way we can. You have endured everything with patience while joyfully giving thanks to God. That has made my life as priest in an uncertain time so much more bearable. That has also had an impact on our household where Trish and the kids and I have experienced the love and joy that you share so freely as a parish. Like all of you, I'd be happy to move on from the pandemic, but if we have to live through this, I thank God that we are here at St. Mark's living through it with all of you because your faith and love have helped us survive and endure. God is good and God has blessed us as a parish abundantly. For that I say thanks be to God.

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 another 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. Even though he is back in the harness at Trinity Lutheran, Jack graciously agreed to take services to cover vacation time this summer. Jack and Eileen are supportive, dependable, faithful, and committed to St. Mark's. Best of all they love all of us. 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, he even offers a bit of wisdom and advice from time to time, and I am certain that he prays for us. I thank him for his ongoing interest and support.

Once again this past year, our staff adapted, adjusted, improvised, waited patiently, and did things in new ways to ensure we could keep going and keep active in our ministry. Christie has kept everyone connected working from home, from the office and wherever else, enduring uncertainty and technological woes from time to time, all the while she has been working out better ways to keep us in touch and kept up with all the daily work to maintain a functional parish. Andrea has kept the music we appreciate so much flowing, recording from home for online services and playing in person at services at the church, and after so many months finally leading us in congregational singing at the end of the year. Jane has diligently kept Sunday School going, sharing her faith, love, and joy with the kids of our parish and helping them to faithfully live through this difficult time. 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 wage subsidy and his involvement at the diocesan level. 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 continues to amaze me is that so much of our common life has continued despite two years worth of interruptions. 8 o'clockers stay in touch with each other, knit wits keep doing their thing, pastoral care ministry is still happening on the phone, outreach stuff has happened, we even managed to have meetings of the Parish Council, Deanery Council, and Diocesan Synod, sometimes in person and sometimes online. 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 another weird year in the history of this parish.

St. Mark's survived 2021. 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, opened back up, inconvenienced, and exasperated. We have lost time, opportunities, and even loved ones. We have been threatened by disease, worry, and resentment. 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 the last two years.

I would never describe the last couple of years as good, but it does not mean that nothing good has emerged. As I think about the good that has emerged in the life of our congregation, I think humility is important. We have not been humiliated, but we have developed a new sense of humility. That is not to say that we were arrogant or conceited or anything like that before the pandemic, but that the pandemic has helped us to recognise how much more we need God and how much more we can confidently rely on God. We have spent the last two years not being in complete control of our situation, our circumstances, and our future. We have had to turn to God to strengthen us to keep going, to give us confidence to face the future, to guide us to the right decisions that keep people healthy and still enable us to live our faith, to encourage us when things have not gone well, to empower us to do what we can to love our neighbours, to find joy and hope in the midst of a world wide situation of uncertainty and frustration, to help us keep the faith. It has not been an easy time, especially for people like us that are immersed in a shared life of community that is best expressed in people gathered, in person, around the table to break bread. In spite of that activity being curtailed at various times, we are still a community of faith that prays, gathers when we can, loves, and shares the good news of Jesus Christ. Throughout the last year we consistently filled the church to the capacity that we were able to, we gave food and financial support to help others, we even managed a turkey dinner and a ham supper, and we cared about each other and shared some good times together. It is a miracle that the church has survived this mess and we can say without a doubt that that is God's doing.

God kept the church going and we can count on God continuing that in the year ahead too. The challenge we face is not whether the church will still be here, the challenge is how to plan and dream for our collective life. It will take the humility that developed in our life more deeply to be able to do that well. We are planning to be in church, we are planning a Lenten series, we are planning to do the social things that we can reasonably and responsibly do, we are planning to do some of our fundraisers, we are planning to love our neighbours, feed the hungry, and strive for justice and peace, we are planning a full and complete expression of church life, but we have to count on God to enable us to do that and we have to hold our plans lightly and change as necessary, knowing that ultimately God will take care of us and ensure that we are able to continue to be the church of Jesus Christ in this part of the world.

Another good thing to emerge in the life of our congregation is resiliency. For many years we have done a lot of fundraising activities. The Golf Tournament, Turkey Dinner, Steak Dinner, Christmas Market, Pig Roast, Pancake Supper, dances, murder mystery shows, musical evenings and all the rest contributed substantially to our budget up until 2020 when they were suspended because of the restrictions we continue to face. This past year we did figure out how to do the Turkey Dinner and a ham dinner, and those contributed substantially to our budget and our common life, but they were only two events and our schedule typically consisted of six or seven. In the past two years we have had to rely almost completely on the regular offerings from members of our congregation to meet our financial responsibilities and continue our ministry and we have successfully done that. We should be deeply thankful to God for blessing us with all we need and a spirit of generosity that has enabled us to continue to employ all of our staff and meet all of our obligations. Ours is a resilient congregation that has the wherewithal and commitment to respond accordingly to the needs of the times in which we live. This bodes well for our future as well as our present. A congregation that is able to support ministry through offerings and still has the capacity to pursue fundraising has the potential to offer support and resources beyond its own needs to others in the community. It is my hope that we will continue to function in this way and use our fundraising efforts to engage in outreach work and to support the community beyond our immediate church family. As life shifts to a pattern that allows for fundraising events again, I would be very pleased to see us use those events as a means by which we can

resource our efforts to support students, people in need in the community, and the work of sharing the good news with the world.

A third good character trait that has emerged in our congregation is spirituality. Obviously, that is central to our identity as people of faith, but having spent substantial periods of time not able to gather in person and not being carried by the usual rhythm of church life, it is wonderful to see that people's faith and spiritual lives have remained intact. People of our congregation have engaged in their relationship with God, they have prayed, they have read the scriptures, they have reflected on God's place in their life sometimes with a few others and sometimes on their own at home. Their relationship with their Creator, Saviour, and the Spirit is alive and well, in spite of the disruptions that we have all encountered. This is something to be deeply thankful for. God has continued to work in our lives and continues to draw us into the love and life of the Trinity. This is an incredible gift that animates everything else we have and are as a faith community. It is the root of our resiliency and it is what allows us to live with humility, trusting God to help us all along the way.

While we have managed to live the spiritual life in the topsy turvy reality of the pandemic, the truth is that that is more easily done in the context of community. We look forward to the opportunity to gather in person again not just for worship services, but also for bible study and other Christian formation activities. Through Lent we are planning to do a Lenten series relating to the Holy Spirit. This will be an opportunity to think about, reflect on, and open ourselves up to the working of the Spirit. We will have conversations about who the Spirit is, what it does, and what difference that makes in our lives. It is my hope that we will be able to participate in the Lent Series in person by March, but if not, we will manage it through Zoom, which even with its limitations still offers the chance to listen and learn and talk together. As we get closer to Lent we will firm up dates and times and the rest of the details of this series. It is my hope that the year ahead will find us still growing spiritually, drawing ever closer to God, and having our lives conform more and more closely with the life of Christ.

This has been another abnormal year in the life of the church, but we can see lots of places where God's faithfulness, grace, and love have allowed us to live faithfully as individuals and as a community. We should be thankful for that and hopeful for the future, because if God has done that in our past, then we can be confident that God will continue to do that into our future. What the next year will bring is a bit of a mystery, but that is not something that we have to worry too much about. God will enable us, encourage us, and empower us to live faithfully through whatever lies ahead. We will make our plans, we will adjust, adapt, improvise, and do whatever we have to do, and we will count on God through it all to lead us into a future of hope, joy, peace, justice, and love. Thanks be to God for our rich blessings in the past, at present, and into our future.

Respectfully Submitted,



The Rev'd Canon Robert Lemon
Rector, St. Mark's by the Lake

Appendix to Rector's Report

Statistics for 2021

Baptisms: 3

Weddings: 0

Funerals: 7

Average Sunday Attendance: 64

Average Weekly Attendance: 71

Admitted to Christ's Holy Catholic Church:

Olivia Adamovic

Niklaus Ryan Randall Cecile

Bella Roy

Given Christian Burial by Clergy of This Parish:

Kathryn Marguerite Wight

Gladys Mary Davis

Stephen Robshaw

Donald Peter Cakebread

Beryl May Henly

Konelda Darlene Hofbauer

Walter Sidney Cook

*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

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

Balance sheet as at
December 31, 2021
with comparative for 2020

<u>ASSETS</u>		<u>2021</u>	<u>2020</u>
Cash	Operating Cash	\$ 14,408	\$ 11,528
	Other reserves	32,300	31,984
	Capital account	12,730	17,730
		<u>59,438</u>	<u>61,242</u>
Receivable from Diocese		3,637	2,119
Capital Assets (note 1)		2,059,579	2,059,579
Total Assets		<u>\$2,122,654</u>	<u>\$2,122,940</u>
 <u>LIABILITIES & EQUITY</u>			
Accounts Payable		\$ 5,557	\$ 6,476
Due to Parishioners (note 2)		201,720	168,000
Building Loan (note 3)		0	41,614
Other Reserve Funds (note 4)		32,300	31,984
Capital Reserve Fund (note 5)		12,730	17,730
Capital Equity (note 6)		1,857,859	1,849,965
Operating Equity - beginning of year		7,171	7,199
Reduction of Parishioner Debt		-	
Operating Surplus (Deficit)		<u>5,317</u>	<u>(28)</u>
Operating Equity - end of year		12,488	7,171
Total Liabilities & Equity		<u>\$2,122,654</u>	<u>\$2,122,940</u>

St. Mark's by-the-Lake

Notes to financial statements for the year ending
December 31, 2021
with comparative for 2020

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) Building loan was repaid in 2021 from additional parishioner loans.

The Church and Hall are no longer 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	2021 total	2020 total
opening	\$ 2,751	\$ 1,431	\$ 2,202	\$ 25,600	\$ 31,984	\$ 29,988
spending		(251)			(251)	(404)
from payables	443	124			567	
donations					-	2,400
closing	<u>\$ 3,194</u>	<u>\$ 1,304</u>	<u>\$ 2,202</u>	<u>\$ 25,600</u>	<u>\$ 32,300</u>	<u>\$ 31,984</u>

5) Capital Reserve:

	2021	2020
opening	\$ 17,730	\$ 10,000
phone system		(4,096)
paydown mortgage	(5,000)	
donations		6,826
allocation from December offerings		5,000
closing	<u>\$ 12,730</u>	<u>\$ 17,730</u>

6) Capital Equity - represents net assets through Capital fundraising

	2021	2020
opening equity	\$ 1,849,965	\$ 1,832,700
Mortgage reduction	41,614	17,265
Parishioner debt increase	(33,720)	
closing equity	<u>\$ 1,857,859</u>	<u>\$ 1,849,965</u>

2022 Proposed Budget

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
Bishop of Huron

Dear siblings in Christ,

Many organizations, including Anglican churches, spend part of January planning for the future. Part of our planning is done through the work of Annual Vestry Meetings when we celebrate God's faithfulness by reviewing the previous year, planning for the year ahead, electing and appointing representatives, and authorizing leaders to help us carry out the mission.

This work is not always easy, nor always enjoyable. Yet, in my experience, when it has been enjoyable it is because there was a real spirit of hope underlying the work. When genuine Christian hope is the dynamic foundation of our community, we find great satisfaction and joy—even when we do not know what the future holds!

It may be that two years of living in a pandemic has diminished your energy. That is difficult enough, but it would be much more threatening if this time has diminished your hope. I don't mean your sense of optimism or your positive energy, I mean that deep, grand, hope that God puts in us. In Christ, we live and move in an ocean-sized-hope that is given as we remember that God created everything with nothing more than a spoken word. We live and move in the hope that is given when we see Jesus alive, raised up from the death imposed upon him, never to die again. We live and move in the hope that comes from knowing that the Holy Spirit of God is leading and animating our life together, even now.

This is a good time for that kind of hope. A clear-eyed, truth-seeking, God-given kind of hope. Hope, when it comes alive in us, is not just confidence in the future or confidence that there is a future for us. It is also a confidence that there will be some continuity from our past into our future. The future may look quite different, but it will still be "me" and it will still be "us" and the truth will still be the truth, and our future will still be tied in relationship to the deepest reality there is—God—who does not go away from us, who does not abandon us. Quite the opposite. God is still coming to us and drawing us into God's future.

Therefore, we can plan some things and we can only wonder about other things. May it be for us a time of faithful imagination and deepening commitment to the One who promises to be with us through it all and at the end of it all. God will keep God's promises—and, even as we venture into 2022 not knowing exactly what the future holds, we can trust that God holds the future. Thanks be to God.

Yours in Christ,

The Right Reverend Todd Townshend
Bishop of Huron

Nominating Report Vestry 2022

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
Sharon Pyke	
Ruth Meyer	Coni Moore
Emily Fletcher	Dan Hofgartner
Financial Reviewer	
Marge & Jim Durling	
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)	

181st Synod Diocese of Huron May 16/2021

The 181st Synod was streamed from St Paul's Cathedral just as in September 2020. No people were seated in the Cathedral pews due to the pandemic. New video equipment enabled those in Huron to watch as Rosalyn Elm was collated as Archdeacon for Reconciliation and Indigenous.

Bishop Todd began with acknowledgement and prayer recognizing efforts in making the 2nd virtual synod possible and welcoming new Clergy.

He said he had never felt more hopeful after considering the reports of the Archdeacons and encouraged us not to follow trends but to discern individual communities gifts and needs.

The Charge was delivered in two parts focusing on Yielding to Life in the spirit. He believes we are already equipped to dive into life yielding to life in the spirit and we need to use our assets to adapt to the new reality

During the day multiple videos were shared about ongoing work in the Diocese.

Part 2 focused on Stewardship of material resources part of our buildings. The Charge concluded with a revisitation of 4 Fold vision outlined at last year's Synod about how we have begun the work of Being, Learning and becoming a Just Diverse New Church.

Respectfully submitted
Christine McVeigh
Lay Delegate to Synod

Financial Review for the year ending December 31, 2021

A review of the financial records and Financial Statements of St. Mark's Church, for the year ending December 31, 2021 was conducted. Reconciliations, comparisons and explanations formed our review.

Note: We realize that the Covid 19 pandemic, which still continues, has had an impact on the various income and expense items for 2021.

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

1. Bank Reconciliation
We reviewed the account activity records for the month of December 2021. We compared the specific activities to the bank statement for December 31, 2021 and found no discrepancies.
2. Offerings

We followed all the deposits recorded in the account activity records for the month of December 31, 2021 and traced to the bank statement taking into account offerings from November deposited in December.

3. Office & Utilities expenses

We selected office and utilities expenses from the income statement to review. From the December trial balance we selected specific expenditures from each expense and traced to the account activity records for December. We were able to follow the amounts to the bank reconciliation and bank statement. No issues were noted.

We also looked at the notes to financial statement and found the explanations very clear and concise.

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

- Payroll and Apportionment calculated by Diocese
- Other expenses, which were affected by the continuing pandemic limiting activities at the church - ministry other, youth ministry, property and outreach.

Marge & Jim Durling