

St Mark's Lutheran Church Caloundra

*“Celebrating the Past and
Planning for the Future”*

BOOK OF REPORTS



**Annual General Meeting
Sunday 20 November 2022
10.30am
14 Bombala Terrace, Caloundra**

Pastor:	Ray Morris	0429 856 532
Deacons:	Mary Engel	0412 771 718
	John Kleinig	0417 837 678
	Ann Aiken	0412 321 030
	Bruce Heirdsfield	0466 103 17
	Julie Martin	0410 492 740
	Cedric Smith	5492 8684

SAFE PLACE

In our personal behaviour we demonstrate God's love by:

- setting a good example of Christian living
- treating each other with dignity and respect
- being courteous, kind and compassionate in our words and actions
- not abusing people (including members of our family), verbally, physically, emotionally, sexually or spiritually
- acting responsibly in potentially addictive activities which may cause harm to our family, such as abuse of alcohol, addictive substances or gambling
- refraining from engaging in, viewing or possessing pornographic materials
- cultivating a lifestyle of reconciliation
- ensuring children feel safe, are respected and listened to
- considering the needs of children in all decisions regarding church activities
- not abusing children physically, emotionally sexually or spiritually
- ensuring that no form of physical punishment is administered to any child while engaged in church activities
- ensuring that systems for the prevention of harm to children are maintained; and
- ensuring compliance with all legislative requirements for the health, safety and wellbeing of children.

The LCA Safe Place Committee has established a confidential service for responding to complaints of sexual abuse/harassment by church employees and leaders. Trained advisors are available to help.

PASTOR'S REPORT

'Connect for Life @ St Mark's'

The Gift and Promise of Belonging

About twenty years ago, the field of psychology took a dramatic turn. Practitioners realized that after more than a century of treating mental illness, mental health conditions had not improved but actually declined. In response, psychologists began shifting their focus from simply treating mental illness to building mental health and resilience. One of the factors researchers identified as paramount to maintaining mental health and happiness is an important word at St Mark's: ***belonging*** ('**Connect for Life**').

Three important things to note about belonging from recent research. Firstly, belonging is not the same as "fitting in." While these two are often confused, the difference couldn't be more stark. "Fitting in" requires you to assess what you need to do or be or change in order to be accepted. In contrast, belonging is the sense that you are accepted just as you are. Secondly, belonging is a "gift that keeps on giving," as when you feel you belong you are likelier to feel greater confidence, hope, and peace as well. Thirdly, belonging reminds us how important community is. While our culture tends to celebrate individualism, the confidence that you belong and are accepted by others is one thing that you can't achieve by yourself. Belonging is always a gift given and received in community.

Interestingly, this new research actually confirms deep convictions within the Christian tradition. Baptism, the rite by which we receive people into the Church, is principally about belonging. For this reason, the Apostle Paul and other early church leaders talked about baptism in terms of "adoption" (Romans 8) and "being grafted into" the family of faith (Romans 11). Paul also spoke about all of us belonging to the body of Christ (1 Corinthians 12), each one of us granted unique gifts and abilities to contribute to the communal good.

That's the gift that we try to offer everyone who comes through the doors at St Mark's: the belief, conviction, and confidence that they – that all of us! – belong here, are meant to be here, can count on being accepted just as we are, valued for who are, and drawn into a community and congregation blessed by God to be a blessing to the world.



So come each Sunday to be reminded again that you belong... and to share that gift of belonging and acceptance with others. You'll likely see some old friends and just as likely meet some new ones, as together we grow into God's call and promise to be, together, the body of Christ!

When we gather again on Sunday morning we will be reminded that together we are a chosen people, a holy nation, not because of anything we did, but because of what God will do through us.

As you read through this Book of Reports – *Celebrating the Past and Planning for the Future* - be reminded again of the story of God's great love for us that renews us in relationship with God and each other.



We belong to this congregation, that is, because of the stories we share and the decisions we make, but even more because God has promised to hold onto us in and through this congregation no matter what, as we seek to belong, believe, and become!

In His Service
Pastor Ray

DEACON'S REPORT

The Deacons meet on a regular basis to encourage and support Pastor Ray and each other, and to prayerfully consider the needs of our congregation.

I want to thank all Deacons, as well as many members of our congregation, who contact our brothers and sisters in Christ when illness causes them to be absent from worship, to pray for them and with them, and provide what help they can. Also many thanks to those who have helped Pastor Ray and Janelle while Janelle is recovering from knee surgery.

During Pastor's Rest and Recreation Leave, while caring for Janelle, Pastor Ray still worked to provide us with the Worship Bulletin each Sunday, which is easy to use in our devotions during the week. Janelle still organised the Coffee and Chat mornings which help us all as we get to know each other better and care for one another. Thank you both, Pastor Ray and Janelle, for your commitment to the flock. Besides all this, conducting a wedding and funerals, visiting the sick and the bereaved, Pastor Ray didn't have much of a break.

But as Paul wrote, *"We give thanks to God the Father for all of you, because your faith is growing more and more, and the love everyone of you has for one another is increasing . . . and we ask God that by his power he may fulfill every good purpose of yours and every act prompted by your faith."*
This is our prayer for all, in Jesus' name.



Mary Engel – Team Leader

CHAIRPERSON'S REPORT

St Mark's Church family has a strong, vibrant, resilient core group who are committed to their faith, who are friendly, encouraging and always willing to serve with a grateful heart. I especially thank Pastor Ray and Janelle for their untiring support and encouragement to us all.

St Mark's worship service numbers have continued to grow by offering services that are an intergenerational blend of traditional and contemporary songs and liturgy. With increased attendances most Sundays, Baptism services have become a second worship service.



Throughout the past twelve months we have had some interruptions to our weekly Sunday services with flooding in the local district, car park closures due to soggy grounds, and electricity outages while Energex do maintenance work on the local network. COVID-19 virus - Omicron variant threatened our community earlier in the year with vulnerable members staying home and morning tea suspended for several weeks. With health, hygiene and safety of utmost importance and concern, Holy Communion continued to be served with restrictions in place.

Our focus continues to stay connected with communication through weekly messages from Pastor Ray, worship bulletins (hard copies available on Sundays), St Mark's website and Facebook regardless of the challenges that St Mark's face. It was a delight to see Christmas services and the German Christmas service well attended.



The Lenten period began with a worship service and Holy Communion on Ash Wednesday and then a daily devotion booklet was available for personal use

during this season. Great church attendances over the Easter period indicated that people are seeking out God for hope and wishing to strengthen their faith. This year our annual Lenten Appeal was for Mission Possible, Baby Bundles and the Manse.

The LCA/NZ, Queensland District held the second part of Synod in person in Toowoomba in June. Unfortunately I was not able to attend and Pastor Ray was our Pastor delegate. Pastors Conference for the Queensland District was held prior to Synod and Pastor Ray attended this as well.

Also in June, St Mark's held their annual Thanksgiving service and this year two of our members shared their faith journey with us.

in Every Thing
give Thanks

Communication and connection with Pacific Lutheran College continues to be open and welcoming. After Pastor Tim Jarick accepted a call to St Peter's Lutheran College at Indooroopilly at the end of 2022, I have been part of the Call Committee at Pacific Lutheran College as they go through the process of calling a College Pastor or Chaplain.

Pastor Ray and I also had the privilege of presenting Bibles to the Prep children at Pacific Lutheran College at a special Chapel service. It was heart-warming to see the children that I knew from Playgroup stepping up for their own Bible to start their faith journey.

As a result of historical issues within the Lutheran Church of Australia, Pastors and Team Leaders have had to comply with training in the LCA/NZ Professional Standards – Level 1. In addition, Pastor Ray, Janelle Morris, Merle Muspratt and myself have also completed a Level 2 course in April. St Mark's is obligated to promote a safe place for everyone, the vulnerable and children in our church, and now need to complete a Child Safety Standards Self Assessment bi-annually which has been done for this year.

The Worship team meet informally when required and continue to support Pastor Ray and Janelle in planning and assisting with services. We are so thankful that we have the technology to enhance our worship services with songs, hymns and video clips taken from the Lutheran Church Australia website.

Pastor Ray and the Deacons support each other in meeting the spiritual, emotional and physical needs of our church members as required. We are thankful to have retired Pastors who live in our district help out this year when Pastor Ray has had holidays and Rest and Recreation Leave.



Bible Study groups are an important part of our faith journey with a formal fortnightly study group that meets at night and

two day-time groups - FISH (Friendship In Someone's Home) which is a more relaxed format.

The M & V team meet quarterly and if any urgent matters arise they are dealt with in person or by emails.



The Property Team have had a busy year with tree removal, pruning and general ongoing maintenance. The north dividing fence will be removed and replaced with a new one before Christmas. A big thank you to Paul Fritz and his team and the gardeners who do an amazing job to have

our church surrounds looking immaculate all year round. We also appreciate the work that Pastor Ray and Janelle do to keep the Manse well maintained and in good condition.

An important part of St Mark's mission and ministry is to support community projects: Mission Possible, where donations of food, personal items, household cleaning products are given to help the homeless and those escaping from Domestic Violence situations in our local community; and secondly, Baby Bundles, where baby clothes and other baby items are given to new mothers and families who are in desperate need. Thank you to everyone who give generously to these worthy projects.



Another community group, Al-Anon, uses our church for meetings on Thursday mornings for a small donation, and this group continues to grow in numbers.

Moving Moments remains an important social connection for St Mark's with visits to local kindergartens, lunches, coffee and chats and other activities. Now that Moving Moments have an office near Centrepont Caloundra operating 3 days a week, we look forward to more social outings.

A special thank you to Alan Kruger and Armin Engel who weekly attend to the counting and banking of monies received on Sundays. We certainly appreciate the cleaning Alex Moore does weekly to keep the inside of our church spotless - thank you!

An extra BIG THANK YOU to everyone who works tirelessly behind the scenes to make our weekly worship services run smoothly.



Lastly, I wish to thank everyone for their prayers, support and guidance over the last twelve months.

*“We have different gifts according to the grace given us.
If it is serving, let him serve; if it is teaching, let him teach;
if it is encouraging, let him encourage;
if it is contributing to the needs of others,
let him give generously;
if it is leadership, let him govern diligently;
if it is showing mercy, let him do it cheerfully”
Romans 12: 6,7*

Narelle Jefferd – Chairperson

TREASURER'S REPORT

"Called to share God's love in word and action"

The centre of our mission and vision at St Mark's is our faith in God and God's call for us to share with others - so everyone can have abundant life.

It has been a challenging year with COVID-19 and the cancellation of some worship services due to various reasons, and we are very thankful that we have been able to present with a small profit for the financial year 2021/22.

The Financial Statements have been prepared by our Auditors, Wardle Partners, and they are available for viewing at the Church front desk. Should you have any questions, please do not hesitate to ask me.

I have prepared some notes on spending on the Profit & Loss from 2021/22 and they are listed below for your information.



The budget for 2022/23 has been drafted and is now presented for the acceptance of the congregation.

Committing to a regular contribution allows St Mark's to effectively plan and manage our financial resources. If you would like further information regarding Regular Giving Options (REG) where an amount can be direct debited from your account on a regular basis, please contact me or the office. No offering is too big or too small!

Your contribution makes a difference. The church only survives because of the generosity of its members. We give to celebrate the many ways our ministries and missions allow us to advance God's work.

Your contributions allow us to:

- Maintain the buildings
- Support our internal ministries
- Invest in our community and outreach

Further Budget Considerations 2022/23

At the time of this AGM, we will have been operating more than four months into the above draft Budget. We now note that the offerings for the 4 months from July 2022 to October 2022 are well below what is required to maintain our regular Mission and Ministry.

The situation will be clearly communicated to the congregation and we anticipate a positive response.

*“Stewardship is not about raising money,
but about raising Christians who trust God.”*

Dietrich Bonhoeffer



COMMENTS ON PROFIT & LOSS 2021/2022



1. The Thanksgiving Offering on 26 June 2022 was \$6,496.10 and this was matched by a church family, making a total offering of \$12,992.20. This alleviated any shortfall in the budget.

2. General Donations: There was a generous donation of \$5,000; and approximately \$5,000 from Immanuel Gardens through Moving Moments for the use of the office while they were there. Al Anon also make a small weekly donation for the use of the church on Thursday mornings.

3. Lenten Project Offerings received: Manse - \$2,375.95; Baby Bundles - \$780; Mission Possible - \$500

4. Repairs to Church & Office: New power point outside church was installed; Cocos palms were removed (half to church expense & half to office expense); Paint purchased to paint patios and toilets

5. Worship Expenses: Thanksgiving catering \$300 and biscuits for morning tea purchased during COVID.

Envelopes \$413 (we should not have to purchase for next year); Gluten free wafers were purchased during COVID at extra cost.

6. Printing and Stationery: Up until December 2021, Moving Moments printed on our photocopier and the cost of copies on charged to them

7. Synod Expenses: LCA Synod for 2021 was not paid until June as the Convention was postponed. All congregations were required to make payment for this

8. Water Office: There was a leak near the umbrella tree near the Office which increased our water bill considerably. Tree has now been removed and leak fixed

9. Pastor's Car Mileage: Pastor Ray did not charge for three months of the previous year which was not detected when the budget was created

10. Locum Services: Allows for 4 weeks of replacement pastors for annual leave for Pastor Ray. Rest & Recreation Leave services are paid for by the LCA

11. Manse Repairs: 8 Smoke alarms installed (2022 compliant with Regulations) \$912; Install downlights and replace fan, install 4-point in kitchen (this invoice was reimbursed by Pastor Ray); Replace 3 taps and hoses in bathrooms and sinks (fittings corroded) \$1,037; The downpipes were blocked and storm water pipes were squashed (probably from when built) – Repairs \$676

12. All budgeted and extra expense items including manse repayments were met after generous offerings and donations

13. Bear in mind the audited financials reflect the manse interest component on the Profit and Loss, and the capital repayments on the Balance Sheet.

Janelle Morris - Treasurer

Little Things That You May Have Missed or Forgotten:

One Worship service at 9.00am with Holy Communion

Separate Worship service for Baptisms

New friends belonging to St Mark's

Baptisms, funerals and weddings

Refreshed Church Sign at front of property (with new mail boxes)

Updated Church Directory – contact list for pastoral care

Church roof leaks patched up and gutters cleaned

Church grounds mowed and maintained



Office computers (several years old) serviced and still functioning

Volunteers helping in the office

Counting and banking of weekly church offering

Co-ordinating of **morning tea** and volunteer helpers

Church team leaders communicating on a regular basis

Professional **treatment of mildew and mould** for inside of church

Professional **Pest control** for church and office

Church patio, toilet block and steps repainted

Church office ramp and steps repainted

Trees removed for easier maintenance of property

Gardens refreshed by generous members

Church cleaned each week by young volunteer

Toilets cleaned each week

Daily Advent devotions provided (Nov/Dec 2021)

Advent Sunday's Sermon series 'Managers of God's

Gifts' Intergenerational worship – joyful and meaningful

Lenten devotion booklet and Sunday theme with Lenten offering

Many weekly donations to the homeless and victims of Domestic Violence

Baby Bundles donations coordinated from our Church Office – St Mark's Haven

Lots of Coffee and Chats arranged and well attended

Visits to the Caloundra Community Kindergarten

Praying for and visiting the sick

Manse maintained and in good repair

New format for weekly church bulletin – emailed and texted

Printed Worship Bulletin for Sunday and use during the week for devotions ... and so much more

[Thank you for the little things you do and things that we don't even know about!](#)

LADIES FELLOWSHIP REPORT

The Ladies Fellowship is a small dedicated group who meet monthly for Bible Study led by Pastor Ray which is taken from the Lutheran Women magazine. After morning tea, we have a short business meeting.

This year the Ladies Fellowship celebrated their 50th Anniversary in July with a special luncheon and invited guests from the other Fellowships in the Brisbane North/Sunshine Coast Zone.



It was a day of friendship with Bible Study, sharing photos, reminiscing, a skit performed by some of the ladies titled “Ladies Guild meeting in the 1930’s”, lunch and an Anniversary Cake. A special thank you to Janelle Morris who made up a booklet with all the greetings, letters, photos and a condensed record of the minutes taken from the meetings over the last fifty years.

The Ladies Fellowship continue to support projects with voluntary money donations, through Australian Lutheran World Service both within Australia and overseas. The Brisbane North/Sunshine Coast project for this year is to provide money for the purchase of devotion books to be given to the youth who attend Lutheran Youth Camps.

This year the Rally Day was held in St Paul's Church, Nundah and the Friendship Day was held at Prince of Peace Church, Everton Hills. The annual Retreat/ Convention weekend has now been shortened to a full day and evening and this was held at St Paul's in Toowoomba in May. We have been so thankful that we can come together again and enjoy these special days.

Sadly, this year one of our long-time members, Naomi Bruggemann, was called to her Heavenly home on the 18th July. Naomi served on the Committee as Vice President and Secretary. Another member Barbara Hardy moved to Redlands to be closer to family.



The Ladies Fellowship members stay connected by remembering birthdays, phone calls, home visits and caring for each other.

*“Be joyful always, pray at all times,
be thankful in all circumstances”*
1 Thessalonians 5: 16,18.

Narelle Jefferd - President.

PROPERTY REPORT

A sincere thank you to those who work to keep our church property maintained. The lawn and gardens always look great and we do receive positive comments from the public. We are very thankful for our team leader, Paul Fritz, who has been able to co-ordinate several maintenance projects while working full time.

It's been quite a busy year with some items needing our attention. Because of workplace health and safety, the Cocos Palms at the front of our property were removed. The penda tree at the front of the church has had a good trim and the church gutters have been cleaned as a result.

The church roof also had a leak and this has been repaired. Closer inspection has indicated that the roof will require major repairs in the near future. We employed a professional to remove the mould and mildew in the church.



Thanks to volunteers, the gardens in front of the church and office have had a refresh.

Our working bee earlier in the year was cancelled due to inclement weather and our recent one was postponed and held a week later.

Our neighbour on the northern side of the church has asked for a contribution to a new fence as the old one was in disrepair. An agreement has been reached so far as costs. The old fence has been removed by our church members in readiness and the new one will be erected in early November. Painting has been refreshed on the toilets and the patios. A new front sign and letter boxes were also installed. A young volunteer has been cleaning our church each week and we are very thankful for his efforts. Toilets have also been cleaned by a volunteer.

We give thanks for our facilities and that they are being used to bring the Gospel to our community.

MANSE REPORT

The church manse at 11 Elvena Cct, Little Mountain was purchased for our pastor and family in December 2013 at a cost of \$440,000. A Lutheran Laypeople's League loan



was taken out for \$330,000, and the length of the loan is 20 years. Some members of the congregation pledged to contribute funds to the repayment of the loan over the first few years. In the years following, some members have continued to contribute regularly while the bulk of the repayments have been paid from the income budget. For the last two years, some of the Lenten offering has been directed to the manse repayments.

Currently our loan is \$205,244.89 and the repayments have just increased to \$5,588 per quarter from 1 October 2022, with the increased interest rate of 3.45%.

To date, we have been able to continue to make the payments, and the loan is \$20,554.70 in advance on payments with 152 months still remaining. An amazing result!

Pastor Ray and Janelle have kept the manse in very good condition and the value of the manse has increased considerably in the last couple of years. A very good investment!

Would you please prayerfully consider how together we can reduce our loan as soon as possible.



Pastor Maurie Richter and helpers acting out the "Prodigal Son"



Baptism of Andie Jane Maher

Volunteer helpers packing "Baby Bundles" for new mothers and families in need

