

ST. MARK’S LUTHERAN CHURCH
CONGREGATIONAL COUNCIL MEETING DOCKET
October 24, 2024

Contents

Attendance..... 2

Minutes..... 2

Council Chair Report..... 4

Finance Committee - Meeting Notes – October 21, 2024 5

Sunday School Update..... 7

RAP Task Force Report – October 2024..... 8

Refugee Sponsorship Report..... 9

2025 Budget – Notes on Draft 1 11

Attendance

Date: October 24, 2024	Location: St. Mark's Church
Time Started: 19:00	Time Ended: 20:56

Invited	Jan 25	Feb 29	Mar 21	Apr 25	May 30	June 20	Sep 12	Oct 24				
Nathan Cook (S)	P	P	P	P	P	E	P	E				
Lynda Joyal (T)	E	E	P	E	E	P	P	P				
Nels Kristenson	-	-	-	P	P	E	E	E				
Tom Lewis	P	P	P	E	E	E	P	E				
Jodi Pappel	P	E	P	P	P	P	P	P				
Cole Parsons (VC)	P	P	P	P	P	P	P	P				
Marius Timmerman (C)	-	-	-	P	P	P	P	P				
Pastor Zsófi (exofficio)	P	P	P	P	P	P	P	P				
VACANT												
VACANT												
	Guests											
Signe Jewett				P								

Minutes

- 1) Opening Devotions
- 2) Approval of Agenda for October 24, 2024

MSC CC-2024-52 That the Agenda of October 24, 2024 be approved.

- 3) Approval of Minutes

MSC CC-2024-53 That the Minutes of the Council Meeting dated September 12, 2024 be approved.

4) Finance

5) Reports

a) Chair - Report in Folder

b) Pastor - No Report

7) Committee Reports

a) Refugee Sponsorship

b) Finance

-passing the plate at the Christmas services.(Going to the Worship committee.
Tip tap?)

c) Property

Motion: That the purchase and installation of a new dishwasher (Moyer Diebel
make) for the church kitchen be approved. (Tabled this motion for Properties to
give more options/information)

d) Y & YA Committee

**MSC CC-2024-54 The Honorariums in the amount of \$200 to each Rachel
Martens and Nathan Cook in recognition of their volunteer work with the
Youth Group over the past year be approved.**

**MSC CC-2024-55 That the expenditure of \$190 for the attendance and
participation of Mabel Harrington at the Luther Village Thanksgiving retreat be
approved.**

8) New Business

-MSC CC-2024-56 Motion: That Jaina Highesman be approved for confirmation.

-Date for the Congregation Budget Meeting - December 10

-Discussion of St.Mark's Ministry.

Adjournment

Council Chair Report

For October 24, 2024

Submitted by Marijus Timmerman

It has been a challenging time since the last meeting despite a successful start to Sunday school, continued progress in the RAP and Refugee Sponsorship and the celebration of God's creation and music in our Sunday Services.

On the expenses side of things, the dishwasher did its last wash and the office computer needed replacing. Both are necessary pieces of equipment, and the requisite costs will be incurred.

On the income side of things, we have seen a drop of close to one thousand dollars in monthly PAD giving, which of course will need to be considered as we develop the budget for the coming fiscal year.

These challenges will require us as council to reflect and prayerfully consider our church mission and the priorities that will best address the future needs of St. Mark's Lutheran.

The past month and a half have included numerous interactions with various congregation members regarding some of the issues mentioned above. Below are some of the actions that took place:

Sep. 25 – received correspondence from congregation member

Sep. 30 - Correspondence from Congregation member regarding sermon

Oct. 2 - Met with Pastor Zsofi

Oct. 5 – contacted congregation member regarding concerns

Oct. 16 – Met with Pastor Zsofi

Oct. 23 – Met with Pastor Zsofi

Finance Committee - Meeting Notes – October 21, 2024

Present: Lynda Joyal, Cole Parsons, Brian Lorch

1. Business Arising from Meeting Notes from September 9, 2024
 - (a) Office Support for bookkeeping function. BL reported improvement in the process of collating statements / invoices needed for completing the September month-end financials. BL discussed with Pastor and indicated the preference for documents to be stored on G:Drive rather than printing hard copies.
2. Review of September financial statements.

Some discussion around the balance in the GSI account on the balance sheets. For several months, there has been a discrepancy between what Payworks shows as benefit deductions being taken off gross pay and what GSI is billing us for these benefits. BL to follow up with GSI for an explanation.

It was also noted there may be an error in the way the Pastor's \$25/month contribution to her Continuing Ed plan is being booked. BL to investigate.

YTD operating deficit is just under \$1,000. Bottom line has benefited from gifts of securities received over the summer months.

Unencumbered cash position as of September 30 is almost identical to what it was on December 31, 2023. We have seen some recovery in the unit prices of our bond ETF holding.

BL reported that PAD income in October will be down almost \$1,000 due to the reduction / cancellation of three PAD agreements.
4. Bank Reconciliations

L. Joyal to review September reconciliation reports.
5. 2025 Budget – Draft 1

Walk through of Draft 1 of the 2025 budget. BL outlined assumptions underlying the projections for 2024 year-end. Responses to requests for budget input were received from almost all the committees and budget centres.

Noted that 2025 Synod Guidelines are not yet available.

Draft 1 of the Budget has an operating deficit of just over \$9,000 (Note: following the meeting, BL discovered an error in the Salaries section of the spreadsheet. Correction of the error reduces the operating deficit to about \$7,300).

Discussion followed as to potential areas of the budget to find reductions to bring the budget into balance. A report will be prepared for council outlining some of these cost reduction options.
6. Responsibility for Financial functions.

Preliminary discussion of a plan to disperse various financial functions (i.e., PAD, payroll, cheque writing) currently done in the office to members of the Finance committee.

7. Other Business

- (a) Some discussion around the merits of re-introducing passing of the offering plate at Christmas Eve services.

Finance Committee requests that the council consider reintroducing the passing of offering plates for the Christmas Eve services.

- (b) LJ to investigate whether email notifications received upon receipt of an e-transfer can be suspended.
- (c) On the horizon --- we may need to revisit our policy regarding the use of e-transfers to distribute cash once our refugee family arrives in 2025. E-transfers would expedite the transfer of stipend funds to the family compared the time it takes to generate, authorize and mail a cheque.

Sunday School Update

We are pleased to report a successful start to our Sunday School year! Here are a few highlights:

1. Class Structure:

- The children have been split into three age groups:
 - **The Little Lambs** (PreK - Grade 2)
 - **The Small but Mighty** (Grade 3 - 6)
 - **The Lumineers** (Grade 7 - 9)

2. Attendance:

- On average, we have about 13 children attending each Sunday.
- The **Small but Mighty** group currently has the largest attendance.

3. Teaching Support:

- We are grateful for a small but dedicated team of volunteers who are faithfully teaching each week.

4. Upcoming Events:

- **Pageant Practices** will begin in **November**.
- **Dress Rehearsal will be on December 8th after the church service**
- **Sunday School Pageant will be on December 15th**
- An email will be sent to parents soon to provide more details and confirm attendance for the Sundays leading up to and including the pageant.

Thank you to everyone for your continued support of our Sunday School ministry!

Submitted by: Alisha Sherlock

RAP Task Force Report – October 2024

- I Reconciliation Action Plan Task Force members consist of Jennifer Moroz and Rhonda Lorch. Judy Grossman, while strongly supporting this initiative, discontinued her involvement in September due to time constraints.
- II Assistance to Epiphany Indigenous Anglican Church: Since July, I have been working with the Synod to facilitate the transfer of St. John's Lutheran Churches parish and Parsonage to an Epiphany Indigenous Anglican Church and to renew the lease which Epiphany currently holds.
- III Shirts Sunday was held on September 29th. An article was drafted for the e-news describing the 2015 ELCIC resolution on reconciliation, and the story of Phyllis Webstad.
- IV Indigenous book study: On November 26th, we will be hosting an evening book study on Sheila North's memoir "My Privilege, My Responsibility". Sheila North was a former grand chief of Manitoba Keewatinowi Omakanak, an Indigenous political advocacy organization, and her book tells of the events that shaped her life.
- V Final Report: February of 2025 marks two years since the RAP was approved by the Congregational Council, and the end of the term for the RAP. We will be providing a concluding report to Council in February with our recommendations.

Submitted by Jennifer Moroz

Refugee Sponsorship Report

October 2024

Since the update in September, the Alkhatabs and the Lorches hosted a 'Taste of Syria' event on Sunday October 20 at St Mark's. This event was attended by about 28 St Mark's members, 7 people from outside of the congregation, as well as 8 of the local Syrian family.

The family cooked a splendid meal with many typical Syrian dishes and it was really enjoyed by all. The Alkhatabs were gracious hosts and I think that those who were there were happy to meet them and hear their immigration story. After dinner, a beautiful 'mini-concert' was provided by Melissa and the Harringtons, followed by a sponsorship update and appeal. Khadija closed the evening by eloquently thanking all present for their support for her brother's family. To date, the dinner has resulted in about \$3200 in donations and pledges to the sponsorship fund. Added to the \$7500 reported in September (which includes a pledge from Gimli Lutheran Church for \$5000), we are a little over a third of the way to the \$30,000 goal.

Guests who attended the dinner were offered the possibility to make a pledge to the fund that will be collected when St Mark's receives confirmation of the family's travel to Canada, or by December 31, 2025, whichever comes earlier. I attach the pledge sheet to this report so that Council members can opt to make a pledge if they wish. Alternatively, cheques can be put in the offering plate, or e-transfers can be made to office@stmarkslutheran.ca. Either should be marked 'Refugee Sponsorship'. Of course, donations are eligible for a tax receipt. This information will also be placed in the e-news on Friday, October 25.

Respectfully submitted,
Rhonda Lorch

St Mark's Lutheran Church
RE: Private Sponsorship of the Abdulaziz Magribi Family
Pledge Form

I/we _____ agree to donate
\$ _____ to the St Mark's Refugee Sponsorship Fund.

- I/we understand that our pledge will be collected when St Mark's receives confirmation of the family's travel to Canada from Turkey or by December 31, 2025, whichever comes earlier.

- Further, I/we understand that confirmation of the family's travel could be received as early as a few months from now, or as late as the end of 2025 for travel early in 2026.

Payment of the pledge may be made by cheque or e-transfer to St Mark's Lutheran Church marked 'Refugee Sponsorship Fund.'

Name: _____

Signed: _____ **Date:** _____

Email address: _____ **Phone number:**

Thank you for your generous gift of hope to the Magribi family!

2025 Budget – Notes on Draft 1

Prepared: October 21, 2024

HOW TO READ THE DOCUMENT

COL 1	Line-item name (and General Ledger code number)
COL 2	2024 income / expenditures as of September 30
COL 3	2024 budgeted amount
COL 4	% of 2024 budget spent as of September 30
COL 5	Projected year end income / expenditures
COL 6	2025 proposed budget
COL 7	Notes

ASSUMPTIONS / PROCESS

1. Input was requested from program committees and other budget centres on budgetary needs for 2025. Amounts show in COL 6 are the values submitted to the Finance Committee.
2. 2024 Projected Income / Expenditure amounts are educated estimates based on spending to date, known expenses yet to come in the final quarter and spending trends seen in Q4 in previous years.
3. Predicted offering income in 2025 includes a 3% growth factor applied to projected 2024 giving.
4. A Yellow highlighted cell indicates the 2025 budget number is based on incomplete information. Synod Salary guidelines is one such piece of missing information. Employer CPP contribution rates are not yet published. In the meantime, a 3% increment has been applied across the board to wage / salary rates.

2024 Year End

1. Anticipating an operating deficit of \$5,835.
2. Extraordinary Property expense of \$7,400 was a payment related to Parish Hall repairs that should have been recorded in 2023.
3. Underspending in many areas will help offset the cost of replacing the dishwasher and replacing the office computer.
4. Loss of \$1,000 in PAD income per month starting in October 2024, an ominous event that will reverberate into 2025

2025 Budget – First Draft Notes

Income

1. Even with a 3% increase in offering income built in, we anticipate a decline in overall income of approximately \$2,700.
2. We have carried through from 2024 Q4, a decline in PAD income of approximately \$1000 per month.

Program Spending

1. Increase of approximately \$4,000.
2. Increase mostly attributable to funding for CLAY (\$5,000)

Administration

1. Modest decline in overall spending on administration of approximately \$500.
2. Expiration of lease agreement on telephone equipment will eliminate that cost.
3. Assumption made that the maintenance contract on the telephone equipment will be terminated. Current cost is \$26/month.

Property

1. Approximately \$1,500 increase over the 2024 budget.
2. Anticipating a 10% rise in cost of insurance.
3. Reduced budget for utility costs (greater energy efficiency following upgrades to insulation in Parish Hall in 2023).
4. Cost of full year of custodial services now factored into the Property budget.

Personnel

1. Total wage / salary cost almost identical to 2024 projected values.
2. Across the board 3% increase to wage rates / salaries will be offset by the transfer of custodial service to the Property budget.

Mission Partner Support

1. Draft 1 assumes no change in support sent to MNO Synod, Lutheran Urban Ministry and other partners.

Net Operating Position

1. Draft 1 of the 2025 budget shows an operating deficit of just under \$7,400.

Path to Draft 2 of the 2025 budget

Over the next few weeks, the Finance Committee will revise Draft 1 as missing pieces of information are filled in.

Assuming that Council will want to present a balanced budget to the congregation, the Finance Committee has identified some options for expenditure reduction. The reality is there are few areas in the budget to look for reductions of the magnitude needed.

CLAY 2025

Revisit the allocation being made to support members of Youth Group who will travel to CLAY 2025. Historically, the congregation has set aside \$5,000 in CLAY years. CLAY 2025 is being held in Saskatoon meaning travel costs will be less.

Part-Time Staffing – Office Administrator

Draft 1 assumes the Office Administrator works 15 hours per week in the fall/winter and then, for an eight-week period during the summer, the hours are reduced to 12 per week.

Moving to a 12 hour per week schedule for the entire year would reduce wage / benefit costs by just over \$3,000.

To offset the loss of paid staff hours, functions performed in the office would need to be shifted to volunteers. The Finance Committee would assume responsibility for PAD, payroll, cheque writing and all the bookkeeping and filing.

Assistance with creating PowerPoint slides could be returned to volunteers. Volunteers could also be sought to manage the E-News. If not, are these luxuries that are no longer affordable?

Part-Time Staffing – Director of Music Ministry

Hate to even go here but . . . The Director of Music Ministry current works 18 hours per week. Originally, though, the position was allocated 15 hours per week. The annual cost for each hour worked (excluding benefits) is \$1,962.

Part-Time Staffing – Youth Leader

A 10% reduction in hours allocated to the Youth Leader would result in a wage saving of \$519.

MNO Synod Benevolence

A 10% reduction in our commitment to the MNO Synod would produce a savings of \$2,100. Such a reduction would continue the downward trend in our giving to the synod. In 2018, our commitment to the Synod was \$49,000.

Program Committee Budgets

As you are aware, there is not much meat on these bones to begin with, but you could probably find places to trim. *Eternity for Today* subscriptions could be moved to a model like what we do with *The Canada Lutheran* --- that is, members who want a subscription pay for it themselves.

Possibly reduce the \$100 subsidy given to first time attendees at the Thanksgiving retreat. In 2025, a reduction of \$25 would yield a saving of \$200. Money allocated to committees currently in hibernation (e.g., Social Ministry) could be reduced.

Honoraria

Develop a formal policy on honoraria paid to members for fulfilling roles such as supply musician and assistant youth leader. Is it reasonable to ask why some roles are designated to receive honoraria while other volunteer roles are not. As an example, our financial secretary fulfills that role purely on a volunteer basis as do the organizers of the Sunday School, our financial bookkeeper and members of the property committee who put in many hours looking after our church building.

Can we generate more income?

Draft 1 of the budget already has a 3% increase in offering income built in. Not all will be able to consider such an increase meaning a greater increase must come from others. Is this realistic?

Our 2024 budget called for a 2% increase in offerings. Of the 63 member households on PAD, 45 have not increased their PAD amount since December 2023.

Can we do more? Is it time for an intentional stewardship campaign to stir up enthusiasm for the giving of time and / or monetary gifts.

In the Meantime

Between the October and November council meeting dates, council members are asked to prayerfully consider Draft 1 of the budget. Council will be asked to approve a final draft at the November meeting and that draft will be present to the congregation in December.