

ST. OLAVE'S ANGLICAN CHURCH ANNUAL VESTRY REPORT 2021

**For Early Release – Sunday February 20, 2022
Annual Vestry Meeting to be held on Sunday February 27, 2022**

- (A) Minutes of Vestry Meeting held Sunday February 28, 2021
- (B) The College of Bishops Pastoral Letter to Vestries
- (C) Rector's Report
- (D) Churchwardens' Report
- (E) Treasurer's Report including Financial Statements
- (F) 2022 Budget with Introductory Notes
- (G) Capital Investment Fund Report
- (H) Envelopes and Receipted Givings Report
- (I) Bequests and Gifts
- (J) Appointments and Elections
- (K) Altar Guild Report including Flower Ministry
- (L) Anglican Church Women Report including Financial Statement
- (M) Arts Guild Report including Financial Statement
- (N) Interim Director of Music Report
- (O) Hospitality Committee Report
- (P) Junior Church Report
- (Q) Mission Action Planning (MAP) Report
- (R) Property Management Report
- (S) Religious Education and Related Events Report
- (T) Romania Mission Fund Report
- (U) Second Century Mission Fund Report including Financial Statement
- (V) Stewardship Report
- (W) Synod Report
- (X) Youth Group Report
- (Y) Diocesan Social Justice Vestry Motion

**MINUTES OF THE 2020 VESTRY MEETING
HELD BY ZOOM
SUNDAY, FEBRUARY 28, 2021**

The Vestry Meeting was preceded by a pre-recorded service of Morning Prayer available on St. Olave's You Tube channel or through e-blast link.

OPENING

The Rev'd Robert Mitchell called the Vestry Meeting to order at 12:05 p.m. Rev'd Mitchell opened the meeting with prayer. Judy Beal served as Vestry Clerk.

The agenda and guidelines for Zoom meeting were reviewed.

Meeting Chairperson: Rev'd Robert Mitchell
Meeting Administrator: Rev'd Alexandra Stone

**APPROVAL OF MINUTES OF VESTRY MEETING
HELD FRIDAY, FEBRUARY 21, 2020 (A.1 – A.9)**

A **MOTION** was made by Jim Shapland, seconded by Dale Allen, that the Minutes be adopted as written. **CARRIED.**

BUSINESS ARISING

There was no business arising.

**BISHOP ANDREW ASBIL'S PASTORAL LETTER TO VESTRIES (B.1 – B.2)
AND
BISHOP JENNY ANDISON'S PASTORAL LETTER TO VESTRIES (C. 1 – C.2)**

The Rector encouraged everyone to read the pastoral letters. It was noted that Bishop Jenny Andison will become Incumbent of St. Paul's Bloor Street as of the end of February. Bishop Asbil will serve as Interim Bishop of York Credit Valley.

RECTOR'S REPORT (D.1 – D.2)

Rev'd Robert Mitchell commented that his report was a reflection on the year just past and noted the unexpected new skills developed including producing You Tube videos.

He expressed his gratefulness to the Wardens who have done a fantastic job. It was unfortunate that the new Wardens came on board just before the pandemic hit.

ASSISTANT CURATE'S REPORT (E.1 – E.3)

Rev'd Alexandra (Pohlod) Stone wished to express her thanks to everybody, saying that it has been a tremendous privilege to serve at St. Olave's.

The Rector responded that we have been delighted to have her with us.

CHURCHWARDENS' REPORT (F.1 – F.4)

The Wardens expressed their appreciation to the congregation for their support in 2020. Much of the focus has been on health and safety and the development of Covid-19 protocols. Building improvements were undertaken during the shut-downs.

They acknowledged Rev'd Robert Mitchell and Rev'd Alexandra Stone, noting the amount of work that goes into recording services.

Various people were thanked in the Wardens' report. We are all working towards one goal – one mission.

Building improvements were undertaken during the shut-downs. Thanks to Don Weston for over-seeing the organ restoration and repairs project. The transfer of blowers is still to come; otherwise the work is almost done.

Bill Wilson expressed thanks to the Wardens for all of their work – especially Janice Douglas for all of the work done editing service videos – as weeks became months. David Taylor wished to echo Bill's comments, saying that the services and communications have been outstanding.

PRESENTATION OF "10 THINGS ST. OLAVE'S DID WELL IN 2020"

A PowerPoint presentation highlighted the following ten things that we should be proud of:

Generosity	Music
On-Line Worship	Our Sacred Space
Growth	Children and Youth
Teaching	Kindness
Sermons and Pastoral Messages	Fellowship

TREASURER'S REPORT (G.1 – G.2)

Annis Tebbutt thoroughly reviewed the accounting of our financial transactions as reported in the Treasurer's statements and summaries.

The Corporation is grateful for the generous givings received. The introduction of Tithe.ly proved to be very beneficial. They were also grateful for various grants and benefits that helped to off-set the negative impact of the pandemic on income (including but not limited to the impact on rentals, parking fees, and investment interest).

CHURCHWARDEN'S FINANCIAL REPORT AND APPROVAL OF 2020 FINANCIAL STATEMENTS (G.3 – G.8)

Annis Tebbutt reviewed her covering note to the audited financial statements. The audited figures may differ from the Treasurer's statements as the Auditor's groupings might not match our own. However, the Auditor's report has been carefully reviewed, and the Corporation is satisfied that it does line up with what has been reported for 2020.

A MOTION was made by Jim Shapland, seconded by Sally Lien, that the Treasurer's Financial Statements and the Audited Financial Statements for 2020 be approved. **CARRIED.**

Sincere thanks to Annis Tebbutt and Karen Bennedsen who worked long and hard with the Auditor.

PRESENTATION AND APPROVAL OF 2021 BUDGET (H.1 – H.8)

The pre-amble to the budget was reviewed.

The Love of St. Olave's campaign resulted in a significant increase in givings during 2020 which allowed us to continue to offer core worship. Recognizing the strain that the pandemic was having on families, it was important to also continue to offer Junior Church.

The Corporation has done their best to project revenue and expenses for 2021 but it is a guessing game. Just as Joseph saved grain to survive the famine, we are grateful to St. Olave's forefathers for provisions that will carry us through this time.

It was announced that Martha Drake has agreed to become the new Stewardship Chairperson. We will be blessed by her experience in this field. A modest increase of 3% has been budgeted for income. It is hoped that our tenants will return for at least six months.

A new strategy will be introduced regarding investment income from the Capital Investment Fund. It will be a change in the mechanics and timing of transfers. This will result in better management of the fund and more opportunity to grow the fund. It should be understood that the Corporation will still be looking to the capital fund to fulfill operating needs but they will endeavour to determine budgeting needs based on a two-year schedule.

Expecting 2021 to be a lean year, expenses have been deferred as much as possible. In keeping with the Diocesan 0% Cost of Living Allowance for 2021, there will be no salary or wage increases in 2021. It was noted that most of our costs are fixed amounts and we have no control over expenses such as Diocesan allotment and building insurance premiums.

A MOTION was made by Jim Shapland, seconded by David Hutcheon, that the Budget for 2021 be approved. **CARRIED.**

Sincere thanks to the Wardens and Treasurer. The budget for 2021 was very challenging and very time consuming. They did the best job possible.

CAPITAL INVESTMENT FUND COMMITTEE REPORT (I.1 – I.4)

David Hutcheon suggested that, in very simple terms, the cartoon printed on page I.2 of his report captured the market performance experienced in 2020. On paper, the starting balance was \$712,820.28. The balance on December 31 was \$626,012.74. On paper, the fund value dropped by \$86,807.

Volatility was experienced due to Covid-19. Two dependable investments did not pay dividends. The portfolio was reviewed and investments expected to have long-term negative performance were sold.

The Committee is pleased with proposed changes to the management of the fund which will make the money market work for us. (See Presentation of Budget – page A.3 above.)

The Committee has done an exceptional job and its members were thanked.

Don Weston noted a correction. Page I.2 - inequities should be equities.

A MOTION was made by Don Weston, seconded by Dale Allen, that the report be approved as corrected. **CARRIED.**

ENVELOPE SECRETARY'S REPORT (J.1 – J.2)

Everyone reporting has mentioned how unusual the year 2020 was, and tax receipts were no different. Doug Hewitt commented that he wished everyone would donate by Tithely due to the excellent site accounting. This resulted in earlier distribution of tax receipts.

There has been a shift in giving during 2020, divided into four main categories as shown on the pie charts on page J.2. The charts highlight a risky distribution of donations.

With the introduction of Tithely, there was a shift from weekly envelope and PAG givings towards on-line givings. PAG has dropped in number of donors and amount given. It is difficult to trend Tithely givings as there are no 2019 statistics. It will be necessary to wait until next year to do a comparison.

A MOTION was made by Sally Lien, seconded by Don Weston, that the Envelope Secretary's report be approved. **CARRIED.**

APPOINTMENT OF RECTOR'S WARDEN AND DEPUTY RECTOR'S WARDEN

Janice Douglas will be continuing as Rector's Warden. We were especially grateful for all of Janice's skills in 2020.

Allan Taylor was appointed Deputy Rector's Warden. Allan has been a member of St. Olave's since approximately 2003. He attends the 8:30 a.m. Sunday service. His expertise is in commercial real estate and building management.

ELECTION OF PEOPLE'S WARDEN AND DEPUTY PEOPLE'S WARDEN (L.1)

Sharm Powell was nominated to serve as People's Warden. Recently retired to dedicate more time to her family, Sharm has experience in commercial real estate and investment boards.

Carol Ambler was nominated to serve as Deputy People's Warden. Carol has been a member of St. Olave's since approximately 2000. During that time she has served as Youth Group Leader, Envelope Secretary, and Auditor. She is a Certified Professional Accountant (CPA) specializing in charities.

There were no further nominations.

Sharm Powell and Carol Ambler were elected by acclamation.

ELECTION OR APPOINTMENT OF OTHER OFFICERS AND COMMITTEE CHAIRS (L.1 – L.3)

Names of those to be elected or appointed were listed on pages L.1 – L.3. There were no additional nominations.

A MOTION was made by Jim Shapland, seconded by Don Weston, that the slate of officers and committee chairs be elected and appointed as listed. **CARRIED.**

The newly formed Parochial Tribunal, in compliance with Canon 14, was explained.

Congratulations and thank you to all who have accepted election or appointment to serve during the year 2021-2022.

A MOTION was made by Jim Shapland, seconded by David Hutcheon, that the Signing Officers will be the four Wardens, Treasurer, and Bookkeeper. **CARRIED.**

DIOCESAN SOCIAL JUSTICE VESTRY MOTION (M.1 – M.3)

The Social Justice Vestry Motion “Committing Ourselves to Anti-Racism” was introduced by Janice Douglas. A video was shown followed by a presentation by St. Olave’s Youth Group.

A MOTION was made by Carol Ambler and the Youth Group, seconded by Andrewes Sissons, that *“The parish of St. Olave’s, Swansea acknowledges that Anti-Black racism exists in our society and in our national Church, and that it and all forms of racism against Black, Indigenous and other racialized 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 racialized people in all sectors of our common life. In light of this acknowledgment, and in keeping with this commitment, our parish undertakes to invite someone from a racialized community to speak on anti-racism, or to give an anti-racism workshop.”* **CARRIED.**

Thank you to the Youth Group, Carol Ambler, and Janice Douglas for creating this video presentation.

ACCESSIBILITY VIABILITY COMMITTEE REPORT (N.1)

This project began with the intention of replacing the stairlift but has expanded to consideration of other options including a lift device from all levels. A Committee has been formed and objectives identified. Funding opportunities are being researched including federal, provincial, and municipal government grants as well as Diocesan grants. The next stage will be viability to fully understand the cost before proceeding. The Committee will be visiting other churches who have installed lifts. The Committee expects to present their conclusions and recommendations to the Corporation by May 2021.

This report was presented for information purposes. A motion for approval was not necessary.

PRESENTING OF REPORTS OF ALL PAROCHIAL ORGANIZATIONS (O.1 – AA.1)

- Altar Guild
- Anglican Church Women
- Arts Guild
- Director of Music
- Hospitality Committee
- Junior Church
- Property Management
- Religious Education and Related Events
- Romania Mission Fund
- Second Century Mission Fund
- Stewardship
- Synod
- Youth Group

Property Management Report (U.1 – U.3)

Sheila Tait wished to express thanks to Dave Webb and Don Weston for their help throughout the year. She also wished to thank our cleaning lady, Guida, for the very thorough job she has done cleaning and sanitizing the church.

Don Weston noted a correction. Page U.2 – Refinishing outer wooden doors – Michael Lien should be Noel Lien.

Religious Education and Related Events (V.1)

William Cowling wished to thank everyone for not only helping to keep the program going during difficult times, but also for making it such a success.

Stewardship Report (Y.1 – Y.2)

It was noted that Don Weston is stepping down as Chairperson of this Committee. Martha Drake has been appointed as the new Chairperson. Don Weston was thanked for great results during his term of office.

A **MOTION** was made by Jim Shapland, seconded by Don Weston, that all of the above reports be approved. **CARRIED.**

GENERAL BUSINESS

There was no general business.

PRESENTATIONS

Sincere thanks to Don Weston and Michael Jones who are both stepping down as Wardens. We are very grateful for the work that they have done. They will both be receiving a token of our appreciation.

Karen Bennedsen was also thanked for her work as Bookkeeper and the support she gives to our Treasurer and Church Secretary. Craig Douglas displayed the “traditional gift” that will be delivered to Karen’s home.

MOTION FOR ADJOURNMENT

A **MOTION** for adjournment was made by Jim Shapland at 3:04 p.m. The motion was seconded by Bill Wilson.

Compliments to the Chair for a brilliant job and thanks to Meeting Administrator Rev’d Alexandra Stone.

THE GRACE

The meeting was closed with the Grace.

Minutes taken by Judy Beal

Please Note:

These Minutes were made available to the Senior Wardens for review.

IN ATTENDANCE

Dale Allen
Carol Ambler
Caroline Audet
Mark Baker
Michael Ball
Judy Beal
Heather Cosgrave
William Cowling
Craig Douglas
Janice Douglas
Carol Drummond
Jelana Duncan
Sandra Franke
Joan Funnell
Susan Henry
Doug Hewitt

David Hutcheon
Jon Ingall
Iris Jacobs
Michael Jones
Kevin Kuebler
Jim Leatch
Noel Lien
Sally Lien
Jean Lilley
Patricia Mills
Rev'd Robert Mitchell
Scott Morgan
Sharm Powell
Gord Rands
Martha Riddell
Margaret Roze

Paul Scrivener
Aden Shapland
Jim Shapland
Judy Sher
Andrewes Sissons
Leslie Stafford
Rev'd Alexandra Stone
Sheila Tait
Allan Taylor
David Taylor
Maureen Taylor
Annis Tebbutt
Don Weston
Karen Weston
Bill Wilson

The College of Bishops Pastoral Letter to Vestries, 2022

to be read or circulated on the Sunday of the parish's annual vestry meeting



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.

Yours faithfully in Christ Jesus,

+ Andrew Toronto

The Right Rev. Andrew J. Asbil
Bishop of Toronto

+ Riscylla Shaw

The Right Rev. Riscylla Shaw
Suffragan Bishop of Toronto

+ Kevin Robertson

The Right Rev. Kevin Robertson
Suffragan Bishop of Toronto

RECTOR'S REPORT – 2021

I don't know about you, but I am running out of clichés to describe what we've been through over the last two years. When I wrote my report to vestry in February of 2020, I had no idea what was in store for us merely a few weeks later. And when I wrote my report to vestry in February of 2021, I imagined that, by now, we would be free of COVID-19. But here we are in February of 2022 and, alas, the pandemic is still a part of our lives.

In many ways, though, St. Olave's has emerged from 2021 in very good shape. We had two baptisms and celebrated the joyful marriage of our Assistant Curate, Rev'd Alexandra, to the Rev'd Jeff Stone. We also celebrated (at Royal St. George's College) the ordination of Dr. Jim Leatch to the permanent diaconate. Under Martha Drake's leadership, our stewardship efforts have resulted in significant increases in tax receiptable givings. Martha brings her many gifts, experience and infectious energy to this role, and we are blessed by her leadership. A large grant from the diocese enabled us to purchase and install permanent livestreaming equipment, allowing us to transition from pre-recorded to livestreamed services. Our efforts to produce high quality online worship paid off, and we have expanded our viewership to homes across the country. Our average weekly YouTube views in 2021 of Sunday and major feast day services was 154, which is a fantastic result for a parish our size. Throughout the pandemic, the weekday offices of Morning and Evening Prayer have been said regularly and in 2021 we developed a roster of faithful lay people who pray them with me live on Facebook. And we have had a number of special events and education series which have garnered large numbers of views and helped buoy us all during some of the darkest moments of the year. And so despite the limitations we faced 2021, the vibrant ministry of our parish has gone from strength to strength.

We had several significant ministry transitions in 2021. Rev'd Alexandra served our parish for over two years and we all benefited from her preaching, teaching and pastoral care. It was the first time in a long time (perhaps ever) that the parish had a curate, and many of us enjoyed the opportunity to collectively mentor a newly ordained minister. I don't know if another similar opportunity will come our way in the future, but if it does, I would be pleased to have another curate join us. We also welcomed, as referenced above, the Rev'd Dr. Jim Leatch as our parish deacon in 2021. Jim continues his role as chaplain at Royal St. George's College and we benefit from his ministry on Sundays and other occasions. Jim is a very welcome addition to our ministry team. On February 10 of this year, Bishop Asbil appointed the Rev'd Dr. PJ Carefoote as an Honorary Assistant at St. Olave's. Over the past few years, PJ has become a dear friend of the parish and I am delighted that his ministry here has now become official. We also welcomed Brittany Hudson back to the parish after a two-year hiatus and she has been producing beautiful and powerful lessons for the children of Junior Church. And last, but certainly not least, we were joined by Dr. Hanné Becker who continues to serve as our Interim Director of Music. Hanné has prevailed marvellously throughout the challenges of the latest lockdown and is working hard to rebuild the choir as we move forward. I am truly blessed by the depth and breadth of the ministry team at St. Olave's and not a day goes by where I don't count these blessings.

We have been extremely well served by our lay leaders throughout the year. Janice Douglas, Sharm Powell, Allan Taylor and Carol Ambler, along with Annis Tebutt our Treasurer, are superb leaders and have provided our parish with excellent guidance. I could not have asked for a better team of

skilled and experienced people to help us navigate these unprecedented times. I am happy to reappoint Janice Douglas as Rector's Warden. I cannot adequately express how fortunate we are to have the skills and commitment of Janice, especially throughout the pandemic. She did an exceptional job editing and promoting our pre-recorded services between March 2020 and September 2021 and continues to use her diverse skill set and devotion to the parish to help us grow and thrive. I am happily reappointing Allan Taylor, an 8:30 a.m. parishioner, as Deputy Rector's Warden. Allan brings a vast array of skills to the position especially related to building issues, and brings a keen business mind to the task. Sharm Powell is again allowing her name to stand for People's Warden and Carol Ambler for Deputy People's Warden. Both have financial backgrounds and have been exceptional additions to the leadership team, bringing their many professional and personal skills to the job. Annis Tebbutt has been reappointed by the wardens as our treasurer and we continue to be blessed by her dedication to this vital role. With this group of strong leaders, we are well positioned to continue our trajectory of growth and ministry success.

Our staff contributes to the growth and health of our parish in many ways. Our Sexton, Dave, has continued to keep our building operating and looking beautiful, even at reduced hours. And Judy, our parish administrator, quietly, diligently and patiently keeps St. Olave's moving forward in spite of the lockdowns which kept her out of the building for large parts of the year. I remain ever grateful for the very fine and dedicated staff of our parish.

And I sincerely wish to thank you, the parishioners of St. Olave's, for your prayers, your kind and encouraging words, and your generosity throughout 2021. Many of you hold volunteer positions in the church, support our ministries by attending services and events, and offer untold hours of volunteer service. Among many things, we are a church of strong arms, tireless feet and generous hearts. Thank you for everything you give and do for the ministry of St. Olave's.

I pray that when I sit down to write my report in February of 2023, lockdowns, masks and physical distancing will all be long forgotten. (May God grant that it be so!) But no matter what happens, I am confident that God has good things in store for us and I look forward to continuing to grow in faith together.

Respectfully submitted,

The Rev'd Rob Mitchell
Rector

Wardens' Report to Vestry, February 27, 2022

Your four wardens for 2021 were Sharm Powell (People's Warden), Carol Ambler (Deputy People's Warden), Janice Douglas (Rector's Warden) and Allan Taylor (Deputy Rector's Warden). Allan and Carol joined the team last year, and we have all committed to serving St. Olave's for another year.

It has been a fruitful year, with each of us working to our strengths, independently and together. Steering the ship through the second year of the pandemic, however, has been a special challenge. We are grateful for the caring leadership of our clergy, our dedicated staff, enthusiastic committee chairs and members, and so many other parishioners too numerous to mention.

The work of supporting St. Olave's ministries, maintaining the property and paying the bills required an enhanced level of team communication. To ensure we all knew what we each of us was working on, the Wardens, Rector and Treasurer began meeting monthly instead of every other month. These meetings were often almost three hours long as there was always much to discuss. There is Warden representation on nearly every committee of the church (Stewardship, Capital Investment Fund, Worship, Accessibility, Property and new in 2021, the MAP Committee.) We are pleased to engage in these groups in order to further St. Olave's mission.



Here are some of the things we did in 2021:

Human Resources

We said farewell to Rev'd Alexandra Stone, Martha Riddell and John Stephenson, but we welcomed the Rev'd Dr. Jim Leatch as our deacon, Brittany Hudson as our Child & Youth Minister (returning to the fold), and Dr. Hanné Becker as our Interim Director of Music. Jim, Brittany and Hanné have each already made unique and meaningful contributions to their respective ministries and to St. Olave's as a whole.

COVID Safety

We continue to stay on top of COVID protocols, including verifying that all of our staff and active volunteers have been double vaccinated, according to Diocesan policy. We also ensure that our tenants have adequate cleaning supplies and have verified that all of their leaders are double vaccinated. Sharm and Sheila clean the areas of the church that have been used after Sunday services, with support from members of the ACW. Greeters, led by Carol Ambler, sign in visitors and ensure protocols are being adhered to during in-person worship.

Property

Allan, with the help of his father David Taylor, continues to work with Sheila and Dave on a number of projects. In the summer we hired a landscaping company to give the property a much-needed haircut. This is an important way to leave a positive impression on the community. We are grateful for the completion of the ceiling repair in the boiler room and parish hall stage (underbudget), as well as repairs to the walkways leading to the southeast door, from Windermere and Ostend. We await the installation of 20 new windows in the north wall of the lower level, part of the Lead, Kindly Light window sponsorship program. To support our sexton Dave Webb on the exterior upkeep of the building, we are now working with a local handyman named Ed Beckett.

Rectory

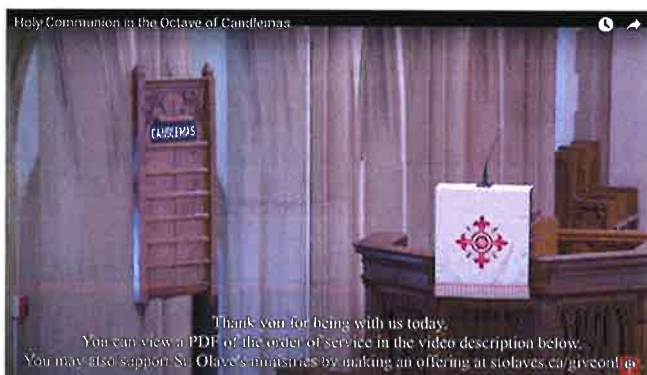
We did not formally inspect the Rectory in 2021 but did have our November meeting there. We are grateful to Rob and Caroline for taking such good care of this important St. Olave's asset. A plumbing deficiency was identified this year in the basement drainage connecting to the city system. This will be addressed in 2022, along with an upgrade to the adjacent bathroom. When we sold the previous Rectory, we had surplus funds from that sale which were put into the Diocese of Toronto's Consolidated Trust Fund for any needed repairs or upgrading to the Rectory. Further, when the new Rectory was purchased in 2016, it was acknowledged that the basement bathroom would need upgrading at a later date. A special vestry will be held to access the needed funds. Note, these funds are distinct and separate from St. Olave's Capital Investment Fund, which holds funds donated by parishioners of St. Olave's.

Tenants

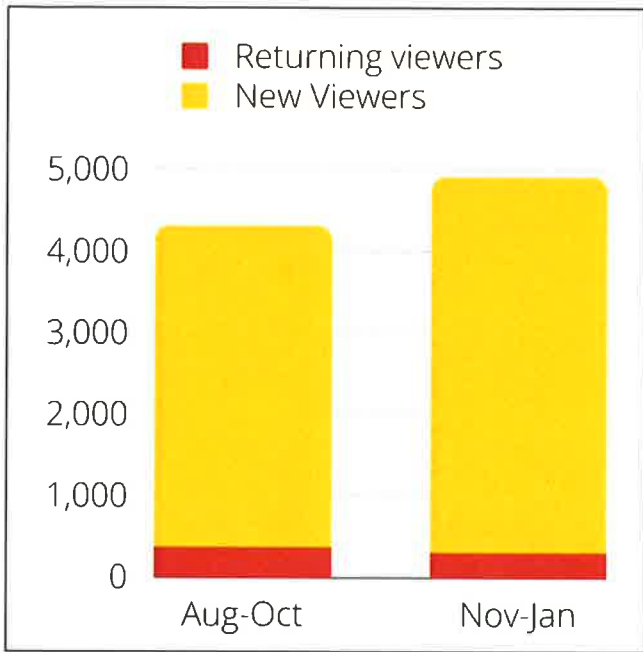
The pandemic caused a significant reduction in our tenants use of the building, and therefore in rental income as well. The Ethiopian congregation was able to return to worship in the summer following provincial guidelines, and now sets up the parish hall on Fridays and worships on Saturdays. Rev'd Peter John continues to stream their Sunday services from St. Olave's on Facebook Live, his congregation not yet ready to return. In the fall, we welcomed back Addus and our youth programs (101st Scouts, 155th Guides and Power4Teens) and ensured all tenants had what they needed to be safe and follow COVID protocols. (However, programs were suspended during the January 2022 lockdown.) We are optimistic that 2022 will be a more prosperous year in terms of a steady rental income.

Live streaming

Our team of trained live streamers includes Carol Ambler, Janice and Craig Douglas, Carol Drummond, Aden Shapland and Bill Wilson. We live stream Sunday services to our YouTube channel, but also special events such as the Rev'd Dr. PJ Carefoote's autumn series on The Bible, the Advent I Evensong and violin concert, and the Rev'd Dr. Schuyler Brown's funeral. When we went back into lockdown in January 2022, we were able to continue offering the services without having to go back to the time-consuming process of pre-recording. We have also experimented with adding hymn texts, special prayers and other visuals such as stained glass windows. Several viewers watch the services live, with views increasing throughout the week. We recently added an invitation to give at the beginning of the videos, and a subscribe button to the end of our videos.



Online growth



YOUTUBE

Our YouTube channel currently has 504 subscribers. Over the last three months, we had 310 returning viewers and 4,900 unique viewers. In the previous three-month period we had 375 returning viewers and 4,300 unique viewers. **Since we launched our channel in March 2020 we have had 74,000 unique viewers.**

WEBSITE TRAFFIC

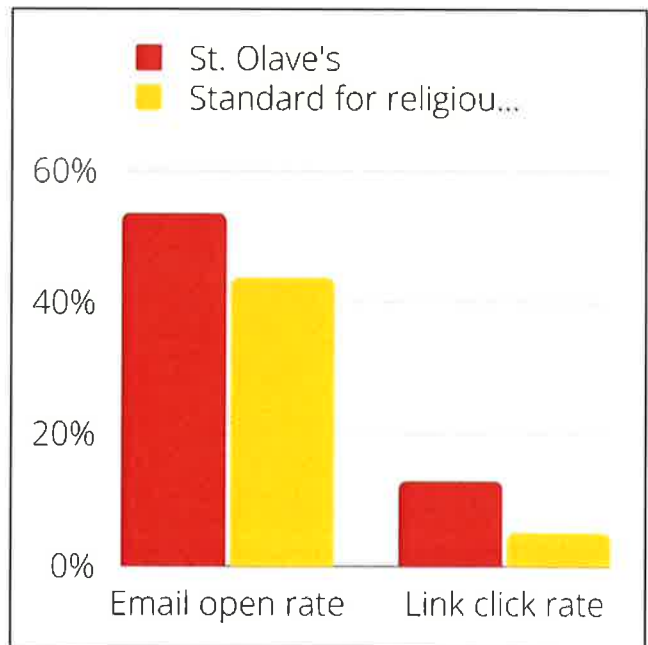
Traffic to our website has grown by 28% from 2019 to 2021 (Google Analytics stats for 2020 are not available). In 2021, 88% of the visitors to our site (4,372) were new visitors and 12% (586) were returning visitors.

WEEKLY E-BLASTS

Our weekly e-blasts are sent to 186 email addresses (some households have more than one email recipient). Our average open rate is 53.4%, above the average industry rate of 43.7% (based on Mailchimp stats for religion category). The average “click rate,” meaning when people click on links in the email, is 12.8%, compared to the industry average of 5.1%. Granted, our e-blasts have a lot of links!

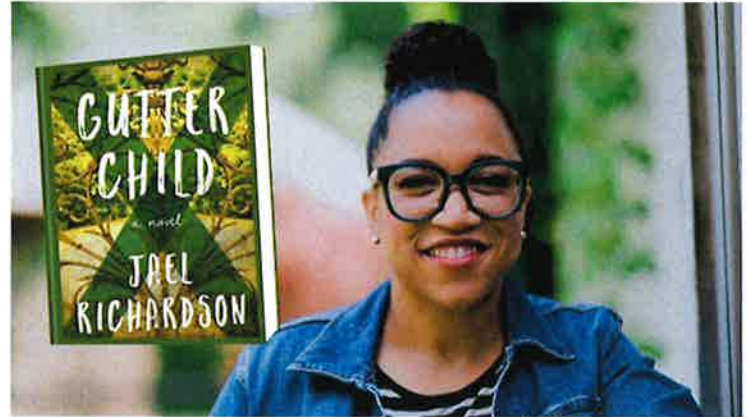
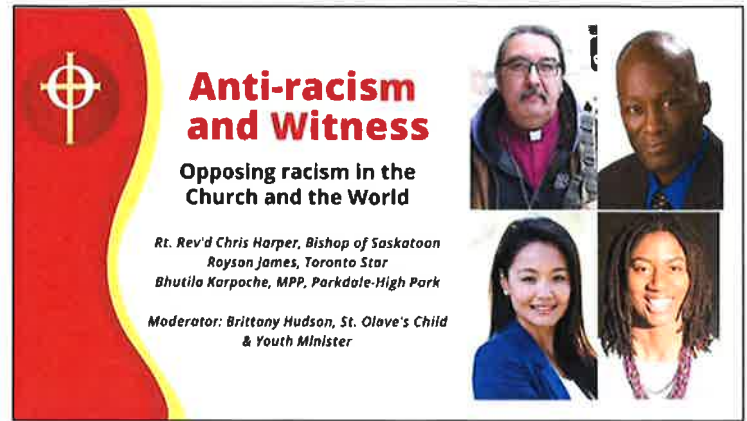
FACEBOOK

As of February 10, we had 346 Facebook followers, an increase from 315 in November. Each week we post the YouTube link to the Sunday services and an audio file of the sermon (on SoundCloud), as well as the Daily Offices (Morning Prayer and Evening Prayer) from Tuesday to Friday (on Facebook Live). We also post special events, community news, videos and other articles of interest. Last year’s most popular post was the announcement that Hanné Becker had joined us.



Anti-Racism Social Justice Motion

To support the anti-racism motion that was passed at last year's Vestry, Rev'd Rob invited the Rev'd Canon Stephen Fields to preach. Canon Stephen gave witness to his experience as a Black man in the Anglican Church. Then we formed a committee including Rev'd Alexandra, Rev'd Rob, wardens Janice and Carol, and parishioners Ibi Olabode, Anesu Machoko and William Cowling to look at other education initiatives. The first ever Zoom panel was convened with an incredible line-up of guest speakers (Bishop Chris Harper, MPP Bhutita Karpoche, Toronto Star reporter Royson James and moderator Brittany Hudson). This event had more than 60 people attend on Zoom and was also livestreamed to our YouTube channel so you can still watch it. The third action was to convene the first ever Book Club of the novel *Gutter Child*. Another Zoom event with the author, Jael Richardson, interviewed live by St. O's parishioner Deborah Dundas, was extremely edifying to all who attended.



Finances

Special thanks to our treasurer, Annis Tebbutt, for coming to the church every week to do the collection count and bank deposits. It is a major time commitment. She has also faithfully filled out every CEWS report for the diocese for our clergy and CEWS applications with the CRA for our staff. You will note on the financial statement that the CEWS revenue for 2021 was significant. We would like to take this opportunity to thank Karen Bennedsen, our bookkeeper for the last 10 years, who is stepping down this year. We are hiring a part-time bookkeeper who will work remotely for an hourly fee, and also help us transition to a system which allows us to make online payments, though still in compliance with canon law.

Stewardship

We are grateful for the work of the stewardship committee, led so ably by Martha Drake. Her monthly updates have been well received and resulted in a net increase of monthly donors through PAG and tithe.ly. The number of donors receiving tax receipts has also increased (by five) from last year.

Concluding remarks

Last year at this time, the path ahead seemed considerably bleaker. Very few people had been vaccinated and there was really no glimmer of hope as to when we would be able to reopen to in-person worship and gather together again. This year, as we gradually reopen and devise more innovative ways to connect with people, we give thanks to God for our health and all His blessings.

Respectfully submitted,

Sharm Powell, People's Warden
Carol Ambler, Deputy People's Warden
Janice Douglas, Rector's Warden
Allan Taylor, Deputy Rector's Warden

TREASURER'S REPORT – 2021

ST. OLAVE'S FINANCIAL REPORT – January 1 to December 31, 2021

The following provides a summarized breakdown of the financial activities at St. Olave's in 2021.

Please refer to the Budget & Actual 2021, St. Olave's Non-operating Expense Statement and 2021 Quarterly Givings – Target & Actual Reports, as included for Vestry, for full details.

OPERATING - INCOME & EXPENSES

The operating income and expenses, to December 31, 2021, incurred through St. Olave's Church are summarized as follows:

INCOME:	UNDESIGNATED GIVINGS:	\$173,094
	DESIGNATED GIVINGS:	\$36,836
	TOTAL GIFTS:	\$209,930
	OTHER REVENUE:	\$106,567
	TOTAL OPERATING INCOME:	\$316,497
EXPENSES:	TOTAL OPERATING EXPENSES:	\$339,347

With funds left over from 2020 of \$13,929 contributing to this year's bottom line, the final deficit is \$8,921.

The total givings, to December 31, 2021, make up 89% of our projected givings budget for the year. Revenue from all sources including givings exceeded the budgeted amount (104%) and the total expenses were 107% of the budgeted amount.

In our financial statement, we have made a couple of changes to the way we report givings.

1. We have moved large memorial gifts into designated givings. They were formerly allocated in non-operating income; small memorial gifts were allocated in "Other revenue". In the 2022 budget these two lines are moved into Non-Designated gifts.
2. We have also separated out designated gifts from other revenue, as these gifts reflect the generosity of our parishioners, even though they are intended to cover specific budget line items. This year's report shows these items both in their former and future locations so you can see the shift.

SUMMARY

OPERATING INCOME

In 2021, the pandemic carried on and St. Olave's had to be closed to in-person services from January to mid-September. However, as in 2020, St. Olave's was bolstered by ongoing givings and the generosity of our parishioners. In brief, here are a few noted trends.

GIVINGS

- The level of envelope givings, through numbered or named envelopes, decreased by 13% from 2020, or 75% of the amount budgeted, in part due to church closures and the challenges of sending or delivering envelopes to the church.
- The level of envelope givings designated for Christmas, Easter, St. Olave's Day and Thanksgiving came in at 84% of the amount budgeted for these designations combined.
- Pre-Authorized Givings (PAG) held steady with its monthly amounts for the duration of 2021.
- As a reflection of the times and trends, the online giving through Tithely increased considerably, exceeded the budgeted amount by 50% and came in at almost double the amount of 2020 (its first year of operation).
- The Curacy was supported by a generous donation in 2021.
- The Lead Kindly Light initiative to fund new windows at the church was very successful and brought in \$26,975 in donations in 2021. One window is being funded through gifts in memory of the Rev'd Dr. Schuyler Brown, and additional funds will be coming in early 2022 to fully cover 20 windows.

OTHER INCOMES

Some totals in Other Incomes reflected the impact of our church closure. Amounts for Rentals and Parking were down. It is anticipated that they will rebound in 2022. In contrast, the Canada Emergency Wage Subsidy (CEWS) program was extended throughout 2021, with the total coming in at four times our budgeted amount.

A significant change in Other Income was the introduction of the line for Capital Fund Investment Income – Money Market Account. This is due to the restructuring of the Capital Investment Fund, coupled with a new approach to how it supports our operating budget. Rather than having its dividend incomes coming into St. Olave's operating account, dividends are reinvested. In addition, projections were compiled by the wardens and treasurer of the planned financial needs of St. Olave's over a two-year period, for both operating and non-operating, or capital, costs. This line represents amounts received from this Fund in 2021 for **operating** costs. (Amounts received for capital expenses are reported in the non-operating statement.)

OPERATING EXPENSES

As per above, total expenses were 107% of the budgeted amount. This overrun is in large part due to the extension of the Curacy, covered by a donation from a parishioner, and the acquisition of live stream equipment, covered by a Diocesan grant.

NON-OPERATING STATEMENT

Please refer to the Non-Operating Expense Statement, for full details of our non-operating incomes received in 2021, along with expenses, as well as year-end donations for the three mission funds that St. Olave's supports.

Respectfully submitted by Annis Tebbutt, Treasurer

BUDGET & ACTUAL - 2021	Jan 1 to Dec 31			
OPERATING INCOME	2020 Budget	2020 Actual	2021 Budget	2021 Actual
UNDESIGNATED GIVINGS				
General Givings (env's, stocks, etc)	\$112,000	\$70,199	\$81,000	\$61,091
Pre-Authorized Givings	\$60,000	\$44,146	\$47,000	\$40,914
Loose Collection	\$6,000	\$1,150	\$1,300	\$726
Online giving - Tithe.ly General		\$20,887	\$26,000	\$39,204
Christmas	\$7,000	\$17,026	\$18,000	\$7,301
Easter	\$3,000	\$28,951	\$5,000	\$13,881
St. Olave's Day		\$4,472	\$5,000	\$3,146
Thanksgiving	\$4,500	\$1,183	\$4,500	\$2,946
Maintenance	\$13,000	\$1,838	\$7,200	\$3,885
TOTAL UNDESIGNATED GIVINGS	\$205,500	\$189,852	\$195,000	\$173,094
Other gifts				
Lead Kindly Light window donations				\$26,975
Large Memorial gifts (formerly in non-operating statement)		\$10,000		\$9,000
Curacy and donations toward curate gifts	\$8,000	\$8,000	\$0	\$22,584
Small Memorial Gifts (less than \$1,000)	\$2,500	\$2,125	\$3,000	\$2,900
Altar Guild (memorial flowers)	\$800	\$3,142	\$3,500	\$2,352
sub-total other gifts				\$63,811
Total Givings				\$236,905

89% of budget

OTHER REVENUE	2020 Budget	2020 Actual	2021 Budget	2021 Actual
Parking	\$21,000	\$15,051	\$17,556	\$11,845
Rentals	\$32,000	\$8,095	\$19,072	\$14,305
Rentals - Music	\$1,700	\$620	\$800	\$600
Consolidated Trust Fund	\$6,790	\$6,957	\$7,000	\$6,881
Capital Fund Investment income	\$36,000	\$12,823		\$8,378
Capital Fund - Money market account			\$40,500	\$32,280
Jr Church Grant(s)	\$0	\$0	\$0	\$0
Junior Church	\$140	\$516	\$250	\$0
Altar Guild (memorial flowers)	\$800	\$3,142	\$3,500	\$2,352
Arts Guild		\$0	\$0	\$0
Rector's Discretion	\$100	\$50	\$100	\$50
Youth	\$200	\$0	\$200	0
Grants - Reach grant	\$0	\$1,100	\$2,000	\$5,000
CEWS - CRA refunds for employees		\$16,093	\$4,400	\$18,561
Jubilee		\$36,973	\$0	\$0
Curacy and curate gifts	\$8,000	\$8,000	\$0	\$22,584
ACW (Revenue and gifts)		\$1,513	\$2,000	\$3,571
Hospitality (formerly Fellowship)	\$2,500	\$683	\$900	\$0
Religious Education fellowship	\$3,000	\$782	\$750	\$0
Wedding/Event Fees Collected	\$500	\$0	\$0	\$30
Advertising Fees Collected	\$0	\$0	\$0	\$0
Growth (Christmas Craft Show)	\$2,000	\$100	\$2,000	\$0
Other Receipts	\$400	\$220	\$300	\$94
Small Memorial Gifts	\$2,500	\$2,125	\$3,000	\$2,900
Large Memorial Gifts				\$9,000
Romanian Admin fee	\$4,500	\$3,695	\$4,000	\$4,972
Subtotal - other revenue	\$122,130	\$118,538	\$108,328	\$143,403
TOTAL OPERATING REVENUE	\$327,630	\$308,390	\$303,328	\$316,497

132% of budget

104% of budget

OPERATING EXPENSES	2020 budget	2020 actual	2021 budget	2021 Actual
Diocesan Allotment	\$39,013	\$39,013	\$39,529	\$39,529
Synod Fees				
Parish Outreach - General	\$1,000	\$130	\$500	\$366
TOTAL OUTREACH	\$40,013	\$39,143	\$40,029	\$39,895
Rector's Stipend	\$57,822	\$58,515	\$57,822	\$57,822
Rector's Ret. Fund	\$13,865	\$14,095	\$13,865	\$13,970
Rector's Ben & Prof. Dev.	\$7,266	\$7,578	\$7,266	\$7,701
TOTAL MINISTERIAL & LEADERSHIP	\$78,953	\$80,188	\$78,953	\$79,493
Rector's Travel	\$1,000	\$286	\$300	\$226
Rector's Discretionary	\$2,000	\$82	\$200	\$350
TOTAL PASTORAL CARE EXPENSES	\$3,000	\$368	\$500	\$576
Curate's stipend	\$9,060	\$9,043	\$6,029	\$29,550
Curate's discretionary/ expenses	\$260			
TOTAL CURACY EXPENSES	\$9,320	\$9,043	\$6,029	\$29,550
Telephone, Cellphone, Internet	\$1,500	\$1,230	\$1,300	\$1,356
Water & Waste	\$1,010	\$1,184	\$1,200	\$1,244
Gas Heating/AC	\$3,000	\$2,790	\$2,800	\$2,888
Electricity	\$900	\$853	\$900	\$990
Maintenance	\$3,500	\$3,306	\$3,500	\$3,512
Taxes	\$6,246	\$6,940	\$6,600	\$7,088
York Rectors Fund	-\$6,800	-\$5,100	-\$6,800	-\$6,800
TOTAL RECTORY	\$9,356	\$11,203	\$9,500	\$10,278
Organist Fees	\$28,897	\$18,285	\$28,897	\$25,514
Paid leads	\$16,200	\$6,065	\$7,200	\$3,370
Occasional musicians	\$200	\$0		\$1,350
Music Supplies	\$600	\$0		\$126
Organ/Piano Tuning	\$1,000	\$860	\$1,000	\$804
TOTAL MUSIC	\$46,897	\$25,210	\$37,097	\$31,164
Junior Church	\$400	\$17	\$200	\$0
Youth Group	\$800	\$28	\$400	\$83
Child & Youth Minister Wages	\$10,000	\$10,750	\$10,000	\$9,000
TOTAL CHILDREN & YOUTH	\$11,200	\$10,795	\$10,600	\$9,083
Worship robes/choir robes	\$1,000	\$30	\$0	\$0
Publications	\$300		\$0	\$267
Prayerbooks (Parasource)	\$0		\$0	\$0
Altar Guild	\$1,300	\$3,473	\$3,500	\$2,866
Chancel maintenance	\$1,300	\$1,333	\$1,000	\$847
Altar Wine	\$250	\$137	\$150	\$0
Worship - Live Streaming	\$0	\$0	\$0	\$5,243
Religious Education (fellowship/mktg)	\$5,415	\$1,401	\$1,000	\$1,393
Fill-in Clergy Fees	\$100	\$792	\$500	\$1,529
TOTAL WORSHIP	\$9,665	\$7,166	\$6,150	\$12,145

Secretary salary	\$37,206	\$38,135	\$37,206	\$37,018
Paper	\$1,020	\$763	\$900	\$329
Outside Printing	\$800	\$1,043	\$800	\$292
Postage	\$1,550	\$1,319	\$1,500	\$1,582
Copying Costs	\$6,020	\$6,488	\$6,500	\$4,739
Office Supplies	\$300	\$294	\$300	\$389
Giving Envelopes	\$500	\$343	\$350	\$378
Online donation fees	\$50	\$1,097	\$1,200	\$1,712
Advertising	\$3,000	\$2,232	\$1,500	\$360
Bank Charges/Interest	\$1,000	\$709	\$700	\$1,053
Employment Insurance	\$900	\$843	\$900	\$1,183
W.S.I.B.	\$800	\$581	\$700	\$595
Canada Pension Plan	\$1,750	\$1,818	\$1,750	\$1,618
CRA Fees	\$20	\$0	\$0	\$0
Accounting Fees	\$3,200	\$3,955	\$3,900	\$3,520
Consultants	\$1,000	\$1,390	\$1,000	\$2,966
TOTAL ADMIN	\$59,116	\$61,010	\$59,206	\$57,734
HST Paid	\$20,000	\$14,300	\$14,000	\$11,622
HST Refunded	-\$14,000	-\$13,269	-\$14,000	-\$9,103
Arts Guild	\$0			\$0
ACW		\$750	\$1,000	\$2,146
Hospitality (formerly Growth & Fellowship)	\$2,500	\$937	\$1,000	\$534
Special Honoraria (gifts)	\$500	\$334	\$500	\$1,342
MISCELLANEOUS TOTAL	\$9,000	\$3,052	\$2,500	\$6,541
Custodian Wages	\$20,432	\$9,756	\$11,238	\$7,030
Cleaning Services/caretaker support			\$7,800	\$3,676
Building Insurance	\$14,510	\$15,779	\$18,036	\$18,040
Telephone	\$2,700	\$2,554	\$2,600	\$2,080
Internet	\$950	\$1,288	\$1,300	\$1,147
Gas Heating	\$9,500	\$7,035	\$7,250	\$8,712
Water & Waste	\$1,300	\$1,950	\$2,000	\$908
Electricity	\$3,500	\$2,360	\$2,500	\$2,239
Security	\$1,800	\$1,545	\$1,600	\$1,905
Cleaning supplies/Gardening Supplies	\$3,900	\$5,352	\$4,000	\$3,411
Lawn Care/Snow Removal	\$2,500	\$1,000	\$2,500	\$3,868
Plumbing Maintenance	\$500	\$4,000	\$3,000	\$5,444
Electrical Maintenance	\$1,200	\$0	\$600	\$0
Boiler Cleaning/Maintenance	\$1,000	\$1,190	\$1,000	\$3,956
Carpet Cleaning	\$500	\$0	\$0	\$0
Painting	\$500	\$550	\$500	\$0
Equipment, purchase & maintenance	\$3,000	\$2,924	\$2,700	\$472
TOTAL CHURCH PROPERTY	\$67,792	\$57,283	\$68,624	\$62,888
TOTAL OPERATING EXPENSES	\$344,312	\$304,461	\$319,188	\$339,347
NET SURPLUS/DEFICIT	-\$16,682	\$3,929	-\$15,860	-\$22,850
Unspent funds carried forward from previous year				\$13,929
PLUS Capital Fund transfers*	\$12,000	\$10,000	\$0	see revenue
Total Deficit/Surplus		\$13,929	-\$15,860	-\$8,921

106% of budget

St. Olave's Non-Operating Expenses Statement to December 31, 2021

Bequests over \$5,000 are automatically transferred to
BMO Nesbitt Burns Capital Investment Fund.

Income

Memorial Gifts (moved to operating)		
Bequests	\$33,000	
Transfers from Capital Investment Funds for capital expenses	\$25,865	
Lead Kindly Light - Window sponsorship received	\$26,795	
TOTAL NON-OPERATING REVENUE		\$85,660
less bequest of \$33,000 transferred to Capital Investment Fund		\$52,660

Expenses

Upgrades - Church Windows - downpayment 50%	\$13,865	
Landscaping - Church property	\$2,325	
Parish Hall stage ceiling repair	\$3,800	
Boiler room ceiling repair	\$450	
Repair of concrete walkways	\$5,800	
TOTAL CAPITAL EXPENSES	\$26,240	
	Net	\$26,420

MISSION FUNDS

Second Century Mission Fund

Income - Contributions	\$1,672	
Expenses - disbursements (from own investments)	\$18,400	
	Net	-\$16,728

Primate's World Relief & Development Fund

Income - Contributions	\$1,927	
Expenses - Disbursements to Our Faith Our Hope	\$1,927	
	Net	\$0

Mission to Romania

Income - Contributions	125,550	
Expenses - Disbursements per wire transfer	\$130,200	
	Net	-\$4,650

MOVING FORWARD IN FAITH - BUDGET 2022

We never thought we'd be preparing a second consecutive budget that still has to consider the impact of the pandemic. It is very challenging to imagine and predict what our income will be from givings and rentals and other sources.

But we do know a few things.

1. We know that people (parishioners and otherwise) value the meaningful worship experiences and programs that our clergy, staff and volunteers work very hard to produce week after week, and that people have expressed their appreciation for these experiences during the pandemic.
2. We know that our supporters are giving very generously.
3. We know that we have a capital investment fund that must be stewarded very carefully to support our ministry today and tomorrow.
4. We know that our expenses are fairly steady from year to year.

This budget supports St. Olave's mission to be the light of Christ in the community, by providing opportunities for people to pray together – in person and online. Despite the pandemic we will continue to offer beautiful and inspiring worship, opportunities to learn and grow in faith and serve God. As COVID restrictions gradually lift and more people come back for in-person experiences, the investments we make in our programs will put us in good stead.

All four Wardens, our Treasurer, our Stewardship Committee Chair and our Rector have had input and oversight on this budget.

Budget highlights:

REVENUE

We are moving memorial gifts into **Undesignated Givings**. These are gifts that are made in honour of a loved one, often upon their death. These are NOT bequests or estate legacy gifts, which are usually transferred into our investment fund. Large memorial gifts (>\$1,000) have formerly been allocated in non-operating. Memorial gifts under \$1,000 have been allocated as other revenue.

We have included **Designated Gifts** as part of overall giving because these gifts are a reflection of the parish's overall generosity and we want to acknowledge those gifts, and typically they are designated to an operating expense (such as in the case of the curacy). This year you will see the donations for the window sponsorship are **listed** in designated gifts, however, the donations **are not included** in operating revenue.

Capital Fund Money Market Account - In 2021, we worked with the Capital Investment Fund Committee to come up with a new arrangement for how the Capital Investment Fund would support the operating budget. At the committee's request, we estimated a **two-year budget** of what we would need from the fund to cover **operating shortfalls** and **planned property improvements (non-operating)**.

For 2022, the planned withdrawal to support operating costs was \$31,300, so that amount is listed.

EXPENSES

Allotment: We are grateful to the Diocese of Toronto for a Jubilee on allotment fees for the month of January 2022.

COLA increase to salaries: In 2021, the Cost of Living Allowance increase recommended by the Diocese was 0.0%. Our clergy and staff did not receive an increase. For 2022, the recommended increase is 3%. We are applying a 3% increase to salaries for clergy and permanent staff (Rob and Judy).

Music: In December 2021, the choir returned to St. Olave's after a more than 20-month hiatus. The return was joyous but bittersweet, as it only lasted four weeks. However, with the addition of Dr. Hanné Becker to our ministry team, we are committed to supporting the reboot of the choir. This includes recruiting paid leads for all four sections to support our dedicated volunteer singers and our music ministry, hopefully by March, as restrictions allow.

Property: With the gradual lifting of restrictions, we are optimistic the use of our property will return to pre-pandemic levels. Keeping our church safe and comfortable for staff, parishioners and tenants, in an efficient and cost-effective way, continues to be a major priority for Corporation and our Property Chair. We also believe the way we take care of our building and property is an outward indication of our love for our neighbours. So we are budgeting for a slight increase in caretaking and cleaning costs as well as lawn care and snow removal.

2021 BUDGET & ACTUAL/2022 BUDGET	2021 Budget	2021 Actual	2022 Budget
OPERATING INCOME			
UNDESIGNATED GIVINGS			
General Givings (env's, stocks, etc)	\$81,000	\$61,091	\$80,000
Pre-Authorized Givings	\$47,000	\$40,914	\$41,500
Loose Collection	\$1,300	\$726	\$1,000
Online giving - Tithe.ly General	\$26,000	\$39,204	\$46,500
Christmas	\$18,000	\$7,301	\$10,000
Easter	\$5,000	\$13,881	\$10,000
St. Olave's Day	\$5,000	\$3,146	\$4,000
Thanksgiving	\$4,500	\$2,946	\$3,000
Maintenance	\$7,200	\$3,885	\$4,000
Memorial gifts (<\$1,000)	\$3,000	\$2,900	\$2,000
Memorial gifts (>\$1,000)	\$10,000	\$9,000	\$10,000
TOTAL UNDESIGNATED GIVINGS	\$208,000	\$184,994	\$212,000
Designated gifts			
Window sponsorship	\$0	\$26,975	\$0
Curacy gifts	\$0	\$22,584	\$0
Altar Guild (memorial flowers)	\$3,500	\$2,352	\$3,200
Total Designated gifts	\$3,500	\$51,911	\$3,200
TOTAL GIVINGS	\$211,500	\$236,905	\$215,200

OTHER REVENUE	2021 Budget	2021 Actual	2022 Budget
Parking	\$17,556	\$11,845	\$16,000
Rentals	\$19,072	\$14,305	\$23,450
Rentals - Music	\$800	\$600	\$1,000
Consolidated Trust Fund	\$7,000	\$6,881	\$7,000
Capital Fund Investment income		\$8,378	\$0
Capital Fund - Money market account	\$40,500	\$32,280	\$31,300
Jr Church Grant(s)	\$0	\$0	\$0
Junior Church	\$250	\$0	\$0
Arts Guild	\$0	\$0	\$0
Rector's Discretion	\$100	\$50	\$100
Youth	\$200	0	\$200
Grants - Reach grant	\$2,000	\$5,000	\$2,000
CEWS - CRA refunds for employees	\$4,400	\$18,561	\$130
Jubilee	\$0	\$0	\$3,206
ACW (Revenue and gifts)	\$2,000	\$3,571	\$3,500
Hospitality (formerly Fellowship)	\$900	\$0	\$750
Religious Education fellowship	\$750	\$0	\$500
Wedding/Event Fees Collected	\$0	\$30	\$0
Advertising Fees Collected	\$0	\$0	\$0
Growth (Christmas Craft Show)	\$2,000	\$0	\$2,000
Other Receipts	\$300	\$94	\$300
Romanian Admin fee	\$4,000	\$4,972	\$5,000
TOTAL OTHER REVENUE	\$101,828	\$106,567	\$96,436
TOTAL OPERATING INCOME	\$309,828	\$316,497	\$311,636

does not include windows

OPERATING EXPENSES	2021 budget	2021 Actual	2022 Budget
Diocesan Allotment	\$39,529	\$39,529	\$38,470
Synod Fees			
Parish Outreach - General	\$500	\$366	\$300
TOTAL OUTREACH	\$40,029	\$39,895	\$38,770
Rector's Stipend	\$57,822	\$57,822	\$59,557
Rector's Ret. Fund	\$13,865	\$13,970	\$14,389
Rector's Ben & Prof. Dev.	\$7,266	\$7,701	\$7,932
TOTAL MINISTERIAL & LEADERSHIP	\$78,953	\$79,493	\$81,878
Rector's Travel	\$300	\$226	\$400
Rector's Discretionary	\$200	\$350	\$500
TOTAL PASTORAL CARE EXPENSES	\$500	\$576	\$900
Curate's stipend	\$6,029	\$29,550	\$0
Curate's discretionary/ expenses			\$0
TOTAL CURACY EXPENSES	\$6,029	\$29,550	\$0
Telephone, Cellphone, Internet	\$1,300	\$1,356	\$1,400
Water & Waste	\$1,200	\$1,244	\$1,300
Gas Heating/AC	\$2,800	\$2,888	\$2,900
Electricity	\$900	\$990	\$1,000
Maintenance	\$3,500	\$3,512	\$3,700
Taxes	\$6,600	\$7,088	\$7,200
York Rectors Fund	-\$6,800	-\$6,800	\$6,800
TOTAL RECTORY	\$9,500	\$10,278	\$10,700
Organist	\$28,897	\$25,514	\$23,000
Paid leads	\$7,200	\$3,370	\$12,800
Occasional musicians		\$1,350	\$600
Music Supplies		\$126	\$600
Organ/Piano Tuning	\$1,000	\$804	\$900
TOTAL MUSIC	\$37,097	\$31,164	\$37,900
Junior Church	\$200	\$0	\$150
Youth Group	\$400	\$83	\$150
Child & Youth Minister Wages	\$10,000	\$9,000	\$10,000
TOTAL CHILDREN & YOUTH	\$10,600	\$9,083	\$10,300
Worship robes/choir robes	\$0	\$0	\$500
Publications	\$0	\$267	\$0
Prayerbooks (Parasource)	\$0	\$0	\$0
Altar Guild	\$3,500	\$2,866	\$3,500
Chancel maintenance	\$1,000	\$847	\$1,000
Altar Wine	\$150	\$0	\$150
Worship - Live Streaming	\$0	\$5,243	\$2,000
Religious Education (fellowship/mktg)	\$1,000	\$1,393	\$500
Fill-in Clergy Fees	\$500	\$1,529	\$3,525
TOTAL WORSHIP	\$6,150	\$12,145	\$11,175

3% increase

if grant received

	2021 budget	2021 Actual	2022 Budget
Secretary salary	\$37,206	\$37,018	\$38,129
Paper	\$900	\$329	\$500
Outside Printing	\$800	\$292	\$400
Postage	\$1,500	\$1,582	\$1,600
Copying Costs	\$6,500	\$4,739	\$5,000
Office Supplies	\$300	\$389	\$400
Giving Envelopes	\$350	\$378	\$400
Online donation fees	\$1,200	\$1,712	\$1,750
Advertising	\$1,500	\$360	\$750
Bank Charges/Interest	\$700	\$1,053	\$700
Employment Insurance	\$900	\$1,183	\$1,352
W.S.I.B.	\$700	\$595	\$600
Canada Pension Plan	\$1,750	\$1,618	\$3,000
CRA Fees	\$0	\$0	\$0
Accounting Fees	\$3,900	\$3,520	\$4,250
Consultants	\$1,000	\$2,966	\$1,500
TOTAL ADMIN	\$59,206	\$57,734	\$60,331
HST Paid	\$14,000	\$11,622	\$14,000
HST Refunded	-\$14,000	-\$9,103	\$11,500
Arts Guild		\$0	
ACW	\$1,000	\$2,146	\$1,000
Hospitality (formerly Growth & Fellowship)	\$1,000	\$534	\$500
Special Honoraria (gifts)	\$500	\$1,342	\$750
MISCELLANEOUS TOTAL	\$2,500	\$6,541	\$4,750
Custodian Wages	\$11,238	\$7,030	\$14,000
Cleaning Services/caretaker support	\$7,800	\$3,676	\$3,500
Building Insurance	\$18,036	\$18,040	\$20,600
Telephone	\$2,600	\$2,080	\$2,000
Internet	\$1,300	\$1,147	\$1,200
Gas Heating	\$7,250	\$8,712	\$8,500
Water & Waste	\$2,000	\$908	\$1,000
Electricity	\$2,500	\$2,239	\$2,500
Security	\$1,600	\$1,905	\$2,000
Cleaning supplies/Gardening Supplies	\$4,000	\$3,411	\$1,500
Lawn Care/Snow Removal	\$2,500	\$3,868	\$6,500
Plumbing Maintenance	\$3,000	\$5,444	\$2,500
Electrical Maintenance	\$600	\$0	\$500
Boiler Cleaning/Maintenance	\$1,000	\$3,956	\$2,500
Carpet Cleaning	\$0	\$0	\$0
Painting	\$500	\$0	\$500
Equipment, purchase & maintenance	\$2,700	\$472	\$2,000
TOTAL CHURCH PROPERTY	\$68,624	\$62,888	\$71,300
TOTAL OPERATING EXPENSES	\$319,188	\$339,347	\$328,004
NET SURPLUS/DEFICIT	-\$9,360	-\$22,850	-\$16,368
Unspent funds carried forward from previous year		\$13,929	\$15,000
Total Deficit/Surplus	-\$9,360	-\$8,921	-\$1,368

3% increase

CAPITAL INVESTMENT FUND COMMITTEE REPORT – 2021

For the Zoom Vestry Meeting February 20, 2022 – Unaudited

The St. Olave's Capital Investment Fund's opening value on December 31, 2020 stood at \$620,012.74. As of December 31, 2021 the closing value of the Capital Investment Fund stood at \$745,409.92. During this period the Capital Investment Fund continued to be used to pay for capital costs, and to support the Operating Fund of the parish.

In 2021, \$39,112.74 was deposited into the Capital Investment Fund. A total of \$73,033.12 was withdrawn for church needs. Over this same period, the Capital Investment Fund's value increased by \$153,318.16. The attached investment report was prepared by BMO Nesbitt Burns.

Non-registered account #410-33440-26

December 31, 2021

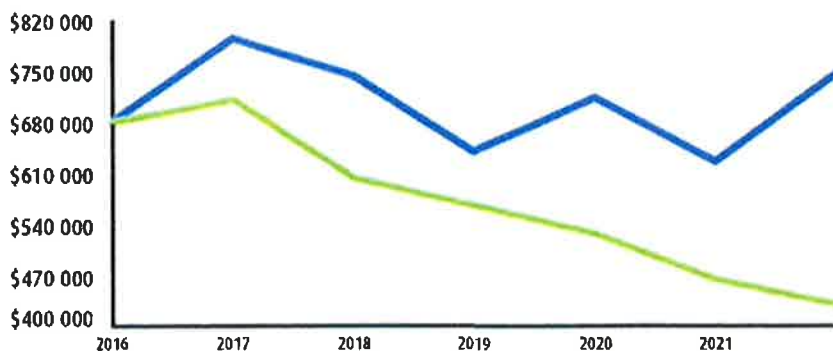
Your Performance Report

► Changes to your account

This table provides a summary of the change in value of your account, including all deposits, withdrawals and the change in market value of your investments, for both the current year and as of the start of reporting. Where applicable, balances have been converted to Canadian dollars, see page 1 for exchange rates.

	This Year (2021)	Since January 1, 2016
Opening Value	626,012.74	680,982.58
Deposited	+ 39,112.14	+ 232,922.06
Withdrawn	- 73,033.12	- 482,990.86
Net Invested	= - 33,920.98	= - 250,068.80
Change in Market Value	+ 153,318.16	+ 314,496.14
Closing Value on Dec 31, 2021	745,409.92	745,409.92

Net Invested is the value of total deposits less the value of total withdrawals.



● MARKET VALUE
● NET INVESTED

The Change in Market Value of your account since January 1, 2016 is \$314,496.14.

This includes gains, losses and income received with respect to the investments held in your account.

► Your total percentage return

The table details the rates of return for your account. Including realized and unrealized capital gains / losses and the income earned from your investments over time periods specified. All returns are based on the Canadian dollar value of your investments, after all fees and charges. Return calculations are based on market values that include trades pending settlement.

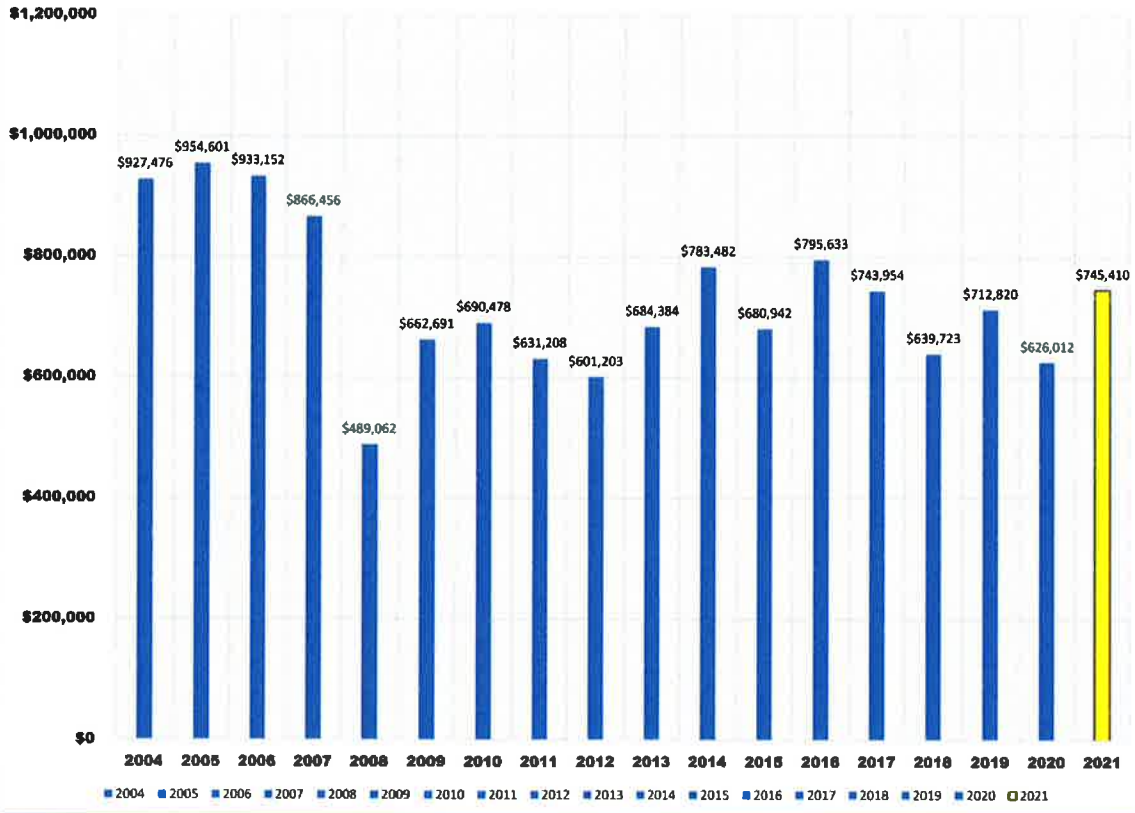
	1 year	3 years	5 years	10 years	Since Start Date	Start Date
MWR	24.72%	12.39%	6.40%	N/A	7.50%	Jan 1, 2016
TWR	24.71%	12.77%	6.79%	N/A	8.57%	Apr 9, 2013

Money-Weighted rate of return (MWR) considers the change in value of your investments, including the size and timing of any deposits and/or withdrawals made to, and from, your account; excluding any accrued interest. For accounts opened prior to 2016, MWRs detailed are as of January 1, 2016.

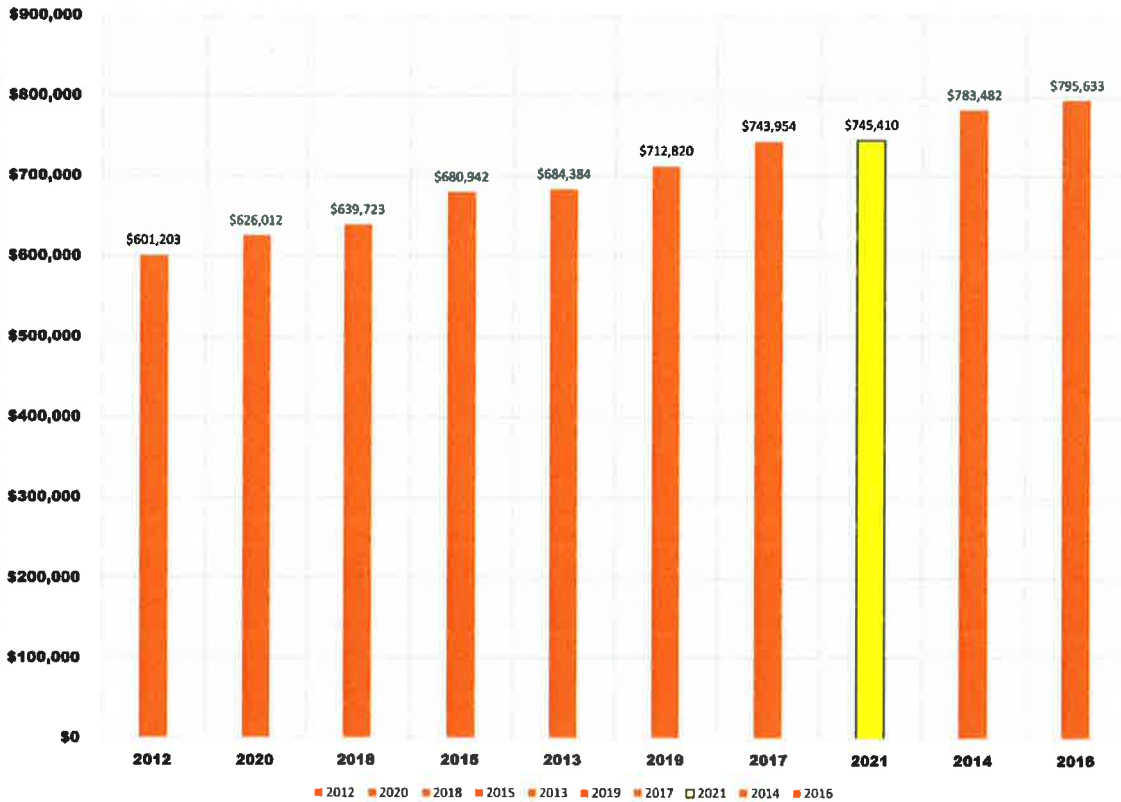
Time-Weighted rate of return (TWR) considers the change in value of your investments, including accrued interest. It does not consider the size or timing of deposits and/or withdrawals made to, and from, your account.

The following comparison charts were prepared by the Rev. Rob Mitchell

St. Olave's Investment Fund



St. Olave's Investment Fund Ranked Ten Year Lowest to Highest



2021 was a watershed year for the Capital Investment Fund, as we have had to adjust to the longer-term implications of Covid-19 on our expected investment returns.

This was achieved firstly by the Wardens and the Treasurer determining the Church's anticipated operating needs from the Capital Investment Fund for 2021 and 2022. Money for these has been set aside in a Pimco Global Short Maturity Fund.

Secondly, we have changed our long-term investment strategy to fund the church's operational needs. As a result, the Capital Investment Fund will no longer be required to invest in specific equities, for the purpose of paying an ongoing dividend for the operational funding of the church.

Our relationship with North America Financial Split Corp. and Vermillion Energy Inc. ended. In their place we have invested in the Pimco Global Short Maturity Fund, based on a two-year estimation of church funding requirements which the Wardens and Treasurer will determine. It is anticipated that the Capital Investment Fund will be topped up, from time to time, when most opportune, from our investment earnings and any other monies that we receive, particularly through legacies and bequests, such as the very generous Albert Hoare legacy that was received in 2020-2021.

We have reorganized the Capital Investment Fund's equities to earn a greater return on our investments. Our current benchmark is 85% equities and 15% fixed income. The equities are based on a 50/50 split between Canadian and American equities. The Capital Investment Fund now owns the following equities:

Canadian Dollar Investments

Algonquin Power & Utilities

Bank of Montreal

Brookfield Asset Management Inc.

Canadian National Railway

Enbridge Inc.

Edgepoint Global Portfolio

Northland Power Inc.

Northwest Healthcare Properties

Royal Bank of Canada

Summit Industrial Income REIT

Toronto-Dominion Bank

U.S. Dollar Investments

Apple Inc.

Bank of America Corporation

Brookfield Infrastructure Partners L.P. Units

CVS Health Corporation

Microsoft Corporation

Pfizer Inc.

Thermo Fisher Scientific Inc.

Visa Inc.

Zoetis Inc.

If you so desire. If you so desire. If you so desire. If you so desire. The positive upturn in the markets during 2021 and the changes to the Capital Investment Fund's investment strategy meant that we ended the fiscal year with a healthy increase in the Capital Investment Fund, as indicated by the December 31, 2021, results. We face the year to come with renewed optimism.

Summary

- **We end the fiscal year 2020-2021 with an increase**
- **This was achieved partially by adjustments of the Capital Investment Fund Committee's strategies**
- **Covid-19 has been, and continues to be, an ongoing challenge.**

Since our last Vestry Meeting in 2021, your committee has been: Jim Shapland, John Drake, Paul Scrivener, Reverend Robert Mitchell, Annis Tebbutt, Sharm Powell and the writer of this report, David Hutcheon. Our Investment Advisor is Joseph Fanaki, Senior Vice President, BMO Nesbitt Burns.

It is with regret that I announce the resignation from your committee of our friend, and ever-reliable fount of wisdom, John Drake. His invaluable insights have contributed to our committee's success. John wrote in his email of resignation:

"My business requirements have become quite onerous over the years and my compliance oversight requires substantially more and more of my time and energy. I feel that I am leaving the team in quite capable hands and I think Joe Fanaki has positioned the portfolio properly for the near and mid-term. I wish you all continued success within the team."

This is the last Vestry Report that I shall make, as Chair for the St. Olave's Capital Investment Fund Committee, on which I have had the privilege to serve you as your chair since 2015. I believe the time has come for fresh leadership of your committee. It has given me an immense joy to work on your behalf with the committee, as your chair, to restore and strengthen the St. Olave's Capital Investment Fund. Whilst I recognise that change is inevitable and necessary, there is value in continuity. I am prepared to serve as an ongoing member of your committee. Thank you.

Respectfully submitted,
David Hutcheon, Chair
St. Olave's Capital Investment Fund

2021 ENVELOPES AND RECEIPTED GIVINGS REPORT

Doug Hewitt was the Envelope Secretary for 2021. Below is a summary of the activity:

The total amount of tax receipts issued for 2021 from 138 donors was **\$266,329**.

- The average annual donation per donor was \$1,930
- The average gift amount was \$281.23
- Four donors gave offerings totaling \$105,550 (including a bequest for \$33,000). Removing these donations, the average annual donation was \$1,165 and the average gift amount was \$176.69

Envelope donors

There were 89 people who gave offerings in what would traditionally be in envelopes (both duplex and Other Envelopes and gift of securities) at least once, and who were issued a tax receipt, totaling **\$162,822**. This includes seasonal gifts in response to appeals that are specified the income statement, as well as donations to Maintenance, Memorial Gifts, Junior Church and Altar Guild. It also includes donations to Second Century Fund and Primate's World Relief and Development Fund, as specified on duplex envelopes. These latter two are NOT included in the operating revenue.

- The average annual donation from this type of donation was \$1,829 per person
- The average gift amount was \$513.63 per gift.
- Removing the large donations, the average annual total donation was \$929.65 and the average gift amount was \$264.40.
- 16 of these donors gave seasonal gifts beyond their monthly Pre-Authorized Giving (PAG) commitment, for a total of \$16,675.

Pre-Authorized Giving (PAG) donors

There were 26 PAG donors in 2021, giving a total of **\$41,350**. This is a decrease of two donors from 2020.

- The average annual donation was \$1,590 per person.
- The average monthly gift was \$133.39 per gift.

Online giving through tithe.ly

There were 74 donors in 2021 using the tithe.ly online giving portal, giving a total of **\$53,165**

- Eight donors use the "recurring giving" function to automatically either weekly or monthly
- Four donors give monthly through tithe.ly but not using the automatic recurring giving.
- The average online annual donation was \$718.44
- There were 277 individual donations on the tithe.ly site.
- The average online donation was \$191.33 per gift.
- Removing the single \$15,000 online donation from one donor, the average annual donation was \$528.28 and the average online donation amount was \$141.26 per gift.
- The average number of times the site was used by an individual was 5.3 times.
- 10 of these donors are current PAG donors and were contributing beyond their monthly commitment for a total of \$20,055, including a single \$10,000 gift.
- Donations picked up in the last quarter, where 60% of the contributions were made, and 41% in the month of December.

There were Additional Givings donations in 2021, totaling **\$8,289**

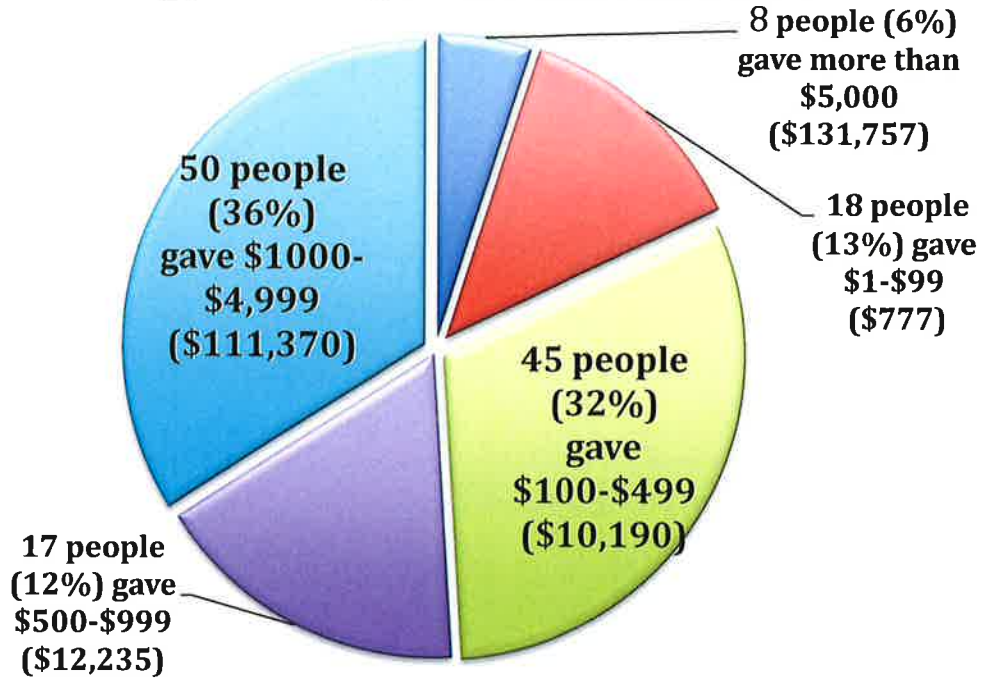
- These gifts were donated by Envelope donors, PAG donors, and tithe.ly donors, in addition to their gifts in their respective categories.

There were 4 Gift in Kind donations in 2021, totaling **\$703**

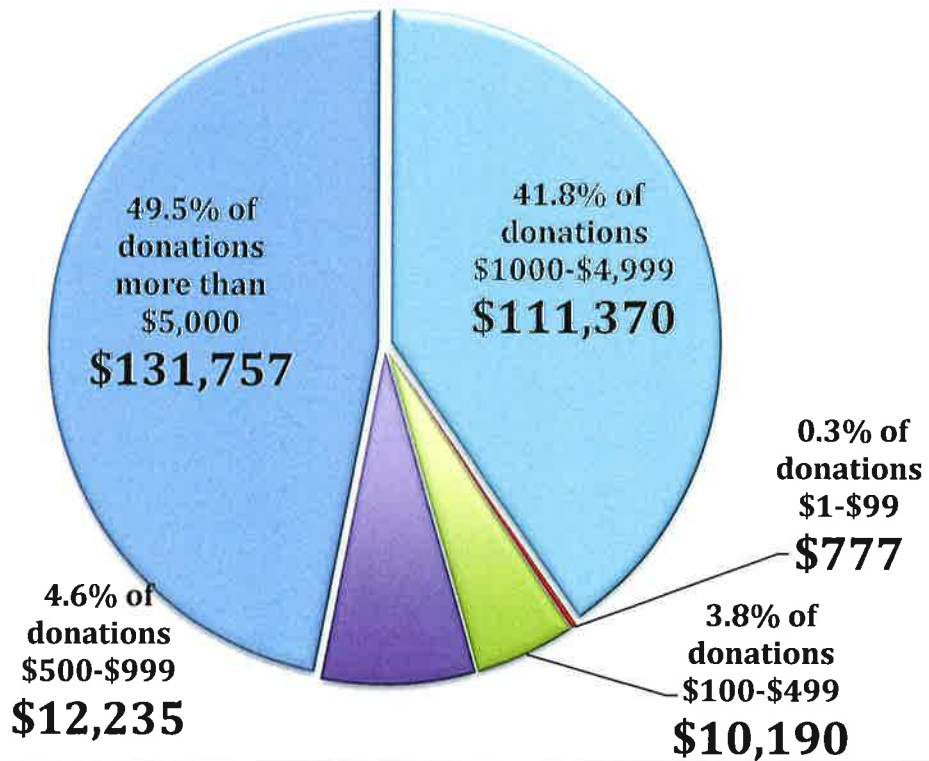
- The average gift amount was \$117.17 per gift.

Respectfully submitted by Doug Hewitt

How our Donors Gave in 2021

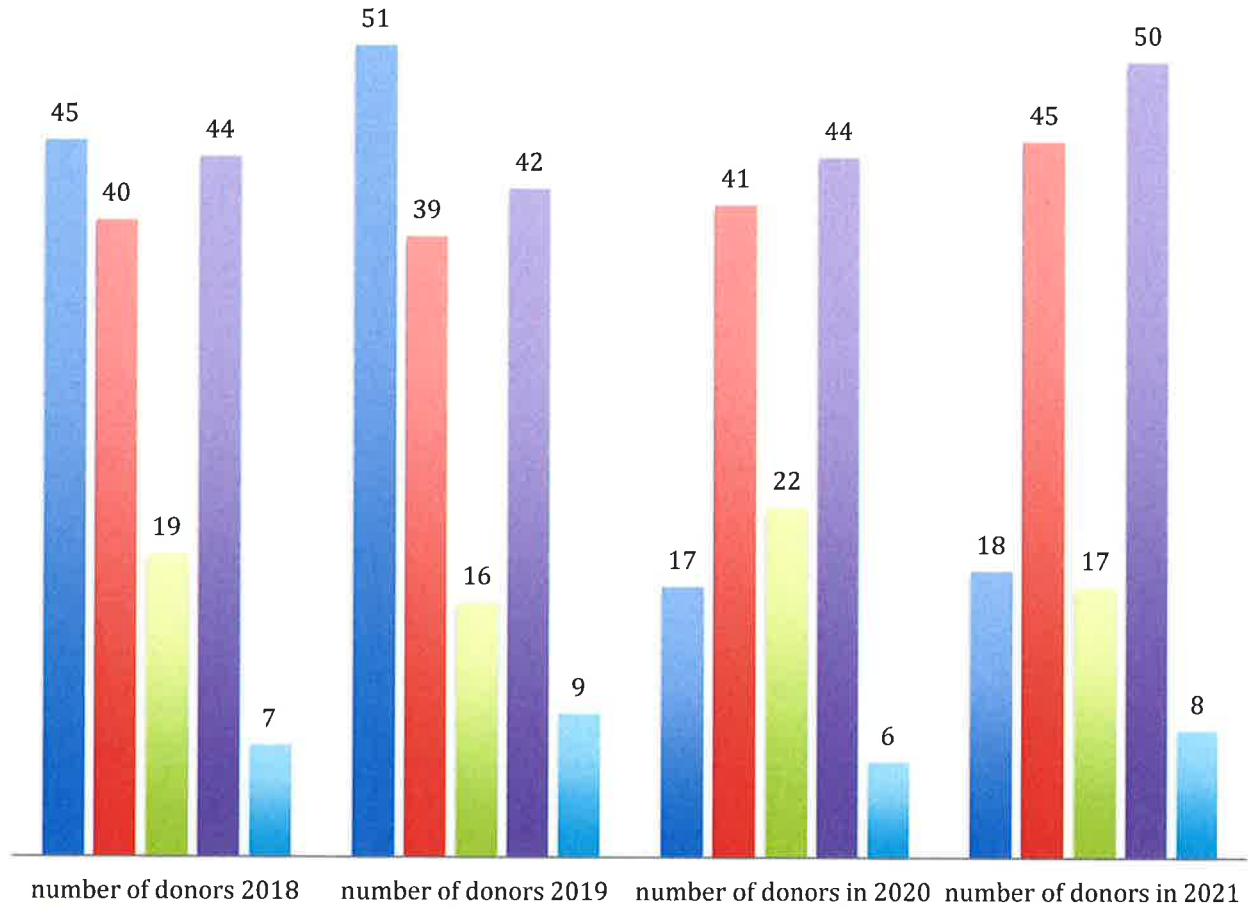


Distribution of Donations



Types of donors by gift amounts 2018-2021

■ \$1-\$99 ■ \$100-\$499 ■ \$500-\$999 ■ \$1,000-\$5,000 ■ \$5,000+



BEQUESTS AND GIFTS TRUST FUND**LEGACIES AND MEMORIAL GIFTS RECEIVED IN 2021**

<u>NAME</u>	<u>AMOUNT</u>
The Estate of the late George Awde	\$33,000.00
Rev'd Dr. Schuyler Brown Memorial Gifts	\$1,620.00
Rev'd Glen Burgomaster Memorial Gift	\$100.00
Nancy Lam Memorial Gift	\$1,000.00
Myra, Dave, and David McFarlane Memorial Gifts	\$8,000.00
John and Gloria Ross Memorial Gifts	\$400.00
Sally Jarvis Sloan Memorial Gifts	\$750.00
Gift given in memory of Loved Ones	\$30.00
TOTAL:	<u>\$44,900.00</u>

Please Note:

This does not include Legacies or Memorial Gifts given to the Second Century Mission Fund.

APPOINTMENTS AND ELECTIONS

(For the term beginning February 27, 2022 and ending at the next Vestry Meeting, 2023)

Rector's Appointments:

Rector's Warden
Deputy Rector's Warden
Religious Education Chair
Altar Guild President
Flower Convenor
Head Server
Member of Advisory Board
Member of Advisory Board

Janice Douglas
Allan Taylor
William Cowling
Dale Allen
Caroline Audet
Jon Ingall
Rev'd Dr. Jim Leatch
Alicia Christopher

Wardens' Appointments:

Treasurer
Bookkeeper
Second Century Mission Fund Chair
Capital Fund Investment Committee Chair
Hospitality Committee Chair
Property Committee Chair
Stewardship Committee Chair
Secretary of Advisory Board (non-voting)

Annis Tebbutt
Appointment pending
Carol Drummond
Selection process underway
Jim Shapland
Sheila Tait
Martha Drake
Judy Beal

Elections:

People's Warden
Deputy People's Warden
Lay Member of Synod
Lay Member of Synod
Alternate Lay Member of Synod
Member of Advisory Board
Member of Advisory Board
Member of Advisory Board
Member of Parochial Tribunal
Member of Parochial Tribunal

Nominations
Sharm Powell
Carol Ambler
Jon Ingall
Sandra Franke
Andrewes Sissons
Eric Hewitt
Paul Scrivener
Anesu Machoko
Dale Allen
Carol Drummond

MEMBERSHIP OF ADVISORY BOARD

(For the term beginning February 27, 2022 and ending at the next Vestry Meeting, 2023)

Canon 17 (1)(4): "At each annual meeting of the vestry there shall be constituted a committee of the vestry to be known as the Advisory Board ... The duties of the Board shall be to perform such duties as may be delegated to it by the vestry, the Incumbent or the Churchwardens, and to act in an advisory capacity to the Incumbent and Churchwardens ..."

Rector	The Rev'd Robert Mitchell
Rector's Warden	Janice Douglas
People's Warden	<i>(to be elected at Vestry)</i>
Deputy Rector's Warden	Allan Taylor
Deputy People's Warden	<i>(to be elected at Vestry)</i>
Treasurer	Annis Tebbutt
Lay Member of Synod	<i>(to be elected at Vestry)</i>
Lay Member of Synod	<i>(to be elected at Vestry)</i>
Alternate Lay Member of Synod	<i>(to be elected at Vestry)</i>
ACW President	The Rev'd Ruth Smith
Second Century Mission Fund Chair	Carol Drummond
Investment Fund Committee Interim Chair	Annis Tebbutt
Religious Education Chair	William Cowling
Hospitality Committee Chair	Jim Shapland
Building and Maintenance Committee Co-Chairs	Allan Taylor and Henry Jeens
Property Committee Chair	Sheila Tait
Stewardship Committee Chair	Martha Drake
Appointed Member	Rev'd Dr. Jim Leatch
Appointed Member	Alicia Christopher
Elected Member	<i>(to be elected at Vestry)</i>
Elected Member	<i>(to be elected at Vestry)</i>
Elected Member	<i>(to be elected at Vestry)</i>
Secretary (non-voting)	Judy Beal

MEMBERSHIP OF THE PAROCHIAL TRIBUNAL

(For the term beginning February 27, 2022 and ending at the next Vestry Meeting, 2023)

Canon 14 (3)(4)(7): "There shall be a Parochial Tribunal of each vestry which shall be composed of the Incumbent, the Churchwardens and two other members of the vestry, who have been elected by such vestry at its annual meeting ... (the) Tribunal ... shall prepare a list in alphabetical order of all persons who are entitled to vote at meetings of such vestry and shall post the same in a place in the church where it can easily be seen, not later than one week after the first day of December in each year ... (the) Tribunal shall have authority ... to consider and determine all disputes regarding membership of the vestry of a church and entitlement to vote thereat, and the number of members of Synod that the vestry is entitled to elect."

Ex Officio:

Rector

The Rev'd Robert Mitchell

Rector's Warden

Janice Douglas

People's Warden

(to be elected at Vestry)

Elected at Vestry:

Elected Member

(to be elected at Vestry)

Elected Member

(to be elected at Vestry)

SIGNING OFFICERS

(For the term beginning February 27, 2022 and ending at the next Vestry Meeting, 2023)

Canon 15 (7): "The Churchwardens shall be responsible for overseeing the disbursement of all monies of the vestry. Payments of sums of twenty (20) dollars or more shall be made by cheque. At its annual meeting, the vestry shall name and authorize signing officers who shall include the Churchwardens and may include other members of the vestry whom the Churchwardens so nominate. Cheques and disbursements shall be authorized by two (2) signatures. One (1) of the signatures on any cheque or disbursement shall be that of a Churchwarden. The vestry may also authorize alternate signing officers who are not Churchwardens to authorize cheques or disbursements in place of a Churchwarden but only when no Churchwarden is reasonably available; and any cheque or disbursement so authorized must be reviewed and the cheque or supporting documentation must be initialed by a Churchwarden within sixty (60) days of the monies being disbursed. A Deputy Churchwarden may be authorized by the vestry to exercise the same level of signing authority granted to a Churchwarden and described in the foregoing but only if so nominated in writing by both Churchwardens."

Rector's Warden

Janice Douglas

People's Warden

(to be elected at Vestry)

Deputy Rector's Warden

Allan Taylor

Deputy People's Warden

(to be elected at Vestry)

Treasurer

Annis Tebbutt

ALTAR GUILD REPORT – 2021

2021 was a year like no other. The church was closed to in-person worship for lengthy periods of time.

Our duties of setting the altars, changing the colours, washing the communion vessels and laundering the linens were modified throughout the year.

I would like to thank each of our Altar Guild members for their continued work and support throughout the year: Caroline Audet, Louise Rennie, Margaret Roze, Joan Shaw and Tina Sweeney.

At the end of 2021, Joan Shaw decided to retire from the guild, and we thank her for her service and wish her well.

Caroline Audet continues to do a fantastic job of getting flowers for the altar and arranging them beautifully. Thank you Caroline.

All in all, 2021 was a relatively “easy” year for the guild. The hard part was not being able to be at our beloved church every Sunday. We hope to be back in full swing soon.

Respectfully submitted,
Dale Allen

FLOWER MINISTRY 2021			
Altar flowers donations			
donated through tithe.ly	\$1,267		
donated through cheque	\$215		
sub-total		\$1,482	
Easter lilies			
donated through tithe.ly	\$103		
donated through cheque	\$80		
sub-total		\$183	
Poinsettias			
donated through tithe.ly	\$215		
donated through cheque	\$272		
sub-total		\$487	
TOTAL DONATIONS			\$2,152
EXPENSES			
Bloor Village Flowers		\$1,477	
Easter lilies		\$185	
Poinsettias		\$490	
TOTAL EXPENSES			\$2,152
NET			\$0

Does not include flowers for Rev'd
Alexandra's wedding, a gift from
Wardens and parish

ANGLICAN CHURCH WOMEN'S REPORT – 2021

Well, we have completed another year of the “Covid-19 Pandemic” which limited all our social activities and fundraising! As always the women of the Church soldiered on and found new ways to socialize and keep busy. Emails flew back and forth in increasing numbers! Several women continued with the phone checks of our parishioners.

The Altar Guild and Flower Convener kept the Altar looking beautiful for our in- person and on- line services.

Several ladies assisted in the “Covid-19 check-in process” for in- person services, and the sanitizing of the Church after services, during the times when we were able to worship in our beautiful Church.

What would we have done without the efforts and expertise of Janice, Annis and Carol who helped make possible the on-line Sunday and weekday services? They devoted many hours to this and deserve our heart felt thanks!

During the year The ACW Executive held two in- person meetings outdoors and two Zoom meetings.

The ACW was unable to make our usual community charitable donations in 2021 but hope to get back on track with these in 2022.

Some revenue was generated through the on-line No Bake, Bake Sale and the Christmas Emporium. Many thanks to Janice and Annis for making both these events possible, and to all who provided items to sell and participated in the emporium. We approached the Cheese Boutique and they graciously donated a gift basket for a draw which was held at the end of the Christmas Emporium.

The ACW provided paint for the refreshing of the walls in the Ethel Brown Room.

The Two Christmas trees were set up and decorated in early December along with the Mitten Tree.

The Mary and Martha Group were able to enjoy only one meeting in 2021. At that time we were pleased to welcome Maggie as a new member. We look forward to starting up again in February or March. All women are welcome to join the Mary and Martha Group which meets in the Ethel Brown Room on the third Tuesday of the month at 2 o'clock. We would love to welcome new members!

Tentative plans for the future include an outdoor Art Show and Book sale.

We continue to have St. Olave's Cook Books, and Limited Edition Prints of Toronto for sale. For 2022 The ACW has committed to (1.) helping finance the cleaning of the church by paying the Cleaning Bill every second month and (2) topping up the amount needed for the ACW Window.

Respectfully submitted,

The Reverend Canon Ruth S. Smith
St. Olave's ACW President

ARTS GUILD REPORT – 2021

With our church closed for most of the year, St. Olave's Arts Guild was not able to proceed with in-person events. However, this challenge did move the Guild to explore new approaches and formats in 2021.

For example, the Guild presented a new program, "The Best of Animals", in June, 2021. The Arts Guild and friends recorded special readings, poems, and a variety of music, all in tribute to the creatures of the earth, water and sky. Members of the parish provided photo images of all creatures near and dear to them for a photo montage. "The Best of Animals" had its online debut on June 1st and was subsequently featured on St. Olave's YouTube channel.

Then, with being able to have open services and live streaming last November, the Guild facilitated a free live concert. Following the November 28 Advent Evensong service in the church, musician Paulina Derbez presented her program, called, "The Mystic Voice of a Violin". Paulina's riveting performance included works from the composers Bach and Corelli, baroque and modern selections, as well as her own compositions. The service and concert were well-attended and were live-streamed, plus available for subsequent views on St. Olave's YouTube channel.

The Guild is most grateful for the talent and generosity of all the participants performing in the above events. A thank you is extended to Janice Douglas for her inspired filming and editing, to William Cowling through his support with the Evensong programs, to Judy Beal for her inspiration and assistance and to all parishioners sharing images of their best animals.

Looking ahead in 2022, the Guild has the following plans:

- A program following the Evensong on Sunday, 5th June, with a focus on the Queen, subject to any performance restrictions that may still apply then.
- Facilitating an event, in partnership with the ACW, tentatively in June, 2022. The event will feature a special exhibit of the art of Sally Jarvis Sloan, in memory of a faithful parishioner at St. Olave's.

2021 FINANCIAL STATEMENT – ARTS GUILD

Balance, as at January 1, 2021:	\$724.66
Plus Income Received:	\$0
Less Disbursements:	\$0
Balance, as of December 31, 2021:	\$724.66

Respectfully submitted,

Annis Tebbutt, Chair
St. Olave's Arts Guild

INTERIM DIRECTOR OF MUSIC REPORT – 2021/22

I have been delighted to begin my position at St. Olave's on 24 November 2021, hired on an interim basis.

During Advent and Christmas of 2021, we were able to have both congregational and choral singing during the services at St. Olave's. A memorable highlight was the service of the **Festival of Nine Lessons and Carols** on December 19, 2021 during which we had a number of guests join the St. Olave's choir for a wonderful evening of Scripture reading and singing. It was lovely to have the choir come back after a long hiatus away due to the COVID-19 pandemic, for services such as those on Christmas Eve.

In January 2022, St. Olave's had to revert back to an online-only model of worship. During this time we have had different soloists from the choir, as well as guests, to sing for anthems and the liturgy on Sunday services. We've also continued choir practice every Thursday evening on ZOOM.

Another highlight included the **Evensong for the Queen's Platinum Jubilee** on February 6, 2022 with music by Handel, Purcell and Mendelssohn.

Since February 13, 2022 in-person worship at St. Olave's has thankfully resumed once more. The choir is currently meeting regularly again in person on Thursday evenings and working on beautiful anthems as well as music for the liturgy. We are looking forward to preparing the music for Lent, Easter and Holy Week.

Respectfully submitted,

Dr. Hanné Becker

HOSPITALITY COMMITTEE REPORT – 2021

Since the declaration of the pandemic in March, 2020, our opportunities for in person fellowship, gathering and hospitality have been severely curtailed.

However, there has been some continuation of spirit building initiatives. We have enjoyed an extensive number of Zoom, Sunday noon coffee hours which attracted a large, very faithful audience of our parishioners. We are particularly grateful to a group of about 15 who have effectively served as hosts of these events.

Looking forward, we hesitate to predict when and how we will be able to resume past practices. Much will depend on Diocese and Provincial Government authorizations. However, we have at least started to tentatively contemplate some format for a major, potential Fall regathering event. Stay tuned!

Respectfully submitted,

Jim Shapland, Chair.
St. Olave's Hospitality Committee.

JUNIOR CHURCH REPORT – 2021

Following last year's Vestry Meeting, Martha Riddell continued in the position of Child & Youth Minister through the end of May, when she moved to the Diocese of Ontario (Kingston area) to follow her calling to ordination. During that final term, Martha continued to provide pre-recorded children's talks each week that were edited in to the Sunday services, as well as a weekly lesson to be downloaded from our website. She also led two services on Zoom for families, following the Service for Young People in the Book of Common Prayer. These were well attended and the children took on active roles as readers.

In June, just as we were about to embark on a selection committee process to find a new Child & Youth Minister, God provided. Brittany Hudson, who had been with us for two years before Martha, was working with us on our anti-racism Zoom panel discussion and indicated she would be willing to return to St. Olave's.

In August, Junior Church relaunched in-person activities with an outdoor juggling show by Craig Douglas. This was an excellent opportunity for the children to reconnect after being online for 2021. In September, Junior Church officially resumed in-person lessons, following all of the directions by the Diocese. We continued to make our online PDF lessons available for those who couldn't join us in person. While the weather was warm, our lessons were conducted outdoors. We also provided each child with a personalized craft supply bag to encourage physical distancing and prevent cross-contamination. The children adapted very well to these changes and enjoyed having their own bags and outdoor lessons.

Junior Church has taken on several special projects throughout the year. In October, we spent time reading and exploring Indigenous themes as an act of solidarity and learning more about reconciliation. In December, we produced our annual Nativity play, again as a video. Almost 20 children were involved. We also led our annual toy drive and donated many toys to the Swansea Fire Hall. With the help of Siobhan Carmichael, the children wrote personalized cards to the seniors of St Olave's during the holiday season.

In January 2022, as the pandemic raged on, Junior Church pivoted back to only providing online lessons. Instead of delivering PDF lessons with instructions, we redesigned our lessons to be interactive, virtual formats using videos that provided music, instructions for each activity and explained the Bible story. On Sunday mornings, the children also came together on Zoom to socialize, read the Bible story and do the activity. In January, we also hosted a Family Service on Zoom. All of these decisions were based on parent surveys and consultation.

Throughout the difficulties presented by the pandemic, we've managed to engage 2-5 children each week at Junior Church. In addition, we have been blessed with a new Junior Church family, Oakley and Ivy!

Respectfully submitted,
Janice Douglas (March to May)
Brittany Hudson (August to present)

MISSION ACTION PLANNING (MAP) COMMITTEE REPORT – 2021

Mission Action Planning is a process that helps parishes vision, plan, decide and act for growth. It is widely used in the UK and Canada to help congregations focus their resources on goals and actions set to support growth and encourage discipleship.

The process is being facilitated by David Krause and Jessica Nee from the diocese with committee members from St. Olave's. The committee has reflected upon the Strengths, Weaknesses, Opportunities and Threats faced by St. Olave's, has held focus groups with parishioners and is currently in the process of interviewing community stakeholders. The object is to, through reflection and listening, explore potential paths forward for St. Olave's. The committee expects to finish it's work and present a report to the parish during 2022.

Committee Members:

The Rev'd Robert Mitchell
The Rev'd Alexandra Stone (until August 2021)
The Rev'd Dr. Jim Leatch
Tina Sweeney
Brittany Hudson (starting in the Fall of 2021)
Janice Douglas

Respectfully submitted,
Carol Ambler
Committee Chair

PROPERTY MANAGEMENT REPORT – 2021

Our appreciation and thanks are extended to Sexton Dave Webb for his continued hard work in preventive maintenance and his inventive solutions working in conjunction with the Wardens and the Property Management Committee in the oversight of the general maintenance of the church properties.

The past year's activities included:

WINDOWS. The second phase of window replacement of all the basement windows has been completed. The sponsorship program *Lead Kindly Light* for the replacement of windows on the north side of the church met with overwhelming success. The installation of the 21 windows, delayed by supply problems experienced in the pandemic, has now been completed by Dundas Woodwindows and Specialties, 2113 Dundas St W, Toronto, M6R 1X1. Our thanks to the Stewardship Committee headed by Martha Drake and to Janice Douglas for organizing the publicity program and arranging recognition of donors.

Plaster Repair: The anticipated crumbling of the old plaster caused by the Installation of the windows is being monitored and the appropriate patching and repair with drywall as well as painting will be done as needed.

WALKWAYS: Repairs and replacement of damaged concrete slabs in the Windermere walkway and approach to east Ostend steps have been done, eliminating potential tripping hazards. The work was done by CBCC Contracting Inc.

BOILER ROOM & STAGE CEILING: The long overdue repairs to the boiler room ceiling have been completed. The stage ceiling was repaired, drywall panels installed, plastered and painted. Two new ceiling LED light fixtures were also installed. These two projects were undertaken by CBCC Contracting Inc. gratefully sourced by Messrs. Taylor.

PAINTING: The walls and trim of the stage have been painted by Dave Webb who also done the Ethel Brown Room. Paint for the EBR was donated by the ACW.

LANDSCAPING: A thorough clean up of the property, including pruning, defining of garden beds, weeding, mulching et al was undertaken by Beaver Landscaping & Gardening Company enhancing its curb appeal.

The raised bed vegetable garden flourished once more, with thanks to our volunteer waterers and weeders. The two small containers were replaced in the spring.

CLEANING & SANITIZING: Cleaning and sanitizing by volunteer teams following church services continued after the brief lifting of the closures with special attention to high touch areas. These practices were also maintained in keeping with live streaming of services and activities by tenants as sanctioned by the Memo from the Bishop's Office.

Guida da Costa continues the bi-monthly or as warranted cleaning schedule of the church and washrooms. Appreciation is due to the ACW who shared the cost in the past and will continue to do so in 2022.

Thank you to Graydon McArthur for his generous donation of protective masks.

ADDUS: The ADDUS office was completely renovated and refurbished.

Maintenance Schedules: Schedules were in place for routine maintenance of the furnace.

Fire Alarm Inspection: Exclusive Alarms conducted the annual mandatory inspection of the Fire Alarm System on Monday, January 24, 2022.

Kitchen: Because of Covid-19 restrictions and closures, the scheduled maintenance of appliances was not done in 2021. All coffee hours and food preparation have been cancelled in accordance with Covid-19 pandemic requirements

Radiators: The valve releases of the north radiator in the Narthex were repaired by Ferguson thus finally eliminating the infamous disruptive clanging noise.

Plumbing & Washrooms: The recommended important practice of flushing the drain in order to avoid sewer back-ups continues to be done on a regular basis. Opinion and estimates are being sought re the feasibility and/or possibility of pipe replacement of the section of the two “bananas” in the drainage pipes under the Church Hall floor.

Maintenance Issues & Future Projects:

Below is the list of projects in priority order submitted to the Wardens for continued budget consideration. These items will be considered and evaluated by the Wardens as required throughout the year. Estimates and quotes will be sought where appropriate

Inspection of the outer church wall and arranging any needed masonry repair.

Enhancement of exterior lighting, Installation of motion sensor (solar) lights e.g. north east corner, and near north fire exit.

Review of formerly proposed beam smoke detector system in Nave.

Windows: Continued replacement of south basement windows

Conversion of outdoor sign board to an electronic sign board: highly recommended for efficiency and convenience of use. Deterioration of the insert of the current board and severe winter conditions cause great inconvenience when making changes.

Parking lot: Repaint yellow lines. Continued monitoring for pooling around catch basin.

Generator: Consideration to purchase for use in cases of emergency outages & creation of a community cooling/warming centre.

Lawn Sprinkler: Installation of an automated irrigation system would be advantageous given the expanse and irregular shape of the grounds and would be convenient for timing and economical use of water. Two quotes are of file.

Stained glass windows: Repairs & modifications especially in Rector's office & balcony. Some repairs needed in Nave. With the retirement of MacAusland a new firm has to be found. There is one company recommended at present.

Chairs: Parish Hall & EBR need to be replaced and/or refurbished.

Defibrillator: The installation of a defibrillator in the church in partnership with the Scouts and ADDUS with training sessions conducted by St. John's Ambulance will be revisited after the restrictions and closures due to Covid-19 are lifted

Air conditioning of sanctuary and nave.

Respectfully submitted,
Sheila Tait
Property Chair

ST. OLAVE'S CHURCH

RELIGIOUS EDUCATION AND RELATED EVENTS

We are now in the midst of our 26th season of special events, directed as usual by St. Olave's Rector, the **Reverend Robert Mitchell**. The first season began on All Saints Day in 1996, so the actual 25th anniversary day was on 1st November 2021.

The year's sequence of 16 events opened on Wednesday 24th February with the Rector's latest five-part Lenten Series on *Angels and Giants: Biblical Characters Cloaked in Mystery*. Each one opened with an Evening Prayer service at 7 p.m., followed by a brief live introduction at 7.30 and a recorded presentation of about 40 minutes each, with a live discussion afterwards on Zoom. This pattern was very similar to the previous Autumn Series, with an in-person discussion of the content, as well as a set of videos that can be viewed later at any time by those who might not be able or want to join the live sessions. Attendance was much larger than would be expected for similar in-person events at the Church.

The late Dr. Schuyler Brown presented his final four-part Eastertide Series, on *Christianity and Zen*, which started on Wednesday 14th April. It was based on the book *Zen's Gift to Christianity* by his long-time friend and colleague Roshi Robert Kennedy. We were particularly sad to hear later that Dr. Brown had passed away in August. He had been appointed as an Honorary Assistant at St. Olave's in 2016 and had presented six annual four-part Eastertide Series on a wide variety of topics. He is greatly missed.

Another Arts Guild event, *The Best of Animals*, was co-ordinated by Annis Tebbutt, featuring a sequence of drama, poetry, music and songs. It was recorded then released online on Wednesday 2nd June at 7 p.m.

On Sunday 27th June (later than usual at 6 p.m.) Brittany Hudson chaired a highly successful online panel discussion on *Anti-Racism and Witness*, with three distinguished guests: the *Toronto Star's* columnist Royson James, MPP Bhutila Karpoche and Bishop Chris Harper.

The season ended with our *Patronal Festival Evensong* on Thursday 29th July at 7 (also later than usual).

Our 26th season opened shortly after Thanksgiving, on Wednesday 13th October, when Dr. P.J. Carefoote began his three-part Autumn Series on *The English Bible*. He examined the evolution of the Bible in the English language, from the primitive attempts to render the Scriptures into the common tongue in the 8th century until the present day. We were delighted that these events could be presented live at the Church as well as online at YouTube; with recordings available soon afterwards, also on YouTube. Dr. Carefoote has recently retired as the Head of Rare Books and Special Collections at the University of Toronto's Thomas Fisher Rare Book Library; and has just been appointed as an Honorary Assistant at St. Olave's.

Our Advent Sunday event on 28th November opened with Evensong at 4, followed directly by a short concert entitled *The Mystic Voice of the Violin*, featuring Paulina Derbez with the music of Bach in contrast with various baroque and modern pieces from Mexico.

Season brochures will resume once our events can be in-person and more predictable, perhaps including our popular light suppers and Sunday afternoon teas, after such a long gap during the pandemic.

As always, we cannot overstate our appreciation for the generous help of our leaders and volunteers, without whom there are no events. In particular:

- Our speakers for the feature talks and discussion series throughout the year.
- Our Rector **Reverend Robert Mitchell** and former Curate **Reverend Alexandra Stone**, for leading Evensong.
- **St. Olave's Arts Guild** and guests, led by **Annis Tebbutt**, for their wonderful words-and-music events.
- **Judy Beal** for the advertising and publicity.
- **Janice Douglas** for the website content and video broadcasting.
- The members of the congregation who read lessons from the Bible: the jewels in each event's crown.

William Cowling
Religious Education Co-ordinator
February 2022

ROMANIA MISSION FUND REPORT – 2021

Dear Reverend Rob and Church family,

The donations to the Romanian mission made in 2021 totalled \$119,470.00

The 4% administration fees were \$4,778.80

Expenditures were:

Salaries \$62,767.80

Day Centre food and supplies \$16,353.00

Construction costs of the barn and little house were \$42,187.38

Total expenditures including the administration fee: \$126,086.98

This amount was covered because of the carry over amount from 2020 of \$18,330.00. Because the amount to be transferred from October, November and December is usually over \$50,000 we thought it best to transfer less in January from the large amount, and then the rest in April. The same will happen this year. \$35,000.00 was transferred in January and \$17,600.00 from the large October, November and December 2021 amount will be transferred in April along with the January, February and March 2022 donations.

This carry over amount will be extremely necessary because unfortunately our main sponsor has had to pull back. He is involved in a business way with an orphanage in the Ukraine, and his daughter who he supports is in the most expensive program at university. So, there will be \$2,500.00 less coming in each month. We have let one person go, and promised a salary only until June for one of the teachers. As the year goes on, we will have to decide what other cuts to make.

This is disappointing to us and we pray that donations will keep coming so that we can keep this mission going. The sponsors who I communicate with are very encouraging and happy with the work we are doing. The children are taught, clothed, fed and counselled with such success. Our social workers help the children and their families so that the whole community is helped.

So we're going forward with hope and faith because of the lives that have been changed. Thank you so much for your support and prayers!

God bless you all, in Christ, Kathy

SECOND CENTURY MISSION FUND REPORT – 2021

The Second Century Mission Fund was established by a motion of Vestry in 1989 to fund the work of Christian missions on an ongoing basis.

Donations added to the proceeds of investment from legacy donations were used to make five gifts in 2021:

1. \$1000 to Bibles for Africa in honour of Bishop Jenny
2. \$5000 to Wycliffe College in support of the memorial fund honouring Rev. Verschoyle D. Wigmore. This fund provides bursaries for two theology students per year.
3. \$2400 to Children Believe (formerly Christian Children's Fund) to support five children in Burkina Faso.
4. \$5000 to The Scott Mission, a nondenominational Christian ministry offering an extensive program assisting those experiencing homelessness.
5. \$5000 to All Saints Church Community Centre (Dundas & Sherbourne). This is an Anglican ministry to people experiencing homelessness and needing community support services.

The last two donations were made in honour of Rev David Burrows. He was notified of the gifts and has replied to say how appreciative he was of the donations in his name.

The committee has experienced some turnover this year. Jean Lilley retired from the committee during the summer after over five years as chair. We are grateful for her leadership during that time. I was appointed chair by the Rector and Wardens in November. Early in 2022, John Drake resigned from the committee due to work pressures. We thank him for his contributions to the committee.

Currently, the committee consists of: Robert Ragsdale (founder), Carol Drummond (chair), Leslie Stafford, Rev Rob Mitchell, Siobhan Carmichael

We thank you for your financial support in donations through cheques, envelope givings, PAG and pew envelopes.

Respectfully submitted,

Carol Drummond, Chair

SECOND CENTURY MISSION FUND ANNUAL REPORT 2021 P.2

Income – 2021

Parish Donations-	\$ 1,672.12
Investment income-	\$ <u>7,846.92</u>
Total Income-	\$ 9,519.04

Disbursements – 2021

Bishop Jenny project- Bibles for Africa	\$ 1,000.00
Children Believe – support 5 children in Africa	\$ 2,400.00
Wycliffe College- (Wigmore Student Bursary)	\$ 5,000.00
All Saints Community Centre – Toronto	\$ 5,000.00
Scott Mission – Toronto	\$ <u>5,000.00</u>
Total -	\$18,400.00

Please Note-

Since inception in 1987, your Second Century Mission Fund has now donated a grand total of \$ 411,904.19 to assist people in many Christian mission, education, and relief projects in Canada and internationally.

The backbone of the Fund consists largely of over \$240,000 held in trust from legacies and bequests from the parish, the revenue from the capital being the main mission arm of our parish.

We encourage everyone not only to regularly support the Fund with a percentage of their church collection, but also to remember the Second Century Mission Fund when considering their final estate plans.

* * * * *

Second Century Capital Account at Dec. 31, 2021 Market Value

Cash & Investments held by TD Waterhouse-	\$ 272,743.12
Cash held in St. Olave’s general account-	\$ <u>746.06</u>
Total-	\$ 273,489.18

St. Olave's Church gratefully acknowledges the many Bequests, Legacies and Memorial gifts being made to our SECOND CENTURY MISSION FUND held in trust in perpetuity, the proceeds of which allow the FUND to make increasingly significant annual support for Christian relief work and education at home and abroad as chosen by our parish.

DONOR

Muriel Wilson - bequest-	Second Century
Les Speechly- in memory-	Harold Hanna
Ethel Brown - estate-	Second Century
Friends- in memory-	Sam Powell
Percy Stone - bequest	Violet Stone
Agnes & Les Speechly-in memory-	Dee Williams
John & Gloria Ross- in memory-	Charlotte Gray
Agnes Speechly & Friends- memory-	Les Speechly
Blanche Swift estate-	Second Century
Mrs. Percy Morgan - estate	Second Century
Stuart Roseveare - estate	Second Century
St. Olave's Sunday School- gift	
Friends- in memory-	Alan Williams
Bette Ragsdale- in memory-	Peggy Dougall
Alan Williams- estate-	Second Century
Maude Williams - bequest-	Second Century
Vilma Sharp – bequest-	John (Ted) Sharp
Friends- in memory	John Sharp
Friends- in memory	Stan McNaughton
Friends- in memory	Mrs. Wallace
Friends- in memory	D. McIsaac

DONOR

Friends- in memory	Agnes Speechly
Vilma Sharp- in memory	Brian Taylor
Rev. Wigmore- in memory-	Peter Wigmore
L. Dougall- in memory-	C. Allen
Family & Friends – memory-	Bette Ragsdale
Joan Scott - estate-	Second Century
Gladys Kirk- estate-	Second Century
Friend- memorial-	Tom Elliott
Doris Flowers - estate-	Second Century
John Ross - estate-	Second Century
Friends- in memory-	-John Ross
Rev. Wigmore estate-	Second Century
Friends- in memory-	- Gloria Ross
Robert Ross in memory-	- John & Gloria
Friend in memory-	Geo. Funnell
Stafford family- in memory	John & Helena
	Stafford & Shirley Challis
Stafford family in memory-	Marguerite & Kent
Leslie Stafford- in memory-	Shirley Challis

STEWARDSHIP COMMITTEE REPORT – 2021

Mandate: The mandate of the Stewardship Committee is to encourage and steward engagement of the St. Olave's community as parishioners and donors.

Committee Composition: Following the February 2021 Vestry meeting, the Stewardship Committee convened with the membership of Rev'd Rob Mitchell, Rev'd Alexandra Stone (who participated until the conclusion of her term at St. Olave's), Carol Ambler, Janice Douglas, Sharm Powell, Paul Scrivener, Jim Shapland, Sheila Tait, Allan Taylor, Annis Tebbutt, and Martha Drake (Chair).

Goals for 2021-2022: The goal for this year was to build upon the foundational work that had been executed by the Stewardship Committee under the leadership of Don Weston since its creation four years ago. Operational goals included strategies to increase financial support by 3% to meet the Overall Givings target of \$195,000 by December 31, 2021, publishing the 36 *For the Love of St. Olave's* testimonials as gifts for parishioners, soliciting donations to replace 20 windows, hosting an estate planning event to encourage testamentary gifts to the parish and the creation of a three-year plan by the end of September. We quickly realized that the continuing impact of COVID required the committee to focus our efforts on engagement activities for the current year. The strategies implemented this year form the foundation for our continued work in the subsequent two years.

Donations Results: Reported at the January 11, 2022 meeting of the Stewardship Committee, the results as at December 31, 2021 show that \$174,430 was donated to the general operating budget, representing 89% of the projected budget. With the inclusion of the memorial gifts, the donations meet 96% of the target. With the inclusion of donations to the *Lead Kindly Light* window project, 103% was achieved for the goal for donations. The goal for donations through online giving on the St. Olave's website (Tith.ly) was surpassed by 150%.

The Stewardship Committee undertook the following activities since the 2021 Vestry meeting:

Monthly Stewardship Letters: Originally a section in the St. Olave's e-blast, monthly letters were emailed to parishioners to encourage donations and provide a progress report on the achievement of the goal for 2021-22 donations. The first standalone message under the banner of *For the Love of St. Olave's* was sent out on June 17. This and all subsequent letters included an inspirational quote from a previous FTLOSO testimonial as curated by Jim Shapland. A special communications blitz was done in July for St. Olave's Day and each monthly letter shared rationales and ways to support St. Olave's as well as a chart on givings to demonstrate the generosity provided and the funds required to meet the \$195,000 goal.

Messaging During Services: Rev'd Rob has strategically provided thoughtful commentary as appropriate during the weekly services to encourage a culture of philanthropy and the weekly collection plate presentation has continued during the online services to show the importance of our continued support.

For the Love of St. Olave's Booklet: Led by Jim Shapland, all thirty-six testimonial stories were published in a booklet which was included in the Advent mailing as a special gift for parishioners.

Lead Kindly Light Window Project: This project, led by Sheila Tait, resulted in all twenty windows sponsored by donors. A printed recognition plaque will be erected in the church to honour donors or memorialize their loved ones. The achievement of sufficient donations for this project means that the capital fund will not be used to fund the 20 windows; all funds raised for the *Lead Kindly Light* window project will be used exclusively for this project.

Advent Letter: The Advent letter was written by Rev'd Rob and, along with the FTLOSO booklet, it contained an Advent calendar that Janice Douglas designed to promote all the activities at the church throughout Advent. Like the design of the *Lead Kindly Light* window project, the letter had a tear-away form with a section for parishioners to share what they are thankful for. This will be done under the same theme as FTLOSO and the quotes could be used in the future to help build community.

Christmas Emporium: Janice Douglas created a website for a Christmas Emporium, a modified online shopping experience, to replace the annual in-person Christmas craft show. The website was hosted by Square which is a free service. Proceeds went to the ACW.

Estate Planning Information Session: A virtual estate planning event, attended by 35 participants, was held on February 9, 2022. Estate lawyer Tanya Bartucz addressed the fundamentals of creating a comprehensive estate plan and the Rev'd Rob spoke about funeral planning. John Drake, Financial Advisor, answered financial planning questions. A follow-up communication was sent to all participants with a link to the recording of the session, the funeral planning worksheet and an offer of an estate planning workbook provided by The Anglican Diocese of Toronto. Janice Douglas provided communications and tech support for this event. Tanya has previously worked with St. Olave's through her legal work on the sale of the rectory.

Mission Action Plan: The Stewardship Committee is exploring ways to support the Mission Action Plan given that there are lots of potential connections between the two groups.

I wish to express my sincere appreciation to all members of the Stewardship Committee for their sage and inspirational guidance and active participation to serve the mandate of the Stewardship Committee and the mission of St. Olave's.

Respectfully submitted by Martha Drake, Chair, Stewardship Committee

LAY MEMBER TO SYNOD REPORT – 2021

The 160th Regular session of Synod occurred, as most things nowadays, as a virtual meeting. Meeting online removed the interaction with other parishes and quelled many debates which usually occur. It also stopped us from making new contacts and sharing our stories over a meal or a break. It has always been important to gather in person for synod, because it is easy forget how large, diverse, and resourceful we are as a group. Despite those challenges we convened and conducted the business of Synod.

Meeting in this environment also highlighted the need for parishes to be able to adapt to the new technologies and video, and there a wide range of success in how various churches adapted. St. Olave's submitted a wonderful video describing and demonstrating how we have made the leap to video. Janice and Fr. Rob need to be congratulated on their excellent job on the presentation. In addition, the whole parish leadership needs to be commended for their exemplary job of pivoting to this new format for our services and meetings.

This synod, members voted to reduce the size and adjust the composition of decision-making committees. This was a hot button issue when we had last gathered and the rejected amendments from 2019 were tweaked and brought back to the floor. Of the governance changes which passed, it is important to note that the more streamlined version of Diocesan council is much better suited to functioning with a zoom meeting than the previous structure which it replaces. Bishop Andrew is very aware of the many challenges posed by the diocesan leadership structure and decision-making processes, and the roles of area Bishops were also discussed. Changes to the area Bishops' roles will likely be discussed and debated further at synod in 2022.

The great highlight of Synod were the stories of the parishes which responded to the challenges of the pandemic: Grace Church in Markham, which helped coordinate vaccinations and rides for seniors, St. Margaret's in Etobicoke, which formed the Outreach Cluster to coordinate ministries serving the underprivileged in the community. Additionally, the Anglican Outreach Network and Refugee Network pivoted to help the vulnerable in ways we could not have imagined years ago. Face masks and sanitizer have joined food and shelter as critical items to help provide. It is always inspirational to see where people have found opportunities to help others.

My feeling at the conclusion of the synod was optimistic. While our services have become fewer, and our gatherings often virtual because of the pandemic, we are still strong, with the people and the resources to meet the Bishop's charge, and together use our church to serve God's mission proudly with distinction. All of us must reach out to each other and people outside of our community to help throughout these challenging times.

“God is calling us to be present in this time of disruption and change, to be signs of love and compassion for our neighbours. And we heed the call that Jesus has given as a last word to the lawyer: go and do likewise. Amen” Quote from Bishop Andrew's Charge to Synod

Respectfully submitted,
Jonathan Ingall

YOUTH GROUP REPORT – 2021

Throughout 2021 the youth group continued Zoom meetings on Friday evenings. We are currently reading and discussing the book of Acts, with a few pop quizzes mixed in to test our knowledge. The group is also doing some Zoom based activities including playing on-line games, and having some great discussions. We were able to get in a few in-person activities including a craft night where we made beaded spiders to sell at the on-line Christmas market.

Looking forward to 2022 we are planning to finish our reading of Acts (only 2 chapters to go!), after which we will decide which book to read next. We'll continue to meet on Zoom as well as in-person as Covid allows.

Respectfully submitted,
Carol Ambler

SOCIAL JUSTICE VESTRY MOTION 2022: JUSTICE FOR WORKERS

“We, the vestry of [name of parish] urge the provincial government to support Ontario’s most vulnerable workers by passing legislation to implement the following measures:

- 1) 10 days of employer-paid sick leave per year for all workers, without requiring workers to submit doctor’s notes, with an additional 14 days’ sick leave during public health emergencies.
- 2) Require employers to give workers a minimum number of hours per week (based on the job) and to give reasonable advance notice of work schedules.
- 3) Require employers to provide equal pay and benefits to all workers doing the same work, whether they are part-time, temporary, or contract workers, and regardless of immigration status.”

The Social Justice & Advocacy Committee of the Diocese, with the support of the College of Bishops, commends the above motion for parishes to consider and present at their upcoming Vestry meeting.

The Bible calls us to justice for those who are most vulnerable, including vulnerable workers in our society. After God’s people were brought out of slavery into freedom, they were reminded to treat their hired labourers – including “sojourners in the land” – with fairness and dignity (Deuteronomy 24:14-15). Likewise, Paul’s letter to Timothy repeats the adages “You shall not muzzle an ox while it is treading out the grain” and “The labourer deserves to be paid.” (1 Timothy 5:18)

The COVID-19 pandemic has shown us that many workers in essential workplaces – from health-care and long-term care facilities to manufacturing, warehousing, and logistics, farms, food processing industries and grocery stores – are precariously employed. This means that they are not only low-paid but that their employment is also characterized by uncertain hours and/or a lack of workplace benefits and protections. For instance, workers who make less than \$33,000 per year are also those least likely to have paid sick days. Part-time workers not only are frequently excluded from workplace benefit programs, but face uncertainty about their hours of work from week to week, making it difficult to plan their lives, arrange for childcare, or accept other employment to be able to make enough income to meet their needs.

Precarious work has a harmful effect on the physical, mental, and emotional health of workers, and their families, with repercussions felt in the wider community. During the pandemic, we have seen many workplaces become hubs of COVID-19 transmission. When the employment laws allow employers to hire people at sub-poverty wages and in dangerous working conditions without adequate protection, these workers pay for this with their health and even with their lives.

Low-wage workers who lack employment benefits and face erratic schedules are also overwhelmingly likely to be vulnerable due to gender, racialization, immigration status (such as newcomers and migrant or undocumented workers) and disability. Decent work is thus not just a matter of economic justice, but a matter of gender and racial justice as well.

The 2017 Changing Workplaces Review examined the growth of precarious work in Ontario and recommended measures to level the playing field for vulnerable workers. Many of these measures were

included in Bill 148 brought in by the previous provincial government. However, after a new provincial government was elected in 2018, many of the provisions of Bill 148 were repealed or reduced.

Paid Sick Days allow people to stay home and not pass on illness to co-workers and customers. They also allow parents to stay home with a sick child without jeopardizing their income or job security. A recent study found a 40% reduction in flu transmission when paid sick days were introduced. Had Ontario had paid sick days before the pandemic hit, our rates of workplace-related COVID transmission would have been significantly reduced.

In April 2021, after months of pressure and with COVID case numbers soaring, the provincial government finally brought in a temporary provision for three paid sick days in certain circumstances. This provision not only does not provide enough days; it is only available for certain reasons related to COVID, requires the worker to apply for the benefit, and is set to expire in July 2022. Also, this measure entitles the employer to be reimbursed by the government for providing the benefit. In other words, public funds are being used to subsidize those employers unwilling to provide this benefit while those who already do so have been covering the cost themselves. This is not fair to the good employers.

While 10 sick days might be enough in ordinary times, during public health crises like the COVID pandemic, additional days are needed to allow workers to comply with testing and self-isolation requirements, which can quickly use up a worker's allotted sick days.

Fair Scheduling: Uncertainty over the number of hours of work and what one's schedule will be makes it difficult for workers to know how much money they will make, or to arrange childcare, never mind supplementary income-earning opportunities or additional education and training to help them find better jobs. This creates mental stress, jeopardizes the health of workers, and keeps them from being able to give their all to their work. Having to juggle more than one job because hours are uncertain at one workplace is one reason that COVID-19 was so easily spread in long-term care homes during the first wave, due to care workers working in multiple facilities. Allowing workers to know the minimum hours number of hours they can expect from a particular job, and giving them reasonable advance notice of their schedules, would help them plan their childcare and other work or study arrangements, bringing greater stability into their lives.

Equal Pay for Equal Work: Allowing discrimination in pay and benefits between full-time workers and those who are part-time, temporary, or contract workers makes employers more likely to create precarious jobs. It can even create situations where workers earn less than minimum wage, because of what is taken off by the temp organization or subcontractor. Bill 148 abolished these distinctions, but that provision was repealed after the current government came to power. It's time to treat these workers equally for doing equal work.

In addition, migrant workers and others who do not have permanent residency status are at risk of deportation if they speak up about dangerous working conditions or unjust treatment. These are some of the most vulnerable workers in Ontario, and they must be able to enforce and exercise their rights as well.

The pandemic has taught us that when workers are protected, all of us are better protected. More importantly to us as Christians, we need to realize that when we advocate for justice and dignity for workers, we are re-aligning ourselves with God's desire for our life together.