St. Mary's Operation Committee Minutes
September 11, 2020

Follow-up Action Items arising from the meeting:

Name	Action Item	Target Date	Priority
Ian	Draft Capital & Operating Plan for budgeting including Hot Water Tank	October 2	H
Leslie	Announcement/Challenge to congregation regarding making up lost Holly Fair funds	September 27	H
Leslie	Announcement Oct. 3 Church Yard Work Party	asap	H
Leslie	Draft an email regarding retirement gift for Logan	asap	M
John/Derek	Curb Repairs, incl. scraping & repainting		M
Ian	Can we distribute Halloween treats?	October 10	
Derek	Website Redesign Committee to meet	Asap.	L
Lon	take the new Vision topic to Council		H

MINUTES

Attendees: John Beresford, Irene Feir, Derek Osman (Chair), Leslie Pedlow, Ian Stuart, Lon Towstego

Regrets: Matt Humphrey

I. **Open meeting with Prayer** – The meeting was called to order at 1:05 p.m. and Rev. Lon opened with a prayer

II. **Adoption of Agenda** – Derek called for any additions or changes to the Agenda. Leslie asked that a new proposal from the Saanichton Village Association (SVA) be discussed. Lon mentioned that he noticed Visioning was on the Agenda and wanted to ensure that this topic was discussed by Parish Council. Hearing no other changes the agenda was accepted as amended.

III. **Thanks** – Derek asked if anyone would like to speak to this subject.
Irene thanked everyone who was working on the kitchen renovation. In that light Derek also thanked David Stewart for his work and contribution of new fans. Derek also reported that the updated estimate from Colonial was within budget. He only has one more clarification to make before the contract is signed. Derek also thanked John for completing the work on the chair supports so promptly and without the need to purchase any new supplies, and for his work in the kitchen. David was also recognized for his contribution on the Cemetery initiatives.

IV. **Review Action Items – status, date adjustment, explanations?**
1. Execute Kitchen Reno – As per the approval at the special September 3rd meeting, the kitchen renovations are proceeding. The estimate from Colonial is within budget. Derek is making one clarification on the contract and it should be signed soon. The timing of the work is contingent upon contractor availability. Derek is liaising with Nick Hunter regarding purchase of paint for the kitchen. Ian suggested that we get more ceiling paint in anticipation of the lighting replacement in the Hall. Ian will advise Derek if we are in need of paint for the curbs as well. It was noted that David Stewart was going to be away for a period

of time and Ian was asked to liaise with David to see if he could pass back the materials needed to finish the fan installation so that work could proceed. Ian would also clarify with David that he was welcome to work in the kitchen alone after his return from vacation.

2. Curb Repairs – Ian brought in his torch for Derek and John to use, with the understanding that Derek will provide the use of his 20lb. tank. Derek asked if anyone has a supply of tar. John will check. Ian advised that it can be purchased at Slegg's, likely for under $20.
3. Capital Plan – Ian has realized that there are some upcoming needs that need to be incorporated into the Capital and Operating Plans. Leslie asked about the viability of the hot water tank. Ian indicated that the Diocese was asking parishes to install automatic shutoff valves and is waiting to hear if the ordered parts had arrived. He felt that it makes sense to do all of the plumbing work at one time. The inspection for the backflow system has still not been done as the contractor is not accepting work during Covid. Derek reiterated the need to have the Plan so that we can undertake budgeting and Ian expected that he could have a draft to Committee members in three weeks.
4. Cooper Hall Replace one fluorescent fixture with LED to test results – Since we have been able to see what the lights are like by installation in the kitchen, Derek asked if it was necessary to test one in the hall prior to proceeding. Ian was wondering if we needed to see what they looked like with the dimmer switch in place. It was agreed that the lighting install should proceed in its entirety without a demo. Ian reported that there was now a new dimmer system that would be operated manually or through WiFi. The dimmers cost an extra $40 and we would need four. Derek asked Ian to provide the budget needed for completion of the project. Leslie reiterated that having the hall back in shape might assist in future user potential. Also, Derek asked Ian for a project plan noting work that others besides himself could do to help the project continue to progress when Ian was otherwise occupied.
5. Additional support for stacking chairs in Cooper Hall – Done.

V. Minutes of May 8, 2020 & September 3, 2020.

Minutes of May 8, 2020 were approved by electronic Vote.
Minutes of the September 3, 2020 (Special Kitchen Meeting) were approved by electronic vote.

VI. Business Arising/Discussion from Jan. 10, 2020 Minutes

a) Hot Water Tank Life Expectancy – See comments under Capital Plan above
Other items from the May meeting are captured under Review of Action Items.

VII. Financial Reports

1. Financial Statement to August 31, 2020 & Variance Comments – Derek drew attention to the package of information provided electronically. He asked if there were any questions regarding the Commentary (p.1). Lon asked if the statement indicating that "It is not known if more will be received" was accurate in light of a recent email from the Diocese indicating that they would be pursuing more funding. After a brief discussion Derek agreed to amend the statement to indicate that the Diocese is making every attempt to secure more funding. Derek was pleased to

indicate that our 2019 Stewardship Campaign appears to have been successful as we have achieved a 10% increase in our income, not factoring in the wage subsidy. As we look at the next agenda – the Budget Outlook, it is evident where the shortfalls will come. Derek drew attention to the Budget Review page and it was discussed briefly. Derek also indicated that the interest from the matured GIC's had been moved into the Operating Income (Miscellaneous). Due to the historically low interest rates, only the principle was reinvested.

It was **Moved** by Derek Osman, **Seconded** by Ian Stuart that the Financial report to August 31, 2020, as amended, be received and recommend it for adoption by Council. **CARRIED.**

2. Financial Outlook Review for 2020 – Derek reported that a great deal of time and care was taken in preparing this forecast. He has also done the same with St. Stephen so that he can get an overall Parish perspective. We went directly to the spreadsheet on page 5. There was a line by line review of the Revenue portion with Derek providing comments as needed. There were no questions before moving on to the Expenditure forecast.
   A line by line review was undertaken and questions were asked. Derek expressed some regret about the lack of expenditure in Christian Education. He indicated that the McCausland Lectionary books were expensed from that category. Ian suggested that he likely had receipts for images that he has used for the on-line videos in the amount of approximately $100. Lon suggested that we look at opening an account category of "Worship" expenses next year. There were a few suggestions of edits to the "remarks" in the far-right column that Derek will adjust. At this point in time, we are forecasting a year-end deficit of $9,360. The impact of the inability to do fundraising is very clear.
   Derek brought attention back to page 1 of the report and the section "Mitigation". Here is where he expresses hope that additional Wage Subsidy will be forthcoming. He expects there will be a need for a Deficit Elimination Appeal. Derek asked Leslie to address her idea about making an appeal around Holly Fair fundraising and she explained her idea and was prepared to make an announcement and a written message asking people to consider donating what they might have spent on supplies or purchases. It was agreed that it should be done sooner than later. Leslie said she will prepare something for September 27th. Derek asked when we might do the Deficit Elimination Appeal. Leslie suggested that since the Holly Fair isn't happening in November that it might be a good time as it leaves a bit of a gap between the two appeals and allows time to see what impact the first one might have. The relative success of the "Holly Fair" Appeal will provide an indication of the minimum target for the Deficit Elimination Appeal. Derek will also liaise with St. Stephen to see if they want to do a joint appeal. Lon suggested it would be good to have them simultaneously so that he and Matt could prepare their sermons accordingly.

   It was **Moved** by Derek Osman, **Seconded** by John Beresford, that the 2020 Budget Outlook be received and an amended version be submitted to Council for their information and further discussion. **CARRIED**.

VIII. Other Reports

1. Irene – nothing to report
2. John – nothing to report
3. Leslie – The report was presented as written. Leslie also advised members of a request from the Saanichton Village Association about using St. Mary's hall for a "Photo with Santa" community event. Leslie had forwarded the request to Ian who has a few concerns that need to be worked out, especially around the Lions serving coffee and hot chocolate in the parking lot. Ian advised that the proposal needs to be fleshed out in accordance with Diocesan guidelines and presented to the Archdeacon. Leslie is willing to liaise with the SVA and the Archdeacon.
4. Ian – Ian presented two items verbally:
   a) As per the requirement of the Central Saanich Fire Department to prepare a Fire Safety Plan, we need to appoint a Fire Safety Officer and two assistants, preferably those who are on site the most. Ian asked Leslie if she was willing to have her name put up along with the two Wardens. She agreed but pushed for someone, at some point, to communicate the Fire Safety Plan to the congregation.
   b) As temperatures are now cooling a bit overnight, Ian asked if we were in agreement that the thermostats be programmed to reflect a need for a bit of heat for services and any other events we are aware of. The temperature is currently set throughout the building at 16 degrees and he is suggesting that the thermostats be set to 19 for periods of known use. Agreed. It was suggested that he provide an information card by the thermostats so people will be aware that they are programmed and not try to adjust them.
5. Derek – The report was presented as written. There was a discussion on the purchase of computer hardware. Derek was seeking confirmation that there were still Diocesan funds available for hardware upgrades. Ian suggested that Staples prices on refurbished computers was dropping significantly. Derek reported that he has purchased a Parish membership through TechSoup which enables the purchase of new hardware at discounted prices. Derek and Ian will liaise to make a plan.

   It was **Moved** by Leslie Pedlow, **Seconded** by Derek Osman that the non-financial reports be received. **CARRIED**

IX. Correspondence

There was a letter from the Diocese to advise of a live-streamed retirement event for retired Bishop Logan McMenamie. Within the content of the letter were suggestions on how to make a monetary gift. The Committee decided that we would do one email blast out to Parishioners indicating that we would collect donations for the gift, cheques made payable to the Anglican Parish of Central Saanich and that the gift would be sent to the Diocese from the Parish, There was significant discussion regarding "donor burnout" with the recent generous collection for Matt, and the upcoming fundraising appeals. People are to be encouraged to use their own conscience if contributing, and for how much. There was also the reminder to forward memorable pictures of Logan to Derek, sooner, rather than later!

St. Mary's Operation Committee Minutes
September 11, 2020

X. New Business

1. New Vision under COVID-19 Plan? Parish Outlook discussion - It was suggested that this was also a bigger discussion to be had with Parish Council. Leslie took the opportunity to ask about expanding the circle of volunteers at Sunday services. Ian and Lon both suggested that, with the number of cases rising, that this was not the time. Leslie will communicate the decision to those who were asking.
2. Video streaming services and projection capability – Derek asked what the plans and budget were. Ian responded that in the immediate future for the two upcoming events, we would use existing equipment. As to the future, Ian has realized that this has to be built into the Capital Plan and more information about requirements and types of equipment needed to link to the existing sound system capabilities is needed. There was a significant discussion.
3. Fall Church Yard clean up? Yes. October 3rd, 2020. Leslie to diarize it and publicize it.
4. Halloween Security and neighbourhood treating – Halloween is a Saturday night and it was agreed that having security on site is a must. There was differing opinions on whether or not we should be providing treats for neighbourhood children. It was agreed that we need more information as it relates to the safety guidelines and Ian will provide us that asap.
5. Succession Planning – Derek indicated that he would need to know if Committee members would be willing to continue on the Operations Committee following the 2021 AGM.
   Derek also asked about who would like to sit on the Parish Succession Planning Team. Leslie indicated that Ian, Lon and herself have already sat on the team when we reviewed the binder of information that Derek had put together. Derek asked who should chair and it was felt that he had done all of the legwork that he should continue on.

   The meeting was adjourned at 4:15pm

XI. Next Meeting (at 1:00 p.m.)

- Nov. 13 – Emphasis on Budget Preparation and AGM

XII. Closing with a Prayer and the Grace Rev. Lon closed in prayer and we said the Grace together, but from a distance.

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Derek Osman, Chair

St. Mary's Operation Committee Agenda – Sept 11, 2020

Regrets:

I. **Open meeting with Prayer** – Lon (Matt may also be in attendance)

II. **Adoption of Agenda**

III. **Thanks**

IV. **Review Action Items – status, date adjustment, explanations?**
1. Execute Kitchen Reno – under way
2. Curb Repairs – torch, tar, & paint?
3. Capital & Significant Operating Issues Plan
4. Cooper Hall Replace one fluorescent fixture with LED to test results
5. Additional support for stacking chairs in Cooper Hall - done

V. **Minutes of May 8, 2020 & September 3, 2020**
Minutes of May 8, 2020 were approved by electronic vote
Minutes of September 3, 2020 (kitchen) were approved by electronic vote

VI. **Business Arising/Discussion from May 8, 2020 Minutes**
Items from the meeting are captured under Action Item Review

VII. **Financial Reports**
1. Financial Statement to August 31, 2020 & Variance Comments – Derek
- ✓ Motion to receive Financial Report, and recommend for adoption by Council
2. Financial Outlook review for 2020; Deficit Elimination Appeal? Timing? Communication?

VIII. **Other Reports**
1. Irene
2. John
3. Leslie
4. Ian
5. Derek
- ✓ Discussion & Motion to receive non-financial reports

IX. Correspondence – Bishop's Retirement Gift

X. **New Business**
1. The new Vision under COVID-19? Parish Outlook discussion
2. Video streaming services and projection capability – Plan? Budget? Commitments?
3. Fall yard cleanup?
4. Halloween security & neighbourhood treating
5. Succession Planning?

XI. **Next Meeting** (at 1:00 p.m.)
- Nov. 13 – Budget preparation & AGM

XII. **Closing with Prayer and Grace**

Anglican Parish of Central Saanich
St. Mary's Church St. Stephen's Church

Faith - Family - Friendship

St. Mary's Anglican Church
1973 Cultra Avenue
Saanichton, BC V8M 1L7
250-652-1611
stmarys.saanichton@shaw.ca

September 8, 2020

By Email

Attention: St. Mary's Operations Committee and Parish of Central Saanich Council
August 31, 2020 – St. Mary's, Saanichton

Attached are the financial statements as of August 31, 2020 for the St. Mary Church in the Parish of Central Saanich. This financial package for St. Mary Church includes the following financial statements:

1. **Balance Sheet:** The Assets, Liabilities, & Equity, as reported on page 3, are collectively less than for the same month last year (by a modest $2,746 or 1.5%). This is primarily because of the conclusion of the RAPID 2 Syrian Refugee accounting in 2019 – in 2019 the Rapid2 Refugee account still had a balance of $12,848 - but is zero now. The Equity positions remained relatively the same, except that at the end of August 2020, the Net Income shows an improvement of $10,418 for a surplus of $8,945[1].
2. **Profit & Loss:** Shows a deficit of -$9,555. Operations are being facilitated by the operating loan of $18,500 from the Memorial Account. However, the deficit is $10,418 (or 52.2%) less than the deficit at the end of August last year. One factor key to this improvement is the contribution from the Federal Government Wage Subsidy that the Diocese was successful in securing for us. The amount of the subsidy for June was $4,166 (for a 2-month total of $8,913). This Subsidy grant is 10.4% of the Total Income. It is not known if more will be received.
3. **Statement of Changes in Equity**: This report documents the revenue generated by the major interests of the church. In that context, it identifies where additional funds were generated via transfers from within the church, versus new income. It is important to track when funds have been generated from within the church (i.e. transferred) versus revenues from outside of the church. The Current Special Ministries (Events) functional area has created Net Income of $2,652, reducing the overall Net Income to -$7,746. (the Net Income for the General area was -$9,555)

[1] This surplus of $8,945 was calculated including the operating loan of $18,500 as income, as per the QuickBooks system. The correct Net Income is -$9,555 as stated in the 2. Profit & Loss section.

The success of the Thrifty's Smile Card transferred another $2,340 towards the Kitchen Renovation program, yielding a total of $4,772. Now that the funding is in place, work on this project began in earnest in July. Thrifty's has approved up to $2,500 to be used in 2020 to upgrade the lighting in Cooper Hall.
The end-of-month Equity position was reduced to $116,537 from $123,365 at the beginning of the year. As the GIC investments are re-invested (at all-time low investment rates) only the principle was invested, with the interest earned being transferred to the Operating Account. Having to reinvest when interest rates are less than 1% is a good justification to use a "laddering strategy" to build in flexibility.

4. **Deferred Special Ministries (Memorial Account):** The Memorial Account (page 6) documents the use of funds needed to support more complex projects. The portfolio of investments ($130,000 of GIC's) are recorded within the Deferred Special Ministries. There is one GIC (with a re-investment value of $75,000) that matured in August, and with interest rates at less than 1%, the fund was divided into two units, each having a different yield and maturity date. The intention is to reinvest both at higher yields in about one year.

   There is now only 1 In-Trust Account, the **Ron Smith Legacy:** The balance remains at $5,087. This fund is to be authorized for expenditure by the Rector and Wardens to assist those living in the community in conditions similar to those that challenged Ron Smith. Clarification is being sought with the family for appropriate uses of these funds by the Rector & Wardens.

5. **Current Special Ministries (Church or Parish Events)**: Shows the financial contribution of each of the significant Parish Events. This account provides incremental funding for the General account throughout the year, but so far, there has only been one Thrift Sale. The recycle containers were taken to the redemption centre by Ken Pedlow who has taken on this special ministry. At the end of the year, a decision will be made as to how best to use the $920 contributed. There has been no activity with these initiatives since the declaration of the COVID-19 pandemic . The major Events were reviewed to ensure that they adhere to the minimum Diocesan criteria and protocol for safety and support under the COVID-19 criteria. It has been decided that these Events will be deferred for this year – a decision that will impact many parishioners, many in the community, and certainly the net income position of St. Mary by the end of the year.

6. **Budget Review:** Documents the Operating Account income and disbursements, as measured against the Budget year-to-date. There is a deficit of -$9,555.
   Revenue is at 48.4% of Budget, instead of the target of 66.7%. That percentage is inclusive of the unbudgeted $8,913 received from the Federal Government Wage Subsidy program. Regular Offerings are at $66,971 (or 63.6% of Budget). COVID has restricted the Open Offering to 8.7% of Budget, but the offerings from Easter (and a bit of carry-over from last Christmas) is at a surprising 30.6%. The Total Offerings are $6,560 (or 10.6%) more than for the same period last year.
   Expenses are at a positive 53.8% of Budget, instead of the target of 66.7%.

7. **<u>Concerns & Considerations:</u>** Our guests (like Tai Chi) are slow to develop their plans to use **o**ur facilities with adherence to COVID protocols. They are not likely to return to our facilities until year-end, or perhaps later. We need to revisit our Vision and adjust it for what we think the continued impact of COVID-19 will be, and then realign our plans accordingly.

Please do not hesitate to contact me if you have any questions pertaining to these reports.

Respectfully,

Attachments:

Derek Osman
Church Warden

St. Mary Church

Balance Sheet - August 31 2020

Assets	2020	2019	Liabilities & Equity	2020	2019
			Liabilities		
Bank	$32,410	$17,078	Accounts Payable	$0	$0
Memorial Account Invest	$130,000	$130,704	Deferred Sp. Ministries - Memorial	$24,782	$25,887
Memorial Operating	$20,598	$37,800	Memorial - RAPID2 Refugee	$0	$12,848
			Memorial - Deficit Reserves	$4,500	$10,864
			Outreach - General Use	$1,708	$1,040
			Outreach - St. Matthews Library	$1,287	$1
Accounts Receivable (GST)	$316	$489	Current Special Ministries - CE	$7,713	$5,205
			Total Liabilities	**$39,990**	**$55,846**
			Equity		
			Retained Earnings	$8,411	$8,087
			Opening Balance Equity - General	$246	$246
			Retained Earnings - General	$3,812	$3,812
			Retained Earnings - Church Events	$6,516	$6,516
			Retained Earnings - Memorial Acct	$115,404	$113,037
			Net Income	$8,945	-$1,473
			Total Equity	**$143,334**	**$130,225**
Total Assets	**$183,324**	**$186,070**	**Total Liabilities & Equity**	**$183,324**	**$186,070**

Profit & Loss

St. Mary Profit & Loss To August 31 2020	Jan. - Aug 20	Jan. - Aug 19
Income		
4000 · INCOME - General		
4110 · Offering-Open Offering	$152	$977
4120 · Offering-Weekly	$66,971	$59,670
4130 · Offering - Festivals		
4131 - Offering -Festival-Easter	$1,290	$1,231
4133 · Offering-Festival-	$25	$0
Total 4130 · Offering - Festivals	$1,315	$1,231
Total 4100 · Offering Income	**$68,438**	**$61,878**
4300 · General Income		
4310 · General Income-	$200	$850
4320 · General Income - Specific	$480	$0
4330 · General Income-Facilities	$4,400	$8,861
4360 · General Income-	$3,163	$142
4370 - General Income - Wage	$8,913	$0
Total 4300 · General Income	**$17,156**	**$9,852**
4400 · Transfers IN-General	$0	$4,625
4440 · Transfers IN-Memorial	$18,500	$18,500
Total 4400 · Transfers IN-General	$18,500	$23,125
Total 4000 · INCOME - General	$104,094	$94,855
Less Operating Loan	-$18,500	-$18,500
Total Income	$85,594	$76,355
Expense		
5000 · EXPENDITURES - General		
5100 · Wages & Benefits - General		
5110 · Salary/Benefits - Rector	$32,326	$32,203
5120 · Salary/Benefits-Music	$7,048	$7,320
5130 · Salary/Benefits-	$17,815	$16,915
5140 · Relief Clergy	$0	$675
5150 · Relief Musician	$200	$450
Salary/Benefits - Ass't. Curate	$8,457	$0
Total 5100 · Wages & Benefits -	$65,846	$57,563
5300 · Expenditures - Admin -		
5310 - Website Maintenance	$65	$80
5320 - Postage	$92	$92
5330 · Stationery	$218	$515
5332 - Computer Expenses	$67	
5340 · Photocopier - General	$1,481	$2,414
5350 · Insurance	$3,621	$3,462
5360 · Diocesan Assessment	$13,002	$13,916
5370 - Advertising	$155	$279
Total 5300 · Expenditures - Admin -	$18,701	$20,758
5400 · Expenditures-Ministries-		
5410 · Music	$499	$814
5420 · Sanctuary	$22	$241
5430 - Christian Education	$63	$65
5440 - Conferences	$0	$255
Total 5400 · Expenditures-Ministries-	$585	$1,376
5500 · Expenditures-Maintenance-	$426	$5,320
5520 · Cleaning-General		
5521 · Cleaning-Contract	$2,275	$2,665
5522 - Cleaning-Supplies	$221	$230
5520 · Cleaning-General	$2,496	$2,895
5530 - Grounds & Equipment	$78	$145
Total - Expenditure - Maintenance - Gen.	$3,000	$8,360
5600 · Expenditures-Utilities-	$373	$458
5620 · Hydro	$4,000	$4,639
5640 · Telephone	$383	$335
5650 · Internet	$1,679	$1,511
5660 · Garbage Disposal	$230	$445
Total 5600 · Expenditures-Utilities-	$6,665	$7,388
5800 · Miscellaneous Expenses-	$70	$440
GST Paid (2.5%) Non-Refundable	$283	$444
Total 5000 · EXPENDITURES -	$95,149	$96,329
Total Expense	$95,149	$96,329
Net Income	-$9,555	-$19,973

St Mary's
Statement of Changes in Equity - August 31, 2020

	General	Deferred Special Ministries (Memorial)	Current Special Ministries (Events)	Total 2020
Equity, Beginning of Year	$3,812	$113,037	$6,516	$123,365
Income	$85,594	$1,794	$4,571	$91,959
Expenses	$95,149	$2,637	$1,919	$99,705
Net Income	**-$9,555**	**-$843**	**$2,652**	**-$7,746**
Equity, End of Month	**-$5,743**	**$112,194**	**$9,168**	**$115,619**
Transfers Year-to-Date:				
From Memorial (Jan.11)	$18,500	-$18,500		$0
Thrifty's to Kitchen Renos (Feb.27)		-$2,340		-$2,340
Thrifty's to Kitchen Renos (Feb.27)		$2,340		$2,340
Transfer from Investment Income (May 1)		$1,099		$1,099
Interest from Investments to Operating Account		-$1,099		-$1,099
Transfer from Investment Income (May 31)		$456		$456
Investment Interest to Operating		-$456		-$456
Interest from Investments to Operating Account		-$1,169		-$1,169
Interest from GIC's		-$260		-$260
Total:	**$18,500**	**-$19,929**	**$0**	-$1,429

Note1. The Operating Loan of $18,500 was removed from Income because it is a transfer to be paid back within the year.

St. Mary's
Deferred Special Ministries - Other Funds' Activity - August 31, 2020
Memorial Account

	Balance Jan 1, 2020	Revenue	Expenses	Transfers IN (OUT)	Balance Aug31, 2020
General	$25,321				
Transfer to Operating Fund (Jan 11)	$19,719			-$18,500	$1,219
Transfer from Invest. Income (May 1)				$1,099	$2,318
Transfer of Invest Interest to Operating				-$1,099	$1,219
Transfer from Invest. Income (May 3)				$456	$1,675
Transfer of Invest Interest to Operating				-$456	$1,219
Imterest on Principle for GIC reinvested		$98			$1,317
Transfer interest to Operating Account				-$1,169	$148
Interest from GIC's				-$260	-$112
	$19,719	**$98**	**$0**	**-$19,929**	**-$112**
Total General:					
Deficit Elimination: Carry Fwd (2018)	$4,500				**$4,500**
Deposit Deficit Elimination Reserve		$0			**$0**
Total Deficit Eliminaton:	**$4,500**	**$0**	**$0**	**$0**	**$4,500**
Thrifty Foods & Fairway's	$1,852				
Receipts from Thrifty's (Jan 14)		$373			$2,225
Final Receipts from Thrifty's Grant (Feb)		$115			$2,340
Funds Transfer to Kitchen Renos				-$2,340	-$0
Deposit Thrifty's (June)		$204			$204
Deposit Thrifty's (July)		$312			$516
Deposit Thrifty's (August)		$266			$782
Total Thrifty & Fairway:	**$1,852**	**$1,270**	**$0**	**-$2,340**	**$782**
Bequests & Donations	**$10,000**				
Bequests & Donations [2]	**$10,000**	**$0**	**$0**	**$0**	**$10,000**
Memorial Bursary	$3,203				$3,203
Gift for 2021 recipient (F. Perkins)			-$21		-$21
2020 Bursary Award (Elsa d'Anjou)			-$1,000		-$1,000
Total Bursary:	**$3,203**	**$0**	**-$1,021**	**$0**	**$2,182**
Guild	$3,261				
Total Guild	**$3,261**	**$0**	**$0**	**$0**	**$3,261**
Kitchen Renos	**$2,432**				**$2,432**
Transfer From Thrifty's (Feb.)		$0	**$0**	**$2,340**	$4,772
Cheque to David Stewart for 2 Range Hood Fans			**-$416**		$4,356
Recovery (GIK) for Range Hoods		$426			$4,782
Total Kitchen Renos	**$2,432**	**$426**	**-$416**	**$2,340**	**$4,782**
Hall Lighting	**$0**				**$0**
Cheque to Ian Stuart for new LED lighting fixtures			-$1,200		-$1,200
Total Lighting Costs:	**$0**	**$0**	**-$1,200**	**$0**	**-$1,200**
Sub-Total:	**$44,967**	**$1,794**	**-$2,637**	**-$19,929**	**$24,195**
In-Trust Funds:					
Ron Smith Legacy [1]	$5,087				**$5,087**
	$5,087	**$0**	**$0**	**$0**	**$5,087**
Memorial Acct Funds Other:	**-$6,500**				
St.Mary's Memorial Operations					**-$6,500**
Total Memorial Funds Other	**-$6,500**	**$0**	**$0**	**$0**	**-$6,500**
Total In-Trust:	**-$1,413**	**$0**	**$0**	**$0**	**-$1,413**
Memorial Account Funds	**$43,554**	**$1,794**	**-$2,637**	**-$19,929**	**$22,782**
INVESTMENTS:					
1-5 Yr GIC Compound @1.9%	$20,000				**$20,000**
"Better Than Cash" @ 1.2% [2]	$10,000				**$10,000**
1-5 YR GIC Compd	$25,000				**$25,000**
"Better Than Cash" @ 0.8%	$25,000				**$25,000**
3YR Rising Rate GIC @ 0.8%	$50,000				**$50,000**
Total Investments:	**$130,000**	**$0**	**$0**	**$0**	**$130,000**
	$173,554	**$1,794**	**-$2,637**	**-$19,929**	**$152,782**

Note 1. Ron Smith Legacy: Discretionary funds to be authiorized for expenditure by Incumbent and Wardens to asist thhose living in the community in circumstances similar to those that challenged Ron Smith.

2. Are the same funds that are invested as GIC for $10,000.

St. Mary Church

Current Special Ministries (Other Funds' Activity) - August 31, 2020

Long Term Liabilities: Parish Events Fund

	Balance Jan 1.	Revenue	Expenses	Transfers IN (OUT)	Balance August 31
Altar	$1,495	$0	-$491	$0	**$1,004**
Flower	$1,768	$352	-$84		**$2,035**
Holly Fair	$1,517	$391			**$1,908**
General	$6	$12	$0	$0	**$18**
Parish Sale	$134	$2,075	-$727		**$1,482**
Social	$142	$821	-$616	$0	**$346**
Recycle Refunds	$0	$920			**$920**
	$5,061	**$4,571**	**-$1,919**	**$0**	**$7,713**
Net Income		**$2.652**			

Transfer Notes:

2020 OUTREACH FUNDS – YTD August 31/2020

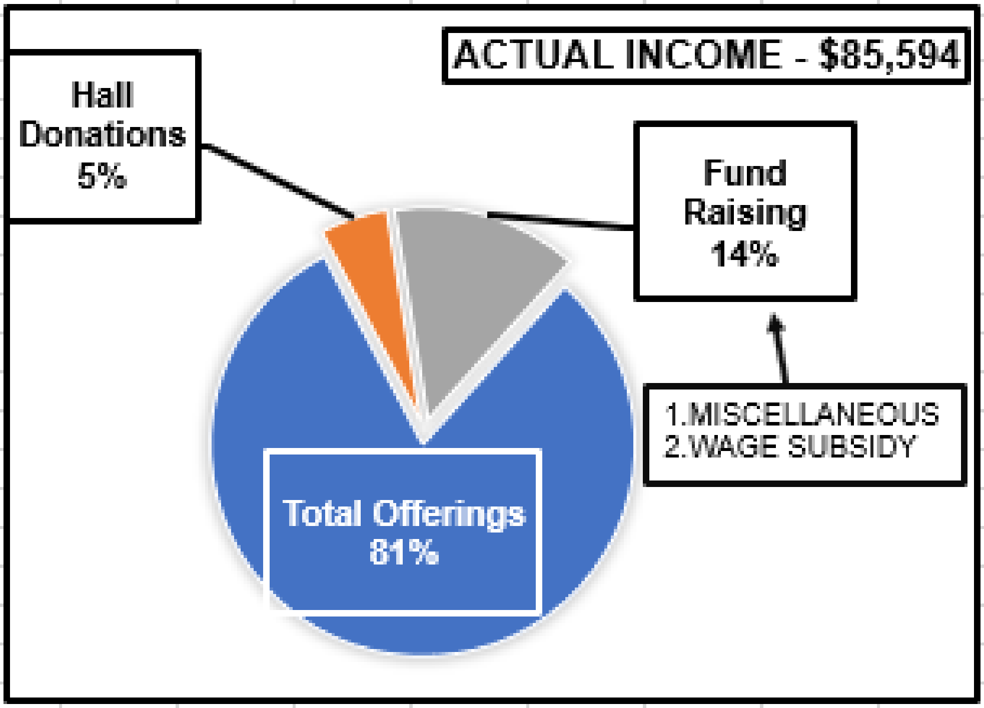
Client	Open. Bal. Jan. 1/20	Donations	Transfers In/Out	Disbursed	Balance Aug.31, 2020	Type
Rector's Discretionary Fund	115	375	0	-455	35.00	Parish
ORRCA Dental Clinic	0	300			300.00	Parish
General Use	0	655	0	0	655.00	Parish
Saan. Pen. Hospital	0	10	0	0	10.00	Parish
SICCT	0	10	0	0	10.00	Parish
PWRDF	0	225	0	0	225.00	O'seas
Christmas Hampers		50		-50	0.00	Parish
Anglican Appeal	0	285	0	0	285.00	O'seas
Lions Food Bank	0	435	0	-315	120.00	Parish
Prayer Shawl Ministry	68.11	0	0	0	68.11	Parish
St. Matthew's Library	361.02	926	0	0	1,287.02	O'seas
Totals:	**$544.13**	**$3,271**	**$0**	**-$820**	**$2,995.13**	
All Nations Memorial Bursary	$3,203.27	$0		-$20.84	$3,182.43	Parish

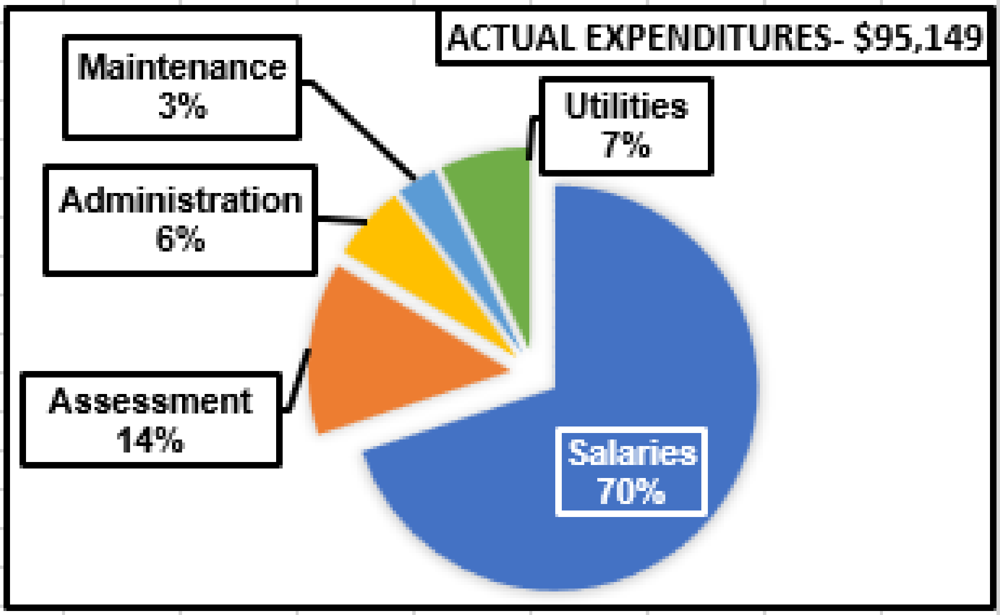
Notes:

1. A candidate will be selected for consideration to receive the All Nations Memorial Bursary to be awarded this year (and receive the funds next year), It is expected that last year's candidate will qualify to receive the Bursary funds this fall.

St. MARY'S BUDGET REVIEW

ITEM	2020 BUDGET	To 31-Aug	%AGE 66.7%	RMKS 2020 Budget to 2020 Actuals
INCOME				
REGULAR OFFERINGS	$105,340	$66,971	63.6%	
OPEN OFFERING	$1,750	$152	8.7%	
FESTIVAL	$4,300	$1,315	30.6%	
HALL /FACILITIES USE DONATIONS	$16,000	$4,400	27.5%	
H/M/D	$800	$200	25.0%	
SPECIFIC DONATION	$0	$480	0.0%	
MISCELLANEOUS	$225	$3,163	1405.6%	Interest income from GIC Investments
WAGE SUBSIDY	$0	$8,913	0.0%	Wage Subsidy from Fed. Gov't (Diocese)
TX FROM HOLLY FAIR	$9,500		0.0%	
PARISH THRIFT SALES	$7,000		0.0%	
DEFICIT ELIMINATION APPEAL - 2020	$8,870	$0	0.0%	
DEFICIT RESERVE	$4,500	$0	0.0%	
TX FROM MEMORIAL	$18,500	$18,500	0.0%	
TOTAL RECEIPTS		$104,094		
LESS: OPERATING LOAN FROM MEMORIAL		-$18,500		
TOTAL REVENUE	$176,785	$85,594	48.4%	
DISBURSEMENTS				
STIPEND/BENEFITS - RECTOR	$48,675	$32,326	66.4%	
RELIEF CLERGY	$800	$0	0.0%	
ASSIST CURATE	$12,921	$8,457	65.5%	
MUSIC DIRECTOR	$11,995	$7,048	58.8%	
RELIEF MUSICIAN	$615	$200	32.5%	
ADMIN. ASST/BOOKKEEPER	$26,752	$17,815	66.6%	
DIOCESAN ASSESSMENT	$19,761	$13,002	65.8%	
CHRISTIAN EDUCATION	$650	$63	9.7%	
CLERGY CONFERENCES	$700	$0	0.0%	
MUSIC MINISTRY	$1,800	$499	27.7%	
SANCTUARY SUPPLIES	$400	$22	5.6%	
ADVERTISING	$350	$155	44.2%	
INSURANCE	$3,850	$3,621	94.1%	
PHOTOCOPY	$3,630	$1,481	40.8%	
POSTAGE	$300	$92	30.7%	
STATIONERY	$1,160	$218	18.8%	
COMPUTER EXPENSES	$0	$67	0.0%	Upgrade to QuickBooks 2020
MAINTENANCE - GENERAL	$4,000	$426	10.7%	
MAINTENANCE - CLEANING CONTRACT	$4,820	$2,275	47.2%	
MAINTENANCE - CLEANING SUPPLIES	$408	$221	54.1%	
MAINTENANCE - GARDENING	$350	$78	22.2%	
GARBAGE	$470	$230	48.9%	
HYDRO	$7,500	$4,000	53.3%	
WEBSITE SUPPORT (Ascend & Tithe.ly)	$300	$65	21.7%	
INTERNET	$2,700	$1,679	62.2%	
TELEPHONE	$600	$383	63.9%	
WATER/SEWER	$778	$373	47.9%	
MISCELLANEOUS	$1,000	$70	7.0%	
BANK CHARGES & RECONCILIATIONS	$0	$0	0.0%	
GST Paid (2.5%) non-Refundable	$1,000	$283	28.3%	
TRANSFER TO MEMORIAL ACCOUNT	$18,500	$0	0.0%	
DEFICIT ELIMINATION RESERVE	$0	$0		
TOTAL EXPENDITURES	$176,785	$95,149	53.8%	
OPERATING SURPLUS/DEFICIT	$0	-$9,555	0.0%	


ACTUAL INCOME - $85,594
Hall
Donations
5%
Fund
Raising
14%
1.MISCELLANEOUS
2.WAGE SUBSIDY
Total Offerings
81%


ACTUAL EXPENDITURES- $95,149
Maintenance
3%
Utilities
7%
Administration
6%
Assessment
14%
Salaries
70%

ST. MARY FINANCIAL OUTLOOK

July 31, 2020 to Year-end

Abstract

This brief provides an Outlook on the Financial health of St. Mary Church (in the Parish of Central Saanich) using the base reported numbers of July 31, 2020 and projecting the revenue and disbursements to December31, 2020.The financial outlook was developed by Leslie Pedlow and Derek Osman. August 25, 2020

Derek Osman

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Anglican Parish of Central Saanich
St. Mary's Church St. Stephen's Church

Faith - Family - Friendship

August 24, 2020

Executive Summary:

At the 2020 Annual General Meeting, the balance budget of $176,785 was approved. As of July 31, the financial statements reported Total Revenue of $74,920 and Total Expenditures of $85,481, resulting in a deficit of $10,561.

The projected impact of COVID-19 upon the financial results at year-end (December 31) beyond July 31 is an accumulative $25,100. Contributing to this are the following:

1. Loss of Donations while the facilities were closed, and reduced levels of donations after the facilities were re-opened yielded a loss of $11,600 throughout the year.
2. Cancellation of two of the three planned Parish Thrift Sales, yielding a projected loss of $5,500, and
3. Cancellation of the Holly Fair – the main revenue generator event of the year. This cancellation has yielded a loss of $8,000.

The annual Deficit Elimination Appeal for 2020 has yet to be planned. For 2019, there was no Appeal held. For 2020, this Appeal was budgeted to generate $8,870. But with limited use of the facilities due to the protocols of COVID-19, the key limitation being 50 people in the Hall, the traditional Appeal will not be viable.

As a result of COVID-19 the Federal Government initiated a Wage Subsidy program. With the assistance of the Synod Office, St. Mary received $8,913.

The Outlook at year-end is projected to be a deficit of -$9,360.

Mitigation:

The Synod office is studying the options to secure additional funds from the Federal Government, presumably from the Wage Subsidy program.

St. Mary can secure additional donations from the church members through an internal Deficit Elimination Appeal or through donations towards the Holly Fair or Thrift Sales in exchange for contributing in another way.

Withdraw from the Deficit Reserve fund, but it had already been budgeted to withdraw the remaining funds ($4,500) from this account.

St. Mary Financial Outlook to Dec. 31, 2020 – Detail Review

The Budget for 2020 was to generate a revenue of $176,785 to match the budgeted Expenses of $176,785.

The COVID-19 pandemic significantly changed the presentation of our Sunday services and other programs when the doors to our facilities remained locked for a period of 3 – 4 months.

The financial impact is that the projected revenue (using July 31 as the base) is $151,541. Some of the contributors to this loss of revenue (relative to the Budget), include the following:

1. Hall/Facilities Use Donations – not available for use for about 10 months = loss of $11,600 in annual revenue.
2. Cancellation of 2 of the 3 Parish Thrift Sales (projected loss = $5,500).
3. Cancellation of the Holly Fair ($8,000); and
4. Deficit Elimination Appeal for 2020 not yet planned - $8,870.

These four Events account for an erosion of $33,970 in projected revenue. Fortunately, St. Mary benefited from the receipt of $8,913 from the Federal Government's Wage Subsidy program. Thus, the Outlook for revenue is $132,741. The components of the Outlook Revenue are depicted by the graph on page 4.

The Disbursements were budgeted to be $176,785. We have been successful in managing a reduction in those costs. The Outlook for Expenses is now $146,601 – a reduction of $30,184. This is depicted on page 4.

With an Outlook of Revenue now being $151,541 and Disbursements of $146,601, the deficit is $13,860 (after we have paid back the operating loan of $18,500). To this deficit, we would apply the Deficit Reserve of $4,500 to further reduce the projected deficit to $9,360.

Please refer to attached spreadsheet for details on page 5.

It is indicated that a major reason for the projected deficit is the cancellation of a few of our "revenue generating" Events. In this case we have cancelled 2 Parish Thrift Sales, the Holly Fair, and the use of the Hall by Tai Chi. Our longer-term objective for the revenue from these Events is that it goes to support Community Needs – and not to support deficits that we experience. Unfortunately, we still rely upon them to satisfy a deficit.

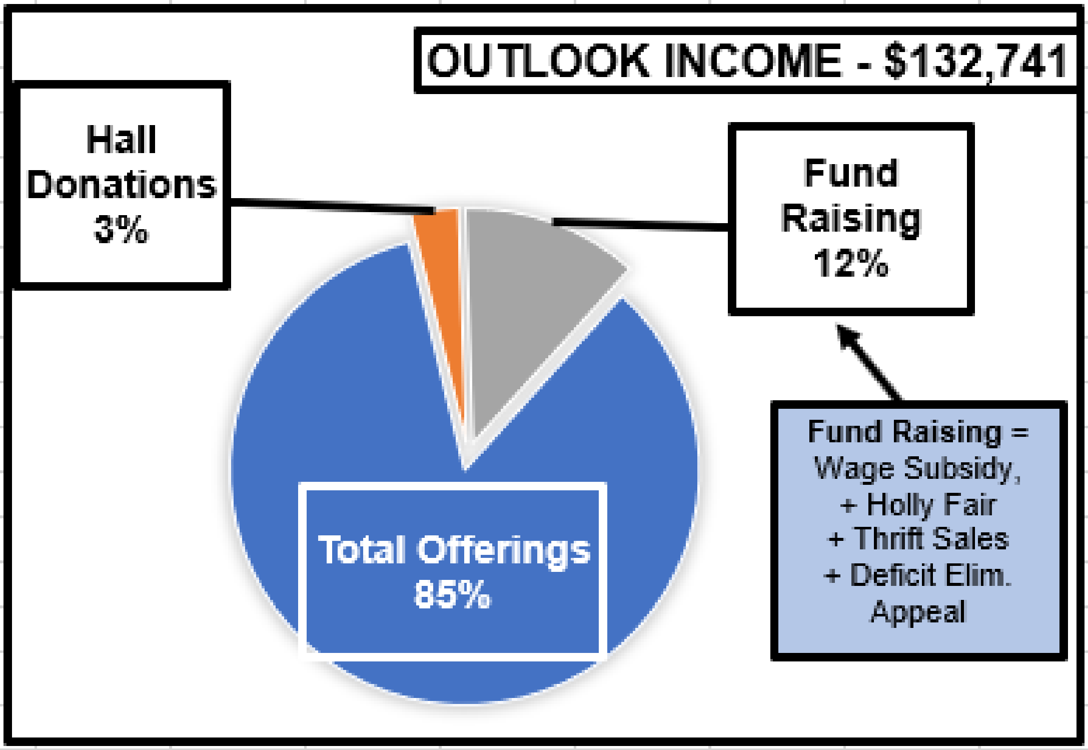
Your thoughts about how we can resolve the projected deficit at year-end are welcome.

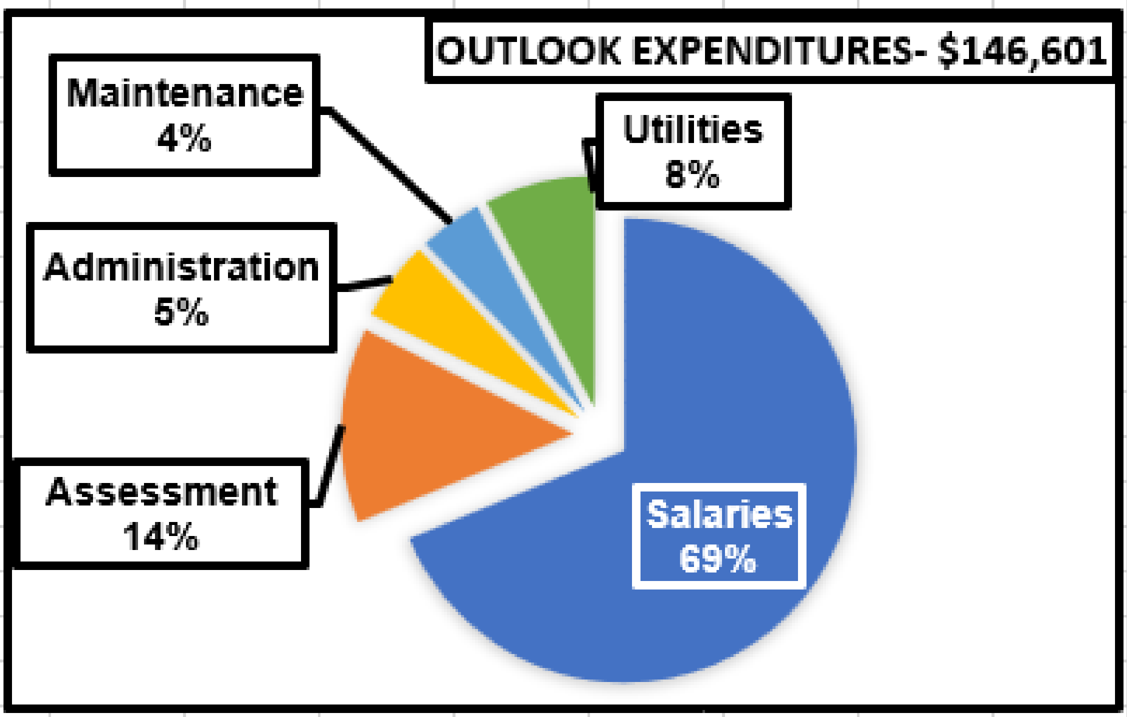
Here are some options for you to consider as well:

- Launch the Annual Deficit Elimination Appeal for 2020, having the target of at least $9,360, unless more than one option is selected

- Launch a creative way to drive some funds creation for the cancelled Events – perhaps what you feel the Event would have contributed if it had not been cancelled - with the target of at least the Budgeted amount. This option may be readily acceptable to some parishioners – particularly those who have volunteered for the past 4 to 5 years!

If more than the amount necessary to satisfy the deficit is collected, then it shall be retained in the Deficit Reserve account.


OUTLOOK INCOME - $132,741
Hall Donations 3%
Fund Raising 12%
Fund Raising = Wage Subsidy, + Holly Fair + Thrift Sales + Deficit Elim. Appeal
Total Offerings 85%


OUTLOOK EXPENDITURES- $146,601
Maintenance 4%
Utilities 8%
Administration 5%
Assessment 14%
Salaries 69%

ITEM	To July 31/20	%AGE 58.3%	Total Outlook	2020 Budget	Variance tlook to Bud	RMKS 2020 Budget to 2020 Actuals
INCOME						
REGULAR OFFERINGS	$57,020	54.1%	$107,520	$105,340	$2,180	
OPEN OFFERING	$149	8.5%	$249	$1,750	-$1,501	Below Budget due to Facilities Closure 4 mos.
FESTIVAL	$1,315	30.6%	$4,015	$4,300	-$285	Special Easter Offering nominal receipts
HALL /FACILITIES USE DONATIONS	$4,400	27.5%	$4,400	$16,000	-$11,600	Not avail. for revenue generation for 4-5 months
H/M/D	$200	25.0%	$400	$800	-$400	3 Memorials, 1 wedding deferred due to Covid-19
MISCELLANEOUS	$2,922	1298.7%	$4,293	$225	$4,068	Interest income from maturing GIC Investments
WAGE SUBSIDY	$8,913	0.0%	$8,913	$0	$8,913	Wage Subsidy from Fed. Gov't (Diocese)
TX FROM HOLLY FAIR		0.0%	$1,500	$9,500	-$8,000	Holly Fair cancelled due to Covid-19
PARISH THRIFT SALES		0.0%	$1,450	$7,000	-$5,550	Only 1 of 3 Thrift Sales hosted due to Covid-19
DEFICIT ELIMINATION APPEAL - 2020	$0	0.0%	$0	$8,870	-$8,870	Appeal budgeted, but not yet planned.
DEFICIT RESERVE	$0	0.0%	$0	$4,500	-$4,500	Transferred but treated as a negative Expence
TX FROM MEMORIAL	$18,500	0.0%	$18,500	$18,500	$0	As planned
TOTAL RECEIPTS	$93,420		$151,241	$176,785	-$25,544	
LESS: OPERATING LOAN FROM MEMORIAL	-$18,500		-$18,500	-$18,500	$0	
TOTAL REVENUE	**$74,920**	42.4%	$132,741	$158,285	-$25,544	
DISBURSEMENTS						
STIPEND/BENEFITS - RECTOR	$29,281	60.2%	$50,316	$48,675	$1,641	Full time pastor, shared with St. Stphen
RELIEF CLERGY	$0	0.0%	$0	$800	-$800	Relief not needed due to avail of Curate
ASSIST CURATE	$6,941	53.7%	$11,539	$12,921	-$1,382	
MUSIC DIRECTOR	$6,491	54.1%	$10,291	$11,995	-$1,704	Why is Actual less than Budget?
RELIEF MUSICIAN	$100	16.3%	$300	$615	-$315	Need to adjust to accommodate o/s vacation
ADMIN. ASST/BOOKKEEPER	$16,302	60.9%	$26,752	$26,752	-$0	Vacation utilization
DIOCESAN ASSESSMENT	$11,355	57.5%	$19,590	$19,761	-$171	
CHRISTIAN EDUCATION	$63	9.7%	$128	$650	-$522	2 - McCausalands
CLERGY CONFERENCES	$0	0.0%	$0	$700	-$700	Bishop directive to cancel conference this year
MUSIC MINISTRY	$762	42.4%	$499	$1,800	-$1,301	Tuning piano
SANCTUARY SUPPLIES	$22	5.5%	$87	$400	-$313	above the usual GIK's
ADVERTISING	$155	44.2%	$155	$350	-$195	No further action
INSURANCE	$3,621	94.1%	$3,621	$3,850	-$229	Diocese best efforts
PHOTOCOPY	$1,481	40.8%	$3,481	$3,630	-$149	fewer copies of ConneXion, etc.
POSTAGE	$0	0.0%	$200	$300	-$100	More being mailed due to Covid-19
STATIONERY	$218	18.8%	$458	$1,160	-$702	Fewer bulletins with on-line services
COMPUTER EXPENSES	$67	0.0%	$1,067	$0	$1,067	Ugprade to QuickBooks 2020 , plus 2 new PC's
MAINTENANCE - GENERAL	$187	4.7%	$937	$4,000	-$3,063	
MAINTENANCE - CLEANING CONTRACT	$1,875	38.9%	$3,715	$4,820	-$1,105	Less despite floor re-done
MAINTENANCE - CLEANING SUPPLIES	$221	54.1%	$1,221	$408	$813	
MAINTENANCE - GARDENING	$78	22.2%	$428	$350	$78	
GARBAGE	$230	48.9%	$470	$470	$0	
HYDRO	$3,462	46.2%	$6,162	$7,500	-$1,338	System efficiencies gained, plus facilities closed
WEBSITE SUPPORT (Ascend & Tithe.ly)	$65	21.7%	$575	$300	$275	
INTERNET	$1,469	54.4%	$2,519	$2,700	-$181	
TELEPHONE	$335	55.9%	$585	$600	-$15	
WATER/SEWER	$373	47.9%	$773	$778	-$5	
MISCELLANEOUS	$70	7.0%	$350	$1,000	-$650	
BANK CHARGES & RECONCILIATIONS	$0	0.0%	$0	$0	$0	
GST Paid (2.5%) non-Refundable	$257	25.7%	$382	$1,000	-$618	Fewer items purchsased & GST paid
TRANSFER TO MEMORIAL ACCOUNT	$0	0.0%	$0	$18,500	-$18,500	
TOTAL EXPENDITURES	$85,481	985.7%	**$146,601**	**$176,785**	**-$30,184**	
OPERATING SURPLUS/DEFICIT	-$10,561	-57.1%	**-$13,860**	**$0**	**$4,640**	
DEFICIT RESERVE	$0		-$4,500	$0	-$4,500	As planned, but treated as a negative Expence
ACCOUNTING SURPLUS/DEFICIT			-$9,360		$9,140	

HOLLY FAIR & THRIFT SALE NEWS

Our fundraising sales team met last week to discuss the viability of holding the Holly Fair in 2020. While it may seem too early to make that sort of decision, it was important to have a determination so that we can avoid people making numerous batches of jam this summer that we would be unable to sell at the Holly Fair 2021. It is a Ministry of Health regulation that we can only sell preserves within twelve months of being dated.

There was a quick and unanimous decision that the Holly Fair should be cancelled for 2020 for the following reasons:

- The number of people needed to volunteer at the sale (It has taken a minimum of 40 people to service this event and if we are still limited to 50 people in a space it wouldn't be workable.)
- The likelihood that we would be unable to sell food items which would lead to severe financial losses in the Baking & Gourmet Pantry sections
- The direction from Parish Council that we should not approach local businesses for donations which would mean the end of our Silent Auction (meaning the loss of another stall)
- No coffee or lunch service
- The exercise of contact tracing could be onerous.

There were several ideas of how we might reduce the financial impact of not having the sale but agreed we should wait until September.

We then broadened our discussion to other means of hosting sales or similar type events, either in person, outdoors or on-line. There was a consensus that we should not be considering any form of fundraising sale until perhaps June of 2021 unless there was a considerable change in Ministry of Health or Diocesan Guidelines.

There was some discussion about having jams or jellies for sale by donation outside in the parking lot after church on some Sundays. We will take a wait and see position.

Although I passed the reins to Terry Parent for the 2020 Holly Fair, it is unfair to expect her to carry the weight of these decisions. Please feel free to contact me if you require further information.

FACILITIES USE

As noted in the Budget Outlook document, Covid-19 has, and will continue to have, a significant impact on donations for church and hall use. In May alone we had one wedding and three Memorial Services "postponed". All may or may not happen in 2021. It is unlikely that any concerts, like Christmas in Wales, will proceed under the current restrictions.

We have received a note from the Saanichton Village Association reaching out with regard to the cancellation of their usual winter events. They would welcome input into ways that the SVA and surrounding community could work together in order to support the Peninsula Lions Food Bank.

The contract with Tai Chi expires on December 31, 2020. I will need to be in touch with them soon to determine if they want to continue a contractual arrangement with us.

The positive side is that we have been able to use the hall space to store materials until the kitchen renovation is complete and has given us a buffer in order to install the lighting in the Hall. However, we cannot really encourage Tai Chi to make a quick decision because I don't feel we are in a position to welcome them back. I hope that all of the work can be completed quickly so that I am able to approach Tai Chi from a position of strength when negotiating with them.

Leslie

St. Mary Operations Committee – Sept. 11 (Derek)

1. The new lighting was installed in the kitchen courtesy of the Hall Lighting project, The cost was about $300 for the 4 lights, installed by John Beresford & Derek. The lights for the Hall are on site, and installation of the special wiring is waiting for cooler weather. The cost of all the lights (including the kitchen) was $1,200, to be paid by contributions to the Thrifty's Smile Card. Thrifty's approved a grant of up to $2,500 in 2020, to be used for the lighting project. Remaining for the Lighting project is the special wiring, termination electrical boxes, and the light switches (dimmer switches for each of the 4 banks of lights) and, of course, the work and inspection of the electrician for any of the wiring that we may install to reduce costs. Ian Stuart is managing the Lighting project and will present his "current" budget soon.
   FYI, the status update and cost projection is included in the minutes of the Sept. 3 meeting of the Committee, the minutes having also been adopted.

2. In conjunction with preparing the July Outlook for St. Mary, the similar exercise was completed for St. Stephen. With this work in progress, the consolidated projection for the Parish was also done to get a perspective on the financial health of the parish.
   For St. Mary, one area of focus will need to be when and how will we successfully deliver the Deficit Elimination Appeal? What will be our target? Should we combine forces with St. Stephen? Who should we invite to be our spokesperson/spokespeople?

3. Computer Issues:
   a. Office 365: St. Mary, St. Stephen, and St. Stephen Cemetery were upgraded to Office 365 over the summer. However, It was announced last week that one aspect of the upgrade is no longer available and has been WITHDRAWN from the market. Another long night was spent making the necessary changes for each user to accommodate Microsoft's change. They now have a new option which needs some study time before committing another "night shift" to implement.
   b. Hardware upgrades: Apparently the tower computer in Lon's office needs to be replaced – it can run only Windows 7 (yes, not even Windows 10). Ian had an opportunity to purchase a low-cost option, but resources and priorities did not coincide with availability of passwords, etc. In any event, if any one is interested in purchasing Lenovo hardware (PC's laptops, etc.) at discounted prices, and are willing to deal directly with Lenovo, be aware that I have purchased a 1-year membership via TechSoup to purchase this hardware at discounted prices. When I have the catalogue in a week or so, I will see how good of a deal it is for a new computer for Lon. St. Stephen also want a laptop, and the Cemetery is in need of a new tower computer.

4. Now is also the time to begin thinking about next year – the Budget will certainly be the focus for our next meeting. But we need also to be thinking about Succession Planning, including the composition of the Operations Committee, and representation on other committees and Council.
   Further, I think that we should challenge ourselves to review our Vision, and update it with what we think the impact will be from the continuous influence and presence of the COVID-19 upon us, our parishioners, and our community. I do not think that this pandemic will go away on December 25!

5. Knowing how we managed to use COVID protocols as an excuse to minimalize the "Spring Clean-up" around the church yard and building, I think we ought to try to be a bit more assertive with the Fall Cleanup. If we can get Ian out helping, we can also look to him when someone says that we are violating protocols – like, what are they!! John and Carl kept the lawn looking fantastic all summer, and how do we know? Because we saw them! So, who is going to be looking on one Saturday morning on a date that Leslie can work out?

6. Well, I did not think that I had much to say. On that note, the most important thing is to say thank you to you, Irene, and John, and Leslie, and Ian, and Lon.