

St Mark's Lutheran Church Caloundra

*"Together @ St Mark's by God's grace:
we grow in our Christian faith and share His love
in authentic friendships and a caring community"*



Annual General Meeting

Sunday 19 November 2023

10.30am

14 Bombala Terrace, Caloundra

Join with us as we celebrate all the Lord has done
over the past year with our 2023 Annual Report!

Pastor:	Ray Morris
Deacons:	Mary Engel
	John Kleinig
	Ann Aiken
	Bruce Heirdsfield
	Julie Martin
	Cedric Smith
Worship Assistant	Mark Hauser

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

“Where two or three are gathered...”

Instead of ending with, I want to begin by thanking my wife Janelle, the Mission and Vision Team lead by Narelle Jefferd, the Deacon Team led by Mary Engel, the Property Team led by Paul Fritz, and the many other wonderful volunteers who continue to give generously and make St Mark's a community of authentic friendships and a caring church family.

The decline of church attendance in the Lutheran Church of Australia has been making headlines in recent years. Many vacant congregations and colleges are now “considering options for call”.

The Seminary (Australian Lutheran College) now has minimal enrolments of students for the ordained ministry.

More recently, several new books are cataloguing the diminishment of world congregational life that now affects not only predominantly white mainline congregations (Lutheran, Presbyterian, Methodist, etc.) but also Evangelical churches and African American congregations.

This news doesn't really surprise me after 35 years of ministry across a range of parish experiences.

Among a variety of factors, perhaps the two most significant – also named in several of these more recent books – are:

- 1) a loss of cultural support for congregational life, and
- 2) the increasingly busy lives we lead.

With regard to the **first**:

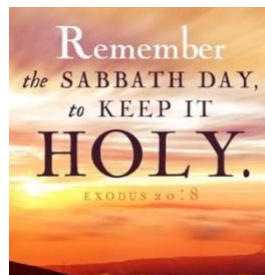
it's not that we live in a culture that is hostile to Christianity, but

rather that the culture has no vested interest in promoting congregational life.

For three centuries, political and cultural leaders publicly encouraged people to go to church. Similarly, you would not think of running for the school council or city council unless you had “Sunday School teacher” or “Church Council member” on your resume. That is no longer the case.

It’s not that the culture is hostile, but indifferent. As a result, Sunday is no longer a privileged time reserved for worship and rest.

Which brings us to the **second** factor: we – and particularly our children – are scheduled to the max, and that includes Sunday mornings. In fact, when I drive down Nicklin Way on Sunday mornings, all the sports fields are filled with kids, coaches, and parents.



Similarly, the same digital tools that enable us to work remotely also make it difficult to establish clear boundaries between work and home life, creating an increasing pervasive sense that there is little Sabbath left in our lives.

Combine that with the 24/7 availability of entertainment, information, and social interaction afforded by social media and the internet, and Sunday worship finds itself in intense competition for the time and allegiance of the public.

While St Mark’s has not been immune to these changes – in ways that affect scheduling and attendance at worship and programs – we have nevertheless continued to flourish.

Why have we flourished when so many others have faltered?

Certainly, the strong culture of quality meaningful worship, music, and preaching is important. St Mark's worship services are intergenerational, with a blend of traditional and contemporary liturgy and music.

But above and beyond all these things – or, really, woven through all these things – *is the focus St Mark's puts on cultivating authentic and caring relationships.*

Through our activities like Coffee and Chat for members and friends, Ladies Fellowship and 'Grow Together' Bible Study, but also deeply present in Moving Moments (friendship activities), Community Kindy visits, Mission Possible (food packages for homeless), Domestic Violence support, Baby Bundles and more, we intentionally provide opportunities for people to grow together in both friendship and faith. Yes! An 'elderly congregation' donating items and preparing Baby Bundles for young mums in need. Many teenage mums have been helped.

The 'wheelie bins' are always full on a Sunday from donations of personal toiletries and long-life food; helpers ready to load it into Dawn's or Juliet's car for sharing that week.

Sunday morning tea is always a "buzz".

During and following the recent deaths of John Hupfeld, Beatrice Gersch and Sandy Begg (3 funerals in 4 weeks), the care and compassion shown in word and action by many to the families was a witness to the faith and authentic relationships that have been developed at St Mark's. Many were grieving with deep hurt.

Many phone calls and visits are made by members when we know someone is not well for a variety of reasons. Prayers are offered for the church, the world and ourselves.

The special surprise morning tea for Janelle and myself after declining two other parish calls was spontaneous and genuine; a relationship that I deeply appreciate and was a strong factor to remain at St Mark's.

We won't forget the smile on Meaghan Holland's face as we sang "Happy Birthday!"

Laurie Siegle's 98th birthday was a witness to his faith and our new friendship this year. Laurie walked to church to be a part of our worship! Thank you to Mary and Armin and others who now arrange transport where possible.



Our friendships and relationships with year 7 students from Pacific Lutheran College are growing by a two-way conversation and mutual actions eg. Domestic Violence victims support and sharing of the student's stories to establish long-term friendships with our members.

Wedding anniversaries celebrated with reaffirmation of marriage vows in worship.

Baptisms continue to be an opportunity to connect young families and their friends to our wonderful congregation.

'Young at Heart' messages in the worship service are well received and many engage in the conversation about God's Word.

Visitors consistently comment with a positive response on the friendliness, welcome and worship experience. Many 'visitors' have now become regular worship attenders and connect in the midweek friendship/study opportunities.

These kinds of relationships have always been important, but never more so than of late when, for instance, we are experiencing what has been described as a “pandemic of loneliness.”

Authentic relationships matter!

Martin Luther, whose Reformation we celebrated in October, once declared that, “As for myself, I judge the loss of all one’s possessions easier to bear than the loss of one faithful friend.” Luther also believed that “the mutual conversation and consolation of the faithful” – what we might call Christian fellowship – was, along with preaching and the sacraments, one of God’s chief ways of manifesting grace and love.

So when you are pressed for time on a weekend, or when the grandkids are sleepy from full schedules, or when you’re wondering whether a trip to Bombala Terrace, Caloundra is worth the drive on a sunny morning, keep in mind the powerful antidote that Christian community and authentic friendship offers.

Together @ St Mark’s by God’s grace, we grow in our Christian faith and share His love in authentic friendships and a caring community.

More now than ever, we find comfort and courage in each other’s company, and in this way bear witness to the truth of Jesus’ promise, *“for whenever two or three are gathered in my name, I am there”* (Matthew 18:20).



2024 will be another year of the Lord:

- ♥ To plan a variety of new small groups to develop authentic friendships
- ♥ 55th Anniversary of our Church building in June (new roof on Church and toilets)
- ♥ 76th Anniversary of our Congregation in January
- ♥ 10th Anniversary of my ministry at St Mark's
- ♥ 35th Anniversary of my ordination in January
- ♥ 50th Wedding Anniversary for Janelle and myself in March
- ♥ 70th Birthday for Janelle and myself in April and September
- ♥ Many other milestones to come for lots of our members and friends.



I always give thanks to God for all of you and constantly pray for you.

In His Service
Pastor Ray



Our ***Coffee and Chat*** mornings have continued throughout 2023 and are always well attended.

We meet the 2nd and 4th Thursdays of the month at Bosco's Café, IRT Woodlands, Lacebark St, Meridan Plains at 10.00am.

Everyone is welcome.

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 was 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

As I reflect on our past year here at St Mark's, it is our faithfulness, love and care for one another that has sustained us and gives us all hope for the future. Our place of worship is a safe environment and a friendly welcoming group.

Worship services are held weekly at St Mark's and are intergenerational with a blend of traditional and contemporary liturgy and music. Most Sundays, Pastor Ray has a "Young at Heart" talk relating to the sermon which is for all ages. Occasionally the services are enhanced with a video clip of the Gospel lesson for that particular Sunday. In the past twelve months our numbers have remained constant which is very heartening, especially to retired Pastors who have led our services while Pastor Ray was on leave.

A worship bulletin is printed weekly for use during the service and also can be taken home for private reflection. Staying connected at St Mark's is very important for the life of our congregation. The weekly bulletin is available by email or text message and also on the St Mark's web page. A few elderly members receive their bulletin hand-delivered which is greatly appreciated. Also through these forms of communication, prayers, coming events and updates on various community activities are shared.

For the Advent season the Lutheran Tract Mission Devotion Booklet was supplied to members and friends for personal use. The Christmas services were well attended with extended families and many visitors which is always very encouraging especially during the busyness and commercialism of the festive season. The annual German service on Christmas Eve is always a highlight and a joy to those who attend.

The Lenten season began with a worship service on Ash Wednesday which was greatly appreciated by members. Once again the LTM Lenten Devotion Booklet was printed for members which was well received and shared among family and friends.



The worship services over the Easter period were well attended with many regulars, their families, friends and visitors.

Our annual Thanksgiving service was held in June. This year we paid tribute to Beatrice Gersch and John Hupfeld who were called to their heavenly home. Another significant annual event is "Celebrating our Baptism" which was incorporated in a regular worship service.

This year the LCANZ QLD District Pastor's Conference and Synod Convention was held at Eight Mile Plains over the weekend of the 1st to 4th June. Thank you to Pastor Ray and Janelle Morris who attended as St Mark's Synod delegate.

Pastor Ray and our dedicated deacons are always available to pray and support each other and offer pastoral care to our members, extended families, friends or anyone in our community who may have this need.

Over the past twelve months Pastor Ray has had two "calls" - one to the Woongoolba/Alberton Parish and Lord's College, the other to Bethania parish and school. Thankfully Pastor Ray had declined both of these calls and remains totally committed to serving us here at St Mark's.

The night time Bible Study group had their last gathering on the 3rd April 2023, after being an important part of St Mark's for 29 years. The commitment by Rolie Bruggemann to lead this group and in later years by Merryll Holland was a valuable and enriching time for those who participated over the years. A new daytime Bible study group "Growing Together" was established and has been well received.



Your ongoing generosity to support “Mission Possible” and “Baby Bundles” is wonderful and the donated items for the homeless, those escaping domestic violence and young mothers is very much appreciated. Friends and families of Al Anon continue to use our church weekly for a small donation. They support each other through counselling and friendship.

Connections with Pacific Lutheran College and St Mark's are always very welcomed when the opportunity arises. The Bible Society donated booklets for Christmas which St Mark's shared with the Prep and Kindergarten students at Pacific Lutheran College and the children who attended our Christmas services.

Pastor Ray was invited to lead the closing service for the school year 2022 and I had the privilege of presenting the Encouragement Awards to some students. Pastor Ray also led the Opening service for this school year for Pacific Lutheran College. I also continue to be part of their call committee for a College Pastor.



In August, five year 7 students from Pacific Lutheran College organised a “Bake Sale” as a community project at St Mark's after the worship service to raise money to support those escaping from domestic violence and for the homeless. The money raised bought much needed items which were then gifted back to St Mark's. What an inspirational group!

Fortnightly “Coffee and Chat” mornings are always popular both with church members and friends from the community. This is a great opportunity for strengthening friendships in a relaxed atmosphere. Some church members participate in day time activities offered by “Moving Moments” which is a program run by Lutheran Services. This has been a wonderful program for the lonely to make new friends.

The Mission and Vision team meet quarterly and attend to any urgent matters by email or phone as they arise. At the request of the District Church Board a “property trust review” was carried out by

Pastor Ray and myself and the required paperwork was submitted back to their office. At a special congregational meeting held on the 27th August 2023, approval was given to accept the quote from Stormguard Roofing for approximately \$50,000 to replace and install a new colourbond roof on the church and toilet buildings; also to apply to LCA QLD District for a loan from Lutheran Laypeople's League of \$55,000. They also engaged AMW Auditors as the new church auditor as Wardle Partners no longer provide this service.

A special THANK YOU to all of the property team volunteers who work tirelessly to keep our church grounds always looking immaculate. Many positive comments are made by passers-by and members. Our bi-annual working bees are well attended to maintain the exterior and interior of the church. The old dividing fence on the north side was replaced with a new timber one and painted in late 2022, which compliments our church surrounds. The back fences have also been painted and have really updated our landscape.

The Manse and gardens are well maintained, thank you Pastor Ray and Janelle.

Many hands keep our church functioning on a weekly basis – to Janelle Morris - Administration and Treasurer, Shirley Fisher - Office Assistant, Allan Kruger and Armin Engel - banker and helpers, Bible readers, powerpoint operators, morning tea providers and cleaners – so many of you - A HUGE THANK YOU TO ALL!!

*“Be joyful always; pray continually;
give thanks in all circumstances for
this is God's will for you in Christ
Jesus”*

1 Thessalonians 5: 16 – 18



Narelle Jefferd
Chairperson

TREASURER'S REPORT

"Believing, Belonging and Becoming"

As I present this report for 2023, it gives me great pleasure to reflect again on the faithfulness and generosity of the people of St Mark's.



On behalf of the Mission and Vision Team, I wish to thank each of you for the financial support you have given to the Church this year. We will celebrate our 55th Anniversary in June 2024. Your contribution makes a difference. The church survives on the freewill offerings of its members only. We do

not receive any government assistance. We give to celebrate the many ways our ministries and missions allow us to advance God's work.

Our thanks to AMW Auditors for preparing our Financial Statements this year.

I have prepared some notes on spending on the Profit & Loss from 2022/23 and they are listed below for your information.

The budget for 2023/24 has been drafted and is now presented for the acceptance of the congregation. This remains very similar to the previous year with small adjustments where necessary.



Committing to a regular contribution allows St Mark's to effectively plan and manage our financial resources and enables me as your Treasurer to pay our accounts in a timely manner. If you are able, would you please consider making a regular scheduled payment through your Bank – eg, weekly, fortnightly or monthly. No offering is too big or too small! Thank you again for your continued support of St Mark's.

Janelle Morris
Treasurer



"For to everyone who has, more will be given, and he will have more than enough."
Matthew 25:29

COMMENTS ON PROFIT & LOSS 2022/2023

1. The Thanksgiving Offering on 25 June 2023 was \$7,603.00
2. There have been some very generous donations made this year by members and AI Anon continue to make a small weekly donation for the use of the church on Thursday mornings.
3. Lenten Project Offerings received: Manse - \$4,321.05
4. Worship Expenses: We are very thankful to a church member who donates our communion wine every year
5. All manse repayments were made monthly this year
6. 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

LADIES FELLOWSHIP REPORT

The Ladies Fellowship continues to be a special ministry at St Mark's. The numbers remain steady with an average of twelve meeting on the 1st Wednesday of the month. Bible Study taken from the magazine "Lutheran Women" is led by Pastor Ray, followed by fellowship and a small business meeting. This year the Bible studies were based on the "Fruits of the Spirit" from the book of Galatians.

The Ladies Fellowship celebrated their 50th Anniversary on 6 July 2022 with a special High Tea/Brunch. Over fifty people attended with a special program prepared for the day. A booklet was prepared to remember the day with lots of photos.



Earlier in the year, some of us participated in the World Day of Prayer which was held at the Salvation Army Church. As we are members of the Brisbane North and Sunshine Coast Zone, we attended the Rally Day at Calvary Glasshouse Mountains on the 19th April and the Fellowship Day on the 20th September at Immanuel Buderim. One person attended the LWQ Retreat/Convention held in May at the Maroochy Waterfront Camp and Conference Centre.

This year in lieu of the Interchurch Fellowship morning, the World Day of Prayer committee decided to join the Salvation Army for a fund-raising morning tea with guest entertainer. Kim Kirkman, who

played the harp. These days are a wonderful time of fellowship and re-acquainting with old friends and making new ones.

To celebrate June Elsner's and Pearl Harvey's 90+ birthdays, special morning teas were organised and church members were invited to attend. All members birthdays are celebrated with a special birthday card.

This year the Ladies helped to cater for morning teas after memorial services for Jeff Aitken and Beatrice Gersch. Some of the Ladies are on Bible Reading and Morning Tea rosters on Sundays.

Over the past year two extra power points were installed in the church kitchen, three stools were purchased to assist with morning teas, and \$100.00 given to the Church office towards the printing of Devotion books for Advent. Currently \$800.00 has been donated to Lutheran Women of Australia Projects this year and this was achieved by freewill offerings. Thank you.

Last year the Ladies Fellowship held a special Christmas themed morning tea with entertainment and invited congregation members and the "Coffee and Chat" group. A fun morning was enjoyed by all.

A special thank you to Merle Muspratt (Secretary) and Maxine Cutmore (Treasurer) for their commitment in these roles.



"From the fullness of his Grace we have all received one blessing after another" John 1:16

Narelle Jefferd - President.

PROPERTY REPORT

A sincere thank you to those who work to keep our church property maintained. From the week-to-week maintenance of grounds and facilities, to following up on quotes for the larger projects – a big THANK-YOU.

The lawn and gardens always look great and we do receive positive comments from the public.

As always, there are a number of small maintenance items needing attention throughout the year. Thanks to all who collectively attend to these as they arise.

The fence was replaced late last year and painted by volunteers.

The church roof is scheduled for replacement with the approval for works progressing. Thanks to volunteers, the gardens in front of the church and office have had a refresh, watering system installed, and are flourishing.

Our bi-annual working bees are well attended with a number of general maintenance chores being completed.

Thanks also to Pastor and Janelle for keeping the Manse looking immaculate and in good repair.

Our property at the Church was recently valued at in excess of \$2.5 million.

We give thanks for our facilities and that they are being used to bring the Lord's word to our community.

ITEMS OF MAINTENANCE THIS YEAR

- ♥ A Defibrillator was purchased and placed at the entrance to the church. The cost was donated by a church family
- ♥ Working bee items:
 - Cleaning of windows in Office and Church

- Removal of rubbish from under Office
- Planting of garden in front of Office
- Cleaning of Church chairs & general clean of Church
- ♥ Pest control
- ♥ Golden Penda tree cut back and tall trunks on Golden Canes removed
- ♥ Sprayed and removed mould from inside Church
- ♥ New timber fence constructed on northern side – half cost shared with neighbour – and painted by Helmut
- ♥ New sensor on Church office
- ♥ Four-gang switch in church kitchen
- ♥ Test and tag completed on electrical in Office and Church
- ♥ Carpets cleaned in Office and Church

Paul Fritz
Team Leader

ADMINISTRATION

Some of the responsibilities managed from St Mark's Church Office by volunteers

- Safe place policies and compliance – Blue Cards etc
- Asset review for LCA Qld – changes in governance requirements
- Weekly worship bulletin – created and printed for Sunday and sharing
- Weekly 'Together @ St Mark's' email created – approx. 80 families
- Church office maintained
- Office supplies and worship resources maintained
- Office Computers kept updated with security and antivirus etc (due for upgrade)
- Baby Bundles managed and sorted from Church office
- Baptism, funerals and marriage records and service orders created and printed
- Monthly financial reports printed and distributed
- Weekly powerpoint slide show created and prepared for Sunday worship
- Rosters coordinated from church office
- Liaise with community groups using facilities

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 three years, some of the Lenten offering has been directed to the manse repayments.

As at 30 October 2023 our loan is \$190,285.95 and the repayments are now \$6,143 per quarter from 1 July 2023, with the increased interest rate of 5.2%.

To date, we have been able to continue to make the payments monthly and the loan is \$20,825.38 in advance with 140 months still remaining.

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 certified valuer recently valued the property at \$800,000. A very good investment!



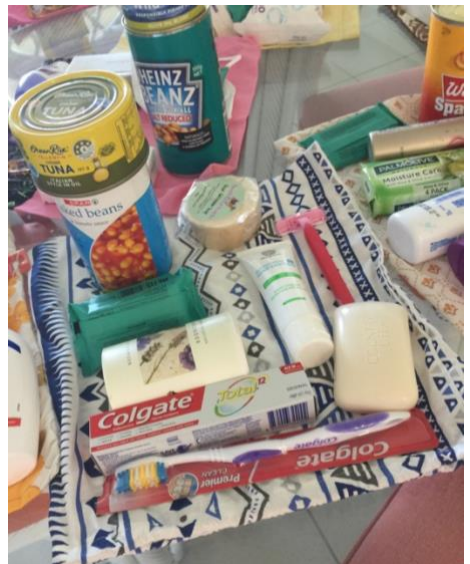
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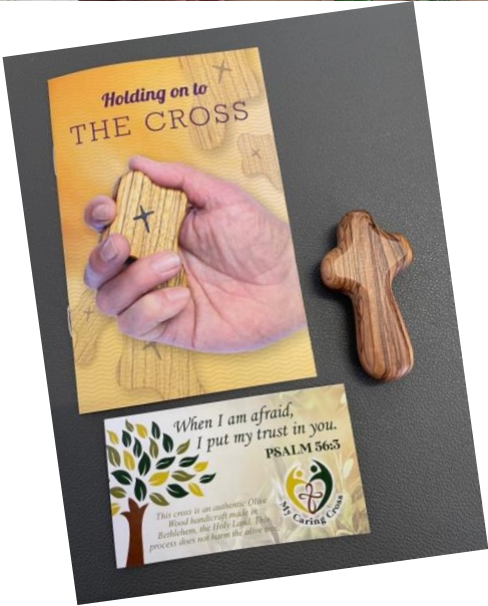
We believe God has equipped all of us with gifts in order to serve our neighbours, our community and the larger world.

At St Mark's, our members donate items to Domestic Violence people, the homeless and unemployed people, so that they may have a brighter day.

There are two wheelie bins at the entrance to the Church. Just drop in any items on your way into church.

Any non-perishable food (easy open cans, noodles, tuna, corn etc), toiletries, also small toiletry items are welcomed; and these are distributed weekly to the Mission Possible team.





Baby Bundles

We have been gifting Baby Bundles (baskets made up of nappies, towel, washer, sheet, wraps, clothes from 000 – 1, toys, and various other baby items) to new mums who are in need.

At the present time, we are unable to receive further donations of clothes, as our storage is a bit of a challenge.

Thank you for your generosity in allowing this ministry to happen.



