

*a worshipping community, celebrating God
a compassionate community, mirroring Christ
a community of light, revealing the Spirit*

2021 Annual Vestry Report

All Saints' Anglican
Peterborough

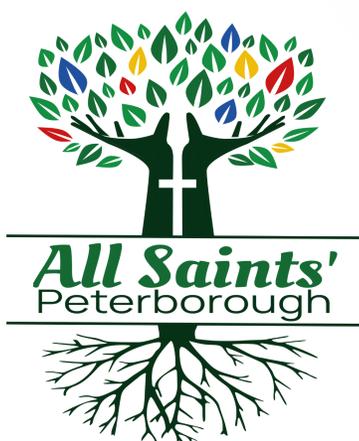


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Meeting Agenda

February 27, 2022

11 am – 1 pm

Order of Business (Canon 19)



1. Incumbent takes the Chair
2. Opening Prayer
3. Election of Vestry Clerk
4. Acceptance and Approval of Vestry Minutes: Sunday, February 28, 2021
5. Acceptance and Approval of Special Vestry Minutes: Tuesday, June 15, 2021
6. Incumbents Report and Presentation
7. Director of Youth and Family Ministry Presentation
8. Social Justice and Advocacy Report
9. Warden's Report
10. Auditor's Report - Presentation of 2018 and 2019 audited Financial Statements
- Presentation of 2021 un-audited Financial Statement
11. Warden's Presentation of 2022 Budget
12. Appointments and Elections
13. General Business:
 - Open Forum: Questions and Answers
 - Please indicate your intent to ask a question in the chat - the chair will call on you.*
 - Before beginning your question, please state your name for the Vestry minutes.*
14. Expressions of thanks
15. Adjournment



Message from our Bishops

To the clergy, churchwardens, and parishioners of the Diocese of Toronto,

Beloved Siblings in Christ,

May the grace and peace of our Lord Jesus Christ be with you all.

As you gather today for the annual vestry meeting, we as your bishops wanted to write to you united as a College, to assure you of our prayers, gratitude and love for you in the face of the challenges facing our Church at this time. We want to encourage you and to assure you of our support, as we look back on the past year and anticipate the one that lies before us. Our life together continues to be shaped by a little virus called COVID-19. Most of us had hoped that we would be back to our pre-pandemic ways by now. Yet we seem to be entering into the third year of this pandemic, and we are in the midst of an incredible fifth wave. We have learned to adapt, shift, change, open, close, move online, Zoom, sing through a mask, and much more. None of us could have imagined that we were capable of doing all of this, for as long as we have, when we closed our church buildings for the first time in March 2020.

To say that we are tired – worn out, fed up – would be an understatement. We wonder: how much longer? Unfortunately, while we may be finished with this pandemic, this pandemic is not quite finished with us.

“Be strong and courageous; do not be frightened or dismayed, for the Lord your God is with you wherever you go.” (Joshua 1:9)

Just as the Lord commissioned Joshua to take on leadership from Moses and to lead the people forward into the land that had been promised, so God commissions us to be faithful even in the midst of this anxiety. As with Joshua, God promises to be with us wherever we go. And God’s faithfulness to Israel on the cusp of new life in a new land, renews our hope for our own deliverance.

In the crucible of this pandemic, there are signs of God’s light and life all around us, and we have been so moved by the ways that strength and courage have been shown by the people of our Diocese this year. The movement to virtual worship, the leaving behind of our buildings for a time, the reliance on community that has been formed and nurtured online – these are all signs of the resilience born of our faith in Jesus Christ. They are reminders that the Lord our God is with us wherever we go – even through this season of deep challenge – and that God has not abandoned us.

God’s accompaniment has been made known in other ways too. In the midst of this pandemic, we as a Church have been coming to terms with issues of systemic racism and bias. The rollout of anti-bias and anti-racism training in 2021 – and the participation of almost all our active clergy – is a sign of God’s transformative work in us as a Church. We still have much to do to combat racism and bias, but these steps bring us closer to the Church we are called to be. The ABAR workshops will be rolled out at the parish level in the coming year, and we strongly encourage your support and participation. The apology to the LGBTQ+ community in June was a further step in the Gospel work of justice, dignity and inclusion. May Christ continue to be with us as we seek to be transformed in His likeness.



The Gospel of Christ has good news and hard news. The good news is that we have hope in Jesus, who is our unchanging rock and our constant salvation in the midst of the storms and tribulations of this life. The hard news is that we are called to serve others in Christ's name. Service is sacrificial. Service is rewarding. Service is at the heart of our faith. Thank you so very much for your service to the Church and to the glory of God this past year. We are speaking here to all the baptised: our hardworking churchwardens, treasurers, musicians, administrators, Sunday School teachers, ACWs, outreach workers, altar guilds, sextons, our now-indispensable tech volunteers, and so many more. To our beloved clergy, both priests and deacons: you pour your heart and soul into your God-given vocation, and we see you. We are grateful beyond words for the super-human effort you have tirelessly made to build up the People of God during this pandemic.

At such a time as this, when we are deeply unsettled, when we would prefer the comfortable to the challenging, Christ is calling us to look for the opportunities that are being presented anew: how can we partner with a neighbouring church to do more effective and robust ministry? Do we need to have all the answers before we set out on the journey of missional exploring and engagement? What are we afraid of, and how can the good news of Christ allay our fears and embolden our hearts to venture into the unknown? How can we put "the movement of the Spirit" into words, phrases and invitations to which new disciples can respond?

Without a doubt, we are all tired; yet recently, we your bishops are also hearing something new. You are beginning to dream again. And we know that when the Church dreams...things change.

"In the last days, God says, I will pour out my Spirit on all people. Your children will prophesy, your young will see visions, your elderly will dream dreams." (Joel 2:28)

May you have a creative, hopeful and inspiring vestry meeting today, as we enter this new year with the strength and courage of the One who accompanies us on our journey. We are praying for you all.



The Rt. Rev. Andrew Asbil
Bishop of Toronto



The Rt. Rev. Riscylla Shaw
Suffragan Bishop of Toronto



The Rt. Rev. Kevin Robertson
Suffragan Bishop of Toronto



Diocese of Toronto
Anglican Church of Canada

Vestry 2020 Minutes - Sunday, February 28, 2021

Present: The Rev. Samantha Caravan, Rev. Suzanne McMillan, Margaret Greensides, Barry Greensides, Sarah Cook, Russell Cook, Tammie Wickware, Sylvia Sutherland, Norma Jean Laing, Joanna Park, Dianne McKay, Bunny Laing, Andrew Park, Libby Owen, Kim Bryan, Curtis Bryan, Renée Paul, Cormac Culkeen, Cheryl Baker, Tom Bell, Ann Bell, Graham Hart, Karen Sadler, Lois Cook, Nancy Marshall, Randy Pagett, David Watton, Peggy Watton, Eric Sloan, Janice Sloan, Geoff Matthews, Emily Warren, Robert L Tardiff, Libby Owen, Christine Slevan, Johanna Bousfield, Tracy Gemmiti, Rachel Nicholls, Trudi Farquhar, Shannon Culkeen, Rose St. Thomas, Mary Beckett, Brain Beckett, Kate Dystra

After brief descriptions of chat, reactions and hand-raising Zoom functions, and the process for sending of two votes, Pastor Samantha Caravan calls the meeting to order at 11:15 am.

Samantha opens the Vestry Meeting in prayer.

Sarah Cook was elected Vestry Clerk by Samantha Caravan, which was voted upon using poll Zoom features (also as a test) - 100% approval - **motion passes**

Acceptance and Minutes of 2019 Vestry Minutes:

Ann Bell corrects that on page 8, under the Finance Committee - the word not must be removed, as we are using Power Church program.

Vestry voted **all in favour** (using online polling) that the minutes of the Vestry Minutes from March 1, 2020 be accepted and approved with noted corrections.

Samantha Caravan presented her Incumbent Report and Presentation

Samantha opened with how grateful and excited she is with the work being done through MAP and NCD, and for everyone's countless hours of work and meeting on Zoom.

Moving from maintenance to missional standard

- not being worried about time we have left based on resources we have now - limited kind of thinking - limits the possibility of the spirit of god
- Mission - what is possible e- were will we find the resources - how will god get us there?
- We do have responsibility - but we want to open ourselves up to the endless possibilities that
- moving to something that is exciting. Our Ministries have grown exponentially in this very difficult year - we have thrived and we should be proud, and she is grateful for this sense of hopefulness. She states that it is very impressive what we have been able to do during this time.

Dave Watton makes a comment that he understands Samantha's message and he has read the documents (Vestry and MAP) (both are powerful documents for the direction of the church). Dave states that he feels knowing our financial future and missional future are not mutually exclusive. Finances should be humming in the background, however it is a matter of emphasis. We should be aware of where we stand financially, but not let it fetter us in our actions

Samantha agrees with this comment, and thanks Dave Watton, the new chair of the Finance Committee.

Suzanne McMillan (chair) presented on behalf of the **Social Justice and Advocacy Committee (SJAC)**, beginning with a recap.

This new committee was brought together by the joining of all of our previous missional committees/groups, with a new mandate - to be the church in the world and invite the world into the church.

Suzanne then outlined the major areas of focus for their committee:

- **Truth and Reconciliation** - believe that education is paramount. Their plan is to offer a minimum of three education sessions, so we can learn and practice reconciliation. The work in this area has already begun.
- **Passion Projects**, which are 4-6 weeks focusses that are outside of the regular committee activities. The ideas for Passion Projects come from committee members and parishioners, and they allow us to embrace a need of our community. Forms are available for parishioners to fill out and submit if you have a project idea.
- **Food Security** is a major focus of the committee, and thanks to the partnerships with Kawartha Food Share, Food not Bombs, Nourish and Prince of Wales we are able to do great work. For example, at Prince of Wales the food bags we provide now compliment any kind of meal. We provide 30 families with



supplemental food each week, including at least 60 kids and 100 people. This outreach program continues to grow with requests.

- **Community Meals** - help to fill tummies and make connections to begin to share the gospel
- **Come Cook with Us** - come to kitchen, where we teach cooking skills, participants take home food. This is ministry to families and young people.
- **Building two community gardens** - on the south side of the church building - rain barrels will be used to minimize impact to cost. Will involve canning in winter (for Food not Bombs). This program has been funded by the Outreach Program at St. John's.
- **Mentor programming for food security** - Meal planning and prep - trained nutritionist or chefs would volunteer to assist how to utilize the limited grocery money

News moving forward: Thanks to a very generous anonymous gift and a generous ACW donation, all kitchen appliances have been replaced. The kitchen will also be painted and receive new cookware.

Suzanne also presented the SJAC's 2021 planned budget which included the above plans, included Food Handlers programs to allow for Community Meals and allotting funding for a quarterly senior luncheon. The total budgeted expenses were \$12,800.

Cheryl Baker asks (regarding slide 7 of SJAC presentation) if the mentor program could help the members budget all their expenses (not just their food expenses). The SJAC haven't considered this, but this is something to they they could talk about. Cheryl feels this is something that could help many people - not just those that are food insecure. Suzanne said they will add that to their next agenda.

Peggy Watton comments (regarding Come Cook with Us) that there used to be an individual members program through the Peterborough Public Health, but she thinks it's fabulous that we are now including children and fabulous. Suzanne mentioned that it was thanks to Cormac's idea and experience in this area. Peggy adds that it is especially important during COVID-19, as children may have had to take on more independence during these times. Peggy also suggested that the City may have a budgeting program that we can look into moving forward.

Sylvia Sutherland comments that she is really impressed with what is happening, and she asked if Suzanne would forward her an email of the presentation.

Shannon Culkeen asked if the members of the community identified themselves as needed assistance in the area of

Johanna Bousfield asked if this information would be available on the website to help share this work with more people and commented that she loved the work. Samantha mentioned that the SJAC MAP is on the website.

Isabel Henniger congratulated Suzanne and the SJAC on their program. Samantha Caravan seconded that. Suzanne says it is a work in progress and a community effort within the parish.

Shannon Culkeen asked if the community members using the food security identify a need for mentorship? Samantha said that it was both an initiative of the committee and a need that was identified by those using food security programs. Suzanne explained that a survey was completed, and that the community seemed to be thrilled regarding the learning about food and cooking.

Cormac Culkeen presents on Youth and Family Ministry (words are available online).

Cormac explains that it started out with 'normal' year with Strike Day Camp in February, with approx. 20 kids and families (most of them new to us), Pancake Supper and a Tapestry creating in TGIF. We have experienced growth - despite not being able to meet. The pandemic has actually offered growth, which is due to innovating and reaching out in new ways. The radio program was originally a stop gap method - but it was also an outreach activity. This is how they met Brookey (and family) who now attend TGIF and bible study.

Throughout this difficult time we have met new people, made new friends, and made deeper connections. Ways we have kept ministry going: Sunday's Cool - Christian education (for all ages), Distance and Digital VBS Day Camp - kits were created and delivered to 45 families, increased attendance via referrals, 30 families receive the Sunday's school take home bags with materials (quarterly), Halloween Spooky Walk - visited by 120 people, 80 of whom were children, visitors shared gratitude and we got information from families.

Cormac outlined their goal of trying to become essential in community, they want to be a blessing to they families in this neighbourhood. Cormac is really happy to be able to celebrate these successes with al of All Saints'. Through all of our Youth and Family Ministry initiatives, we have become involved with about 60 new families. Thanks us for a great (and weird) year!

Peggy Watton comments that what they have done is amazing. Having these new families involved that you are are doing is amazing. Thanks you for your work and involvement.

Sylvia Sutherland comments that she is very impressed. Job Well done! Peggy beat her to it!

Suzanne McMillan comments that from being a first-hand part of some of those projects, they were so much fun - the kids love it, and they don't want to go home.

Diane McKay mentions that she used to help do a children's bulletin, and there are binders of lessons at the church if anyone would like to use them.

Cormac comments that volunteers are an important part of youth ministry. If anyone would like to help let Cormac know.

Rachael Nichols comments that she is grateful for dynamic leadership. There is such an energy at All Saints' (with both Cormac and Samantha) that make her want to part of this space, and she and her partner have felt really so connected (even during COVID).

Cormac continues to explain some other of their involvements throughout the city, including Upbeat Downtown run through the Kawartha Youth orchestra (KYO). Cormac is on the KYO board, and the KYO mission for our neighbourhood aligns with All Saints' mission. Cormac is also linked to the Trent campus, as they are a member of Trent University Chaplaincy Team, as one of 3 Christian Chaplains to Trent University. Cormac holds office hours, and they feel link has been made possible due to the trust gathered in the community and the excitement surrounding work that is being done at All Saints'.

Kate Dykstra comments that she was just so struck by Cormac's earlier goal of wanting us to be essential, so that kids count on not only the church, but on Christ's love.

Cormac agrees, says that they are 'here to spread good news'. Cormac says they believe that we need to be the good news first, and when we are good news, we give an example of what we believe the good news of Christ to be.

Lisa commented in chat: Feedback from Trent has been gratefulness to Cormac ... the comments came from senior leadership. great reputation and connection to All Saints'.

Emily Warren commented in chat: Brookey and I are so thankful for Cormac, and their wonderful welcoming spirit and energy. Thank you for all your work Cormac. We are so grateful!

Curtis Bryan presents the Warden's Report. Curtis begins by highlighting the dedication of the four people that have been Wardens this year, All Saints' stayed open, functioned and prospered during COVID-19, and this was not really evident through the writing in the Warden's Report. The Wardens are like behind the scene gardeners, allowing our team (Cormac, Suzanne, Samantha) to continue to flourish and do what they do.

Curtis then takes us through the Warden's Report, with highlights including:

Welcoming our new organist and choral leader, Tunde, thanking Wendy McNab for her leadership as a Warden, and then welcoming Randy Paggett to the leadership team. He thanked Shawn, our custodian, who is doing a great job. Glenda did amazing things from home. All Saints' was able to keep people employed during this tough time - we are thankful for this. One person Curtis would like to acknowledge is Barry Greensides, who was a Warden, and then continues to be one of the most active individuals within the church. Geoff Mathews has joined as Warden, and he is very diligent. Curtis thanks Suzanne for her work and dedication, which are humbling. Cormac keep up the great work, you have outlined your work and hopes. Samantha is doing well with technology - 92.7 FM program is amazing - but finds it humorous when



AC/DC comes on after. Curtis thanks the re-opening group - thanks for giving us direction. The lines on the floor help you know what to do. Thank you to Tom Bell and Alan Wotherspoon. The three large screens provide amazing visual opportunities to help us to live stream. This is our 145th anniversary year and we've becoming really 21st century.

We don't exist as a church if we don't have key people in leadership positions to help our groups excel, including MAPC, Finance Committee, and the SJAC. Also thank you the Doris Fund, Heritage Trust, prayer chain, and Property Committee. Thanks to Jeff Lawrence and Tunde for trying to keep the choir functioning through Zoom. Eric and Max can also be praised for the social event of 2020, the Pub Chorale. We also thank ACW and what they were able to do with a limited egg distribution this year. We also remember work we are doing with YES Shelter, KYO, our Terraces, Food Not Bombs and The Parish (helping us to nurturing a growing church - keep them in your prayers).

This year Tammie Wickware and Curtis Bryan are retiring as Wardens. We thanks Tammie, who has been very diligent in working to keep the church open, as well as Geoff Matthews, Barry Greensides. Samantha thanks the Wardens for their work during this time - including Curtis.

Tom Bell gives a 'thumbs up' to Curtis Bryan. He would like to thank Curtis Bryan - as Tom understands the work that is involved with being a Warden. Tom also would like to recognize the important work of Mitchell Park. He is doing a great job helping the church with the audio visual technology during our services.

Samantha Caravan would like the record reflect that as a parish we are very grateful for their time, energy, and commitment.

Joanna Park presents the Financial Report and unaudited financial statements.

Joanna park has been treasurer for many years, and if anyone else would like the job, you may let her know.

This has been a difficult year. We started with a \$30,000 deficit. We were able to eliminate the deficit from the previous year, and finished 2020 without a deficit. There were many decisions/discussions that made this happen, and some other sources of income through the Canadian Emergency Wage Subsidy and the Diocese or Toronto. Also, everyone at All Saints' stayed employed - kudos to the Wardens for making this happen - and thanks to everyone for helping happen through our contributions.

We begin by looking at the Statement of Financial Position for December 31, 2020 that lists the assets and liability for the year. There are two new funds this year. Food Security Fund, which is money we are getting for food security program. We are keeping this money separate so that is used for these purposes. We also have St. Alban's Fund, which is the money from the rental of the St. Alban's Parish, and the expenses. The largest funds we have is in our Heritage Trust. The total Liabilities and Net Assets for 2020 are \$1,046,862, and we also have liabilities for the year and deferred revenue that we have received in funding, but we haven't spend it yet. When highlighting the at Net Assets we had the General Fund deficit in 2019, and then no deficit there for 2020, however, the St. Alban's Fund went from \$85,000 to \$36,000.

Kudos to Ann bell for noticing the first package was missing the expenses as well when looking the Statement of Operations for the General Fund. When looking at Revenues we will focus on the Actual for 2020, with offering totalling \$167,472. We had budgeted around \$200,000. The givings were not as affected as perhaps was once thought back in March or April as discussed by Finance Committee and Wardens. Joanna outlined the Funding - especially pointing out the unexpected funding from the Diocese for COVID support of \$40,148 - which gave a break on a portion of Samantha's salary and three months of the Synod Allotment. We were also eligible for 5 months of CEWS. In total funds we received \$85,542. After looking at other incomes totalling \$24,674 to bring our total revenue to \$278,419 - which is so close to our 2020 budget, just a completely different way of coming up with it. Joanna outlined the Internal Funding, highlighting the Capital Fund, which is now depleted from Cornerstone Campaign, and monies transferred from the St. Alban's Fund to cover the 2019 deficit, and the small 2020 deficit. It was important to have a 'clean slate' for 2021, as we don't know what will happen this year.

The total internal funding is \$153,696. There is a big difference between the budgeted and actual expenditures, as there were capital expenditures that were planned to begin, and the work hadn't begun. We end up with Net Assets at the end of the year of \$0. When looking at the Expenditures the largest difference from the budget to actual is the Ministry section, as there were celebrations planned for the 145th year,



and Discovery Camp, both of which did not take place as planned. Church Property expenditures varied from budget quite a bit, with Capital expenditures not taking place, insurance charges increasing, and lower utilities due to less use of the buildings. In Service and Administration there is a variance in the professional services, due to auditing services needed - with a Total Expenditures of \$401,798. Looking at the Heritage Trust expenditures to note were the AV equipment for the church and funding to General Fund, and it had a Net Asset under administration of \$860,588 this year.

Shannon Culkeen commented on how grateful she is for financial stewardship and being able to see the breakdown of the numbers.

Curtis Bryan thanked Joanna for all the hours and work she puts into finances, and apologized that he missed it in his presentation. Keep up the great work!

In the Terrace Fund, expenses to note were the repairs done to the sewer drain at \$9,325, which caused the surplus to be only \$675. The plan is to usually keep a surplus of \$10,000. Since capital was already spent this year on Terraces, the difference was only kept back as the surplus.

Graham Hart asks why the money for the capital couldn't come be taken out of the reserve fund? Joanna stated that the money for capital did come out of the reserve fund.

Tom Bell asked if the insurance in the line (\$10,000) is the insurance All Saints' needed to get for tenants? Joanna responds that the insurance here is for a portion of the insurance payments regarding our buildings. Tom asked if we are still covering the insurance liability for the terraces? Tom mentions that this is a really important, and we can't overlook this insurance. Joanna will follow up on this.

Graham Hart mentions that he thought some tenants were reluctant to pay for the insurance. Graham was looking for clarification regarding the insurance. If the tenants were held liable, the general would then be covered (if the tenants didn't have the fund)? Tom confirmed that Graham had it correct, and also said that the Peterborough Housing also has this insurance - additional support if there is a liability issue.

The Capital Fund has been depleted with sealing and painting of windows. Doris Fund expenditures this year give \$22,809 left to spend. Food Security Fund was given specific donations, and the surplus from this year will stay in its own fund to insure it is spent on food security. There is \$7,257 left in the fund this year. The St. Alban's Fund has receipts from rental income, expenditures transferred to the. General Fund, and \$36,131 remaining in the fund.

Samantha gives a special thank you to Joanna and the Finance Committee, who helped them come up with the budget.

Joanna thanks Tammie Wickware on her work to prepare the Budget Presentation document. Joanna summarizes the budget, with general expenditures of \$384,833, which budgets for salaries to stay similar and the utilities to be more back to normal. Operating sources of funding include day camp, fundraising and rentals on top of offerings and the Rectory Fund, for a total funding of \$271,286 and a shortfall of \$113,547. After other sources of funding, including the Terraces (keeping a surplus) and Heritage Trust, we will have a planned deficit of \$13,296.

Joanna Park moved, and Barry Greensides seconded, that we accept the unaudited financial statements for 2020 as presented. 100% voting approval - **motion carried**

Tammie Wickware moved, and Tom Bell seconded, acceptance of the 2021 budget as presented. 100% of voting approval (Sylvia Sutherland was also in favour) - **motion carried**

Trudi Farquhar presents the **Missional Strategy** - focusing on what we want to accomplish in the next three years. We will be using guideposts, but with some room for flexibility. We looked at directions in which we wanted to go in and use these as directions for decision making. The full missional strategy available on the website. The plan is to try to build an area on the website to share openly the work that is being done - for ourselves and the viewing public.

Trudi reinforced that this is based on the input that has been created by All Saints' parish members, focus



groups and conversation - what is important and where do we want to go. There were 419 comments from all the options, and the group then synthesized these comment into a strategy that represented what we want to do here at All Saints' in three years. The strategy summarized the essence of what is important to us. Four critical pillars, which the strategy is built upon. There are 15 strategic goals listed in the strategy, and we have some very concrete things that we can work on.

People

- Support and connect people in parish and neighbourhood - Suzanne and Cormac lead work in these areas already
- Natural Church development survey - again in 2021
- Children and Youth ministry - build upon what is being done already
- Communications Committee - we have a lot going on - but we don't always know what is going on - this is under way, and working in conjunction with the mark

Worship

- inclusive and diverse - offer different opportunities for worship -TGIF, Trent Radio and Livestream
- Explore and engage traditional and new approaches
- Re-imagine our Choir

Sustainability

- function operating policies and procedures for all of our functions documents - working on various committees (Heritage Trust, etc). Goal to complete this by Vestry 2022
- Increase number of volunteers and provide training to them
- Baselines and evaluation tools for our programming
- Finance Committee to keep developing
- Create a new revenue stream

Mission

- Truth and Reconciliation
- Environmental justice
- Affordable housing
- Food security

Please let Trudi and Samantha know if these peek your interest and if you would like to help with them.

Implementation plans include creating Missional Action Plans (MAPs) for each committee, deadlines and definable action plans, coming out to committees and having discussions regarding which goals each committee can help to accomplish.

Trudi gives heartfelt thanks and appreciation for all the time that the committee has put in - Samantha for your leadership, also thanked Cormac, Suzanne, Tammie, Randy, Ann, Tom and Geoff. Samantha gives Trudi thanks for her leadership and for keeping this committee on track.

Isabel Henniger asked about 're-imagine the choir' - what does that look like?

Samantha explains that in COVID we cannot sing the same kind of pieces. We are hoping that with vaccines we will be able to sing again, but we need to be adaptable and flexible during this pandemic time. Trudi states that choir is one of the most important things that people mention in our conversations, and we need to focus on supporting our choir.

Appointment and Nomination

The nomination of Barry Greensides for Deputy's Warden, nominated by Graham Hart, seconded by Libby Owen, and accepted by Barry Greensides - **motion carried**

The nomination of Shannon Culkeen for Parish Council, nominated by Karen Sadler, seconded by Curtis Bryan, accepted by Shannon Culkeen - **the motion is carried**

Tammie has been nominated for Heritage Trust, her first of three-year term, **motion carried**

Isabel Henniger has been nominated for Heritage Trust, her second three-year term - **motion carried**

Samantha closes the nominations and elections, we move to general business.



Samantha mentions the All Saints' baptisms, confirmations and departed from 2020.

The cookbook requires submissions at cookbook@allsaintspeterborough.org, and committees are looking for volunteers - seek out Trudi, a Warden or Samantha.

Suzanne moves that we adopt the following motion.

The parish of All Saints' acknowledges that Anti-Black racism exists in our society and in our Church, and that it and all forms of racism against Black, Indigenous and other radicalized people are a sin against God and against our neighbour. We commit ourselves to the recognition, dismantling, and elimination of Anti-Black and other forms of racism in our secular institutions, in our Church, and in ourselves, and to work for the full inclusion, participation and belongingness of Black, Indigenous and other radicalized people in all sectors of our common life.

In light of this acknowledgment, and in keeping with this commitment, our parish understudies to do the following: engagement in Truth and Reconciliation.

Marg Greensides seconds the motion.

Libby Owen asked by what means will we attempt to do this reconciliation. Samantha says that Suzanne mentioned the plan for Truth and Reconciliation in her SJAC presentation, activities such as watching the Doctrine of Discovery: Stolen Lands, Stolen Hearts movie and other Truth and Reconciliation resources that will be provided in our toolbox, and that perhaps the SJAC could take up preparing an action plan on behalf of the parish.

The above Diocesan Social Justice Motion is carried.

Open Forum - section

Christine Slevan ask about what is happening inside the church currently - with the painting of the inside of the church - how is it going?. Graham states that things are going fine. Graham checked in Friday - it was slow getting starting. Samantha mentioned that all peeling is being removed and the walls repaired and painted. March 8th is the earliest Tunde can return. We will have the organ section done hopefully before Tunde can return. Graham mentioned that once the chancel area is completed it will be less intrusive to the parishioners. The painter has found a great match for the paint - to just complete the sections and not paint the whole church.

Samantha thanks the Wardens for this past year, especially those finishing their term, Tammie, Curtis and Barry (although he is now returning) for their countless hours of work and care of All Saints'. For their sacrifice of time, energy and expertise All Saints has made a \$200 donation to the Youth Emergency Shelter on their behalf. Let the record show that we as a parish are grateful for their work. The Vestry thanked the group through a round of applause and cheers.

Motion for adjournment moved by Eric Sloan, seconded by Sylvia Sutherland. Meeting is adjourned.

Special Vestry Minutes - Tuesday, June 15th, 2021

Present: Pastor Samantha Caravan (no vote), Geoff Matthews, Barry Greensides, Marg Greensides, Randy Pagett, Diane Pagett, Trudi Farquhar, Suzanne McMillan, Cormac Culkeen, Shannon Culkeen, Sarah Cook, Russell Cook, Lois Cook, Nancy Marshall, Christine Slevan, Kevin Whitehorn, Curtis Bryan, Kim Bryan, Janice Sloan, Eric Sloan, Bunny Laing, Norma Jean Laing, Phil Lake, Sylvia Sutherland, Tammie Wickware, Cheryl Baker, Jeff Wickware, Andrew Park, Joanna Park, Brian Beckett, Mary Beckett, Rosemary Bruce, Judy Mills, Tracy Gemitti, Lloyd Hutchinson, David Dunn, Rose St. Thomas, Dianne McKay, Diana Lehman, Graham Hart, Karen Sadler, Mabel Mosher, Isabel Henniger

After a few questions regarding Zoom features, **Samantha opens in prayer.**

We were informed that we are hosing this special vestry with the bishop's knowledge and permission, with only one topic - the possibility of selling 'The Terraces'

Samantha goes over a few guidelines for the vestry meeting operation

Geoff Matthews gives presentation regarding the Terraces - including an executive summary and recent

Highlights include:

- The property includes 7 houses (known of the "Terraces") in which All Saint's has been providing affordable housing
- Until 2019 we were caring for the Terraces - it become too much work to maintain
- Guardian property Management now manages the Terraces - they help collect rent, and arrange for maintenance
- Still significant time and requirements from the leadership team towards the Terraces
- There has been a declining income from the Terraces, and the expectation of significant work required sometime within the next 5 to 10 years, such as fire code and electrical upgrades
- Insurance has risen 44.5% and taxes have risen 12.4%
- At the 2021 budget meeting - it was suggested to sell traces - Geoff mentions that this has also come up in the past
- Youth Emergency Shelter (YES) has rental units - a recent fire that occurred in March 2021 brought forth the complexity of liability and being a landlord.
- The real estate market is currently favouring sellers.

A chart was shown to support the financial aspects of The Terraces - which highlights the a maintenance fund that was established to maintain needed repairs for the Terraces.

As can be seen by the following chart, contributions to the maintenance fund and transfers to the operating fund of the church have declined while expenses have increased.

| Year | Income | Expenses | Transfer to Operating | Maintenance Fund |
|----------------|-----------|----------|-----------------------|------------------|
| 2010 | 53,731 | 18,681 | 35,000 | 50 |
| 2011 | 55,197 | 15,644 | 37,500 | 2,053 |
| 2012 | 57,717 | 41,156 | 37,500 | -20,939 |
| 2013 | *1239,576 | 203,902 | 23,990 | 11,684 |
| 2014 | 72,864 | 34,988 | 20,000 | 17,866 |
| 2015 | 56,712 | 26,958 | 27,635 | 2,119 |
| 2016 | 64,551 | 24,791 | 29,760 | 10,000 |
| 2017 | 67,650 | 31,139 | 36,511 | 0 |
| 2018 | 68,828 | 34,357 | 24,475 | 10,000 |
| 2019 | 70,104 | 35,308 | 24,796 | 10,000 |
| 2020 | 65,211 | 41,990 | 22,546 | 675 |
| Jan - Apr 2021 | 24,595 | *216,988 | 6,250 | 1,357 |

*1See point 2 of Motion.

*2This year we have already spent \$9,500 in maintenance to repair tree roots that affected the plumbing of a unit. It is expected that we will spend and additional \$10 - \$15k dollars on repairs in 2021, bringing expenses to between \$55 - 60k. These expenses are not related to the fire in unit 329.

- Real estate agents were approached to give an opinion of value - not official market
- in last 10 years - take a look back expenses are starting to eat way at the revenue
- This year spent \$9500 - tree root problem to check the plumbing
- When we have someone leave is usually \$10,000 to \$15,000 - and these expenses will only continue to go up
- Wardens will provide full transparent consideration of any offers
- A portion of the process would be invested to replace the annual income realized by the sale of Terraces (approx. \$25,000) - expected to come down in few years

Next steps if we vote to move forward:



- Approach buyers
 - Works with diocese Canon 6
 - Ensure parishioner have had an opportunity to voice their support or concern
 - Come back to Vestry for final vote
- If there is interest in someone buying The Terraces - we would bring offer back to Vestry and we would have another vote

Reading of the Motion:

It is moved by the Leadership Team of All Saints' Peterborough, seconded by Graham Hart that the special vestry of All Saints' Peterborough agree in principal to the sale of the Terrace Rental Units - within the following parameters;

1. All 7 units will be sold together.
2. Preference will be given to purchasers who will extend the good work of affordable housing, allowing All Saints' the opportunity to transfer the remainder of the grant/loan received in 2013 through the City of Peterborough and the Peterborough Renovates program to the purchaser.
3. The best possible price will be pursued.
4. The Leadership Team will seek final approval from vestry for the sale of the property.

Parameter #2 is explained in more detail - new heating and upgrade the Terraces have been done with the grant from the City of Peterborough. We will not have to pay back the grant if we keep it for low income housing. However, if they sell to a private developer - then we would have to pay back loan.

Samantha states the motion is on the floor, and that this is our opportunity to ask questions:

Cheryl Baker

- *How much is market value?*

A: They have not been accessed by a professional - but Realtors think value is somewhere around \$800,000 to \$1.1 million.

- When you are pricing commercial unit - the rent plays a factor in the sale price
- Our rents are \$580-990/month - rental income is quite low - which will affect the sale price

- *Is it being sold as low income?*

A: If they were empty they would sell more, but we can't evict

- *How much goes to the diocese?*

A: According to Canon 6, The diocese is entitled to 50%, but we will be applying for the opportunity to retain of the purchase 100%. We may get a valued closer to 80% of the sale.

Sylvia Sutherland - *The motion seemed preference will be given to purchaser - best possible price will be pursued. Sylvia feels this is as seems like a counter indicator.*

A: first - committed to best possible price - the rent will play a value in the property.

- There are non-for-profit who hold real estate to build there
- Developer could not by law evict the tenants. Therefore it is highly unlikely someone will want to buy as a rental property, as you can't evict the Tennant.

Phillip Lake - *Same idea/question as Sylvia - But also, if we sell it to low income again, Phillips is concerned about the cleanliness of The Terraces.*

A: It is not our goal to 'clean up' The Terraces. All Saints' can help the neighbourhood, however, not-for-profit agencies will have far better tools and resources for low income housing that would help the renters to find something more sustainable.

- the entire neighbourhood is in economic depressed - gentrification is at least 10 year away - if it gets here at all

Diane McKay - *suggested looking into a group such as Habitat for Humanity - where they have people come in and build up/repair/rebuild town houses - that would be well maintained after that*

A: We still can't evict the rental - can't vacate the premise for sale of property -

How fast is turnover for the rentals?

A: Not fast

Shannon Culkeen - *Clarifying question - Is the purpose of this motion to give the leadership permission, and to have discussion, to find answers and to get back to us?*

A: Yes.

Cheryl Baker - *We currently make revenue from the Terraces - where are we making up the current income?*

A: as has been answered in the website and the motion, leadership is committed to exploring other income stream

- Cheryl would like a plan

A: Once we know more about the revenue - the plans will be easier to be made to come up with revenue

- Say for terraces - x count dollars money goes into short term investment while we figure out what to do with it

Jeff Wickware

- Similar question to Cheryl - quick math tells him that we wouldn't be able to replace the income - he feels that there will be a shortfall in income

A: Leadership feels that there will be a shortfall in any case, even if they keep The Terraces

Sylvia Sutherland - She agrees - as we look at the chart - and in the increase in taxes and insurance and costs - it seems eventually the expenses that will outweigh the income

A: Insurance is a significant increase for us - all of All Saints' insurance has gone up significantly. The diocese answers were both that there was a market correction - but we should settle back won't increase at that rate, and the second, that we are the church, only one insurance company will insure the Diocese of Toronto - Ecclesiastical - and rates have increase due to sexual misconduct committed by Anglican priests.

Sylvia Sutherland - Housing market is hot and may get warmer

Johanna Park - We do have a Reserve Fund for the Terraces of \$70,000. These funds would also be more proceeds should we sell the property, as we wouldn't need it for future repairs. Also, the fund is not enough currently to do repairs long term.

Sarah Cook - We should also focus the cost to the church not just being financial. We could put forth much more time and effort into the missional work for the neighbourhood if we didn't have the effort spent on the Terraces.

Tracy Gemitti - *What is the diocese turnaround time for the percentage owed to them*

A: We will know that when we have the second vestry and they will keep us up to date - share it as soon as we know

Judy Mills - *motion is just an exploration motion? If it's just exploratory, how are you going to be talking to perspective buyers?*

A: This is the framework in which we function, which is Canon 6 - on the website
We can't even have serious conversation with people about the Terraces until after tonight's decision. We will let the parish know as soon as we hear from the diocese. But the the other numbers we won't know until 2nd vestry, and if purchasers have to give permission to share that information with the parish.

The other difficult thing is that we have to negotiate with buyers and then come back to vestry, and then go back and finish the deal with them. It's a very convoluted process - leadership will tell us what they can tell us - they would have to go back to buyers with answers for the buyers.

Has it been explored to engage with another property management if we aren't happy?

A: It's not that we aren't happy - they are the first point of contact. The reality of the responsibility and liability. It takes an enormous amount of wardens' time, as no property management can take all of our responsibly.

Geoff Matthews - Follow up - 11 years ago, the Terraces took up so much time, there was often then talk about 'Should we sell them?' Now coming back on as a warden last year, even with property, he was amazed at how much still we talk about. It takes a lot of time - it eats a lot of time. We could be more doing more productive things.

Randy Pagett - in respect to Geoff's comments, they do take up a lot of time. But for Randy what really is an issue is the risk of liability with the Terraces. The fire had expenses covered by YES, but we may not be so lucky to have someone else pay for it.

Voting on motion:

Yes - 89% - 39 votes

No - 11% - 3 votes

Abstain - 0% - no one abstained

Thank you for your participation. The Wardens and Samantha will keep everyone informed as much as possible.

Thank you so much for your time this evening.

Who's Who in 2022

| | |
|--------------------------|---------------------------------------|
| The Rev Samantha Caravan | Incumbent |
| The Rev Suzanne McMillan | Deacon |
| Trudi Farquhar | Incumbent's Warden |
| Randy Pagett | People's Warden |
| TBC | Deputy Incumbents Warden |
| Barry Greensides | Deputy People's Warden |
| Tunde Okubadejo | Organist and Director of Choir |
| Cormac Culkeen | Director of Youth and Family Ministry |
| Rose St. Thomas | Youth Ministry Assistant |
| Marissa Lopez | Parish Administrative Assistant |
| Shawn Blackwood | Custodian |

Leadership Team

| | |
|-----------|--|
| Pastor | The Rev. Samantha Caravan |
| Wardens | Trudi Farquhar, Randy Pagett, Barry Greensides |
| Treasurer | Joanna Park |

Pastoral Team

| | |
|--------|--|
| Pastor | The Rev. Samantha Caravan The Rev Suzanne McMillan, Cormac Culkeen, Rose St. Thomas, Tunde Okubadejo |
|--------|--|

Committees and Positions

ACW

Karen Sadler (Chair), Ann Bell, Lynda Brown, Rosemary Bruce, Ishbel Bryan, Doris Buzzell, Marguerite Cook, Fran Edwards, Marie Ferguson, Deb Graham, Marg Greensides, Sandy Gunn, Shirley Hurley, Darlene Juriga, Norma Jean Laing, Suzanne McMillan, Nancy Marshall, Mabel Mosher, Lois Noyes, Muriel Panter, Sally Rye, Vi Wilkinson

Chancel Guild

Suzanne McMillan, Marg Greensides, Sandy Gunn, Sue Lumley, Dianne Pagett

Choir

Eric Sloan (President), Ann and Tom Bell, Johanna Bousfield, Curtis and Kim Bryan, Andy Burke, Gary Burns, Nancy Marshall, Libby Owen, Renee Paul, Joanna Primavesi, Christine Slevan, Janice Sloan, Karen Taylor, Josie VanRyn, Joy Walker, Alissa Wease

Communication and Marketing

Sarah Cook, Sylvia Sutherland, Rose St. Thomas

Doris Fund

Tracy Gemmiti (Chair)

Education

The Rev. Samantha Caravan, Cormac Culkeen,
The Rev Suzanne McMillan, Rose St. Thomas

| | |
|--|--|
| <i>Finance Committee</i> | David Watton (Chair), Ann Bell, Joanna Park, Barry Greensides, Leslie Yee |
| <i>Heritage Trust</i> | The Rev. Samantha Caravan (Chair) Trudi Farquhar, Barry Greensides, Tammie Wickware |
| <i>Lay Eucharistic Ministers</i> | Russell Cook, Sue Lumley, Rose St. Thomas Geoff Matthews, Dave and Peggy Watton |
| <i>Lay Members of Synod</i> | Randy Pagett, Lois Cook |
| <i>Lay Pastoral Visitors</i> | This committee may resume in 2022 dependent on COVID protocols |
| <i>Mission Action Plan (MAP)</i> | The work of this committee produced our Missional Strategy. A committee to review and revise the Missional strategy will be formed when required |
| <i>Natural Church Development (NCD)</i> | The Rev Samantha Caravan (Chair), Tom Bell, Trudi Farquhar, Lois MacVichie, The Rev Suzanne McMillan, Geoff Matthews |
| <i>Parish Council</i> | The Rev. Samantha Caravan (Chair), Trudi Farquhar, Randy Pagett, Barry Greensides (Wardens), Joanna Park (Treasurer), Cormac Culkeen, Tunde Okubadejo, Rose St. Thomas (Staff), Sarah Cook, Shannon Culkeen, Tracy Gemmiti, Graham Hart, Dianne MacKay, Rev. Suzanne McMillan, Rene Paul, Karen Sadler, Sylvia Sutherland, Dave Watton, Peggy Watton |
| <i>Prayer Ministry</i> | Lois Cook |
| <i>Property Committee</i> | Graham Hart, (Chair), Tom Bell, Curtis Bryan, Russell Cook, John Downey, Darlene Juriga, Lois Noyes, Kevin Whitehorn |
| <i>Readers and Intercessors</i> | Tom Bell, Johanna Bousfield, Curtis Bryan, Russell & Sarah Cook, Deb Graham, Graham Hart, Sandy & Tom LaBranche, Philip Lake, Nancy Marshall, Andrew Park, Rene Paul |
| <i>Sides People</i> | Randy Paget (Head), Cheryl Baker, Sarah Cook, Lois Cook, Tracy Gemmiti, Graham Hart, Lloyd Hutchinson, Sue Lumley, Geoff Matthews, Andrew Park, Dave and Peggy Watton |
| <i>Social Justice and Advocacy Committee</i> | The Rev Suzanne McMillan (Chair) |
| Food Security | Lois Cook, Bunny Laing, Norma Jean Laing |
| TRC | David Dunn, Ross Garland, Leslie Yee |
| Community Garden | Emily Burton, Matt Warren, Marty VandenAnker |
| <i>Worship Committee</i> | This committee may be reinstated in 2022 |

Pastor's Report

"Teacher, which commandment of the Law is the greatest?" Jesus answered, "You must love the Most High God with all your heart, with all your soul and with all your mind. That is the greatest and first commandment. The second is like it: You must love your neighbour as yourself. On these two commandments whole Law is based—and the Prophets as well."

Matthew 22:36-40, Inclusive Bible

Throughout the pages of this vestry report you will find the love of God and neighbour shared in committee and financial reports, in an update on the progress we are making on our Missional Strategy, and in the names of beloved members we have laid to rest.

As we look back, many of our experiences are described with words such as difficult, unprecedented, once in a century, pandemic, endemic, mandatory, lock down, and reopening plan. We have heard these words and phrases repeatedly as we have lived through COVID-19! Entering 2022, I want to focus on words that give life, not limit life – faith, hope, community, peace, joy, dignity, justice, grace, gratitude, forgiveness, mercy and, of course, love. Where would we be without the blessings and subsequent actions these words bring into our lives?

Over the last two years we have developed some extraordinary spiritual skills – adaptability, flexibility, fearlessness – gifts born out of our faithfulness and reliance on the Divine. These new superpowers have allowed us to move through the pandemic with hope and vision. Weekly live streaming of our worship is now just part of who we are. ZOOM offers us a place to have bible study, gather for TGIF, and hold committee meetings. Monthly prayer cards sent through the mail to all parishioners and phone calls to our most isolated members are also part of our regular communication.

We have weathered this storm well and now turn our focus on recovery and growth. The question we are all asking is "what will 2022 hold for us?" The answer I hear most frequently is "who knows?". We have become so conditioned to not knowing what might be around the corner that we are afraid to plan, to hope, or to dream. Well, planning, hoping and dreaming are exactly what All Saints' has been doing.

We begin by the addition of a new worship service at 9 a.m. This service will debut on March 6th, and is specifically designed for families and people who are seeking a faith community and journey. Through the extraordinary leadership of Cormac Culkeen we are seeding this new service with participation from 47 families with whom All Saints' has engaged in different ways, such as Discovery Camp, KYO UPBEAT!, and our food ministry. Alongside this new service Cormac and Tunde will be starting a children's choir, so stay tuned for its debut and learn how a child you know can participate in this exciting adventure!

The Pastoral Team is also excited to introduce a new way for members and seekers to engage in relationship with other members of the parish and neighbourhood community. Our new **Relate & Respond** groups will be established during Lent. **Relate & Respond** will connect you with members of the parish in a small group. In the 21st century the Church must grow large and small at the same time. That means we need to expand our reach by welcoming all who are interested in our ministry into membership of All Saints' while understanding that some will not become worshipping members. We will create small groups to nurture and support each other. These groups will allow a safe space to explore faith, where you can belong before you believe, belong and believe, or belong and never believe! Small group activities will be determined by the group – everything from bible study, book study, meals together, hiking, laughing, praying, volunteering in ministry, and engaging in ways that build community and allow all of us to live out our faith. Watch your inbox and mailbox for information. And NO, you do not have to join a small group – but why wouldn't you?

I am confident that things will return to a somewhat normal rhythm in 2022: weekly worship, the rebuilding of the choir, new families, in-person Discovery Camp, Community Garden, Bible study, committee work, Baptism at Easter Vigil, strengthening our sustainability and meeting our financial goals. As public health protocols allow, coffee hour will return and, with any luck, we might be able to eat pancakes together on Pancake Tuesday! Based on these protocols, we will pivot and adapt, be flexible and fearless. At all times your health and safety are our paramount concern. As always, participate as you feel comfortable and are able.

As we live into and out of the gospel this year let us stand on our faith and hope. Let us engage in community by inviting friends and family to worship and to join in events. Let us build peace, share joy, and honour the dignity of every human person. Let us engage in justice, offer grace, and live with gratitude. Let us allow for forgiveness and mercy, and, of course, love – the reckless extravagant love of God! Where would we be without the blessings these words and subsequent actions bring into our lives?

As we enter 2022 remember this, we are divinely created and divinely loved, and the rest is how we live that out.

To God be all the glory.

Yours in Christ,
Samantha

Deacon's Report

As I reflect on 2021, I would describe the year as challenging, unpredictable and exhausting!

The brave people of All Saints' faced "COVID" head-on for the second year in a row. COVID demanded that, as a parish, we become creative, resourceful and patient with ever-changing worship protocols from the Diocese and the Public Health Unit relative to the number of COVID cases identified and the number of COVID ICU hospital admissions in the province.

Throughout the past year there was little opportunity for us to find a rhythm in the parish that allowed us to become comfortable and familiar. Instead, the buzz words quickly became "change and pivot"! Thankfully our in-house COVID Protocol Team was steadfast, decisive and accountable. They gave us the direction and confidence we needed to keep everyone safe. A big "shout out" to our sides-people as well, who have been simply amazing, punctual and efficient.

A number of Diaconal areas of ministry, such as pastoral visiting and Nursing Home Communion services, are "on hold" at the moment as COVID continues to be prevalent in so many local nursing and retirement homes. We do miss seeing our dear ones, and faithfully send our prayers their way every day.

During COVID many of my pastoral visits have been by phone and parishioners seem delighted to receive the calls. Building relationships is what ministry is all about, whether in person or by phone. Let me say, “thank you” to our faithful Phone Team (you know who you are) who make friendly calls for the parish regularly. Your calls brighten our parishioners’ days, bring them parish news, and remind them that we miss them, think of them often, and look forward to their return as soon as we are allowed to open.

As the Ministry Liaison for the Prayer Chain, I know first hand how faithful and earnest the members of the Prayer Chain are in their prayer lives. It is my privilege to be part of this team. They are thankful that God has chosen them and called them to this ministry of prayer. With the COVID pandemic, prayer is needed more than ever. Please know that you, our parish family, are all upheld in prayer daily.

As your Deacon I am called to serve at the Lord’s table, proclaim the Gospel, offer the prayers of the people and offer the dismissal sending you, the people of God, out into the world to be the love you receive from God. What a privilege and honour this is for me! When I was ordained 16 years ago, I wrote a piece for the Peterborough Examiner about the most meaningful part of my role as a Deacon and this was it! As I recall, Sylvia Sutherland had something to do with that request from the Examiner.

A large part of my community volunteer time as a Deacon is spent supporting a local Crisis Line. 2021 has been demanding on the phone lines, yet gratifying as well. This past year the level of stress caused by COVID, food insecurity, job loss, grief, drug addiction and loneliness in our city and area has been overwhelming for all ages. A listening ear, kind encouragement and validation of what they are facing helps people feel heard and valued. Giving them time means their story matters and someone cares.

Our Outreach Food Program will be covered in detail in the Social Justice and Advocacy Committee Report; however, I want to say that it’s almost unbelievable that this program has been running and growing for two years now. Without COVID it may never have started. Now that is amazing because the need was obviously already there! Isn’t it true that God moves us in amazing ways to see the “light”? A big thank you to my faithful volunteers who help with the program every week. I couldn’t do it without you!

I know that creating and building this sustainable Outreach Food Program has been the right thing to do. We have achieved something remarkable! Today, in our neighbourhood All Saints’ is known as a safe place where people can get help – conversation, food, drinks, gloves, toques, socks – without judgement and with kindness and respect. Hallelujah!

It’s been a pleasure to share my 2021 ministry efforts with you. Hopefully some part of them will be meaningful to you, too! If you have any questions, or are interested in volunteering, please be in touch.

Respectfully submitted,
Rev. Suzanne McMillan (Parish Deacon)

YOUTH AND FAMILY MINISTRY REPORT

This has been a year of truly exciting growth and action in Youth and Family Ministry at All Saints'. This year, we continued to face outward by reaching out to the youth and families of our neighbourhood. This outreach-based strategy has been bearing a lot of good fruit in our community. I have been encouraged by growing number of families engaged in our ministries, and the deepening relationships we have with them.

Here are some of this year's endeavours in our shared Ministry:

"Sunday's Cool" continues to be a fun facet of our Sunday worship together. It's a joy to reflect on the weekly readings together in a different way, with rich visual information from the slides, and stories and lessons that speak directly to the youngest members of our congregation. Many adult members of All Saints' have pulled me aside to confide that **"Sunday's Cool"** helps them understand the scriptures better, too. Don't worry grown-ups; your secret is safe with me.



We all know that the development of a young person's faith doesn't only happen on Sunday mornings. Making discipleship accessible for families in their homes is essential for the healthy spiritual growth of the church - especially when we have spent so much time at home this year!

Our **"Take-Home Discipleship Activity Bags"** are distributed to families several times a year, to help them mark important days on the church calendar, and to celebrate the rhythm of the liturgical year. We are very glad to have the families of All Saints' Food Security program be part of this ministry. By the end of the year, this ministry had really grown! Our **"Advent Bags"** were delivered to 103 children and families.

Even though we can deliver good quality discipleship materials at a distance, we were overjoyed that our **"Summer Discovery Camps"** could happen in person this year. 25 young campers braved the August heat over two weeks of faith-filled outdoor day camp! Our campers took a deep dive **"Under the Sea"**, where they learned about Creation and how to take good care of the earth. They also rolled up their sleeves and learned to be good neighbours at **"Justice Camp"**. Our days were full of laughter, messy art, and a lot of beautiful learning about God. We can't wait for camp this coming summer, where we intend to welcome campers for four weeks of in-person **"Summer Discovery Camp"**.

No sooner had we cleaned up the sunscreen and sparkles then we embarked on an exciting new partnership with the Kawartha Youth Orchestra. **"Upbeat! Downtown"** is a new, low-barrier afterschool music program which takes place in the All Saints' Parish Hall. Every Tuesday, Wednesday and Thursday I can be found surrounded by a pack of excited young musicians. In partnership with All Saints', I was brought by KYO on to the **"Upbeat! Downtown"** team as their resident youth worker. In this capacity, I support children when they are experiencing social and emotional difficulty during the program. I am also in



charge of games and activities, so that when the violins are put away, these young musicians can get some energy out! This partnership has been so good for All Saints' Youth Ministry. We have been introduced to families who need our support, and many of the families of **"Upbeat! Downtown"** have reached out to All Saints' to deepen their connection with our congregation. This is an example of how expanding our service to the community helps us to grow in love and mission. That's music to our ears!



Community events are a great opportunity for us to meet new families, and to bless the whole neighbourhood surrounding All Saints'.

This year's **"Spooky Walk"** was frightfully successful. All Saints' church yard was transformed into a thrilling carnival with musicians, games, contests, pumpkin painting, and Trick or Treat stations. A big team of volunteers came together to make sure that this party went off without a hitch. We sure didn't need to "scare" up attendees – over two hundred people came to the **"Spooky Walk"** this year.

Unfortunately, not all the frights we experienced this year were fun, or family friendly. This fall found us optimistically planning a zany, educational, **"Christmas Pageant"** for our growing group of young families. While the cast was a little heavy on shepherds, the kids were really looking forward to donning their costumes and telling the story of the birth of Jesus. As we know, just days before Christmas, the highly transmissible Omicron variant of COVID scuppered our Pageant. Luckily, just like in a classic Christmas Special – Christmas proved to be durable despite the odds. On Christmas Eve, we enjoyed a very special service over Zoom with the families who've deepened their connection to All Saints' over the year. It was a joy to hear the Christmas Story read by young readers, and to see the Christ Candle lit by a child who is new to our parish family. That's what Christmas is all about, Charlie Brown.



So, it's been a busy year, and we haven't even shared all of it. I am proud to be a **Community Chaplain** at Trent University. **"Thank God it's Friday"**, our weekly service of conversation and prayer is entering into its third year, and I just edited and submitted our hundredth episode of the **"All Saints' Radio Hour"** for Trent Radio. This parish is a happening place!

But, of course we don't just want to stay where we are. We want to grow for the sake of the Good News, and for the good of our neighbourhood. So, I am happy to share that in 2022 we will be launching a new, contemporary service specially geared towards families. I am excited, and hope to see this new Sunday service become a place where all these new connections can come together and thrive in our Parish. Our Youth and Family Ministry team has grown with the addition of Rose St. Thomas to the All Saints' Staff. Rose has been sharing her considerable gifts with All Saints' for the last two years, and I am so happy to work alongside her in Ministry.

I am also excited to be working alongside our Director of Music, Tunde Okubadejo, to start our new Children's Choir. Young people don't come to church just to watch – they need to be involved! It is my hope that these new initiatives will deepen the commitment of our congregation to the families of our neighbourhood.

In the meantime, please pray for the Youth and Family Ministry at All Saints'. Pray for me and Rose as we work. Pray for the children, youth, and young adults that we minister to every week. Pray for the parents and caregivers of all the young people who are part of this community. Finally, please pray that God's gifts of Love and grace would be made known in the hearts of our youngest neighbours, through the love and service of our whole congregation!

With gratitude for our shared ministry,

Cormac Culkeen,
Director of Youth and Family Ministry

Hello, my name is Rose St. Thomas and I have just recently been hired as the Assistant Director of Youth and Family Ministry.

I am so excited and grateful to be a part of our wonderful All Saints' community and the Youth and Family Ministry Team!

You'll likely see me around, helping Cormac with any number of fun outreach projects, like our upcoming Lent and Easter take home kits for kids, and many of our seasonal events such as this summer's four weeks of Discovery Camp. I'll also be helping out with our new 9 am Family Service.

I'm really looking forward to getting to know all of you better and am excited to play a part in our continuing work to offer support, care, food security, and God's message of love, hope, and inclusion to our neighbours and community.

Thank you!



Wardens' Report

The year 2021 has been another turbulent, frustrating, confusing year filled with great uncertainty. The leadership team (and the congregation) has had to contend with the effects of COVID-19 and its variants. There have been changes to protocols and new restrictions set by the province, the Public Health Unit, and the Diocese of Toronto throughout the year. All Saints' has been closed, re-opened and then closed again. This has affected not only our income from congregation offerings and external rentals but also our relationship/connection with our congregation. We have had to react to the circumstances resulting from the pandemic. Meetings were held through Zoom, a learning experience itself. Despite everything, we have worked well together to make difficult decisions.

The leadership team decided to keep all staff employed at their current hours of work. This staff included the office administrator, custodian, organist, and youth director. Tunde, previously under contract, was made a permanent employee. A new office administrator, Marissa Lopez, was hired on March. Marissa has proven an invaluable asset, with her past office administration experience and financial background. Her assistance in trimming our expenses has been very helpful in keeping our costs down.

The leadership team was determined to maintain its connection and communication with the congregation. Thanks to the network of people who sent notes and cards to members of the congregation throughout the year. A quarterly newsletter, Dispatches, was introduced. There were seasonal letters and weekly e-blasts sent out by Samantha. We continued to live-stream the 10:30 service. The radio show on Trent continued. The TGIF service was done virtually. An additional service has been added in 2022 for Sunday at 9 am that will cater to non-traditional attendees.

An agreement was reached with KYO for monthly space rental for rehearsal and storage. Also, the UPBEAT! Downtown afternoon program for school children began in September. This program runs on Tuesday, Wednesday, and Thursday after school for three hours on those days. Renovations, paid for by KYO, were made in the Church basement and Parish Hall to accommodate their requirements. This strategic partnership will be a steady source of income that will replace the income from the Terraces if they are sold.

Painting was completed in the Church interior. Pointing of the Church continued. Flashing/capping was deferred due to supply and scheduling issues. Pointing and flashing are scheduled to be completed in 2022. Increased lighting in the parking lot and around the Church was installed for security reasons. Fencing was installed in specific areas around the Church to discourage loitering/sleeping overnight. A security camera was installed over the office door.

The Food Security program has grown during the last year as more families are requiring help. We now supplement the food needs of 40+ families each week. Special thanks to Suzanne and the other volunteers who pack and distribute these bags each Wednesday. This is a program that will likely see more families requesting support. Also, thanks to Kawartha Food Share for their donations of food. We are now a member agency of Kawartha Food Share. Donations to the Food Security program and KFS are needed and greatly appreciated. We are also handing out small snack (goodie) bags and drinks to the homeless/transient people who live in or walk through our neighbourhood.

The leadership has also dealt with the issue of what to do with the Terraces. This property was an issue because of liability concerns, resources, and time commitments. There was diminishing income due to maintenance costs and potential future capital costs. In June, a Special Vestry approved investigating the potential sale of the Terraces for a fair market value to a purchaser who would continue the usage of the property as low-income housing. Various venues were explored, and two offers were made. We also negotiated with the College of Bishops to get a better split on the potential sale proceeds (80% versus the original 50%), thanks to the persistence and persuasion of Samantha and Canon Brad Smith from St. John's. The sale was approved by the Diocese at the end of January and at the writing of this report, we await the final negotiation with a potential purchaser. Proceeds will initially be placed in a GIC; future use will be determined through the development of an investment strategy.

We have also spent time and energy reviewing and creating many of the policies and procedures we need for All Saints' to comply with the Employment Standards Act, the Occupational Health and Safety Act, the Accessibility for Ontario's with Disabilities Act and the Canons. We have implemented most of the new employment standards policies and are poised to launch a new OHS program right after Vestry. We are in the process of determining what we require to comply with the AODA and will keep everyone posted as we progress in this area as well as complying with all the Canons.

We are pleased to highlight our progress with the four pillars of our Missional Strategy - People, Worship, Sustainability and Mission. Over the past year, various individuals and committees have come together to create MAP's (Missional Action Plans) in support of achieving our Missional Strategy Goals. To date, we have completed MAPs for our Youth programming, our Social Justice and Advocacy Committee, Finance Committee, and the Leadership Team. Soon to be developed will be MAPs for the other key committees we rely on for our Church to thrive. Please feel free to go to our website under the heading of Missional Strategy to review the MAPS's created thus far.

Along with this narrative are two scorecards, one for our Missional Strategy 2020-2023 outlining our accomplishments to date, and the other for the Leadership Team's MAP. We are making great progress! Thanks so much to everyone for their focus and dedication to our long-term growth and for increasing our ever-growing missional gifts to others.

The leadership team thanks the committees and volunteers for their constant support and commitment to All Saints' during the past year. This includes the congregation for their faithfulness and financial commitment. Thanks also to our staff: office administrator, custodian, organist and youth director for their flexibility and acceptance of the seemingly continuous changes to their routines. Thanks to the audio/visual techs for the Sunday livestream and their determination to resolve various glitches. Thanks to the sides people for being flexible enforcing the screening and protocols and being available when needed. Thanks to Suzanne McMillan for her tireless energy in the pursuit of Social Justice and Food Security. And thanks to those who donate to our various programs. These may be members of our congregation, but also include others who just want to support the programs. Thanks to Tunde and the choir for dealing with the pandemic and performing whenever possible. Thanks to Cormac for their continued perseverance in the Youth Ministry program despite the restrictions and protocols of the pandemic. And always, thanks to Samantha for her leadership, guidance, and determination.

In 2022, the leadership team will be updating our MAP for 2022 and continuing to focus and engage everyone in the achievement of our missional strategy goals within the four pillars of our Church: Worship, People, Sustainability, and Mission. We will be investigating new sources of income using investment strategies, marketing, and rental opportunities. We want to maximize the return on our financial assets to help finance our mission programs and assure our sustainability.

Respectfully submitted,

Geoff Matthews, Incumbent's Warden

Randy Pagett, People's Warden

Trudi Farquhar, Deputy Incumbent's Warden

Barry Greensides, Deputy People's Warden

Leadership Team SMART Goal Action Plan 2021 & 2022

| Activity | Deadline | ✓ |
|---|---|--------------------------------------|
| <p>1. Prioritize All Saints' Missional Strategy Goals into manageable pieces from 2021 through 2023.</p> <p><i>This goal has been met for 2021 and 2022. Stay tuned for priorities in 2023!</i></p> | May 11, 2021 | ✓ |
| <p>2. Assist and support Parish Council to create and implement individual MAPS for their committee's, to support the successful implementation of the All Saints Missional Strategy Goals.</p> <p><i>Youth, SJAC and Finance MAPs complete!</i></p> <p><i>Choir, Marketing/Communications and ACW coming in 2022.</i></p> | <p>August 30, 2021</p> <p>August 30, 2022</p> | <p>Ongoing</p> <p>Good progress!</p> |
| <p>3. Create, prioritize and implement operational policies and procedures to align All Saints' with the Canons, ensure legislative compliance and support the achievement of the Missional Strategic Goals for All Saints'.</p> <p><i>HR policies complete and implemented; OHSa program written and pending implementation in 2022; Finance,</i></p> <p><i>Heritage Trust and the Canons planned for 2022; OADA to be initiated in 2022</i></p> | <p>Vestry 2022</p> <p>Vestry 2023</p> | <p>Ongoing</p> <p>Good progress!</p> |
| <p>4. Create and communicate a functional, transparent governance structure for All Saints'.</p> <p><i>The Canons have been printed and are available for review in Samantha's office, along with the Diocese HR and Finance policies.</i></p> <p><i>Upon implementation of the new All Saints policies and procedures, our governance structure will be complete, shared and available for review.</i></p> | <p>Ongoing</p> <p>Vestry 2023</p> | <p>Ongoing</p> <p>Good progress!</p> |
| <p>5. Continue to monitor and support the strategic, operational and missional priorities of All Saints'.</p> | Ongoing | Ongoing Good progress! |

Leadership Team Missional Strategy Top 5 Priorities

1. Sustainability Goal #5 - We will continue to develop our Finance Committee and we will create one new revenue stream to support the ongoing operation of the Church.
2. Sustainability Goal #3 - We will create a marketing committee to increase our presence in the broader community for the purpose of introducing people to the Gospel, our programming opportunities, and to raise funds
3. People Goal #3 - We will build on the children and youth ministry that has been developed, and look for new ways to engage children, families, and youth in our neighbourhood community to All Saints'.
4. People Goal #4 - We will create a communications committee to build stronger relationships and a better understanding of our needs, accomplishments and interdependencies.
5. Mission Goal # 1 - We will implement Social Justice and Advocacy programming in the areas of Truth and Reconciliation, Environmental Justice, Food Security, and Affordable Housing.

All Saints' Missional Strategy Scoreboard - 2020-2023

| Missional Strategy Goals | Accomplishments to Date | Next Steps |
|--|---|---|
| People | | |
| 1. Support, nurture, develop and connect people within the parish and neighbourhood community | <ul style="list-style-type: none"> - continue Food Security Program - continue Snack Bag program for homeless | <ul style="list-style-type: none"> - increase our reach - find new partnerships |
| 2. Implement the learnings from the NCD process and evaluate our progress in 2021 | <ul style="list-style-type: none"> - continue to send prayer cards and contact members by phone - continue Pastoral care and regular home visits | <ul style="list-style-type: none"> - start a fellowship opportunity for our members |
| 3. Build upon children and youth Ministry that has been developed and look for new ways to engage children, families and youth to All Saints' | <ul style="list-style-type: none"> - successful Spooky Walk last fall and Discovery Camp last summer - providing support to KYO and Trent Students | <ul style="list-style-type: none"> - create and deepen youth relationships |
| 4. Create a communications committee to build stronger relationships and a better understanding of our needs, accomplishments and interdependencies | <ul style="list-style-type: none"> - new communications committee has released 2 editions of "Dispatched" - regular e-mail updates shared with congregation | <ul style="list-style-type: none"> - continue to release "Dispatched" on a quarterly basis |
| Worship | | |
| 1. Inclusive and diverse, and offering different opportunities to expand our understanding of God and each other | <ul style="list-style-type: none"> - weekly rotation of services from traditional to non-traditional - bible study continues on a weekly basis | <ul style="list-style-type: none"> - new 9 am service to start in March |
| 2. Continue to explore and engage in worship together through traditional and new approaches | <ul style="list-style-type: none"> - Trent Radio hour continues - TGIF continues - Live Streaming continues | <ul style="list-style-type: none"> - see above! |
| 3. Reimagine our Choir by strengthening relationships within the choir. We will use that strength to find new ways to contribute to our sustainability | <ul style="list-style-type: none"> - 2022 draft plan released at the Summit - new music learned and debuted by Choir - practices via Zoom! | <ul style="list-style-type: none"> - MAP to be developed with Choir input |

Sustainability

| | | |
|---|--|---|
| 1. Establish, communicate and implement operating policies and procedures for all key functions | <ul style="list-style-type: none"> - new HR policies implemented (Sick Leave, Paid Vacation, Performance Mgmt., Violence, Harassment) - new Health and Safety policies written and ready to be implemented (OHS Policy, Workplace Inspection, Hazard Reporting, Incident Reporting, Incident Investigation) - staff job descriptions updated - new accounting procedures implemented | <ul style="list-style-type: none"> - implement OHS program - clarify roles for Finance Committee & Heritage Trust |
| 2. Increase number of volunteers and provide training to support the operation of the church and delivery of programming | <ul style="list-style-type: none"> - new volunteers helping at coffee hour - new volunteers helped at Christmas market - new regular volunteers trained for Food Security ministry | <ul style="list-style-type: none"> - create a volunteer recruitment and retention plan |
| 3. Create a marketing committee to increase our presence in the community for the purpose of introducing people to the Gospel, our programming opportunities and to raise funds | <ul style="list-style-type: none"> - marketing committee established - new presence has been created on Facebook - enhanced profile and explanation on Canadahelps.org | <ul style="list-style-type: none"> - increase marketing presence - create marketing revenue stream |
| 4. Establish baselines and create evaluation tools for all relevant programs and processes | <p>Four Key Strategic Measures have been established:</p> <ol style="list-style-type: none"> 1. Increasing our Revenue 2. Increasing our Volunteer base 3. Increasing our Congregation 4. Increasing our Strategic Partnerships | <ul style="list-style-type: none"> - establish & share baselines - create & communicate progress regularly |
| 5. Continue to develop our Finance committee and create one NEW revenue stream to support the ongoing operation of the Church | <ul style="list-style-type: none"> - new Finance Committee MAP developed - enhanced accounting procedures implemented - enhanced revenue streams created in I&E - sale of Terraces has potential to create an investment revenue stream | <ul style="list-style-type: none"> - focus on revenue stream - create strategic financial plan |

Mission

| | | |
|-----------------------------------|---|--|
| 1. Implement SJAC programming in: | | |
| A) Truth & Reconciliation | <ul style="list-style-type: none"> - studied the "Doctrine of Discovery" - several educational sermons delivered | Rev. Leigh Kern coming next year to help create a plan to move forward |
| B) Environmental Justice | <ul style="list-style-type: none"> - pending time to investigate & plan | |
| C) Food Security | <ul style="list-style-type: none"> - creation and harvesting of community garden - currently feeding 40 families, over 100 people, including 70 children - completed Christmas Hamper program including Secret Manager gifts to 104 children - strengthened relationship with Food not Bombs, KYO, UpBeat Downtown!, & Prince of Wales School - secured an \$8,000 grant, generously matched by our own Doris Fund - secured \$12,000 from a generous community donor | <ul style="list-style-type: none"> - build and plant five more raised beds in 2022 - Christmas Dinner and Hampers - Community Meals |
| D) Affordable Housing | <ul style="list-style-type: none"> - donated to Brock Mission | |



Music and Choir Report

My second year as the Choir Director at All Saints' has been nothing short of eventful, despite the challenges of pandemic which saw almost half of the year spent in lockdown. In the middle of the intermittent shutting down and opening up, our choir continues to be a cheerful, hardworking, enthusiastic, and optimistic set of individuals.

In 2021, many good things continued in the music program at All Saints'. We currently have about 15 faithful and regular members who work hard learning anthems and special music. Being in the choir is a huge commitment, involving rehearsals every Thursday evening and Sunday morning, as well as being present for the Sunday services and other special services from September to June. I am grateful for the unflinching support from the choristers and their commitment at all times, particularly whenever we had to go back to online rehearsals.

Towards the later part of 2021, we saw the number of robing choristers increase a bit. This was due to a gradual ease in public health measures and choristers feeling more comfortable to sing.

The increased number of robing choristers was evident during our last Advent Carol Service and the numbers would have been even better if our planned Christmas Carol Service had been held.

Unfortunately, we had to go back to another lockdown three days before our planned Carol of Nine Lessons. More recently, we are beginning to see light at the end of the tunnel, and we all believe things will be better before the end of 2022. Hopefully before then we will have added six new Choral Scholars to strengthen the choir.

Lastly, a special thank you to the congregation for their kind expressions of gratitude for our efforts in the midst of the pandemic. We are happy that our music is appreciated, and we also appreciate hearing from all of you.

Highlights of the Choir Year 2021

- **Choir Rehearsals:** Rehearsals were held in the church premises on Thursday evenings and Sunday mornings prior to COVID-19 restrictions. During lockdowns, rehearsals were held on Zoom, and on Sunday mornings before the services whenever we are allowed to have in-person worship. The Sunday morning rehearsals and renditions were done within the health guidelines.
- **Lent/Easter:** Both Palm and Easter Sunday services were live streamed from the church after a long period of lockdown. Thanks to some of our choristers, particularly Christine and Renee, for helping out by playing the piano and singing during that period.
- **Pub Chorale:** The 20th Annual Pub Chorale was cancelled for 2021 due to COVID restrictions.
- **Choir Vacation:** We embarked on our annual vacation in the middle of June and resumed back in early September. The choir's 2020 vacation happened to be in the middle of lockdown!
- **Choir Dinner:** The dinner, which was co-hosted by Samantha and Suzanne in September, ushered in the new choir year. We had a good turnout after a lengthy period of virtual services and no rehearsals. It was indeed encouraging, and a morale booster, seeing one another. After the dinner, in-person Sunday worship services and physical rehearsals resumed the same month.
- **All Saints' Day/Remembrance Day Service:** This annual All Saints' Day service was held with Christine delivering a wonderful performance of "O Rest in the Lord" by Felix Mendelssohn. Also, on Remembrance Day, before and after the reading the names of the dear departed, Alexander Cannon, Artist Director of the Kawartha Youth Orchestra, beautifully performed the Last Post on the trumpet and the choir sang the anthem "Earth does not hold the spirit of the brave" by Eric H. Thiman.

- **Advent Carol Service:** Our Advent Carol Service was a big success, and it was the last major choir event we had before we went back into lockdown. We had the KYO Brass Orchestra perform together with our choir, and they indeed added colour to the service. The orchestra performed three special numbers, while the choir performed several popular Advent carols. The highlights of the day were the excellent renditions of the choral hymn for Advent, “The Lord Will Come Not Be Slow”, and the hymn “Herald ! Sound the Note of Judgement”, trumpet arrangement by Tunde Okubadejo. The beautiful service wrapped up with the rendition of the Benediction, “Ore Ofe Jesu Kristi”, a Nigerian composition.
- **Christmas Carol and Nine Lessons:** The Christmas Carol Service was well prepared for by the choir. We were expecting to have a special performance by an invited soloist. However, COVID struck again just three days before the event and the service had to be cancelled. Hopefully, we will be well prepared again this year and, God willing, we will have learnt to live with and adapt to COVID because it doesn't seem that it is going to be completely gone any time soon.
- **Christmas Eve Service:** The service was held with some members of the congregation in attendance. Although this happened when we were restricted from singing as a group, one of our choristers, Racheal Dalliday, was available to help.
- **Chorister Celebration:** We celebrated Christine Slevan's retirement on Wednesday, June 30. Despite this event happening in the middle of lockdown and the choir's vacation, we still had our cars decorated and did a drive-by tooting to celebrate Christine. Once again, happy retirement to Christine and thanks for your dedicated service to the choir.

Plan for the Year 2022

Several activities have been planned for 2022. These were presented to the budget meeting and include recruiting new Choral Scholars, developing the Children's Choir, an Evening of Hymns and Chants, Kenny's Award, community hymn singing, and Choral Evensong.

Work has already started on the recruitment of the Choral Scholars. We will be bringing six of them to boost the numbers of our choristers. Also, in conjunction with the Youth Director, we have started working on having our own Children's Choir. We will start rehearsals with the available children, and hope to talk to more families about having their children available for this project. Lastly, all other projected activities, particularly the ones that involve singing, will be done as soon as we are able, and it is safe to do so.

Appreciation: The choir would like to extend its appreciation to Pastor Samantha and the Church Wardens for their prayers and continued guidance and support. A big thank you goes to every member of the choir for their cooperation and support throughout the year, and specifically to Eric for always keeping us informed with all necessary and relevant information.

Conclusion: I pray that the Year 2022 will be a better Year for us all as we continue to minister with our voices in His vineyard.

Respectfully Submitted by,

Tunde Okubadejo
Choir Director

Our Ministry Narrative

ACW

Due to Covid protocols the ACW did not meet in 2021. Judy Mills, our treasurer, made up a small package which was mailed to each member in December as a reminder of our December 16th luncheon. Unfortunately, due to the Omicron variant, the luncheon was cancelled. We were booked for 22 members to attend and many were really looking forward to seeing each other. As soon as the lockdown lifts and we are able to gather again we will rebook our Christmas luncheon for 2022.

Submitted by Karen Sadler

Chancel Guild

The Chancel Guild has continued to be a small group of dedicated members who take care of the Sanctuary. Weekly, we prepare the Lord's Table, attend to linens, and clean the Sanctuary.

On special occasions, the Chancel Guild is busy decorating and preparing for multiple services. This past year, we decorated for Easter, Thanksgiving, and along with the property committee, Christmas. Thank you to everyone who assisted in decorating or providing flowers or food that made our Church beautiful.

A special thanks to our 2021 committee members: Tracy Gemmiti, Suzanne McMillan, Sue Lumley, Diane Pagett, and Margaret Greensides. I have appreciated all your dedication, hard work, and support over the past year.

Submitted by Cheryl Baker,
Head of Chancel Guild

Communications Committee

In these changing and uncertain times effective communication remains paramount especially when we were not able to be together or have physical connections with each other. This past year All Saints' focussed on increasing communication and marketing through the work of the new Communications Committee. In 2021, our official members included Geoff Mathews, Sylvia Sutherland and myself. Our committee could not have successfully operated and spread our good news without the assistance of Samantha, Cormac and Marissa.

The goals of our group were to maintain consistent communication within our congregation and to communicate and market the good work of All Saints' to our local and broader communities. Highlights of our work this year includes the completion of full page colour advertisements for Christmas services in This Week, establishing a communication process including the introduction of our email address - communication@allsaintspeterborough.org, and increasing our social media presence and consistency. Perhaps the most beloved has been the production of Dispatches. This quarterly newsletter, edited by Sylvia Sutherland, is a wonderful way to keep our congregations connected, engaged, and up-to-date. Thank you to the leaders of the church and committees for your written submissions this far; they have been a fantastic tool for informing and engaging our congregation. We have been thrilled with the positive responses we received and we can't wait to distribute our next issue!

This committee also continued to search for new ways to market our outreach, educational, and worship opportunities to the greater public, and in turn, help All Saints' to increase their revenue and congregations size. Social media posts, press releases, and paid newspaper advertisements are some of the methods we have utilized to 'market' the church.

As part of the communication process there are some monetary expenses. The spending that occurred in 2021 included: Canva (digital graphic design), Constant Contact (e-newsletter service), ZOOM membership, and the website costs for communication and newspaper advertisements and Facebook boosts for marketing.

A special thank you to Geoff Matthews who served on the committee as part of his Warden's portfolio. We appreciated his assistance and benefitted from his knowledge and experience with communicating with the media.

Respectfully Submitted by
Sarah Cook, Communications Committee

Finance Committee

Members of the 2021 Finance Committee were:

Leslie Yee, Ann Bell, Joanna Park, Samantha Caravan, Barry Greensides, David Watton (Chair)

The Finance Committee's purpose was re-established in February, 2020 "to assist the churchwardens and incumbent with their canonical responsibilities by monitoring the financial activity of All Saints."

Since then, the Finance Committee has worked on completing its Mission Action Plan (MAP). As a result, the Finance Committee's MAP goal is "To enhance the financial competency and effectiveness of All Saints' Peterborough".

Below is an update on the status of the Finance Committee's 2021 MAP Action Plan priorities:

1. Sponsoring A Fall 2021 Financial Summit. This Summit took place in November, 2021. Parish Council and all other committees with budget considerations met to envision and discuss their ministry needs for three years as input to the annual budgeting process. This was intended to be the first of an annual process.
2. Fall Appeal. COVID has significantly impacted our income. A fall appeal to our parishioners to help with the related budget shortfall resulted in the raising of approximately \$10,000.
3. Quarterly reviews. The Committee met 10 times in 2021 and produced quarterly reviews for the Leadership team and Parish Council.
4. Policies and Procedures. The Finance Committee meetings included working on its Mission Action Plan (MAP), working on a more simplified budget reporting format, and producing a draft budget for the Wardens for 2022.

The Committee also identified some specific issues needing attention in 2022. These included a rationalization of how we deal with funding, expenditures, and accounting from All Saints' various financial processes, development of additional strategies to increase support for the longer term sustainability of All Saints' programs, and streamlining the annual budgeting process to include up-front revenue estimates available from our financial assets.

Submitted by David Watton

Heritage Trust

The purpose of the TRUST is to enable All Saints' to continue its work as God's agent in nurturing and promoting His work through the Church in the community. The Fund is administered by the Heritage Trust Committee which acts in an advisory capacity to the Rector & Wardens.

The Committee consisted of:

- two Trustees: Wardens Geoff Matthews and Barry Greensides,
- three elected members: Isabel Henniger, Tammie Wickware and Ann Bell
- two ex-officio members (non-voting): Pastor Samantha Caravan and Joanna Park, Treasurer.

The Heritage Trust Committee met four times in 2021 via Zoom. Discussions were held reviewing our Investment Strategy, our Investment Policy, and the respective roles of the Heritage Trust Committee, the Finance Committee, and the Wardens. A procedure for receiving Memorial Donations was developed.

In 2021 the Heritage Trust provided funds for the completion of the painting and pointing of the church and the upgrading of the sound system. Funds from Heritage Trust also supported the salaries and expenses for the Youth Ministry and our Incumbent Priest as well as the general operating costs of the parish. Heritage Trust has supported the Church's work in the wider community with a donation to the Brock Mission. At the end of 2021, the Heritage Trust Fund was worth \$841,000. Details of the expenditures are included in the financial reports included in the Vestry Report.

The Policies and Procedures of the Heritage Trust and the minutes of the meetings are available in a binder in the church office.

*Respectfully submitted,
Ann Bell, Secretary*

Prayer Chain

What is it like to have a partner in prayer? To have someone to go along side you in times of stress, through your deepest hurts and confusing moments? Through times where doubt has you questioning a lot of what you thought you knew? To be with you in grief where your aloneness meets you at every turn? A prayer partner is there for you in these times, and more, to take all of these circumstances to the throne of Grace to be left there in God's all knowing, all caring ways. Having a prayer partner will help to keep you together, even when you think you may be falling apart.

The prayer teams of All Saints' are much like that for various parishioners who bring concerns forward and for some other people we do not know at all. In the final analysis it matters not if we know the people because God knows them. He calls to each of us by name and knows the concerns we live with. Offering prayer for others is such a privilege and I thank all those who are committed to this ministry. May God be glorified!!

In the year 2021 the breakdown for prayer requests looked like this: 22 were for All Saints' specific, 18 were for other people beyond All Saints', and four were carryovers from 2020.

Respectfully submitted,
Lois M. Cook

Property Committee

2021 was another year during which in-person meetings were not encouraged, if even permitted. The Property Committee managed, by means of email and telephone communication, to handle all property issues that arose and needed attention at both St. Alban's and All Saints'.

John Laundry, hired to point the upper west side of the sanctuary and unable to do so in 2020, made it a priority to begin the job as early in 2021 as weather and equipment availability would permit. He completed the task mid-year.

John arranged to have Steve's Sheet Metal of Bridgenorth on hand to take advantage of erected scaffolding and already leased lift equipment to apply metal capping on some upper stonework at the rear of the church and to take measurements in order to prepare for the application of more capping and flashing in 2022.

Peter Kubovic was hired to caulk and paint the inside trim around the parish's stain-glass windows and touch up surrounding walls that had been repaired in advance of the sanctuary's participation in the 2019 Doors Open Peterborough. The Parish Hall kitchen was also repainted.

Once flashing is applied to roofing areas where leaks have allowed moisture to seep into the walls on either side of the chancel, Peter will take on the task of repairing and repainting those walls in 2022.

A leak in a city water pipe under the sidewalk at the northwest corner of the Parish Hall was repaired by Peterborough Utility Services work crews. We required Adamson and Dobbin to connect the newly installed water line from the street to the internal plumbing line in the Parish Hall basement. While on site the city re-routed a downspout, attached to the north-side Parish Hall eavestrough, to the storm sewer. It had been connected to the city's sewage system, a practice no longer permitted.

Exterior lighting was installed around the church sanctuary in 2021 to improve safe passage at night and to curb vandalism and any other inappropriate activity on All Saints' property.

A fence was installed across an alcove at the west end of the north side of the sanctuary in which natural gas lines are evident. Another was installed, that prevents garbage and leaves from collecting in the small gully that allows daylight to enter small basement windows below ground level along the walkway leading to and from the large parking lot off Park St. to the north side church entrance.

A difficulty in activating ceiling lights in the sanctuary was traced to a faulty relay. The problem was resolved by the Property Committee after a replacement relay was purchased and installed.

A downspout on the west wall of the Parish Hall, obviously dislodged and damaged by a vehicle gaining access to church property from Sherbrooke St., was repaired and reinstalled by Barry Greensides and Shawn the custodian.

Various plumbing issues were repaired throughout the year including a plugged drain and loose faucet in the upper Parish Hall kitchen, a leaking drain pipe in a urinal in a Parish Hall basement washroom, a leaking toilet in the Rector's washroom, and a malfunctioning toilet in the church basement.

Some front pews were removed to accommodate performances by the Kawartha Youth Orchestra which rents space from and operates out of All Saints'. The removal of the pews also allows flexibility in renting the sanctuary to other community groups.

In the latter part of the year, back-flow testing at both All Saints' and St Alban's, dictated by Peterborough Utility Services to take place annually, was completed thanks to Adamson & Dobbin, which also looked after a variety of heating issues throughout the year.

A new self-propelled lawn mower was acquired in 2021 for the purpose of reliably maintaining grassed areas on church property.

The custodian took it upon himself to secure the exterior garbage disposal container to a Parish Hall wall in such a way as to prevent its removal and further vandalism.

The Property Committee played a role in establishing snow removal service with The Gardener, after Franks Property Services, which had plowed our parking areas for some years, announced late 2021 it would no longer be providing that service.

One of the last things in which available Property Committee members played their usual role, in league with the Chancel Guild, other church committees and parishioners at large, was the installation and removal of decorations displayed throughout the Christmas season.

Thanks to Shawn Blackwood (Custodian) for willingly and competently taking on several tasks that fell within the Property Committee's purview; and we express our appreciation to the Rector, Deacon and Wardens, who kept us abreast of property issues and offered guidance and support in the Committee's successful completion of its various obligations.

Respectfully submitted on behalf of the Property Committee membership (alphabetically): Tom Bell, Curtis Bryan, Russell Cook, John Downey, Graham Hart, Darlene Juriga, Lois Noyes, Andrew Park (co-chair) and Kevin Whitehorn.

Graham Hart,
All Saints' Property Committee Co-Chair

Sides People Report

As for most people and all groups at All Saints', the year 2021 has been for us one of anxiety and frustration as we continued to deal with Covid-19 and its variants. This meant the challenges involved in closing the Church, re-opening it, and then closing it again. There are still only four teams as of the start of 2022. There are several team members who opted not to continue or return. When we re-open, screening and protocols will remain. Capacity limits are still in effect and social distancing continues for seating.

I want to thank all the sides people for their willingness to adjust and for always being there on their scheduled Sundays. New members are always welcome. Hopefully a greater degree of normalcy will return at some point in 2022.

Respectively Submitted by Randy Pagett

Social Justice and Advocacy Committee

Greetings from your SJAC Committee! As we journey together toward the "common good" that God wills for the world, we offer you an up-to-date review of our mandate, objectives and goals. We are committed to the "common good" that reaches beyond our own interests and offers a common destiny for all.

Our **MANDATE** is to be the church in the world and to invite the world into the church through Education, Advocacy and Action.

Our **OBJECTIVES** are:

- to focus on Truth and Reconciliation; Food Security in our Community;
- and to provide you, the parishioners, with an opportunity to bring to life your own Passion Projects that you feel God is calling you to.

Our **GOALS** are:

- to continue our weekly food distribution for food insecure families and our snack bag program for the homeless and those who sleep "rough";
- to strengthen our engagement with Community Partners such as Food Not Bombs, Kawartha Food Share of which we are a member agency, the Kawartha Youth Orchestra, and the UPBEAT! after-school program, Prince of Wales school, the YWCA Nourish Program;
- to commence offering monthly Neighbourhood Community Meals with the approval of the local Public Health Unit and at a time when COVID-19 is no longer a threat and will be offering catered quarterly seniors' luncheons in the Parish Hall when COVID-19 is no longer a threat.

Once again we plan to offer Christmas dinner in the Parish Hall on December 25th from 4 to 7pm. All are welcome, no strings attached!

We will offer Christmas hampers to our Food Insecure families and willing parishioners will be partnered with children of the families to offer a Christmas gift for a child.

We plan to add five more raised community garden beds on the south side of the church to help improve food security in our neighbourhood, and to engage in people's lives.

2021 was a busy year filled with honest work, perseverance and joy – joy because we had important, meaningful work to do! Many goals were accomplished, and some put on hold due to the ever-present COVID-19 .

Together, we courageously weathered the COVID-19 storm. It called us to be resilient, resourceful and steadfast, and we've done just that! The numbers in our weekly food program have grown, yet can be unpredictable. We've diversified what we are now able to offer our food insecure families. Thanks to Shannon Culkeen, who has resourced pet food for us, we are now able to offer a selection of cat and dog food for our family's pets. The families are thrilled, as are the pets!

Samantha and I have worked diligently this past year to resource funding for our Food Program which feeds 30 to 40 families weekly, including 70 children. We were successful in securing an \$8000 grant for the Food Program from the Community Foundation of Peterborough this past June. The Doris Fund, upon request, was gracious enough to match it with another \$8000. Currently, there is a grant application in process for the Food Program. Over the course of 2021, we also received \$12,000 from a generous community donor who learned of our Outreach Food Program, enabling us to regularly include milk, eggs, cheese and meat for the families. God, you are good, we catch glimpses of you every day in the people we encounter, we are so grateful.

Marty VandenAnker and Matt Warren built our gorgeous raised garden beds in May 2021, and they are the envy of the neighbourhood. (The garden beds, not the boys!!) Marty and Matt will build five more beds built this May. Watch for them!

Let me tell you about our garden crops and harvest this past August. We planted peppers (red, green and orange), hot peppers (red and green), cherry tomatoes, beefsteak tomatoes, Roma tomatoes, cucumbers, lettuce, green beans, butternut squash and Red Chieftain potatoes. Can you believe we harvested 250 pounds of potatoes and they all went to our food insecure families! We watered, weeded, staked tomatoes, picked tomatoes, lettuce, cucumbers and beans and dug potatoes over the summer. If anyone has a green thumb and loves to garden, let us know. We'll need your hands to tend and care for a bigger garden this year.

We began our Truth and Reconciliation study, in earnest as committee in April, 2021 by viewing the documentary "Doctrine of Discovery" together. From it, we learned in detail the history of our Indigenous siblings, listened to their tragic stories, and tried in some small way to put ourselves in their shoes and walk alongside them. We used the discussion questions provided by the Diocese for all 13 segments of the documentary. We met for three sessions and covered 10 segments. The stories were gut-wrenching and emotional, filled with patriarchy, mistrust, colonization, misogyny and abuse. They actually made us weep. We acknowledge that we are called to be open, listen to the truth, find ways to talk to one another, listen and share with our Indigenous siblings. First, however, there is so much to learn and understand. At our SJAC meeting in September we agreed to step back and put our truth and reconciliation work on hold until 2022 with a goal to having Rev. Leigh Kern, the Indigenous Animator for the Diocese, come and guide us, pray with us and help us begin to open hearts and move forward in our quest for truth and reconciliation.

In November, 2021, to best serve the members' interests and passion, the committee was re-configured into three sub-committees: a Food Security Sub-Committee, a Truth and Reconciliation Sub-Committee (TRC), and a Gardening Sub-Committee.

Finally, I want to give a big “shout out” to all the amazing volunteers who help with our Food Program every week. Your energy, positive attitude and willingness to be part of the “common good” that God wills for the world makes all that we do worthwhile. Thank you so much!

*Gracious God, we thank you for the gift of today,
For the loyalty of good friends,
For meaningful work to do,
For the joy of loving and being loved,
Let our prayer today be for gratitude,
For what you have given us.
In Christ’s name we pray, Amen.*

Respectfully submitted on behalf of the SJAC Committees,
Rev. Suzanne McMillan (Deacon) Committee Chair,
SJAC Committees

Staff members
The Rev. Suzanne McMillan (Chair)
The Rev Samantha Caravan
Cormac Culkeen

Food Security
Lois Cook, Bunny Laing, Norma Jean Laing

TRC
David Dunn, Ross Garland, Leslie Yee

Community Garden
Emily Burton, Matt Warren, Marty VandenAnker

Partnership with Kawartha Youth Orchestra

As we continue to weather the pandemic, we all recognize with heightened awareness, the importance of friendships and connections. The Kawartha Youth Orchestra (KYO) is incredibly grateful for its ongoing relationship with the All Saints’ community. For the last four years we have explored our mutual identities and found synergies in our mission and goals. This had allowed us to develop meaningful connections to support our community.

We are thrilled to see the smiling faces of congregation members at our concerts, and to see their delight when our musicians join the congregation. The pandemic has made coming together more difficult, and yet we have been successful in making those meaningful connections happen.

This year saw the launch of UPBEAT! Downtown (UPBEAT!), the KYO’s barrier free after-school music program. As this program supports children from the surrounding community, many of our musicians are your parishioners. The program provides children with the opportunity to learn a musical instrument; but more importantly, provides a safe place to build community, have a meal-sized snack, and develop skills to promote physical and mental well-being. The alignment of the mission of the program and that of the All Saints’ community has resulted in much cross-pollination. Samantha, along with others from the

congregation, has been active in ensuring a snack program which meets the diverse dietary needs of the children. In addition, Cormac's services have been contracted to support their emotional well-being. When the most recent wave of the pandemic surged, UPBEAT! moved online, but the team continued to make nutrition packages to go home; Cormac and Rose created bundles of engaging activities, our instructors continued to provide musician programming, and Cormac continued to support the positive mental health of the participants. It was never a question of "will we continue", but simply of, "how will we best support the children?". This would not have been possible without the positive working relationship which exists between the All Saints' community and the KYO.

UPBEAT! also increased our space requirements and we were extremely grateful for the congregation's willingness to allow us to renovate spaces to meet those needs. This included refurbishing a room in the basement of the Sanctuary building and the music storage room next to the Wilson Lounge. It also included the addition of windows in many of the doors to allow for their use as practice rooms and one-on-one lessons spaces, and the addition of a platform in the elevator room to allow for storage of our percussion suite.

In December, our Intermediate and Senior musicians were able to perform in the Sanctuary, as an orchestra, for the first time since the initial pandemic lockdown. This would not have been possible without the willingness of the congregation to allow us to modify the space by removing some of the front pews.

We look forward to the reopening of the province when we can again collaborate with All Saints' on initiatives such as the Souper Symphony in support of food sustainability and can provide greater opportunities for joint ventures.

Next season marks the 20th anniversary of the KYO. We are very proud of an organization which has grown from a single ensemble symphonic orchestra to an orchestral program composed of an incubator orchestra (the Junior KYO), and two symphonic ensembles (the Intermediate and Senior KYO), and a barrier free after-school program (UPBEAT!). This growth has been due to vision, determination, hard work, and fostering partnerships in the community. The All Saints' community represents one of the most important of those partners, and we very much look forward to further visioning as we journey forward together in support our neighbourhood and the Kawarthas as a whole.

Thank you for making us part of your community and enriching our programming.

Best wishes,

Helen Thompson,
President, Kawartha Youth Orchestra

Synod Report

To be briefly presented at Vestry Meeting

We commit to the safe keeping of God the following members of All Saints'

Raymond Rylott
April 22, 1933 ~ January 28, 2021

Irene Doris May Gillespie
June 11, 1939 ~ March 5, 2021

Ileen Roseely Hurley
November 14, 1926 ~ May 7, 2021

Betty Mary Hubble
November 11, 1919 ~ May 5, 2021

Lenore Marjorie Allen
March 29, 1937 ~ June 8, 2021

Margaret Doreen Hooper
June 21, 1924 ~ July 14, 2021

Beverley Elinore Lindsell
June 5, 1938 ~ June 21, 2021

Frances Dawes
92 years died August 21, 2021

Verna Shirley Horner
October 26, 1928 ~ September 17, 2021

Mary Ernestine Lloyd
March 21, 1925 ~ September 9, 2021

Rex Wallace Rose
June 8, 1922 ~ Dec 18, 2021

Gerald William Strickland
November 19, 1935 ~ December 31, 2021

*Rest eternal grant unto them O Christ,
and let light perpetual shine upon them.*

Nominations and Appointments

Incumbent Appointments

| | |
|---------------------------|----------------|
| Incumbent's Warden | Trudi Farquhar |
| Deputy Incumbent's Warden | TBC |

Elected Positions

| | | |
|-----------------------------|-------------------------|-----------------|
| People's Warden | Randy Pagett | Completing Term |
| Deputy People's Warden | Barry Greensides | Completing Term |
| Auditor | To Be Confirmed | |
| Lay Delegate to Synod | Randy Pagett, Lois Cook | Nominated |
| Lay Delegate to Synod (Alt) | Open | Nominated |
| Heritage Trust | | Nominated |
| Heritage Trust | | Nominated |

* Nominations for elected positions will be taken from the floor of vestry.

Warden's Appointments

| | |
|------------------------------|-------------|
| Treasurer | Joanna Park |
| Property Committee Co-Chairs | Graham Hart |
| Screening Coordinator | Kim Bryan |

Parish Advisory Board Representation

Membership of Parish Advisory Board ~ It shall be composed of: 1) Incumbent; 2) Churchwardens; 3) Deputy Churchwardens, if any; 4) Treasurer, if appointed; 5) Not less than two other members of the vestry as shall be named at the annual vestry meeting, one half of whom shall be appointed by the Incumbent; 6) The Lay Members of Synod elected by Vestry; 7) If the vestry so desires: a. one representative each from such parochial organizations as shall be designated by the vestry, such representatives to be chosen by each of these organizations; b. any such elected officials as shall be designated by the vestry; c. appointed Lay Members of Synod from the parish; d. not less than one cemetery trustee, if any.

| | | |
|----------------|-----------------|-----------|
| Parish Council | Dianne MacKay | Appointed |
| Parish Council | Shannon Culkeen | Nominated |

Thank You!



Despite the pandemic, so many people worked tirelessly through ever changing protocols, pivoting, and adapting. On behalf of the Leadership Team I am delighted take this opportunity to thank you.

We are grateful for the ACW. Although COVID restrictions limited the their ability to meet, or make Easter Eggs, we thank them for their faithfulness.

Thank you to Cheryl Baker and the members of the Chancel Guild –Tracy Gemmiti, Sue Lumley, Diane Pagett, Marg Greensides, Sandy Gunn, and Suzanne McMillan. Thank you for your care of the linens and vessels for worship, for the decoration of the church at feast days, and for managing the ever changing protocols for communion. You did everything with joy and attention to detail. For personal reasons after completing a three year appointment Cheryl Baker has stepped down as head of the chancel guild. Tracy Gemmiti has also stepped down. Cheryl and Tracy, we look forward to welcoming you back into a leadership role when you are available.

For many years the choir of All Saints' has been a source of pride. The dynamic and valued people who make up our beloved choir have been COVID champs. Rehearsing and learning new music over ZOOM, as well as rehearsing and singing in worship when protocols allowed. Our thanks to all choir members and to Tunde Okubadejo for your perseverance and willingness. We look forward to much more music this year.

Our gratitude to the Communications and Marketing Committee. Sarah Cook and Sylvia Sutherland have done stellar work together - producing two amazing editions of Dispatches, a new logo, and increasing our social media presence. Sarah and Sylvia have also produced this year's vestry report. Thank you!

Dave Watton has chaired the Finance Committee this past year, and he, Ann Bell, Barry Greensides, Geoff Matthews, Joanna Park, and Leslie Yee have been hard at work. In November 2021 the first annual Summit was held. They also developed a committee MAP which you can find on the website. Their current work on a plan for financial sustainability for All Saints' will bear fruit for years to come. Thank you!

The Heritage Trust Committee oversees the funds and investment of Heritage Trust. This past year they met over ZOOM reviewed applications for funds, and the development of an investment policy. Ann Bell and Isabel Henniger were joined by new Trust member Tammie Wickware. Ann and Isabel complete their terms this vestry, so a special thank you for the six years you have committed to Heritage Trust.

Our beautiful buildings are kept beautiful by the diligence of the property committee, co-chaired by Graham Hart and Andrew Park. There is always something to fix or plan for. Thank you to Graham and Andrew for your commitment to the maintenance of our buildings and to all members of the property committee. We know these last two years have made it difficult to meet and we hope that this year you will be able to get together in person. Thank you!

Each Sunday that we have been open over the last two years parishioners and visitors alike have been greeted by a cheerful sides person whose job was part greeter and part COVID screener. They met the ever changing COVID protocols in stride and were instrumental in making in-person worship safe. Thank you to Randy Pagett who organizes the teams, Geoff Matthews, Team Lead (TL), Sue Lumley, Andrew Park; Philip Lake (TL), Sarah Cook and Lois Cook; Tracy Gemmiti (TL), Lloyd Hutchinson, Cheryl Baker, Graham Hart; and Dave and Peggy Watton.

There are those who have not been able to exercise ministry throughout this pandemic – those who organize Coffee Hour and the Readers. Stay tuned, 2022 is looking promising. Thank you for your faithfulness.

A word of thanks to our staff – to Marissa Lopez and Shawn Blackwood. They both go above and beyond their job descriptions and are great assets to All Saints’

I want to thank the Leadership Team. Geoff Matthew, Randy Pagett, Trudi Farquhar, and Barry Greensides have been amazing! They have worked diligently on their portfolios and more importantly have been steadfast in their commitment to seeing All Saints’ through this pandemic. This year Geoff Matthews completes his term, Geoff has been the Incumbent’s warden and I have been so grateful for his professional experience and skill he brought to the team, but also his years at All Saints’. It is great to have people who have lived history. I will miss his level and non-anxious response to the trials we have all faced. Randy Pagett will remain as the elected People’s Warden, and Barry Greensides will continue as the elected Deputy People’s Warden. Trudi Farquhar will step into the role of Incumbent’s Warden.

I also want to thank the Pastoral Team who have learned to pivot, and adapt, and become flexible (even when it is not in their nature). The on-again off-again character of this past year has been a challenge. Suzanne, Cormac, Rose, and Tunde rolled with all of it, learning new skills, leading with the confidence that we are not alone in this adventure. Thank you each for your generous nature, and for your commitment to the gospel and to the people you serve.

It is always a dangerous thing to start naming people. I am sure some people have been left off this list and for that I am sorry.

***And whatever you do, whether in speech or in action,
do it in the name of Jesus our Saviour,
giving thanks to God through Christ.***

Colossians 3:17, Inclusive Bible

With Gratitude,

Samantha

All Saints' Anglican Peterborough

Financial Statements December 31, 2021

Presented to Vestry February 27, 2022

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH

STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2021

| | General Fund | Terrace Fund | Heritage Trust | Doris Fund | Food Security Fund | St. Alban's Fund | 2021 Total | 2020 Total |
|---|-----------------|---------------|----------------|--------------|--------------------|------------------|----------------|------------------|
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| ASSETS | | | | | | | | |
| Cash | 38,965 | 61,995 | 20,962 | 3,267 | - | - | 125,189 | 364,921 |
| Accounts receivable | 4,437 | 3,551 | - | - | - | - | 7,988 | 13,189 |
| Government remittances receivable | 8,917 | 19,512 | 9,862 | - | - | - | 38,291 | 32,829 |
| Investments -see notes | - | - | 822,048 | - | - | - | 822,048 | 635,468 |
| Prepaid expenses | 455 | - | - | - | - | - | 455 | 455 |
| Total Assets | 52,774 | 85,058 | 852,872 | 3,267 | - | - | 993,971 | 1,046,862 |
| LIABILITIES | | | | | | | | |
| Accounts payable | 34,497 | - | 14,000 | - | - | - | 48,497 | 28,104 |
| Interfund balances | (2,434) | 13,628 | (3,644) | - | (7,550) | - | (0) | 0 |
| Deferred revenue | 38,915 | 755 | - | - | - | - | 39,670 | 21,297 |
| Total Liabilities | 70,978 | 14,383 | 10,356 | - | (7,550) | - | 95,717 | 92,790 |
| NET ASSETS | | | | | | | | |
| Balance - End of the year | (18,204) | 70,675 | 842,516 | 3,267 | 7,550 | - | 905,804 | 997,460 |
| Total Liabilities and Net Assets | 52,774 | 85,058 | 852,872 | 3,267 | - | - | 993,971 | 1,046,862 |
| NET ASSETS | | | | | | | | |
| General Fund - Unrestricted | (18,204) | - | - | - | - | - | (18,204) | - |
| St. Alban's Fund - Unrestricted - see notes | - | - | - | - | - | - | - | 36,131 |
| Terrace Reserve - Unrestricted | - | 70,675 | - | - | - | - | 70,675 | 70,675 |
| Heritage Trust - Unspecified - Restricted | - | - | 791,759 | - | - | - | 791,759 | 809,831 |
| Heritage Trust - Specified - Restricted | - | - | 50,757 | - | - | - | 50,757 | 50,757 |
| Doris Fund - Restricted | - | - | - | 3,267 | - | - | 3,267 | 22,809 |
| Food Security - Restricted | - | - | - | - | 7,550 | - | 7,550 | 7,257 |
| | (18,204) | 70,675 | 842,516 | 3,267 | 7,550 | - | 905,804 | 997,460 |

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
GENERAL FUND

STATEMENT OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2021

| | <u>Budget</u> <u>2022</u> \$ | <u>Budget</u> <u>2021</u> \$ | <u>Actual</u> <u>2021</u> \$ | <u>Actual</u> <u>2020</u> \$ | <u>Actual</u> <u>2019</u> \$ |
|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| REVENUES | | | | | |
| Offering | | | | | |
| Envelopes | 60,000 | 90,000 | 47,256 | 72,205 | 87,139 |
| PAG Offering | 75,000 | 80,000 | 71,895 | 74,165 | 76,859 |
| Special Occasion Offerings | 9,900 | 9,750 | 17,684 | 5,895 | 13,166 |
| Other offerings | 9,400 | 5,250 | 9,081 | 4,779 | 5,603 |
| Designated gifts | 8,100 | 10,000 | 8,238 | 10,068 | - |
| Marketing income | 15,000 | - | - | - | - |
| Grants | 16,000 | - | - | - | - |
| Youth programs | 16,455 | - | - | - | - |
| Food security | 24,000 | 500 | 200 | 360 | 370 |
| | <u>233,855</u> | <u>195,500</u> | <u>154,354</u> | <u>167,472</u> | <u>183,137</u> |
| Outreach | | | | | |
| Faithworks | 250 | - | 250 | 731 | 872 |
| Funding | | | | | |
| Youth ministry | - | - | 4,897 | 8,503 | - |
| Rectory fund | 17,784 | 17,000 | 17,784 | 17,982 | 17,550 |
| Covid support from Diocese | 4,954 | - | 9,914 | 40,148 | - |
| CEWS government funding | 150 | - | 8,081 | 18,489 | - |
| Other from Diocese | - | - | 23 | 420 | 667 |
| | <u>22,888</u> | <u>17,000</u> | <u>40,699</u> | <u>85,542</u> | <u>18,217</u> |
| Other | | | | | |
| Rental income | 27,140 | 25,000 | 7,711 | 8,611 | 14,762 |
| Children's camps | 9,000 | 15,625 | - | - | - |
| Parking lot | 13,566 | 13,161 | 13,161 | 12,903 | 12,650 |
| St. Alban's | 25,000 | - | 18,572 | - | - |
| Miscellaneous receipts | - | - | 4,567 | 3,160 | 11,528 |
| Fund Raising Events (net) | 6,500 | 5,000 | 1,227 | - | 821 |
| | <u>81,206</u> | <u>58,786</u> | <u>45,238</u> | <u>24,674</u> | <u>57,978</u> |
| TOTAL REVENUE (before internal funding) | <u>338,199</u> | <u>271,286</u> | <u>240,541</u> | <u>278,419</u> | <u>241,987</u> |
| Internal Funding | | | | | |
| Terrace Account | 37,000 | 25,000 | 37,902 | 22,546 | 24,796 |
| Heritage Trust Account | 69,980 | 145,251 | 73,727 | 58,643 | 47,632 |
| Capital Fund | - | - | - | 18,674 | - |
| St. Alban's fund - as budgeted | - | - | - | 20,000 | 20,000 |
| St. Alban's fund - prior year deficit | - | - | - | 30,317 | - |
| St. Alban's fund - current year deficit | - | - | 36,131 | 4,327 | - |
| Transfer to Food Security | - | - | - | (811) | - |
| | <u>106,980</u> | <u>170,251</u> | <u>147,760</u> | <u>153,896</u> | <u>92,428</u> |
| TOTAL REVENUE FOR YEAR | <u>445,179</u> | <u>441,537</u> | <u>388,301</u> | <u>432,115</u> | <u>334,415</u> |
| TOTAL EXPENDITURES (from next page) | <u>469,510</u> | <u>454,833</u> | <u>406,505</u> | <u>401,798</u> | <u>349,444</u> |
| SURPLUS/(DEFICIT) | <u>(24,331)</u> | <u>(13,296)</u> | <u>(18,204)</u> | <u>30,317</u> | <u>(15,029)</u> |
| NET ASSETS - beginning of year | <u>(18,204)</u> | <u>0</u> | <u>-</u> | <u>(30,317)</u> | <u>(15,288)</u> |
| NET ASSETS - end of year | <u>(42,535)</u> | <u>(13,296)</u> | <u>(18,204)</u> | <u>0</u> | <u>(30,317)</u> |

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
GENERAL FUND

STATEMENT OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2021

| | <u>Budget</u> <u>2021</u> \$ | <u>Budget</u> <u>2021</u> \$ | <u>Actual</u> <u>2021</u> \$ | <u>Actual</u> <u>2020</u> \$ | <u>Actual</u> <u>2019</u> \$ |
|---|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| EXPENDITURES | | | | | |
| Transfers to Others | | | | | |
| Synod allotment | 59,457 | 59,348 | 59,348 | 59,949 | 56,690 |
| Synod expenses | - | - | - | - | 780 |
| Anglican | - | - | - | - | 155 |
| Community Outreach | - | - | 1,700 | 2,177 | 2,170 |
| Total Transfers to Others | 59,457 | 59,348 | 61,048 | 62,126 | 59,795 |
| Staff Salaries | 246,628 | 216,400 | 223,199 | 217,136 | 178,127 |
| Ministry | | | | | |
| Youth director resources | 8,000 | 5,000 | 2,209 | 577 | - |
| Worship supplies | 9,450 | 500 | 5,677 | 1,022 | 2,747 |
| Congregational growth | - | - | 286 | 2,395 | 6,892 |
| Discovery camp | - | 3,500 | 1,110 | 911 | - |
| Other ministry - education | 2,500 | 2,500 | 875 | 899 | 215 |
| Choir and music | 11,230 | - | 4,924 | 1,655 | 6,040 |
| Food security ministry | 40,150 | - | - | - | - |
| Other | - | - | 345 | - | - |
| Total Ministry | 31,180 | 11,500 | 15,426 | 7,459 | 15,894 |
| Church Property | | | | | |
| Insurance | 35,000 | 26,435 | 26,537 | 26,863 | 16,558 |
| Utilities | 25,000 | 23,000 | 24,479 | 17,028 | 25,485 |
| Repairs and maintenance | 40,700 | 19,000 | 26,056 | 19,065 | 36,438 |
| Capital maintenance | 5,000 | 70,000 | 2,796 | 18,674 | - |
| Total Church Property | 105,700 | 138,435 | 79,868 | 81,630 | 80,969 |
| Service and Administration | | | | | |
| Professional services | 6,000 | 5,000 | 5,588 | 10,000 | - |
| Postage | 1,100 | 2,200 | 1,032 | 1,890 | 693 |
| Advertising | 1,450 | 2,500 | 2,153 | 95 | 1,856 |
| Communication | 1,395 | 2,500 | 539 | - | - |
| Printing, stationery, supplies | 9,000 | 12,000 | 8,258 | 16,819 | 9,073 |
| Miscellaneous | 1,100 | 1,250 | 2,868 | 1,229 | 2,187 |
| Website and internet | 6,500 | 3,700 | 6,526 | 3,414 | 3,338 |
| Total Service and Administration | 26,545 | 29,150 | 26,964 | 33,447 | 17,147 |
| TOTAL EXPENDITURES | 469,510 | 454,833 | 406,505 | 401,798 | 349,444 |

**ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
TERRACE FUND**

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2021

| | Actual 2021 \$ | Actual 2020 \$ |
|---------------------------------------|-------------------------------|-------------------------------|
| REVENUES | | |
| Rentals | 77,919 | 65,211 |
| Other Income | 16,090 | - |
| | 94,009 | 65,211 |
| EXPENDITURES | | |
| Transfer to General account | 37,902 | 22,546 |
| Property Taxes | 16,532 | 15,972 |
| Insurance | 10,000 | 10,000 |
| Utilities | 3,463 | 310 |
| Repairs and Maintenance | 5,496 | 2,438 |
| Capital repairs | 16,090 | 9,325 |
| Professional services | 4,485 | 3,861 |
| Miscellaneous | 41 | 84 |
| | 94,009 | 64,536 |
| SURPLUS/(DEFICIT) | (0) | 675 |
| NET ASSETS - beginning of year | 70,675 | 70,000 |
| NET ASSETS - end of year | 70,675 | 70,675 |
| REPRESENTED BY: | | |
| Cash in bank account | 61,995 | 40,979 |
| Interfund receivable/(payable) | (13,628) | 9,274 |
| Accounts Receivable | 3,551 | 3,551 |
| Government remittances receivable | 19,512 | 17,626 |
| Accounts Payable | (755) | (755) |
| | 70,675 | 70,675 |

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
ALL SAINTS' HERITAGE TRUST

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2021

| | Actual 2021 \$ | Actual 2020 \$ |
|--|-------------------------------|-------------------------------|
| REVENUES | | |
| Memorials and bequests | 14,395 | 1,800 |
| | 14,395 | 1,800 |
| EXPENDITURES | | |
| Music Scholarships | - | 6,250 |
| Donation to Brock Mission | 5,000 | - |
| Music Program | - | 3,532 |
| AV equipment | 16,964 | 38,309 |
| Capital maintenance | 73,257 | - |
| Funding to the General Account - operations | 10,000 | 10,000 |
| Funding to the General Account - Rector salary | 25,000 | 18,721 |
| Funding to the General Account - youth ministry | 38,727 | 29,922 |
| Miscellaneous | 161 | 85 |
| | 169,109 | 106,819 |
| EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES BEFORE INVESTMENT GAIN(LOSS) | | |
| | (154,714) | (105,019) |
| Gain (loss) on Investment | 136,642 | 26,419 |
| NET ASSETS UNDER ADMINISTRATION - beginning of year | | |
| | 860,588 | 939,188 |
| NET ASSETS UNDER ADMINISTRATION - end of year | | |
| | 842,516 | 860,588 |
| REPRESENTED BY: | | |
| Cash in Bank | 20,962 | 232,600 |
| Accounts Receivable | - | - |
| Government remittances receivable | 9,862 | 2,876 |
| Accounts Payable | (14,000) | (14,000) |
| Due from /(to) other funds | 3,644 | 3,644 |
| INVESTMENTS: | | |
| GIC - CIBC | 50,000 | - |
| Consolidated Trust Fund - Anglican Church | 11,075 | 9,554 |
| Mutual Funds | 760,973 | 625,914 |
| | 842,516 | 860,588 |

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
CAPITAL FUND

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2021

| | Actual 2021 \$ | Actual 2020 \$ |
|---|-------------------------------|-------------------------------|
| REVENUES | | |
| Capital "Cornerstone" Campaign | - | - |
| | <u>-</u> | <u>-</u> |
| EXPENDITURES | | |
| Sealing and painting windows | - | 18,674 |
| | <u>-</u> | <u>18,674</u> |
| EXCESS / (DEFICIENCY) OF REVENUES OVER EXPENDITURES FOR THE YEAR | - | (18,674) |
| NET ASSETS - beginning of year | <u>(0)</u> | <u>18,674</u> |
| NET ASSETS - end of year | <u><u>(0)</u></u> | <u><u>(0)</u></u> |
| REPRESENTED BY: | | |
| Due from General Account | <u>-</u> | <u>-</u> |

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
DORIS FUND

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2021

| | Actual 2021 \$ | Actual 2020 \$ |
|--|----------------------|----------------------|
| RECEIPTS | | |
| Bequest | - | - |
| | - | - |
| EXPENDITURES | | |
| Housing resource center | 8,000 | - |
| Breakfast programs | - | 2,000 |
| Donations/contributions | 9,500 | - |
| Personal Assistance | 2,008 | 2,650 |
| Bank Fees and miscellaneous | 35 | 64 |
| Dental | - | - |
| | 19,543 | 4,714 |
| EXCESS / (DEFICIENCY) OF RECEIPTS OVER EXPENDITURES | | |
| FOR THE YEAR | (19,543) | (4,714) |
| NET ASSETS - beginning of year | 22,809 | 27,523 |
| NET ASSETS - end of year | 3,267 | 22,809 |
| REPRESENTED BY: | | |
| Cash | 3,267 | 22,809 |
| Due from General | - | - |
| | 3,267 | 22,809 |

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
FOOD SECURITY

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2021

| | Actual 2021 \$ | Actual 2020 \$ |
|---|-------------------------------|-------------------------------|
| RECEIPTS | | |
| Donations | 26,975 | 25,530 |
| Transfer from general fund | - | 811 |
| | <u>26,975</u> | <u>26,341</u> |
| EXPENDITURES | | |
| Food Security | 17,186 | 19,084 |
| Community Gardens | 2,629 | - |
| KYO Food Security | 1,195 | - |
| Christmas Hamper | 3,803 | - |
| Community Outreach | 1,869 | - |
| | <u>26,682</u> | <u>19,084</u> |
| EXCESS / (DEFICIENCY) OF RECEIPTS OVER EXPENDITURES FOR THE YEAR | 293 | 7,257 |
| NET ASSETS - beginning of year | <u>7,257</u> | - |
| NET ASSETS - end of year | <u><u>7,550</u></u> | <u><u>7,257</u></u> |
| REPRESENTED BY: | | |
| Cash | - | - |
| Due from General | 7,550 | 7,257 |
| | <u><u>7,550</u></u> | <u><u>7,257</u></u> |

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
ST. ALBAN'S

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED DECEMBER 31, 2021

| | Actual 2021 \$ | Actual 2020 \$ |
|---|-------------------------------|-------------------------------|
| RECEIPTS | | |
| Rental income | - | 10,400 |
| | - | 10,400 |
| EXPENDITURES | | |
| Property expenses | - | 5,129 |
| Funding to the General Account - operations | - | 20,000 |
| Funding to the General Account - current year deficit | 36,131 | 4,327 |
| Funding to the General Account - prior year deficits | - | 30,317 |
| | 36,131 | 59,773 |
| EXCESS / (DEFICIENCY) OF RECEIPTS OVER EXPENDITURES FOR THE YEAR | | |
| | (36,131) | (49,373) |
| NET ASSETS - beginning of year | 36,131 | 85,504 |
| NET ASSETS - end of year | - | 36,131 |
| REPRESENTED BY: | | |
| Cash | - | - |
| Due from General | - | 36,131 |
| | - | 36,131 |

CONTINGENCY

In 2013 the church entered into a grant agreement in the amount of \$175,000 with the City of Peterborough for renovations to the Terraces. Should the church cease renting the terraces before the end of the 15 years, the church will be required to repay a portion of the grant based on the amount of the term remaining.

ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2021

ACCOUNTING POLICIES

- a) Nature of Operations
All Saints' Anglican Church - Peterborough qualifies as a non-profit organization as defined in the Federal and Ontario Income Tax Acts. Accordingly, it is not subject to income taxes.
- b) Donated Services
The Members of the Corporation, Parish Council, Committee Members and Parishioners provide services to the Church on a voluntary basis. Donated services are not recognized in these statements because of the difficulty in determining their fair value.
- c) Capital Assets
Additions to the buildings, equipment and furnishings are expensed in the year of acquisition.
- d) Investments
Investments are stated at market value.
- e) Recognition of Revenue and Expenditures
Contributions are recognized as revenue in the appropriate fund when received. Pledges receivable for the Cornerstone Capital campaign are not recorded until received.
- Expenditures are reported on the accrual basis of accounting. The accrual basis of accounting recognizes expenditures in the period the good or services are acquired and a legal liability is incurred.

FUND ACCOUNTING

The Church reports a fund accounting basis, the following funds are maintained:

- (i) the General fund - includes results of day-to-day operating transactions and general offerings;
- (ii) the Capital fund - includes all transactions related to the Cornerstone capital campaign.
- (iii) the Terrace fund - includes all transactions for the operations of the terrace units.
- (iv) the Heritage trust - includes all transactions for the Heritage trust including all bequests.
- (v) the Doris fund - includes all transactions related to the funds donated into the Doris fund for outreach projects.

CONTINGENCY

In 2013 the church entered into a grant agreement in the amount of \$175,000 with the City of Peterborough for renovations to the Terraces. Should the church cease renting the terraces before the end of the 15 years, the church will be required to repay a portion of the grant based on the amount of the term remaining.

**ALL SAINTS' ANGLICAN CHURCH - PETERBOROUGH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2021**

INSURANCE

A summary of major coverage is as follows:

| | |
|---|---------------|
| Property - including Boiler & Machinery | \$ 12,000,000 |
| General Liability | \$ 5,000,000 |
| Including Bodily Injury and Property Damage, Employer's Liability, Limited Pollution Liability, Religious Institution Counselling | |
| Tenant's Legal Liability | \$ 5,000,000 |
| Abuse | \$ 2,000,000 |
| Non-Profit Directors & Officers Liability | \$ 2,000,000 |
| Non-Owned Automobile Liability (parking lot operations) | \$ 5,000,000 |
| Comprehensive Crime | |
| Employee Dishonesty/Commercial Blanket | \$ 75,000 |
| Loss of money inside premises | \$ 25,000 |
| Loss of money outside premises | \$ 25,000 |
| Depositors Forgery | \$ 25,000 |

SUBSEQUENT EVENT

Subsequent to year end, the church approved the sale of the Terrace Rental Units.