

**ST. MARK’S LUTHERAN CHURCH
CONGREGATIONAL COUNCIL MEETING
MINUTES - OCTOBER 26, 2023**

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Appended Reports

Community Outreach & Congregational Care Report

Attendance Record

Date: October 26, 2023	Location: St. Mark's Church
Time Started: 19:08	Time Ended: 21:10

Invited	May 25	June 28	Sept 7	Oct 26								
Nathan Cook	P	P	P	P								
Signe Jewett (C)	P	P	E	P								
Lynda Joyal (T)	E	P	P	P								
Tom Lewis	P	E	E	E								
Inga Skundberg (S)	P	P	P	P								
Jodi Pappel-Reider	P	P	P	P								
Cole Parsons (VC)	P	P	Acting Chair	P								
VACANT												
Kris Wegert	P	P	E	P								
Pastor Zsófi (exofficio)	P	P	P	P								
	Guests											
Brian Lorch	P											
Jennifer Moroz		P										

Meeting Minutes

1) Opening Devotions

2) Approval of Agenda

MSC CC-2023-60 That the Agenda be approved.

3) Approval of Minutes

MSC CC-2023-61 That the Minutes of Council Meeting dated September 7, 2023 be approved.

4) Finance Update and Quarterly Review

Overview and discussion included the following suggestions; Eternity Today be advertised in the E-News; in an effort to reduce telephone expenses, a digital voicemail instead of a landline be investigated; quotes be obtained from other insurance companies; reduction of the office admin position to 15/hrs per week annually; change the name "Sunday School Ministry Coordinator" to Children's Ministry Coordinator"; and an honest conversation during the budget presentation be encouraged regarding realistic future implications to St. Mark's as a result of the current financial situation and diminished volunteer pool.

MSC CC-2023-62 That the Finance Committee be authorized to remit \$3,500 to the MNO Synod at this time, and the balance of our commitment be revisited closer to year-end.

Until the updated draft budget is presented to Council at its November 16, 2023 meeting, Council Members are encouraged to prayerfully consider the following:

- presentation of a balanced or deficit budget to the congregation
- staff salary increments and Synod guidelines
- staff complement.

5) Continuing Business

a) HR Resolution

The Congregational Council went In Camera, and subsequently returned to Open Session.

b) Approval of Additional Confirmant

MSC CC-2023-63 That Siri Kristenson be approved for confirmation.

6) Reports

a) Chair - Reviewed

b) Pastor - Reviewed

Discussion ensued regarding Christmas Eve falling on a Sunday. It was determined that although there would be no morning service, the following two Communion services would be held; one at 3PM geared towards families, and a candlelight service at 7PM.

7) Committee Reports

a) Congregational Care and Community Outreach - Reviewed

b) Property - Council was advised the following; insulation should go in this week; additional cost for insulation etc. should be about \$7500 after some other additional improvements; budget \$7000 for a heat pump although a bill from Howell has not yet been received; and, the second half of the deductible of \$5000 is due.

MSC CC-2023-64 That up to \$20,000 for replacement of the heat pump, insulation for the sanctuary wall not covered by insurance, and the remittance of the second half of the insurance deductible be authorized.

8) New Business

a) Land Acknowledgement Policy, when it is to be used or if we are asked for it to be omitted

Council laid consideration of the matter over to its November 16, 2023 meeting, and in the meantime, requested Council Members to talk to others about what practices/policies their churches follow.

Adjournment

Finance Committee Meeting Notes

October 17, 2022

Present: Cole Parsons, Lynda Joyal, Brian Lorch

1. Business Arising from previous meeting notes:
 - a) QuickBooks license has been downgraded to “Essentials” level. Allows for three users plus an accountant. Savings of \$24/month. Plan to switch from monthly pay to annual pay on Jan 1, 2024.
 - b) VISA spending limit. Agreed that we raise the spending limit on Pastor’s card to \$2,000. Lynda to arrange for ZOOM call with bank with one other signing authority to be present on the call.
 - c) Facility Fee Schedule for occasional use: proposed schedule was approved by council in September. Brian will upload new schedule to website.

2. Financial Reporting

Financial highlights as of September 30:

- General offering YTD has now fallen behind where we were at this time last year. The gap is about \$3,500.
- YTD operating loss stands at \$32,012. Recall the 2023 budget calls for a \$38K operating loss.
- We are now \$7,500 in arrears on our schedule of benevolence remittances to the Synod.
- Unencumbered cash position is about \$64,000. This includes allowances for (1) payment of insurance claim deductible (2) HVAC repairs up to \$10K (3) HR settlement with former office administrator.
- Chequing account balance has fallen below the \$45K threshold for waiving of monthly fees of \$72. TD Direct Investing account is now earning \$220 per month in interest.

Some discussion around whether charges against the Worship Committee Budget relating to repair of the organ and expenses related to Liturgical Arts projects could be funded from the Memorial Fund. Council holds authority over the Memorial Fund. Designated Funds Policy states that memorial funds are “Normally used to purchase items for St. Mark’s that will have a lasting value and presence for the congregation (e.g., altar paraments, communion ware). It was agreed that maintenance costs related to the organ does not fit the criteria. Liturgical arts expenses would be a more appropriate use for the Memorial Funds. YTD, \$250 has been charged to Worship for LA projects. Agreed not worth the bookkeeping trouble to recode those transactions this year.

Lynda confirmed she has signed off on bank reconciliations for July, August and September.

ACTION

Lynda to seek council’s input on further remittances to MNO Synod.

3. YTD Giving Reports to Members

Reports have been printed. Draft of cover letter to go with reports was reviewed. Noted that the message in the letter is much the same as last year. Plan is have documents ready for pickup this Sunday. Those not claimed by November 5 will be mailed.

4. TD Mutual Funds

Brian reported that discussions with the bank confirmed the option of an in-kind transfer. See report appended to notes.

AGREED – that the mutual funds be transferred in-kind to the TD Direct Investing Account.

5. Update on HR settlement with previous office administrator

What was thought to be a generous offer has been countered. A slightly sweetened final offer will be made. The goal of a net-zero cost to net operating income is, hopefully, still achievable.

6. Securities Donation

A donation of securities from a donor in Regina was received in late September. As per policy, the securities were sold for net proceeds of \$5,052.

It was then learned that the donation was intended to go to St. Mark's Lutheran, Regina. Inquiries as to how to have transaction reversed were not fruitful. The donor's advisor has asked if the funds can be returned AGF. Brian will transfer funds from Direct Investing to our chequing account and a cheque will be issued. Lynda to provide Rhonda with necessary bookkeeping entries.

7. Budget 2024

Input has been received from most program committees. Brian met with Pastor to go over office expenses and some program areas.

The draft budget was reviewed section by section. Significant reductions are proposed in the area of staffing and mission partner support. A significant increase in our property insurance premium is expected. The draft shows an operating deficit of \$4,600. Brian to prepare a report for submission to council for its October meeting.

8. Pew Envelopes

A draft design for generic pew envelopes was reviewed. Post Church Envelopes (Lindsay, ON) has provided a quote of \$100 plus tax and shipping for 1,000 envelopes. Agreed that we order 1,000 envelopes.

10 Next Meeting

Tuesday, November 7 @ 7:30 PM

ACTION ITEMS

Obtain council opinion on further remittances to MNO Synod.

Year to Date Financial Report – September 30, 2023

The following presents a summary of the congregation's finances as of September 30, 2023. The actual financial statements can be viewed on G-drive. Please go to:

Council / Council Committees / Finance Documents / Financial Statements / Financial Statements 2023.

Operating Income

- General offerings are down from the same period last year. The gap is about \$3,500.
- Based on the average of 4th quarter general offerings over the past five years, we are projecting 2023 general offerings to be around \$281K or about \$6,500 less than what was assumed in preparing the 2023 budget.
- We anticipate interest income to match budget expectations, but facility use income will fall short of budget due to the loss of rental income from the Sisters of the Holy Rock.

Operating Expenses

- Programming expenses are well below what was planned. To date, only 37% of the annual combined budget for program committees has been spent. Note that the entire \$5K allotted to CLAY has been expended.
- Administration expenses (GL 5070) are close to budget with 75.2% being spent YTD. Many line items in the administration budget are quite predictable given known fees for licenses and established contracts for phone and internet services.
- Property expenses YTD sit at 109% of the budget allocation. Utility costs have been much higher than anticipated. The lack of insulation in the parish hall attic during the summer cooling season has not helped. The cost of installing floor sink (approx. \$6K) was not built into the budget.
- Personnel Expenses
 - Staff expenses line items are under-budget. Mileage claims are only 25% of what was budgeted for. Melissa has indicated she will not be using her continuing ed money this year.
 - Payroll expenses sit at 66% of budget. Noted that the eventual settlement with the former office administrator will bring wage costs back in line with budget.
- Other HR costs are under budget largely due to bookkeeping functions being handled by a volunteer. Use of the summer sermon series from the ELCIC limited our need for pulpit supply.
- Mission Partner Support
 - No remittances were made to the MNO Synod in the 3rd quarter. We are \$7,500 in arrears our planned giving schedule for general benevolence.
 - The allocation to LUM (\$1700) is normally paid out in December provided there are sufficient funds available.

Net Operating Position

- We are showing an operating loss of \$32,000 as of September 30. The loss would be closer to \$45K if planned Synod remittances for Quarter 3 had been made and if we were paying for an office administrator.
- The 2023 approved budget has a built-in operating loss of \$38,000 so we are well on our way to meeting that target.

Unencumbered Cash Position

- Unencumbered cash refers to monies on our balance sheet that are not reserved for specified purposes (e.g., Memorial Fund, Youth Travel Fund, Urban Meals, etc.).
- As of September 30, we estimate our unencumbered cash position to be approximately \$63K. In arriving at this figure, we have included the following:
 - Anticipated cost of the HR settlement
 - An allowance for possible repair work on the HVAC system
 - Payout of the balance of the deductible on our insurance claim
 - The decline in market value of monies invested in a bond fund.

Summary Observations

- Aside from the rise in the cost of maintaining our physical plant, overall expenses have not been out of line with budget.
- The anticipated turn-a-round in giving has not materialized so far. Our budget called for a 3% increase in general offerings. As of September 30, we are behind, not ahead of last year's general giving level.
- As has been the case for many, many years, we will hope and pray for the annual surge in giving during the final months of the year.

CHAIR REPORT OCTOBER 26, 2023

Thank you very much Cole for assuming the Chair for the duration of my absence while on vacation. I slept well knowing that the business of St Mark's was in good and capable hands. I had a wonderful holiday and am now renewed for carrying on.

Brain and I met with the lawyer regarding the HR settlement and I am hoping by the time of this meeting it will be settled to completion.

Pastor Zsofi and I met a couple of times to bring me up to speed on events and activities and plan the agenda.

Construction has been progressing to a point where we can see the completed work in the hall and smaller rooms affected. Insulation installation will then proceed. Our dishwasher is acting up again but of larger concern is the mechanical failure of a heat pump (possibly two). This carries a large bill.

ACTIONS TAKEN

Meeting with Cole Sept 27

Meeting with Pastor Z Sept 29

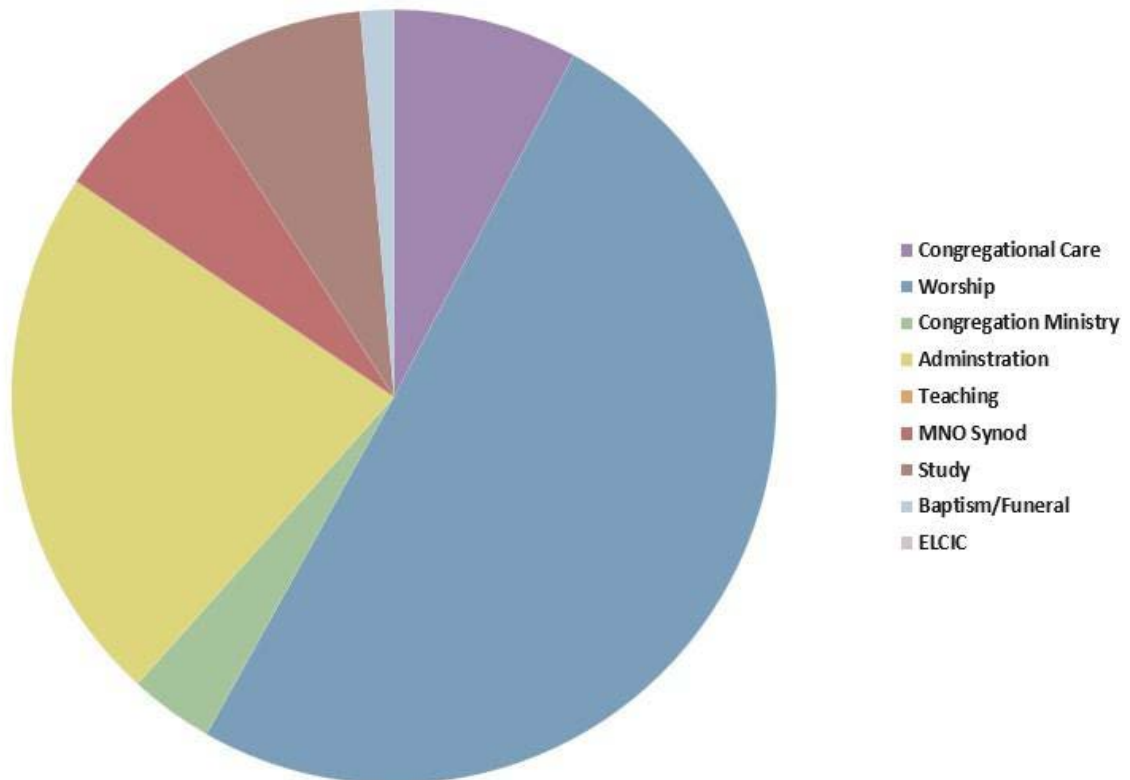
Meeting with Pastor Z Oct 13

ZOOM Meeting with Brian and K Kirsey Oct 11

Pastor's Report – September 2023

TLDR; [Too Long, Didn't Read] version: September is a chaotic month with many ministries beginning anew, and this year we've added several new groups and tasks. I have been present to as many as I can be and offered pastoral support, empowerment, organizational ideas, and prayer. There has been an increase in 1:1 pastoral care and support and I attribute this to (1) people knowing me better than last year and (2) increased anxieties and worries about the world around us. I am a little behind in my personal workload but feel that October will slow down enough to catch up before the Advent rush.

SEPTEMBER



STATISTICS

HR Reporting

SYNOD GUIDELINES		CURRENT PERIOD (Guidelines)	YEAR TO DATE (Guidelines)
Days of the Year	365	30	273
Workdays (5-day work week)	260	19 (20)	170 (193)
Days Off	94	08 (08)	60 (72)
Statutory Holidays	011	01 (01)	07 (08)
Vacation Days (includes days off)	028	--	19
Study Days (includes days off)	014	--	07
Sick Leave	023	02	10

Congregational Reporting

Baptism – n/a

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Confirmation/Affirmation – n/a

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Death – n/a

TOUPIN, Gerald* [Sept. 19 2023]

ADAMS, Adeline [Sept, 22 2023]

Pastoral Acts(year to date)

Baptisms	02	Confirmations	01
Weddings	00	Funerals	03

Congregation Activities (year to date)

Worship Services	05 (43)	Communion Services	04 (34)
Baptismal Counselling	-- (04)	Wedding Counselling	02 (04)
Visitation/Family Prayer	05 (34)	Council Meetings	01 (07)
Meetings	06 (25)	"Home" Communion	02 (05)
Confirmation Classes	02 (10)	Other Events	-- (16)
Hospital Visits	03 (09)	Staff Meetings	01 (08)

Wider Church Responsibilities (year to date)

MNO Meetings/Events	02 (15)	Mentorship & Collegiality	02 (21)
Other Meetings/Events	02 (04)	MNO Synod Leadership Conference	😊

Books Read, Year to date: 10

Where've We Been

Office Management & Staff – I met with Program and Ministry staff and discussed news from Council, my expectations on goal setting and the evaluation process for this year. We also talked about expectations of staff in recording and reporting their hours. There have been a few changes to the way this has been done with me since I began, and I named that I am grateful for their patience as we determine the routines that enable us to work well together with each other and with council for the ministry of St Marks.

Fall Programming Begun – I have been meeting with various groups and committees: Youth & Young Adult; Congregational Care & Community Outreach; Adult Education. Most of these groups are in the early stages of existing or coming together with new leadership and I have spent time with each looking at what the goals for ministry are with each.

Where We Are

Ministries of St Marks – Most of the Home Communion and Visitation group met with Sarah and me. We discussed the experiences of visiting; the state of the kits; and the process of returning the kits prior to the first Sunday worship service of the month. The time for communication was good, I feel that it is a group well-served under the guidance of the Worship Committee, and I look to the Worship Chair to share insight and information with Council.

This month it has become apparent that there are a number of people at St Marks who are deeply invested in the ministry of St Marks. There are plenty of good ideas, and a wide awareness of the goings on. I have maintained that committees are to try to limit themselves in terms of scale, and that if people have an idea – they would do well to connect with a committee that can empower and support them.

I would like to extend my thanks to the RAP Taskforce for their insight and support with the Season of Creation liturgy. They have also made themselves available for feedback from the congregation, both affirming and questioning, and I am grateful that they are willing to accompany people in this way.

Office Management & Staff – I think that having Rhonda filling in as an Office person has been incredibly helpful. As she is a volunteer, my expectations are that she would navigate her own time as to when she is in the office or not. This has meant that I am often the only person in the building – and while there are few interactions with people on the phone or at the door, there have been times where I have been interrupted in my own tasks. On a positive note, taking an in depth look at the work of an Office Admin for St Mark's and the work that Rhonda is doing, I feel that the position could easily become a 15 hr/week job.

I have requested that program and ministry staff submit new tracking information to me for their hourly reports to Rhonda for payroll. I will also be providing these staff members with a new goal-creation documents that will inform our check-ins, mid-year review and yearly reviews. I am behind scheduling the mid-year review and aim to facilitate this in October.

Wider Church – I will be leading worship at LUM at the end of September. And I am co-leading a Boundary Training Workshop online for 60 leaders in the ELCIC at the beginning of October.

I met with the priest of St Peters Anglican on Elm and Grant to discuss the various ministries happening at our respective congregations and whether there are some areas where we could open conversation about shared opportunities. Though she is part-time at St Peters, we both feel the strongly about building up relationships between congregations in River Heights. We have extended an invitation to a colleague from Westworth United Church into the conversation with us – we will meet together in November.

Where We're Going

Pastoral Care – The last few months have seen an increase in pastoral 1:1 visits. All of these visits are either at the church or in a public place. In addition to members, I have met with a handful of non-members who reached out through the website or through word of mouth. I have also attended to a handful of members bedside in their care homes. Not all of these visits require communion, but all have received prayer and care.

Ministries of St Marks – The Children's Education Committee is having its first meeting in October.

Wider Church – I attended a counter-protest prayer service this month in protest of anti-SOGI group who protested across the country. From this, I was also asked to assist with a 2SLGBTQIA+ phone service for two weeks, by offering time to be 'on call' to receive calls from any who are seeking pastoral care. I was interviewed by the Free Press as a participant in this program. The program is now being extended as a ministry of the Diocese of Rupertsland, and I expect to be asked to serve in a similar capacity along with all the Anglican and Lutheran clergy in the near future.

Similarly, the opportunity visit LUM, encourage St Mark's youth in serving at coffee time, and lead worship became also an opportunity for me to return to a ministry after 10 years of my first introduction to LUM. Rhonda is a passionate partner in ministry and well-respected by those who enter the space. It is clear that the Sharing Cricles ministry is a vital part of LUM's work, and I look forward to seeing St Marks members committing to participation in this ministry.

Personally – I will be on study leave from Oct 16th-Oct 23rd. I will return to the office on the 25th. The Worship Committee is taking care of the Oct 22nd worship service and I will find pastoral care coverage for the time I am away.

Community Outreach and Congregational Care Committee Report 2023

Members: Terri Brownell

Date: October 21, 2023

Although this committee has only been active since September 2023, there has already been productive meetings with the Pastor and Music Director. I'm currently assisting with advertising for the next Cambridge Coffeehouse to maximize attendance and fundraising opportunities. I'm also in discussion with Pastor Zsofi finalizing details on a faith-based guest speaker series for Sunday service in the coming months to introduce the congregation to non-Christian religions.

Three events that I would like to work on in the New Year include:

1. A monthly supper club where parishioners would meet for supper at different a local restaurant for fellowship outside of church services, probably Saturday evening. Supper Club would be advertised in the E-News, anyone interested in attending would have to contact me to reserve seats and I would make reservations for the group.
2. A return of monthly family games night, but with a different type of game each month, i.e., bingo, board games, card games, etc.
3. And finally, having a group of women from St. Marks attend the women's retreat at Luther Village next June. I've already spoken with a few of the parish women who have mentioned they'd love to go. I think this would be a good event to have St. Mark's represented at, and a chance for fellowship with the wider church community.

At this time there is no need for funding for this committee; however, as the committee expands funds may be required. Every effort will be made to generate needed revenues through committee fundraisers to make it self-sufficient, and the council may only be asked to consider topping up the budget if need be.

Going forward I see great possibilities for this committee, and I truly hope that eventually others will join me in doing this good work!

In Christ,

Terri Brownell