

People don't
buy what you
do; they buy
why you do
it. And what you
do simply
proves what
you believe.

SIMON SINEK

Table of Contents

Introduction	4
From the Rector	5
Litany of Thanks	9
Governance	10
Warden’s Report	10
Delegates to Synod	12
Minutes from Vestry Meeting (February 25, 2018)	13
Whys and Whats Exercise	16
Agenda for Annual Vestry Meeting (February 24, 2019)	17
Nominations for 2019 Council of St. George’s	17
Pastoral Care	18
Church Life	20
Baptisms	20
Confirmations	20
Marriages	20
In Memoriam	20
Services at Retirement Homes	21
Parish Statistics	21
Worship, Music & Faith Formation	22
Music Director’s Report	22
Carillon	23
Guelph Connections Concerts	24
Chancel Guild	24
Bible Study	25
Children at St. George’s	26
Parish Life	27
Chi Rho Fellowship	27
Women’s Fellowship Group	29
Sleighbell Fantasy	30
Book Club	31
Social Justice and Outreach	31

Prayer Shawl Ministry	32
Food Pantry	32
Finance, Operations & Communications	32
Building & Grounds Committee	32
Business Manager’s Report:	34
Fundraising Events	34
Legacy Society	35
Ways to give: PAG, Online, Legacy.....	36
Treasurer’s Report	37
Financial Statements.....	41

The quotes you will read throughout this document are garnered from interviews with current parishioners throughout the ThanksLiving Stewardship Campaign, October 2018.

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

There were many exciting things that happened in 2018 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 is my 10th annual Report to the Parish since I arrived at St. George's in 2009 -- and it is the 34th annual report of my ordained ministry! I thought it might be useful and interesting, perhaps even a bit fun, to revisit my first two annual reports to St. George's Guelph to see what was then and what is now. Interestingly and challengingly the comments I made nine and ten years ago still have much relevance for us. So, I feel right in restating and quoting in this report much of what I wrote then.



One of my favourite book titles on corporate leadership is "Orbiting the Giant Hairball." The giant hairball refers to the complexity of how organizations become intertwined, overlapped, multi-layered, and ... well ... giant hairballs formed out of a myriad of strands brought together in a big muddle. Parish communities are a lot like this, and, here at St. George's, we are no exception. Even after 10 years there is still some mystery for me to the "hairball" of relationships, ministries, hopes, dreams, organization, disorganization, vision, truth, myth and reality that is St. George's, Guelph.

As we approach our Annual Vestry Meeting where we will reflect upon the past year and turn our eyes to the future, I am conscious of the fact that that in my time here I have literally led over 1500 worship services, preached more than 1000 times, and celebrated many passages of life with 100's of funerals, scores of baptisms, and dozens of weddings. There have been countless meetings, programs, events, and visits and appointments. There have been many changes in the fabric and context of ministry at St. George's. We have had changes in staff. We have had endings and new starts; successes and challenges. And yet, even after all these years and whirlwind of activity, it often seems to me that we have barely begun -- barely begun to do the work at hand; barely begun to get to know one another; barely begun to set priorities; and, perhaps most importantly, barely begun to fully trust one another and to trust what God is doing in this place.

However, we are not just spinning our proverbial tires ... as the reports contained within this document attest. Your Wardens and Corporation continue to work tirelessly, and sometimes thanklessly, at setting and directing operational policy, dealing with budget realities, sorting through building/restoration issues, and giving wise counsel to your Rector on the many issues that arise in a complex system like ours. Parish Council continues to work to find new ways of better communicating and coordinating our ministries, providing counsel as the advisory body they are constituted to be, and reflecting on our spiritual and motivational "WHY" (I refer you to the Wardens' Report for more on this). The Building & Grounds Committee -- with the unwavering commitment of our "uber-volunteer" Facilities Manager, Mike Blythe -- continues to wisely manage and steward the needs of our physical resources. Indeed, much is getting accomplished and with excellence. My sincerest thanks go to all of you for your efforts on behalf of the parish.

Our staff -- Administrative, Program, and Pastoral -- is quite simply amazing. They accomplish so much with the rather limited resources available. And even with some comings and goings in transition within our staff, there is an overall commitment to support one another and our united efforts in ministry. Thanks, Team!

Most of all though, it is the many quiet "disciples" (I prefer this term over "volunteers" because I know the commitment comes from hearts of faith) in this parish who never cease to amaze me with their energy for ministry ... even, for some, after decades of taking on the leadership roles. Kudos to Chancel

Guild, Chi Rho Fellowship, the children's and youth ministries, the choir/choral scholars and music ministries, the teams who plan and work at our parish sales and events, hospitality, funeral reception, and coffee hour folk, those who lead our outreach initiatives, greeters and readers and servers and ... and ... and all the rest of you who make this too long a list to complete! (My favorite page in the Annual Report continues to be our ministry acknowledgement/ thanks page ... WOW!)

However, our success is also our Achilles heel. We are still shrinking. We are losing more and more of the folk who have dedicated their lives to the ministry of St. George's, and our some of our traditional groups have or are feeling the pinch. Our models of ministry and structures of organization are not attracting many new recruits. It can be demoralizing to have to work so hard to accomplish more and more with less and less. And we know that we are still at that tipping point where many things will have to change.

The good news, as we see countless times in scripture, is that this vulnerable, frustrating, broken-hearted place where we no longer know "what to do" is exactly the place and time where God tends to break into people's lives with renewal, hope, and wonder. Sometimes the best vision and mission is to stop, get out of the way, and let God back into the center. Jesus and the apostolic teachers did not commission us into programs or institutions, but rather into a way of being, a way of life. I truly believe that this commission – going out into the world as disciples – is fundamentally achieved by the authentic way we embrace and live out our lives in the love of God in Christ.

More than a century ago Edward King, the then Bishop of Lincoln, said in an ordination service that what the world needs is more truly Christ-like Christians. I think this holds true even more today. The people I meet outside the church, the "missing generations" who are not much represented in our congregation, not only don't know much about Jesus and Christianity, but often mistrust the institution of the church or find it hypocritical. There is a perception that we are a religion of dogmatic intransigence – rules, regulations and esoteric practices which are largely out of touch and irrelevant to their lives. Or they find us a quaint echo of a Eurocentric past which is largely now forgotten and confined to annals of history. Yet these folks are filled with spiritual yearning, a desire for deeper purpose and meaning in lives that are often a continuum of shattered hopes, shattered dreams, broken relationships and messed-up families. It is for them that Jesus needs to be made alive again. And I believe that we have a mission to open our doors, hearts, minds and resources to reach outside ourselves to them.

This won't be easy. Traditional models won't work on our dispirited and dispossessed children and grandchildren, let alone those outside our doors who have developed a cynicism towards religion. But, we as Anglicans are shaped and formed by a history of adaptation, holy compromise, prudent judgment, resourcefulness and faithfulness. {If you don't believe me, then read about the Elizabethan Settlement, not to mention our history in North America.}

Yet we have indeed experienced more than glimpses of hope and new life with the successful building of community partnerships with organizations and not for profits like, Workside Early Childhood Education Centre, The Sustainable Market, the Guelph Chamber Choir, the University of Guelph Choirs, various festivals, our Guelph Connections Concerts, and new initiatives like a "Church for the Non-Churchy" Christmas Eve service (which drew 350+!!) and Yoga in the church. As well we have built upon older partnerships and relationships. And we have stewarded our vast building challenges and costs with grace and wisdom. We will do more of this in the time to come.

Moving forward worship will continue to be the core of our being, not only as a sustaining catalyst to our growth as disciples but also as a means to reach beyond our doors. This means we will continue to

strive for excellence while making worship more accessible, more relevant, and more inviting to those whom we need to reach. A key recent success has been the vitality and youthful joy of our expanded Choral Scholars program.

Outreach needs not only to be sustained but also to be ramped up as core to our ministry. Every growing church in North America has a strong compelling ministry of outreach, both to the economically and socially disadvantaged, and to those who are disadvantaged by having no faith (the fastest growing segment of Canadian population). Often the people who need us don't even know they need us until a crisis arises.

We are going to have to make many more tough decisions about our priorities in the use of our physical, monetary, and spiritual resources to accomplish what lies ahead. But we mustn't fear. Fear (not "unbelief") is actually the antithesis of faith. And faith is a gift from the God who knows us compassionately and who will not demand more of us than we can give. One of the important things to remember is that the Church, in its mission to reconcile all people with God, is not tasked with "correctness" but with "faithfulness." Single-mindedness and absolute agreement about everything are not the hallmarks of good and faithful communities. Rather faithful communities are characterized by openness to the fact that, made one in Christ, we gather in the breadth of diversity and perspectives in which God has formed us. To celebrate diversity faithfully is different from proclaiming it politically as it centres not in the issues of correctness and rightness but in Christ-like sacrifice for the sake of the community, mirroring God's healing and reconciling love. It is hard work, and I can assure you that we will not always get it right or do it well. However, we are called to "the striving" and renewed to the task by the inexhaustible forgiveness we claim in Christ.

I certainly do not have answers to all that lies ahead, but I have the faith to continue putting my hand to the plough with you as we till this garden in which God has placed us.

Forward in Faith, indeed!
With sincerest blessings and love in Christ,

A handwritten signature in black ink, appearing to read 'Ralph', with a stylized flourish at the end.

Ralph

I am a fan of the Rector's homilies. He relates the scriptures to what is now happening in our community and globally.

Thanksgiving - St George's In Deed 2018

In the Fall of 2018, we continued to explore the ongoing journey of stewardship at St. George's. We looked at and thought about stewardship as a sort of lifestyle - the way we live each day with gratitude and appreciation for the gifts we have received, rather than a traditional money-raising event. We called this approach **ThanksLiving**. The practice of ThanksLiving is how we live our lives as stewards of our days. It's about being connected to each other in community at St. George's and being connected and committed to be of service in the wider community and how we gift "our whole selves" including our money.

This exploration focused on our stories as pilgrim people here at St. George's - what brought us to be part of the journey as stewards of Jesus way, God's ongoing plan. We considered ourselves and our stories of joining and enjoying our time here as stewards of our lives and continue to do so. We saw over the 5 weeks in the slide presentations how some of our members see their lives as expressions of gratitude and praise, especially as they relate to this community. Some of those words are presented to you here in this document as well.

In 2018, we asked everyone to take an inventory of the riches we have and what we continue to receive. **How can we grow into ThanksLiving with our actions and praise as we look toward the next steps in our journey together?**

We are all different and I think we strive to be friends to whomever comes to the door of our church.

Litany of Thanks

Priest Assistant: Jean Mitchell **Priest Associates:** Gordon Walls **Deacon:** Joseph Noseworthy **Honorary Assistants:** Peter Moore, Barbara Sykes, Dan Cyr, Craig Luccock, Bill Rainey, Michael Nurse **Office Staff:** Laura Keller, Ellen Luccock, Tracy Jewell, Mike Blythe **Sextons:** Ron Leonard, Richard Horyn, Joe Nesbitt, Brendan Irving **Parking Lot Attendants:** Bryce Sukhdeo, Paige Keller **Office Volunteers:** Bernice Slater, Jan Wilson **Treasurer:** Ellen Luccock **Investment Team:** Ralph Sykes, Lloyd Hicks, Frank Maguire **Director of Music:** Gerald Manning **Choir:** Linda Newbery, Heather Proctor, Sarah Schmidt-McQuillan, Megan Smith, Sally Stelter, Paula Turnbull, Hannah Wilcox, Ellen Anderson, Nicole Ferraro, Carys Jones, Darcy Kirkup, Laura McDonald, Susanne McQuillan, Lane Osborne, Amy Parker, Diane Spratt, Margaret Stewart, Alpha Kayondo, Chad Morey, Michael Nurse, Harry Oussoren, Hugh Spencer, Peter Anderson, Mike Blythe, Bryan Ching, Ian Dickieson, Alexander Muth, Matthias Schmidt, Jim Stevens, James Walke, Joel Wilson **Carillonneurs:** Don Hamilton, Robert Jewell, Duncan Hamilton, Gerald Neufeld **Guelph Connections Concerts:** Marlena Tureski and Advisory Board **Curbside Hospitality:** John Fordham **Recording of Services:** Mike Blythe **Church School:** Janet Harris and assistants **Wardens:** George Adams, Maria Fage, Elizabeth Adams, Michael Nightingale, Rani Varkey, Peter Eardley **Synod Delegates:** John Laidlaw, Jeanne Forsythe, Doug Tripp, Hannah Keller **Council Ministry Liaisons:** Jean Mitchell, Shirley Griffin, Jan Wilson, Paul Deacon **Building and Grounds Committee:** Steve Conway, Mike Blythe, Bill Cormack, Doug Tripp, Ella Turnbull, George Adams, Graham Nasby **Counters:** Wendy Beresford, Helen Hobson, Bill Irving, Joe Nesbitt, Linda Newbery, David Pocock, Hazel Smith, Doris Spain, Hugh Spencer, Willie Spencer, Ella Turnbull, Nancy Watson, Carole Whittaker, Pat Wiggins, Janina Wright **Saturday Night Suppers:** Joseph Noseworthy, Jon Fage, Jeff Robinson and Team **Prayer Shawl Group Leaders:** Audrey Conway and Mary Dadd **Chi Rho Fellowship Executive:** Mary Dadd, Dave Pocock, Elaine Tucker, Susan Pulleyblank, Audrey Conway, Marilyn Preston, Jim Ritchie, Mary Fiander, Helen Hobson, Marg Ready **Women's Fellowship Planning Team:** Hazel Smith, Nancy McPherson-Ball, Janina Wright, Carol Kelly, Peggy Shaw, Wilda Waldron, Wendy Beresford **Book Club:** Anne McGee and team **"News From the Pews" Publishing Team:** Karen Mantel, Susan Pulleyblank, Sandra Irving, Ella Turnbull **Tuesday Bible Study Leaders:** Elizabeth Rothwell and Michael Burslem **Sleighbell Fantasy Leadership:** Diane Spratt, Karen Mantel and the Sleighbell Organizing Committee **Golf Tournament Planning Team:** Anne McGee, Heather

Proctor, Jeff Robinson, Franki Robinson, Laura Keller, Hazel Smith, Helen Hobson, Elaine Tucker, David Leigh, Ruth Thatcher, Karen Mantel, Paul Deacon **Readers:** Elizabeth Adams, George Adams, Heather Beecroft, Anya Deacon, Paul Deacon, Peter Eardley, Jon Fage, Maria Fage, Harold Ford, Peter Gifford, Ian Gower, Janet Harris, Mark Hayden, Kate Henderson, Nancy Hewat, Hannah Keller, Laura Keller, Paige Keller, David Leigh, Ellen Luccock, Anne McGee, John McGee, Hannah Myles, Jennifer Myles, Graham Nasby, Christine Osborne, Chris Patrick, Jessica Patrick, Marilyn Preston, Suzanne Rintoul, Franki Robinson, Jeff Robinson, Bill Rose, Penny Smiley, Earla Smith, Ashley Sukhdeo, Bryce Sukhdeo, Ralph Sykes, Doug Tripp, Marlena Tureski, Rani Varkey, James Walke, Nancy Watson, Jan Wilson, Jane McKinnon-Wilson, Jessica Wilson, Jim Wilson, Joel Wilson, Janina Wright **Chancel Guild Executive and Team Leaders:** Hazel Smith, Alison Clarke, Helen Hobson, Nancy McPherson-Ball, Louise Thornton, Debbie Marchment, Susan Pulleyblank, Marilyn Freure **Soup & Buns Lunch:** Elaine Hadaway, Jami Combdon, Thelma Smeltzer, Mary Dadd, Gail Squires, John Laidlaw, Janina Wright, Hazel Smith, Jim Squires, Bev Davidson, Janet Gray, Joseph Noseworthy, Nancy McPherson-Ball, Jan Wilson, Jorja Paige Pettigrew **Kitchen "Saints":** Mary Dadd, Alison Clarke, Audrey Conway, Helen Hobson and countless others. **Servers:** James Fage, Jon Fage, Ian Gower, Mark Hayden, Hannah Keller, Paige Keller, Chris Patrick, Sam Patrick, Jeff Robinson, Ashley Sukhdeo, Bryce Sukhdeo, Avery Sukhdeo **Communion Assistants:** Elizabeth Adams, George Adams, Dan Atkins, Alison Clarke, Donna Cousineau, Terry Cousineau, Jeanne Forsythe, Helen Hobson, Laura Keller, John Laidlaw, Debbie Marchment, Nancy McPherson-Ball, Franki Robinson, Jeff Robinson, Rino Salvador, Ben Stephenson, Doug Tripp, Marlena Tureski, Ella Turnbull, Rani Varkey, Nancy Watson, Jim Wilson **Greeters:** Carl Embro, Patricia Ing, John Laidlaw, David Leigh, Jean Maguire, Dave Pocock, John Readman, Jim Ritchie, Bernice Slater, Louise Thornton, Elaine Tucker, Ella Turnbull, Jan Wilson, Heather Beecroft, Wendy Beresford, Anna Blythe, Bill Cormack, 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, Janet Gray, Elaine Hadaway, Jane Hafeman, Hermie Harde, Nancy Hewat, Margaret Hill, Paull Hopping, Bill Irving, Gabriel Keller, Laura Keller, Paige Keller, Carol Kelly, Brenda King, Ron King, Chuck Lamb, Jacqueline Maharaj, Karen Mantel, Anne McGee, John McGee, Dorothy Moore, Ross Moore, Michael Nightingale, Maryjane Oussoren, Marie Powell, Marilyn Preston, John Proctor, Bill Rose, Penny Smiley, Willie Spencer, Janina Wright

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

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.

Warden's Report

A year ago at our Annual Vestry meeting, we were all asked to reflect on our WHY. Why do we gather to worship and mingle here at St. George's week by week? We confirmed that our WHY is to WELCOME, to SEEK, to BELONG, to SERVE, and to SUPPORT. Here we are, at the end of the year, a time to reflect on WHAT we did as a Parish, and our work toward fulfilling our WHY. It is our WHY that gives us purpose and brings us into partnership with God to build the Kingdom on earth.

This year **St. George's welcomed** 10 children into the church through Baptism. We opened our doors to the wider community through our user groups by extension of our partnerships with: Workside Early Child Care, the Guelph Connections Concerts, Guelph Chamber Choir Concerts, Sleigh Bell Fantasy, and Community Christmas at 7pm Christmas Eve with the Hogtown Brass, and many, many more events over the year. We imagined being even more welcoming by renovating the church washrooms to include non-gender-specific and accessible washrooms. We expect to move forward with the project this spring, since we have approval from a special vestry and the Diocese. What will we do next?

This year **St. George's grew together, seeking** a deeper relationship with Jesus with the spiritual guidance of our Pastoral Team. Thank you to Ralph, Gordon, Owen and Jean for your commitment and patience in leading us on our journey to become the church in the 21st century.

Ralph's reflection on his trip to Europe and sabbatical learning on Church architecture and liturgy this past summer gave us much to reflect upon as we consider how we will grow into the future. Thank you also to our Parish staff, Laura, Ellen, Ron, Richard, Brendan and Tracy. Your dedication ensures our physical space is well maintained, there is a friendly face in the office, and programs are well organized and run smoothly. Gerry through the music ministry at St. George's helps us to seek by opening our hearts to change and possibility. The Choral Scholars grew and brought in others as the choir expanded and increased their repertoire.

This year **St. George's created space for belonging**, hospitality and fellowship through many Parish social functions. Weekly coffee after both the 8:30 and 10:30 services is well attended and provides time and space for discussion and getting to know each other better. The number of people staying following the 10:30 service has increased notably, and this fall our St. George's Bake-Off was initiated. Thank you to all who have contributed to the hospitality by providing baked goods to share. The space created at the back of the church by removal of two rows of pews a couple of years ago has provided a welcoming space for all, both before and after the services and events, such as the Chi Rho Anniversary Evensong. Owen started and continues a yoga practice in the nave which is attended by parishioners and others every week. Can we imagine other things to do in our space to build community?

This year **St. George's served** our local and international brothers and sisters. St. George's prepared and served Saturday Night Suppers at the Life Centre on Quebec Street. This is a cooperative ministry, with many faith communities contributing on a rotational basis. Fore! St. George's, our golf tournament and card party, was again a success, raising funds for Guelph Wellington Women in Crisis and Wyndham House. Our donation will assist in serving women and children in our community experiencing domestic violence and abuse, along with youth who are homeless. During the Advent and Christmas season the Parish donated generously to the "Enough Room in the Inn to Buy the Whole Farm" project, raising funds to purchase 25 farms through the Primates World Relief & Development Fund as part of their "Making a World of Difference" program.

The lay leadership at **St. George's served** in so many ways to energize the many services, events and the overall governance of the parish. This Vestry book records all those leaders and the many activities. As Wardens, we want to celebrate and honour the contributions and the choice to step up and lead by so many. As we move forward in Thanksliving, we recognize the diversity in our midst; from the people who have been with the parish for decades to those who arrived this week and look forward to new leaders offering their talents and visions what the future could be.

This year the people of **St. George's supported** a stewardship campaign based upon "Thanksliving" that saw one third of pledgers increase their pledge and an additional 15% were new pledgers. This resulted in a 5% increase in the pledged amount. Of course, most people still do not pledge and so this is a trend – a very promising trend. Our continued financial health has allowed us to maintain the new staffing levels with Ellen and Gordon to support the increase in activities and allow Ralph to focus more on mission and ministry and less on administration.

To empower us on our way in Thanksliving, let us pray:

God of pilgrims teach us to recognize your dwelling place in those with whom we share our journey and help us to worship you in our response in those who need our care; for all the world is your temple and every human heart is a sign of your presence. In Jesus name. (adapted BAS pg 818).

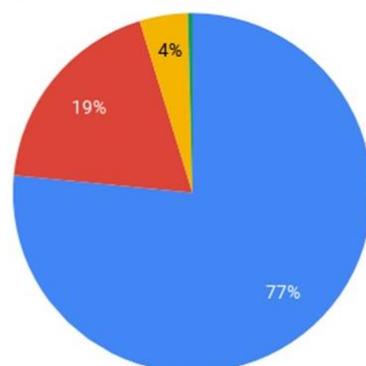
Yours in Thanksliving,

George Adams & Maria Fage
Wardens of the Day

Where does the money come from?

2018 Sources of Income

● Weekly Donations ● User Groups (Rentals) ● Christmas, Lent, Easter ● Other



Donations and Rentals

Weekly Donations	\$380,869.00	77%
User Groups (Rentals)	\$ 93,094.00	19%
Christmas, Lent, Easter	\$ 21,609.00	4%
Other	\$ 2,000.00	4%

Total: \$497,572.00 100%

Delegates to Synod

Report on the 144th Synod of the Diocese of Niagara

In March, the 144th Synod of the Diocese of Niagara made history by electing its first female bishop. Doug Tripp, John Laidlaw, Jeanne Forsythe, Hannah Keller (youth delegate) and the Rector, Rev. Canon Ralph Blackman and Rev. Owen Ash had the pleasure of participating in the election of the Reverend Canon Susan Bell, who served in the Diocese of Toronto to become the 12th Bishop of Niagara. When the results of the fifth and final ballot were announced, there was immediate cheering and applause.

In May, some of the lay delegates and youth delegate attended the consecration of Susan Bell at the Cathedral and she succeeded Bishop Michael as Diocesan Bishop June 1st. Interestingly, in October, lay delegates attended the Seating of the Bishop at the Cathedral. This seat is the oldest sign of episcopal office and today still signifies to the Church the bishop's central place amidst the community of the baptized. The cathedra in Christ's Church Cathedral was made in 1928 in memory of Bishop Owen and is modelled after that in Truro Cathedral, Cornwall, England. The installation is similar to enthronement or coronation of a Royal Monarch. To some of us, this was a very interesting ceremony.

In November, lay delegates, youth delegate and Rev. Blackman attended the Annual Synod at the Cathedral. In her charge to the delegates, she commented that even though our past is important, we should not get bogged down there. "If we are so taken by how things used to be and can't let go of that mirage, then we will miss whatever the new thing is that God is doing in our present". Experimentation and change may be the new normal said Bishop Susan, and that could be exciting, once we have disentangled ourselves from the parts of our past that have bound us." Paraphrasing the Bishop's comments, when church buildings have come to an end in their life cycle and not growing, it is incumbent upon all of us to redeploy those assets as needed for a new mission field. This could include becoming a planting church again. The Annual Synod was a full day of reports from various committees, the Anglican Foundation, PWRDF presentation, Cathedral Place Revitalization Report, Relationship with Cuba Diocese, and Canterbury Hills Camp Report, plus others.

The Bishop visited St. George's on December 16th and was warmly received by a large number of parishioners. In a very brief meeting with her after the service, she once again was delighted to come to Wellington North (i.e. north of 401) as she has very fond memories of her time here and plans to visit more often in the future. She spoke again about church planting and the cultural energy required to go out into the community to connect with the people, the ongoing issue of clergy shortage, and the transition of developing lay clergy.

A full but exciting year for your lay delegates.

Report submitted by:

John Laidlaw, Doug Tripp, Jeanne Forsythe (reporter), Hannah Keller (youth delegate)
Graham Nasby, Nancy Hewat, Michael Nightingale, Alternate Lay Delegates.

I feel we must use the building wisely. I like what we have done with the chapel – it's a versatile space. God doesn't change – only the way we worship.

Minutes from Vestry Meeting (February 25, 2018)

1. Financial Q&A

Doug Tripp & George Adams presented the financial reports and budget in the Chapel at 8:30am, and answered questions.

2. Worship

During the Eucharistic celebration at 9:30 am, the Rev. Ralph Blackman, Rector of St. George's, delivered his charge as the homily.

3. Registration and Coffee

72 parishioners signed the register. Light refreshments were served by members of the Hospitality Team.

4. Opening Prayers

The Rev. Canon Ralph Blackman, Chair of the Vestry Meeting, welcomed everyone. The Rev. Canon Jean Mitchell opened the meeting with prayer.

5. Welcome and Approval of Agenda

Mike Blythe moved the acceptance of the Agenda; seconded by Doug Tripp. Carried.

6. Appointment of Vestry Clerk

Elizabeth Adams moved that Laura Keller, the Program Administrator, be nominated as Vestry Clerk. Seconded by James Walke. Carried.

7. Approval of Minutes of 2017 Vestry Meeting

Michael Nightingale moved that the minutes for the 2017 Vestry Meeting on Feb 26, 2017 be approved as printed in the Annual Parish Report 2017; seconded by Michael Nurse. Carried.

8. Reception of All Reports

Joseph Noseworthy moved that all reports in the Annual Parish Report 2017 be accepted including the addendum of the Deacon's Report; seconded by Audrey Conway. Carried.

9. Wardens' Report

- Elizabeth Adams thanked Doug Tripp and Dan Atkins for their service as Past Wardens.
- Elizabeth listed many of our achievements and activities for 2017, such as the inclusion of children in the worship space, the addition of young choral scholars to our choir, supporting community outreach through the Fore St. George's golf tournament, Saturday Night Suppers, the Jazz Mass. Elizabeth expressed her thanks to Council, particularly Michael Nightingale, for their support throughout her time as the Rector's Warden.
- Michael Nightingale expressed his thanks to Elizabeth Adams and other members of Council. He discussed his motivation to become a Warden, his time as a Warden, issues faced during his time as Peoples' Warden (use of worship space) and his hopes for the future of St. George's.
- Elizabeth Adams concluded the Warden's Report with encouragement to the parish to seek God's dream for us in St. George's at this time.

11. 2017 Financial Statements

a. Approval of Audited Statements

- Doug Tripp expressed thanks to Don Irvine for his time as Treasurer, and Tracy Jewel for her excellent work as bookkeeper, and Ralph Sykes for his assistance in the audit process.
- The financial statements were made available to the parish beginning February 18, 2018.
- Doug Tripp presented the financial statements visually and went through the financial figures from the annual report.
- Discussion and questions:
 - Jim Squires asked about the HEP Fund – will future pledges cover the cost of the outstanding costs. How long will it take us to pay it off? That information could not be provided at this meeting, but will be sent out to parishioners as soon as possible.
 - John Fordham suggested that we normalize for the number of Sundays in each month, which might help explain some of the monthly up and down in givings. George Adams suggested that it would not change the conclusions that monthly regular givings are highly variable with no particular annual cycle. John then asked if Easter is reflected in regular offerings – George confirmed that it is not included in Weekly Collections.
 - Paul Deacon asked for some clarity on a statement in the Treasurer’s Report requesting half of donations to be made in the first 3 months of the year to assist with financial stability. Doug explained that this is reflective of expenses that are front-end loaded in the year such as insurance.

Doug Tripp moved that the 2017 statements be approved as printed in the 2017 Annual Report; seconded by Ruth Thatcher. All in favour. None opposed. Carried.

b. Acceptance of Auditor’s Report

Doug Tripp moved that the Auditor’s Report be approved as printed in the 2017 Annual Report; seconded by Graham Nasby. All in favour. None opposed. Carried.

c. Appointment of Auditors for 2018.

Doug Tripp moved that the RLB Accounting be appointed as auditors for St. George’s for 2018; seconded by Peter Conway. All in favour. None opposed. Carried.

12. Nominees for 2018 Council of St. George’s (Parish Council)

Ralph Blackman introduced the people on the nomination list.

Mike Blythe moved that the Nominees for 2018 Council of St. George’s be accepted with the addition of Shirley Griffin in the role of Council Liaison for Outreach and Social Justice; seconded by John Fordham. Ralph asked for any other nominations. None were brought forward. All in favour. None opposed. Carried. Ralph Blackman thanked the nominees.

13. Presentation of 2018 Parish Operating Budget

Doug Tripp presented the Budget.

Highlights of the 2018 Budget were presented.

- Doug described the budget as aspirational in nature. Our expenses in the area of Worship, Music and Education will increase slightly to meet ministry needs. Our share to DM&M has decreased slightly due to the new formula implemented by the diocese. The expenses on Building & Maintenance will go down slightly due to an offset in

revenues from rentals. Program Support will increase due to the addition of the Business Manager position.

- Paul Deacon asked about the heating expenses. Doug explained that the avoided costs are what matters. The utility rates have gone up although gas consumption is down 20%.

Doug Tripp moved that the Budget be accepted as printed in the 2017 Annual Report; seconded by George Adams. All in favour. None opposed. Carried. Ralph Blackman thanked Doug Tripp and George Adams for their leadership in the creation of this budget.

14. New Business:

- Stewardship of our Gift of Space
 - Ralph Blackman described the additional partnership with Workside Early Education Centre, with them taking over the Parlour space beginning in the summer of 2018. Also, he explained the potential renovation of the washrooms outside the Parlour, to make them bigger and more accessible. James Walke and Jane Hafeman both expressed support. **David Leigh moved that council move ahead, Ruth Thatcher seconded. All in favour. None opposed. Carried.**
 - John Fordham asked about the plan to make the church more accessible. Ralph Blackman explained that we have exemptions as a grandfathered building, but we are morally obligated to become as accessible as possible. The new washrooms will help. We are also looking at possibly building a 3-step lift to make the library, green room and office more accessible.
- Worship Space: "Living Our Mission":
 - Ralph Blackman spoke to spatial adjustments that have been made in the sanctuary space (dais, children's space, etc.). It is time to look at making that dais area permanent, more attractive and accessible. This conversation will take place over the next year.

1. Thanks to All Who Assisted with Refreshments

Ralph Blackman thanked Mary Dadd, Alison Clarke, Audrey Conway, Nancy McPherson-Ball, Peter Conway, and Helen Hobson for their help with refreshments.

16. Announcements

- Michael Nurse remarked that he was very pleased with the Vestry Report in that it was ordered to reflect the key areas of our Vision Action Plan.
- Susan Pulleyblank reminded people to fill out the Sleighbell Fantasy survey.

17. Adjournment and Closing Prayers

Ralph drew everyone's attention to the litany of thanks page. All in attendance said the grace together. The meeting was adjourned at 12:50pm unanimously by all in attendance.



Laura Keller, Vestry Clerk



The Rev. Canon Ralph Blackman, Rector

Whys and Whats Exercise

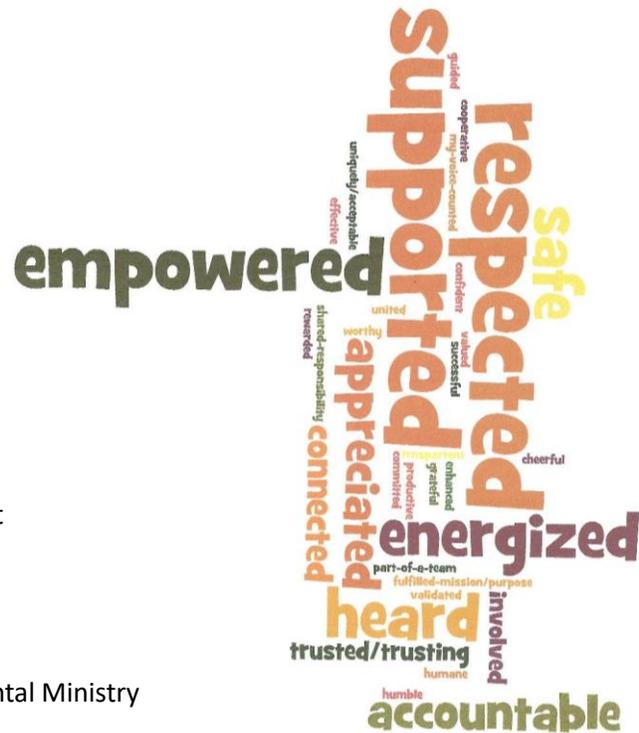
On February 25, 2018, 72 members of the parish were asked to associate 5 "whys" with 10 "whats".

The "whys" include:

1. To Serve
2. To Belong
3. To Welcome
4. To Seek
5. To Support

The "whats" include:

1. Preach and teach
2. Open Doors
3. Kids in Church and Worship
4. Community Service and Outreach Support
5. Celebrate Art and Music
6. Caring Ministry
7. Community Building
8. Community Partnerships
9. Open Communion and Inclusive Sacramental Ministry
10. Diversity of Worship Options



Here is what we came up with:

	To Serve	To Belong	To Welcome	To Seek	To Support	Other
Preach and Teach	2	1	0	13	0	3
Open Doors	1	6	13	3	4	1
Kids in Church and Worship	0	6	6	2	2	3
Community service and outreach support	12	0	4	0	13	0
Celebrate Art and Music	1	4	4	1	0	5
Caring Ministry	9	0	1	1	5	3
Community Building	1	4	1	3	1	3
Community Partnerships	6	1	1	5	6	2
Open Communion and Inclusive Sacramental Ministry	0	6	2	5	0	3
Diversity of Worship Options	2	2	2	0	2	2
TOTAL	34	30	34	33	33	25

Agenda for Annual Vestry Meeting (February 24, 2019)

1. Financial Q & A – 8:30 am (Chapel)
2. Worship — 9:30 am (Church)
3. Registration and Coffee (Church)
4. Opening Prayers — 11:15 am
5. Welcome and Approval of Agenda
6. Appointment of Vestry Clerk (Laura Keller)
7. Approval of the Minutes of Annual Vestry Meeting — February 25, 2018
8. Reception of All Reports
9. Wardens' Report
10. 2018 Financial Statements
 - a. Approval of Audited Statements
 - b. Acceptance of Auditor's Report
 - c. Appointment of Auditors for 2019
11. Nominating Report
12. Presentation of 2019 Parish Operating Budget
13. Thanks to all who assisted with refreshments
14. Announcements
15. Adjournment and Closing Prayers

Nominations for 2019 Council of St. George's

Rector's Warden	_____
People's Warden	Rani Varkey
Deputy Rector's Warden	_____
Deputy People's Warden	James Walke
Past Rector's Warden	George Adams
Past People's Warden	Maria Fage
Lay Delegates to Synod	John Laidlaw Doug Tripp Jeanne Forsythe
Alternate Delegates to Synod	Nancy Hewat Michael Nightingale Graham Nasby
Youth Delegate to Diocesan Synod	Hannah Keller
Alternate Youth Delegate to Diocesan Synod	Ashley Sukhdeo
Council Liaisons:	
Outreach & Social Justice	Maria Fage
Worship, Music & Faith Formation	Paul Deacon
Parish Life	Debbie Marchment
Pastoral Care	Jean Mitchell
Treasurer (appointed by Corporation)	Ellen Luccock

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

Pastoral Care

Do you regularly call in or telephone to check up on someone living alone? Have you recently dropped off a casserole to someone who has experienced a death in the family? Do you pick up and bring to church someone who is no longer allowed to drive? Have you offered to give respite to any weary caregivers who can no longer leave their spouses alone? Have you picked up some groceries for someone who finds it difficult to get out during the winter or is ill at home? Do you clear the snow from the sidewalk of an elderly neighbour who can no longer do so? Have you driven someone to a medical appointment lately? Have you recently contacted or visited any of the people to whom you delivered flowers last Easter or since seeing them after taking their names from the Caring Tree? During the church service, have you ever intentionally sat down beside someone who, because of cognitive difficulties, now finds it hard to follow what is happening during the service? Have you helped any people get a cookie and a cup of coffee following the church service because they have difficulty serving themselves? ... And on and on, this list could go because pastoral care means responding to people's needs whether they are parishioners, neighbours, friends, family members or someone you happen to meet for the first time. There are no definite boundaries separating our ministries of Pastoral Care, Outreach and Hospitality – that is, they are interconnected because all of them involve reaching out and responding to those needing support of various kinds. However, if we are going to be ready to respond, we must, at all times, attune our eyes, our ears and our hearts to noticing those in need as it is so easy for us to miss them because we are caught up in our own concerns and needs!

As we have emphasized before, we intentionally do not have a team of trained pastoral visitors because it is a ministry to which *every* member of St. George's faith community is called. However, there are particular situations of which the clergy should be aware, and if you become aware of any of these, please contact the church office. If it is at a time when the church office is closed, please call me (519-824-2066) so that I can alert a member of our clergy team who is available to respond.

Because personnel in medical facilities, retirement homes, and long-term care facilities can no longer ask patients/residents if they are members of any religious faith, they can only pass on this information to us if a patient/resident or a family member requests them to do so, nor can they tell us if we were to call them, if someone is a patient/resident in that facility. Therefore, we have to depend on a family member or friend to inform us whenever patients/residents wish to have a visit from one of the clergy. We are ready to go to the General Hospital, Hospice Wellington, St. Joseph's Health Centre, long-term care homes and other regional hospitals which provide specialized medical care.

Unfortunately, rules around privacy can also prevent us from following up when any parishioners have moved from their homes to medical facilities or retirement homes or have been transferred from one facility to another. That is the reason why we distributed the "Keeping in Contact with St. George's" forms to everyone in the parish in the Christmas mailing. If you have given us the names of people whom we can contact, we then have the means of keeping in contact with you.

To get some idea of the extent of one of the more formal components of our pastoral ministry, check out the Parish Statistics which give the number of private communions and other worship services in retirement and long-term care homes where we have provided services on a regular basis. In addition to those listed, communion has been taken to parishioners in St. Joseph's Health Centre, Stone Lodge, Wellington Park Terrace, and in their homes. We continue to try to connect two or three times a year with the parishioners living in care facilities located outside of Guelph.

These are some other aspects of our pastoral ministry that are formally organized:

- the members of the Chancel Guild deliver the altar flowers following Sunday services;
- parishioners who are no longer able to worship with us because of the frailties of age, chronic illness, or a disability receive bouquets of flowers (donated by a generous parishioner) and palm crosses on Palm Sunday, and are visited by caring parishioners who take their names from the Caring Tree at Christmas;
- the members of the Prayer Shawl group take shawls and lap blankets to those who would benefit from having a reminder of our prayerful support while they are facing a serious illness or a bereavement; they also give shawls or stuffed toys with knitted scarves to children baptized at St. George's; and this past year, they gathered scarves, hats and mitts to be given to those who would need them during cold winter days;
- the members of our Prayer Chain receive weekly updates of the names of people with various needs and pray for them throughout the week;
- the clergy team reaches out to families who have experienced the death of a loved one during the year following their loss by sending cards at Easter and Christmas and by inviting them to join us for our All Saints' celebration when we remember their loved ones by name at our Sunday services.

As I said at the outset, laity and clergy together are called to this ministry of pastoral care and countless hours are devoted to trying to give support to those in need. Written notes, telephone calls, and emails from appreciative recipients attest to how much the care and prayerful support has meant to them. When we work together to respond to those in need, we are the hands and hearts of Christ in the world today.

With blessings on our continuing ministry together,

Jean Mitchell,

Priest Assistant and Liaison for Pastoral Ministry 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."

Bodie Stephen Mitchell	Jade Kinlee Wylde	Margot Jean Julien-Wright
David Gregory Teppo	Caris Susan Sidky	Aya Eidlin Han
Peter John Millman	Hudson Timothy Klumczuk	Ellie May Talpas
Emmett Wesley Nelson Lazenby		

Confirmations

"Before you were born I consecrated you"

Robert John Holden Dowhan
Emma Sophie Luccock
Samuel Michael Roy Patrick
Jennifer Elizabeth Scott
Matthew Ryan Scott
Emily Avery Achamma Sukhdeo
Liam Kavanagh Wood

Marriages

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

Maureen Divinagracia Mendoza *and* Ross Gregory Kirsteins
Jennifer Lee Peebles *and* Kenneth William Buck

In Memoriam

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

Rosemary Anne Bonner	Sybil Margery Howitt	Eleanor Anne Hicks
Frederick Leroy Cumberbatch	Marjory Smith	Josephine Mann
Patricia Joan Robinson	Dorothy Manfini	Edwin Harry Curtis
John Harold Yeo	Christian Ross Thomson	Pauline Farran
Edith Borden	Yvonne Francis	Alfred Cunningham
Edna May James	Helen Beatrice Taylor	Wilda Margaret Blacklock
Betty Dadd	Evelyn Joyce May Minc	Klaus Wolfgang Heinisch
Shirley Monkhouse	Connor Ashton McGuigan	William Allan Chisholm
Nancy Jean Rose	Philip Edmund Sweet	Petronella Vendervalk
Duncan MacDonald	Vera Priddle	Ann Nesbitt
Sylvia Long	Isobel Carr	Frank Taylor
Nan Clugston	Joan Mary Bell	Veronica Fowler

Services at Retirement Homes

In 2018, St. George's provided a total of 99 worship services for people in these retirement homes and long-term care facilities in our community:

- The Village of Riverside Glen
- Norfolk Manor
- The Elliott Community
- The Village of Arbour Trails
- LaPointe-Fisher Nursing Home
- Guelph Lake Commons
- The Royal on Gordon

Parish Statistics

Services	2018	2017	2016	2015
Total Services	302	359	315	328
Holy Communion Services	260	270	255	268
Baptisms	10	22	19	23
Private Communions (including health care facilities)	1392	1,289	1,253	1,051
Weddings	2	2	5	7
Confirmations and Reaffirmations of Baptism Vows	7	—	—	11
Funerals	27	46	42	37

Average Weekly Attendance (from September to May)

8:30 am Sunday	44	45	50	51
10:30 am Sunday	149	162	171	179
10:00 am Thursday	20	21	20	19
Total	213	228	241	249

Easter Attendance

(including Palm Sunday and Holy Week)	1,055	1,057	1,128	1,171
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Christmas Attendance

(including Carol and Candlelight Service)	1,245	1,128	1,079	1,018
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Parish Roll

Total Number of Households*	649	675	709	630
Total Number of Individuals (Souls)*	1454	1500	1555	1410
Number of Identifiable Regular Donors	310	320	312	297

* includes both Active and Peripheral members

Worship, Music & Faith Formation

Worship, Music and Faith Formation includes a number of ministries at St. George's such as choir and choral scholars, the carillon, servers, chancel guild, hospitality/greeters, readers, communion assistants, recording ministry, Guelph Connections Concerts, children's ministry, youth ministry and adult Bible study.

Music remains strong and vibrant at St. George's. A major parish event was the Chi Rho evensong in October, featuring a full choir.

Christmas was a busy time and well-attended events included a new Christmas Eve service at 7pm with The Hog Town Brass who performed in a "Community Christmas", particularly reaching out to those who might not otherwise attend a service. The musicians stayed to perform at the 10pm service.

A Christmas Pageant was presented in the presence of Bishop Susan Bell. We also enjoyed the usual controlled chaos of our DIY Nativity along with the Lessons and Carols Service at a new time of 5pm.

Guelph Connections has had another successful year with a varied program of chamber and ensemble music composed by Brahms, Bach and the Beach Boys! The new website is live at www.guelphconnections.ca

The first Bible Journaling event took place in September under the guidance of Paige Keller and is ongoing. People are encouraged to illustrate each month a bible verse that speaks to them.

My thanks to all those who have worked so hard in all the ministries this past year.

Respectfully submitted by Paul Deacon
Council Liaison for Worship, Music, and Faith Formation

Music Director's Report

Over the past year music has continued to be a significant part of the life of St. George's, with regard both to regular worship and also to concerts and events in the wider community. The Guelph Connections series on Tuesday afternoons consistently draws good-sized and appreciative audiences, and The Guelph

Chamber Choir and University Choirs enjoy using our space and instruments for many of their concerts. Our choir went beyond its normal duties in presenting a Choral Evensong in the Anglican Cathedral tradition to help recognize the anniversary celebrations for Chi-Rho. The choir also shared in a special concert arranged by former choir member Karen Snell in memory of her father Jamie.

Worship in this place is enhanced by the continued healthy size of the choir and by the remarkable organ (I am grateful to Harry Oussoren and Matthias Schmidt for their assistance in playing the organ for services). We should remember that about one-third of our choir members sing with us in part thanks to our commitment to church music through our Choral Scholars program. This is a win-win because it introduces young singers to the wide range of music in our worship tradition and also gives us access to talented singers beyond what we would normally have in our parish.

On the social side, the choir and clergy enjoyed a brunch at the country home of Margaret Stewart and Gerry Manning in September, and a post-Carol Service party at the home of Heather and John Proctor in December. Some of the Choral Scholars entertained the Women's Fellowship group in November. Choir members purchased more than one farm in the December fund-raising project for overseas assistance.

I want to express thanks:

- to the clergy team at St. George's for support and cooperation,
- to Valerie Gilmor for the gift of the Paul Gilmor Fund that supports our High-School Choral Scholars,
- to Lane Osborne and Marta McCarthy, remarkable choral directors at Guelph Collegiate and the University of Guelph respectively,
- to Marlena Tureski for her willingness to share her great cellist talents,
- to Mike Blythe for careful dedicated recording of our services and concerts,
- and to the loyal singers in our choir who serve faithfully week by week and make the extra commitment for special events such as Good Friday, the Carol Service, and occasional concerts.

Respectfully submitted,
Gerald Manning
Organist and Director of Music

It is physically a beautiful building – great organ – wonderful choir - beautiful carillon, grand acoustics and a wonderful venue downtown for community events and concerts and music programs.

Carillon

We are pleased to report that we had a good year in the tower in 2018. The clock is in reasonable condition, and considering that it is 94 years old, it is operating quite well. The carillon is still a joy to play and in addition to Sunday mornings, we perform whenever we get the chance.

November 11th 2018 brought an exceptional opportunity for St. George's to remember and recognize the 100th anniversary of the end of the First World War. With flags in place, trumpet and bagpipes and a reading from our own Book of Remembrance we solemnly remembered.

At the request of the Royal Canadian Legion, through the Dominion Carillonneur in Ottawa, Dr. Andrea McCrady; we joined in a project called "Bells of Peace".

At sundown that day, Robert Jewell played "The Last Post" on the carillon, and immediately following, we tolled our largest bell, 'Big George' 100 times; at 5 second intervals.

A number of grateful Canadians gathered outside for the tribute, and the traffic stopped on the street. From the east coast of Canada to the west, at the local sundown, Canadians remembered.

The Royal Canadian Legion magazine reported on our tribute, and concluded with the statement that "Guelph remembered in the morning, and at the going down of the sun".

Don Hamilton, Carillonneur

Guelph Connections Concerts

Once again Guelph Connections Concerts is proving to be a great outreach program of St. George's to the community of Guelph. The audience is on average 100 for between 15 and 18 concerts per season. There have been no worries around attracting top chamber music musicians, and in fact many calls requesting a possible booking are screened and vetted by Artistic Director, Marlena Tureski. Many, many thanks to the generosity of donors who make it possible for this outreach program to be both self-supporting and able to make monetary donations to St. George's and the other music programs of the church including the Choral Scholars.

This season the brass quintet Hog Town Brass, performing in October, so caught the imagination with their brilliant concert that they were invited back to play for the Christmas Eve services. Notably, a new service was added at 7:00, inviting the greater community of Guelph, again with resounding success as over 300 attended. For the past two seasons the final concert has been a larger chamber orchestra group, St. George's-on-the-River Chamber Players. Because of its success this is something that is hoped will continue. To help with advertising this concert series, Guelph Connections Concerts now has its own web site www.guelphconnections.ca

Submitted by Marlena Tureski
Artistic Director

St. George's is a traditional Anglican Church with a wonderful music program and music scholars; an aspect of our outreach.

Chancel Guild

We have an active membership of thirty-two women whose primary ministry is to prepare the altars and communion vessels for services. In addition, we care for the altar linens and embroidered hangings. The Christmas Caring Tree and the Easter flower distribution is organized by the Chancel Guild and supported by the congregation. After the Sunday services each week, the altar flowers are taken to parishioners who are at home or in hospital.

Funds are raised by members' donations, weddings and funerals. Ticket sales for the Christmas Festival tearoom and baking for sale at the Festival augment our revenue. Various ministries in the church and the wider community are supported in part by Chancel Guild donations.

Our membership is divided into five smaller groups, each with a group leader. Duties are rotated on a five-week schedule.

The leaders are Nancy McPherson Ball, Helen Hobson, Louise Thornton, Debbie Marchment and Alison Clarke. Please speak to one of these leaders if you have interest in finding out what Chancel does and possibly becoming a team member. New members are always welcome!

Respectfully submitted,

Hazel Smith

Chancel Guild Report

January - December 31, 2018

Revenue

Donations	\$590.00
Tickets/Sleighbell	\$2,060.75
Weddings	\$100.00
Total Revenue	\$2,750.75

Expenses

Donation to Camp ~ Ken Danby School	\$500.00
Total Expenses	\$500.00

Excess of Revenue over Expenses	\$2,250.75
Fund Balance, beginning of year	\$3,733.89
Fund Balance, as of December 31, 2018	\$5,984.64

respectfully submitted by Tracy Jewell

Bible Study

Afternoon Bible Study is held on Tuesdays from 2 pm – 3.30 in the Green Room.

To start us off in 2018, we began with the first of four Men of God – Abraham – Continuing with Joseph, Moses and David.

As a follow up, in 2019 we are studying the Psalms using an interesting video, borrowed from the Roman Catholic Central Library in Hamilton.

We are a group of approximately 12 men and women who enjoy learning and participating studying the Bible and related topics. Everyone is welcome. Come and join us.

Respectfully submitted,
Elizabeth Rothwell

Teaching motivates me to be a better Christian.

Children at St. George's

Church School continues to be provided in a one-room class format for children ages approximately 3 to 12 on Sunday mornings. The number of children varies from week to week, with the average number of participants being around 5. Teacher is Janet Harris with helpers Mary-Claire Kavanagh and Theo Wood. We used the Church Mouse curriculum until it was discontinued in June 2018. From September to December parts of Genesis were covered using a variety of sources. A Christmas pageant was presented to Bishop Susan in December. In 2019 a new, more active curriculum (Go! Curriculum) is being used, with good response.

Respectfully submitted,

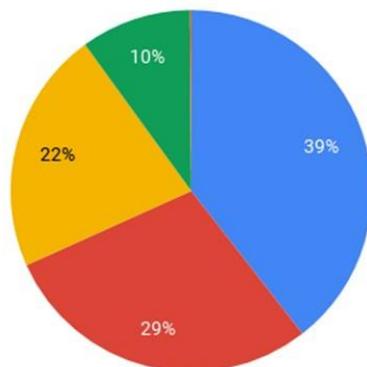
Janet Harris

I am delighted with Workside Day Learning Centre connected with St. George's. This allows families and children to be in or near a church to be part of Parish Life in their early years – it is wonderful to see the children at play in their play areas.

What is the cost of diverse and inspired ministry?

2018 Salaries

● Clergy ● Administrative staff ● Sextons ● Music ● Children's Program



Weekly **\$6,128.29**

Annual Salaries and Benefits

Clergy	\$125,750.00	39%
Administration & Accounting	\$ 91,778.00	29%
Sextons	\$ 69,273.00	22%
Music	\$ 31,450.00	10%
Children's Program	\$ 420.00	0.1%
Total:	\$318,671.00	100%

Parish Life

The Parish Life Liaison continues to make the connection between Parish Council and the groups included under the Parish Life banner. They are Chi Rho Fellowship, Women's Fellowship Group, 8:30 & 10:30 am Coffee Volunteers, Book Club, Soup and Buns Lunch Team, and Sleighbell Fantasy Planning Team. Communication between the contact person of each group and the Parish Life Liaison is brought to the Parish Council meetings. Events and activities are reported on and challenges and needs of the groups are presented. Decisions or happenings from the meetings are reported back to the groups by the Liaison through their contact person.

While it has been an honour and privilege to serve on council as the Parish Life Liaison, I have chosen to step down from Council this year, but I will continue to serve St. George's in many other ways. I look forward to assisting the new liaison in any way necessary.

Jan Wilson
Council Liaison for Parish Life

Chi Rho Fellowship

Chi Rho has completed another wonderful year of fun and fellowship, starting with our induction of officers and planning meeting in January. Tracy Hobson spoke to us in February about her Street Ministry here in Guelph; we provided her with three carloads of warm winter clothing and boots for the less fortunate. March brought us a games night – horse racing, and then in April we met at the Wellington County Museum in Aboyne, and experienced a wonderful tour and discussion about this fabulous facility. Later that spring, we had a fun night of “DEEP” thought – trying to guess which members were in a group of many photos -- photos of little children ages 0 -4, and then those of weddings of days gone by. This activity provided a great deal of laughter, if nothing else! We finished the Spring season with our annual visit to the Mandarin for lunch.

In mid-summer, member Helen Lamb organized us for a wonderful boat cruise with roast beef dinner on the Thames – what a treat that was. Everyone should experience that at least once in their life! A White Elephant Sale was held during our September meeting - it was amazing what was brought and purchased. Our auctioneer, Wally Ready, certainly kept everyone hopping.

As this was our 70th year anniversary, we decided to “do something BIG!” and, on Sunday October 21 at 4pm, held an Evensong followed with a wine and cheese reception for all attending the service. Members, former members and guests then congregated in Mitchell Hall for a catered roast beef dinner. Our last gathering for our group was Wednesday, December 5, when we gathered to hear the Guelph Chamber Choir present. This was followed with shortbread and sherry in the church library.

In addition to these interesting activities, many members are involved with our St. George's Sleighbell Festival which is held in mid-November. We raised approximately \$3000.00; in particular, our Attic Treasures was well supported by the public – thank you.

All in all, we had a most successful year. We encourage any and all adults of the Guelph community to come and join us – we usually meet the first Friday of the month here at St. George's.

Susan Pulleyblank,
Secretary

**Chi Rho Fellowship Financial Statement
For the year ended December 31, 2018**

Revenue

Membership	\$ 180.00
Birthday Box & Fines	\$ 108.09
White Elephant	\$ 161.30
Sleigh Bell Fantasy - 2017	\$2,242.00
Sleigh Bell Fantasy - 2018	\$2,878.80
Donations	\$ 471.00
Anniversary Dinner	\$1,125.00
Anniversary Bench	\$ 70.00
Boat Cruise	\$1,540.00
Meeting Receipts	\$ 140.35
Total Revenue	\$8,916.54

Expenditure

Rector's Discretionary Fund	\$1,000.00
St. George's Building Fund	\$ 600.00
PWRDF	\$1,000.00
Memorial Flowers	\$ 50.00
Guelph Bible Chapel Oasis Camp	\$ 400.00
Welcome Drop-in-Centre	\$ 200.00
Sanguin Health Center	\$ 200.00
Saturday Night Supper	\$ 300.00
Boat Cruise	\$1,485.00
Anniversary Dinner	\$1,131.68
Anniversary Bench	\$ 470.08
Guest Speaker	\$ 50.00
Meeting Expenses	\$ 161.87
Total Expenditures	\$7,048.63

Excess (Deficiency) of Revenue over Expenditure	\$1,867.91
Fund Balance, beginning of year	\$4,009.96
Fund Balance, end of year	\$5,877.87

*Respectfully submitted,
Audrey Conway, Treasurer*

Women's Fellowship Group

If you are not already attending the monthly gatherings of the Women's Fellowship Group we would like to take this opportunity to invite you to join us.

Our objective is to get to know one another in a relaxed social setting. During the fall season we have enjoyed presentations by Paul Deacon, taking us through an amusing recap of his years in media, a more sobering talk by a representative from Crime Stoppers on the important subject of human trafficking, and in November a delightful evening with Gerry Manning and four of our choral scholars.

Each November we organize a collection of items in support of The Women in Crisis Centre. The parish has generously supported this project. We are pleased to make a large donation to the Centre in time for Christmas each year.

The new year promises not to disappoint. Our January guest was Dr. Michael Grand, PhD, speaking on "The Adoption Journey, from secrecy to openness". A tour of Guelph's Mosque on Water St. is planned for February, and in March Christine Osborne Deacon will have us up and participating in "Moving with the Times".

All of our gatherings include a social time with refreshments.

A bus trip to the Orangeville theatre to see a matinee performance of "Off the Grid" is planned for April. We will wrap up in May with a presentation by the Ontario Christian Gleaners. "Using surplus produce to feed a hungry world", is their topic. This will be followed by a dessert party.

Mark your calendars for the 4th Monday of each month and watch the Sunday Bulletin for more details.

Respectfully submitted;

Hazel Smith, Wilda Waldron, Nancy McPherson Ball, Janina Wright, Wendy Beresford, Peggy Shaw

Women's Fellowship Group

January - December 31, 2018

Revenue	
Donations	\$600.00
Tickets	\$875.00
Total Revenue	\$1,475.00
Expenses	
Refreshments	\$139.46
Honorarium	\$200.00
Bus	\$485.17
Tickets	\$154.04
Basket to Golf Tournament	\$50.00
Total Expenses	\$1,028.67
Excess of Revenue over Expenses	\$446.33
Fund Balance, beginning of year	\$40.31
Fund Balance, as of December 31, 2018	\$486.64

respectfully submitted by Tracy Jewell

Sleighbell Fantasy

Our annual Sleighbell Fantasy was very successful. We are pleased to report our two participating Church groups had excellent total gross sales, (including pre/post sales plus tickets), of:

Chancel Guild	\$ 1416.75
CHI RHO Fellowship	\$ 2978.80

After expenses were covered, and start-up funds were put aside, the Sleighbell Festival Committee once again was able to give St. George's Corporation the amount of \$4000.00. This is to be put towards the future outdoor church sign. These monies, added with our previous gifts, make a total of \$12,000.00 that our annual Festival has given.

St. George's Sleighbell Fantasy Committee thanks Karen Mantel and Diane Spratt for their leadership, and also all who worked under their direction at this popular event. The Craft group spear-headed by Audrey Conway, contributed wonderful items. Many parishioners laboured throughout the year to provide a superb variety of useful household articles and wearables, tasty baking, delicious preserves, and ... our famous mincemeat!

We encourage all parishioners to continue to prepare ahead for our 2019 Christmas Festival. Please ... think of our Craft Cupboard, Penny Table, and Christmas Corner. Donations of canning, nuts and bolts, and fresh 'homemade' baking will be appreciated. Knitted items and sewn treats for the kitchen or dining areas are needed. Please consider any re-usable and suitable possessions for Attic Treasures; new items for the Penny Table draw could also be given to the Verger on Sunday for storage. More information will come to you in our early summer flyer bulletin insert; look again for more advertising in the fall.

The Committee thanks the parish for their continued support of this wonderful Parish family activity. Good fellowship was had by all!

Susan Pulleyblank, Secretary/Treasurer
St. George's Sleighbell Fantasy

I have met some wonderful friends here and always felt welcomed.

Book Club

Book Club meets the second Tuesday of each month with the exception of July and August. June and December meetings are social events. Our discussions are entertaining, down to the earth, lively and everyone is free to provide their feedback on the monthly book. You don't need to be a scholar to join us; everyone is welcome. Currently we have about 15 members and usually 10 attend the monthly meetings.

We enjoyed both June and December Parties at my home. Needless to say both Pot-Luck events were a great success.

The complete Book Reading List is posted on the Bulletin Board in the Cloister.

Respectfully submitted,
Anne McGee

Social Justice and Outreach

Our thanks to all who have stepped up during this past year to make sure our social justice and outreach commitments were kept going. We also celebrate the huge success of our advent Christmas 'buy the fam' PWRDF project. We are hoping to rebuild an active social justice and outreach working group in 2019.

Social Justice/Outreach Report Fiscal Year ~ January - December 2018

Revenue	
Donations re: Suppers	\$1,083.00
Proceeds from Fore Golf Tournament	\$1,806.73
Soup and Buns	\$1,275.00
	<hr/>
	\$4,164.73
	<hr/>
Expenditure	
Saturday Night Suppers	\$1,131.03
Soup and Buns	\$226.74
	<hr/>
	\$1,357.77
	<hr/>
Excess of Revenue over Expenditure	\$2,806.96
Fund Balance, beginning of year	\$12,700.35
	<hr/>
Fund Balance, as at September 1, 2018	\$15,507.31
	<hr/> <hr/>

respectfully submitted by Tracy Jewell

Social Justice and Outreach: that's what the church is about, not just about the building or Sunday worship, but our contribution to the wider world.

Prayer Shawl Ministry

Our prayer Shawl Ministry meets the second Thursday of each month at 1:30 pm in the library. Your prayers and support help us to continue to bless us the crafters and those the receivers of one of our shawls, prayer pockets, teddies or baptismal shawl.

This year we added a project of hats, scarves and mittens to the less fortunate, thank you to those who contributed.

Should you like to join us on a Thursday afternoon sharing our prayers compassion and God's love for one and all please do so. We need you to help us to continue to pass along our 'Hugs from God'.

Respectfully submitted,
Mary Dadd and Audrey Conway



Food Pantry

The congregation continues to deposit non-perishable food items in a bin in the cloister. These food items are packaged into bags containing some basics from various food categories: soup, pasta, fruit, vegetables etc. When people drop in asking for food, a staff member gives them a bag of groceries. This is part of the way we can help people in our downtown core who struggle with food security. We give away about 5 or 6 bags a month.

Finance, Operations & Communications

This has been a quieter year for both building staff and office staff. We saw the completion of the project which brought the entire Workside Early Childcare program brought to St George's. We also began work on planning the washroom renovation. Communication remains a top priority in the office, whether we are accurately recording financial gifts, faithfully stewarding the use of those gifts through careful and respectful spending, or sending out updates through our email tool, *MailChimp*. Fore St George's raised significant funds towards Women in Crisis, Wyndham House and St George's.

Building & Grounds Committee

Members of the committee in 2018 were Steve Conway, Bill Cormack, Ella Turnbull, Doug Tripp, Doug Shaw, Mike Blythe, George Adams and Ralph Blackman. Graham Nasby and Ellen Luccock joined B&G in late 2018. We also note that after serving for many years, Mike Blythe, Doug Tripp and Doug Shaw have retired from the B&G committee.

The following is a list of building items identified and addressed in 2018:

MAJOR ITEMS:

A major project this year the completion of the project which brought the full Workside Early Childcare Program to St George's.

The washrooms outside of the parlour have been redesigned to be renovated into improved washrooms and a barrier free washroom. The Washroom Improvement project received approval from the Diocese in late 2018 and will be completed during the summer of 2019.

MINOR ITEMS:

In 2018 the building also had some pesky minor leaks on the flat roof; these have been addressed but they always seem to creep up every few years.

The masonry pointing work that we had hoped to complete in 2018 did not happen due to scheduling conflicts with the stone mason. The pointing work is scheduled for the spring of 2019.

The area above the east window was reviewed by our slate roof contractor who did not find any conclusive evidence to suggest why we are seeing some intermittent moisture issues above the window. We will continue to monitor this area. The roofing contractor will return in the spring to review the east window again and to quote on any action required to repair this area.

The lighting for the rear parking was also replaced in 2018.

In the fall of 2018 we engaged Tacoma Engineers to review the church building and update the 2011 Building Condition Report. The final report will be available to B&G in early 2019. Generally, the building is in good condition and we have completed a lot of the issues identified back in 2011. As expected, along with the ongoing general maintenance items there appears to be a few items that will require attention in coming years. Once we review the final report, B&G will update the maintenance matrix and start planning to tackle the building items.

FUTURE ITEMS:

Projects moving forward in 2019 will be the Washroom Upgrade project along with some masonry pointing work.

Other items that are in our sights include a new roof for Mitchell Hall, parking lot paving and work related to the East window.

Minor items such as painting, and lower window re-glazing will also be addressed in 2019.

In Summary

B&G would like to thank Mike Blythe, Doug Tripp and Doug Shaw for all their hard work and dedication during their tenure on the B&G committee.

Respectfully submitted;
Steve Conway

St. George's takes care of its' space, keeping repairs up to date and responding to current needs of the community.

Business Manager's Report:

It was a busy year for in this newly created part-time position. While getting to know the people and the systems better, the major areas of focus for 2018 were:

- Human Resources Management: Modernizing the Human Resources process including the development of an up to date employment manual which was in line with Ontario Employment standards and diocesan and parish expectations.
- Facilities Rentals: Updating the facilities rentals process to include better clarity on the expectations of those renting church facilities as well as the responsibilities of the parish to those groups.
- Volunteer Management: Ensuring compliance with the Diocesan Safe Church, Volunteer Management and Screening requirements
- Stewardship: Coordinating with a team in the campaign design, development, and deployment.
- Financial Management: Supporting the Bookkeeper in developing the annual operating budget, monitoring income and expenditure, and the initial development of better reporting options.

Respectfully submitted,

Ellen Luccock
Business Manager

Fundraising Events

We ran one major social fundraiser this year: *Fore St. George's*.

Fore St. George's

Members of the 2018 Fore St. George's Golf Tournament Committee were: Elaine Tucker, David Leigh, Ruth Thatcher, Franki & Jeff Robinson, Hazel Smith, Helen Hobson, Jeanne Forsythe, Laura Keller, Heather Proctor, Anne & John McGee. All Committee Members are to be commended for all their efforts in making this year's tournament as success.

The 2018 Golf Tournament was held at Springfield Golf & Country Club. Also that afternoon, Card Players joined us for Bridge and Euchre. Everyone had a chance to show off their skills at golf or cards in a relaxed social setting.

Ninety-three people sat down to a Prime Rib dinner. This year we had an added feature of M.C. Paul Deacon providing easy listening music during the social period leading up to the meal. Draws were made for the Baskets, Blue Jay Tickets, Watch and Wheelbarrow of Wine along with the beautiful table centres. An entertaining spontaneous auction for the Blue Jay Tickets popped up after the winner of the draw donated the tickets back to the committee.

A net of about \$14,000.00 was raised and has been split with \$6,000.00 each being presented to Women in Crisis and Wyndham House. The balance will remain with St. George's to be used for Community Outreach.

Respectfully submitted,
Anne McGee

Legacy Society

The Legacy Society of St. George's was established to recognize those parishioners and friends of St. George's Anglican Church in Guelph who have thoughtfully remembered St. George's through a bequest or some other form of future gift promise.

Members of the Legacy Society of St. George's Guelph receive a certificate of appreciation signed by the Rector and Treasurer, and may choose to be recognized on the Society's membership list in the Church's annual report.

At December 31, 2018 the membership of the Legacy Society of St. George's Guelph is as follows:

Terrijane Belyea Bequest
 Jim & Susan Clift..... Bequest, last survivor
 Steve Conway Bequest
 Jeanne Forsythe Bequest
 Jean Mitchell Bequest
 Jeff and Franki Robinson Life insurance policy
 Karen Sagan..... Bequest
 Hugh & Willie Spencer Bequest
 Richard Spratt..... Bequest
 Diane Spratt Bequest
 Ralph and Barbara Sykes..... Bequest, last survivor
 Doug & Linda Tripp..... Bequest, last survivor
 Ella Turnbull Retirement savings residual

If you have already remembered St. George's Anglican Church, Guelph with a future gift promise and your membership in the Legacy Society of St. George's Guelph is not noted above, please set aside a moment to inform the Treasurer so that your intentions are appropriately honoured.

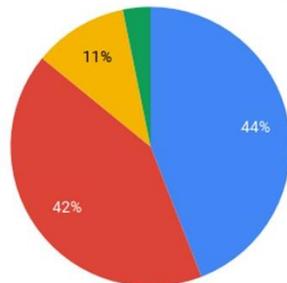
Respectfully submitted,
 Ralph Sykes

What does it take to open our doors?

2018 Annual Cost of Operations

● Building Maintenance ● Diocesan Support
 ● Program Support, Communication, Children's program ● Worship/Music

Weekly - **\$4,266.40**



Annual Costs of Operations		
Building Maintenance	\$ 97,801.00	44%
Diocesan Support	\$ 92,791.00	42%
Program Support, Communication	\$ 24,205.00	11%
Worship, Music, Children's	\$ 7,056.00	3%
Total:	\$ 221,853.00	100%

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).

Ways to Give

1. Cheque or cash in the offering plate (you can use giving envelopes or the envelopes in the pew)
2. Pre-authorized giving (see below)
3. Online – *CanadaHelps*
4. Planned giving / Legacy giving

Pre-Authorized Giving

Please consider participating in the PAG (Preauthorized 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 cheque.
- 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 Christmas and Easter. Please talk to the bookkeeper, Tracy Jewell, or look for the forms on the information kiosk or in the office.

CanadaHelps

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 and click on "Donate Now" or use your mobile device to click on the QR code.



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 a Gift Plus Annuity or a Gift Plus Life Insurance. 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 Rector for additional information. He 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

As a community, vestry passed an aspirational budget for 2018. In practical terms, we made a covenant to increase our revenues by about 9% while maintaining or slightly increasing the current level of expenditure and service offered to our community and beyond. Simply put, we did not meet this goal for 2018, instead falling short of the previous year's revenue. Many of our parishioners have reached a stage in life where their expenses have increased due to the requirements of long term care, for example. Several people have moved or passed away during the year. Regardless of the reason, it quickly became apparent that a need to rebuild a culture of giving was needed. And the concept of ThanksLiving was born.

You will recall that at Vestry 2018, the concept of discovering our "Why" was introduced. The overall response to that event was positive and inspiring, and a summary of the responses from that event can be seen on page 16. A stewardship campaign, inspired by the Simon Sinek book "Start with Why," began on Thanksgiving Sunday (October 4) ending on All Saints (November 4). This campaign sought to reconnect ourselves with our "why": what brings us together, why is St George's important to us and to the world. The theme was ThanksLiving (see page 8). Some of the questions asked are seen in the sidebar. The insights received from this process were inspiring and thought provoking; some examples

of responses can be seen throughout this document. We thank everyone who was willing to share a little bit of their story.

The financial side of the campaign was positive. Overall, we saw 90 people pledge for 2019 with an average pledge of just over \$1,850 per year; a 3% increase in the average amount pledged over 2018. This is encouraging as it tells us that St George's is truly a place which is important in the hearts of many. A special thank you goes to all those who joined the pledging program for the first time and to those who chose to give through pre-authorized giving. The team will be building on this campaign for 2019-2020, expanding what ThanksLiving means to us as individuals, as a parish, as part of the Anglican Diocese of Niagara and the wider Anglican Communion.

Special thanks goes to Elizabeth Adams, Jeanne Forsythe, and Paul Deacon as they were the face of the campaign.

In 2018, our expenses exceeded our income for the operations at St. George's by \$43,321. We had an accumulated surplus from the previous year and a generous donation from Guelph Connections which reduced this deficit to \$22,617. This amount will be drawn down from the Mission and Ministry fund to allow us to start 2019 from zero. It is important to note that in the previous years, we did not need to draw down to cover the two additional staff positions thanks to the generosity of parishioners and exceptional years of renting the church for various functions. This deficit and associated draw down from Mission and Ministry represents only a small portion of the cost of these added positions.

Expenditures were essentially within the budget, but overall income declined. The overall revenue from regular offerings and festivals decreased by approximately \$22,151 from 2017 to 2018, and \$49,148 below our budgeted income target. Rentals increased by \$3,865 with the additional room allocated to Workside for part of the year. We saw an increased number of concerts being held at St. George's which was a wonderful addition to our community facing ministry as well as being good sources of income for the parish. Revenue from rentals will increase in 2019 with the increased regular income from the Workside partnership. Additional opportunities for sharing our space with the community in regular, but less permanent ways are being looked at as well.

I would like to thank those who met their pledges to the HEP project over the past year, and those who continue to contribute to their pledge. Once again, we have all noticed the improved comfort and

What does St. George's mean to you?

What attracted you to come to St. George's?



Why are you here today?



If you think about another church you have attended, what aspects of St. George's worship and community do you particularly notice and value?



What do you like most about St. George's and why is that important to you?



What is deeply meaningful and nurturing about your life here?



lighting in the building. This will have an ongoing economic benefit for many years to come, which will increase as the price of energy rises. There remains \$197,218 deficit (costs expended minus funds received) on this project, which is expected to be reduced as pledges and other fundraising activities are fulfilled and replenish the Endowment Fund.

The consolidation and reallocation of funds, approved by the 2018 vestry, was completed at the year end. The drawdown on the profits from the investment funds was completed with \$11,206 allocated to the capital fund and the same amount to the Mission and Ministry Fund. The Endowment Fund decreased in value by ~\$96,531 in 2018 (note: a significant portion of the value increase was unrealized gains in the portfolio) and at the end of the year was valued at \$2,546,095.

Expanding on the information from last year, you will see the graph on page 40 which shows the monthly regular offerings for 2016, 2017, and 2018. As you can see it is highly volatile with no clear pattern through the year nor from year to year outside of the December surge. While some expenses are front loaded, as we must pay the insurance before April, the result is we carry a large deficit all year and pray for the funds in December to break even. Ideally, we would like to see even giving throughout the year, which would mean an average revenue target of about \$35,000 per month. Our prayers have been answered for several years now, but still it is hard on the Corporation to ignore the deficits all year. It was especially taxing this year as in the first three quarters of the year revenues were significantly down compared to 2017 and so the deficit was larger than normal in that period. Outside of December, our best months for revenue were January, May and November, while April and June were particularly good in 2017. I would like to encourage everyone to consider one of the automated donation options available to us to stabilize our financials and ease the jobs of the Treasurer and Bookkeeper. Thank you all for so generously supporting the work of the parish in 2018.

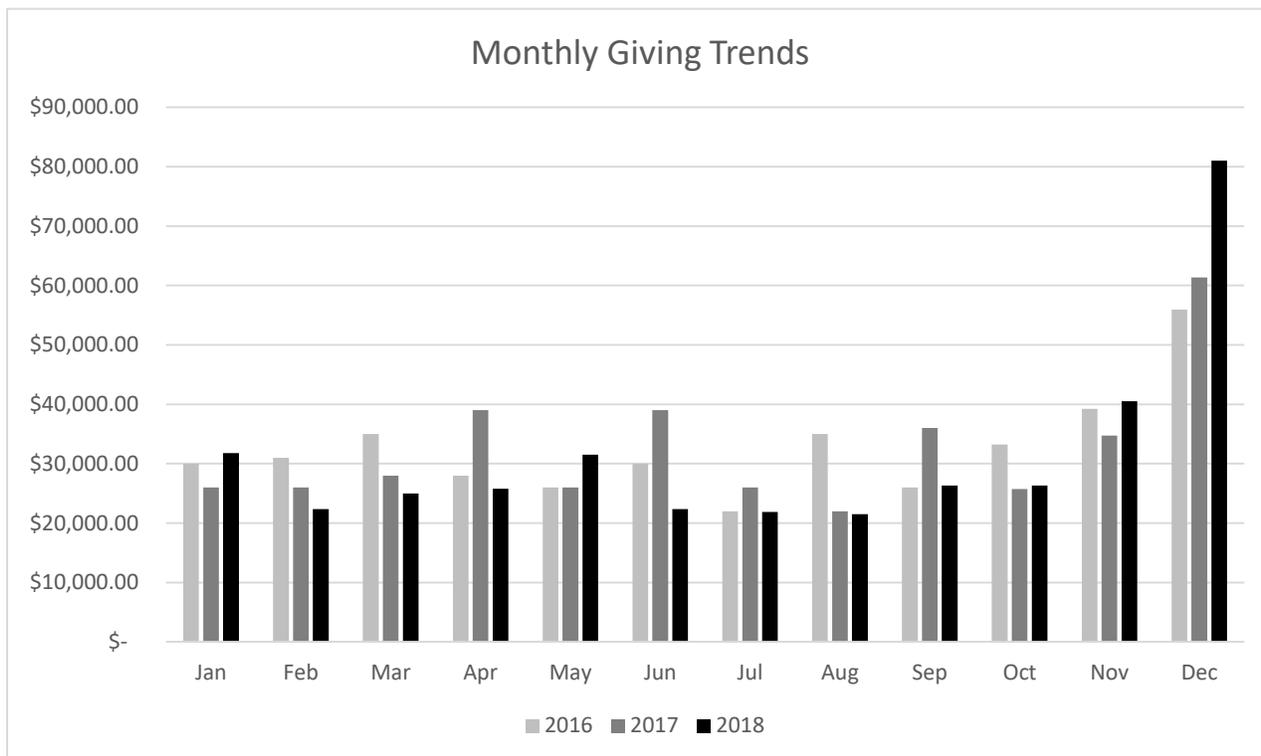
Respectfully submitted,

Ellen Luccock
Treasurer

Tracy Jewell
Bookkeeper

It's about what I see as the potential we have, to be an example of what the church can be in the 21st century – the use of the building, the resources, and the people – the talk about the future, the finances.

Monthly Giving Trends



Financial Statements

**St George's Anglican Church
Financial Statements
Year Ended December 31, 2017**

(With comparative figures for the year ended December 31, 2017)

Table of Contents for Financial Reports

	Page
Auditor's Report.....	42
Statement of Financial Position	44
Operating Fund Statement of Revenue, Expenditure and Fund Balance	45
Operating Fund Detailed Schedule of Revenues	46
Operating Fund Detailed Schedule of Expenditures.....	47
Capital Fund Statement of Receipts, Expenditure, and Fund Balance	49
Restricted Fund Statement of Revenue, Expenditure and Fund Balance.....	50
Endowment Fund Statement of Revenue, Expenditure and Fund Balance	51
Statement of Cash Flows	52
Notes to Financial Statements.....	53



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, 2018 and the statements of revenues and expenditures and fund balances for the operating fund, capital fund, restricted funds, and endowment fund, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

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 the Church as at December 31, 2018 and its financial performance 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, assets and fund balance, and cash flows from operations for the years ended December 31, 2018 and 2017, current assets as at December 31, 2018 and 2017, and net assets as at January 1 and December 31 for both the 2018 and 2017 years. Our audit opinion on the financial statements for the year ended December 31, 2017 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.

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.

A further description of the auditor's responsibilities for the audit of the financial statements is located at RLB LLP's website at: www.rlb.ca/additional-auditor-responsibilities. This description forms part of our auditor's report.

Guelph, Ontario
February 24, 2019

Chartered Professional Accountants
Licensed Public Accountants

St. George's Anglican Church
Statement of Financial Position
As At December 31, 2018

ASSETS	Operating Fund	Capital Fund	Restricted Fund	Endowment Fund	2018 Total	2017 Total
Current Assets						
Petty cash	\$ 100	\$ -	\$ -	\$ -	\$ 100	\$ 100
Royal Bank (See Note 3)	45,039	13,412	-	161,688	220,139	102,567
Miscellaneous receivables and prepaids	13,755	-	-	-	13,755	20,585
Receivable from other funds	-	-	-	45,258	45,258	86,653
Investment savings account (Note 4)	-	-	-	771,744	771,744	1,160,024
	<u>58,894</u>	<u>13,412</u>	<u>-</u>	<u>978,690</u>	<u>1,050,996</u>	<u>1,369,929</u>
Long Term Investments (Note 5)						
Diocesan Investment Fund	-	-	-	551,265	551,265	567,409
RBC Dominion Securities						
Canadian Portfolio	-	-	-	463,762	463,762	612,667
USA portfolio	-	-	-	321,669	321,669	97,979
Global Portfolio	-	-	-	230,709	230,709	99,373
Anniversary Lecture Fund GIC's	-	-	7,000	-	7,000	7,000
	<u>-</u>	<u>-</u>	<u>7,000</u>	<u>1,567,405</u>	<u>1,574,405</u>	<u>1,384,428</u>
	<u>\$ 58,894</u>	<u>\$ 13,412</u>	<u>\$ 7,000</u>	<u>\$ 2,546,095</u>	<u>\$ 2,625,401</u>	<u>\$ 2,754,357</u>
LIABILITIES AND FUND BALANCES						
Current Liabilities						
Accounts payable	\$ 640	\$ -	\$ -	\$ -	\$ 640	\$ -
Clearing accounts (See Note 7)	58,254	-	-	-	58,254	42,137
Payable to other funds	-	-	45,258	-	45,258	86,653
	<u>58,894</u>	<u>-</u>	<u>45,258</u>	<u>-</u>	<u>104,152</u>	<u>128,790</u>
Fund Balances	<u>-</u>	<u>13,412</u>	<u>(38,258)</u>	<u>2,546,095</u>	<u>2,521,249</u>	<u>2,625,567</u>
	<u>\$ 58,894</u>	<u>\$ 13,412</u>	<u>\$ 7,000</u>	<u>\$ 2,546,095</u>	<u>\$ 2,625,401</u>	<u>\$ 2,754,357</u>

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, 2018**

	Budget 2019 (Unaudited)	Actual 2018	Budget 2018 (Unaudited)	Actual 2017
Revenues (Schedule 1)				
Weekly collections	\$ 417,500	\$ 382,869	\$ 426,250	\$ 399,056
Annual festivals	24,400	21,609	26,900	26,903
Outreach appeals	<u>-</u>	<u>(470)</u>	<u>-</u>	<u>200</u>
	<u>441,900</u>	<u>404,008</u>	<u>453,150</u>	<u>426,159</u>
Expenditure (Schedule 2)				
Clergy ministry	122,695	125,749	126,054	115,614
Worship, music and education	43,100	38,927	44,300	40,888
Outreach	100,185	92,791	92,968	100,636
Building maintenance	61,810	73,979	73,571	76,736
Program support	116,432	115,389	114,893	80,906
Communications	<u>405</u>	<u>594</u>	<u>1,370</u>	<u>1,531</u>
	<u>444,627</u>	<u>447,429</u>	<u>453,156</u>	<u>416,311</u>
(Deficiency) Excess of Revenue Over Expenditure	<u>\$ (2,727)</u>	<u>(43,421)</u>	<u>\$ (6)</u>	<u>9,848</u>
Fund Balance, beginning of year		21,304		32,870
Transfer from (to) Mission & Ministry Fund		21,617		(10,957)
Transfer to Capital Fund		-		(10,957)
Special event fundraising (Guelph Connections)		<u>500</u>		<u>500</u>
Fund Balance, end of year		<u>\$ -</u>		<u>\$ 21,304</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, 2018**

	Budget 2019 (Unaudited)	Actual 2018	Budget 2018 (Unaudited)	Actual 2017
Weekly Collections				
Identified givers	\$ 411,000	\$ 376,069	\$ 416,300	\$ 390,830
Open collection	4,500	4,800	7,000	6,477
Weddings	2,000	2,000	2,950	1,749
	<u>417,500</u>	<u>382,869</u>	<u>426,250</u>	<u>399,056</u>
 Festival Offerings				
Christmas	14,500	13,476	15,000	15,186
Easter	6,200	4,904	7,500	7,549
Harvest	2,100	1,795	2,200	2,045
Lent	1,600	1,434	2,200	2,123
	<u>24,400</u>	<u>21,609</u>	<u>26,900</u>	<u>26,903</u>
 Outreach Appeals				
Primate's World Relief & Development	<u>-</u>	<u>(470)</u>	<u>-</u>	<u>200</u>
	<u>\$ 441,900</u>	<u>\$ 404,008</u>	<u>\$ 453,150</u>	<u>\$ 426,159</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, 2018**

	Budget 2019 (Unaudited)	Actual 2018	Budget 2018 (Unaudited)	Actual 2017
Clergy Ministry				
Salary and benefits	\$ 82,830	\$ 84,068	\$ 84,497	\$ 78,002
Housing	25,907	27,400	27,370	23,245
Pension assessments	13,007	13,681	13,587	13,400
Clergy honorariums	950	600	600	967
	<u>122,695</u>	<u>125,749</u>	<u>126,054</u>	<u>115,614</u>
Worship, Music and Education				
Music consultant	30,000	30,000	30,000	30,000
Music consultant supply	1,500	1,450	1,500	1,700
Choral scholarships	2,500	2,500	2,500	2,500
Choir music and instrumentalists	2,500	706	3,000	1,679
Organ, piano and carillon maintenance	2,400	2,348	2,000	2,041
Music continuing education	800	370	800	800
	<u>39,700</u>	<u>37,374</u>	<u>39,800</u>	<u>38,720</u>
Family life ministry				
Salaries and benefits	1,000	420	1,500	930
Sunday school (net)	900	(271)	-	158
Other expenses	-	-	1,500	-
Sacristy supplies	1,500	1,404	1,500	1,080
	<u>43,100</u>	<u>38,927</u>	<u>44,300</u>	<u>40,888</u>
Outreach				
Diocese of Niagara (Note 8)	99,185	91,968	91,968	99,696
Primate's World Relief and Development		-	-	200
Synod registration	1,000	823	1,000	740
	<u>100,185</u>	<u>92,791</u>	<u>92,968</u>	<u>100,636</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, 2018

	Budget 2019 (Unaudited)	Actual 2018	Budget 2018 (Unaudited)	Actual 2017
Building Maintenance				
Salaries, subcontracts and benefits	69,900	69,273	66,112	68,253
Insurance	45,500	45,439	40,000	39,065
Inspections and contracts	3,500	3,039	3,500	5,943
Heat	17,000	18,534	18,400	17,284
Hydro and water	14,000	13,380	16,850	15,993
Repairs	12,000	11,206	12,000	14,761
Supplies	5,000	5,726	5,000	4,207
Property tax	510	477	509	484
Equipment rental	-	-	-	(24)
Cost-sharing, other users	(105,600)	(93,095)	(88,800)	(89,230)
	<u>61,810</u>	<u>73,979</u>	<u>73,571</u>	<u>76,736</u>
Program Support				
Salaries and benefits	80,927	79,397	79,178	44,734
Bookkeeping and auditing	13,600	12,381	13,000	12,129
Office equipment rental	4,500	4,146	4,000	3,986
Telephone	3,000	3,180	2,865	2,891
Office and general	9,500	11,440	9,000	11,867
Postage and courier	2,000	2,276	1,200	996
Printing and stationery	2,500	1,804	3,500	3,100
Stewardship development and vision planning		-	-	-
Sundry expenses, net	(395)	62	1,250	435
Bank charges and interest (net)	800	703	900	768
	<u>116,432</u>	<u>115,389</u>	<u>114,893</u>	<u>80,906</u>
Communications				
Website	155	152	-	104
Advertising	(350)	(170)	300	28
Newsletter	-	476	120	376
Publications for resale	600	136	950	1,023
	<u>405</u>	<u>594</u>	<u>1,370</u>	<u>1,531</u>
	<u>\$ 444,627</u>	<u>\$ 447,429</u>	<u>\$ 453,156</u>	<u>\$ 416,311</u>

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

**St. George's Anglican Church
Capital Fund
Statement of Receipts, Expenditure and Fund Balance
Year Ended December 31, 2018**

	2018	2017
Receipts	\$ 77,551	\$ -
Expenditure	<u>94,222</u>	<u>4,569</u>
Deficiency of Revenue over Expenditure	(16,671)	(4,569)
Fund Balance, beginning of year	18,877	(9,803)
Transfer from Capital Reserve	-	11,711
Transfer from Operating Surplus	-	10,957
Drawdown from Endowment	<u>11,206</u>	<u>10,581</u>
Fund Balance, end of year	<u>\$ 13,412</u>	<u>\$ 18,877</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, 2018**

	Cuba Project		Choral Music Scholarship		Thatcher Youth Bursary		Gilmor Music Fund		Memorial Funds		Prayer Shawl Fund		Mission & Ministry Support Fund		Lecture Fund		Guelph Connections Fund		HEP Fund		Total
	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Externally Restricted)	(Internally Restricted)						
Revenue																					
Flower memorials	-	-	-	-	-	-	-	-	\$ 5,269	\$ -	-	-	-	-	-	-	-	-	-	-	\$ 5,269
Gifts received	-	3,569	-	-	-	4,100	-	-	190	-	-	-	-	-	-	-	-	-	54,412	-	62,271
Event proceeds (net)	-	1,117	-	-	-	-	-	-	-	-	-	-	-	-	-	11,917	-	-	-	-	13,034
Other revenue	-	-	-	600	-	-	-	-	755	-	55	-	-	-	-	96	-	-	-	-	1,506
	-	4,686	-	600	-	4,100	-	-	6,214	-	55	-	-	-	96	-	-	-	54,412	-	82,080
Expenditure																					
Flower memorials	-	-	-	-	-	-	-	-	3,169	-	-	-	-	-	-	-	-	-	-	-	3,169
Memorial acquisitions	-	-	-	-	-	-	-	-	1,066	-	-	-	-	-	-	-	-	-	-	-	1,066
Other expenditures	-	3,940	-	-	-	10,685	-	-	-	46	-	-	-	-	-	-	11,369	-	-	-	26,040
	-	3,940	-	-	-	10,685	-	-	4,235	46	-	-	-	-	-	-	11,369	-	-	-	30,275
Excess (Deficiency) of Revenue over Expenditure	-	746	-	600	-	(6,585)	-	-	1,979	9	-	-	-	-	96	-	548	-	54,412	-	51,805
Fund Balance, beginning of year	2,630	21,641	7,337	18,470	26,078	633	74,038	11,403	9,747	(251,630)	(79,653)	-	-	-	-	-	-	-	-	-	-
Transfer to Operating Surplus	-	-	-	-	-	-	(21,617)	-	-	-	-	-	-	-	-	-	-	-	-	-	(21,617)
Drawdown from Endowment	-	-	-	-	-	-	11,207	-	-	-	-	-	-	-	-	-	-	-	-	-	11,207
Transfers from other Restricted Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund Balance, end of year	\$ 2,630	\$ 22,387	\$ 7,937	\$ 11,885	\$ 28,057	\$ 642	\$ 63,628	\$ 11,499	\$ (197,218)	\$ (38,258)											

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, 2018**

	2018	2017
Revenue		
Memorial gifts	\$ 150	\$ -
Thank offerings	-	4,021
Interest and dividends earned	42,929	31,385
Realized capital gains (losses)	-	(8,044)
	43,079	27,362
Expenditure		
Advisory fees paid	(15,502)	(8,423)
		-
Excess of Revenue over Expenditure, before unrealized gains or losses	27,577	18,939
Fund Balance, beginning of year	2,665,039	2,587,050
Unrealized gain (loss) on foreign exchange	75,293	(4,664)
Unrealized (loss) gain on investments during the year	(199,401)	84,876
Drawdown transferred to Capital and Ministry Funds	(22,413)	(21,162)
		(21,162)
Fund Balance, end of year	\$ 2,546,095	\$ 2,665,039

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, 2018**

	2018	2017
Cash provided by (used in) operating activities		
(Deficiency) excess of revenue over expenditures for the year		
Operating fund excess of revenue over expenditure	\$ (43,421)	\$ 9,848
Operating fund special events to reduce the deficit	500	500
Operating fund transfers from (to) Ministry and Capital	21,617	(21,914)
Capital fund excess of revenue over expenditure	(16,671)	(4,569)
Capital fund transfers in from other funds	11,206	33,249
Restricted funds excess of revenue over expenditure	51,805	3,479
Restricted funds transfers (out) in from other funds	(10,410)	21,538
Endowment fund excess of revenue over expenditure	27,577	18,939
Endowment fund unrealized loss on foreign exchange	75,293	(4,664)
Endowment fund drawdown transferred to Ministry and Capital	(22,413)	(21,162)
Endowment fund unrealized gain on investments	(199,401)	84,876
	<u>(104,318)</u>	<u>120,120</u>
Changes in non-cash working capital		
Miscellaneous receivables and prepaids	6,830	30,871
Clearing accounts	16,117	(29,163)
Accounts payable	640	-
	<u>(80,731)</u>	<u>121,828</u>
Cash provided by (used in) investing activities		
Long term investments	(189,977)	(384,012)
Reclassification of HEP costs	-	215,677
Unfunded HEP project costs	-	(251,630)
	<u>(189,977)</u>	<u>(419,965)</u>
Net increase in cash and cash equivalents	(270,708)	(298,137)
Net cash and cash equivalents, beginning of year	<u>1,262,691</u>	<u>1,560,828</u>
Net cash and cash equivalents, end of year	<u>\$ 991,983</u>	<u>\$ 1,262,691</u>
Represented by:		
Cash	\$ 220,239	\$ 102,667
Investment savings account	<u>771,744</u>	<u>1,160,024</u>
	<u>\$ 991,983</u>	<u>\$ 1,262,691</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, 2018

1. Summary of Significant Accounting Policies

St. George's Anglican Church is a separate 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 measured at amortized cost include cash, investment savings account and accounts receivable. Financial liabilities measured at amortized cost include accounts payable. Financial assets measured at fair value include long term investments.

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 its financial instruments.

The extent of the church's exposure to these risks did not change in 2018 compared to the previous period.

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

St. George's Anglican Church
Notes to the Financial Statements
For the year ended December 31, 2018

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>\$771,744</u>	<u>\$771,744</u>

5. Long-term Investment Savings

	Cost	Fair Value
<i>Endowment Fund</i>		
<i>Diocese of Niagara Investment Fund</i>		
RBCDS Investment Savings Account	\$322,290	\$551,265
 <i>RBC Dominion Securities</i>		
Canadian Portfolio	\$483,231	\$463,762
USA Portfolio	\$211,563	\$321,669
Global Portfolio	\$211,600	\$230,709
 <i>Restricted Fund</i>		
<i>RBC Guaranteed Investment Certificates</i>		
2.250% due September 11, 2023	\$ 3,000	\$ 3,000
1.750% due October 27, 2021	<u>\$ 4,000</u>	<u>\$ 4,000</u>
Total	\$1,235,684	\$1,574,405

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.

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.

St. George's Anglican Church

Notes to the Financial Statements
For the year ended December 31, 2018

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.

St. George's Contacts for 2019

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

Phone: 519-822-1366 Email: office@saintgeorge.ca

POSITION	NAME	EMAIL
Rector	Rev. Canon Ralph Blackman	rector@saintgeorge.ca
Priest Assistant	Rev. Canon Jean Mitchell	priestassistant@saintgeorge.ca
Priest Associate	Rev. Gordon Walls	priestassociate@saintgeorge.ca
Wardens	Rani Varkey, James Walke, George Adams, Maria Fage	wardens@saintgeorge.ca
Program Administrator	Laura Keller	office@saintgeorge.ca
Business Manager & Treasurer	Ellen Luccock	businessmanager@saintgeorge.ca
Bookkeeper	Tracy Jewell	bookkeeper@saintgeorge.ca
Facilities Co-ordinator	Mike Blythe	facilities@saintgeorge.ca
Sextons	Ron Leonard, Richard Horyn, Brendan Irving	sexton@saintgeorge.ca
Synod Delegates	John Laidlaw, Doug Tripp, Jeanne Forsythe, Hannah Keller. Alternates: Graham Nasby, Nancy Hewat, Michael Nightingale.	
Pastoral Care	Rev. Canon Jean Mitchell	priestassistant@saintgeorge.ca
WORSHIP, MUSIC & FAITH FORMATION	Paul Deacon	
Music Director	Gerald Manning	musicdirector@saintgeorge.ca
Carillonneur	Don Hamilton	carillonneur@saintgeorge.ca
Guelph Connections	Marlena Tureski	
Chancel Guild	Hazel Smith	
Bible Study	Elizabeth Rothwell	
Children's Program	Janet Harris	
PARISH LIFE	Debbie Marchment	
Chi Rho	Mary Dadd	
Women's Fellowship	Peggy Shaw	
Sleighbell Fantasy	Diane Spratt, Karen Mantell	
Book Club	Anne McGee	
SOCIAL JUSTICE & OUTREACH	Maria Fage	
Prayer Shawl	Audrey Conway	
Food Pantry	Laura Keller	
FINANCE, OPERATIONS, & COMMUNICATIONS	Ellen Luccock, Laura Keller	
Buildings and Grounds	Steve Conway	
Legacy	Ralph Sykes	

