



# Holy Cross Lutheran Church

1035 Wayne Drive, Newmarket, Ontario L37 2W9  
905-898-1682

Website: [www.holycrosslutheran.ca](http://www.holycrosslutheran.ca)

Email: [holycrosslutheran@rogers.com](mailto:holycrosslutheran@rogers.com)

[www.facebook.com/holycrossnewmarket/](https://www.facebook.com/holycrossnewmarket/)

twitter: @HolyCrossNewmkt



**Progressive in Approach:  
Christlike in Action!**

**2018  
ANNUAL REPORT**

## Our Mission

**We try to be a welcoming, inclusive Christian community that strives to live out our faith by being LOVE in the world. We enjoy being challenged and nurtured through worship, educational opportunities, music, and laughter. We seek peace and justice by responding to the needs of our neighbours.**

## Our Vision

**Progressive in approach. Christ-like in action!**

**As a compassionate, justice-seeking, progressive Christian community, we seek new ways of connecting with God, ourselves, and our neighbours.**

## Statement of Welcome

In response to the overwhelming love of God we stand in awe of the wideness of God's mercy. In faithfulness to the Gospel of Jesus Christ, mindful of our Lutheran emphasis on grace, and rejoicing in the celebration of our shared baptismal journey, we welcome as members of our extended family, all those who have ever felt excluded by the Church because of their race, gender, sexual orientation, age, physical or mental challenges, financial resources, or family status.

As followers of Christ, all members of Holy Cross Lutheran Church are compelled by the Gospel to seek reconciliation and wholeness in a world that is all too often an unloving place. Therefore, rejoicing in God's abundant grace, we extend a special welcome to **all**. Whether you are gay, straight, lesbian, bisexual or transgender; whatever your country of origin or ancestry; whether you are a believer, a doubter or a seeker; in Christ's love, we welcome you, so that by the power of the Holy Spirit we can work together to usher in God's Reign of justice, peace, and mercy.



## **CONTENTS of 2018 ANNUAL REPORT**

<b>ANNUAL MEETING AGENDA</b>	Page 4
2018 Annual Meeting Minutes	Page 5
Special Congregational Meeting Minutes	Page 7
2018 Parochial Report	Page 8
Pastor Dawn Hutchings' Report	Page 9
From the Chair	Page 14
Global Justice Team	Page 16
Finance Team	Page 17
Mutual Ministry Team	Page 17
Program Team	Page 19
Property Team	Page 22
Treasurer's 2018 General Fund Report	Page 21
Balance Sheet	Page 25
Disbursements: Building & Accessibility Funds	Page 26
Financial Crisis Management Strategies	Page 27
Bridge Loan	Page 27
Proposed 2019 Budget	Page 28

# **AGENDA FOR THE ANNUAL CONGREGATIONAL MEETING**

**March 3, 2019**

**Call to order**

**Opening Prayer**

**Motion:** to give voice but not vote to non-members.

**Minutes adopted from:** 2018 Annual Congregational Meeting Feb.25/18

**Minutes adopted from:** Special Congregational Meeting Sept.30/18

**Pastor Dawn's Comments**

**Church Council Chair Anne Keith's Comments**

**Discussion of Team Reports**

**Reports of the Treasurer**

**Motions arising from reports**

**Nominations/Elections to Church Council:**

Eric Schultz, nominations from the floor

**Suspension of the Rules of Order – Congregational Conversation**

**Where are we now?**

Spelling out our Financial Challenges: Staff, Building, Programs

Spelling out the challenges, demands, and benefits of a small community.

**How are we doing?**

Much to celebrate. Struggles & Consequences. Worries. Hopes.

**What are we doing?**

Most important? What might not be that important? Balance?

How to keep the main thing the main thing?

Strategies to focus our attention, talents, time and efforts on what is most important to us going forward.

**Return to the Rules of Order**

**Motions arising out of our Congregational Conversation**

**Proposed 2019 Budget**

**Other Business** – germane to our agenda

**Adjournment**

**Benediction**

**ANNUAL CONGREGATIONAL MEETING**  
**Holy Cross Lutheran Church, Newmarket, Ontario**  
**Sunday, February 25, 2018**

**MINUTES**

**TOASTING**

Following a congregational luncheon, Pastor Dawn toasted the congregation for their continued support and their financial generosity over the past year.

Andrew Slonetsky, Chair of the congregation toasted the staff - Pastor Dawn Hutchings, Marney Curran-Pianist/Choir Director, Rick Payne-Treasurer; as well as the Team Leaders.

**CALL TO ORDER**

Members were welcomed to this meeting. The Annual Congregational Meeting was called to order by Andrew Slonetsky establishing that there is a quorum (20 members required).

**OPENING PRAYER**

A prayer was led by Pastor Dawn.

**MOTION** - “that non-members of the congregation be given voice but not vote” - moved by Petra Vollmerhausen, seconded by Sylvia McCutcheon. Carried unanimously.

**MOTION** - “that the minutes of the January 11, 2017 Annual Congregational meeting be adopted as presented” - moved by Catherine Drew, seconded by Rose Orfanakos. Carried.

**COMMENTS**

**Pastor Dawn Hutchings**

Comments referred to Pastor’s Report in the Annual Report.

Key-note presentations were shown on the screen as Pastor Dawn offered thanks to the congregation, Church Council, Pianist/Choir Director, Treasurer, Altar Team, Care Team, Planning Team, Finance Team, Global Justice Team, Mutual Ministry Team, Property Team, the Choir and all volunteers who help in a myriad of ways.

**Andrew Slonetsky, Chair**

Andrew thanked the congregation for their support and creativity.

**DISCUSSION OF TEAM REPORTS**

Team Reports were reviewed and discussed.

**REPORT OF THE TREASURER**

The finances were reviewed supplemented by KeyNote presentations.

Treasurer Rick Payne has retired from this position. Rick has diligently taken care of our finances and we thank him for his many, many years of volunteer service to Holy Cross.

We welcome Laura Lawrence who has generously taken up the reins of the Treasurer’s position.

## MISSION AND VISION

The following statements were discussed:

### MISSION

We try to be a welcoming, inclusive Christian Community that strives to live out our faith by being LOVE in the world. We enjoy being challenged and nurtured through worship, educational opportunities, music and laughter. We seek peace and justice by responding to the needs of our neighbours.

### VISION

Progressive in Approach: Christlike in Action.

As a compassionate, justice-seeking, progressive Christian community, we seek new ways of connecting with God, ourselves and our neighbours.

**MOTION** - “that these statements be adopted” - moved by Neil Nauman, seconded by Pat Lovell. Carried.

### PROPOSED BUDGET 2018

Rick Payne went over the Budget accompanied by KeyNote presentations.

The total Budget for 2018 is \$165,555.49

In 2017 we have a surplus of \$991.94 which will be carried forward in the 2018 Budget.

We cannot do deficit spending.

**MOTION** - “that the proposed Budget 2018 be approved” - moved by Sylvia McCutcheon, seconded by Daphne Young. Carried.

### NOMINATIONS/ELECTIONS TO CHURCH COUNCIL

- Anne Keith - nominated for a 3-year term

Sharon Smyth - eligible for a second 3-year term

Wayne Dawe - eligible for a second 3-year term

There were no further nominations from the floor.

**MOTION** - “that Anne Keith, Sharon Smyth and Wayne Dawe be elected by acclamation to serve on Church Council” - moved by Madeline Montpool, seconded by Catherine Drew. Carried.

### NOMINATION OF 2018 SYNOD ASSEMBLY DELEGATE

The Eastern Synod Assembly will meet in Toronto on June 21-24, 2018.

Nominated - Andrew Slonetsky – acclaimed

**MOTION** - “that Andrew Slonetsky be elected to represent Holy Cross at the 2018 Eastern Synod Assembly” - moved by Madeline Montpool, seconded by Catherine Drew

### OTHER BUSINESS

**Auditor** - Rose Orfanakos and Elaine Dawe are available to audit our books. The Church Council will make a decision at their next Council meeting.

### ADJOURNMENT

The Chair declared the Annual Congregational Meeting adjourned.

### BENEDICTION

Pastor Dawn adjourned us with the benediction.

Respectfully submitted, **Daphne Young**,  
Typed by Carol Wegford,  
Recording Secretary

**SPECIAL CONGREGATIONAL MEETING**  
**Holy Cross Lutheran Church, Newmarket, Ontario**  
**Sunday, September 30, 2018**  
**MINUTES**

Anne Keith, Chair of the congregation welcomed everyone and called the Special Congregational Meeting to order. A quorum (20) was met with 27 members and 4 friends in attendance.

**MOTION** - **“that non-members of the congregation be given voice but not vote”** - moved by Sylvia McCutcheon, seconded by Daphne Young. Carried unanimously.

**CONTEXT**

Following the summer months, we are again be in a financial crisis. The Church Council and the Finance Team have had several meetings with the Treasurer. In order to meet our monthly expenses until year-end, the Council has put forward a suggestion to seek a bridge loan to ensure that we can meet our financial responsibilities. The amount of the loan requested is the outcome of the formula made up of our projected shortfall of the General Fund for the remainder of 2018 plus the first few months of 2019. Should our income meet monthly expenses for 2018 and 2019, we would not need to make use of the loan for bridge financing.

**MOTION**

**“Holy Cross’ Church Council is authorized to:**

- 1. Solicit loans from members of the congregation**
- 2. Negotiate terms for loans which include**
  - a) the extension of capital up to \$40,000.00 in total**
  - b) loans to be secured by equity in the building at 1035 Wayne Drive**
  - c) an 18-month term before repayment begins**
  - d) loans to be repaid over the course of 4 years after repayment begins (with the option to payout the loans at any time)**
- 3. Members of the Council Executive (Chair, Vice-Chair and Treasurer) are authorized to sign on behalf of the congregation and are relieved of any of the financial liability for the loans of the congregation.**

**Any and all loans up to \$40,000.00 will be the responsibility of the members of Holy Cross Lutheran Church.”**

- Moved by Sharon Smyth, seconded by Petra Vollmerhausen. Carried.

**THANK YOU**

To the Finance Team, Treasurer and Church Council for their diligent work relating to the financial well-being of the congregation.

Adjournment and Benediction.

Respectfully submitted,  
Carol Wegford, Recording Secretary

## 2018 PAROCHIAL REPORT

### MEMBERSHIP STATISTICS:

<b>Membership: December 31, 2017</b>	<b>Baptized: 241</b>	<b>Confirmed: 170</b>
Membership changes in 2018	Baptized: 0	Confirmed: 0
Membership additions in 2018	Baptized: 0	Confirmed: 0
Removed from Roster	Baptized: 4	Confirmed: 4
<b>Membership: December 31, 2018</b>	<b>Baptized: 237</b>	<b>Confirmed: 166</b>

### ATTENDANCE:

	<b>2017</b>	<b>2018</b>
Total Number of Sunday Worship Services Held in 2018:	<b>52</b>	<b>52</b>
	<b>Average attendance: 34</b>	<b>30</b>
	<i>Average attendance summer months:</i> 29	21
Special Services: (4)		
Ash Wednesday	14	
Maundy Thursday	23	
Good Friday	29	
Christmas Eve	52	

## PASTOR DAWN'S REPORT

I begin by stating the obvious: 2018 was a challenging year! Looking back, I cannot help but give thanks to all the members and friends of Holy Cross for the many ways in which we have all pulled together. As a result of our efforts, I am able to make the claim that I have now been making for twenty years; I have the best job in the world! Yes, of all my twenty years at Holy Cross, 2018 was indeed the most difficult in many ways. But it was also a year in which the support and encouragement that I have received from the members and friends of this courageous congregation have far surpassed my expectations.

2018 began with the reality that leaders change and as our Chair Andrew Slonetsky's tenure expired and our long-serving Treasurer Rick Payne retired, new leaders stepped up to offer their skills and talents. I will always be grateful for the opportunity to work with Andrew and Rick, who blessed us all with their considerable efforts on our behalf. Again, let me say thank-you Andrew and Rick. We are all blessed that Anne Keith stepped up to serve as our Chair and Laura Lawrence has taken on the role of Treasurer. I am sure that neither Anne or Laura anticipated the difficulties that awaited them. Talk about being thrown in at the deep end.

Shortly after Anne and Laura took office the magnitude of the financial crises shook us all. While this crisis has been looming for years, the reality of its arrival was frightening. Difficult decisions had to be made quickly. New strategies had to be developed. Risks had to be taken and sacrifices made. The turmoil took its toll on all of us, but most especially upon our Chair Anne, our Treasurer Laura, the members of our Church Council and the members of our Finance Team. To each of them, I offer my sincere gratitude for the sensitive ways in which you applied yourselves to the difficult task of charting a way forward for us all.

I want to especially thank our Chair Anne Keith for the steadfast guidance that she has offered throughout the year! Anne's wisdom has been invaluable! There are more kindnesses than I can begin to count; kindnesses which ensured that, despite our dire circumstances, we were able to see beyond our distress and begin to find our way. Holy Cross is blessed to have such a capable Chair! I am blessed to have such a wise woman to work with! THANK-YOU Anne!

One of the realities of a small congregation like ours is that so many of our leaders serve in several leadership roles. The members of our Church Council wear many hats as they shoulder many varied responsibilities. In addition to the time that their varied roles demand, our Council Members: Chair, Anne Keith, Vice-Chair, Petra Vollmerhausen, Treasurer, Laura Lawrence, Financial Secretary, Sharon Smyth, Wayne Dawe, Daphne Young, and Sylvia McCutcheon put in overtime as together we deliberated over how best to tackle the challenges of 2018. THANK-YOU to all the members of this wise Council! Special thanks to Daphne Young who is completed a second three-year term and so must now take a break from Council. THANKS Daphne we will miss your wisdom and your humour and look forward to seeing you back on Council in the future!!!

We are all blessed that Laura Lawrence stepped into the job of Treasurer and has continued to faithfully steward our finances. It has been a steep learning curve which Laura has undauntingly mastered. THANK-YOU Laura for the gentle way you keep us on track and your patience as we sort our way through this crisis.

I want to say a big THANK-YOU to the Chair of our Finance Team Catherine Drew. Catherine's wisdom gently guided us as we sought a process with which to tackle our precarious finances. Holy Cross was blessed by Catherine's wisdom and determination as the Finance Team worked our way through some exceedingly difficult conversations. I was blessed by Catherine's gentle support and the many ways in which she was able to say what needed to be said, while always remembering that it was not just dollars and cents we were fretting over. I am so very grateful to Catherine!

I am also grateful to the members of our Finance Team for their guidance during some difficult days. Under the leadership of Catherine Drew, members Sylvia McCutcheon, Sharon Smyth, Laura Lawrence, Rick Michel, Rick Payne and Anne Keith, have paid close attention to the financial needs of our congregation and together we have made our way through some tough conversations. We are all blessed by their efforts!! As always, a sincere THANK-YOU to our Financial Secretary Sharon Smyth for tending to our individual records!!!

To all the members and friends of Holy Cross who have worked so hard to grapple with our financial crisis THANK-YOU. We have made some difficult decisions, more will have to be made. Many of you have dug especially deep and given so much of your time, talent and treasure to ensure that we have more opportunities to meet the challenges before us. Each one of you is a blessing that makes all the worrying worthwhile. THANK-YOU! I continue to be overwhelmed by your wisdom, strength, and compassion!

If ever there was a year that showed the importance of a Mutual Ministry Team, 2018 was it. Under the leadership of Chair Pat Lovell, members Anne Keith, Judy Michel and Rose Orfanakos have been there to offer their support and encouragement even as they were able to continue to hold up a mirror so that I might see more clearly ways in which I could improve the way I work as your Pastor. THANK-YOU! After more than ten years of service to this team, eight of which were as Chair, Pat Lovell is stepping down. Pat's considerable expertise and great wisdom has been a wonderful blessing to the team, the congregation, and to me. THANK-YOU Pat for your steadfast leadership and your wise counsel.

Planning and leading worship at Holy Cross continues to be one of my most treasured blessings! This year our worship together has soothed and challenged me. It has also reminded me over and over again why I love being your pastor. Your presence in worship is a blessing not only to me, but also to everyone who worships with us. What can I say about Music Director Marney Curran? I'm not sure I have the words to express the magnitude of my gratitude for Marney's inspired leadership! Marney is such an inspiring leader and it is both an honour and a pleasure to work with her!!! Marney's considerable skills together with her generous spirit, makes it all look so easy that we sometimes forget how very hard Marney works to make Sunday mornings so enlivening! Marney empowers us all!!! We sing better and worship more profoundly, thanks to Marney's leadership!!! THANK-YOU Marney for being YOU!!!

A big THANK-YOU to all our Choir members who lift us each and every Sunday because of the work they do learning music on our behalf. Our Choir's leadership enables us to "sing a new song!"

This year, our Altar Team continued their excellent preparations which ensure that our humble multipurpose room is transformed every Sunday into a sanctuary. A big THANK-YOU to Barb Batke, Marg Nauman, Judy Michel, Sharon Smyth, Sylvia McCutcheon, and Carol Wegford, who serve us all so well!

One of the great joys of team-work is exemplified in the outstanding way in which our Care Team reaches out to the Members and Friends of Holy Cross. In the midst of all the challenges that 2018 brought, our Care Team quietly and faithfully went about the work of embodying LOVE. So many people have been touched by the care given by this amazing Team which strives to deepen the relationships we share with one another. It is a pleasure to work with the Team's coordinator Sharon Euler, whose attention to detail continues to astound me. I am touched by the generosity of the Care Team members who give so generously of their time and talents. THANK-YOU Sharon Euler, Anne Keith, Lawrence McCutcheon, Marg Nauman, Neil Nauman, and Cherilyn Spraakman.

The opportunity to flex my teaching muscles is something I do not take for granted. I am so very grateful to the faithful group of seekers who come out in fair and foul weather on Sunday mornings to explore new ways of being in the world. I love each and every one of you for the wisdom you contribute, the boundaries you traverse, the humour you express, and your wiliness to push me to places I never imagined I could go. You have challenged me to be a better teacher, preacher, and seeker. I am so grateful for the new questions we have been able to mull over together. THANK-YOU!!!

I am very grateful to our Global Justice Team for continuing their high standard of education when it comes to bring justice issues to our congregation. Under the sensitive leadership of Cherilyn Spraakman our Global Justice Team reaches out and works in partnership with various justice-seekers to be LOVE in the world. Their passion bears witness to their deep concern for justice! THANK-YOU for all that you teach us and the many ways in which you inspire and empower us.

One of the most demanding roles in our congregation, often goes unheralded: our Property Team under the leadership of Wayne Dawe, with Rick Michel and his band of volunteers: Doug Hoskin, Neil Nauman, Andrew Slonetsky, Gary Curran, Phil Thase, Lawrence McCutcheon, Marney Curran, Sylvia McCutcheon, Judy Michel, Petra Vollmerhausen and a host of others have worked hard to ensure that our property is not just well maintained but also made more beautiful. The crew that created the front garden have gifted us with a treasure! THANK-YOU to everyone who contributes their time and effort to maintaining, cleaning, gardening and improving our property!

In light of our financial crisis and the need to attract more people to participate in the life of our congregation, a new team was drawn together in 2018 to create program which seeks to increase the number of people participating each week in program at Holy Cross. Our Program Team includes: Anne Keith, Laura Laurence, Pat Lovell, Andrew Slonetsky, Daphne Young and me. One of the first programs saw us suspend our regular summer Sunday worship in order to create BRUNCHtalks. July and August saw us tackle the daunting question of what it means to be a progressive christian. I am grateful to everyone who participated in

BRUNCHtalks, especially those volunteers who prepared such splendid brunches. In the fall we embarked in nine weeks of program that saw us meet on Tuesday evenings and Thursday mornings for BREWDWINGS and MORNING BREW. I am so very grateful to all those who showed up to offer their presence in ways that welcomed our visitors to participate. THANK-YOU to all the volunteers who worked to set-up and serve at these events! We learned a great deal from these programs. Based on our experience we were able to apply for and receive a grant of \$5,000.00 dollars from the Eastern Synod so that we can produce similar programs in 2019.

Our Council, together with our Financial and Mutual Ministry Teams, have guided us as together we have faced our Financial Crisis. Some of the decisions that were made included sacrificing some things that we simply could not afford. In the spring as our cash-flow dwindled we adjusted our budget by transferring money from the savings we were setting aside for my 2019 sabbatical and we discontinued setting aside savings toward our Building Fund. In order to make programming changes, I cancelled my summer vacation. When it came time to discuss my annual salary increase, I suggested that we forgo the Synod Guidelines and not entertain a Cost of Living Allowance. These are but small sacrifices and I am well aware that our ongoing financial challenges may indeed call for more sacrifices. I trust that as we look ahead together, we will all have the courage to engage in what may be very difficult and painful conversations. The fortuitous extension of a loan by an anonymous member or friend of Holy Cross has provided us with a Bridge Loan of up to \$40,000.00. While I am sure that we are all grateful for the respite that this brings, we must remember that the Bridge Loan is just that, a loan, and loans are not solutions. Engaging the realities of our precarious finances will not be easy for any of us. But engage we must! I am encouraged by the sensitivity, wisdom, and realism that has been demonstrated by our various leaders and I trust that together we will all continue to face the challenges before us with compassion. I encourage each of you to listen to your hearts and speak your mind as we seek solutions that will enable us to both meet our responsibilities to one another and continue to dream dreams that empower us to be LOVE in the world.

I am indebted to the entire congregation for continuing to support and encourage the work I do to publish the [pastordawn.com](http://pastordawn.com) blog. During 2018 there were 87,474 visits to the blog (daily averaging 240 visits), which currently has 1,215 followers who receive regular updates via email each and every time an article is published. Various followers of the blog continue to make substantial financial contributions to Holy Cross. But it is the ongoing support of the congregation that maintains the site and allows me the time to create the content. Much of the content is being used in congregations and communities all over the world. Thank-you for empowering this vital outreach.

I am grateful to Heather Armstrong for holding my hand and encouraging me with her technical expertise as a relaunch of [www.holycrosslutheran.ca](http://www.holycrosslutheran.ca) was finally completed. Laura Lawrence paved the way to ensure that visitors to our site are able to make financial donations via Canada Helps. In a few short months the site had 631 followers who made 10,360 visits to our site. In addition I maintain and provide content to our facebook and twitter feeds.

I could not have faced the challenges of 2018 without the woman who has stood by me these twenty years. I continue to marvel at the amount of work the woman I love does for me and for this congregation. THANK YOU for supporting me and giving up your summer vacation so that I could continue to work. THANK-YOU for putting up with my last-minute ideas and bringing so many of them to fruition. I could not be the pastor that I am without Carol's love, support, and willingness to do whatever it takes to meet the considerable number of asks I make on behalf of our congregation. THANK-YOU hardly begins to describe my gratitude!!!

Reflecting back upon a challenging year is a valuable exercise. It reminds me of all the many blessings that surround me each and every day. THANK-YOU all for the past twenty years! I continue to be overwhelmed by the generosity with which you approach the challenges we face. As I look ahead, I am excited by the challenge of working with all of the members and friends of Holy Cross, as together we continue to take the necessary steps to live into our desire to be "**Progressive in approach: Christlike in action!**" It is a privilege to work with such an imaginative community of visionaries. Our little but mighty congregation is a blessing beyond words! I can't wait to see where the MYSTERY that is LOVE will take us. May that MYSTERY continue to work in, with, through, and beyond us, as together we strive to be LOVE in the world! THANK-YOU all for inspiring and empowering me to work with you!!!

*I remain, yours in Christ, Pastor Dawn*

## OUR CHAIR

It has been a year of much learning since I assumed the Chair of Council for our small but mighty congregation. I will group my comments under the headings of challenge, creativity, commitment, encouragement and generosity.

**Challenge:** To start on a somber note, the financial crisis that had been looming for some time, compounded by the lack of our previous surplus and a smaller support base, burst into our awareness early in the year. In order to survive, we needed to find major ways to change gears, and then to implement the changes. Change is never easy, and challenges continued to appear as we embarked on new initiatives and encountered the unexpected on various fronts, including logistical blips in areas such as marketing, changing banking requirements and even a maze re: snow plowing.

**Creativity:** Our recently honed vision statement of being “Progressive in Approach: Christlike in Action” provided framework for exploring new directions. Pastor Dawn’s leadership in identifying new forms to pilot kindled a response throughout the community, which responded with willingness to put the pieces together to launch “Brunchtalks” through the summer, and “Morning Brew and “Brewdings” for 9 intense weeks in the Fall. The demand for new content and packaging, both on site and through the blog and website, was an extraordinary demand on Pastor Dawn’s creativity. At considerable cost, including deferring summer holidays, she assumed the added roles of wizard and juggler. Every team rallied to explore and provide resources to bring these pilot projects to fruition, and to keep all the other dimensions of our life together vibrant during the process.

**Commitment:** It has been my privilege to observe the depth of commitment consistently expressed by:

- the Finance Team, who bore the brunt of tracking and communicating the precarious situation and proposing strategies to “buy time” for new initiatives to come into place, and to advocate for fiscal responsibility at every level. Special thanks to Laura, our new treasurer, who has demonstrated remarkable “grace under fire”.
- Marney and the choir as they offer the profound and integral music component of our worship
- Council, who wrestled with the many implications and made hard choices while overseeing all aspects our life and ministry together
- the Care Team, who continued to support many throughout our community, a vital role, particularly with the increased demands on the pastor
- the Global Justice Team in continuing to educate and engage us regarding issues beyond our walls, which could otherwise have faded into the background in our focus on survival
- the Mutual Ministry Team in supporting staff under increased pressure
- the altar guild whose on-going work supports our worship every week
- the Property team as they dealt with many issues of safety and maintenance while operating within a limited budget, work often invisible to many of us
- our faithful cleaners who, every week ensure that everything is spic and span
- our rental hosts, who take care of those who use our facility for events
- the working groups that assembled to implement the new ventures; Program planning, marketing and search for a possible alternate venue for “Brewdings”

- the congregation, who faithfully attended, participated, and contributed, “came on board” for new activities as well as continuing the important involvement with the outreach van, the community meal with Inn from the Cold, Seekers

**Encouragement:** In spite of projections that seemed both daunting and frightening early in the year, each month brought signs of new interest, appreciation of what was being offered, new participants, financial support in various forms- through the offering plate, pre-authorized donations, stock donations, response from the on-line community through the mail and the Canada Helps link. Thankfully, we were able to meet our commitments in payments on the accessibility loans.

We are far from out of the woods financially. We still have a long way to go, but we are not as far behind as the projections anticipated early in the year. We learned from each of the pilot projects and are taking that learning forward into this coming year, as we continue to attempt to engage a broader community of involvement and support.

**Generosity:** We have been blessed by outpourings of generosity in many forms. A truly remarkable amount is accomplished by a relatively small pool of keen volunteers. Financially, many dug deep to respond to current needs, some “advanced” givings to tide us over lean summer months. A donor came forward with a bridge loan for the next phase of growth. The community has needed to adapt and change, to step out in unfamiliar directions, and some of the changes have been difficult to navigate. We encountered great diversity of opinion when it was determined that our profile might benefit from re-naming our building, and we entered into a process that proved more difficult than anticipated, as no single suggestion was uniformly supported. Coming to a decision required respect and generosity of spirit throughout the community.

As we have continued to seek and flesh out what it means to LOVE in the world, the impact of the generous gifts of time, wisdom, enthusiasm, ideas and encouragement from staff, members, and friends throughout our community cannot be over-stated.

We are truly blessed.

I will finish by expressing my personal thanks for all the support I have received since taking on this role. With the demands has also come the privilege of receiving the stimulation, wisdom, and care expressed while working in partnership with Pastor Dawn and so many others noted above.

***Respectfully submitted,  
Anne Keith  
Council Chair***

## **GLOBAL JUSTICE TEAM**

In preparation for this report I looked through the Global Justice Team meeting minutes for the past year. I am proud and surprised at the many initiatives the team undertakes. This list will jog your memories for last year:

### Local support

- In November we prepared and served a delicious community meal at the Inn from the Cold
- We volunteered at the LOFT Street Outreach van on Thursdays for 51 weeks. Sharon Euler organizes the team's schedule and the work to be done each week. Sharon was instrumental in gathering gifts and preparing Christmas bags given out by van staff
- In November we attended "Working together to end homelessness: programs and services that work" to learn about programs to prevent and decrease homelessness in York Region

### National support

- In April we attended a screening of "Indian Horse" and an after-movie discussion
- We had the immense privilege of hosting the Anglican National Indigenous Bishop Mark MacDonald in May. The Friday evening and Saturday morning presentations were titled "The Road of Reconciliation"

### International support

- In April I presented the Canadian Lutheran World Relief supported programs in Jordan and the Palestinian Authority – the schools, the Augusta Victoria Hospital and the Peace Park in the Zaatari Refugee Camp
- The congregation generously donated all items for the Canadian Lutheran World Relief "We Care Kits" and we sent many kits to the central distributing in Winnipeg

In collaboration with the York Region KAIROS Group and "Ontario for All" we hosted a provincial candidates forum in May. Unfortunately we had only two candidates attend, so it was not an "all candidates" forum! Thank you to Andrew Slonetsky who chaired the forum. Thank you to the members of the Global Justice Team for their steadfast outreach and for modelling "love in the world".

***Respectfully submitted, Cherilyn Spraakman***

## **Finance Team Report**

Your finance team members currently are Sylvia McCutcheon, Sharon Smyth, Rick Michel, Rick Payne, and Laura Lawrence.

2018 was a challenging year as you are all aware. The team extends its profound thanks to our retired chair Catherine Drew who shepherded us through the difficult days in the spring when our precarious financial position became evident. Her attention to our financial position and dedication to keeping council apprised of the situation helped us navigate through very trying circumstances.

We also are very grateful to our new treasurer Laura for not running for the hills when our cash flow situation caused her many sleepless nights and to Pastor Dawn and our council chair Anne who did not hesitate to enter into challenging discussions with the team regarding the future of our congregation. We also want to thank Rick Payne for giving his time to help Laura become familiar with her new role as treasurer with all it entails.

And finely our profound thanks to the Holy Cross community for digging deep to keep us financially viable for the year through their generous support both financial and with their time and talents. Because of your generosity we were able to meet all our financial obligations involving our budget expenses as well as make the scheduled accessibility loan payments. The finance team is committed to overseeing the financial health of our community and communicating with you the people of the Holy Cross family.

Please do not hesitate to talk to any member of the team if you have questions, concerns or suggestions for our consideration.

**Respectfully submitted**  
**Sharon Smyth on behalf of the team members.**

## **Mutual Ministry Team Report**

To support effective communications among the congregation, Pastor and Staff, the Mutual Ministry Team (MMT) serves as a confidential sounding board for the Pastor, Musical Director and for all members and friends of the congregation.

We provide all members and friends of Holy Cross an opportunity to discuss issues and/or suggestions for feedback purposes to the Pastor, Musical Director and/or Council.

The MMT reviews and provides timely compensation recommendations to the Council for the Pastor and Musical Director.

### 2018 Highlights

- Revised congregational Feedback Guidelines (attached)
- Continued performance review sessions with the Pastor and Musical Director. This year, our formal sessions were limited and more focused on how we could be of support to the Pastor due to the immediate Financial concerns at Holy Cross.
- In view of the current financial state of our Holy Cross Lutheran Church, it is with regret that it is our fiduciary responsibility to recommend a stay of the current compensation status of both, our Pastor and our Musical Director, at this time.
- We continued coordination with Council on the Visioning session in May, 2018.

- Coordinated the celebration of Rick Payne's many years of service as Treasurer at Holy Cross. Our sincere thanks to Chris Payne, Sharon Euler, Madeline Montpool, Judy and Rick Michel, Marney and Gary Curran, Barb Batke, Carol Wegford, Petra Vollmerhausen, Daphne Young, Rose Orfanakos, Judy and Michael Feitt, Katherine and Peter Smith, Gunter Meyer, Andrew Slonetsky.

***Respectfully submitted, Pat Lovell, Chair.***

### **Feedback Guidelines**

1. When members of the congregation express an opinion or concern to a Mutual Ministry Team (MMT) member, that MMT member shall ask, "What would you like me to do with this information?"
2. If the member desires to have the information transmitted to the Pastor, the member shall be invited to bring the information/concern to the next MMT meeting. The time and date shall be given and the MMT and pastor notified no less than one week before the next MMT meeting.
3. If the member does not wish to appear in person, the MMT member shall ask the member for permission to use their name in reporting. If permission is not given, the MMT member shall say, "I'm sorry but, I will not be able to report this to the Pastor since we do not deal with anonymous letters or comments because that doesn't allow an opportunity for conversation and clarification. We would be happy to facilitate that conversation/create an opportunity for that conversation to happen."
4. If permission is given, the MMT member shall report the information/concern to the MMT and Pastor using the member's name.
5. Each issue shall be placed on the agenda and written in the minutes along with the action taken by the MMT. Action may include: "received as information", "Pastor and/or MMT member to visit member and report at next meeting", etc.
6. Opinions/concerns may be shared in writing with the MMT and shall be handled in the above mentioned manner if the letter or statement is signed.

## Program Team Report

During the course of our ongoing conversations about our financial crisis it became clear that in order to maintain our regular Sunday morning activities we need to widen our base of support. In order to accomplish this, we must provide additional programs that will attract participants in ways that our Sunday morning worship and adult education program have been unable to. The Program Team was pulled together to create and implement new programs designed to increase the number of people participating on a weekly basis in the life of Holy Cross. In a departure from our regular practice the Team was charged to encourage financial contributions from participants. The team consists of Anne Keith, Laura Lawrence, Pat Lovell, Andrew Slonetsky, Daphne Young, and Dawn Hutchings.

After careful deliberations over our previous program efforts and possibilities for the future several new programs were initiated. In an effort to overcome the basis that exists in the wider community with regard to “organized religion” and the baggage that some prospective participants might have about the word “church” the Program Team realized that we ought to run our programs off site. A team of volunteers including Petra Vollmerhausen, Daphne Young, and Doug Hoskin scouted the area to find an accessible place to hold our events. Sadly, we were unable to secure a location and so the idea to change the name of our building was born. It was hoped that this would be a simple task. Alas, the surplus of ideas about what name might do the trick meant that we needed to poll the congregation widely in order to ensure that everyone had an opportunity to weigh in on the name change. After, some confusion about this being a name for the building and not the congregation and much discussion and voting The Gathering Centre was chosen. Thanks to Gary Curran a graphic was found to represent The Gathering Centre and a temporary sign put up on the building. In mid-October Tuesday Evening BREWDINGS and Thursday MORNING BREWS were launched at The Gathering Centre. Over the course of 9 weeks several new participants and a modest amount of financial contributions were realized.

The Program Team learned the value of our volunteers as people stepped up to create a welcoming environment. However, the sustained efforts took a toll on our volunteers and our future plans will be of shorter durations.

A grant from the Mission Committee of the Eastern Synod of the ELCIC was sought in the amount of \$10,000.00 to support program in 2019, leaving \$4,000.00 for Holy Cross to cover a new program. The Committee received numerous requests that stretched the limits of the funds available. Happily, Holy Cross received a grant of \$5,000.00 from the Eastern Synod and the Program Team has asked for \$2,000.00 in our 2019 Budget. Under the title of BEYOND WELCOME PROGRAM our 2019 program will include BREWDINGS pub and movie nights, a MORNING BREW series in the spring and fall. A detailed program budget is provided below.

The Program Team began working with Pastor Dawn and volunteers from the congregation to host a retreat for clergy at the Loreto Maryholme Retreat Centre March 17-20, 2019. In addition to programs offered by the Program Team, Pastor Dawn has been booked to be the Keynote speaker at the annual retreat in Cleveland Ohio of the American Association of Roman Catholic Women Priests. Pastor Dawn’s services will be paid for by a contribution from

the ARCWP to Holy Cross. The Program Team continues to look for ways to generate income from the program content created by Pastor Dawn.

Plans are under way for to host The Universal Christ, webcast at the Gathering Centre May 10<sup>th</sup> & 11<sup>th</sup>. The pre-recorded webcast will feature Richard Rohr, John Dominic Crossan, and Jacqui Lewis.

### BEYOND WELCOME 2019 Budget

	Spring 2019	Fall 2019	Totals
<b>Morning BREW - Open Learning</b>			
<b>Supplies</b>	\$150.00	\$150.00	
<b>Social Media Promotions</b>	\$300.00	\$300.00	
<b>Advertising (printing)</b>	\$100.00	\$100.00	
<b>Morning BREW Totals</b>	<b>\$550.00</b>	<b>\$550.00</b>	<b>\$1,100.00</b>
<b>BREWDINGS - Table Talks</b>	4 Events	3 Events	
<b>Musicians</b>	\$0.00	\$0.00	
<b>Supplies</b>	\$750.00	\$500.00	
<b>Social Media Promotions</b>	\$500.00	\$500.00	
<b>Advertising (printing)</b>	\$125.00	\$125.00	
<b>BREWDINGS Totals</b>	<b>\$1,375.00</b>	<b>\$1,125.00</b>	<b>\$2,500.00</b>
<b>MOVIE NIGHTS</b>			
<b>Supplies</b>	\$400.00	\$400.00	
<b>Licensing</b>	\$600.00	\$600.00	
<b>Social Media Promotions</b>	\$300.00	\$300.00	
<b>Advertising (printing)</b>	\$100.00	\$100.00	
<b>MOVIE NIGHTS Totals</b>	<b>\$1,400.00</b>	<b>\$1,400.00</b>	<b>\$2,800.00</b>
<b>Contingency</b>			\$600.00
<b>TOTAL EXPENSES</b>	<b>\$3,325.00</b>	<b>\$3,075.00</b>	<b>\$7,000.00</b>
<b>Mission Grant</b>	Received from Eastern Synod		<b>\$5,000.00</b>
<b>Holy Cross</b>	Included in 2019 Budget		<b>\$2,000.00</b>

## **Property Team Report**

Thanks to the property team of Rick Michael, Doug Hoskins, Andrew Slonetsky and Neil Nauman who worked diligently throughout the last year to keep our building running smoothly. Thanks to Gary Curran and all those who helped keep our lawns and beds looking manicured and well maintained. Thanks to all those who helped both inside and out during our spring cleanup and with those who have volunteered to clean the church throughout the year. Keeping our property maintained as we open ourselves to the community requires the efforts of many dedicated volunteers, thanks to all of you. There are a number of maintenance concerns we hope to address over the next year, budget and volunteers willing. If you notice anything amiss around our property you think we may have missed, please bring it to the attention of any of the members of the property team.

## 2018 GENERAL FUND FINANCIAL REPORT

INCOME to the General Fund	Budget	Actual	Variances
<b>Offerings</b>	<b>138,111.96</b>	<b>122,261.02</b>	<b>-15,850.94</b>
<b>Solar Panel Income</b>	<b>9,000.00</b>	<b>9,403.44</b>	<b>403.44</b>
<b>LOV Ministries</b>	<b>0.00</b>	<b>370.00</b>	<b>370.00</b>
<b>Fundraising</b>	<b>0.00</b>	<b>40.00</b>	<b>40.00</b>
<b>Gifts</b>	<b>0.00</b>	<b>500.00</b>	<b>500.00</b>
<b>Interest</b>	<b>0.00</b>		<b>0.00</b>
<b>Misc. Income</b>	<b>0.00</b>		<b>0.00</b>
<b>Non-Budget expenses</b>	<b>0.00</b>	<b>1,025.00</b>	<b>1,025.00</b>
<b>Budgeted Expenses</b>	<b>0.00</b>	<b>201.00</b>	<b>201.00</b>
<b>Rentals: Church Facility</b>	<b>500.00</b>	<b>1,160.00</b>	<b>660.00</b>
<b>Rental: Armitage Daycare</b>	<b>12,900.00</b>	<b>12,900.00</b>	<b>0.00</b>
<b>2018 Surplus Carried forward</b>	<b>6,768.51</b>	<b>6,768.51</b>	<b>0.00</b>
<b>Misc. Sabbatical Fund Transfer</b>	<b>0.00</b>	<b>2,333.32</b>	<b>2,333.32</b>
<b>Misc. Soccer Fund Transfer</b>	<b>0.00</b>	<b>446.17</b>	<b>446.17</b>
<b>Subtotal</b>	<b>167,280.47</b>	<b>157,408.46</b>	<b>-9,872.01</b>
<b>Designated Offerings - CLWR</b>	<b>0.00</b>	<b>1,100.00</b>	<b>1,100.00</b>
<b>TOTAL REVENUE</b>	<b>167,280.47</b>	<b>158,508.46</b>	<b>-8,772.01</b>
<b>EXPENSES</b>			
<b>OUTREACH</b>			
<b>Benevolence to Synod</b>	<b>8,500.00</b>	<b>8,500.00</b>	<b>0.00</b>
<b>Toronto Area Ministry</b>	<b>150.00</b>	<b>150.00</b>	<b>0.00</b>
<b>Pastor's Discretionary Fund</b>	<b>1,000.00</b>	<b>488.00</b>	<b>-512.00</b>
<b>Global Justice</b>	<b>1,000.00</b>	<b>364.21</b>	<b>-635.79</b>
<b>Conferences &amp; Workshops</b>	<b>2,000.00</b>	<b>1,203.00</b>	<b>-797.00</b>
<b>Advertising &amp; Promotion</b>	<b>1,000.00</b>	<b>90.44</b>	<b>-909.56</b>
<b>Blog and Website</b>	<b>1,000.00</b>	<b>1,346.17</b>	<b>346.17</b>
<b>Beyond Church</b>	<b>500.00</b>	<b>0.00</b>	<b>-500.00</b>
<b>LOV. Ministries</b>	<b>0.00</b>	<b>32.60</b>	<b>32.60</b>
<b>TOTAL OUTREACH</b>	<b>15,150.00</b>	<b>12,174.42</b>	<b>-2,975.58</b>

<b>WORSHIP</b>			
<b>Worship Services</b>	<b>1,000.00</b>	<b>1,850.21</b>	<b>850.21</b>
<b>Music Director - Marney</b>	<b>10,726.00</b>	<b>10,141.04</b>	<b>-584.96</b>
<b>Supply Musicians</b>	<b>750.00</b>	<b>390.04</b>	<b>-359.96</b>
<b>Supply Pastor</b>	<b>1,400.00</b>	<b>800.00</b>	<b>-600.00</b>
<b>Hospitality</b>	<b>500.00</b>	<b>305.30</b>	<b>-194.70</b>
<b>TOTAL WORSHIP</b>	<b>14,376.00</b>	<b>13,486.59</b>	<b>-889.41</b>
<b>EDUCATION</b>			
<b>Confirmation</b>	<b>300.00</b>	<b>41.95</b>	<b>-258.05</b>
<b>Adult Education</b>	<b>500.00</b>	<b>518.20</b>	<b>18.20</b>
<b>Baptism</b>	<b>50.00</b>	<b>0.00</b>	<b>-50.00</b>
<b>Pastor Dawn's Book Allowance</b>	<b>1,200.00</b>	<b>1,197.96</b>	<b>-2.04</b>
<b>Continuing Ed/Pastor Dawn</b>	<b>1,500.00</b>	<b>1,500.00</b>	<b>0.00</b>
<b>TOTAL EDUCATION</b>	<b>3,550.00</b>	<b>3,258.11</b>	<b>-291.89</b>
<b>MILEAGE</b>			
<b>Mileage Pastor Dawn</b>	<b>6,500.00</b>	<b>5,583.98</b>	<b>-916.02</b>
<b>Mileage others (supply pastors etc)</b>		<b>1,135.36</b>	
<b>TOTAL MILEAGE</b>	<b>6,500.00</b>	<b>6,719.34</b>	<b>219.34</b>
<b>ADMINISTRATION</b>			
<b>Office Supplies</b>	<b>5,000.00</b>	<b>4,830.42</b>	<b>-169.58</b>
<b>Phones &amp; Internet</b>	<b>3,500.00</b>	<b>3,886.29</b>	<b>386.29</b>
<b>TOTAL ADMIN.</b>	<b>8,500.00</b>	<b>8,716.71</b>	<b>216.71</b>
<b>PASTORS' REMUNERATION</b>			
<b>Salary - Pastor Dawn</b>	<b>52,128.00</b>	<b>52,128.00</b>	<b>0.00</b>
<b>CPP &amp; EI Expense - Pastor Dawn</b>	<b>3,704.40</b>	<b>3,797.98</b>	<b>93.58</b>
<b>Housing Allowance - Pastor Dawn</b>	<b>26,064.96</b>	<b>26,064.96</b>	<b>0.00</b>
<b>Health &amp; Dental - Pastor Dawn</b>	<b>9,049.56</b>	<b>9,048.84</b>	<b>-0.72</b>
<b>Pension Pastor Dawn</b>	<b>6,257.40</b>	<b>6,255.38</b>	<b>-2.02</b>
<b>TOTAL REMUNERATION</b>	<b>97,204.32</b>	<b>97,295.16</b>	<b>90.84</b>
<b>PROPERTY</b>			

<b>Utilities</b>	<b>5,000.00</b>	<b>4,775.34</b>	<b>-224.66</b>
<b>Maintenance</b>	<b>2,500.00</b>	<b>1,940.03</b>	<b>-559.97</b>
<b>Lift Maintenance</b>	<b>2,000.00</b>	<b>2,172.57</b>	<b>172.57</b>
<b>Snow Plowing</b>	<b>3,500.00</b>	<b>3,160.30</b>	<b>-339.70</b>
<b>Insurance</b>	<b>3,000.00</b>	<b>2,878.74</b>	<b>-121.26</b>
<b>Church Improvements</b>	<b>1,500.00</b>	<b>0.00</b>	<b>-1,500.00</b>
<b>TOTAL PROPERTY</b>	<b>17,500.00</b>	<b>14,926.98</b>	<b>-2,573.02</b>
<b>MISCELLANEOUS EXPENSES</b>			
<b>Equipment Purchases</b>	<b>1,000.00</b>	<b>238.89</b>	<b>-761.11</b>
<b>Miscellaneous</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Non-Budgeted Expenses</b>	<b>0.00</b>	<b>2,987.08</b>	<b>2,987.08</b>
<b>Building Fund</b>	<b>2,500.00</b>	<b>833.32</b>	<b>-1,666.68</b>
<b>Sabbatical</b>	<b>1,000.00</b>	<b>333.32</b>	<b>-666.68</b>
<b>TOTAL MISC</b>	<b>4,500.00</b>	<b>4,392.61</b>	<b>-107.39</b>
<b>SUB-TOTAL EXPENSES</b>	<b>167,280.32</b>	<b>160,969.92</b>	<b>-6,310.40</b>
<b>Designated Expenses - Canadian Lutheran World Relief</b>	<b>\$0.00</b>	<b>1,100.00</b>	
<b>TOTAL EXPENSES</b>	<b>\$167,280.32</b>	<b>162,069.92</b>	<b>-5,210.40</b>
<b>NET INCOME (LOSS)</b>	<b>0.15</b>	<b>-3,561.46</b>	<b>-3,561.61</b>

**Holy Cross Lutheran Church**  
**Balance Sheet**  
 As of December 31, 2018

	Dec 31, 18
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Chequing/Savings</b>	
CIBC - current account	11,389.82
TD Canada Trust	19,168.84
<b>Total Chequing/Savings</b>	30,558.66
<b>Other Current Assets</b>	
GST receivable - book purchases	15.19
<b>Total Other Current Assets</b>	15.19
<b>Total Current Assets</b>	30,573.85
<b>Fixed Assets</b>	
1035 Wayne Drive	262,328.52
Accumulated Depreciation	-258,638.96
<b>Total Fixed Assets</b>	3,689.56
<b>TOTAL ASSETS</b>	<b>34,263.41</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
Accessibility Loans Payable	50,000.00
Bridge Loan Payable	20,000.00
<b>GST/HST Payable</b>	
HST receivable - federal	-286.41
HST receivable - Provincial	-716.28
<b>Total GST/HST Payable</b>	-1,002.69
Newmarket Tree payable	350.00
Payroll Deductions Payable	1,026.54
<b>Total Other Current Liabilities</b>	70,373.85
<b>Total Current Liabilities</b>	70,373.85
<b>Total Liabilities</b>	70,373.85
<b>Equity</b>	
<b>Opening Balance Equity</b>	
Accessibility Fund	-34,552.02
Building Fund	1,974.42
Continuing Fund - Dawn	28.62
<b>Total Opening Balance Equity</b>	-32,548.98
<b>Net Income</b>	-3,561.46
<b>Total Equity</b>	-36,110.44
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>34,263.41</b>

## HOLY CROSS LUTHERAN CHURCH Disbursements

### BUILDING FUND AS AT DECEMBER 31, 2018

Balance December 31, 2017		\$ 1,612.62
Donations from members during year		0
Transferred from operating during the year		<u>833.32</u>
		2,445.94
Less: cheque #4049– Window Blinds	\$ 471.52	
		<u>(471.52)</u>
Balance December 31, 2018		<u><u>\$ 1,974.42</u></u>

### ACCESSIBILITY FUND AS AT DECEMBER 31, 2018

Balance December 31, 2017	<b>\$(48,867.02)</b>
Donations from members during year	13,945.00
Correction from October 2017	370.00
Balance December 31, 2018	<b>\$(34,552.02)</b>

## FINANCIAL CRISIS MANAGEMENT STRATEGIES

In April of 2018, it became clear that the financial crisis that we have been predicting for a dozen years had arrived. An impending cash flow crunch together with an anticipated deficit beyond our abilities to cover prompted swift action.

The Church Council in consultation with the Finance Team immediately took steps to alleviate our cash flow crunch:

1. Savings that we had accumulated for Pastor Dawn 2019 sabbatical were transferred to the General Fund \$2,779.00
2. Residue funds from a soccer fund that is no longer operating were transferred to the General fund: \$466.17
3. Belt tightening measures were adopted so that Expenses could be kept below what we had budgeted: - \$7,444.00 less that planned

These management strategies represent \$10,889.17

Without these steps our 2018 deficit would have been **\$14,450.17**

Our actual deficit was **\$3561.46**

In addition to these management strategies, in consultation with the Congregation, Council was authorized to solicit loans from members and friends of the congregation for up to \$40,000.00. A member or friend of the congregation stepped forward to offer the full \$40,000. To date Council as authorized by the Congregation has signed off on a loan of \$20,000.00 with the option seek the additional \$20,000.00 when and if necessary. The hope is that this financing will provide the time and funding for us to engage in programing that will increase the number of people participating in Holy Cross program on a weekly basis.

### BRIDGE LOAN as of DECEMBER 31, 2018

On December 3, 2018 a bridge loan of **\$20,000** was received by Holy Cross

**Loan term:** 18 months – repayment begins June 1, 2020

**Repayment:** **\$5,000** with non-compounding interest of **3% per anum** payable on the unpaid principle

Loan to be paid in full on June 1, 2023 (\$5,000 x 4 + 3% on unpaid principle)

**In the event that the Borrower is unable to repay the entire principal sum and all applicable interest on or before June 1, 2023, the Lender may insist that 1035 Wayne Drive, Newmarket, ON be sold. The proceeds of that sale will be used to pay off the loan in full including any non-compounded interest that is owed.**

# General Fund 2019 Budget Proposal

INCOME	2018	2018	INCOME	2019
	Budget	Actual		BUDGET
Offerings	138,111.98	122,261.02	Offerings	125,339.09
Solar Panel Income	9,000.00	9,403.44	Solar Panel Income	9,000.00
LOV Ministries	0.00	370.00	LOV Ministries	0.00
Fundraising	0.00	40.00	Fundraising	0.00
Gifts	0.00	500.00	Gifts	0.00
Interest	0.00		Interest	0.00
Misc. Income	0.00		Misc. Income	0.00
Non-Budgeted designated for non-budgeted expenses	0.00	0.00	Non-Budgeted designated for non-budgeted expenses	0.00
Budgeted Expense designated for budgeted expenses	0.00	201.00	Budgeted Expense designated for budgeted expenses	0.00
Rentals: Church Facility	500.00	1,160.00	Rentals: Church Facility	1,000.00
Rental: Armitage Daycare	12,900.00	12,900.00	Rental: Armitage Daycare	12,900.00
2017 Surplus Carried forward	6,768.51	6,768.51	2018 Surplus Carried forward	0.00
Misc. Sabbatical Fund Transfer		2,333.32	BEYOND Welcome Program Grant	5,000.00
Misc. Soccer Fund Transfer		446.17	Outreach Ministry	1,000.00
BREWDINGS Pub Nights		534.00		
MORNING BREW		491.00		
			2018 Deficit Carried Forward	-3,561.46
			Bridge Loan Draw	3,561.46
Designated Offerings - CLWR		1,100.00	Balance of \$20,000 BRIDGE LOAN	16,438.54
<b>TOTAL REVENUE</b>	<b>167,280.49</b>	<b>158,508.46</b>	<b>TOTAL REVENUE</b>	<b>170,677.63</b>
EXPENSES			EXPENSES	
OUTREACH			OUTREACH	
Benevolence to Synod	8,500.00	8,500.00	Benevolence to Synod	8,500.00
Toronto Area Ministry	150.00	150.00	Toronto Area Ministry	150.00
Pastor's Discretionary Fund	1,000.00	488.00	Pastor's Discretionary Fund	500.00
Global Justice	1,000.00	364.21	Global Justice	500.00
Conferences & Workshops	2,000.00	1,203.00	Conferences & Workshops	0.00
Advertising & Promotion	1,000.00	90.44	Advertising & Promotion	1,000.00
Blog and Website	1,000.00	1,346.17	Blog and Website	1,000.00
Beyond Church	500.00	0.00	Beyond Church	0.00
LOV Ministries		32.60		
<b>TOTAL OUTREACH</b>	<b>15,150.00</b>	<b>12,174.42</b>	<b>TOTAL OUTREACH</b>	<b>11,650.00</b>
			BEYOND WELCOME PROGRAM	
			MORNING BREW	1,100.00
			BREWDINGS	2,500.00
			Movie Nights	2,800.00
			Contingency	600.00
			<b>BEYOND WELCOME PROGRAM</b>	<b>7,000.00</b>
WORSHIP			WORSHIP	
Worship Services	1,000.00	1,850.21	Worship Services	1,500.00
Music Director - Marney	10,726.00	10,141.04	Music Director - Marney	10,726.00
Supply Musicians	750.00	390.04	Supply Musicians	750.00
Supply Pastor	1,400.00	800.00	Supply Pastor	2,000.00
Hospitality	500.00	305.30	Hospitality	500.00
<b>TOTAL WORSHIP</b>	<b>14,376.00</b>	<b>13,486.59</b>	<b>TOTAL WORSHIP</b>	<b>15,476.00</b>

<b>EDUCATION</b>				<b>EDUCATION</b>	
Confirmation	300.00	41.95	Confirmation	300.00	
Adult Education	500.00	518.20	Adult Education	500.00	
Baptism	50.00	0.00	Baptism	50.00	
Pastor Dawn's Book Allowance	1,200.00	1,197.96	Pastor Dawn's Book Allowance	1,200.00	
Continuing Ed/Pastor Dawn	1,500.00	1,500.00	Continuing Ed/Pastor Dawn	1,500.00	
<b>TOTAL EDUCATION</b>	<b>3,550.00</b>	<b>3,258.11</b>	<b>TOTAL EDUCATION</b>	<b>3,550.00</b>	
<b>EXPENSES</b>			<b>EXPENSES</b>		
<b>MILEAGE</b>			<b>MILEAGE</b>		
Mileage Pastor Dawn	6,500.00	5,583.98	Mileage Pastor Dawn	6,000.00	
Mileage other		1,135.36		1,000.00	
<b>TOTAL MILEAGE</b>	<b>6,500.00</b>	<b>6,719.34</b>	<b>TOTAL MILEAGE</b>	<b>7,000.00</b>	
<b>ADMINISTRATION</b>			<b>ADMINISTRATION</b>		
Office Supplies	5,000.00	4,830.42	Office Supplies	5,000.00	
Phones & Internet	3,500.00	3,886.29	Phones & Internet	4,000.00	
<b>TOTAL ADMIN.</b>	<b>8,500.00</b>	<b>8,716.71</b>	<b>TOTAL ADMIN.</b>	<b>9,000.00</b>	
<b>PASTORS' REMUNERATION</b>			<b>PASTORS' REMUNERATION</b>		
Salary - Pastor Dawn	52,128.00	52,128.00	Salary - Pastor Dawn	52,128.00	
CPP & EI Expense - Pastor Dawn	3,704.42	3,797.98	CPP & EI Expense - Pastor Dawn	3,708.95	
Housing Allowance - Pastor Dawn	26,065.00	26,064.96	Housing Allowance - Pastor Dawn	26,065.00	
Health & Dental - Pastor Dawn	9,049.63	9,048.84	Health & Dental - Pastor Dawn	9,544.24	
Pension Pastor Dawn	6,257.44	6,255.38	Pension Pastor Dawn	6,255.44	
<b>TOTAL REMUNERATION</b>	<b>97,204.49</b>	<b>97,295.16</b>	<b>TOTAL REMUNERATION</b>	<b>97,701.63</b>	
<b>PROPERTY</b>			<b>PROPERTY</b>		
Utilities	5,000.00	4,775.34	Utilities	5,500.00	
Maintenance	2,500.00	1,940.03	Maintenance	2,500.00	
Lift Maintenance	2,000.00	2,172.57	Lift Maintenance	2,300.00	
Snow Plowing	3,500.00	3,160.30	Snow Plowing	3,500.00	
Insurance	3,000.00	2,878.74	Insurance	3,000.00	
Church Improvements	1,500.00	0.00	<b>BUILDING IMPROVEMENTS</b>	1,500.00	
<b>TOTAL PROPERTY</b>	<b>17,500.00</b>	<b>14,926.98</b>	<b>TOTAL PROPERTY</b>	<b>18,300.00</b>	
<b>MISCELLANEOUS EXPENSES</b>			<b>MISCELLANEOUS EXPENSES</b>		
Equipment Purchases	1,000.00	238.89	Equipment Purchases	1,000.00	
Miscellaneous	0.00	0.00	Miscellaneous	0.00	
Non-Budgeted Expenses	0.00	2,987.08	Non-Budgeted Expenses	0.00	
Building Fund	2,500.00	833.32	Building Fund	0.00	
Sabbatical	1,000.00	333.32	Sabbatical	0.00	
<b>TOTAL MISC</b>	<b>4,500.00</b>	<b>4,392.61</b>	<b>TOTAL MISC</b>	<b>1,000.00</b>	
<b>TOTAL EXPENSES</b>	<b>167,280.49</b>	<b>160,969.92</b>	<b>TOTAL EXPENSES</b>	<b>170,677.63</b>	
Designated Offerings - CLWR		1,100.00			
<b>NET LOSS FOR 2018</b>	<b>0.00</b>	<b>-3,561.46</b>	<b>NET INCOME/LOSS 2019</b>		