



2025 Annual Vestry Meeting

Held in the church on Sunday, July 27th, 2025 @ 12:00 hrs.

MINUTES

Present: Andy Bouffard (Past Warden), Rachel Corbett (Senior Warden) and David Hubbs (Junior Warden), plus ten additional members of the St. Peter's Congregation.

1. Call to Order

Rachel Corbett called the meeting to order.

2. Opening Prayer

Rev. Kevin Bothwell, July Minister, provided us with an opening prayer.

3. Approval of Agenda (see page 6)

There being no additions to the Agenda, it was approved as presented.

MOVED: Aaron Thompdson SECONDED: David Hubbs CARRIED

4. Approval of Minutes from 2024 AVM Minutes (see page 7)

There being no changes to the Minutes, they were approved as presented.

MOVED: Rachel Corbett SECONDED: Bern Kelly CARRIED

5. Report from Senior Warden (see page 11)

Rachel Corbett's written report was presented for information.

6. Treasurer's Report (see page 14)

Pat Bunting and Phil Hunt jointly presented a Treasurer's report. The 2024 Financial Statement is a separate document in .pdf format and is available on the St. Peter's website.

The following motions arose from this presentation and related discussion:

'That the 2024 Financial Statement issued by St. Peter's accountant Tim Nicholls, CPA, CA be accepted as written.'

MOVED: Pat Bunting SECONDED: Susan MacIntyre CARRIED

'That the 2026 St. Peter's General Operating Expense budget be approved in the amount of \$41.3K with the condition that any funding requirements that exceed \$41.3K would require the advance approval of the Wardens. Reports to provide budget status updates will be made to the Wardens on an ongoing basis.'

MOVED: Phil Hunt SECONDED: Bern Kelly CARRIED

'That the 2026 Memorial Account budget be approved in the amount of \$1,015. Any additional expenditures would require Wardens' approval.'

MOVED: Phil Hunt SECONDED: Pat Bunting CARRIED

'That the 2026 St. Peter's Capital Expense Budget be approved in the amount of \$100. Any additional expenditures would require Wardens' approval. Reports providing budget status updates will be made available to the Wardens on an ongoing basis.'

MOVED: Phil Hunt SECONDED: Sue MacIntyre CARRIED

'That in 2025 St. Peter's have a minimum of four signing officers for the Royal Bank's five accounts, that all expenditures have two approvals and that for 2026 the Past Warden Rachel Corbett, Senior Warden David Hubbs, Junior Warden TBD and Treasurer Phil Hunt be the designated signing officers.'

MOVED: Phil Hunt SECONDED: Sue MacIntyre CARRIED

7. Report on Endowment Fund

Ron Drake presented a verbal report on the Endowment Fund for information. With five years having now passed since the initial donation of TD stock and the establishment of

the TD Fund, and with the consent of this donor, these investments have now been moved into the Main Fund, thus reducing the number of our funds from three to two.

For the year July 1st, 2024 to June 30th 2025, performance of the two funds has been as follows:

Main Fund (incorporating the former TD fund)

Established in December 2018

Year-to-date return = .88 percent

Return since inception = 3.86 percent

Market value on June 30th, 2025 = \$192,253

Music Scholars Fund

Established December 2016

Year-to-date return = 2.37 percent

Return since inception = 7.25 percent

Market value on June 30th, 2025 = \$41,837

It is noted that the Main Endowment Fund has never been used, despite all the capital improvements that we have done in recent years (dock resurfacing, new siding on church, new siding on cottage, Memorial Garden). Small amounts are withdrawn from the Music Endowment Fund annually to pay stipends to Music Scholars.

The two reports from our investment advisor are in .pdf format and are posted on the St. Peter's website under the tab, 'Endowment Fund'.

8. Property Report (embedded in Senior Warden's Report, see page 11)

In the absence of a volunteer in this role, Senior Warden *Rachel Corbett* took charge of both Property and the Clergy Cottage once again this year. Property and Cottage matters are addressed in her report under Item 5 of the Agenda.

Gratitude was expressed to *Carol and Bill Corner, Nathan and Jack Chambers, and Kilbourn Tree and Cottage Services* for their extraordinary help in cleaning up our island (and replacing a broken electrical mast) following the late March ice storm.

9. Director of Music Report (see page 18)

Helen Batten's written report is provided for information.

10. Music Scholars Report (see page 19)

Bern Kelly's written report is provided for information.

This year, the *Walter family* has provided an additional donation of \$1,500 to the Music Scholars Fund. Two videos were developed by Bern to commemorate the 10th

anniversary of the fund. As well, stipends were adjusted upward - \$150 for a student in elementary school (grades K to 8), \$300 for a student in high school (grades 9 to 12) and \$500 for students in post-secondary studies.

Bern and his committee were congratulated for the great work they have done to celebrate the 10th anniversary.

11. Program Reports

Jackie Hubbs reported that attendance at Sunday School has declined from last year. She would very much appreciate some assistance in this role.

Katharine Dalton reported on two baptisms carried out in July, one of which was a private baptism involving only family members.

Carol Corner reported that there were three weddings over the summer, which is about average for any given summer. Carol and the Wardens agreed to a change in the wedding fee/donation to be paid to St. Peter's. Historically that fee has been \$500 for a cottager/member of the parish, and \$1,000 for a non-cottager/non-member of the parish. There are very few families in the latter category who are prepared to assume the logistical challenges of an island wedding, it was felt that a single fee/donation was appropriate. For 2026, the single fee/donation will be \$750, and online forms will be revised to reflect this change.

12. Flowers and Memorial Garden Report (see page 20)

Martha Hunt's written report is provided for information.

13. Nominations to Select Vestry for 2026

There is presently no candidate for *Junior Warden*. The *Recording Secretary* portfolio also remains vacant, as well as some other minor roles.

For the last two summers we have used a prominent sign-up sheet in the church to solicit people to read and to provide altar flowers, and this has worked well, so there is likely no need to install volunteers into these two roles going forward.

In addition, the Sextons have been assisting with docking and coffee hour, and at each service two volunteers are solicited to do collections, so these are also minor roles that may not need dedicated volunteers.

Motion: '*That Rachel Corbett be appointed as Property Director for 2026. This portfolio will also include responsibility for care of Clergy Cottage*'.

MOVED: Pat Bunting

SECONDED: Phil Hunt

CARRIED

Over the coming months, the Wardens will continue their search for a Junior Warden and a Recording Secretary, which remain key roles for the successful operation of the parish.

14. Other Business

Those present at the meeting provided very strong support for inviting Rev. Bothwell back for the month of August 2026, in the event that the combination of Rev. Souter and Rev. Mackison is not workable.

15. Adjournment

MOVED: Jackie Hubbs

*Notes prepared by Rachel Corbett
Acting Recording Secretary*

Annual Vestry Meeting

Sunday, July 27th, 2025 @ 12:00 hrs.

AGENDA

- | | |
|--|---|
| 1. Welcome and Call to Order | Rachel Corbett, Senior Warden |
| 2. Opening Prayer | Rev. Kevin Bothwell |
| 3. Approval of Agenda | |
| 4. Approval of Minutes from 2024 AVM | |
| 5. Report from Senior Warden | Rachel Corbett, Senior Warden |
| 6. Treasurer's Report | Phil Hunt and Pat Bunting |
| 7. Report on Endowment Fund | Mark Cooper and Ron Drake |
| 8. Property Report | See Senior Warden's Report |
| 9. Director of Music Report | Helen Batten |
| 10. Music Scholars Report | Bern Kelly |
| 11. Program Reports | Carol Corner, Katharine Dalton,
Jackie Hubbs |
| 12. Flowers and Memorial Garden Report | Martha Hunt |
| 13. Nominations to Vestry for 2026 | Wardens |
| 14. Other Business | |
| 15. Adjournment | |

2024 Annual Vestry Meeting

Held Sunday, August 11th, 2024 @ 12:00 hrs.

MINUTES

Present: Andy Bouffard (Senior Warden), Rachel Corbett (Junior Warden) and Aaron Thompson (Past Warden), plus 10 additional members of the St. Peter's Congregation.

[Note, these Minutes are in draft form until approved at the 2025 Annual Vestry Meeting]

1. Call to Order

Andy Bouffard (Senior Warden) called the meeting to order. Rev. Paige Souter, August Minister, provided us with an opening prayer.

2. Approval of Agenda

There being no additions to the Agenda, it was approved as presented.

MOVED: Sue MacIntyre

SECONDED: Carol Corner

CARRIED

3. Approval of Minutes from 2023 AVM Minutes

It was suggested that in future these minutes should be circulated to all ahead of time so that they could be previewed.

MOVED: Mark Cooper

SECONDED: Lynda Thompson

CARRIED

4. Report on Current Year 2024

Andy's report on the current year is appended to these minutes at page 6.

5. Treasurer's Report

Pat's detailed report is appended to these minutes at page 9. The 2023 Financial Statement is a separate document in .pdf format and is available on the St. Peter's website (www.stpetersontherock.org).

The following motions arose from Pat's presentation and related discussion:

'That the 2023 Financial Statement issued by St. Peter's accountant Tim Nicholls, CPA, CA be accepted as written.'

MOVED: Pat Bunting

SECONDED: Phil Hunt

CARRIED

‘That the 2025 St. Peter’s General Operating Expense Budget be approved in the amount of \$37K with the condition that any funding requirements that exceed \$37K would require the advance approval of the Wardens. Reports to provide budget status updates will be made to the Wardens on an ongoing basis.’

MOVED: Pat Bunting

SECONDED: Mark Cooper

CARRIED

‘That the 2025 St. Peter’s Memorial Account Budget be approved in the amount of \$1,500. Any additional expenditures would require Wardens’ approval.’

MOVED: Pat Bunting

SECONDED: Tony Whittingham

CARRIED

‘That the 2025 St. Peter’s Capital Expense Budget be approved in the amount of \$600. Any additional expenditures would require Wardens’ approval. Reports providing budget status updates will be made available to the Wardens on an ongoing basis.’

MOVED: Pat Bunting

SECONDED: Mark Cooper

CARRIED

‘That in 2025 St. Peter’s have a minimum of four signing officers for dealings with the Royal Bank, that all expenditures have two approvals and that for 2025 the Past Warden Andy Bouffard, Senior Warden Rachel Corbett, Junior Warden David Hubbs and Treasurer Phil Hunt be the designated signing officers.’

MOVED: Pat Bunting

SECONDED: Ron Drake

CARRIED

6. Report on Endowment Fund

Mark Cooper and Ron Drake presented reports on our three Endowment Fund investments. For the year July 1st, 2023 to June 30th 2024, performance has been as follows:

- Main Fund – UP 9.3 percent for the year
- TD Bank Fund – DOWN 9.95 percent for the year
- Music Scholars Fund – UP 9.3 percent for the year

Since inception, the funds have performed as follows:

Main Fund

Established in December 2018

Invested capital = \$89,962

Return on investment = \$26,291

Market value on June 30th, 2024 = \$116,654

TD Fund

Established in August 2019

Invested capital = \$49,480

Return on investment = \$9,712

Market value on June 30th, 2024 = \$59,173

Music Scholars Fund

Established December 2016

Invested capital = \$24,264

Return on investment = \$13,195

Market value on June 30th, 2024 = \$37,459

The TD fund has been managed separately from the Main Fund at the request of the donor, with the agreement that this would be for a period of five years. With the consent of the donor, and the five years having now passed, these funds will be moved into the Main account.

Ron and Mark also advised that they will seek advice from our investment advisor to increase the percentage of American investments in the Main Fund to improve returns.

The three reports from our investment advisor are posted on the St. Peter's website.

7. Report of Select Vestry Member-at-Large

Sue MacIntyre's written report is appended to these minutes at page 13.

8. Director of Music Report

Helen Batten's written report is appended to these minutes at page 14.

9. Memorial Garden/Flowers Report

Martha Hunt's written report is appended to these minutes at page 15.

10. Program Reports

Reports on Music Scholars, Weddings, Baptisms and Sunday School are appended to these minutes starting at page 16.

Tony Whittingham reported on recent discussions with Bern Kelly about promoting the Music Scholars Program more widely, as we had only a single applicant this year.

11. Report on Cottage and Property

In the absence of volunteers to fill these two roles, Rachel Corbett (Junior Warden) reported on her work in these two areas. Her written report is appended to these minutes at page 20.

12. Nominations to Select Vestry for 2025

Numerous Select Vestry vacancies persist (Recording Secretary, Property, Altar Flowers, Clergy Cottage, and Docking) but we are pleased to report that Phil Hunt has agreed to take on the position of Treasurer, as Pat Bunting is retiring, and David Hubbs has agreed to take on the role of Junior Warden.

MOVED: Pat Bunting

SECONDED: Carol Corner

CARRIED

To approve the nominations of Phil and David. Those present offered thanks to both for stepping up to volunteer in these key roles! Over the coming months, the Wardens will continue their search for volunteers to fill remaining Select Vestry positions.

13. Other Business

There was no other business added to the Agenda. However, some additional comments were made about a variety of issues:

- One participant commented that the work done to resurface the small boat dock was excellent. Pat Bunting explained that despite the project being postponed for a full year, the contractor (Andrew McDermott) kept the same budget.
- Some participants expressed disappointment in the Wardens' earlier decision at the time of applying new siding on the Church, to discontinue the spotlight that illuminated the front of the church at night.
- Some participants stressed that the Sunday School room is actually a third bedroom and that we should promote the Clergy cottage as a three-bedroom cottage.
- In response to the proposal to switch over the two toilets in the cottage to foot-operated, super low-volume toilets to economize on septic pump-out charges, it was urged that a thorough cost-benefit analysis be conducted first to ensure the change is warranted.
- In response to a question about the financial statements not reflecting property assets, the participants were reminded that the Diocese of Toronto owns the island, the Church, the cottage, the docks and all associated chattels.

14. Adjournment

MOVED: Mark Cooper

Notes prepared by Rachel Corbett, Acting Recording Secretary

Report from Senior Warden Rachel Corbett

St. Peter's Annual Vestry Meeting

July 27, 2025

Greetings from your Senior Warden. 2025 has been a very busy year for me, starting off with a bang when the Kawartha region experienced a massive ice storm on the last weekend of March. Experts say that the damage from this event exceeded the damage caused by the 2022 'Derecho' storm, because the ice storm was so widespread and so uniform in its impact.

St. Peter's fared pretty well in the Derecho storm, losing only one large pine tree that wrecked a portion of our concrete pathway. We did not escape harm this time around. Upon arriving shortly after ice-out in early April, we found the island to be an absolute mess. Let us give huge thanks to those who helped with clean-up - **Bern and Janie Kelly, Carol and Bill Corner**, and **Aimee Kilbourn** and team, who joined me. We especially wish to thank the Corners, who paid for the removal of high hanging branches beyond the reach of amateurs and wood chipping of all the remaining debris, and **Nathan and Jack Chambers**, who at no charge to us, replaced the damaged electrical mast that supplied electricity to the church. Combined, their generosity has spared us about \$4,000 in expenses. Thank you!

Our attendance this year is slightly up! Our average attendance so far through four Sundays in July is 88 persons, whereas average attendance over the same period last summer was 75. Our two Treasurers (**Pat Bunting** the older and **Phil Hunt** the newer) will be reporting on how this may have impacted collection plate giving to date. Declining attendance is a concern across all mainstream churches, and as Wardens we are doing our best to maintain St. Peter's as a thriving, viable and sustainable worship program in this cottage community. We have a rich history, and while you cannot convince non-church goers to go to church, you can offer other enticements such as we are doing through abundant music, meditation Mondays, Sunday school, hosting weddings and just giving off an all-around good vibe by encouraging people to visit the island and enjoy our space. What many people don't realize is that visitors come every day to look around, and Kevin always welcomes them. I am on the island frequently attending to the physical property, and I have toured many visitors through our beautiful church already this season.

A highlight for us this year is the **Music Scholars Program 10th anniversary**. The coordinator of the program, **Bern Kelly**, has done a fantastic job recruiting former scholars to return to play for us. I wish to thank Bern for his efforts, as well as the members of his committee (**Blair Mackenzie, Bob Trennum** and **Tony Whittingham**) who have revamped the program with increased stipends and have promoted it more widely. Please refer to Bern's separate report. Let us also thank **Helen Batten**, our Director of Music, who facilitates the performances by these young people during our

services and who also brings in other musicians to accompany her. It has been a rare Sunday that we have not had musical guests. To Helen and Bern, many thanks.

On the Clergy front, we say farewell to Rev. **Kevin Bothwell** who has served his three years as our July priest. He will be missed, but we think he will not be a stranger going forward. Kevin and his wife Toni (just recently retired) have developed a love for this community, and we hope to see them again, whether it is officiating at our Thanksgiving services, filling in as needed in summer services, or visiting us while they stay at the little island Plum Pudding.

We are pleased to report that the Bishop has appointed **Megan Jull** to replace Kevin in 2026. Megan is the Incumbent at St. Augustine of Canterbury and next year while here she will be on leave from that role, pursuing doctoral studies (We knew that getting Starlink internet was going to be a game-changer for clergy recruitment!). Megan was the Wardens' first choice, and we are pleased that the Bishop supported our pick.

The month of August going forward is still up in the air. Our regular August priest, Rev. **Paige Souter**, has left Church of the Redeemer for a new job as Chaplain at Trinity College, University of Toronto. This means that she will once again depart early next month, leaving the last two Sundays to be taken up by Rev. **Steve Mackison**, who is well-known to us. The impact of her new position on her residency next year is at this time unknown. Thus, August 2026 and beyond is not filled, but all will be revealed in due course (we hope!). We have asked that Kevin be given an opportunity to return as well. Ultimately, however, such decisions rest with the Bishop.

A continuing challenge for us is a lack of leadership volunteers. **We have no property director, no recording secretary, no caretaker of the clergy cottage, and some other minor roles also remain unfilled.** In the absence of volunteers, our sextons have stepped up to do many small things. Most critically, we need to find a **Junior Warden** for 2026. There are folks in the pipeline who want to serve, but not just yet, due to other volunteer commitments on the lake. Please consider joining our friendly team - either by volunteering for a role or helping us to find such volunteers. All it takes is asking the question! (That is how most of us landed here...). For more information on volunteer roles and responsibilities, you can consult our "*St. Peter's the Peculiar: A Governance Guide*" available digitally on our website and in paper form here in the church.

About Property

In the absence of a property director, I have been doing this necessary work for the last two summers. I think all will agree that the island and buildings are in good condition. This role requires ongoing and steady effort. This year, in addition to island cleanup from the ice storm, there has been a big focus on getting professional support for our irrigation system. It has suffered from neglect in recent years but has now been repaired and recalibrated, as summarized in **Martha Hunt's** report. Our Memorial Garden refurbishment three years ago represented a significant investment of money, and a

properly running irrigation system that is professionally monitored will protect that investment.

The clergy cottage has had a little bit of work, notably a new kitchen faucet which was on its last legs and was about to explode. The idea of push-pedal, low-volume toilets which I suggested last year has been set aside, as the advice I got from professionals was that to work properly (without the aid of sewage pumps), the toilets had to be situated nearly on top of the holding tanks. This is not possible at the clergy cottage, so going forward our strategy is to encourage frugal use of running water and short showers in order to save on the cost of septic pump outs.

Next year, funds willing, I would like to install a new screen door as the current screen door is a bit like the kitchen faucet, on its last legs and about to come apart.

Later this summer I plan to reglaze the front windows by the main door of the church. They take a real beating in the sun and wind and are in serious need of help. I will also put on plywood covers for the winter which, oddly, has not been done before despite this very exposed location. I also have a long list of other small repairs and maintenance jobs to be done before the snow flies.

Our big boat dock had an adventure this spring. The consensus from me, **Andrew McDermott** (our contractor) and **R and J Machine** who were consulted, is that someone tried to steal one half of the dock. The steel dock is in two segments, each about 20 feet long, and the outer segment was detached and towed partly out into the nearby channel. Once there the theft was possibly abandoned (due to a few tons of anchors attached to the dock) or was interrupted somehow. Andrew successfully replaced the missing parts, restored the dock to its proper place and has run bolts through the large pins to deter their removal in future. At no cost to us he is going to install a security camera for the winter.

In closing I would like to thank all those who have supported me in this role so far this summer: **Rev. Kevin Bothwell**, music maker **Helen Batten**, our sextons **Vanessa Hubbs** and **Molly Thompson**, Sunday School leader **Jackie Hubbs**, other volunteers including **Bern Kelly**, **Carol Corner**, and **Katharine Dalton**, past and current treasurers **Pat Bunting** and **Phil Hunt**, and fellow Wardens **David Hubbs** and **Andy Bouffard**. We get the job done!

I would also like to thank **Kate Bonnycastle** of the Association of Stony Lake Cottagers (ASLC), who gives us generous coverage in the annual *Islander* magazine at no charge. This year, we got two full pages to promote Sunday Services, the Music Scholars Program, and Meditation Mondays. Thank you ASLC!

Respectfully,

Rachel Corbett

Treasurer's Report – Phil Hunt/Pat Bunting

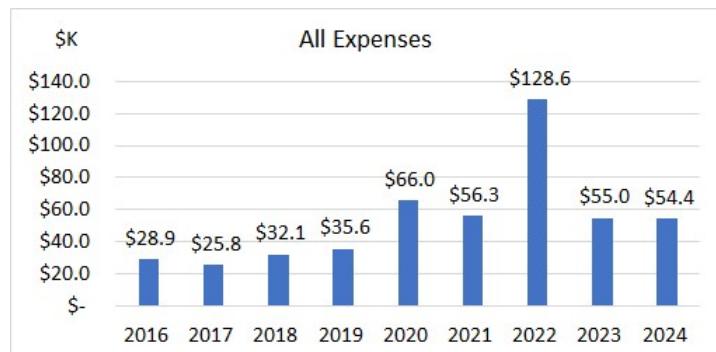
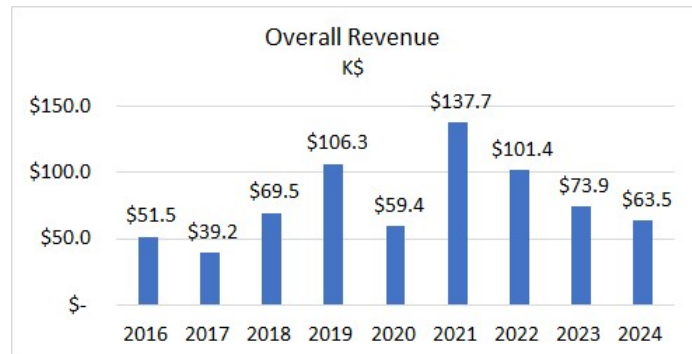
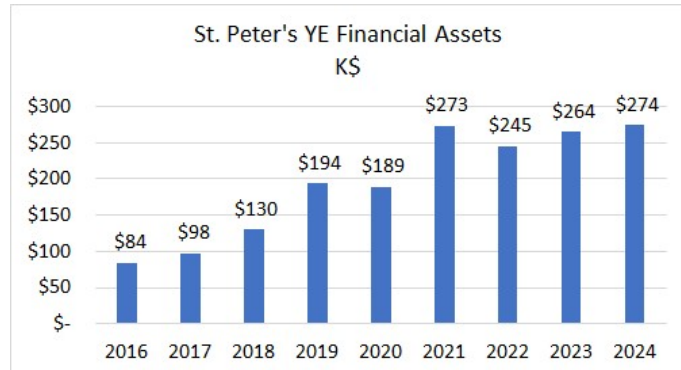
27 July 2025

St. Peter's Financial Statements for 2024

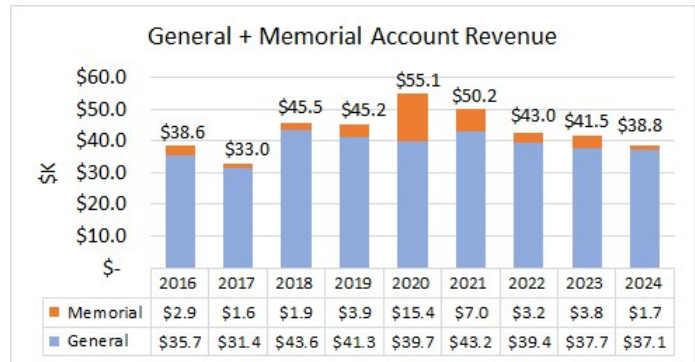
The 2024 statements, issued by Tim Nicholls CPA, CA are attached:

2024 Year End Overview

- Statement of Financial Position Net Assets:
 - 2024 vs 2023 asset increase of \$9.5K reflects endowment fund investment activity.
- Statement of Operations Donations & Investment Income:
 - 2024 overall revenue down \$10.4K versus 2023 reflecting net of one time 2023 bequeathment and increased 2024 General Endowment revenue



- Giving to 2024 General & Memorial Account revenue down \$2.7K (Memorial \$2.1K, General \$0.6K)



- Statement of Operations -Expenses:
 - Total (all accounts) 2024 expenses essentially flat to 2023.

General Operating Expense Budgets

2024 General Operating Expenses

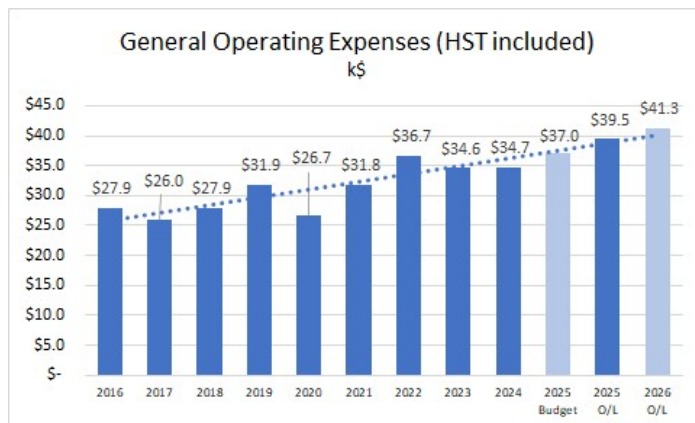
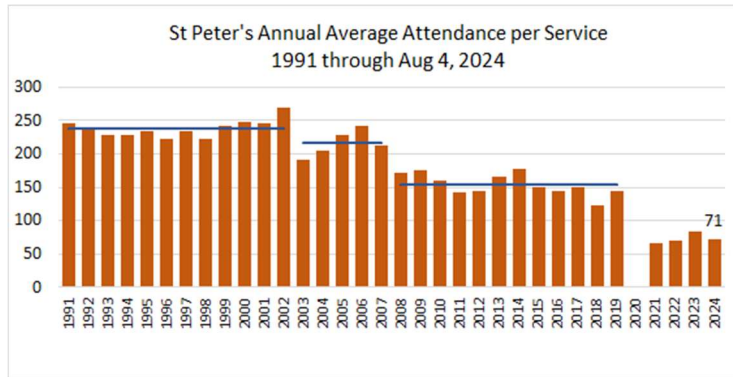
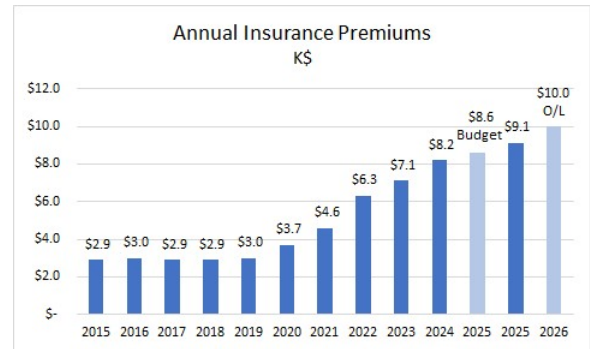
- 2024 General Operating Account expense budget was approved for \$31.5.
- 2023 actuals \$31.1K unfavourable to budget, reference chart.

ST. PETER'S ON-THE-ROCK GENERAL OPERATING EXPENSE SUMMARY						
	K\$	2024 Budget	2024 Actual	Δ		
1 Church		\$ 10.3	\$ 10.4	\$ (0.1)	Songsheet printing	
2 Administration		\$ 3.3	\$ 3.6	\$ (0.3)	Professional fees	
3 Operating		\$ 9.6	\$ 11.0	\$ (1.4)	Bell, Hydro, Insurance	
4 Property		\$ 7.4	\$ 8.7	\$ (1.3)	Opening/closing	
5 Cottage		\$ 0.9	\$ 0.9	\$ -		
Annual Expenses		\$ 31.5	\$ 34.6	\$ (3.1)		
1	Coffee, maintenance, honoraria, outreach, printing					
2	Office supplies, newsletter, professional fees,					
3	Telephone, insurance, taxes, hydro					
4	Sexton, septic, plumbing, docks, boats, marina					
5	Maintenance, supplies, furniture, equipments, cleaning					

- A General 2025 Operating Expense budget (ex Memorial, ex Capital) of \$37.0K was approved at the Aug 2024 AVM.

ST. PETER'S ANNUAL OPERATING EXPENSE SUMMARY						
	K\$	2025 Budget	2025 Outlook		2026 Budget Request	
1 Church		\$ 10.0	\$ 10.0		\$ 10.0	
2 Administration		\$ 3.7	\$ 5.1	Postage, prof fees, computer	\$ 5.3	Postage, printing
3 Operating		\$ 11.5	\$ 12.0	Insurance	\$ 13.0	Insurance +10% (ref graph)
4 Property		\$ 10.9	\$ 11.3	KPM, KPCA	\$ 11.8	Slip, parking, membership
5 Cottage		\$ 0.9	\$ 1.1	Cleaning	\$ 1.2	Cleaning
Annual Expenses		\$ 37.0	\$ 39.5		\$ 41.3	
1	Coffee, maintenance, honoraria, outreach, printing					
2	Office supplies, newsletter, professional fees,					
3	Telephone, insurance, taxes, hydro					
4	Sexton, septic, plumbing, docks, boats, marina					
5	Maintenance, supplies, furniture, equipments, cleaning					

- 2025 current outlook is \$2.5K unfavourable to budget, reference chart.
- A 2026 General Operating Expense budget of \$41.3K is recommended for approval.
- Funding concerns continue to persist given attendance and ongoing escalation of costs.



Memorial Account

- The 2025 budget request of \$1.5K was limited to Memorial Garden support as is the 2026 request.

Memorial Budget Planned Expenditures	2024 Budget	2024 Actual	2025 Budget	2025 Outlook	2026 Budget Request
Memorial Garden Consultation, sprinkler open/close			\$ 1,485	\$ 1,000	\$ 1,000
Memorial Garden Planting & Maintenance	\$ 965	\$ 533		\$ 235	
Bookplates					
Virtual Service					
Banking Fees	\$ 35	\$ 7	\$ 15	\$ 15	\$ 15
	\$ 1,000	\$ 540	\$ 1,500	\$ 1,250	\$ 1,015

Capital Costs

- 2024 Capital expenses reflects the small boat dock re-decking completion in 2024 for the originally quoted price utilizing capital budget carry over from prior years. St Peters also moved to Starlink in 2024 requiring a \$565 capital expenditure for hardware. Service cost savings vs Bell are \$250 per year with download speeds up to 100mbps.
- 2025 expected capital expenditure are for screen door replacement and church office door locks. This work is no longer planned.
- There are no capital expenditures planned for 2026, with bank charges being the only expected costs.

Capital Budget Expenditures	2023 Budget	2023 O/L	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Outlook	2025 Budget Request					
Cottage furnishing & upgrades	\$ 1,200	\$ 1,200		\$ 1,725	\$ 1,004		\$ -	\$ -	Furniture (2024)				
Decking small dock, swim dock	\$ 20,500	\$ 25,000	\$ 4,457	\$ -	\$ 17,213		\$ -	\$ -	Small boat dock (2024)				
Cottage washrooms, floors							\$ -	\$ -					
Church / Vestry Cottage Exterior						\$ 600	\$ -	\$ -	Screen door, office lockable door (2025 planned)				
Starlink Hardware					\$ 565		\$ -	\$ -	Replacing Bell				
	\$ 21,700	\$ 26,200	\$ 4,457	\$ 1,725	\$ 18,782	\$ 600	\$ -	\$ -					

Music Report 2025 Annual Vestry Meeting

July 2025

- Our Phoenix digital pipe organ is in its 22nd year of service and is in excellent condition. Since the date of the installation was 2004, this year marks the 21st birthday of the organ. The only repair required this season is replacement of the bulb on the built-in music stand. It lasted 22 years through regular use, umpteen freeze-thaw cycles and power interruptions.
- Our Technics electronic piano is in its 14th year of service and is in excellent condition.

The St. Peter's Music Scholar's Programme is celebrating its 10th season, with exciting return visits from past participants, as well as new participants. Please review Bern Kelly's summary of this year's activity. Thank you to the Walter family for their generosity in making this programme possible.

Bob Trennum played the 10:30 baptism services in July, in Helen's absence. Thank you Bob!

Margaret Faye (bassoon) and Graham Mackenzie (oboe), both professional musicians, are playing a duet on July 20th at our 10:30 service. Thank you, Margaret and Graham!

Helen's long-time friend Alice Van Allen will be joining in the service on piano on July 27th. Thank you Alice!

This year for the third time a music theatre kids' camp is being held at St. Peter's, under the direction of Morgan Strickland and Tania Granata. The camp has been a great success with sold out registration, culminating in a performance of a musical at the end of a short week of rehearsals.

A heartfelt thank you to all musicians who have taken time to be at St. Peter's and share their gifts of music with all of us. It is tremendously appreciated!

Helen Batten

St. Peter's on-the-Rock Coordinator of Music
organist, piper

Report Submitted to Warden Rachel Corbett and Acting Secretary Rachel Corbett
Submitted by: Bern Kelly, Chairperson, St. Peter's Music Scholars Program

The St. Peter's Music Scholars Program was founded by Don and the late Margaret Walter with the vision of inspiring young musicians. The program provides emerging musical talents with the opportunity to perform for a diverse audience while enriching worship and supporting outreach initiatives. So far this year, we are pleased to welcome one new participant and the return of our Music Scholarship recipient from last year.

Program Highlights

- **June 29**
Former Music Scholar **Millie Shadgett** and her friend **Matthew Ciciarella** performed on fiddle, voice and guitar as part of the Tenth Anniversary celebration of the Music Scholars Program.
- **July 13**
Former Music Scholar **Bethany Duketow** performed on piano as part of the Tenth Anniversary celebration.
Rachel Duketow, our newest Music Scholar, performed two numbers, one on violin and one a song accompanied by her sister on piano, as part of her inaugural appearance in the program.
- **August 10 (upcoming)**
Former Music Scholar **Aby Stumpf** is scheduled to perform on French horn as part of the Tenth Anniversary celebration.
- **August 17 (upcoming)**
Former Music Scholar **Emily Levere** is scheduled to perform on piano as part of the Tenth Anniversary celebration.
- **August 31 (upcoming)**
Former Music Scholar **Fiona Pazari** is scheduled to perform on piano as part of the Tenth Anniversary celebration.

Scholarship Disbursement (as per updated financial guidelines)

- **Rachel Duketow** – \$300.00 (High school student and new 2025 Music Scholar)
- **Millie Shadgett, Matthew Ciciarella, Bethany Duketow, Aby Stumpf, Emily Levere and Fiona Pazari** – \$100.00 each to assist with travel and related expenses

Music Scholars Committee

The committee overseeing the program includes:

- **Blair Mackenzie**, Director
- **Bob Trennum**, Director
- **Tony Whittingham**, Director
- **Bern Kelly**, Chairperson

Report on Memorial Garden and Flowers Annual Vestry Meeting 2025

The Memorial Garden is in its third year and is maturing nicely. It is grateful to Rachel Corbett and Trevor Nicholson who have completely repaired and adjusted the irrigation system so that it gets a heavy soaking twice a week! The system will be monitored and maintained on an ongoing basis by Trevor – this is an important investment in the future health of the garden.

For a second spring in a row, a Song Sparrow made her nest and raised her chicks in and amongst the Northern Blue Flag Iris.

Most of the plants in the Garden are doing well except for the Wintergreen along the front border of the garden that just never took. Too much sun? Soil not acidic enough? Hard to say, but they are struggling. To fill in the blank spaces, 80 Canadian Wild Ginger plants were planted at the beginning of July this year, and they are doing very well in their new home.

As well, the small Madonna sculpture given to us by artist Ralph Ingleton has found a lovely home in the garden at the north end. Visitors coming off the small boat dock will see the sculpture, and we have done special planting around the sculpture, and placed it on a small rustic pedestal. This artwork is put away in the clergy cottage each winter.

The nice new bench facing the Memorial Garden has been supplied by the Thompson family in memory of Michael Thomson. It is awaiting its commemorative plaque. It creates a beautiful sitting area to view the Garden, and we have observed people enjoying this spot.

We love to see all the pollinators visiting our native plants. Thank you as always to Helen Batten, our native plants consultant and source of ubiquitous goodwill discounts at local garden centres, and all those who helped start, maintain and enjoy our Memorial Garden.

I also plant the flower boxes each spring and along with the Sextons, we keep them watered and healthy through the summer season.

Respectful submitted by

Martha Hunt