

**LIVING WATERS ANGLICAN FELLOWSHIP KINGSTON
ANNUAL VESTRY MEETING**

SUNDAY, February 23, 2025



**“Strengthening Our Foundation”
(1 Corinthians 3:11)**

**RECTOR & LEAD PASTOR’S REPORT
WARDENS’ REPORT**

ANNUAL VESTRY MINUTES 2024

**FINANCIAL EXAMINATION REPORT
FINANCIAL STATEMENTS 2024
MISSIONS COMMITTEE REPORT 2024
GENERAL/OPERATING FUND BUDGET 2025**

Rector & Lead Pastor's Report to Vestry 2025

“For no one can lay any foundation other than the one already laid, which is Jesus Christ.”
(1 Corinthians 3:11)

As we gather for our Annual Vestry Meeting, it is fitting that we reflect on our foundation as a faith community. The Apostle Paul reminds us in the above verse from his first letter to the Corinthians that Jesus Christ is the only true foundation upon which we can build our lives and ministry. This truth is particularly significant in times of change, challenge, and uncertainty. In a world marked by economic instability, geopolitical tensions, and the impact of international policies—such as the ongoing struggles between our country and the United States over tariffs and trade—it's easy to feel unsettled. Yet, as believers, we find our security not in the shifting circumstances of politics and economics but in the unchanging foundation of Christ. A strong foundation in Him ensures that we remain steadfast in faith, committed in service, and hopeful in vision. As we look back on the past year and prepare for the future, I want us to consider four key aspects of strengthening our foundation in Christ—as individuals and as a church community.

1. Deepening Our Faith Through Worship and the Word.

A strong foundation requires a commitment to deepening our faith through regular worship and engagement with Scripture. Just as a house stands firm when built on solid ground, so too does our church when we remain rooted in prayer, the sacraments, and God's Word. Our communal and personal devotion must remain central to our identity, ensuring that we are continually nurtured and guided by Christ's teachings. A church that prioritizes worship and biblical teaching creates a spiritually healthy environment, where believers grow in understanding and experience transformation.

Furthermore, it is important that we remain committed to lifelong learning and discipleship. Bible studies, Life groups, and Christian education opportunities play a crucial role in equipping us for faithful living. When we invest in deepening our faith, we are better prepared to navigate life's uncertainties with courage and conviction. Let us, therefore, renew our dedication to growing in the knowledge and grace of our Lord Jesus Christ.

2. Strengthening Our Community Through Love and Service.

A foundation is not only about structure, but also connection. As members of the Body of Christ, we're called to strengthen our relationships with one another through love, encouragement, and service. By fostering unity, reaching out to those in need, and supporting each other in times of joy and struggle, we demonstrate the living presence of Christ among us. When we serve with compassion and humility, we remain firmly anchored in our divine calling.

Community-building, however, requires intentionality, and so we must continue to seek ways to create a welcoming and inclusive atmosphere where every individual feels valued and cared for. Acts of kindness, hospitality, and pastoral care contribute to a culture of love and belonging. Additionally, our mission must extend beyond our church walls. Through outreach programs, charitable initiatives, and partnerships with local organizations, we can be the hands and feet of Christ in the wider Kingston community.

When we strengthen our community, we reflect the love of God in tangible ways. Let us continue to be a church that embodies the Gospel by serving others selflessly and standing in solidarity with the marginalized.

3. The Power of Prayer in Strengthening Our Foundation.

Prayer is an essential component of our foundation in Christ. Through prayer, we communicate with God, seek His guidance, and receive His strength. A praying church is a strong church, rooted in faith and trust in God's promises. The Bible reminds us in Philippians 4:6 to bring everything to God in prayer, knowing that He hears and responds according to His perfect will.

It is important that we continue to cultivate both personal and corporate prayer habits, ensuring that every aspect of our church's life is guided by God's wisdom. Prayer unites us, strengthens our faith, and empowers

Wardens' Report to Vestry 2025

2024 was an excellent year in so many ways and we give God praise and thanks!

Our congregation was able to meet in person in the Kingston Seniors Association Gym and online throughout the year, without interruptions. With Rector and Lead Pastor Chris Doering, Parish Deacon Simon Teague, and Honorary Assistants, retired Rev. Larry Winslow Major and Rev. David Donevan, the parish was very well cared for. We were grateful for the building up of our faith and the exhortation received through weekly sermons and also for the weekly celebration of the Eucharist (with the cup re-instated for those wishing to receive it).

In addition, our Kidz Church was strengthened, with the engagement of Carole Doghor, supported by Pooja Menon and young adult volunteers such as Leenza Thompson, Sarah Emtage, Anna Donevan and Katie Dove. Parent volunteers rounded out our Kidz Church Sunday morning community.

We were regularly blessed on Sundays by our worship team – Worship Pastor Kathy Doering and Anke Carrington, accompanied by Jonah Doering and Annie Doering. On other Sundays, Anna Donevan, Sarah Emtage, Leenza Thompson, and others ably led worship.

Volunteer parishioners assisted faithfully each week with church set-up and take-down, greeting service attendees, reading, offering the prayers of the people, prayer ministry, handling the technology, providing coffee and refreshments, counting the offerings, serving on parish council, and so much more. Although scheduling volunteers continued to be challenging, we give God thanks that we always had support for must-do tasks. Additional volunteers are welcome in 2025. Please contact the rector or the wardens if you can assist.

Our life groups and Adult Sunday School continued to meet in 2024, providing uplifting fellowship and teaching outside the main Sunday service. We were blessed in 2024 also by visits from Diocesan Bishop Dan Gifford and retired Bishop Charlie Masters. We also periodically saw Canon Howard Edwards and his wife, Cathy. We thank God for their visits to our parish.

Canon Doering and Barb Lutz attended Synod 2024, representing Living Waters Anglican Fellowship in our newly renamed Anglican Diocese of Canada.

Budget-wise, we were pleased to end 2024 with a very small surplus. We thank those who faithfully and generously gave financially. Regular Pre-Authorized Giving was particularly helpful.

We look forward to the year ahead – our 10th anniversary year! We know that God continues to work in each of our lives and to use our congregation to advance His kingdom. 2025 will be a milestone year!

The wardens extend the parish's thanks to all those who visited, assisted, gave, and participated in our parish in 2024.

***"Praise the Lord.
Give thanks to the Lord, for he is good;
His love endures forever."
(Psalm 106: 1)***

Respectfully submitted,
Yolande Chan
Rector's Warden

Kathleen Young
People's Warden

Report of the Nominating Committee

The Rector

Moved by: Alex Keith

Seconded by: Yolande Chan

BE IT RESOLVED THAT the 2024 Report of the Nominations Committee be received.

CARRIED

Parishioner class elections (4 to elect)

The Nominations Committee is submitting four names for election to Parish Council: Ross Underhill, Barb Lutz, M.J. Dove

The question was put forward for any further nominations from the floor. Seeing none.

Moved by: Glenda Courtice

Seconded by: Barb Lutz

BE IT RESOLVED THAT Nominations for Parish Council be closed.

CARRIED

Moved by: Ann Edwards

Seconded by: Kathy Doering

BE IT RESOLVED THAT the nominees for Parish Council Ross Underhill, Barb Lutz, M.J. Dove be elected by acclamation for a three-year term.

CARRIED

Thanks for outgoing members of Parish Council Barbara Almonor, Ron Bettney, Wayne Catel

Appointment of People’s Warden

The Nominating Committee is presenting Kathleen Young as a candidate for People’s Warden.

Closing of Nominations for Peoples’ Warden

Mover: David Donavan

Secunder: William Hennesey

BE IT RESOLVED THAT nominations for People’s Warden be closed.

CARRIED

Acclamation of Nominee for People’s Warden

Mover: Yoland Chan

Secunder: Larry Winslow

BE IT RESOLVED THAT the nominee for People’s Warden Kathleen Young be elected by acclamation.

CARRIED

2023 Year-End Financial Statements

Ross Underhill

Marie-Jo Dove as one financial examiners read to the meeting the letter confirming the examiners satisfaction with the 2023 financial statements.

Ross Underhill as interim treasurer, presented to the meeting the financial statements of the Church for the financial year ended December 31, 2023. A copy of the financial statements was available to each member in advance of the meeting.

CARRIED

Questions

David Donavan: Tithes and Offerings regular is money that comes in on the plate on Sunday morning?

Answer: Yes

David Donavan: What is unidentified giving?

Answer: Unidentified is money that came in on the plate on Sunday morning but was not in an envelope identifying the giver.

Lynnette Franklin: Kathy Doering is our Associate Pastor, but she is not getting a stipend or anything.

Answer: Previously she was receiving a stipend, but when she began working FT at SLC she was able to do less work for the parish and the Doering family did not need the additional funds. At that time Simon Teague was coming on as our student intern, so that money was redirected to his stipend.

Yolande Chan: There is space in the budget to potentially look at adding additional stipend for some positions such as worship or children's ministry.

Grant Weller: What is the etransfers.

Answer: We are now receiving a lot of giving through etransfer directly into our bank account and it made sense to separate it out as its own line item.

Moved by: Ross Underhill

Seconded by: Larry Winslow

BE IT RESOLVED THAT the Financial Statements for *Living Waters Anglican Fellowship Kingston* for the year ended December 31, 2023, and the report of the Financial Examiners be received.

CARRIED

Prayer of thanksgiving for our financial situation in 2023.

Resolution to not appoint a Public Accountant to engage in a financial audit or review, Parish Council appoint two members of the congregation to examine the accuracy of the 2024 financial statements.

Mover: Yolande Chan

Seconder: MJ Dove

BE IT RESOLVED THAT in lieu of appointing a Public Accountant to engage in a financial audit or review, Parish Council appoint two members of the congregation to examine the accuracy of the 2024 financial statements.

Presentation of the 2024 Operating Fund Budget

**CARRIED Unanimously
Ross Underhill**

Mover: Narjis Phillips

Seconder: Jerry Zabel

BE IT RESOLVED THAT the 2023 Ministry Reports for Living Waters Anglican Fellowship Kingston be received.

CARRIED

Member's Comments

Yolande Chan: I love the opportunity every year to thanks God, Chris, Kathy, and all those who give their time talents and treasures to do the work of God at Living Waters.

Adjournment

Moved by: Jonah Doering

Seconded by: Scott Young

BE IT RESOLVED THAT the 2024 Annual Vestry Meeting of Living Waters Anglican Fellowship Kingston be adjourned at 1:14PM.

CARRIED

Closing Prayer

The Rector

**Living Waters Anglican Fellowship Kingston
Financial Statements 2024**

	2024 Budget	2024 Actual
Contributions		
Pre-Authorized Giving	\$88,000.00	\$93,556.00
Tithes and Offerings regular	\$60,000.00	\$50,943.99
E-transfer	\$32,700.00	\$35,700.00
Lent Easter	\$1,313.25	\$2,510.00
Thanksgiving/Harvest	\$814.73	\$820.00
Advent/Christmas	\$1,500.00	\$3,595.00
Unidentifiable	\$500.00	\$1,072.42
Contributions from Charities (Canada Helps)		\$2,945.60
Total	\$184,827.98	\$191,143.01

Expenditures

Worship		
Music/instruments	\$240.00	\$31.14
CCLI Music License	\$460.41	\$470.00
Altar Supplies	\$150.00	\$475.12
Clergy Coverage	\$500.00	
Seasonal and Other Supplies	\$200.00	\$53.09
	\$1,550.41	\$1,029.35

Ministry

Pastoral Care	\$240.00	
Advertising	\$60.00	
Adult Education	\$360.00	\$416.36
Family Ministries	\$180.00	
Children and Youth	\$180.00	\$32.76
Missions and Outreach	\$15,710.38	\$15,770.00
Fellowship	\$1,000.00	\$1,409.51
	\$17,730.38	\$17,628.63

Personnel

Lead Pastor		
Salary & Housing	\$84,056.16	\$84,059.40
Benefits-Pension	\$8,405.67	\$8,405.94
Benefits - Employer CPP & EI	\$5,317.98	\$5,567.02
Benefits - Extended Health	\$6,452.72	\$6,623.60
Automobile	\$1,000.00	\$381.50
Conference/Book allowance	\$200.00	\$159.87
	\$105,432.53	\$105,197.33

Living Waters Financial Position at the end of 2024

Living Waters has two accounts, both with TD, which have all our liquid assets, a current account and an investment account. The amounts in these accounts are shown in the table below. The bank balance is corrected to include outstanding debits from 2024, which includes things like our rent for the Senior Centre and several uncashed cheques. It also needs to be corrected for our December PAG, which didn't arrive until Jan 2. After correction the account balance is \$65,266.92. The balance in our investment account is as of Jan 11 because I was away at the end of December and account doesn't have a history. This amount is likely to be a very close approximation to the true amount as of Dec 31 and represents a 13% increase over last year.

Liquid Assets

Current Account	Bank Balance (Dec 31)	\$64,911.86
	Outstanding Debits (e.g. rent and uncashed cheques)	-\$7,234.94
	Outstanding Credits (PAG)	\$7,590
	Total	\$65,266.92
Investment Account	Balance (Jan 11)	\$25,097.39
Total		\$90,364.31

In addition, we have a few pieces of equipment (including computers) that constitute our non-liquid assets. These cannot be easily turned into a set amount of cash, but are estimated to be worth approximately \$3,000.

Our liquid assets are divided into a number of funds, totaling \$32,991.35 as shown in the table below. The remaining \$57,372.96 is in our operating fund. Of the funds below, all but one are internally restricted meaning that they were designated by Parish Council and it could re-assign them. As of Jan 1, the Grace Fund was topped back up to \$5,000 using money from the Operating fund. As this occurred after Dec 31, the increase is not shown below.

Internal Funds

Grace Starting	\$3,905.00	
From 2023 Year End Surplus	\$1,095.00	
Funds In	\$2,044.95	
Funds Out	-\$4,394.60	
Grace Fund total	\$2,650.35	\$2,650.35
Youth Event		\$364.00
Memorial		\$12,730.00

Living Waters Anglican Fellowship Missions Committee Report 2025

Mission Agency / Mission / Missionaries

2024 Total

Across Missions - pastor stipends	\$1,440.00
Agape Fellowship Int'l Student Ministry	\$1,546.00
Anglican Relief Dev. Fund Canada (ARDFC)	\$600.00
Friends of Koura in Canada - Mali Mission	\$1,450.00
Geneva Fellowship	\$1,200.00
	\$800.00
MEA	\$2,000.00
Samaritan Heart / Rev Naseer David	\$1,300.00
SIM - Denis & Sarah Pinnerosa	\$1,200.00
Wycliffe Can. > TAP - > Mountainview Ch.	\$1,200.00
Ratanak	\$1,200.00
Madagascar	\$900.00
Bread of Life (SA)	\$716.00
St Vincent de Paul	\$218.00
	\$15,770.00
Budget for the Year from Operating Fund approved by P.C.	\$15,710.38
	\$59.62

**Living Waters Anglican Fellowship Kingston
General/Operating Fund Budget 2025**

Facilities

Rent	\$17,000.00	16451.51	\$17,000.00
equipment/minor repairs	\$3,000.00	1685.03	\$2,000.00
Insurance	\$1,800.00	1564.92	\$1,565.92
	\$21,800.00	\$19,701.46	\$20,565.92

Diocese

Synod	\$2,000.00	3339.25	\$3,000.00
Clergy Retreat			\$1,400.00
Diocesan Meetings (non-synod)	\$300.00	39.88	\$300.00
Tithe	\$18,482.80	\$20,803.91	\$19,500.00
	\$20,782.80	\$24,183.04	\$24,200.00

Administration

Photocopier toner	\$1,000.00	\$831.45	\$800.00
Postage & delivery	\$240.00		\$150.00
Bank Charges	\$100.00	\$132.56	\$150.00
Office Supplies	\$480.00	\$234.21	\$240.00
Communications	\$2,000.00	\$1,420.00	\$1,500.00
Payroll & PAG processing	\$700.00	\$664.50	\$675.00
Software Quicken, MS Office, StreamYard	\$200.00	\$814.86	\$850.00
	\$4,720.00	\$4,097.58	\$4,365.00

Total Expense	\$184,361.08	\$184,692.39	\$195,002.67
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Total Revenue	\$184,827.98	\$192,831.93	\$195,000.00
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