

# **ST. GEORGE'S ANGLICAN CHURCH**

**Guelph, Ontario**



**Annual Parish Report**

**2021**



# Table of Contents

- Introduction ..... 4
- From the Rector ..... 5
- Litany of Thanks ..... 8
- Governance ..... 9
  - Wardens’ Report ..... 9
  - Delegates to Synod ..... 12
  - Minutes from Vestry Meeting (February 28, 2021) ..... 13
  - Agenda for Annual Vestry Meeting (February 27, 2022) ..... 15
  - Nominations for 2022 Council of St. George’s ..... 16
- Pastoral Care ..... 17
  - Church Life ..... 18
    - Baptisms ..... 18
    - Marriages ..... 18
    - In Memoriam ..... 18
    - Parish Statistics ..... 19
- Worship, Music & Faith Formation ..... 21
  - Music Director’s Report ..... 21
  - Guelph Connections Concerts ..... 22
  - Live Streaming Report ..... 23
  - Chancel Guild ..... 24
  - Children and Youth at St. George’s ..... 25
- Parish Life ..... 26
  - Chi Rho Fellowship ..... 26
  - Women’s Fellowship Group ..... 27
  - Book Club ..... 27
  - Social Justice and Outreach ..... 28
  - Prayer Shawl Ministry ..... 29
- Finance, Operations & Communications ..... 30
  - Building & Grounds Committee ..... 30
  - Ways to Give: PAG, Online, Legacy ..... 31
  - Treasurer’s Report ..... 34
- Financial Statements ..... 35
- St. George’s Contacts for 2022 ..... 51

# Introduction

Welcome! This reading journey will take you on a trip through what's been happening at St. George's over the last year. You will hear from various ministries and groups around the church, and get a picture of St. George's financial situation. The report has been ordered to closely reflect the structure of the Council of St. George's and our Vision Action Plan, a plan that will help us as a church community to invest in ministry and mission. Thus the main sections you can read about are:

- Governance
- Pastoral Care
- Worship, Music, and Faith Formation
- Parish Life
- Outreach & Social Justice
- Finance, Operations, & Communications

Despite Covid-19, there were many exciting things that happened in 2021 at St. George's, so enjoy the read! Through it all, you will hopefully gain a picture of the vibrant community that is St. George's.

Our Vision Action Plan is a conversation with God and amongst ourselves that defines the real, measurable actions that we take as we live out our mission as a vital, life-giving community of believers.

Our Mission is to make Jesus Christ known.

Our Goal is to make St. George's a place of:

- ✝ Prayer and seeking after God
- ✝ Faith, where Christ and the gospel are proclaimed
- ✝ Outreach to those in need
- ✝ Engagement in the issues that confront us today
- ✝ Love, where all find a warm welcome

*Together we will be an effective Parish going further into the 21st century. We will have a missional focus emphasizing our commitment to Christ and each other, and we will have a passion for excellence in all that we do.*

# From the Rector

Dear Friends,

This constitutes my final Annual Report to the parish and my final Annual Report in active fulltime ministry. It is a “strange time” still in our lives and I am tempted to repeat what I wrote last year about 2020 as it still fully describes our ministry and work as a parish in 2021. Last year I began:



*“Well. The year 2020 turned out to be a year like no other! I imagine that thousands of clergy in their Annual Reports are using some variation of this opening statement. It is true that the curveball that the Coronavirus COVID-19 pandemic threw at us changed just about everything that we expected we were going to do and accomplish in the year. It brings to mind that ancient adage, “if you want to make God laugh tell him/her your plans!” However, when I think about it every year brings about something to make it “a year like no other.” It is just generally not as catastrophic, invasive, and disruptive as the unfolding we are experiencing now.*

*The pandemic and its consequences has (and continued to in 2021) drastically affected our church life and community as well. However, we have modeled the ability to “pivot” quickly and do things in new ways. We have also modeled patience, care, and support for each other and the wider community even under the blanket of an “abundance of caution” – which is in itself a powerful community witness in these days. I am pleased to know that we have stayed strong together even while we are mostly apart.”*

Again, in 2021 we were under the same Diocesan restrictions modeling “an abundance of caution”. Sadly, the year was almost “déjà vu all over again” (thanks, Yogi Berra!) for our worship and corporate lives together. We did not have in-person attendance for the second Holy Week/Easter in a row, and, although we had nicely returned again to a safe hybrid pattern of in-person and online worship by late summer, the rise of Omicron caused our bishop to once again curtail in-person worship just a couple of days before Christmas – exactly as had happened in 2020. The good news is that our live-streaming technology is much more advanced and our team has done a wonderful job of maintaining a good quality online worship presence ... Thank you videographers! In addition, we are getting really good at “zoom” online meetings and gatherings.

I also wrote this last year:

*“Live streaming and an enhanced social media presence will indeed become a regular part of our new normal, our new reality. We literally have new congregations we are reaching online, from all over the world really, that are numbering in the 100’s of followers and viewers. Now we must figure out what that means for us and how, in future, we will define who “belongs” as part of our community. I really must thank our administrative/support staff, videographer and production*

*crew, Gerry Manning and Matthias Schmidt (music), and all those who participated in the liturgies for their incredible commitment, imagination, and perseverance.”*

I am impressed with how our Children and Youth Team have coordinated monthly packs (with weekly activities) to be delivered out to 35 to 40 children, and how they have worked to intentionally keep the parish connected with families with children. They also have reached out to connect with youth and young adults on behalf of our parish community.

We have maintained communications and programs as possible but we know there are many holes and frustrations in the limitations of personal direct ministry that we have lived with. Canon Jean Mitchell has addressed this well in her Pastoral Ministry report. I am aware that many of our parish groups continue to make an intentional effort to keep in touch and support their members. This is good, grass roots, home-based ministry!

Again as I wrote last year:

*“A major blessing is the commitment to the parish made by all of our members attested to by the tremendous financial support kept up by our identifiable givers. It was a hard year because we lost so much community partnership use (AKA “rental”) revenues, and our Festival giving dropped drastically by not being open. A portion of this was made up for because we, as a diocese, benefited from the Federal CEWS program. Lastly, we are doubly blessed to have significant financial resources in reserve that have been well managed by our Investment Team. This makes weathering the storm easier.”*

We have accomplished much over the last 13 years together. And we have accomplished more than perhaps expected this past COVID-interrupted year. I thank the leadership of Parish Council, Corporation (Wardens and Treasurer), associate clergy, and staff, as well as the support and vision of much of the congregation, for saying yes to God and following, as messy as we are, where the Spirit is guiding. I also want to acknowledge the many changes we have had in our staff with my personal thanks for the service and support all have given to the parish and my ministry.

So now, it is time for me to say farewell. There are some important things I want you to remember as the journey of the good ship St. George’s Parish continues. First, remember that the church is not the building, as beautiful as the space where we gather to worship is. The church is the people, the living organism of human beings, apostles and prophets and faithful followers, living out our lives centered in Christ our Living Cornerstone. Second, although we value and commend much that is good from our past, the church is neither a museum nor a historical society. If we allow ourselves to become either we are dead. The church is people. To quote my friend and former Bishop of Chicago, William Persell, “the church is a glorious, sometimes messy, often clumsy, human and sacred ministry. We are called to be a holy temple acceptable to God, built upon the foundations of the apostles and prophets with Jesus Christ as the chief (living) cornerstone.” In summary, the beauty of the building and the symbols it contains point us to Christ, but we, the

people, are the true icon of Christ present in this place and in how we live and serve in the wider community.

In his commentary on the Collect for Proper 8, which refers to “Jesus Christ himself being the chief cornerstone”, my friend and mentor The Very Rev. Herbert O’Driscoll quotes a C. S. Lewis comment that God does not give out maps (or to update to our times a GPS) for our lives but gives us a compass, Jesus. God gives us god’s-self in “Jesus Christ, who is not a neat predictable map for our lives – because there can be no such thing – but rather a compass, a reference point to which we must look again and again to get our bearings.” (*Prayers for the Breaking of Bread*)

No map but a compass, a reference point of hope and life, sounds about right for us in these COVID-induced transformational times. The church life we once knew will never be the same, and truthfully was not going to be even without COVID. Simply, things have been accelerated. However, the compass of faith, Jesus, remains the same embodied in the words of Jesus used in our liturgy, to “Love the Lord your God with all your heart, soul (spirit), mind, and strength (body), and to love your neighbor as yourself.” So be patient, be kind to yourselves, and reach out to those you know who are alone and lonely. Finally, let us stay committed to the community that we are, together in Christ. There will be a return together in God’s time strengthened by this time apart.

As we both navigate into the somewhat unknown future, you as a parish and me into retirement opportunities, I leave us with the well-known apt prayer of Thomas Merton:

**“My Lord God, I have no idea where I am going. I do not see the road ahead of me. I cannot know for certain where it will end. Nor do I really know myself; the fact that I think I am following Your will does not mean that I am actually doing so. But I believe the desire to love as Christ loves pleases You. And I hope that I have that desire in all that I am doing. I hope that I will never do anything apart from that desire. And I know that if I do this, You will lead me by the right road, though I may know nothing about it. Therefore, I will trust You always, though I may seem to be lost and in the shadow of death. I will not fear, for You are with me, and You will never leave me to face my perils alone. Amen.**

Blessings and Peace my friends in Christ. Go with God!

A handwritten signature in black ink, appearing to read 'Ralph T. Blackman', with a stylized flourish at the end.

The Rev. Canon Ralph T. Blackman  
Rector

# Litany of Thanks

**Priest Assistant:** Jean Mitchell **Honorary Assistants:** Gordon Walls, Craig Luccock, Barbara Sykes, Dan Cyr, Peter Moore,, Bill Rainey, Michael Nurse **Office Staff:** Bruce Mackenzie, Laura Keller, Ellen Luccock, Tracy Jewell **Sextons:** Toni Atieh, Bryce Sukhdeo **Office Volunteers:** Bernice Slater, Jan Wilson, Mary Lou Sharpe **Treasurer:** John Laidlaw **Investment Team:** John Laidlaw, Rani Varkey, Laura McDonald, Ralph Sykes, Lloyd Hicks, Frank Maguire **Director of Music:** Gerald Manning **Assistant Director of Music:** Matthias Schmidt **Choir:** Linda Newbery, Heather Proctor, Sarah Schmidt-McQuillan, Megan Smith, Sally Stelter, Paula Turnbull, Sophie Wilhelm, Ellen Anderson, Enid Gough, Laura McDonald, Susanne McQuillan, Amy Parker, Diane Spratt, Margaret Stewart, Auri Fell, Chad Morey, Michael Nurse, Harry Oussoren, Hugh Spencer, Peter Anderson, Ian Dickieson, Fin Janleigh, Alexander Muth, Thomas McIlwraith, Matthias Schmidt, Jim Stevens **Carillonneurs:** Don Hamilton, Robert Jewell, Duncan Hamilton, Gerald Neufeld **Guelph Connections Concerts:** Marlena Tureski and Advisory Board **Children and Youth Ministry:** Janet Harris and assistants **Wardens:** Rani Varkey, Laura McDonald, Elaine Tucker, Shirley Stuart, Nancy McPherson **Synod Delegates:** John Laidlaw, Jeanne Forsythe, Doug Tripp, Paige Keller **Council Ministry Liaisons:** Jean Mitchell, Debbie Marchment, Maria Fage **Building and Grounds Committee:** Steve Conway, Bill Cormack, Ella Turnbull, George Adams, Graham Nasby, Michael Nightingale, Heather Beecroft, Harry Oussoren **Saturday Night Suppers:** Jon Fage, Rani Varkey, John Laidlaw, Nancy McPherson, Avery Sukhdeo, Marlena Tureski, Laura McDonald, Hannah Keller, Paige Keller, The Goetz Family, The Wood Family, The Fage Family, and Team **Prayer Shawl Group Leaders:** Audrey Conway, Mary Dadd **Chi Rho Fellowship Executive:** Joseph Noseworthy, Elaine Tucker, Susan Pulleyblank, Audrey Conway, Marilyn Preston, Jim Ritchie, Mary Fiander, Helen Hobson, Jan Rowntree, Marg Ready

**Women's Fellowship Planning Team:** Hazel Smith, Nancy McPherson, Wilda Waldron, Wendy Beresford **Book Club:** Anne McGee and team **"News From the Pews" Publishing Team:** Laura Keller, Karen Mantel and team **Tuesday Bible Study Leaders:** Elizabeth Rothwell **Readers:** Elizabeth Adams, George Adams, Heather Beecroft, Anya Deacon, Paul Deacon, Jon Fage, Maria Fage, Jeanne Forsythe, Peter Gifford, Ian Gower, Janet Harris, Mark Hayden, Kate Henderson, Nancy Hewat, Hannah Keller, Laura Keller, Paige Keller, Ellen Luccock, Anne McGee, John McGee, Christine Osborne, Maryjane Oussoren, Chris Patrick, Jessica Patrick, Marilyn Preston, Suzanne Rintoul, Franki Robinson, Jeff Robinson, Bill Rose, Earla Smith, Ashley Sukhdeo, Bryce Sukhdeo, Avery Sukhdeo, Doug Tripp, Marlena Tureski, Rani Varkey, Jan Wilson **Chancel Guild Executive and Team Leaders:** Hazel Smith, Alison Clarke, Helen Hobson, Nancy McPherson, Louise Thornton, Debbie Marchment, Susan Pulleyblank, Marilyn Freure **Christmas Decorators:** Jeff Robinson, Franki Robinson, Debbie Marchment, Toni Atieh **Altar Flowers:** Elizabeth Adams, George Adams **Greeters:** Carl Embro, Patricia Ing, John Laidlaw, David Leigh, Jean Maguire, Nancy McPherson, Dave Pocock, John Readman, Jim Ritchie, Bernice Slater, Louise Thornton, Elaine Tucker, Ella Turnbull, Jan Wilson, Jim Atkins, Heather Beecroft, Wendy Beresford, Donna Cousineau, Terry Cousineau, Bev Davidson, Donna Donaldson, Elizabeth Donaldson, David Elliott, Martha Elliott, Jon Fage, Diane Farr, Jeanne Forsythe, Marilyn Gifford, Peter Gifford, Dave Goetz, Braeden Goetz, Gabriela Goetz, David Goode, Janet Gray, Elaine Hadaway, Nancy Hewat, Gabriel Keller, Laura Keller, Paige Keller, Chuck Lamb, Karen Mantel, Anne McGee, John McGee, Michael Nightingale, Maryjane Oussoren, Marilyn Preston, John Proctor, Bill Rose, Carol Smith, Willie Spencer, Avery Sukhdeo

We extend our thanks to all those who have contributed to the community life of St George's.

## Wardens' Report

Writing this report in January 2022, and looking back on the year that was, it's hard to believe we are in the second year of a global pandemic with little end in sight. There is no doubt it has been a challenge to remain positive and hopeful during the difficult days, but by recalling the ministries of St. George's in 2021, hope shines out.

Parishioners have continued to be faithful to our church family and have stepped up to ensure programs keep operating and services running.

The year began with an all-Parish call-out coordinated by Canon Jean Mitchell. Volunteers from within Council and the congregation made numerous phone calls to touch base with parishioners, checking in to see how people were doing. A second call-out was undertaken in the summer with similar feedback. Parishioners requiring support were identified and assisted. The database has been updated each time.

These call-outs have been overwhelmingly appreciated by both recipients and callers.

Saturday Night Suppers (SNS) continued through the year with four dinners coordinated by John Fage and prepared by our wonderful volunteers. There is no doubt that COVID has created deeper issues of food insecurity and has put pressure on the current model of the SNS program. Council will be engaging in a discussion on the future of the SNS and St. George's response to this important commitment of community outreach.

After preparing the March Saturday Night Supper meal, it was evident that the two stoves in the kitchen were in need of replacing. Nancy McPherson and Elaine Tucker, with the assistance of Doug McPherson, took on the task of searching for two new stoves appropriate for the church's needs as well as for those who rent the kitchen. After input from Buildings and Grounds, it was decided to purchase two induction stoves with electric ovens. Over the summer the old stoves were removed and the new ones installed. Due to supply chain issues, the sets of new pots and pans are on back order, but induction rings have been purchased allowing the kitchen cookware to be used.

## Governance

The Council of St. George's is made up of Rector, Wardens, Treasurer, Synod Delegates, and Liaisons that represent a broad cross-section of the church.

We carry out our mission through a responsive and effective model of governance that gives clear authority and responsibility to the working committees to make and implement appropriate decisions on behalf of the parish in a timely and informed way.

Our governance structure provides a means of effective day-to-day administration that allows the Parish to utilize the best gifts of the Rector in the most appropriate way, and facilitates clear and transparent communication to the Parish while maintaining the authority of decision-making within the appropriate bodies. Always feel free to approach Council with your ideas and concerns.



Two significant staffing changes occurred during the year. Ellen Luccock left the position of Business Manager in March to focus on her consulting business, and Laura Keller moved on from Parish Administrator in October to pursue other opportunities.

Grateful thanks are extended to both Ellen and Laura for their years of service to the church. The good news is that neither have gone far from the Parish; both remain active members at St. George's, Ellen as a valued and respected consultant, while Laura is leading the New Horizons Grant, Seniors-to-Seniors iPad project, and is continuing on the Children and Youth Working Group as well as the Videography Team.

As a result of these changes, some tasks were reassigned to the Clergy staff, Sextons and Wardens. After undertaking a hiring process in October and November, we were very pleased to welcome Bruce Mackenzie to the position of Parish Administrator. His experience in the non-profit sector has brought knowledge and skills to the St. George's office which are being put to good use.

Under the capable hands of the Buildings and Grounds (B&G) committee, several projects were undertaken both inside and outside the church. Wall and ceiling touch-ups and painting refreshed the library, office area, bell tower, narthex and sacristy. The doors between the cloister and the office area were refurbished. Cedar bushes were planted behind Mitchell Hall to minimize vandalism, and some of the wild bushes alongside the parking lot were removed. Part of this is in preparation for improvements in the parking lot, of which some preliminary work has been done. Thank you to Toni Atieh and Bryce Sukhdeo for keeping the church building and grounds clean and cared for, especially with the changes due to COVID. Thank you also to Harry Oussoren and the members of B&G for their attention to our beautiful church property.

One year into the COVID pandemic, it became apparent that the live-streaming of services was a huge success. Not only were people tuning in from within the Parish, but many were following from across the nation and around the world. It also became evident that the simple technology of an iPhone and the Facebook social media platform was limiting the quality of the livestreams. A team comprising John Laidlaw and Laura Keller worked with Jonathan Parkes to purchase and set up an ATEM system of 4 cameras with upgrades to the soundboard. So far there is a trained team of five live-stream videographers with an invitation for others who are technically inclined to join them.

Whether you attended the services in-person when that was an option, or watched them on-line, you will have noticed the beautiful flowers around the altar area. Special thanks is given to Elizabeth and George Adams for providing these arrangements almost every Sunday. Many of the flowers and greenery have been taken directly from their garden, and we appreciate the time and talent they give to prepare these bouquets that brighten up the chancel for all of us to enjoy.

Furthermore, St. George's is blessed with a dedicated group of choristers who, together under our creative Music Directors, Gerry Manning and Matthias Schmidt, have continued to provide a wonderful variety of music, hymn singing and anthems at the late service each week. Music unifies us whether we worship together or apart, and is a blessing in both times of challenge and celebration.

In September, Nancy McPherson was honoured with the Order of Niagara. Nancy has been a key member of several groups and committees in the church, participating by sharing her gifts of hospitality and management. She has willingly served on Council and Corporation (C&C) for several years, most recently as Past Warden. She will be retiring from this position in February, with much appreciation from C&C for her dedication and commitment to St. George's.



Thank you also to Shirley Stuart and Elaine Tucker for serving as Deputy Wardens for the past two years. They are stepping down from their positions and will be completing their terms at the end of February 2022.

The Wardens would like to express our sincere appreciation for parishioners who faithfully contributed financially to St. George's throughout another challenging year. Thank you to those who donated to extra fundraising, including the PWRDF Advent project "Oh Baby" starter kits for new Moms in Lesotho, spearheaded by Heather Proctor. Although we finished the year with a deficit, under the circumstances we are in better shape than we might have been if people had not committed to the church as generously as they did. Furthermore, we are fortunate to have solid reserves in our investment funds, managed by the Investment Team. After several years serving diligently and with integrity, Frank Maguire and Lloyd Hicks have retired from the team. Leadership and governance will remain within Corporation, along with RBC Dominion Securities advisor Kevin Reynard and Treasurer John Laidlaw providing oversight.

Finally, it is with very mixed feelings we acknowledge the retirement of our Rector, the Reverend Canon Ralph Blackman, as of February 28, this year. Whilst we are happy for Ralph and Marlena as they move on to the next chapter of their lives, it is tinged with sadness as we bid Ralph farewell from his role as our spiritual leader and guide. In the thirteen years Ralph has been our Rector, he has led St. George's through a time of transition towards becoming a more outward-looking Parish. We all extend to Ralph a very sincere wish for a retirement well-earned and deserved.

In summary, despite the difficulties navigating through the COVID pandemic, this report is a testament to the faithful support of our Parish community and the witness of our on-going mission, "to make Jesus Christ known."

Faithfully submitted,  
Laura McDonald and Rani Varkey,  
Wardens of the Day on behalf of Council and Corporation

## Delegates to Synod

---

### Report on the 147th Synod of the Diocese of Niagara

---

#### CALLED TO LIFE    COMPELLED TO LOVE

On Saturday October 30, 2021, your Lay Delegates to Synod, Jeanne Forsythe, John Laidlaw and Doug Tripp, and Alternate Lay Delegate Michael Nightingale gathered at the Church with our Rector for the 147<sup>th</sup> Diocesan Synod via zoom. Youth Delegate, Paige Keller, joined in from Western University.

Under the theme statement, “Facing Forward: Called to Life, Compelled to Love” (Philippians 4:4-9), Bishop Susan Bell delivered her Charge to Synod by addressing the pervasive fear that seems to characterize modern life. She cited the prophet’s reassurance “So do not fear, for I am with you; do not be dismayed for I am your God” (Isaiah 41:10), and linked it to the Philippians exhortation to “Rejoice” as the means of banishing fear. What followed was a long list of changes and accomplishments in the Diocese that give us cause to rejoice, pandemic notwithstanding.

Among the matters of business that were addressed were:

- Approval of an updated Safe Church Policy which better reflects current issues and complies with Ontario legislation.
- A number of amendments to Canons such as those that define elections of representatives to General and Provincial Synods.
- And as always, discussion and approval of financial statements and the 2022 budget.

The \$3.9 million budget was characterized as a Missional Budget intended to support parishes during the pandemic and the implementation of the Diocesan Mission Action Plan.

Special Presentations were given by the Anti-Racism Working Group and Climate Justice Niagara. The presentation of the Anti-Racism Working Group reviewed the first year of work towards a Diocesan effort to create awareness of racism in parishes and in the church at large. Action plans were listed, including a monthly column in the Niagara Anglican, training programs, policy development, and facilitator preparation.

The Climate Justice presentation focused on its response to the Diocesan declaration of a climate emergency in 2019 with a plan to assist and resource every parish to complete a walk-through energy audit by the end of 2022, to have parishes develop a five-year plan to reduce greenhouse gas emissions by 10% by 2024, and to publicize these efforts to their communities at large as evidence of the commitment to address the climate crisis. As an aside, it is worth noting that we at St. George’s carried out significant improvements to our energy performance with various retrofits that accompanied the installation of the new heating system. Synod passed a resolution committing to the three actions presented by the working group.

Synod concluded with a time of prayer and reflection.

Respectfully Submitted by the St. George’s Lay Delegates to Synod.

## Minutes from Vestry Meeting (February 28, 2021)

---

### 1. Welcome and Opening Prayers

The Rev. Canon Ralph Blackman, Chair of the Vestry Meeting, welcomed everyone and opened the meeting with a poem from the Again and Again Lenten series. Jean Mitchell led the opening prayers.

### 2. Appointment of Vestry Clerk

Motion by Elaine Tucker that Laura Keller, Program Administrator, be nominated as Vestry Clerk. Seconded by Shirley Stuart. All in favour. None opposed. Carried.

### 3. Approval of Agenda (p.16)

John Laidlaw moved the acceptance of the Agenda; seconded by Rani Varkey. All in favour. None opposed. Carried.

### 4. Approval of Minutes from February 2020 Vestry Meeting (pp.13-15)

Laura McDonald moved that the minutes from the 2019 Vestry Meeting on February 23, 2020 as printed in the Annual Parish Report 2020 be approved; seconded by Nancy McPherson. All in favour. None opposed. Carried.

### 5. Approval of Minutes from December 2020 Special Vestry Meeting (p. 15)

Laura McDonald moved that the minutes from the 2019 Special Vestry Meeting on December 8, 2020 as printed in the Annual Parish Report 2020 be approved; seconded by Nancy McPherson. All in favour. None opposed. Carried.

### 6. Reception of All Reports

Debbie Marchment moved that all reports in the Annual Parish Report 2020 be accepted; seconded by Doug Tripp. All in favour. None opposed. Carried.

### 7. Rector's Time

The Rev. Canon Ralph Blackman showed a short animated film entitled "The Present". He spoke about the successes and setbacks that have taken place throughout 2020 and into 2021. He thanked the parish staff and leadership team of Council and Corporation members for their hard work during this difficult time.

### 8. Wardens' Time

Laura McDonald spoke on behalf of the entire Warden team and thanked parish leadership, and parishioners themselves for their unwavering support throughout this difficult pandemic year.

## 9. 2020 Financial Statements

### a) Approval of Audited Statements (pp.35-36)

The financial statements were made available online beginning February 14, 2021. John Laidlaw presented an overview of the financial statements, highlighting how well St. George's has fared during the pandemic due to the generosity of parishioners, along with the Canada Emergency Wage Subsidy.

Jeanne Forsythe moved that the 2020 financial statements as printed in the 2020 Annual Report be approved; seconded by Elaine Tucker. All in favour. None opposed. Carried.

### b) Acceptance of Auditor's Report (pp. 47-49)

Laura McDonald moved that the Auditor's Report as printed in the 2020 Annual Report be approved; seconded by Nancy McPherson. All in favour. None opposed. Carried.

### c) Appointment of Auditors for 2021

John Laidlaw moved that the RLB Accounting be appointed as auditors for St. George's for 2021; seconded by Rani Varkey. All in favour. None opposed. Carried.

## 10. Approval of Nominations to Council (p.16)

Ralph Blackman explained that due to the unprecedented events of 2020, it was decided that all members of Parish Council will remain in their positions for one more year.

Doug Tripp moved that the Nominees for 2021 Council of St. George's be accepted; seconded by Jeanne Forsythe. All in favour. None opposed. Carried.

## 11. Presentation of 2021 Parish Operating Budget (pp.??-??)

Highlights of the 2021 Budget were presented by Rani Varkey. Rani Varkey moved that the Budget as printed in the 2020 Annual Report be approved; seconded by John Laidlaw. All in favour. None opposed. Carried.

## 12. Announcements

Ralph reminded those gathered about the continuing Lenten series entitled "Again and Again."

## 13. Adjournment and Closing Prayers

The Closing Prayers were led by Barbara Sykes. Elaine Tucker moved that the meeting be adjourned; seconded by Laura McDonald. The meeting was adjourned at 2:25pm.



---

Laura Keller, Vestry Clerk



---

The Rev. Canon Ralph Blackman, Rector

## Agenda for Annual Vestry Meeting (February 27, 2022)

---

1. Pre-Registration by email
2. Online Worship – 8:30 and 10:30 AM
3. “Zoom” link opens – 1:20 PM
  - a. Note: the microphones will be left open during the gathering time so folks may greet one another
4. Opening Prayer – 1:30 PM
5. Welcome and Guidelines for conducting the meeting online
6. Approval of the Agenda
7. Appointment of the Vestry Clerk (Bruce Mackenzie)
8. Approval of the Minutes
  - a. Annual Vestry Meeting – February 28, 2021
9. Reception of All Reports
10. Rector’s Time
11. Wardens’ Time
12. 2021 Financial Statements
  - a. Approval of Audited Statements
  - b. Acceptance of Auditor’s Report
  - c. Appointment of Auditors for 2022
13. Nominating Report
14. Presentation of the 2022 Parish Operating Budget
15. Enabling Motions for Space Use agreements

### Canon 4.1

1. (a) In every congregation within the Diocese of Niagara there shall be a Vestry composed of all the baptized members of such congregation of the full age of 16 years, who for at least six months preceding the holding of a Vestry meeting have been identifiably involved in that congregation, through worship, fellowship, and financial support to that congregation, subject to the certification and appeal procedures outlined in 1(b.), (i) and (ii). (as amended, 1986)

### ENABLING MOTIONS FOR VESTRY APPROVAL

1. Short term agreements:  
**Motion to Empower Corporation to Enter into Site Use Agreements of Less than 3 Years**  
BE IT RESOLVED  
THAT this vestry authorizes the Incumbent and Church wardens to consider and, if they deem it advisable, to approve leases, licenses, or space agreements of less than three years inclusive of all renewals AND THAT this authorization shall extend only to agreements that include the following provisions:
  - That the agreement may be terminated by *St George’s* upon sixty days’ notice
  - The lessee or licensee shall provide proof of liability insurance
  - The lessee or licensee agrees to abide by the Sexual Abuse and Sexual Harassment policy of the Synod of Niagara;AND THAT if there is any conflict between this resolution and any authorization or approval resulting from it, the Canons of the Diocese of Niagara, it is understood that the Canons shall prevail.
2. Long term agreements or renewals in their fourth year:  
**Motion to Empower Corporation to Enter into Site Use Agreements of more than 3 Years**  
WHEREAS Workside Early Childhood Education Centre
  - Has provided proof of liability insurance
  - Has agreed to abide by the Sexual Abuse and Sexual Harassment Policy of the Synod of The Diocese of Niagara;BE IT RESOLVED THAT this Vestry authorizes the Incumbent and Churchwardens to sign a 10-year (August 1, 2022 to July 31, 2032) renewal of the space use agreement with Workside

Early Childhood Education Centre to continue operating under the current terms and conditions presently approved by both Vestry and Synod Council. Reviews of the space usage fees will be undertaken yearly with Workside.

The approval of the Bishop and Synod of The Diocese of Niagara will be sought.

*Note: This motion would will be forwarded to Synod Council for its approval before it can take effect.*

16. Announcements and Thank-you's
17. Closing Prayer
18. Adjournment

## **Nominations for 2022 Council of St. George's**

---

Rector's Warden	Laura McDonald
People's Warden	Rani Varkey
Deputy Rector's Warden	_____
Deputy People's Warden	Bruce Carrick
Past Rector's Warden	_____
Past People's Warden	_____
Lay Delegates to Synod	John Laidlaw
	Nancy Hewat
	Jeanne Forsythe
Alternate Delegates to Synod	Michael Nightingale
	Laura Keller
Youth Delegate to Diocesan Synod	Paige Keller
Alternate Youth Delegate to Diocesan Synod	Ashley Sukhdeo
Council Liaisons:	
Outreach & Social Justice	Maria Fage
Worship, Music & Faith Formation	Gerry Manning / Matthias Schmidt
Parish Life	Debbie Marchment
Pastoral Care	Jean Mitchell
Treasurer (appointed by Corporation)	John Laidlaw

# Pastoral Care

The ongoing pandemic really challenged us again in 2021 as it continued to curtail pastoral ministry not only by parish clergy, but also by any parishioners who were trying to support others in various ways. Some people seemed to experience *compassion burnout* as they were being challenged by being isolated from others. Working with others to carry out ministry is life-giving, but when one is having to try to keep on going without peer support, it can be de-energizing. We are social beings who need to be with others to exchange ideas and to work together to bring them to fruition. Thus, I want to express our sincere gratitude to those who kept on supporting others in spite of feeling alone while trying to cope with their own fears, concerns and needs.

The more formal components of our pastoral ministry – worship services in retirement and long-term care homes, regular visits to those in hospital, visits by parishioners at Easter with flowers and cards and to people whose names would have been on our Christmas Caring Tree, etc. – could not happen again because of the restrictions that COVID-19 had placed on us. However, before Christmas, Ralph and I just managed to squeeze in one service for our parishioners who live at The Ellridge; unfortunately, quarantine restrictions prevented us from having the service that we had arranged for those in The Ellington and The Elliott. At both Easter and Christmas, Ralph and I sent cards to those who would have received visits from parishioners if there had not been a pandemic. Along with a personal message, the Easter cards contained a small cross which was blessed during a Sunday Eucharist, and in the Christmas cards, we enclosed a book mark with a beautiful picture of the Nativity which was also blessed to remind recipients of the concern that St. George's parish has for them. Fortunately, the ministry of our Prayer Chain continued without interruption because I could email the names of people who were in need of our prayers to the members of the Prayer Chain each week. If you would like to become involved with this ministry of prayer, please contact me. The clergy team continued to reach out to families who experienced the death of a loved one during the past year by sending cards at Easter and Christmas to them. Because our All Saints' celebration, at which we remembered their loved ones by name during our Sunday services, occurred during the short reprieve when in-person attendance was permitted, some members of those families were able to be with us. Ralph and I have tried to keep in touch with those who were in greater need because of a serious illness or injury, loss of a loved one, etc. It was encouraging to know that some regular contact continued among members of Chi Rho and among choir members, and that a number of parishioners also contacted one another frequently.

As this pandemic limited the ways that we heard about pastoral needs, we sincerely hoped that members of St. George's would continue to let us know whenever they found out about any situations of which clergy needed to be aware. Because restrictions did not allow us to make in-person visits, we tried to connect as best as we could with telephone calls, emails, etc. When we could not be present at a bedside, praying with some people during a telephone call was comforting and reassuring for them. While our bishop gave clergy permission to respond in person when someone was at the end-stage of life, this could take place only if the individual was not under quarantine, and if all the strict protocols of the hospital, hospice, long-term care setting or retirement home could be followed explicitly. We trust that everyone understood that Public Health restrictions governed where we were permitted to go and what we were allowed to do. Please keep us informed by contacting the church office (519-822-1366; [office@saintgeorge.ca](mailto:office@saintgeorge.ca)), but if the office is closed, do not hesitate to contact me (519-824-2066; [bjmitch117@outlook.com](mailto:bjmitch117@outlook.com)) so that we can respond appropriately.

The care and prayerful support provided by all members of this faith community was especially appreciated during this difficult time. I conclude my report this year, as I did last year, with this reminder: all of us are the hands and heart of Christ whenever we reach out to anyone in need.

With blessings on our continuing ministry together,  
Jean Mitchell, Priest Assistant and Liaison for Pastoral Ministry

## Church Life

---

St. George's Church had the opportunity to be the spiritual home for many people in their significant passages of life.

### Baptisms

---

*"We receive you into the household of God. Confess the faith Christ crucified, proclaim his resurrection, and share with us in his eternal priesthood."*

Ella Chase Baker

Katrine Ude Rosairus-Wilburn

Micah Isaiah Knight Owaseye

Lincoln Ray Martin

Grace Patricia Fung



### Marriages

---

*"May they so live together that the strength of their love may enrich our common life and become a sign of your faithfulness."*

Diana Lender and Douglas Tripp

### In Memoriam

---

*"Rest eternal grant to them, O Lord, and let light perpetual shine upon them."*

John Tureski  
Vivian Iris Wylie  
Leonard Gilbert Pipe  
Samantha Jane Zorzi  
David Lambden  
Dorothy Beresford  
Joyce Emily Wilburn  
Harold Sellers  
Robert Howitt  
Seigo Noguchi

James Reginald Stevens  
Gordon Campbell MacFarlane  
John Agar Walcot  
Richard Wesley Fidd  
William Frederick Irving  
Marilyn Lucille Gregory  
Virginia Doris Burt  
David Harding  
Marjorie Spicer  
Patti Beaumont

Shirley Jean Marsh  
Alan Knowles  
Colin Kirby Peace  
Barbara Elizabeth Wood  
William Bojeczko  
Raymond Victor Krizman  
Sylvia Kate Anderson  
Margaret Hill  
Michael M. Mantel  
Mary Patricia Grimes

## Parish Statistics

Services	2021	2020	2019	2018
Total Services	119*	121*	255	302
Holy Communion Services (including those with only spiritual communion)	96*	81*	235	260
Baptisms	5**	0**	10	10
Private Communion (including health care facilities)	31*	202*	1208	1392
Weddings	1**	0**	5	2
Confirmations and Reaffirmations of Baptism Vows	0**	0**	-	7
Funerals	18	22	19	27
<p>*Due to COVID restrictions, services in long-term care and retirement homes were permitted only from January 1 to March 13, 2020. In 2021, only three services were allowed to take place. Thus, total number of services and private communion decreased substantially.</p> <p>**Baptisms, Confirmations, and Weddings could take place only when in-person services with restricted attendance were permitted.</p>				

### Average Weekly Attendance

8:30 am Sunday	156*	113*	40	44
10:30 / 11:00 am Sunday	285*	295*	130	149
10:00 am Thursday	-**	17	19	20
Total	441*	425*	189	213

\*Numbers include average number of those permitted to be in the church plus average number of those who viewed livestream services

\*\*Service was suspended because of COVID restrictions

### Special Services

Easter Attendance	1,733*	1,615*	995	1,055
Christmas Attendance	822*	1,974*	1,241	1,245
<p>*Numbers include those who attended services in person and who viewed these services online</p>				

<b>Parish Roll</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Total Number of Households*	571	598	638	649
Total Number of Individuals (Souls)*	1,294	1340	1438	1454
Number of Identifiable Regular Donors	214	237	298	310
*Includes both active and peripheral members				



The Atieh-Darwish family's Canadian  
Citizenship Celebration

# Worship, Music & Faith Formation

The term Worship, Music and Faith Formation covers a number of ministries at St. George's. These include the choir and choral scholars, communion assistants, recording ministry, Guelph Connections Concerts, children's ministry, the carillonneurs, servers, chancel guild, hospitality/greeters, readers, Bible journaling, youth ministry and adult Bible study.

## Music Director's Report

---

This will be another unusual report for a second very unusual year—as I reviewed on my computer our Sunday music throughout 2021 a particular piece caught my eye immediately: *Again and Again*. How upsetting it has been to all of us, and particularly our singers, to shift from disappointment to hope, and then back again.

In the first half of 2021 we depended exclusively on Choral Scholars for our Sunday music, and I'm very pleased with how well they learned music (mostly on their own) and sang through masks to keep our worship enriched with at least some familiar hymns and anthems. I want to make special mention of those talented soloists who were able to present special musical treats throughout the year—solos and duets are not usually a feature of Anglican worship but in this desert-like time of dryness they have contributed beautifully to worship.

St. George's is fortunate to have two funds that support these young singers: our regular Choral Scholars fund, supported in part through the annual operating budget, and the Gilmore Fund, initiated by Valerie Gilmore in memory of her late husband Paul's strong support for our music program. The Gilmore Fund is particularly designed to encourage high school students to participate in church music, and I commend both these funds for support as we continue to be unable to host a traditional choir.

In the Fall (before Omicron) we enjoyed a partial reprieve from singing restrictions, welcoming as many as 15 singers back to the chancel, properly vaccinated and masked of course. This allowed choir members to return to some singing after a long hiatus, and we provided in-person worshippers as well as the online viewers with anthems every Sunday (carefully chosen to be manageable without anything more than a 45-minute rehearsal Sunday morning). Matthias and I planned a full banquet of Christmas music weeks before mid-December, and it seemed as though we would celebrate Christmas in something like a traditional way. Alas, as we all know, it was not to be. We trimmed the music plans and presented three Christmas Eve services. This would have been my 50<sup>th</sup> year of planning and executing a Carol Service for a church choir.

Matthias Schmidt provided excellent assistance throughout the year; other musicians who contributed to our music offerings include Harry Oussoren, Marlena Tureski-Blackman, Ellen Anderson, Amy Parker, Dorothy Vreeswyk-Kidd, and Anne Monkhouse. Sadly, we lost a long-time member of the choir, Jim Stevens, whose singing at St. George's spanned more than half a century. Jim generously supported the Choral Scholars Fund for many years.

Finally, we have learned of the Rector's plans to retire in February 2022. I could not have been more fortunate in serving with a priest as I have been with Ralph Blackman. We have been blessed with his

support of music at St. George's (including Marlena's Connections Concert series), his wise vision for the future of worship in our time, and his inspiring messages (usually presented without notes). I wish Ralph and Marlena the very best in retirement!

Gerald Manning,  
Organist and Director of Music

## **Guelph Connections Concerts**

---

As with every arts organization, Guelph Connections Concerts (GCC) was severely impacted by COVID-19 restrictions. After two seasons of booking, then postponing, then re-booking and postponing again, I, as Artistic Director, had to make gut-wrenching decision to end the series. This was a labour of love for me over the past 12 seasons, meant to be an outreach to the greater Guelph Community. It was to extend far beyond the stone walls and stained glass of St. George's to bring in national and international musicians up close and personal - for free. Generous donors from St. George's and the wider community were the ones that made this possible. My thanks and gratitude to them cannot be measured.

These donations were made for everything involved in holding the GCC concerts, from paying musicians an honorarium, to piano tuning, to advertising and more. I did not accept payment except for when I performed, as it is my profession. For the time being these funds will remain intact. When a new rector is appointed (not the interim) I will be able to revisit with them the idea of starting up the series again. Hopefully we will be well out of COVID restrictions! It would take a full year just to replan and book musicians. If I find I don't have the energy for the work involved, or the new rector isn't interested, then I will suggest that the remaining funds go into the choir/music and outreach funds.

Respectfully submitted,  
Marlena Tureski,  
Artistic Director, Guelph Connections Concerts

## Live Streaming Report

---

Since the pandemic began in March of 2020, St. George's has live streamed the services, even when in-person services were an option. It was decided in early 2021 that we would continue to offer live streaming of the services going forward regardless of in-person services being available. This would allow people who were uncomfortable going to church because of COVID or those who cannot make it to the service due to mobility issues or the weather to still be able to partake in the services. This also allowed former St. George's parishioners who had moved away to now be able to enjoy St. George's again.

Although the iPhone that we were using to livestream to Facebook was a good quick option to get the services online, a better permanent solution was needed. As such a decision was made to upgrade our video system to offer a better user experience to those watching at home either live or later when the videos were posted to the Church's YouTube channel.

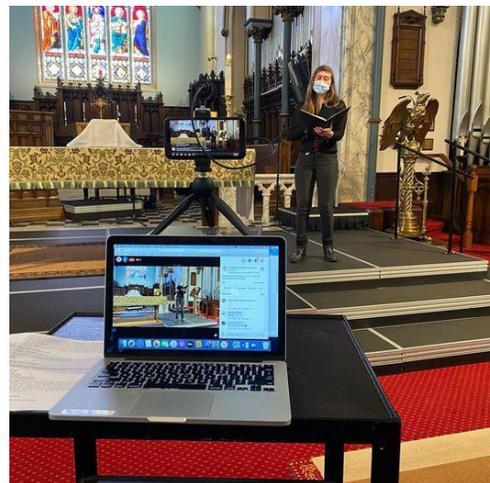


In July, Laura Keller and John Laidlaw traveled to the Church of the Holy Trinity, Guildwood to watch how they were streaming their services as we were impressed with the videos that they had posted. We liked their system and with the help of consultant Jonathan Parkes, a four-camera system was installed with an ATEM switching board. With this new system, the services are now streamed on YouTube allowing for a better user experience.

Our video team consists of Laura Keller, Paul Deacon, Bruce Carrick, David Goode, and John

Laidlaw. Although there have been some technical glitches along the way the video team is getting familiar with the system and our ability to enhance the video presentations has been growing. Thanks to the dedicated work of Paul, we have been able to greatly enhance the sound quality of the services. We look forward to expanding the capabilities of the system and would love to have more members on our team.

Respectfully submitted,  
John Laidlaw



## Chancel Guild



Due to the continuing COVID pandemic, our Chancel Guild has been inactive since March 2020. The set-up and cleaning of communion vessels used in worship has been done by the clergy and staff, per diocesan protocols. Floral arrangements have been kindly done by George and Elizabeth Adams.

Laundering of the linen has been done by Louise Thornton as needed. A thank-you goes to Debbie Marchment who sent cards to our retired Associate members. They greatly appreciate this continued contact. On occasion, our members have been asked to polish the brass and polish the silver, which has been greatly appreciated by the Rector!

When Chancel is asked to resume our duties, members will need to be asked whether they are still willing to be part of a team. Many of our members are elderly and may be ready to retire.

Respectfully submitted,  
Hazel Smith

### Chancel Guild Report

January - December 31, 2021

<b>Revenue</b>	
Donations	\$500.00
<b>Total Revenue</b>	<u>\$500.00</u>
<b>Expenses</b>	
Supplies	\$36.26
Flowers	\$76.00
VBS Boxes	<u>\$241.66</u>
<b>Total Expenses</b>	<u>\$353.92</u>
<b>Excess (deficiency) of Revenue over Expenses</b>	<b>\$146.08</b>
<b>Fund Balance, beginning of year</b>	<u>\$5,410.42</u>
<b>Fund Balance, as of December 31, 2021</b>	<b>\$5,556.50</b>

*Respectfully submitted by Tracy Jewell, Bookkeeper*

## Children and Youth at St. George's

---

The Children and Youth Working Group has met monthly to coordinate programs for our younger parishioners from the ages of 4 to 24. It was decided to organize the children into age groups: young children 4-10, youth 11-17, and university/college 18-24.

Currently 31 children receive monthly Kids' Packs which are coordinated, assembled and delivered by members of the Working Group. Following on the success of the summer Vacation Bible School boxes from the Niagara Diocese, it was arranged for Advent boxes to be delivered as well. Many thanks go to Ruth Thatcher through the Thatcher Fund, Women's Fellowship, the Chancel Guild, and Chi Rho for the money to purchase all the boxes for our children.



Throughout the year because of COVID restrictions, zoom events were planned for the youth which included a pottery making night, a virtual escape room, and a baking afternoon which resulted in freshly baked banana muffins being delivered to the Royal City Mission.

Twenty-five Christmas cards were signed by the congregation and sent to the youth, complete with a Tim Horton's gift card. For the university/college students, care packages were assembled and delivered to 12 students to hopefully alleviate a bit of the stress during exam time in December.



All these tasks were undertaken with the aim of keeping our young people connected, reminding them that they are an integral part of our congregation, and passing on God's love to them through acts of kindness.

Last but not least, the Working Group submitted a proposal to the Anglican Foundation of Canada *Say Yes! to Kids* and received a grant under Capacity Building for Youth Ministry for refurbishment of the family area at the back of the church. The grant will cover the cost of creating a comfortable space for parents with their children and nursing mothers to use during the service. Children and young families are welcomed into our midst and this cozy family corner is an invitation to inclusivity.

The children and youth of our parish are our future!

Many Blessings to All,  
Rani Varkey,  
Chairperson

# Parish Life

As our Parish Life representative I am responsible to report to council and vice versa on behav eof Chi Rho, Women's Fellowship, Book Club, Prayer Shawl, Coffee Groups, Soup & Buns and Sleighbell Fantasy. This has been a year of extraordinary circumstances! Due to the ongoing pandemic and out of extreme precautions for all of our parishioners and our community of Guelph all in person events continued to be cancelled.

Members of these groups have stayed in touch with their members through phone calls, emails and zoom calls.

We all look forward to the days ahead when the pandemic is over and we can once again meet in person.

Respectfully submitted,

Debbie Marchment, Parish Life Liaison

## Chi Rho Fellowship

Chi Rho Fellowship is alive and well. Sad to say we have lost a few more members this year to our Heavenly Father. Not being able to meet has affected our financial situation but we were still able to make a few donations. Thank you to our members who have called each other to keep in touch over the past two years. Our Christmas luncheon at Symposium was wonderful seeing everyone and sharing together.

Till we can meet again,

Joseph Noseworthy and executive

### Chi Rho Fellowship Financial Statement For the year ended December 31, 2021

#### Revenue

Museum Refund	\$ 50.00
Donations	\$ 170.00
<b>Total Revenue</b>	<b>\$220.00</b>

#### Expenditure

St. George's Building Fund	\$ 300.00
St. George's Children's Program	\$ 500.00
Welcome Drop-in-Centre	\$ 200.00
Sanguin Health Center	\$ 200.00
Church of the Apostle – Kitchen Bees	\$ 200.00
Guelph Food Bank	\$ 200.00
Dinner Guest	\$ 27.22
<b>Total Expenditures</b>	<b>\$1,627.22</b>

<b>Excess (Deficiency) of Revenue over Expenditure</b>	<b>(\$ 1,407.22)</b>
<b>Fund Balance, beginning of year</b>	<b>\$3,663.44</b>
<b>Fund Balance, end of year</b>	<b>\$2,256.22</b>

*Respectfully submitted, Audrey Conway, Treasurer*

## Women's Fellowship Group

---

The Women's Fellowship Group has been inactive since March 2020. Sadly we have had these members pass away: Margaret Hill, Eunice Kerr, Peggy Shaw and Vivian Wylie. Some of our members have left their homes and moved into retirement homes. We were unable to continue our annual appeal, to our members and the rest of the congregation, for the Women in Crisis organization. For this reason, we made a donation of \$500 to Women in Crisis from our Fund balance.

We do not know what's ahead for our group with the ongoing changes in our community. Even if we find it is not practical to continue our programs, we are hoping we can at least gather one more time to share food and fellowship.

Respectfully submitted,  
Hazel Smith

### Women's Fellowship Group January - December 31, 2021

<b>Revenue</b>	
Donations	\$129.00
<b>Total Revenue</b>	<u>\$129.00</u>
<b>Expenses</b>	
VBS Boxes	\$241.68
Women in Crisis	\$500.00
<b>Total Expenses</b>	<u>\$741.68</u>
<b>Excess (Deficiency) of Revenue over Expenditure</b>	(\$612.68)
<b>Fund Balance</b> , beginning of year	<u>\$929.11</u>
<b>Fund Balance</b> , as of December 31, 2021	<u><u>\$316.43</u></u>

*Respectfully submitted, Tracy Jewell, bookkeeper*

## Book Club

---

St. George's Book Club moved online at the start of the pandemic and has continued to do so for almost two years. We still meet each month. While it's not the same as in person, thanks to modern technology, we are still able visit and socialize by Zoom. We read a variety of books from well know authors to some not well known. Our discussions are very lively, thought provoking and entertaining. Everyone has an opportunity to share his/her thoughts on the current book we are reading. We currently have ten active members.

Respectfully submitted,  
Anne McGee

## Social Justice and Outreach

---

### Saturday Night Suppers

St. George's contributes in partnership with other faith communities in Guelph to host a Saturday Night Supper, a weekly meal held at the Royal City Mission's Life Centre located on Quebec St. The goal of these meals is to provide a full and nutritious meal at no cost, in a safe and loving environment, to anyone in the community who is in need.

In 2021, St George's was on duty for February 27, May 29, August 21 and November 13. The suppers continue to look very different than what we were used to pre-pandemic, because of ongoing COVID-19 public health protocols. Food is being prepared and delivered to the Life Centre by St. George's parishioners, and the food is then portioned and distributed in take-out containers by the Life Centre's staff and volunteers.

For the February supper, a group of St. George's parishioners prepared macaroni and hamburger goulash casseroles in the church kitchen. Desserts and salads were purchased. In May, St. George's purchased and provided ham, salads and desserts. For the August and November suppers, chicken and vegetables were prepared by St. George's parish volunteers in their home kitchens, while the remaining items for the supper were purchased.

The Life Centre continues to express their gratitude for the support of St. George's, which has helped to continue to feed those in our city who deal with poverty and other forms of marginalization. We would also like to express our gratitude to those who have generously given of their time, and stepped up to prepare food and deliver it, allowing us to continue this ministry.

### PWRDF Campaign:

St. George's **PWRDF Advent project** this year was to provide infant starter kits to new moms in Lesotho. Thank you to everyone who has supported this ministry. Together, we raised almost \$4,000! Each \$25 gift made gives a starter kit to new moms who attend at least four antenatal care visits. The starter kit will include blankets, baby vests, jumpers, hats and a set of cloth diapers.

Respectfully submitted,  
Maria Fage & Jon Fage



**Social Justice and Outreach Report**  
Fiscal Year ~ January - December 2021

**Revenue**

Donations re: Suppers	\$486.57
	<u>\$486.57</u>

**Expenditure**

Saturday Night Suppers	\$1,430.07
	<u>\$1,430.07</u>

<b>Excess (deficiency) of Revenue over Expenditure</b>	(\$943.50)
<b>Fund Balance</b> , beginning of year	<u>\$10,041.43</u>
<b>Fund Balance</b> , as at December 31, 2021	<u><u>\$9,097.93</u></u>

*Respectfully submitted, Tracy Jewell, Bookkeeper*

## **Prayer Shawl Ministry**

---

Our members were able to meet outside during this past year sharing time together. We have prayer shawls available and are happy to report we are working on small baby blankets for the Neo Natal unit at the hospital. At Christmas, we donated 50 small knitted teddies to the Salvation Army for baskets. Lately, we have given our knitted teddies to baptized infants. Giving out our prayer shawls has been difficult during these times but if you know of someone in need of a shawl please call the office and let us know. We look forward to better times ahead.

Respectively,  
Audrey Conway

# Finance, Operations & Communications

This year has seen significant turnover in our administrative staff with both Ellen Luccock and Laura Keller leaving their positions. We have added Bruce Mackenzie to our staff in a newly revamped role of Parish Administrator. There continues to be much demand in keeping the buildings and grounds well maintained and we thank Harry Oussoren (Chair) and the Building & Grounds Committee for their diligent oversight and care. We continue to communicate as best we can during these COVID scattered times of having the church open, partially open, or closed to in-person gatherings. We are on the web, email, and social media, and we still use old fashioned phone and print technology to stay in touch.

## Building & Grounds Committee

---

Members of the committee in 2021 were Heather Beecroft, Bruce Carrick, Steve Conway, Michael Nightingale, Harry Oussoren (chair) and Elaine Tucker (ex-officio) and Ralph Blackman (ex-officio). In 2021 Bruce Carrick joined committee.

The following is a list of building items identified and addressed in 2021:

- The ceilings of the library and office as well as the sacristy wall and ceiling and the bell tower walls were painted,
- The doors between the office and the cloister were renovated with addition of patterned glass,
- Minor roof leaks at the rear door were repaired,
- Water penetration at the north window has been observed with consequent deterioration of the plaster. A mason will seal holes in the stonework in the spring. If this does not solve the problem, then capping of the parapet walls would be in order,
- The condition of the east window appears to be stable. Repairs to the plaster will be delayed until the work on the north window is completed,
- New stoves have been installed in the main kitchen,
- The condition of the mortar on the inside of the bell tower is being monitored for deterioration,
- Cedar trees were planted along the north wall of Mitchell hall to discourage graffiti artists. About 40% of the trees appear to have survived with the rest having been vandalized or died in the transplanted process.

## FUTURE PLANS

Planning is underway to reconstruct the parking lot as the current asphalt pavement is well past its useful life. This work will include removal of the sidewalk along the north side of the building (which is a hazard in winter) and relocation of the stairs from the choir door to the parking lot. A planning committee consisting of Margaret Stewart, Elizabeth Adams, Ian Dickieson and Steve Conway has been

meeting to design a memorial garden. A meeting with a landscape architect is being organized to prepare plans. The garden will most likely be east of the east window. Drainage of the area on the south side of the church is an important consideration. Plans are also being prepared to replace the temporary dais, which was provided by the Kiwanis club, with a wooden structure.

Given the Covid pandemic and the lack of use of the church facilities, the committee has not met very often. Special thanks are due to Toni Atieh, Matthias Schmidt and Ella Turnbull for their assistance with projects which were completed this year.

Submitted by  
Harry Oussoren, P.Eng.,  
Chair, Building and Grounds Committee



## **Ways to Give: PAG, Online, Legacy**

---

As part of the St. George's community, thank you for your faithful giving and support of our mission and ministry (which you can read about in these pages). Go to [www.saintgeorge.ca/in-deed](http://www.saintgeorge.ca/in-deed) for more information and relevant forms.

### **Ways to Give**

1. Donation Envelopes - Contact the office
2. Pre-authorized giving
3. Online – *CanadaHelps, Facebook "Donate Now"*
4. Stock/Share Transfer
5. Planned giving / Legacy giving

### **Pre-Authorized Giving**

---

Please consider participating in the PAG (Pre-Authorized Giving) program at St George's Anglican Church.

How it works:

- You authorize the church to take a given amount from your bank account at regular intervals.
- Amounts can be changed at any time.
- Your participation can be cancelled at any time.

How it helps St George's Church:

- The consistent flow of funds helps with the budgeting process for the Corporation.
- We could go "green" as there would be no need for envelopes or cheques.
- Frees up your time as there would be no need for you to write cheques.
- Church would not have to spend time and fees to deposit your cheques.
- Reduces the need for playing catch up at the end of the year.

Extra gifts can be given in the special envelopes that are distributed at Lent, Easter, Thanksgiving and Christmas. Please talk to Tracy Jewell, bookkeeper, or look for the forms on the information kiosk or in the office.



### CanadaHelps & Facebook

With *CanadaHelps*, you can now give with your credit card. This convenient option allows people to give a one-time or regular payments, and collect points on their credit card! *CanadaHelps* is also able to handle stock transfers in a secure way. Tax donation receipts are emailed at the time of the gift directly to the giver, or you can log into your personal account to access donation receipts at any time. Go to [www.saintgeorge.ca](http://www.saintgeorge.ca) and click on "Donate Now" or use your mobile device to click on the QR code.

You can also click the "Donate Now" button on our *Facebook* page.



### Stock or Share Transfer

Donate your securities to the Church. The fair market value is determined on the day the securities are received and sold by the Church. There may be benefits to you donating stock to the Church as it can help you save on capital gains tax.

How does this work? For example, if you bought 10 shares in a company at \$50/share and they are now worth \$100/share you would have a capital gains of \$50/share. If you donate those shares to St. George's, your donation would be valued at \$1,000. You could then take the \$1,000 cash you would have given to the Church and invest it. You would get a tax receipt of \$1,000 and eliminate the capital gains.

Download the form from the website or contact the office.

### Planned Giving / Legacy Giving

"Remember that when you leave this earth, you can take with you nothing that you have received—only what you have given: a full heart enriched by honest service, love, sacrifice and courage."

— St. Francis of Assisi

For many of you, the work of Christ in today's world through the Church is an important part of your lives. Thus, you are regular contributors to St. George's Church through your regular offerings for the general operating budget of the church and through the various special appeals. You usually make these donations from your regular source of income.

While you enjoy the benefits of your assets during your lifetime, you can plan now for how they will be used after your death. Family and friends are at the heart of such planning and you need to make sure that they are looked after, but please also consider how you can continue to help with the work of the Church in the future.

This is where Planned Giving comes in. In simple terms, Planned Giving is a way of ensuring the ongoing mission and ministry of the Church from your accumulated assets. A Planned Gift is a deferred gift; that is, you decide now how your assets will be used later.

The simplest form of Planned Giving is to remember St. George's Church in your Will. If you should decide to leave a bequest to St. George's in your Will, you would simply state: *I hereby give, devise, and bequeath to the Corporation of St. George's Church, 99 Woolwich Street, Guelph, (here state the nature or amount of the gift).* This is relatively straightforward and may also provide some tax benefits for your estate.

You could also continue to remember St. George's through either an annuity or a life insurance policy. These options may provide tax benefits for you today, give you a guaranteed income for life, or enable you to give a significant future gift at a modest cost to you now.

You may want to contact the Bookkeeper or Treasurer for additional information. They will gladly discuss, in confidence, any questions or concerns that you may have.

Please prayerfully consider some of these Planned Giving options when you are doing your personal planning.

## Treasurer's Report

---

This has again been a very challenging year for St. George's in dealing with the continued effects of COVID-19. 2021 represent our first full year of dealing with COVID related issues. The Church has been closed to in-person services more that it has been open, and we are very limited in our rental income. However, services have never stopped at the Church, continuing with our online services, and St. George's parishioners have continued to be very generous in these challenging times.

Total offerings are down by \$25.2K compared to 2020. However, open collection is up by almost \$1K which is very good considering the limited number of in-person services offered. Even with the Church being closed for both Christmas and Easter, festivals are up almost \$4K from 2020, but still well-off pre-pandemic figures. Other revenue is down by \$2.4K mainly due to the loss of parking revenue that we had in the first few months of 2020. Total income was \$365,825 which is down from \$390,988 in 2020 and almost \$30K lower than budgeted.

The income we receive from groups that use our building was again affected by the lockdown. However, Workside Early Childcare Centre was able to operate for the entire year and that provide \$69K to help offset expenses. Other user income was limited to \$1,250, down from 2020 and significantly off from previous years. Until pandemic restrictions are lifted, we do not expect to get regular outside groups using our facilities. All the funds received from these sources are used to offset expenses and not shown as income. Building Cost Recovery provided a decrease in expenses that was \$14.6K over 2020 thanks to a full year of payments from Workside, but still off budget and previous years due to our inability to accommodate other uses due to COVID.

The Diocese, who administers our payroll, has applied, and been approved for the Canada Emergency Wage Subsidy (CEWS) in every month that it has been offered. This benefit is not shown as a rebate, but rather a reduction in our salary expenses. That is why some of our salary expenses are under budget. St. George's kept its staff complement during the lockdown and those costs were subsidized with the CEWS.

Two of our largest expenses remained the same regardless of the pandemic - our insurance, and our Diocesan assessment. The Diocesan assessment was up almost \$4K from 2020 totaling \$102,330, while our insurance costs increased \$17K to \$67,098.

Overall, our expenses exceeded our income for the operations at St. George's by \$59,062. This was an increase of about \$6.6K from 2020, which given the year the Church has had is an amazing accomplishment and shows the dedication of our parishioners to the success of the Church. A sum of \$39,000 was moved from the Mission & Ministry funds to help offset the deficit, reducing it to \$20,062. This amount will be covered by cash reserves.

Respectfully submitted,  
John Laidlaw,  
Treasurer

# Financial Statements

**St George's Anglican Church  
Financial Statements  
Year Ended December 31, 2021**

(With comparative figures for the year ended December 31, 2020)

## **Table of Contents for Financial Reports**

	<b>Page</b>
Independent Auditor's Report .....	36
Statement of Financial Position .....	38
Operating Fund Statement of Revenue, Expenditure, and Fund Balances .....	39
Detailed Schedule of Revenues .....	40
Detailed Schedule of Expenditures .....	41
Capital Fund Statement of Revenue, Expenditure, and Fund Balances .....	43
Restricted Fund Statement of Revenue, Expenditure, and Fund Balances .....	44
Endowment Fund Statement of Revenue, Expenditure, and Fund Balances .....	45
Statement of Cash Flows .....	46
Notes to Financial Statements .....	47

---

## INDEPENDENT AUDITOR'S REPORT

---

To the Clergy, Church Wardens and Parishioners of: St. George's Anglican Church

### Qualified Opinion

We have audited the accompanying financial statements of St. George's Anglican Church, which comprise the statement of financial position as at December 31, 2021 and the statements of revenues and expenditures and fund balances for the operating fund, capital fund, restricted fund, and endowment fund, and cash flows for the year then ended, and notes the financial statements including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, these financial statements present fairly, in all material respects, the financial position of St. George's Anglican Church as at December 31, 2021 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

### Basis for Qualified Opinion

In common with many not-for-profit organizations, the Church derives some of its revenues from cash donations, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Church and we were not able to determine whether any adjustments might be necessary to donation revenue, excess of revenues over expenditures, current assets and fund balances, and cash flows from operations for the years ended December 31, 2021 and 2020, current assets as at December 31, 2021 and 2020, and net assets as at January 1 and December 31 for both the 2021 and 2020 years. Our audit opinion on the financial statements for the year ended December 31, 2020 was modified accordingly because of the possible effects of this limitation in scope.

Canadian accounting standards for not-for-profit organizations require that capital assets be recorded at fair value at the date of contribution when fair value can be reasonably determined. Capital assets of the Church are expensed in the year of purchase. The fair value of the land and buildings and net assets invested in capital assets cannot be determined.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of St. George's Anglican Church in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

### **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Church's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Church to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Guelph, Ontario  
February 27, 2022

Chartered Professional Accountants  
Licensed Public Accountants

**St. George's Anglican Church**  
**Statement of Financial Position**  
As At December 31, 2021

<b>ASSETS</b>	<b>Operating Fund</b>	<b>Capital Fund</b>	<b>Restricted Fund</b>	<b>Endowment Fund</b>	<b>2021 Total</b>	<b>2020 Total</b>
<b>Current Assets</b>						
Petty cash	\$ 100	\$ -	\$ -	\$ -	\$ 100	\$ 100
Royal Bank (See Note 3)	-	-	-	182,219	182,219	199,275
Miscellaneous receivables and prepaids	12,336	-	-	-	12,336	13,352
Receivable from other funds	-	-	73,198	150,933	224,131	185,905
Investment savings account (Note 4)	-	-	-	209,968	209,968	409,343
	12,436	-	73,198	543,120	628,754	807,975
<b>Long Term Investments (Note 5)</b>						
Diocesan Investment Fund	-	-	-	770,162	770,162	674,049
RBC Dominion Securities						
Canadian portfolio	-	-	-	809,764	809,764	617,593
USA portfolio	-	-	-	588,928	588,928	452,022
Global portfolio	-	-	-	733,827	733,827	522,639
Anniversary Lecture Fund GIC's	-	-	3,000	-	3,000	7,000
	-	-	3,000	2,902,681	2,905,681	2,273,303
	\$ 12,436	\$ -	\$ 76,198	\$ 3,445,801	\$ 3,534,435	\$ 3,081,278
<b>LIABILITIES AND FUND BALANCES</b>						
<b>Current Liabilities</b>						
Accounts payable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Clearing accounts (See Note 7)	37,471	-	-	-	37,471	38,181
Payable to other funds	27,474	196,657	-	-	224,131	185,905
	64,945	196,657	-	-	261,602	224,086
<b>Fund Balances</b>	(52,509)	(196,657)	76,198	3,445,801	3,272,833	2,857,192
	\$ 12,436	\$ -	\$ 76,198	\$ 3,445,801	\$ 3,534,435	\$ 3,081,278

Approved on behalf of the Corporation:



\_\_\_\_\_  
Rector's Warden



\_\_\_\_\_  
People's Warden

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church**  
**Operating Fund**  
**Statement of Revenue, Expenditure and Fund Balance**  
**Year Ended December 31, 2021**

	Budget 2022 (Unaudited)	<b>Actual 2021</b>	Budget 2021 (Unaudited)	<b>Actual 2020</b>
<b>Revenues</b> (Schedule 1 )				
Weekly collections	\$ 386,000	\$ 348,797	\$ 372,000	\$ 375,332
Annual festivals	23,000	16,342	22,700	12,592
Other income	800	686	890	3,064
	<u>409,800</u>	<u>365,825</u>	<u>395,590</u>	<u>390,988</u>
<b>Expenditure</b> (Schedule 2)				
Clergy ministry	94,775	109,244	119,425	100,056
Worship, music and education	39,500	36,891	39,092	37,883
Outreach	96,683	102,330	104,039	98,621
Building maintenance	117,348	100,720	89,035	112,392
Program support	94,000	75,702	117,180	93,694
Communications	100	-	1,150	790
	<u>442,406</u>	<u>424,887</u>	<u>469,921</u>	<u>443,436</u>
<b>Deficiency of Revenue Over Expenditure</b>	<u>\$ (32,606)</u>	(59,062)	<u>\$ (74,331)</u>	(52,447)
Fund Balance, beginning of year		(32,447)		-
Transfer from (to) Mission & Ministry Fund		39,000		20,000
Transfer to Capital Fund		-		-
Special event fundraising (Guelph Connections)		-		-
<b>Fund Balance, end of year</b>		<u>\$ (52,509)</u>		<u>\$ (32,447)</u>

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church**  
**Operating Fund**  
**Detailed Schedule of Revenues**  
**Year Ended December 31, 2021**

	Budget 2022 (Unaudited)	<b>Actual 2021</b>	Budget 2021 (Unaudited)	<b>Actual 2020</b>
<b>Weekly Collections</b>				
Identified givers	\$ 380,000	\$ 344,562	\$ 370,000	\$ 371,176
Open collection	4,000	2,488	2,000	1,589
Weddings	2,000	1,747	-	2,567
	<u>386,000</u>	<u>348,797</u>	<u>372,000</u>	<u>375,332</u>
<b>Festival Offerings</b>				
Christmas	10,000	6,580	15,000	5,185
Easter	7,500	5,574	4,500	4,349
Harvest	3,500	2,262	2,000	2,908
Lent	2,000	1,926	1,200	150
	<u>23,000</u>	<u>16,342</u>	<u>22,700</u>	<u>12,592</u>
<b>Other Income</b>				
Sundry receipts	700	686	50	929
Course fees and books	100	-	90	265
Parking	-	-	750	1,870
	<u>800</u>	<u>686</u>	<u>890</u>	<u>3,064</u>
	 <u>\$ 409,800</u>	 <u>\$ 365,825</u>	 <u>\$ 395,590</u>	 <u>\$ 390,988</u>

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church**  
**Operating Fund**  
**Detailed Schedule of Expenditures**  
**Year Ended December 31, 2021**

	Budget 2022 (Unaudited)	<b>Actual 2021</b>	Budget 2021 (Unaudited)	<b>Actual 2020</b>
<b>Clergy Ministry</b>				
Salary and benefits	\$ 64,000	\$ 68,574	\$ 79,825	\$ 60,786
Housing	18,000	24,433	24,450	24,433
Pension assessments	11,000	14,087	14,400	14,087
Clergy honorariums	1,775	2,150	750	750
	<u>94,775</u>	<u>109,244</u>	<u>119,425</u>	<u>100,056</u>
<b>Worship, Music and Education</b>				
Music consultant	32,000	32,000	32,000	32,000
Choral scholarships	2,500	2,500	2,500	2,500
Choir music and instrumentalists	1,500	787	500	674
Organ, piano and carillon maintenance	1,000	717	1,500	1,785
Music continuing education	800	367	400	199
	<u>37,800</u>	<u>36,371</u>	<u>36,900</u>	<u>37,158</u>
Family life ministry				
Sunday school (net)	-	(118)	1,000	(27)
Other expenses	1,200	638	500	-
Sacristy supplies	500	-	692	752
	<u>39,500</u>	<u>36,891</u>	<u>39,092</u>	<u>37,883</u>
<b>Outreach</b>				
Diocese of Niagara (Note 8)	96,383	102,330	104,039	98,621
Synod registration	300	-	-	-
	<u>96,683</u>	<u>102,330</u>	<u>104,039</u>	<u>98,621</u>

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church**  
**Operating Fund**  
**Detailed Schedule of Expenditures**  
**Year Ended December 31, 2021**

	Budget 2022 (Unaudited)	<b>Actual 2021</b>	Budget 2021 (Unaudited)	<b>Actual 2020</b>
<b>Building Maintenance</b>				
Salaries, subcontracts and benefits	55,653	46,144	67,640	67,425
Insurance	73,810	67,098	57,615	50,101
Inspections and contracts	6,000	6,422	5,500	6,309
Heat	20,000	17,367	17,500	16,505
Hydro and water	14,000	13,994	13,500	12,009
Repairs	12,000	10,002	6,000	5,273
Supplies	5,500	8,224	8,000	8,993
Property tax	485	744	480	485
Cost-sharing, other users	<u>(70,100)</u>	<u>(69,275)</u>	<u>(87,200)</u>	<u>(54,708)</u>
	<u>117,348</u>	<u>100,720</u>	<u>89,035</u>	<u>112,392</u>
<b>Program Support</b>				
Salaries and benefits	54,515	39,440	84,685	57,537
Bookkeeping and auditing	14,500	12,139	13,600	12,989
Office equipment rental	3,535	3,534	3,520	3,534
Telephone	3,300	3,114	1,500	3,108
Office and general	9,500	10,260	8,500	10,882
Postage and courier	3,000	3,143	2,200	1,506
Printing and stationery	3,400	2,660	2,000	2,820
Sundry expenses, net	1,500	730	600	672
Bank charges and interest (net)	<u>750</u>	<u>682</u>	<u>575</u>	<u>646</u>
	<u>94,000</u>	<u>75,702</u>	<u>117,180</u>	<u>93,694</u>
<b>Communications</b>				
Website	100	-	400	355
Advertising	-	-	500	180
Publications for resale	<u>-</u>	<u>-</u>	<u>250</u>	<u>255</u>
	<u>100</u>	<u>-</u>	<u>1,150</u>	<u>790</u>
	<u>\$ 442,406</u>	<u>\$ 424,887</u>	<u>\$ 469,921</u>	<u>\$ 443,436</u>

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church**  
**Capital Fund**  
**Statement of Revenue, Expenditure and Fund Balance**  
**Year Ended December 31, 2021**

	<b>2021</b>	<b>2020</b>
<b>Revenue</b>	\$ -	\$ 97,774
<b>Expenditure</b> (note 9)	<u>33,086</u>	<u>111,291</u>
<b>Deficiency of Revenue over Expenditure</b>	(33,086)	(13,517)
Fund Balance, beginning of year	(178,187)	(178,516)
Transfer from Capital Reserve	-	-
Transfer from Operating Surplus	-	-
Drawdown from Endowment	<u>14,616</u>	<u>13,846</u>
<b>Fund Balance, end of year</b>	<u>\$ (196,657)</u>	<u>\$ (178,187)</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church

**Restricted Fund**

**Statement of Revenue, Expenditure and Fund Balance**  
Year Ended December 31, 2021

	Cuba Project (Externally Restricted)	Choral Music Scholarship (Externally Restricted)	Thatcher Youth Bursary (Externally Restricted)	Gilmor Music Fund (Externally Restricted)	Memorial Funds (Externally Restricted)	Prayer Shawl Fund (Externally Restricted)	Mission & Ministry Support Fund (Externally Restricted)	Lecture Fund (Internally Restricted)	Guelph Connections Fund (Internally Restricted)	HEP Fund	Total
<b>Revenue</b>											
Flower memorials	\$ -	\$ -	\$ -	\$ -	\$ 3,513	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,513
Gifts received	-	5,366	425	2,000	-	25	-	-	354	13,552	21,722
Event proceeds (net)	-	-	-	-	-	-	-	-	-	-	-
Other revenue	-	-	-	-	-	-	-	-	-	-	-
	<u>-</u>	<u>5,366</u>	<u>425</u>	<u>2,000</u>	<u>3,513</u>	<u>25</u>	<u>-</u>	<u>-</u>	<u>354</u>	<u>13,552</u>	<u>25,235</u>
<b>Expenditure</b>											
Flower memorials	-	-	-	-	657	-	-	-	-	-	657
Memorial acquisitions	-	-	-	-	-	-	-	-	-	-	-
Other expenditures	-	2,194	242	900	-	165	(185)	-	72	-	3,388
	<u>-</u>	<u>2,194</u>	<u>242</u>	<u>900</u>	<u>657</u>	<u>165</u>	<u>(185)</u>	<u>-</u>	<u>72</u>	<u>-</u>	<u>4,045</u>
<b>Excess (Deficiency) of Revenue over Expenditure</b>	-	3,172	183	1,100	2,856	(140)	185	-	282	13,552	21,190
Fund Balance, beginning of year	2,630	23,272	7,862	8,920	28,735	304	24,655	11,167	10,964	(39,117)	79,392
Transfer to Operating Surplus	-	-	-	-	-	-	(39,000)	-	-	-	(39,000)
Drawdown from Endowment	-	-	-	-	-	-	14,616	-	-	-	14,616
Transfers from other Restricted Funds	-	-	-	-	-	-	-	-	-	-	-
<b>Fund Balance, end of year</b>	<u>\$ 2,630</u>	<u>\$ 26,444</u>	<u>\$ 8,045</u>	<u>\$ 10,020</u>	<u>\$ 31,591</u>	<u>\$ 164</u>	<u>\$ 456</u>	<u>\$ 11,167</u>	<u>\$ 11,246</u>	<u>\$ (25,565)</u>	<u>\$ 76,198</u>

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church  
Endowment Fund  
Statement of Revenue, Expenditure and Fund Balance  
Year Ended December 31, 2021**

	<b>2021</b>	<b>2020</b>
<b>Revenue</b>		
Bequests received	\$ 47,000	\$ -
Memorial gifts	-	150
Thank offerings	-	3,366
Realized loss on foreign exchange	(33,025)	-
Interest and dividends earned	<u>42,987</u>	<u>164,859</u>
	56,962	168,375
<b>Expenditure</b>		
Advisory fees paid	<u>(28,203)</u>	<u>(16,344)</u>
 <b>Excess of Revenue over Expenditure, before unrealized gains or losses</b>		
	28,759	152,031
 Fund Balance, beginning of year		
	2,988,434	2,840,935
 Unrealized gain on foreign exchange		
	39,890	9,578
 Unrealized gain on investments during the year		
	417,950	13,582
 Drawdown transferred to Capital and Ministry Funds		
	<u>(29,232)</u>	<u>(27,692)</u>
 <b>Fund Balance, end of year</b>		
	<u>\$ 3,445,801</u>	<u>\$ 2,988,434</u>

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church  
Statement of Cash Flows  
Year Ended December 31, 2021**

	<b>2021</b>	<b>2020</b>
<b>Cash provided by (used in) operating activities</b>		
(Deficiency) excess of revenue over expenditures for the year		
Operating fund deficiency of revenue over expenditure	\$ (59,062)	\$ (52,447)
Capital fund deficiency of revenue over expenditure	(33,086)	(13,517)
Restricted funds excess of revenue over expenditure	21,190	123,905
Endowment fund excess of revenue over expenditure	28,759	152,031
Endowment fund unrealized loss on foreign exchange	39,890	9,578
Endowment fund unrealized gain on investments	<u>417,950</u>	<u>13,582</u>
	415,641	233,132
Changes in non-cash working capital		
Miscellaneous receivables and prepaids	1,016	15,246
Clearing accounts	(710)	(5,345)
Accounts payable	<u>-</u>	<u>(5,343)</u>
	<u>415,947</u>	<u>237,690</u>
<b>Cash provided by (used in) investing activities</b>		
Long term investments	<u>(632,378)</u>	<u>(395,999)</u>
<b>Net decrease in cash and cash equivalents</b>	(216,431)	(158,309)
Net cash and cash equivalents, beginning of year	<u>608,718</u>	<u>767,027</u>
<b>Net cash and cash equivalents, end of year</b>	<u>\$ 392,287</u>	<u>\$ 608,718</u>
<b>Represented by:</b>		
Petty cash	\$ 100	\$ 100
Cash	182,219	199,275
Investment savings account	<u>209,968</u>	<u>409,343</u>
	<u>\$ 392,287</u>	<u>\$ 608,718</u>

The notes and schedules form an integral part of these financial statements

## **St. George's Anglican Church**

### **Notes to the Financial Statements**

**For the year ended December 31, 2021**

#### **1. Summary of Significant Accounting Policies**

St. George's Anglican Church is a legal entity under Ontario law by virtue of the Religious Organization's Land Act (R.S.O. 1989). The church operates under Diocesan Canon and is a registered charitable organization under the Federal Income Tax Act. As such, the church is exempt from income taxes.

These financial statements are prepared in accordance with Accounting Standards for Not-for-Profit Organizations (ASNPO). With the exception of interest on guaranteed investment certificates, these statements are prepared on an accrual basis. Significant accounting policies include the following:

- a. The church measures investments at fair value. Income on the investment savings account is recognized when earned.
- b. Pledges are not recorded as revenues or receivables. Gifts of volunteer labour are not reflected in these financial statements.
- c. The church follows the restricted fund method of accounting for contributions. Revenue is recognized when received or, when receivable if the amount to be received can be reasonably measured and collection is reasonably assured.
- d. The church initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions. The church subsequently measures all its financial assets and financial liabilities at amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the fund balance of the Endowment Fund.

Financial assets recorded at amortized cost are tested for permanent impairment when there are indicators of impairment. If impairment has occurred, the carrying amount of financial assets recorded at amortized cost is reduced to the greater of the discounted future cash flows expected or the proceeds that could be realized from the sale of the financial asset. The amount of the write-down is recognized in net surplus. The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in net surplus.

The church recognizes its transaction costs in net income in the period incurred. However, financial instruments that will not be subsequently measured at fair value are adjusted by the transaction costs that are directly attributable to their organization, issuance or assumption.

## 2. Financial instruments

Unless otherwise noted, it is management's opinion that the organization is not exposed to significant interest, credit, currency, liquidity, or other price risks arising from the financial instruments.

The extent of the church's exposure to these risks did not change in 2021 compared to the previous period, except to the extent outlined in note 10.

St. George's does not have a significant exposure to any individual customer or counterpart.

## 3. Royal Bank

The bank balance is monitored on a regular basis. When funds accumulate to a significant amount, funds deemed to be in excess of operational needs are transferred to short-term investment savings. When operations require more cash, funds are transferred back from investment savings.

## 4. Short-term Investment Savings

These investment funds will be the initial source of interim financing to cover the costs of major building infrastructure projects in the future.

	Cost	Fair Value
RBCDS Investment Savings Account	<u>\$ 209,968</u>	<u>\$ 209,968</u>

## 5. Long-term Investment Savings

	Cost	Fair Value
<b><i>Endowment Fund</i></b>		
<i>Diocese of Niagara Investment Fund</i>		
RBCDS Investment Savings Account	\$ 770,162	\$ 770,162
<i>RBC Dominion Securities</i>		
Canadian Portfolio	624,133	809,764
USA Portfolio	452,290	588,928
Global Portfolio	511,110	733,827
<b><i>Restricted Fund</i></b>		
<i>RBC Guaranteed Investment Certificates</i>		
2.250% due September 11, 2023	<u>3,000</u>	<u>3,000</u>
<b>Total</b>	<u>\$2,360,6995</u>	<u>\$ 2,905,681</u>

## 6. Fund Accounting

St. George's follows the restricted fund method of accounting. Accordingly, the financial resources of the church are classified for accounting and reporting purposes into funds to observe the limitations and restrictions placed on the use of those resources.

## St. George's Anglican Church

### Notes to the Financial Statements

For the year ended December 31, 2021

The Operating Fund accounts for the clergy ministry, worship, outreach, building maintenance, program support, and communications financed by weekly collections, annual festivals, and outreach appeals.

The balance in the Capital Fund represents the total net funds remaining from capital campaigns for major projects completed over previous years. Costs for yearly necessary work of a 'capital' nature, but minor in dollar value, are charged to this account.

The Restricted Fund reports resources donated to St. George's over the years for specific purposes. These funds include both internally and externally restricted funds and none of these funds are endowed.

The Endowment Fund reports resources donated with the stipulation that the capital amount be permanently retained, and other funds which the Church has set aside for permanent retention. The Endowment fund includes gifts received through planned giving and income earned on the fund's investments.

#### 7. Clearing Accounts

These accounts reflect money held by St. George's on behalf of parish committees and other organizations in the parish or Diocese, which are payable as and when directed by those groups.

#### 8. Diocesan Outreach & Support

The expenditure for Diocese of Niagara is the prime source of operating funds for the diocese. This amount is based on parish revenues (modified for uniform reporting between parishes) and averaged over three years.

#### 9. Capital fund expenditures

During the year, the organization had major expenditures for the following capital projections or assets:

	2021	2020
Kitchen project	\$ 6,418	\$ -
Roof repair	-	64,835
Exterior work, doors	8,099	22,519
Lighting	-	22,650
Livestreaming project	18,569	-
Other	-	1,287
	<u>\$ 33,086</u>	<u>\$ 111,291</u>

**St. George's Anglican Church**

**Notes to the Financial Statements**

**For the year ended December 31, 2021**

**10. Interruptions due to COVID-19**

During the year and subsequent to year end, the impact of the Novel Coronavirus (COVID-19) in Canada and on the global economy has been and continues to be significant. This global pandemic has disrupted economic activities and has resulted in the organization being forced to close the premises for extended time during lock downs, as well as interrupting the normal cycle of events, concerts, and Sunday service. Although the disruption from the virus is temporary, given the dynamic nature of these circumstances and the ongoing nature of the virus, the duration of future business disruption and the related financial impact cannot be reasonably estimated at this time. Further, the timing and amounts realized on the organization's assets as well as its future ability to deliver all programming may be impacted by the evolving circumstances of the virus.

# St. George's Contacts for 2022

Ministry leaders can be contacted through the church office by phone or email:

POSITION	NAME	EMAIL
Rector	Vacant	<a href="mailto:rector@saintgeorge.ca">rector@saintgeorge.ca</a>
Priest Assistant	The Rev. Canon Jean Mitchell	<a href="mailto:priestassistant@saintgeorge.ca">priestassistant@saintgeorge.ca</a>
Wardens	Laura McDonald, Rani Varkey, Bruce Carrick	<a href="mailto:wardens@saintgeorge.ca">wardens@saintgeorge.ca</a>
Treasurer	John Laidlaw	<a href="mailto:treasurer@saintgeorge.ca">treasurer@saintgeorge.ca</a>
Parish Administrator	Bruce Mackenzie	<a href="mailto:office@saintgeorge.ca">office@saintgeorge.ca</a>
Bookkeeper	Tracy Jewell	<a href="mailto:bookkeeper@saintgeorge.ca">bookkeeper@saintgeorge.ca</a>
Sextons	Toni Atieh, Bryce Sukhdeo	
Synod Delegates	John Laidlaw, Nancy Hewat, , Jeanne Forsythe, Paige Keller Alternates: Michael Nightingale, Laura Keller, Ashley Sukhdeo	
Pastoral Care	The Rev. Canon Jean Mitchell	<a href="mailto:priestassistant@saintgeorge.ca">priestassistant@saintgeorge.ca</a>
<b>WORSHIP, MUSIC &amp; FAITH FORMATION</b>	<b>Gerry Manning, Matthias Schmidt</b>	
Music Director	Gerald Manning	<a href="mailto:musicdirector@saintgeorge.ca">musicdirector@saintgeorge.ca</a>
Assistant Music Director	Matthias Schmidt	
Carillonneur	Don Hamilton	<a href="mailto:carillonneur@saintgeorge.ca">carillonneur@saintgeorge.ca</a>
Guelph Connections Concerts	Marlena Tureski	
Chancel Guild	Hazel Smith	
Bible Study	Elizabeth Rothwell	
Children's Program	Janet Harris	
Children & Youth Working Group	Rani Varkey	
<b>PARISH LIFE</b>	<b>Debbie Marchment</b>	
Chi Rho	Joseph Noseworthy	
Women's Fellowship	Hazel Smith	
Book Club	Anne McGee	
<b>SOCIAL JUSTICE &amp; OUTREACH</b>	<b>Maria Fage</b>	
Prayer Shawl	Audrey Conway	
<b>FINANCE, OPERATIONS, &amp; COMMUNICATIONS</b>	<b>Bruce Mackenzie, Tracy Jewell</b>	
Buildings and Grounds	Harry Oussoren	

