St. Mary's Operation Committee Agenda – January 12, 2018

I. **Open meeting with Prayer** - Leslie

II. **Adoption of Agenda**

III. **Regrets**: Len

IV. **Minutes of the November 10, 2017 Meeting** – majority approved

V. **Thanks ?**

VI. **Financial Reports**
1. Financial Statement to December 31, 2017 & Variance Comments – Derek
- ✓ Motion to receive Financial Report, and recommend for adoption by Council
- ✓ Motion to transfer funds from Memorial Account to General Account as a cash flow loan

VII. **2018 Draft Budget**
1. General Operating
2. Capital

VIII. **Other Reports**
1. Len (attached)
2. Derek (attached)
- ✓ Discussion & Motion to receive non-financial reports

IX. **New Business**

X. **Next Meeting** (at 1:00 p.m.)
- Before AGM – February 9th ??? or
- March 9th

XI. **Closing with Prayer and Grace**

St. Mary's Operation Committee Minutes–Jan. 12, 2018

Follow-up Action Items arising from the meeting:

Name	Action Item	Page Reference	Target Date
Irene Feir	Check at Costco for matching chairs	3	

MINUTES

Attendees: John Beresford, Irene Feir, Derek Osman (Chair), Leslie Pedlow

Regrets: Len Fallan

I. **Opening:** The meeting was called to order at 1:05pm. Leslie opened with our meeting prayer.

II. **Adoption of Agenda:** Derek called for any additions or changes to the Agenda. None being noted the Agenda was adopted.

III. **Regrets:** Len Fallan, but he had submitted his report.

IV. **Minutes of the November 10, 2017 Meeting** – Majority approved by electronic vote and posted to web.

V. **Thanks**: Derek drew attention to the first narrative in his Operations Committee report regarding neighbours who visited the church office before Christmas and left a donation to express their appreciation for the beautifully kept grounds. Derek thanked John and Carl for their quiet efforts behind the scenes.

VI. **Financial Reports**: The Year-End Financial Statement to December 31, 2017 and the Variance Comments were presented as distributed electronically. The Budget Review included in the package, is an add-on to the required documentation as it is the only document that refers to actual versus budget. Derek walked us through the statement pointing out some areas that needed explanation. He particularly noted that we didn't utilize the $1,500 Deficit Elimination donation that has been carried forward from 2015 as it was not needed to balance the budget. It was wonderful to see that Total Revenue came in at 111% of budget. He reminded members that the $18,500 Operating Loan was paid back before year end so that figure is a wash. There were obvious cost savings in Rector salary and we were over budget in some areas, like photocopying and hydro. He called for any questions. Irene queried the over-expenditure in "Relief Organist" and was reminded that there was a Diocesan error in remitting Benefits relating to the severance of the previous Music Director and it was not charged back to us until March 2017. Irene also wondered why "Music" was significantly over budget and Derek explained that he approved a one-time purchase of Taize books at the request of Sue Smith, the purchase of some sheet music to avoid copyright infringements and there was some professional development that was agreed to during the performance review of the Music Director but had not been budgeted for. Thanks to improved income and some savings in expenditures, it was noted that the approved 2017 budget had a $2,873 deficit but that we ended the year with a $2,660 surplus.

It was **Moved** by John Beresford, **Seconded** by Irene Feir, that the December 31, 2017 financial report be received as presented and recommend it for adoption by Parish Council. **CARRIED.**

It was **Moved** by John Beresford, **Seconded** by Irene Feir, that $18,500 be transferred from the Memorial Fund to the General Operating Account as a cash-flow loan. **CARRIED.**

VII. 2018 Draft Budget:

a) **General Operating:** The Committee went through **Version 1** of the Draft Budget in conjunction with Derek's line notes of explanation. There was some discussion about whether the income from offerings was achievable and Leslie indicated she was confident in her projection, even though we are losing a significant giver, we have had three additional envelope requests and some increases in the Electronic Collection Plate and offering envelopes.

On the Expense side, Derek noted that Maintenance - General included the cost of line painting again, Maintenance – Contract Cleaning does not include an increase from Heron Janitorial as Blaine is kindly holding his cost for the third year in a row but it does include the cost of stripping and sealing the floors and cleaning the windows, inside and out. John felt that the Gardening budget was okay. He would discuss the brush removal with Carl, and the potential removal of a branch from a tree that is infringing upon the neighbour's space where he may construct his garage.

Draft Budget No. 2: This budget proposal contained the same Income and Expenditures except that Derek drew our attention to his proposal outlining recommended changes to the telephone/internet set up in current use and as budgeted for in Version 1. A very appealing proposal was received suggesting a switch of the telephones from Telus to Shaw, combined with an improved internet system with greater speed, functionality, and security. The initial proposal was for three internet connection spots while we currently have five connection points. Derek has recommended that we have five connections installed because Shaw will do it at no charge at this stage and they will not charge for the first three months for those connections. The connections points can be monitored for their use and if it turns out they are not required because of the superior quality of the three connections then we can cancel them.

There is no actual cost saving in this proposal when you factor in five connections. However, benefits include much faster internet speeds, a guest network that will work for non-Shaw customers. On the phone it will provide call display, call waiting, call forward, 3-way conferencing, voice mail, free North American long distance plus 1,000 international minutes.

After some discussion it was **Moved** by Irene Feir, **Seconded** by John Beresford, that Draft Budget No. 2 which includes the upgrade to Shaw phone and Shaw internet system with five connections, be recommended to Council for their endorsement at the AGM. **CARRIED.**

b) **Capital:** Derek indicated that he had nothing to present at this time and felt that we could deal with any proposal electronically.

c) **Recruitment and Relocation Expenses:** Derek quickly reviewed his "guestimate" figures for the information of the Committee. There was some discussion around our responsibilities. Derek said more information would be forthcoming from the Diocese but he felt that we should know that we would be looking at a significant expenditure.

IX. **Other Reports:** *(all reports are attached to the Minutes upon completion.)*

1. **Len**: Len's report was received as written.
   Padded Chairs in Hall: The Committee agreed that there were several chairs that were beyond repair. Derek also noted that many of the chairs are very dirty. Irene offered to bring in her "little green machine" to see if it would be able to make any improvements to the appearance of the dirtiest chairs in the hall. If successful, perhaps we can convince her to try it on the upholstered board room/library chairs.

   It was **Moved** by Leslie Pedlow, **Seconded** by John Beresford, that we purchase 20 new, substantial, folding chairs, matching the existing chairs as closely as possible, to replace the Chairs that are beyond repair and that the funds currently being held in the Memorial Fund (Altar) that was given by St. Mary's Guild (but not needed for the green hangings), be used for the purchase. **CARRIED.**

   Irene took a photograph of the high-back, sturdier chairs and she will investigate a suitable match the next time she is at Costco. She will send us an electronic photo if she sees something worthwhile.

2. **Derek**: Derek's report was received as written.

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

X. **New Business** - None

XI **Adjournment:** The meeting adjourned at 3:20p.m.

Next Meeting:

- March 9th, 2018 at 1:00 p.m. in the Board Room.

Derek Osman, Chair

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

St. Mary's Anglican Church
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Faith - Family - Friendship

December 7, 2017

By Email

St. Mary's Operations Committee and
Parish of Central Saanich Council

Members of Operations Committee and Council:

RE: Comparative Financial Reporting to December 31, 2017 – St. Mary's, Saanichton

Attached are the financial statements as of December 31, 2017 for the St. Mary's Church in the Parish of Central Saanich. This is the format of the reporting that is expected by the Diocese.

This financial package includes the following financial statements:

1. **Balance Sheet**: demonstrates that for Assets 2017 ended slightly ahead of 2016 because of a greater bank balance.
2. **Statement of Income and Expenses**: Illustrates an increase in the surplus year over year, for the same period. The results are positive.
3. **Statement of Changes in Equity**: also notes the transfers between funds It also reflects that the RAPID Refugee account in the Memorial Account has been closed at the end of the extended period, and the remaining funds in the account were disbursed.
4. **Memorial Account:** documents the transfer of funds to the Operating Account, the use of other funds, and the use of the 3 "in-trust" funds.
5. **Church (Parish) Events:** Shows the financial contribution of each of the Events.
6. **Budget Review**: documents the Operating Account income and disbursements, as measured against the Budget.

The commentary associated with these comparative financial statements explains the underlying reasons for the significant comparisons in the statements, primarily for the month of December.

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

Respectfully,

Derek Osman
Church Warden

Attachments

Comparative Balances - All Three Accounts

1. The **fiscal year** is in sync with the calendar year.

2. St. Mary's has **three banking Accounts**, being:
   a. General Operating, to support the daily operating revenues and expenses.
   a. Memorial to hold designated and undesignated trust funds together with the investment portfolio. It is used to track:
      i. the investment portfolio (GIC's),
      ii. "uncommitted" funds that are made available for temporary use by the cash-flow needs of the General Operating account, and for capital expenditures, and
      iii. funds held "in trust" for the refugee programs, and to facilitate the issue of tax receipts for donors, mostly beyond the parish.
   b. Church Events, to track the revenues and to fund the expenses for the numerous special Events sponsored by St. Mary's for either Outreach initiatives or to assist in meeting the annual operating costs. It is the repository for the Altar, Flower, Social Events, Holly Fair, Parish Sales, Music Festival, Youth Funds, sales initiatives such as church calendars and the purchase of retirement gifts and cards. It may also be used to track the revenues and expenses for Parish Events, like the Wine Festivals.

3. **Balance Sheet – December 31, 2017**

   At the end of December, the Balance sheet ended up being more favorable in 2017 than in 2016. Assets for the year-ending 2017 are almost $7 thousand more than for year-end 2016 – equal to the variance in the bank balances. This position is after the loan was paid back is after the working capital loan was paid back to the Memorial Account. All commitments for Outreach have been paid as well.

4. **Statement of Income and Expenses:** By the end of December, a surplus of $2,661 had been achieved. This is particularly noteworthy because the budget assumed a loss of almost $3 thousand.

   One contributor to achieving the budget was the reduced clergy expenses when Rob Szo resigned, and while Peter Parker was our Interim Priest-In-Charge. The surplus in 2016 was a modest $144. The favorable position at the end of 2017 is after the working capital of $18,500 has been paid back to the Memorial Account.

   The response to the call for special increased and immediate donations was once again a blessing. With the increased Offering and special donations to the Deficit Elimination Appeal, the books were balanced at year-end!

5. **Statement of Changes in Equity:** The Equity as of December 31 is significantly less than the opening balances of the General and Parish Events Accounts (the equity position of the Memorial Account was not verified). The following transfers have taken place this year:

   a. In January, $18,500 was transferred from the Memorial Account to the Operating Account; an amount that was transferred back in December. This amount is to assist in funding regular operating expenses. In past years, this amount has been $20,000 - $25,000.
   b. In May as the GICs were being re-invested, the interest earned was transferred to the Parish Events fund to eliminate a negative balance in the Social Fund. This amount plus a round-down of the GICs for a total of $582 was transferred to the Parish Events funds.
   c. The proceeds of the three Thrifts Sales was transferred from the Parish Events to the General Account fund. This yielded the accumulated amount from the Thrift Sales for general revenue to $5,637.50. Consistent with our policy to donate 10% of this amount to Outreach, a further $604.50 was transferred from the Parish Events funds to the General Accounts (Outreach) fund. The total amount transferred was $6,242.
   d. The proceeds of $10,800 from the Wine Fest were distributed to the 3 recipients (Saanich Peninsula Hospital, Mount Newton Society Centre, and Stelly's Secondary School. However, the CRA has challenged the request for a Rebate for a portion of the PST paid. Through discussions with CRA, we now expect a ruling in our favor but have yet to have that confirmed.
   e. An amount of $1,250 was transferred from the Sunday Serenade proceeds to the Deficit Elimination fund prior to year-end. Also, an amount of $250 was transferred from Sunday Serenade proceeds to Outreach (for Parklands).
   f. Upon the resignation of Rob Szo, he requested that he purchase his laptop. He purchased it, and ½ of the proceeds were forwarded to St. Stephen's, as they had paid for half of the purchase price.
   g. The Holly Fair contributed $9,000 to the Operating expenses. It was a significant contributor to helping to balance the books in December.

6. **Memorial Account:** The following transactions are highlights of this account:
   a. As previously reported, in January, $18,500 was transferred to the Operating Account, but was transferred back in December.
   b. Thanks to the Thrifty Foods' program, there was sufficient funds received to transfer $1,170 to pay off the balance payable for the garden tractor. A new application that was approved this year enabled us to pay off the tractor, and then to pay for the replacement of the carpet in the Boardroom and the Library. This completes the carpet replacement program, except for the significant capital project of replacing the carpet in the church.
   c. There was $4,000 (courtesy of the Guild) earmarked for the green hangings. However, on April 16, we were informed that we would be paying only for the materials of the hangings, and not the labor costs. Even the material costs were subsequently donated back to St. Mary's. So, there remains about $3,600 that is still in the Memorial Account, and the cost of the materials ($367) was returned as a Gift-In-Kind (being

revenue to the General Account).

d. **There were 3 In-Trust Accounts. The two that remain at year-end that have a balance of $33,718.:**

i. **Ron Smith Legacy:** Has a balance of $5,483. It primarily for use as Rector's Discretion, but also funded the acquisition and installation of a commemorative bike rack. The plaques ($312) have been received and installed now.

ii. **RAPID (Syrian Refugee Family):** Fortunately, this fund has been able to assist the family for the one-year required period, but also for a 3-month extension. This program has now been closed, at the direction of the Diocese. At close of this refugee fund, the residual funds ($5,545) were disbursed equally to the Eritrean refugee family being supported by St. Stephen's, and to the Diocese to support other refugee programs.

iii. **PRF (Refugees)** The balance at the end of December remained at $28,235. As the family has yet to arrive, no expenses have been realized.

e. **Investments:** There were two GIC investments for a total of $119,700:

i. **A 1-year GIC**, redeemable May 20, 2017, for $45,200

ii. **A 3 -year GIC** with Rising Rate, to mature June 12, 2019 for $74,500

The 1-year GIC was redeemed on its anniversary date. Then the $45,200 was re-invested in May as follows:

i. $10,000 in a 1-year Redeemable GIC; matures May 20, 2018

ii. $20,000 in a 3-year Rising Rate GIC; matures May 17, 2020.

iii. $15,000 in a 5-year GIC; matures May 17, 2022.

iv. The interest earned to-date plus the $200 of the principle (total of $582) was transferred to the Parish Events Account.

7. **Church (Parish) Events:** The three Thrift Sales generated proceeds of $6,168. Of these proceeds $5,638 was transferred to the General Account to assist with eliminating the deficit at year-end. By past agreement,10% of these proceeds ($605) is also transferred to the Outreach fund of the General Account. The total amount transferred was $6,242.
However, we are particularly proud of the Wine Fest which generated proceeds of $10,800 to be shared amongst the 3 chosen recipients.
Because we invite people for coffee after the 9:00 am service, we stopped putting out the basket for donations. To compensate for that decision, we provided some marginal funding last year. This year, a parishioner donated $300 of start-up funding.

8. **Budget Review:**

The financial statement in the package offers a message more positive than in past years at the end of December. The Regular Offerings continue to track very close to budget (98.4% of budget). Total Revenue (less the transfer from the Memorial Account) is an impressive 98.9% of Budget.

Our expenses are under Budget at 94% of the planned annual spending. Contributing to the lower expenses is the reduced clergy salary expenses because of Rob Szo's resignation and the corresponding lower costs associated with the Interim Priest-In-Charge, Peter Parker. A second contributor is that only $722 was expensed of the budgeted $4,000 for the Parish Financial Management Consultant. The $722 was for St. Mary's portion of the assessment conducted of the financial systems, policies and procedures by Collins Barrow.

The Deficit Elimination Appeal yielded $5,365.

9. **Concerns & Considerations:**

a. The new financial system (QuickBooks) is not yet fully implemented. The software is installed and being used. However, the Code of Accounts was revised in conjunction with the system upgrade. We have yet to transpose the data into the new Code of Accounts, and to automate the generation of the financial reports so that the new format committed to the Diocese (with comparative reporting) is generated without undue intervention by Leslie. Also, the Memorial Account is still managed via a spreadsheet. It needs to be installed into the new version of the QuickBooks system, and the associated reports developed.

St. Mary's
Balance Sheet - December 31, 2017

Assets

	2017	2016
Bank	$12,378	$5,447
Investments	$119,500	$119,700
Accounts Receivable	$0	$0
Total	**$131,878**	**$125,147**

Liabilities & Equity

	2017	2016
Accounts Payable	$0	$0
Outreach	**$1,386**	**$0**
	$1,386	**$0**
Equity		
General Fund	$4,496	$335
Deficit Elim. C.F.	$1,500	$1,500
Memorial Account	$176,129	$173,366
Parish Events	$6,496	$5,111
	$188,621	**$180,313**
Total	**$190,007**	**$180,313**

St. Mary's

Statement of Income and Expenses - December 31, 2017

Income	2017	2016
Regular Offerings	$88,649	$86,643
Open Offerings	$2,605	$2,787
Festival	$3,976	$3,924
Total Offerings	$95,230	$93,355
Rent	$16,830	$16,795
Interest	$4	$5
Specific Donations / Outreach	$972	$346
Miscellaneous	$0	$69
Guild/Parish Events	$5,638	$4,754
GST Rebate	$1,332	$237
Deficit/ Capital Appeal	$5,365	$6,960
Total Operating Fund	**$125,370**	**$122,521**
Memorial Account	$18,500	$20,000
Holly Fair	$9,000	$0
From Sunday Serenade	$1,250	$9,700
Total Income	**$154,120**	**$152,221**
Expenses:		
Operating Fund:		
Stipend/Benefits	$36,599	$48,174
Interim Priest-In-Charge	$5,462	$0
Youth Worker	$0	$1,572
Relief Clergy	$750	$638
Relief Organist	$1,149	$900
Music Services	$10,885	$12,531
Admin. Support	$21,566	$18,437
Parish Financial Mgt. Consult.	$722	$0
Total Salaries	**$77,133**	**$82,252**
Diocesan Assessment	$21,503	$19,910
Christian Education	$365	$244
Outreach	$0	$0
Music Services	$1,242	$901
Insurance	$3,265	$3,174
Office General	$8,529	$8,616
Maintenance - General	$4,969	$1,833
Maintenance - Cleaning	$4,731	$5,308
Utiities	$10,372	$7,975
Miscellaneous	$850	$1,864
Major Capital	$0	$0
Total Operating Fund	**$132,960**	**$132,077**
Memorial Fund	$18,500	$20,000
Parish Events		
Total Expenses	**$151,460**	**$152,077**
Surplus (Deficit)	**$2,660**	**$144**

St Mary's
Statement of Changes in Equity - December 31, 2017

	General	Memorial	Events	Total 2017
Equity, Beginning of Year	$335	$196,290	$196,290	$392,915
Income	$155,620	$22,459	$48,194	$226,273
Expenses	$151,460	$36,875	$46,809	$235,144
Net Income	**$4,160**	-$14,416	**$1,385**	-$8,871
Transfers:				
From Memorial (Jan.)	$18,500	-$18,500		
From Operating to Repay loan	-$18,500	$18,500		
From Memorial (May)		-$582	$582	
To Pay off Mower (F.A.)		-$1,170		
To pay for Carpeting (F.A.)		-$883		
From Parish Events to General	$5,638		-$5,638	
From Parish Events to O/R	$605		-$605	
From Par.Event (Sun Seren) to Def.Elim	$1,250		-$1,250	
From Par.Event (Sun Seren) to Outreach	$250		-$250	
To St. Stephen's (Szo laptop)		-$325		
To Wine Fest Recipients			-$10,752	
From Holly Fair to Operating	$9,000		-$9,000	
loan to Rector's Discretionary	$1,000	-$1,000		
Repay loan from Rector's D	-$1,000	$1,000		
Disburse residual from RAPID		-$5,546		
To General Account	$16,742		-$16,742	
Total:	**$33,484**	-$8,506	-$43,654	
Equity, End of Month / Year	**$37,979**	**$173,368**	**$154,021**	**$365,368**

St. Mary's
Other Funds' Activity - December 31, 2017
Memorial Account

	Balance Jan 1, 2017	Revenue	Expenses	Transfers IN (OUT)	Balance Dec 31, 2017
General	$18,713				
Sale of laptop to Szo (Sep 19)		$650			
Pay St. Stephen's share of Szo laptop			-$325		
Transfer to Operating Fund (Jan 17)				-$18,500	
Repay Loan from Operating Fund (Dec 27)				$18,500	
	$18,713	$650	-$325	$0	$19,038
Interest					
Rec'd (Jan 31, Feb 28, Mar 31, Apr 30)		$5			
Rec'd (May 31)		$1			
Rec'd (June 30)		$1			
Rec'd (July 31)		$1			
Rec'd (Aug 31)		$1			
Rec'd (Sep 30)		$1			
Rec'd (Oct 31)		$1			
Rec'd (Nov 30)		$1			
Rec'd (Dec 31)		$1			
May 20 from GIC redeemed + int.				$582	
Transfer to Parish Events General (May 20)				-$582	
Total:	$0	$13	$0	$0	$13
Thrifty Foods	$0				
Receipts from Thrifty's (Jan 13)		$264			
Receipts from Thrifty's (Feb 9)		$20			
Receipts from Thrifty's (Feb 10)		$156			
Receipts from Thrifty's (Mar 10)		$174			
Receipts from Thrifty's (Apr 7)		$170			
Transfer to Mower (Apr 18)				-$784	
Receipts from Thrifty's (Jun 8)		$45			
Receipts from Thrifty's (July 6)		$193			
Receipts from Thrifty's (Aug 8)		$196			
Transfer (Pay off) Mower (Aug 31)				-$336	
Receipts from Thrifty's (Sep 7)		$197			
Receipts from Thrifty's (Oct 5)		$204			
Receipts from Thrifty's (Nov 9)		$271			
Receipts from Thrifty's (Dec 7)		$163			
Transfer Smile Card $ to Carpeting (Dec 31)				-$933	
Total:	$0	$2,053	$0	-$2,053	$0
Bequests & Donations	$0	$0			$0
First Nations Bursary	$2,501				
Recipient Isabella Kennedy			-$25		
Flowers for Isabella Kennedy			-$1,000		
GIK Flowers			-$17		
		$17			
	$2,501	$17	-$1,042	$0	$1,476
Guild	$4,000		-$367		$3,633

Mower	-$1,228				
Transfer from Thrifty's SC (Apr 18)				$784	
Fairway Card (May 15)		$38			
Fairway Card (Jul 31)		$20			
Transfer from Thrifty's SC Paid Off (Aug 31)				$386	
	-$1,228	$58	$0	$1,170	$0
Carpet (fund by Smile Card)	$0				
Installation in Boardroom / Library (Jul 27)			-$2,155		
Fairway Card (Nov 20)		$23			
Transfer from Thrifty's SC (Dec 31)				$883	
	$0	$23	-$2,155	$883	-$1,250
	$23,986	$2,813	-$3,888	$0	$22,911
In-Trust Funds:					
Ron Smith Legacy	$6,795				
Rector's Discretinary (Mar 15)			-$500		
Rector's Discretinary (May 16)			-$500		
Memorial Plaques (Jun 21)			-$312		
Loan for Rector's Discrectionary (Dec 5)				-$1,000	
Repay Loan from Donation (Dec 11)				$1,000	
	$6,795	$0	-$1,312	$0	$5,483
RAPID (Refugees)	$22,924				
Receipt (Jan 31)		$200			
Receipt (Feb 27)		$1,200			
Receipt (Mar 30)		$200			
Receipt (May 8)		$3,902			
Receipt (May 8)		$200			
Receipt (May 8)		$2,572			
Receipt (May 15)		$70			
Receipt (May 22)		$80			
Receipt (May 31)		$100			
Receipt (June 4)		$1,000			
Receipt (June 21)		$780			
Thrifty's & Diocesan Grant (July 6)		$3,992			
Dental (Jan 5, Mar 27)			-$6,470		
Allowances (Jan 2,9,16,23,30)			-$2,500		
Allowances (Feb 6,13,20,27)			-$2,000		
Allowances (Mar 6, 13, 20, 27)			-$2,000		
Allowances (Apr 3, 10, 17, 24)			-$2,000		
Allowances (May 3, 22)			-$415		
Allowances (May 1,8.15.22.29)			-$2,500		
Allowances (Jun 5,12,19,26)			-$2,000		
June 8 - Dental # 31 & 32			-$757		
June 20 - # 33 Postageto send RAPID doc's			-$21		
June 26 - #34 Dental			-$177		
July 20 - # 35 Dental			-$1,920		
July 26 - # 36 Rental Insurance Reimbursement			-$307		
July 31 - # 37 Rental Reimbursement			-$1,250		
Aug 28 - # 38 Dental			-$1,900		
Aug 28 - # 39 Rental Reimbursement			-$1,250		
Sep 26 - #40 Postage - Sandra Scarth			-$13		
Sep 26 - #41 Dental			-$3,185		

Sep 29 - #42 Dental			-$1,000		
Oct 25 - # 43 - Disburse to Eritrean Family St. St.				-$2,773	
Oct 25 - # 44 - Disburse back to Diocese R.S.P.				-$2,773	
	$22,924	$14,296	-$31,674	-$5,546	-$1
PRF (Refugees)	$22,885				
Receipt (Jan 24)		$5,350			
	$22,885	$5,350	$0	$0	$28,235
Total In-Trust:	$29,680	$5,350	-$1,312	$0	$33,718
TOTALS	$53,666	$8,163	-$5,201	$0	$56,629
Investments					
GIC (1 yr Redeemable May 20, 2017) Plus $382 interest	$45,200	-$45,000			
Reinvest GIC May 17			$20,000		$20,000
Reinvest GIC May 17			$15,000		$15,000
Reinvest GIC May 20			$10,000		$10,000
GIC (3 yr Rising Rate Mature June 12, 2019)	$74,500				$74,500
	$119,700	-$45,000	$45,000	$0	$119,500
GRAND TOTALS	$173,366	$8,163	-$5,201	$0	$176,129

St. Mary's
Other Funds' Activity - December 31. 2017
Parish Events Fund

	Balance Jan 1. 2017	Revenue	Expenses	Transfers IN (OUT)	Balance Dec 31, 2017
Altar	$1,308	$150			$1,458
Choir					$0
Flower	$1,365	$2,286	-$2,297		$1,354
Holly Fair *	$191	$10,656	-$1,388	-$9,000	$459
Sunday Serenade:		$6,033			$6,033
Performers			-$2,300		-$2,300
Advertising			-$1,741		-$1,741
Other	$1,806		-$297		$1,509
Transfer to Deficit Elimination				-$1,250	-$1,250
Transfer to Outreach (Park)				-$250	-$250
Total Sunday Serenade:	**$1,806**	**$6,033**	-$4,338	-$1,500	**$2,001**
General:					$0
Calendars		$0	-$5		-$5
Books		$140	-$140		$0
Gifts		$1,955	-$1,933		$22
Bank		$0			$0
From Memorial (May)				$582	$582
Interest		$583			$583
Other	-$241	$58	-$41		-$224
Transfer from Social					$0
Parish Sale	$133	$6,438	-$270		$6,301
Transfer to General Fund **				-$5,638	-$5,638
Transfer to Outreach				-$605	-$605
Transferto General fund				-$16,742	-$16,742
Social	$256				$256
Wine Fest ***	$7	$15,536	-$15,375	-$10,752	-$10,584
Youth	$286				$286
Floats	$288	$3,490	-$3,490		$288
Other & Misc.					$0
Comfort		$401	-$288		$113
Sunday Coffee		$468	-$503		-$35
	$7,205	**$48,194**	-$30,067	-$45,156	-$19,323
Net Income		**$18,127**			

Transfers:

* The Holly Fair was able to contribute $9,000 towards the operating expenses (Deficit Elimination).

** $5,637.50 from Thrift Sales was transferred as revenue to General Accounts.
An additional 10% of that amount ($604.50) was transferred to Outreach in the General Accounts
The total amount transferred was $6,242.

*** $10,800 was disbursed to the three recipients of the proceeds of the Wine Fest Event.
The 3 recipients were the Saanich Peninsula Hospital, The Mount Newton Centre Society, and the Stelly's Secondary School.

ST MARY'S BUDGET REVIEW - December 31, 2017

ITEM	2017 BUDGET	TO 31-Dec	%AGE 100.00%	RMKS
INCOME				
REGULAR OFFERINGS	$90,000	$88,524	98.36	
OPEN OFFERING	$3,000	$2,605	86.84	
FESTIVAL	$3,750	$3,976	106.03	
HALL /FACILITIES USE DONATIONS	$17,000	$16,830	99.00	
INTEREST	$5	$4	82.60	
SPECIFIC DONATIONS	$0	$422	0.00	2 GIK - Communion supplies/Altar Set
ENVELOPES	$125	$125	100.00	
H/M/D	$500	$550	110.00	
GST REBATE	$1,000	$1,332	133.16	NFA
MISCELLANEOUS	$200			
TX FROM HOLLY FAIR	$8,500	$9,000		
PARISH THRIFT SALES	$5,000	$5,638		
DEFICIT ELIMINATION APPEAL - 2017	$8,000	$5,365		
DEFICIT ELIMINATION APPEAL - 2015 CF	$1,500	$0		
TX from Sunday Serenade		$1,250		
TX FROM MEMORIAL		$18,500		
TOTAL REVENUE	**$138,580**	**$154,120**	**111.21**	
DISBURSEMENTS				
STIPEND/BENEFITS	$51,000	$36,599	71.76	
RELIEF CLERGY	$700	$750	107.14	
STIPEND/BENEFITS - Interim PIC	$0	$5,448	0.00	
Mileage - all clergy	$0	$14	0.00	
MUSIC DIRECTOR	$11,300	$10,885	96.33	
RELIEF ORGANIST	$600	$1,149	191.58	incl. $549.46 2016 Benefit Recovery
ADMIN. ASST/BOOKKEEPER	$19,600	$21,566	110.03	increase in hours plus overtime
PARISH FINANCIAL MGMT. CONSULT.	$4,000	$722	18.05	
DIOCESAN ASSESSMENT	$21,503	$21,503	100.00	
CHRISTIAN EDUCATION	$500	$365	72.92	
CLERGY CONFERENCES	$400	$266	66.59	
MUSIC	$700	$1,242	177.49	
SANCTUARY SUPPLIES	$400	$345	86.25	
ADVERTISING	$300	$188	62.74	
INSURANCE	$3,500	$3,265	93.29	NFA
OFFERING ENVELOPES	$200		0.00	
PHOTOCOPY	$3,000	$3,535	117.84	inc. cost recovery from St. Stephen's
POSTAGE	$400	$406	101.38	
STATIONERY	$1,250	$1,223	97.82	
MAINTENANCE - GENERAL	$3,000	$4,969	165.64	recovery of $1063 rec'd.
MAINTENANCE - CLEANING CONTRACT	$4,700	$4,095	87.13	
MAINTENANCE - CLEANING SUPPLIES	$500	$636	127.16	
MAINTENANCE - GARDENING	$500	$240	47.96	
GARBAGE	$500	$430	86.00	NFA
HYDRO	$7,500	$9,391	125.21	incl. anniversary catch up
INTERNET	$1,200	$1,219	101.59	
TELEPHONE	$2,000	$1,555	77.74	
WATER/SEWER	$600	$551	91.79	
MISCELLANEOUS	$1,500	$266	17.73	
BANK CHARGES & RECONCILLIATIONS	$100	$138	137.60	
ACCOUNT TRANSFER TO MEMORIAL ACCOUNT		$18,500	0.00	
TOTAL EXPENDITURES	**$141,453**	**$151,460**	**107.07**	
OPERATING SURPLUS/DEFICIT	-$2,873	**$2,660**	-92.60	

St. Mary's 2018 Budget – Operations Committee January 12, 2018

Assumptions & Guidelines:

1. Every effort must be made to achieve a surplus budget, however marginal that may be. Deficit budgets will not be entertained.

Income:

2. **Regular Offerings:** Growth in Regular Offerings exceeding 5% must be accompanied with a sound plans to how those significant improvements will be achieved. (Note the loss of a significant donor).
3. **Open Offering:** Most parishioners are using envelopes or the Electronic Plate. Therefore Open Offering is a blessing primarily from visitors (walk-ins or visitors from another church / parish. Thus Open Offering is seen to continue to decline.
4. **Festival**: To achieve an increase beyond the revenue realized this year will require a focused effort to increase awareness within our community.
5. **Hall / Facilities Use Donations**: Having already made a commitment to our current long-term neighbours regarding expected donations for 2018, increased revenue would necessitate the use of the facilities when they are not currently being used. The challenge with that premise is that the prime use time are pretty much booked already. St. Mary's is blessed with above par facilities in an ideal location.
6. **Specific Donations:** There may be an opportunity to grow this revenue type with increased awareness amongst parishioners as to how they might use it.
7. **H/M/D:** Budgeting for marriages, funerals, baptism, etc. is like an exercise in tossing darts. Over recent year, we have consistently been below budget in this revenue category. Increases are not anticipated.
8. **GST Rebate**: This is a factor of GST paid on purchased during the previous 6-month period. It is predictable, but also dependant upon funds spend on purchases to realize any rebate. Optimistically, $600 - $700 might be achievable during an average year.
9. **Miscellaneous**: This year, this revenue line item will also include a) Interest, and b) Envelopes. However, an increase over the budget for 2017 is not expected this year. Includes Interest & Envelopes.
10. **Transfer from Holly Fair:** We depend very heavily upon the success of the Holly Fair. We will be loosing a strong co-ordinator (Sue Smith) this year, but fortunately we have the experience of Leslie Pedlow to lead this significant revenue generator.
11. **Parish Thrift Sales**: The Community look forward to each of these three thrift sales. We have excess inventory that was not opened for last year's sales. So there is the opportunity exceed the amount budgeted for 2017.

12. **Deficit Elimination:** The congregation responded favourably last year to take us from a deficit budget to a surplus with a contribution of over $5,000. However, our emphasis should be to increase the Regular Offering versus relying so heavily upon the Deficit Elimination Appeal.
13. **Donation from Sunday Serenade:** With Sue & John Smith leaving our congregation in February, there is ambiguity as to if anyone will on this ministry. If not, we can count only on the revenue generated from the 2 remaining events from last year's program, plus the remaining balance on hand ($2,001.65).
14. **Transfer from the Memorial Account:** This amount is simply a loan to provide working capital throughout the year, and is repaid before the end of the year. It has no indication of our success of achieving revenues greater than the expenditures, but needs to be estimated. Then it can be determined if we have sufficient funds to support this need without cashing a GIC. Assume $18,500.

Disbursements:

1. **Stipend / Benefits – Rector:** For budgeting purposes, assume that these expenses begin April 1. For now, assume that they are about $104,000, to be shared by both churches (i.e. $52,000 per annum, or $4,335 per month). For 2018, the budget will be $39,015 for each church.
2. **Relief Clergy:** Budget the same as the Actual for 2018, inflated by COLA guidelines from the Diocese (1.8%). For St. Mary's, the budget is $750. Flat rate.
3. **Youth Worker:** Do not budget in 2018.
4. **Interim Priest-In-Charge**: Budget for these expenses from January to April 1 (because will need a Relief Clergy anyway. Each church should budget $11,700
5. **Music Director:** Budget $11,100.
6. **Relief Organist:** Why is 2017 Actual so much more than Budget?
7. **Admin. Assist / Bookkeeper:** Budget $18,502 for 3 – ½ days. But for 4 days, budget at 24,700.
8. **Finance Systems Consultant:** Budget 2 days @ 7.5 hours @ $50 = $750.
9. **Diocesan Assessment**: Budget $18,256, per invoice from Diocesan Office.
10. **Christian Education:** Budget $350.
11. **Conferences:** Budget $400.
12. **Music:** Budget CCLI @ $230; Piano Tuning 3 @ $145 = $435; Music books (2) & sheet music & Taize @ $150; Guest Musicians (2) @ 50 = $100; Total = $915.
13. **Sanctuary Supplies:** Budget $400.
14. **Advertising:** Budget $300 (Received a rebate due to poor service in 2017).
15. **Insurance:** Budget $3,500.

16. **Photocopy**: Budget $3,700, but need to identify the 2 or 3 significant contributors.
17. **Postage:** Budget $350. (starting year off with a supply)
18. **Stationery**: Budget $1,200. Can the biggest users be linked to the Photocopier costs?
19. **Maintenance – General:** Budget $3,000. Includes painting of lines in parking lot – approx. $1.500.
20. **Maintenance - Cleaning** Contract: Budget $5,250. (no increase for 3 years, time to clean floors).
21. **Maintenance – Cleaning Supplies**: Budget $670.
22. **Maintenance – Gardening:** Budget $350. ; but (trees to be removed?)
23. **Garbage:** Budget $450.
24. **Hydro:** Budget $9,650. (Rates are supposed to be frozen).
25. **Internet:** Diocese are to cover these costs for ChurchOS (now renamed to Ascend Collective) for 2018! Budget $1,250 but be prepared to divert this to the costs for interviewing/recruiting new Incumbent. Monthly Internet bills to increase by $65.
26. **Telephone:** To be decreased with shift to Shaw. Budget $1,500.
27. **Water Sewer:** Budget $600.
28. **Miscellaneous:** Budget $750. Includes Clergy mileage.
29. **Bank Charges** & Reconciliations: Budget $ 200.
30. **Interviewing Incumbent & Relocation Appeal**: A possibility, to help defray some of the costs to recruit the new Incumbent, and then to fund their relocation costs. Actual costs are not likely to be known until the second quarter of 2018.

Note pertaining to items 25 & 26 above:

Recently, Leslie has made efforts to reduce the cost of the telephones – both for the Hall and for the Admin. Office. Inadvertently, Telus reduced the costs for the Office, instead of the Hall as intended by Leslie. She had intended to have this corrected. Subsequently, Shaw extended an offer that would achieve what she wanted, and still yield a further savings of approximately $35/month. As a bonus, she would receive a few features like "caller-id", for which she saw value. Of significance, the existing free Shaw Go WiFi would be upgraded (Smart WiFi) to provide a) a private network for St. Mary's, b) a Guest network that is managed by St. Mary's, and c) a Shaw Go WiFi hotspot network (similar, but not the same as what we have now). All installation costs have been waived.

When the technical crew arrived on site, they confirmed that the new service was for 3 connection points (not the 5 for the installed Shaw Go WiFi). For each additional connection point, there is an incremental cost of $25/month. For a larger switch to handle the muchly desired faster speed, the incremental cost is $18/month (or could purchase it). These incremental costs will be waived for the initial 3 months, during which time it can be verified if the 5 connection points will be used, or if we could get by with only 3 (and which 3). Installation is scheduled to happen next Tuesday.

The initial potential savings of about $35/ month are eroded by the upgrades. However, Shaw have added that all North American long-distance calls will be free (potentially useful when making recruiting calls for the new Incumbent, for example).

Costs:

Current Costs	Shaw Costs
Phone (Telus): $31.20 + $75.80 = $107/mo. or $1,284/yr.	Phone: 2 @ $23.95 = 447.9/mo. Or $575/yr.
Internet @ $1,250 = Church OS = $894/2= $447; Internet = $803	Internet (3 networks with 3 connection points) @ $102/mo. = $1,224
Total Annual = $2,087	Total Annual = $1,799
	Plus 2 more Connection points, and upgraded 8-port Smart switch: 2@ $25 + $18= $68/mo. Or $816/yr.
	Total $2,615/yr; First year = $612 + $1,799 = 2,411 or $324 more.

Benefits:

- Faster (much) internet speeds
- St. Mary's Guest network provided – for non-Shaw customers too.

- Phones: call display, call waiting, call forward, 3-way conferencing, voice mail.
- Long-distance calls are free. (North America + 1,000 Int'l minutes 50+ countries)
- Can cancel the 2 incremental connection points, within first 3 months, if the information suggests no significant impact to our guests. The incremental costs are waived for the first 3 months.

Recommendation:

1. Proceed, including with 2 Guest networks.
2. Evaluate need for 5 connection points (versus 3 or 4) after 2 months, Upgrade costs waived for first 3 months.

ST MARY'S BUDGET REVIEW - 31 DECEMBER 2017

D PROJECTION AND PREMINARILY DRAFT 2018 BUDGET

ITEM	2017 BUDGET	TO 31-Dec	% to	DRAFT BUDGET 2018	Var. TO Act 31-Dec-17
INCOME					
REGULAR OFFERINGS	90,000	88,524		90,000	101.7%
OPEN OFFERING	3,000	2,605		2,500	96.0%
FESTIVAL	3,750	3,976		4,000	100.6%
HALL /FACILITIES USE DONATIONS	17,000	16,830		17,000	101.0%
SPECIFIC DONATIONS	-	422		300	71.1%
H/M/D	500	550		500	90.9%
GST REBATE	1,000	1,332		800	60.1%
MISCELLANEOUS (+ Int & Envelope)	330	129		200	1.6%
TX FROM HOLLY FAIR	8,500	9,000		9,000	100.0%
PARISH THRIFT SALES	5,000	5,638		5,600	99.3%
DEFICIT ELIMINATION APPEAL - 2017	8,000	5,365		8,500	158.4%
DEFICIT ELIMINATION APPEAL - 2015 CF	1,500	-		1,500	0.0%
DONATION FROM SUNDAY SERENADE		1,250		2,500	200.0%
TX FROM MEMORIAL		18,500.00			0.0%
TOTAL REVENUE	**138,580**	**154,121**		142,400	92.4%
DISBURSEMENTS					
STIPEND/BENEFITS - RECTOR	51,000	36,600		39,015	106.6%
RELIEF CLERGY	700	750		750	100.0%
INT. PRIEST-IN-CHARGE		5,448		11,700	214.8%
MILEAGE - ALL CLERGY		14		-	0.0%
MUSIC DIRECTOR	11,300	10,885		11,100	102.0%
RELIEF ORGANIST	600	1,149		600	52.2%
ADMIN. ASST/BOOKKEEPER	19,600	21,566		24,700	114.5%
PARISH FINANCIAL MGMT. CONSULT.	4,000	722		750	103.9%
DIOCESAN ASSESSMENT	21,503	21,503		18,256	84.9%
CHRISTIAN EDUCATION	500	365		350	95.9%
CONFERENCES	400	266		600	225.6%
MUSIC	700	1,242		915	73.7%
SANCTUARY SUPPLIES	400	345		400	115.9%
ADVERTISING	300	188		300	159.6%
INSURANCE	3,500	3,265		3,500	107.2%
OFFERING ENVELOPES	200	200		-	0.0%
PHOTOCOPY	3,000	3,535		3,700	104.7%
POSTAGE	400	406		350	86.2%
STATIONERY	1,250	1,023		1,400	136.9%
MAINTENANCE - GENERAL	3,000	4,969		4,500	90.6%
MAINTENANCE - CLEANING CONTRACT	4,700	4,095		4,850	118.4%
MAINTENANCE - CLEANING SUPPLIES	500	636		670	105.3%
MAINTENANCE - GARDENING	500	240		350	145.8%
GARBAGE	500	430		450	104.7%
HYDRO	7,500	9,391		9,650	102.8%
INTERNET	1,200	1,219		1,250	102.5%
TELEPHONE	2,000	1,555		1,500	96.5%
WATER/SEWER	600	551		600	108.9%
MISCELLANEOUS	1,500	266		750	282.0%
BANK CHARGES & RECONCILIATIONS	100	138		200	144.9%
TX TO MEMORIAL	-	18,500			0.0%
TOTAL EXPENDITURES	**141,453**	**151,462**		143,156	94.5%
OPERATING SURPLUS/DEFICIT	- 2,873	**2,659**		($756)	

STATUS QUO

ST MARY'S BUDGET REVIEW - 31 DECEMBER 2017

D PROJECTION AND PREMINARILY DRAFT 2018 BUDGET

ITEM	2017 BUDGET	TO 31-Dec	% to	DRAFT BUDGET 2018	Var. TO Act 31-Dec-17
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HALL /FACILITIES USE DONATIONS	17,000	16,830		17,000	101.0%
SPECIFIC DONATIONS	-	422		300	71.1%
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GST REBATE	1,000	1,332		800	60.1%
MISCELLANEOUS (+ Int & Envelope)	330	129		200	1.6%
TX FROM HOLLY FAIR	8,500	9,000		9,000	100.0%
PARISH THRIFT SALES	5,000	5,638		5,600	99.3%
DEFICIT ELIMINATION APPEAL - 2017	8,000	5,365		8,500	158.4%
DEFICIT ELIMINATION APPEAL - 2015 CF	1,500	-		1,500	0.0%
DONATION FROM SUNDAY SERENADE		1,250		2,500	200.0%
TX FROM MEMORIAL		18,500.00			0.0%
TOTAL REVENUE	**138,580**	**154,121**		142,400	92.4%
DISBURSEMENTS					
STIPEND/BENEFITS - RECTOR	51,000	36,600		39,015	106.6%
RELIEF CLERGY	700	750		750	100.0%
INT. PRIEST-IN-CHARGE		5,448		11,700	214.8%
MILEAGE - ALL CLERGY		14		-	0.0%
MUSIC DIRECTOR	11,300	10,885		11,100	102.0%
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OFFERING ENVELOPES	200	200		-	0.0%
PHOTOCOPY	3,000	3,535		3,700	104.7%
POSTAGE	400	406		350	86.2%
STATIONERY	1,250	1,023		1,400	136.9%
MAINTENANCE - GENERAL	3,000	4,969		4,500	90.6%
MAINTENANCE - CLEANING CONTRACT	4,700	4,095		4,850	118.4%
MAINTENANCE - CLEANING SUPPLIES	500	636		670	105.3%
MAINTENANCE - GARDENING	500	240		350	145.8%
GARBAGE	500	430		450	104.7%
HYDRO	7,500	9,391		9,650	102.8%
INTERNET	1,200	1,219		2,410	197.7%
TELEPHONE	2,000	1,555		575	37.0%
WATER/SEWER	600	551		600	108.9%
MISCELLANEOUS	1,500	266		750	282.0%
BANK CHARGES & RECONCILLIATIONS	100	138		200	144.9%
TX TO MEMORIAL	-	18,500			0.0%
TOTAL EXPENDITURES	**141,453**	**151,462**		143,391	94.7%
OPERATING SURPLUS/DEFICIT	- 2,873	**2,659**		($991)	

RECOMMENDED

Anglican Parish of Central Saanich

St. Mary's Church St. Stephen's Church *Faith - Family - Friendship*

Policy Name: Management Of Funds From Bequests or Gifts

The Policy: The Parish Of Central Saanich will use all bequests or gifts in accordance with the caveats stipulated by the donor.

- However, potential donors will be encouraged to make their donation without attaching specific uses for the gift (even if it is an asset like a painting) that would unfavourably restrict the use of the donation by the Wardens in the future.
- The Parish[1] is not obligated to accept a donation if it is deemed that the caveats are too stringent to effectively use the donation within the parish, or the donation would be too challenging to reduce to cash.

Background:

When the Parish receives a gift from a parishioner directly or as provided by their will, (or perhaps from a family member who was aware of the deceased wishes) there can be specific or implied caveats for the use of that gift. These specific uses or caveats apply to the asset (for example a painting) and to cash if the asset is sold.

The Process:

1. Upon receipt of the gift,
   a. the amount (or independent appraised value) and intended use will be documented via the Bequests and Charitable Gifts or Donations Register,
   b. the funds will be deposited into the account (as prescribed by the Code of Accounts) that will fulfill the intent of the gift. New accounts will be created only with the approval of the Wardens and Parish Treasurer.
2. Upon each requested use of the gift (either in whole or a portion thereof), the Bookkeeper will obtain signed approval to proceed from one of the Wardens for that church / cemetery and of the Parish Treasurer.
   a. The signing Wardens and the Parish Treasurer must ensure that the intended use (as specified on the "requested use" form) is consistent with the intended use noted in the Register when the gift was received.
   b. The withdrawal or transfer of funds must be reported within the monthly financial package presented to Council.

[1] Parish is inclusive of St. Mary's Church, St. Stephen's Church, and St. Stephen's Cemetery.

3. Either the Wardens or the Parish Treasurer can reject the request for use (which includes transferring the funds or value from one account to another one).

The Oversight:

1. Withdrawals or transfers must be reported within the monthly financial package presented to Council.
2. The Parish Council and the examiner who reviews the financial statements must report any apparent anomalies to the Parish Treasurer, and to the congregation via the Annual Report.
3. As soon as the contravention of this policy is detected, the Wardens must direct the Bookkeeper to reverse the offending transaction. They will advise the Parish Treasurer when the reversal has been completed.

The Approval Block:

Date Approved: 2017/12/?? **Last Revised:** ____________

Lynda Clifford	**Greg Robinson**	**Derek Osman**

Endorsed by Council: 2018/01/??

Anglican Parish of Central Saanich

St. Mary's Church St. Stephen's Church *Faith - Family - Friendship*

Form Name: **Request to Transfer or Use Bequests or Gifts**

Form No.: 18-01-01

Related to Policy: Management Of Funds From Bequests or Gifts

Register No.: ______ **Type (Bequest or Gift):** ____________

Description of Donation:

____

____

____

Donor: ________________________

Donor Contact Information: (Phone No., Email, Etc.):

____

Caveats or Constraints on use of Donation:

____

____

____

Book Value: ____________

Amount to be transferred: ____________

From Account: ________________________

To Account: ________________________

Purpose or Reason for Transfer:

____

____

www.parishcs.ca
parishcs@shaw.ca
250-652-1611

St. Mary's Anglican Church
1973 Cultra Avenue
Saanichton, BC V8M 1L7

St. Stephen's Anglican Church
P.O. Box 162
7921 St. Stephen Road
Saanichton, BC V8M 2C3

Purpose or Reason for Transfer (cont'd.):

Impact upon the Assessment, and Year of Impact:

Requested by: ______________________ **Date:** ____________

Approved by:

a) **Warden(1):** ______________________ **Date:** ____________

b) **Warden(2):** ______________________ **Date:** ____________

c) **Parish Treasurer:** ______________________ **Date:** ____________

Parish Treasurer's Report

I. Financial Systems Review – Collins Barrow:

Over the summer months of 2017, Collins Barrow conducted a review of the financial management, policies, and internal controls of St. Mary's Church, St. Stephen's Church, and St. Stephen's Cemetery. This review arose after some discussion at the 2016 Annual General Meeting, and was approved to proceed by Council at the April 2017 meeting. Those interviewed by Collins Barrow included David Scarth (Cemetery), Jen Buscall (St. Stephen's Church), Leslie Pedlow (St. Mary's Church), and Derek Osman (acting Parish Treasurer).

1. Review of Financial Management, Policies, and Internal Controls:

The significant findings (October 12, 2017) for the two churches and the cemetery included the following:

A. For St. Mary's:

1) Consolidate the 3 bank accounts (General Operating Accounts, Parish Events Accounts, and Memorial Accounts) into one account, relying upon the accounting software to manage and report on the cash flows between the three funds.

2) Implement the chart of accounts, endorsed by the Diocese. In the QuickBooks system to replace those areas reported on by the system, plus the Memorial Accounts (primarily capital expenditures)
   a. Implement the approved Chart of Accounts.
   b. Move the recording of financial information for the Memorial Account from Excel spreadsheet to the QuickBooks system, and
   c. Develop the financial reporting package so that the reports will be generated with a minimum of manual effort.

B. For St. Stephen's:

1) Enhance Cash Management controls from counting the weekly Offerings to depositing them. This will be significantly improved by establishing a rotating schedule of volunteers, a process that Is already under way. Also, formalize the approval process for transferring funds between accounts.

2) Consolidate the 3 bank accounts (Designated / Operating Accounts, Outreach Accounts, and Refugee Accounts) into one account, relying upon the accounting software to manage and report on the source and use of funds.

3) Implement the chart of accounts, endorsed by the Diocese. In the QuickBooks system to replace those areas reported on by the system,
   a. Implement the approved Chart of Accounts, and
   b. Develop the financial reporting package so that the reports will be generated with a minimum of manual effort.

C. <u>For St. Stephen's Cemetery:</u>

Because of this review and assessment being conducted, David Scarth has withdrawn his request that an audit be conducted.

1) Revise the allocation of costs between the St. Stephen's Church and the Cemetery.
2) Implement the chart of accounts, endorsed by the Diocese. In the QuickBooks system to replace those areas reported on by the system,
   a. Implement the approved Chart of Accounts, and
   b. Develop the financial reporting package so that the reports will be generated with a minimum of manual effort.

2. Articulate the roles and responsibilities of the Bookkeepers, and the Parish Treasurer:

A. <u>Bookkeepers:</u>

Assuming the Bookkeepers are parishioners who have the bookkeeping qualifications, the position would be responsible for all internal financial accounting, reporting, and controls on behalf of the church or cemetery. This includes payment, receipts, payroll (liaising with the Diocese), and systems support processes. These responsibilities may be curtailed if the position is being fulfilled by an external contractor to contain costs.

B. <u>Parish Treasurer:</u>

The role of the Parish Treasurer is to determine and oversee the larger financial picture – it is a higher role, to assist the Bookkeepers and the Wardens. More specifically, the Parish Treasurer will:

- Develop and implement financial management policies and procedures,
- Determine overall financial management strategies to make best use of assets
- Oversee preparation of year-end reporting, Diocesan reporting and tax filings.
- Annual Budget review and monthly comparison to actual.
- Reporting to Council and parish members at Council meetings and Annual General Meetings.

C.B. Recommendations	Timeline / Status
1. Change the access code on the St. Stephen's vault and restrict access to a few approved individuals (e.g. the wardens and bookkeeper)	Perform Immediately. Access to the safe is now more tightly managed.
2. Ensure donations (Offerings) are deposited within a day or two of Sunday collection in St. Stephen's	Significant changes made to processes and document forms. New volunteers trained. Weekly Offering now deposited within 3 business days, usually 1 day. New volunteers have been difficult to attract, but more will be trained using the simplified process.
3. Adopt an approval form for transfers and require approval before transfers are made	Prior to additional transfers occurring. Policy, form, and tracking spreadsheet approved by Wardens. Endorsed by Council, and Diocesan Financial management.
4. Update the allocation of expenses from St. Stephen's Church to St. Stephen's Cemetery	By December 31, 2017 year-end, for implementation for the 2018 fiscal year. Not completed yet.
5. Transfer the memorial Fund for St. Mary's into QuickBooks from Excel.	For the beginning of processing for 2018 information.
6. Consider consolidating bank accounts into one. (to be considered for both churches, but with each church continuing to have their own bank account).	January 2018 preferable. Need to consider non-accounting system reasons (such as interest rates, change counting charges) which overrule the suggestion to consolidate accounts. Still under review.
7. Adopt a standard Chart of Accounts between both churches to support a desired financial statement output.	Within 12 months. This is the most extensive change and implementation will depend on technical difficulties encountered. It is important to spend the time to get the setup correct as it will directly affect the efficiency of the system and effectiveness of automated report production.

II. Observations:

1. The St. Stephen's Wardens are much more engaged in the financial management issues and concerns of the church. Their commitment has been significant, given the steep learning curve.
2. The financial package being prepared for St. Stephen's is close to that which was committed for the Diocese. There is now a Balance Sheet, a Comparative Profit

& Loss report, and a Budget to Actual Operating Profit & Loss report (monthly and year-to-date).

3. For St. Stephen's, the plan is to recruit a regular part time Bookkeeper. Since the retirement of Jen Buscall, a contractor from Collins Barrow has been fulfilling the role. While this has been an ideal arrangement from an experience and awareness of the work to be done, it has also been expensive. Now that the policies and processes have been ironed out, a less experienced bookkeeper should be able to continue with the Bookkeeping activities, with the Collins Barrow resource being used to continue with the system changes and enhancements.
4. For continuity, it would be very helpful if St. Stephen's parishioners were to elect Lynda Clifford for another term as People's Warden.
5. St. Mary's progress has been slow due to the priorities of Leslie Pedlow, and the fact that she was away from work for a month because of surgery and recovery time. To successfully realize the objectives for St. Mary's, they should consider changing her work week from 3 days to 4 days, providing the incremental day is devoted to activities necessary for those objectives to be met.
6. The Audit Review person from both churches should be engaged in approving the proposed processes for implementing the changes. (for example, producing the correct reports on one system, and verifying similar reports from the revised systems generated appropriate results). Then the actual implementation results will be more easily verified.
7. Someone representing the St. Stephen's Cemetery needs to be engaged to review the process and recommendations for the proposed changes (or not) to the allocation of costs and revenues between the Cemetery and the Church.

III. <u>Financial Health of the Parish:</u>

1. <u>St. Stephen's Cemetery:</u>

An unverified statement that has been passed around is that the St. Stephen's Cemetery is the most financially healthy of the cemeteries within the Diocese of BC.

However, in 2015 there was a loss of $5,132 experienced. This followed a surplus of $14,710 in 2014, but a loss of $7,387 in 2013. The loss for 2016 is $4,795. So, over the 4-year period, there was an accumulated loss of $2,604.

Total Assets have increased from $248,451 in 2013 to $253,222 in 2016 (an increase of $4,771 over the 3 years).

2. St. Stephen's Church:

   The reported Loss for 2014 was $6,057, and for 2015 it was $4,835. For 2016, there was a reported surplus of $3,246. The Loss for 2017 was projected to be more than $20,000. They appear to be suffering from the syndrome of getting donations freely for projects and Outreach, but marginally supporting the operating budget. The Wardens must find a way to elicit a change in the parishioner offerings so that the books are balanced at year-end. Alternatively, they could – for the short term – invite donations to a Deficit Elimination Fund towards year-end. In any event, there is a challenge of stewardship at St. Stephen's.

   Equity has eroded from $263,161 (at the end of 2014) to $213,958 (at the end of 2016). This is a difference of $49,203 or 18.7%

   However, Outreach is very substantial at St. Stephen's. In 2014 it was $54,067 for disbursements and $60,947 in 2015. In 2016, there was $72,279 paid out.

3. St. Mary's Church:

   With the aid of a Deficit Elimination (Reduction) Appeal, St. Mary's has been able to balance the books over recent years. This was again the case for 2017. They also rely upon Thrift Sales, and especially the Holly Fair for proceeds towards the expenses. So, St. Mary's must continue to focus on stewardship to have the revenues exceed the expenses each year.

Both St. Stephen's and St. Mary's are going to be challenged significantly more in 2018. The expenses for the Incumbent will be greater in 2018 than in 2017. Further, there will be significant expenses to recruit and relocate the successful candidate who will be appointed by Bishop Logan (refer to attached draft budget).

IV. Funds Invested:

St. Stephen's had investments of $99,114 at the end of 2016. During 2017, there was no retirement of any of those investments, and thus no re-investment of them. However, there are investments to mature in 2018 that will need a strategy to be developed and acted upon.

For St. Mary's, there were two GIC investments for a total of $119,700:

i. **A 1-year GIC**, redeemable May 20, 2017, for $45,200
ii. **A 3 -year GIC** with Rising Rate, to mature June 12, 2019 for $74,500

The 1-year GIC was redeemed on its anniversary date in 2017. Then the $45,200 was re-invested in May as follows:

i. $10,000 in a 1-year Redeemable GIC; matures May 20, 2018
ii. $20,000 in a 3-year Rising Rate GIC; matures May 17, 2020.
iii. $15,000 in a 5-year GIC; matures May 17, 2022.
iv. The interest earned to-date plus the $200 of the principle (total of $582) was transferred to the Parish Events Account.

In 2018, a strategy for the $10,000 GIC to mature in May will need to be determined and acted upon.

V. Bishop's Consultation Team (BCT):

This BCT Team is comprised of Cannon Penelope Black, Greg Robinson, Lynda Clifford, Jackie Kolson, John Beresford, Leslie Pedlow, and Derek Osman. The significant milestone of completing the Parish Profile has been achieved. The team will not be progressing with the next steps of the Diocese's established process, and ask for your continued prayers.

A draft budget has been prepared in order that the implications of it could be considered within the context of the preparation of budgets for the other areas of the Parish. Following is a version of that budget, for the costs projected at the time of preparation.

Budget for Recruiting / Appointing New Incumbent

Travel, Meals & Accommodation (T,M&A):

Travel Assumptions, per trip for interviews:

1. Air travel Toronto to Victoria return (economy)	$700	
Hotel (1 night)	$120	
Meals	$75	
Taxi	$80	
	$975	
T,M&A for Final Interviews for 2 finalists		**$1,950**

2. T,M&A for Selected Candidate & Spouse (5 days)

Air travel Toronto to Victoria return (economy)	$900	$1,800	
Hotel (5 nights)	$120	$600	
Meals	$120	$600	
Rental car	$450	$450	
	$1,590	**$3,450**	
3. Relocation to Victoria for Successful Candidate:			
Air travel Toronto to Victoria 1-way (economy)	$500	$1,000	
Hotel (5 nights)	$120	$600	
Meals	$120	$600	
Rental car	$450	$450	
Time to settle in until household items arrive	**$1,190**	**$2,650**	
Total T, M & A:			**$8,050**
Transportation of household furniture: (just a "place-holder" at this time:			????
Miscellaneous (Cancellation of utilities, memberships, etc.)			$500
Tools to do the job (cell phone, Windows laptop)			$2,000
Total out-of-pocket cost projection:			**$10,550**

Notes:
These cost projections are the "one-time" recruiting costs. Other on-going costs should be contained within the regular budgets for the Parish, unless they are unforeseen and had not been provided for during the tenure of the previous Incumbent. The intent is to treat the candidates professionally, but not lavishly. With prudent planning of activities, costs should be managed within these "guestimates", given the assumptions remain sound (e.g. The candidate can negotiate costs to be less than if he/she lived in Toronto).

OPS COM REPORT LEN FALLAN 2018

OCTOBER 31 2017 – SMOW REMOVAL REPORT: SALTED AND SHOVELED PARKING LOT AND SALTED SIDEWALK – ALSO TWO TIMES IN DECEMBER.

NOVE 11 - ADDED TO ASSETS LIST INCLUDING REPLACEMENT COST CHANGES AND PRUCHASE OF ITEMS DATES - given to Sue Smith in early October2017.

NOV 13 2017 –
REPLACED EXTERIOR DOOR LIGHTS BY BACK HALLWAY AND RECTORS OFFICE
DID CARPET REPAIR IN CHURCH NEAR GRAND PIANO (PROBABLY FROM PIANO MOVING)

NOV 14 – NOTICED NEW LINE PAINTING IN INNER PARKING LOT

NOV 21 – TREES (BUSHES) ALONG NORTH SIDE OF THE CHURCH BY THE WINDOWS HAVE BEEN IDENTIFIED S A PORTUGESE LAURREL (Laurus Nobilis). I HAVE BEEN INFORMED BY THE GARDENERS ON WEST SAANICH ROAD THAT THEY COULD BE CUT DOWN TO ABOUT 1.5 TO 2 FEET AND THEY WILL RETURN – AFTER WHICH THEY COULD BE CONTROLLED BETTER FOR FUTURE USE.
I DISCUSSED THIS WITH SUE SMITH. SHE SUGGESTS THAT THEY WILL LOOK UGLY FOR A WHILE WITH JUST A STUMP AND THINKS THEY SHOULD BE REMOVED. HOWEVER SHE NOTED THAT SHE WILL NO LONGER BE IN CHARGE OF THAT GARDEN. This can be done at minimal cost – perhaps for disposal only.
A QUESTION REMAINS; DO WE CUT THEM RIGHT DOWN AND ELIMINATE THEM OR DO WE CUT THEM SAY A FOOT AND HALF OFF THE GROUND SO THEY WILL RE-GROW?

DEC. 31 RECEIVED AN ESTIMATE FOR REPLACEMENT FOR OUR ORGAN OF $149,706.70 INCLUDING PST GST INSTALLED – FROM MR STEVE WHITTMAN OF ROGERS ORGANS.

JANUARY 3 2018 I CHECKED WITH B.C. Hydro Power Smart and checked out their contractors for home heating loss. They do not do assessments in "commercial" buildings – only single family dwellings. We CAN do our own assessment by suing a thermal imaging unit that we can rent to check for heat loss our selves.

REPLACEMENT OF SOME OF OUR OLDER PADDED CHAIRS: Some of the black covered chairs have needed welding, or the rivets have failed, or the screws have come out of the frame holding the seats. Perhaps we should look at replacing about 15 of them.

RESPECTFULLY LEN

1. **<u>Community Involvement (Outreach):</u>**

   a. For those of you with whom I have not shared this little community story, here is this month's treat! Firstly, you need to know that I did not witness this, but rather it was shared with me because I really enjoy hearing great things about you hard working folks. It is a tail about a young couple about my age who recently moved to the island because they had experienced enough of the forest fires last summer. With that image in mind, look outside at the lush green grass – all perfectly manicured. Well to shorten up the story, this couple knocked on the office door to commend Leslie on the lovely grounds that are kept here at St. Mary's – that they can enjoy when on walks with their dog (after whom they do clean up, don't you know?). Well after copious amounts of compliments, they put their money where their mouth is and gave Leslie a generous donation. (It couldn't have come at a better time as she was adding up the Deficit Elimination donations!).

      <u>Translation:</u> We have another member of our community who knows where we are and what, in part, we contribute back to the community!

      <u>Action Item</u>: Thanks to Carl and John for the great job they do year-around; quietly and without much thanks. Next time you see them, give them some big thanks too!

      And thanks to Leslie for sharing this bright spot in one of her days.

   b. For more Outreach good news, the Outreach Committee met to confirm the disbursement of the Outreach funds prior to year-end. One piece of sadness is that Sue Smith won't be here to share her wisdom on this Committee next year. We will miss her, but wish her and John all the best with their move planned for February. Ken Pedlow took the lead and, with agreement from the Committee, the cheques were written prior to year-end.

   c. We have hardly taken a breath from the great job done with the Holly Fair, that, thanks to the parish support, yielded $9,000 towards the bottom line and certainly helped us to balance the books. Now people are already getting ready for the Thrift Sale in a couple of weeks!

2. **<u>Operations Committee</u>:**

   a. The Nominations Committee has begun their deliberations on behalf of St. Mary's. We still need to engage a couple of folks from St. Stephen's, but Carol Watkins and Leslie Pedlow are demonstrating great leadership. Thus far, all positions on Council have been reviewed – for the needs of the role, and in fairness to potential candidates, for the demands upon the candidate. I an pleased with the attitude and approach that they have adopted.

b. Policy for Transferring Funds: To clarify expected use of gifts donated to the parish, a new policy has been agreed to by the wardens, and will be on the agenda for Council to endorse. The policy has been circulated to you for today's meeting. We can discuss it further at another time, but the focus of this meeting is the 2018 budgets.

c. Telephone Cost Reductions: In conjunction with the St. Mary's 2018 Budget is a recommendation to achieve lower telephone costs, increased benefits for the phones, improved internet speed, and more functionality with the internet at St. Mary's. We should spend some time understanding the implications of that recommendation – at this meeting.

d. Finance System, and Collins Barrow: We had planned to make greater use of Collins Barrow in 2017, but for a few good reasons, we made limited progress. However, I am please to say that after decisions reached this week, we are about to achiever some of those objectives that we had set out to reach last year. As they say – watch this space!

e. I still have not heard back from CRA regarding the PST rebate from the Wine Fest. But, no news is good news! On another level, we were being challenged because there was no one with whom it seemed that the CRA was prepared to talk to - for reasons of confidentiality. So, as Interim Parish Treasurer, I am trying to get them to add me to their list of people they will talk with. Then at least we will know their process and can make further changes for the future.

3. **<u>Other Activities:</u>**

a. The financial reports for St. Mary's were sent to you for discussion at this meeting. I have included the St. Mary's Warden's report which will appear in the Annual Report. There is also the Parish Treasurer's Report that has been sent to you A key message is that we are pleased to have balanced the books. And now we start all over again. I ask for your contribution to review the financial package that I (with help from Leslie) have put together for the end of the year. Then review the draft budget to understand it, and possible suggest ways to increase revenue and/or reduce costs. If you find anything significant that is missing or wrong in my reports, pleas let me know as soon as possible so that they can be modified before the cut-off of Jan. 20th.

<u>Respectfully, thank you for all your support throughout 2017. And I look forward to another enjoyable time throughout 2018! Let's have some fun.</u>

Respectfully submitted,
Derek Osman

St. Mary's Warden's Report – 2017

1. Wow – that was quite the roller-coaster ride!

Cautious optimism began to build as we were blessed to have 3 new families join us for Sunday worship. They were from the home-schooled group of families who had been meeting on Friday afternoons at St. Mary's to increase the social skills and sense of community. However, this "high" was soon changed to a rapid descent when those families chose to worship at another church after the summer break.

Again, our ride was ascending as the number of parishioners attending worship services regularly on Sunday was increasing. I began to brag a bit! But we have lost some dear members of our parish family – some quite suddenly. Still others reached a point where they need special care so regularly that they are no longer able to join their church family for worship service. So now the roller coaster is on a decline. But only for awhile, as we have been blessed with some new faces and spirits too!

The roughest part of the ride has been with our clergy changes. Gil was about to come back when, for some serious health reasons, he and Cheryl made the tough decision to move into more suitable accommodations in Victoria. And then Rob gave us reason to celebrate his "career change" and at the same time some sadness at the very thought of loosing him, following the significant achievements he realized with our parish over the short 5 years he led us, with several parishioners taking on new ministries.

And just as we were approaching the end of the ride, there was an unforeseen twist and bump as we learned that John & Sue Smith would be moving Up Island. But alas, we are happy for them as they start a new chapter in their lives, but also a feeling of real loss as they leave a big hole in their church community here. And who is possibly ever going to do a portion of what they very quietly accomplished?

2. How did we do when compared to our Objectives?

The three descriptors of our Parish Identity, and therefore the strength of our Mission is that we are:

I. **Committed Learners:** We nurture our faith and display the joy Christ gives us (or could be labeled Discipleship).
II. **Friendly Inviters:** We invite our "neighbor" to experience our parish family (or could be labeled Evangelism).
III. **Sacrificial Givers:** We reach out to others (or what we refer to as Outreach).

These three strategies for the growth of the parish, and for each parishioner along their own spiritual path, are so important that they are a standard agenda item for discussion at our Council meetings. We believe that we have been very successful with the first two strategies, but more focus is needed on the third strategy. Our focus on the three strategies has been as follows:

1. **Advance** our spiritual growth through worship, teaching and Bible study.
   Bible Study (Brett has led several different Bible Study series, and leading up to Lent is another one entitled "What the Church Is All About"); Youth Alpha (St. Stephen's); and Taizé evening services have a loyal following that is growing slowly. We held also extra services such as the Stations of the Cross, and the Christmas Eve afternoon service.
2. **Strengthen** our relationship with the community (local, national, and international):
   There are concerts that draw a significant audience from the community, and the holiday themed activities sponsored by the Saanichton Village Association that have been very successful. Our participation in local community parades has a big impact. We continue to welcome the Home School Group, who mostly attend a variety of different churches. The Christmas Craft day for children and families is another outreach.
3. **Increase** the number of engaged parishioners.
   We have held many successful fundraisers such as Pancake Breakfasts, Thrift Sales, Valentines Day Dance (St. Stephen's), Holly Fair, the Peninsula Wine Fest, and the Garlic Gala (St. Stephen's). We have pursued special teaching opportunities, such as Advanced Care Planning, and the CPR course.

Of course, many events can be listed under more than one category – for example, the Blessing of the Animals, the Peninsula Wine Fest, the Holly Fair, and the Garlic Gala. Our social connections have been encouraged by such things as home groups, Skating Party, and of course, any time we get together to work on these projects. It has been good to see the way St. Stephen's and St. Mary's parishioners are so often side by side.

The intention was to complete these programs within a year. However, we found that because they were part of our "DNA" we tend to continue to support them.

> **Note**: When we have "Succeeded" in mastering a task, we don't stop doing it, but we do challenge ourselves to take on another task in support of the Strategy. However, periodically, we will have to drop some tasks to be able to take on new ones, always being cognizant that whatever new tasks we take on, they should be done in a fashion that enables us to achieve "balance" amongst the three strategies for growth.

The challenge is to strike a balanced approach to the three strategies; then we will be the most successful!

What are the highlights you might ask? Well fortunately, there are highlights in support of each of the three strategies. Some might say it is the consistent number of attendees – from both churches and the community – engaged in the numerous Bible Study series; or perhaps the Parish Weekend (strategy #1). Others might say the Wine Fest, the proceeds from which topped $10,800, and supported the special efforts of the Saanich Peninsula Hospital, Mt. Newton Society, and Stelly's Secondary School. This was truly a Parish Event with heavy engagement from the community. Or, perhaps it was the Holly Fair that yielded proceeds of over $9 thousand to help St. Mary's to balance the books! (strategy #2). When I think of strategy

#3, I am thankful for Mattie and Cassie being regular attendees (and sometimes stealing the show from Peter!). I think of the booming reading voice of Nick Hunter, of Bob Quicke starting the Men's Breakfast, of the willing engagement of the Stewarts, of our new pianist Carolyne Solberg to help the choir, and other new parishioners who have become engaged. So, while there is still work to be done (there always will be) we had a pretty good year. Thank you – give yourselves a pat on the back.

3. Operations Committee:

I must tell you too, you should be proud of the work that your Operations Committee has continued to complete. Cost management is always top of mind, and this past year, they achieved success with water, telephone, rubbish, and insurance coverage. Some things have just become expected from them. However, recently a couple new to the community, and walking their dog, stopped in to tell Leslie how lovely the grounds were kept (and they finished off their compliments with a sizable donation). The frames for the pictures of parishioners is now in the recently painted and carpeted hallway. The boardroom and library area are re-carpeted. The "Ron's Bicycle Stand" was finally installed. The siding that was torn off the steeple during the first wind storm of 2017 was replaced very frugally. And we were seen to be living our beliefs – a sister from Vancouver had inquired of several places if she could meet with her physically challenged sister in Victoria and their Mother who lived in a very small trailer. Well St. Mary's graciously welcomed them, and they were very appreciative (also donating). Your Operations Committee represents you well, and then they also participate on the Nominating Committee, the Bishop's Consultation Team, Council meetings, Parish Events Planning Committee, Sunday School leadership, Website Steering Committee, ConneXion Newsletter. They are very engaged parishioners! Thank you to: John Beresford, Len Fallan, Irene Feir, and Leslie Pedlow.

4. Financial Health:

While I comment in greater detail elsewhere regarding our financial health and status, I want to take this opportunity to thank all of you for your support throughout the year. You took the time to acknowledge the efforts of those who represent you. And then when you were asked to reflect upon your weekly or monthly Offering for the year, you again responded positively. Some of you increased your Electronic Collection Plate or weekly offering while others chose the path of the 10th Team approach (increasing your offering by 10%). Some not only did that, but also made a special donation in response to the Deficit Elimination Appeal. Thanks to all of you – your efforts resulted in the books being "balanced" again this year.

5. Finding Our New Priest-In-Charge:

I must also thank you for participating in the Transition Evening that was coordinated by Bishop Logan as an early step in preparing for a new Priest-In-Charge. At that meeting, it was interesting to observe how parishioners rate the top three priorities of the Parish as being:

1. Concern for isolated people of all ages and family structures,
2. The need for educational forums, such as end of life, environmental, wills, first aid, CPR, and
3. Community needs including poverty reduction, food bank support, care for shut-ins.

It was noted that both churches have their own Mission Statements. However, recent findings indicate that people don't join a church or organization because of "what" you do or "how" you do it – they will join because of "why" you do it. Having a need for people to join us, we then selected the "Why" statement that best fit our needs. Out of about a dozen alternatives, the "Why" statement chosen was "**Faith – Family – Friendship**". The Bishop encouraged us to review the statement with everyone in the Parish to ensure it represented the "Why" of the Parish. The more we live with it, the more it will become ours and shape us as we grow.

Your representatives on the Bishop's Consultation Team welcome your prayers and support. Those on the Team are: Canon Penelope Black (coordinator), Greg Robinson, Lynda Clifford, Jackie Kolson, John Beresford, Leslie Pedlow, and myself.

And a huge thank you for everything, to Sue and John Smith.

Respectfully,

Derek Osman, People's Warden St. Mary's