

2017

ANNUAL REPORT

ST. MARK'S
EPISCOPAL CHURCH



From the Rector



"Glory to God whose power, working in us, can do infinitely more than we can ask or imagine: Glory to him from generation to generation in the Church, and in Christ Jesus for ever and ever. Amen."

- Ephesians 3:20,21

This text, which we often recite at the end of Morning Prayer was in the first letter I wrote to the congregation of St. Mark's when I was called here three years ago. As I think back on those early months together, gathering in homes to dream about what the St. Mark's community might do to more fully live out its core vocation, it is amazing to see how much of that has already come to fruition.

We dreamed of having a third full-time clergy person, we hoped for a fuller staff commitment to children and youth, we wanted to become more engaged in our city, and we wanted opportunities to have fellowship as a full parish and in small groups. When I look back over the past year, I can see so much energy and passion for those things. Whether it was our increasing collaboration in the city for musical events, new Lenten offerings, Dinners for

Eight, a reimagined outreach grant process, a parish wide Pentecost picnic, or renewed energy for making sure that all of our people are receiving pastoral care, we have been active and engaged as a parish. And as our Parish Life Handbook attests, this coming year will have even more opportunities for us to live this out.

All the while we have continued to strengthen our financial position. We have paid down half of our outstanding debt and are instituting a plan to address what remains. We have reactivated the Bishop Jones Legacy Communion and started to look at ways to grow our endowment to ensure the future success of our mission and ministry.

I am grateful for the strong and gifted staff we have which makes so much of our ministry possible. They see their work as much more than a job and prove time and time again that they are ministers in their own right. Our lay leadership is also deeply committed to living out their faith in this place. I give thanks for our Vestry and the service of our wardens, Robert Pollom and Jan Briley. I am also grateful for the many contributions of our Treasurer, John McClung, who has also served on the Vestry faithfully during his tenure. I look forward to working with our Treasurer-Elect, Joey Oliver. In addition to our wardens and outgoing Treasurer, special thanks also to those Vestry members who complete their service this year, Elizabeth Raney and Anne Rochelle. We are blessed with a healthy group of leaders who are able to support and empower new and ongoing ministry.

Our financial and congregational health are deeply related. I believe it shows that God is at work among us. Ministry and relationships are fruitful when they are undergirded by a trust and confidence in God. The people of St. Mark's know this. Our dreams are aligned with our deep desire to respond to the gospel call in this place and time. We need to continue to dream and ask God for the wisdom to see what our next steps will be. Our imagination is but the first step to opening us to the power of God's glory. If we remain open and faithful, I can only be encouraged and joyful to see what might happen. In a time when so many things can cause us to become cynical or despondent, I take deep comfort in a community that is willing to be bold in its witness to the power of our Risen Lord, Jesus Christ. It is a privilege to serve among you.

In Christ,

The Rev. Elizabeth Knowlton, Rector

Wardens' Report



As our year of service comes to a close, we reflect on the work the clergy and Vestry have done to move St. Mark's further into our Core Vocation. Through prayerful, thoughtful, consideration and discussion, we spent this year evaluating some of the relationships and processes that determine how St. Mark's serves those inside and outside our church walls.

We began our work this year, starting at the Vestry retreat, envisioning what the St. Mark's neighborhood looks like now and what it will look like with the continued development of the Broadway corridor. One of main discussions was about how St. Mark's serves the growing younger population around our church. How can we serve this population, when many of these people are not searching for a traditional brick and mortar church? We talked about continuing to hold visible events in Travis Park. Our clergy have held meetings with other churches in our area to discuss reaching this population collectively. Throughout the year we have made great strides in recognizing this growth opportunity, but also understand this is an ongoing conversation that must continue for the health of St. Mark's. As a downtown church, our parish has a unique opportunity to be at the forefront of reaching out to serve this growing population. However, to do so we are going to have to step out of our comfort zone and recognize some of the evolving ideas that this growing, younger population has regarding church. We

are tremendously excited for St. Mark's to have this opportunity and look forward to witnessing the journey.

St. Mark's is now 10 years in from our Parish House renovation and slightly less than that from our sanctuary renovation. Although our facilities remain in good shape and are incredibly improved from where they were before, there are maintenance issues that are being reviewed by the Junior Warden, staff members Dina Aboul-Saad and Eric Nelson, and St. Mark's member Dick Westbrook whose civil engineering background and contribution to this work cannot be overstated. He spends many hours on and off the campus helping the staff professionalize our facility's systems, maintenance schedules and records, and drafting an emergency safety plan for St. Mark's. We are conducting audits of our systems and identifying efficiencies that can be implemented in the near term. This work will certainly result in smoother operations and efficiency for our staff and members going forward. Among some of the accomplishments and ongoing work of the committee are:

- An upgrade of the HVAC controls
- Improvement of fire exiting equipment
- A project to upgrade old Parish House windows
- Scheduled maintenance of gutters and downspouts
- A cost-saving switch to energy efficient lighting in the sanctuary and Parish House

These efforts will continue for the foreseeable future as many have long timelines and the work on processes and budget impact has just begun. The staff and volunteers are well equipped to see St. Mark's facilities continue the trajectory of improvement that began over a decade ago.

This was the first year that all Vestry members were elected under the leadership of The Rev. Elizabeth Knowlton. We are proud of the work that's been accomplished by fellow Vestry members, clergy, and staff, and we are grateful for the opportunity to serve this community. As wardens, we say thank you to the congregation and to The Rev. Elizabeth Knowlton. We are excited about the nominees who have agreed to stand for the 2020 Vestry election, and look forward to seeing this parish continue in our commitment to Feed San Antonio with the Bread of Life.

Robert Pollom, Senior Warden

Jan Briley, Junior Warden

Music from St. Mark's



Living into our Core Vocation of feeding those hungry for beauty and creativity in our parish and city is central to the music ministry of St. Mark's. Every Wednesday and Thursday, the third floor is flooded with singers of all ages and backgrounds, as we come together to learn, pray, and sing – all to the glory of God. Our work together is a spiritual discipline – a sacrifice of praise and thanksgiving – coming together to create something much larger than ourselves, and grounding our daily lives in community.

Events of significant note in the past year include the Royal School of Church Music (RSCM) Festivals held at St. Mark's and in Houston. These events bring together young singers that share a love of our Anglican choral heritage, and help to form bonds and friendships that last a lifetime. We also have over 30 adults and children participating in the RSCM Voice for Life training books, including mentors for our children and youth, offering one-on-one musical instruction.

Building upon the success of last year's Noye's Fludde community project, in March we hosted a Children's Music Festival for over 150 children from the Children's Chorus of San Antonio, St. Paul's Montessori School, and St. Mark's. The chorus was accompanied by YOSA (Youth Orchestra of San Antonio), in two well-attended performances. This event proved to be another example of how we could fully embody our mission to engage with community partners and be a strong resource for our city.

During the summer, over 65 of our singers travelled to England as part of our pilgrimage to Durham and St. Alban's. Our choir served as 'choir-in-residence' for seven days in Durham, followed by two days at St. Alban's. This was a wonderful opportunity to grow musically and spiritually, as we connected with our heritage and formed lasting relationships with musical partners across the ocean.

We also said farewell to Robert Stubbs, following a very successful two-year appointment as our Organ Scholar. Bobby's impact on our program is continuing to bear fruit in his work with our children through RSCM, and his accompaniment of our choirs, both at home and in England. Bobby is now the Interim Organist/Choirmaster of All Soul's Episcopal Church in Washington, DC.

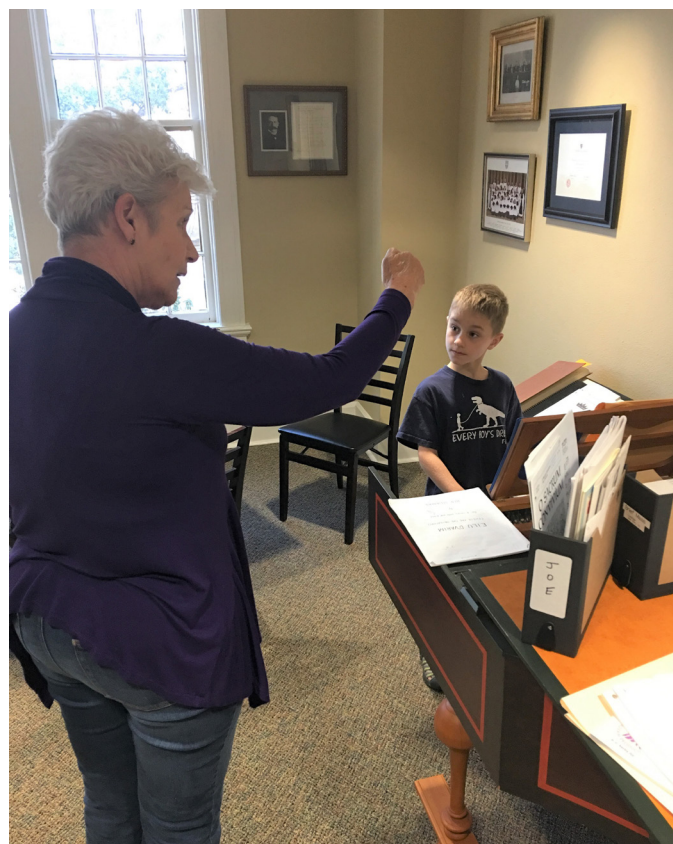
Now in my seventh year as Organist and Choirmaster, I am continually grateful for the support and encouragement our parish provides to our choristers of all ages. The future is very bright, indeed!



Community Concert with Children's Chorus of SA, St. Paul's Montessori School, St. Mark's, and YOSA



Bobby Stubbs in England



RSCM Mentor Barbara Ward
works with Tyler Cobb



Members of St. Mark's Choir at St. Alban's Cathedral

Children and Youth



As we have begun implementing several of the recommendations from our consulting work with Ministry Architects, the last 12 months have brought many exciting changes in both children's and youth ministry at St. Mark's.

Children's Ministry

In the early spring, after a few months of interviewing final candidates, our two-year search process for a new, full-time Director of Children's Ministries proved worth the wait when we called Abby Richards to St. Mark's. With ten years of experience as a minister to children and youth in the Episcopal Church, Abby is truly gifted in her abilities to relate the Gospel and the work of the Kingdom of God to young children and their families.

She joined us in late May, stepping in with Shea Pollom and Rachel Doyle (our co-interim directors) to make the final preparations for Vacation Bible School in June. Abby led the children through another successful week of VBS, and at the end of the week the parish celebrated the holy work Shea and Rachel accomplished in their interim year.

Over the summer, Abby continued the work of organizing classrooms, culminating in the redecoration of each - if you haven't seen them yet, please check out the second floor of the Parish House!

This fall we began our second year using the Spark curriculum for Sunday formation, with the younger children using the "classroom" lessons (this year focusing on many of the stories of the Old Testament) and our 3rd-5th graders using Spark's lectionary-based lessons. Once a month, Abby teaches a separate class just for the 5th graders as an intentional, transitional step toward becoming members of the youth group next year. Every other Sunday, she hosts Sunday School Socials directly following the formation hour where children and their families can visit and eat breakfast together. Abby also leads Children's Chapel based on the Gospel appointed for each Sunday during the 9.00am service. During that time, the children hear the gospel text, participate in a reflective activity or craft project, and offer prayers together. Beginning in November, Abby's responsibilities will broaden to more intentionally incorporate the nursery into our Children's Ministry department, facilitating more integration of formation for all of our children.





Youth Ministry

When Todd Allison agreed to step in as a part-time interim Youth Minister in 2008, he had no idea he would serve almost a decade in that role. Because of his great love and care of our youth during those years, the relationships he nurtured with students and their families will continue to be a blessing to them and to the Church well beyond his tenure here. This summer we were able to celebrate his ministry and send him off with our prayers and best wishes as he focuses his time and energy on his career and family.

Meredith Rogers accepted the call to become our new full-time Director of Youth Ministries in June. Meredith is a deeply relational person who comes to us with experiences working in Episcopal College Ministry, as the program director for Camp Capers, and having served a year on the staff at Good Samaritan Community Services. She has already begun the work of creating and nurturing ongoing pastoral relationships with our youth and their families. While she plans to offer separate ministries for Junior High and High School students beginning in the fall of 2018, the two groups are regularly meeting together for the remainder of this program year. For the second year in a row in Sunday formation, our youth are loosely using the lectionary-based curriculum “Making it Real and Relevant” that utilizes movie clips each week to engage students in conversation. During Wednesday Night Fellowship, Meredith is leading a series called “Hot Topics,” a framework wherein the students choose the topics most important to them for exploration and discussion. Students spend four weeks with each topic, using different lenses and perspectives each week for their discussion. Topics for this program year include: stewardship of the environment, mental health, caring for our bodies, and equality. This approach does not attempt to cover everything in the given topic, but rather tries to create a safe space for our youth to have deep and difficult conversations about spiritual and emotional issues that are important to them.

In addition to these formational opportunities, Youth Confirmation classes will be offered for 8th graders (and above), but this year will only meet during the spring semester. This class will be led by The Rev. Matthew Wise. Most of the retreats and events our youth have been attending will continue this year with a few additions including a 30-Hour Famine retreat designed to raise their awareness of hunger and food insecurities.



This is an exciting time of growth and change in both our children and youth ministry departments. By hiring full-time, experienced ministers, whose gifts are well aligned with our community’s needs, we continue to move forward in integrating ministries for our parishioners from birth to college. These ministries will create an intentional formation arc that will serve our young people and our parish well for generations to come.

Liturgy and Adult Formation



Each year we are invited into the rich and deep rhythm of the liturgical year, which grounds us while it also gives us direction. By following this rhythm each year, the big picture of God's love for the world and our response to God takes root in our souls – Incarnation, Creation, Reconciliation and Redemption, Resurrection, and New Life.

Liturgy

Beginning with Advent each fall, the year follows the life of Jesus Christ as we prepare to receive Christ again in our lives and our world. Advent has become a wonderful time of intergenerational gathering, and 2016 was filled with the sounds of anticipation. We continued to hold our combined service at 10.00am during Advent and Christmas, which allowed us to feel the connection of our brothers and sisters who attend other services. This year during the Formation hour, we continued Advent wreaths on Advent I, we added Los Posadas to the second Sunday of Advent, followed with a wonderful Christmas Pageant and Living Nativity on Advent III, Britten's Ceremony of Carols on Advent IV, and a new music offering, *Twas the Night Before Christmas*. Christmas Eve services continued at 4.00pm, 7.00pm, and 10.30pm.

Epiphany began with baptisms on the Feast of the Baptism of our Lord, as well as the Epiphany Baby Shower, which collected donations for mothers and children from the Good Samaritan Center. Ash Wednesday led us into Lent, when we turned to our community with weekly Music in the Park concerts and The Day of Prayer and Service, a day for us to pray together and then go out into the community to serve, following a Benedictine model.

On Palm Sunday, led by Seth the Donkey, we traveled in joyous procession from Travis Park into the Nave, where we experienced the story of Jesus' Passion. The daily services of Holy Week led us to the triduum of Maundy Thursday, Good Friday, and Holy Saturday, culminating with the coming of the Light at the Easter Vigil and the kindling of the new fire. Alleluia's rang out as we celebrated the Risen Christ.

Eastertide reminded us of the joy of Christ in our lives, and Bishop Lillibridge's visit for the Feast of St. Mark in April included baptism and confirmation for both adults and youth. At Pentecost we remembered the Spirit and celebrated with a Parish Picnic in Travis Park.

Summer was a time of rest and planning, with the combined services allowing many to reconnect. Homecoming Sunday was delayed by Hurricane Harvey, so we began the year strong with a kick off in September. The annual Blessing of the Animals, always a highlight, included blessing of hermit crabs, dogs, cats, and a bearded dragon after The Rev. Elizabeth Knowlton threw down the gauntlet, challenging the congregation to bring something she hadn't blessed before. The challenge was accepted joyously! The year continues as we celebrate All Saints with baptisms and look forward to Christ the King Sunday, which is our reminder of Christ's victorious journey throughout the year that has passed, inviting us to be restored and to remember the ongoing work and presence of God in our lives together.





Formation

The Adult Formation theme for the 2016-2017 was *Let the Same Mind Be in You as Christ Jesus*. The Rector's Forum explored the theme by looking at the mind of Christ in community, in relationships, in action, and in the wider community. The Rev. Dr. Jane Patterson, The Rev. Mary Earle, The Rev. Dr. John Lewis, and guest presenters Rabbi Mara Nathan and Sarwat Husian taught along with The Rev. Elizabeth Knowlton to lead these forums. A new Track Two set of offerings included a class on parenting, a Eucharistic Instruction class, and an ongoing Stories for the Journey class, which explored the stories that the children were also studying, engaging the material from an adult perspective. A Life After Loss class was offered in the fall, as well as a special session, Grief and the Holidays. Advent and Lent both included Quiet Days, which offered space for reflection and renewal to those who participated. The Adult Confirmation class met in the spring, with 10 people being confirmed, received, and reaffirmed in their baptismal vows. The class included a day-long retreat at the Bishop Jones Center with Bishop Lillibridge. The Annual St. Mark's Bookstore Luncheon featured professor and writer Greg Garrett, whose presentation about *Stories that Find Us* included a musical interlude. The Summer Adult Formation class, For All The Saints, featured a different member of the parish each week discussing a saint who served as an inspiration to their life. Both well-known and lesser known saints were discussed, and the classes offered a glimpse into many lives that continue to change the way we experience the Divine.

Mid-week offerings started back up this fall, including a second Education for Ministry class (EfM), a new Wednesday morning lectionary-based Bible study led by The Rev. Elizabeth Knowlton, Time Out Bible Study led by The Rev. Carol Morehead and The Rev. Matthew Wise, weekly Group Centering Prayer, Gift of Years Book Study, weekly Spanish class and art class, Daughters of the King book study, and Grief and the Holidays, which will be offered in November. Our 5.30pm Wednesday Evening Eucharist resumed in August, and weekly Evening Prayer continued each Thursday at 5.30pm.

New opportunities continue to be developed as we continue to live into our Core Vocation. The 2017-2018 theme, *The Word of God is Living and Active*, promises to lead us forward together as the body of Christ.

Outreach

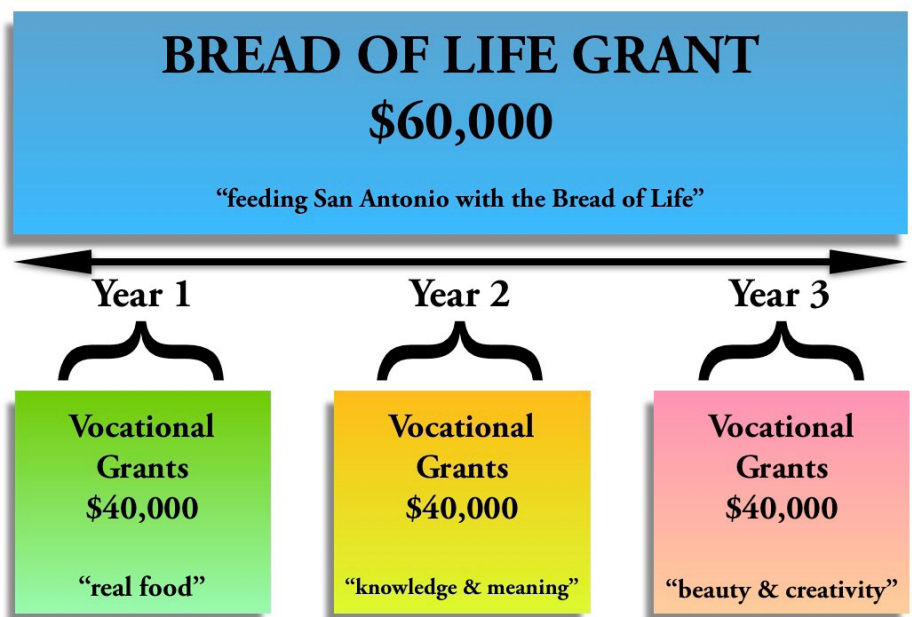
Outreach makes up 20% of St. Mark's annual budget. It takes many forms including diocesan support as well as individual line items for Haven for Hope, Good Samaritan Community Services, St. Paul's Montessori School, Christian Assistance Ministries, SAMMinistries, Christmas to the Street, and walk-in assistance. Another \$60,000 is budgeted each year to be awarded in outreach grants. These grants have undergone some exciting and important changes in the past year.

The Outreach Grant Committee spent considerable time at the end of 2016 and the beginning of this year re-examining the trends and patterns in these grants dating back to 2011. What the committee realized is that each year from 2011-2016, St. Mark's has received applications from the same entities (with only a few additions) and that each of these entities has historically asked for roughly the same amount of money with each application. From 2011-2016, no entity that applied was denied at least partial funding of their grant request. The committee also observed that apart from Messenger articles and a few passionate parishioners, there seemed to be little hands-on engagement between our wider St. Mark's community and our grant recipients.

In response to these realizations, the Outreach Grant Committee began working to re-imagine the entire grant process, looking at everything from the purpose of these grants and the effects they have on non-profit organizations to the applications and award criteria themselves. There were two primary goals for this work: a newly designed process that would more intentionally live out of St. Mark's Core Vocation, and a process that fosters deeper relationships between the grant recipients and St. Mark's. Specifically, the desire is to foster more engaging opportunities for members of St. Mark's (of all ages) to participate in the ministries our grant monies are funding. After many meetings and lots of work in between, the committee presented an entirely new outreach grant process to the Vestry in March of this year and with the Vestry's consensus, the inaugural new grant cycle began.

With our Core Vocation as their basis, St. Mark's now offers two separate types of grants: The Bread of Life Grant and The Vocational Grant. These are depicted in the graphic above.

The Bread of Life Grant - \$60,000 allocated over three years - is awarded to one entity each triennium. Inspired by the umbrella vocation of Feeding San Antonio with the Bread of Life, this grant creates the space for a long-term relationship to grow between our congregation and the grant recipient. It will also make a much larger impact on the ministry and work of the entity receiving the grant.



After receiving eight applications and making site visits with the three finalists, the committee and Vestry discerned that our 2017-2019 Bread of Life Grant was best awarded to Communities in Schools – San Antonio (CIS-SA). Our team of volunteer coordinators, chaired by Amy Phipps, has been meeting regularly with the staff of CIS-SA and with the site coordinators at David Crockett Elementary School. Plans are underway with several events and opportunities for St. Mark's to get involved with students, families, and teachers at Crockett throughout the rest of this school year.



San Antonio Independent School District

David Crockett
Elementary School



Vocational Grants are the smaller, one-year grants dispersed to entities whose applications best fit the thematic areas drawn from our Core Vocation. Applicants from all three areas are considered, though one theme is privileged each year. The 2017 grant cycle privileged applicants whose work and ministry feeds the hungry with real food. The 2018 cycle will privilege applicants whose work and ministry feeds those hungry for knowledge and meaning, while the 2019 cycle will first serve applicants whose work and ministry feeds those hungry for beauty and creativity.

2017 Vocational Grant Recipients

Morningside Ministries: Art is Ageless	partially funded at \$3,500
Morningside Ministries: Virtual Dementia Tours	partially funded at \$3,500
SA Christian Dental Clinic	partially funded at \$5,000
YOSA	fully funded at \$3,000
Lifetime Recovery	fully funded at \$5,000
Children's Shelter	fully funded at \$5,000
Café Corazon	fully funded at \$5,000
Alpha Home	fully funded at \$5,000
San Antonio Clubhouse	fully funded at \$5,000

This new grant process has garnered a great deal of energy and excitement, particularly around our three-year partnership with Crockett Elementary School through CIS-SA. As the opportunities to get involved there develop, prayerfully consider offering your time and talent as a volunteer.

Treasurers' Remarks

Dear St. Mark's Family:

We are pleased to report two accomplishments in 2017 that benefit our financial position. First, a new long-term parking lot management contract took effect in October increasing annual cash inflow by \$108,000, providing total parking revenue of \$348,000. The new contract continues to provide flexibility given the prospects for growth in nearby downtown areas, while also providing a predictable income stream and further diversification of revenue. Second, an additional \$250,000 of external long-term debt was retired in October, a pre-payment made possible primarily by your generosity in the Future Directions appeal and the management of expenses by clergy and staff.

Our clergy and staff continue to manage the day-to-day business activities of our church with great care. A community of volunteers provide oversight and support in the form of a Finance Committee, an Investment Committee, your Vestry, and the Treasurer. During the year, these 20 to 30 of your fellow parishioners have contributed their experience and time to watch over our assets and operations. We sincerely thank them for their service.

We thank you for your pledges and commitments of time and money to our community. Pledge revenue is, and should always be, the primary source of operating capital for our church. Growing pledge revenue is critical not only to meeting our annual budget, but moreover it is a tangible sign of our corporate commitment to growing the influence of Christ in the world through the body of St. Mark's.

For a community to thrive, continuity must be complemented by smooth transitions. While some devoted stewards are ending their terms of service, new contributors are stepping forward. This includes the Treasurer position, which John McClung is handing off to Joey Oliver. While working together through the completion of the 2018 budget process, Joey will assume the post of Treasurer at the Parish Meeting.

We serve you and welcome your feedback and questions about our finances.

We are committed to presenting financial information in ways our members find useful.

Email us at
finance@stmarks-sa.org
with any questions.



John McClung
Treasurer



Joey Oliver
Incoming Treasurer

2017 FINANCIAL REPORT as of 9/30/17		
75% of annual budget	Actual (YTD)	Budgeted (YTD)
Pledge Revenue	\$1,288,224	\$1,377,985
Non-Pledge Revenue	\$154,357	\$172,500
Open Plate/Seasonal Giving	\$25,838	\$26,500
Other Rev (parking lot, fees, carryover)	\$326,561	\$324,358
Endowment/Fund Revenue	\$259,452	\$294,716
Total Revenue	\$2,054,433	\$2,196,059
Total Expenses	\$1,927,401	\$2,081,108
Over/(Under)	\$127,032	\$114,951

\$1,672,570 in 2017 Pledges • 320 Pledges • Average Pledge is \$5,227 • Median Pledge is \$2,670

2016 Membership

Total Active Baptized Members	1,358
Total Adults	1,094
Total Youth (under age 16)	264
Others Who Are Active (not Baptized)	176
Average Sunday Attendance	403
Total Weekend Eucharists	171
Total Weekday Eucharists	86
Marriages	6
Burials	21
Baptisms	9
Confirmations	18
Received by a Bishop	3



2016 Summary Financials

ST. MARK'S EPISCOPAL CHURCH SUMMARY FINANCIAL STATEMENT-GENERAL FUND December 2016

	2016 Actuals	2016 Budgeted	% YTD Actual to Budget
REVENUE			
Pledge Revenue	\$1,661,845	\$1,743,199	95%
Non-pledge and Open Plate Offerings	\$256,319	\$207,000	124%
Seasonal Giving	\$35,442	\$40,000	89%
Other Revenue (includes parking lot)	\$768,317	\$659,637	116%
Total Revenue	\$2,721,923	\$2,649,836	103%
EXPENSES			
Children's Ministries	\$50,784	\$57,094	89%
Christian Education	\$4,573	\$12,090	38%
Fellowship and Support	\$45,262	\$53,670	84%
Youth Ministry	\$19,911	\$25,375	78%
Music Ministry	\$46,840	\$47,925	98%
Liturgy	\$2,900	\$6,843	42%
Outreach and Apportionment	\$513,430	\$514,752	100%
Food Services	-\$26,161	\$4,700	-557%
Promotional	\$23,064	\$21,400	108%
Administration	\$63,101	\$79,000	80%
Insurance	\$54,605	\$53,900	101%
Salaries and Benefits	\$1,152,128	\$1,181,918	97%
Parish House	\$585,520	\$566,966	103%
Use of Facilities	\$21,675	\$24,100	90%
Total Expenses	\$2,557,630	\$2,649,733	97%
Total Revenue Over/(Under) Expenses	\$164,293	\$103	

Notes

Other Revenue includes income from the endowment, designated funds (ex. facility maintenance), parking lot income, weddings, and event fees.

Food Services shows \$26,161 in revenue. This is made possible by the catering services offered outside of St. Mark's by Kitchen Ministries. This revenue stream offsets food costs associated with St. Mark's hospitality.

Total Revenue Over is a combination of savings on budgeted expenses and year end giving that is carried forward into the next fiscal year. Generous year end giving enabled us to present a balanced budget to Vestry for 2017 and strengthened our cash-on-hand balance for the beginning of the year. Thank you!

Planned Giving



The Everett H. Jones Legacy Communion is made up of parishioners who have designated St. Mark's in their estate documents. We are grateful to those who have already shared their intent with St. Mark's. If you have included St. Mark's in your plans, and have not yet notified us, please contact Dina Aboul Saad or the clergy so that we can include you in the Communion.

9% of our annual revenues come from the St. Mark's Endowment and funds established by estate gifts.

In September, during a reception held for Legacy Communion members and guests, Bishop Brooke-Davidson shared a vision for how resource churches like St. Mark's are poised to act as a base for ministry to satellite communities. Our Rector, The Rev. Elizabeth Knowlton also shared helpful information about the status of St. Mark's endowment and the vital part it plays in supporting the programs, outreach, and worship that form our identity as the St. Mark's community. To listen to these remarks, visit www.stmarks-sa.org/news.

Why Build Endowment?

St. Mark's Endowment is a key unrestricted revenue source that St. Mark's uses to bridge the gap between annual giving from members and total annual operating expenses. A gift to the endowment gives St. Mark's the flexibility to use funds as needed, subject to our spend policy. Designated gifts, while useful in the short-term, can become less so as programming and church priorities change over time.

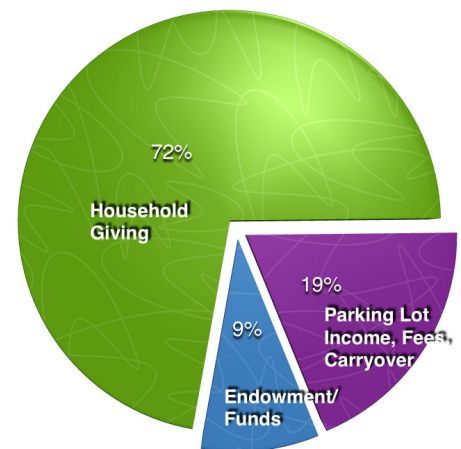
A Healthy Endowment

A healthy endowment should be at least 2 times our annual operating budget; ours currently represents only 7 months. An additional \$4 million is needed to meet this goal and provide stability into the future for St. Mark's.

Ways to Remember St. Mark's in Your Estate Plans

- Non-cash options: Name St. Mark's as a beneficiary of your will, bank account, 401K, or insurance policy
- In wills and trusts, consider indicating a % of assets as a legacy gift. This offers the benefit of adjusting your gift as your circumstances change over time without needing to revisit your gift language.
- Use a Donor Advised Fund, Charitable Annuity, or other tool to meet tax and giving goals.
- Endow Your Pledge (annual pledge x 25 based on our 4% distribution rate would accomplish this).
- Consider giving an accelerated legacy gift now to maximize its impact for St. Mark's in the near term as well as the longer term.

How We Fund the Budget



Retiring the Renovation Debt

While we worked together diligently to remain in budget for the renovations of the Parish House and sanctuary, factors such as escalating construction costs in the aftermath of Hurricane Katrina, the market down turn in 2008, and unexpected expenses like a new roof for the sanctuary, left us with some construction debt. Overall, while this debt has been serviceable in our annual budgets, we have been working to accelerate debt retirement.

Since January 2016, we have retired half of the remaining debt which has reduced budgetary pressure by cutting our debt servicing costs in half. This has been made possible by incoming gifts from the Renew campaign and from the recent Future Directions appeal. Currently, we have just over \$710,000 remaining, costing \$55,000 a year in debt servicing. This represents 2% of our annual budget.

Legacy Communion

Thank you to all those who have named St. Mark's in their estate plans and informed the church.



Mrs. Margaret & Mr. Stephen Allison
Ms. Susan Bain
Mrs. Elspeth Blakeman*
Mrs. Beverly & Mr. Ken Bryars
Mrs. Ruth & Dr. Richard Butler
Mrs. Joyce & Mr. John* Carothers
Mrs. Kelly & Mr. Stephen Cavender
Mrs. Betty Cavender
The Rev. Michael & Mrs. Paula Chalk
Mrs. Pamela & Mr. Gary Chambers
Ms. Anna Coiner
Dr. Light Cummins*
Mrs. Barbara & Mr. Darin Digby
The Rev. Mary & The Rev. Douglas Earle
Mrs. Germaine & Mr. Charles Field
The Rt. Rev. James & Mrs. Sandy Folts
Ms. Marijane Gish
Mrs. Virginia Halter
Mr. Guy Halter*
Mrs. Madelyn Hauser
The Rev. Elizabeth Knowlton
Ms. Allison Hays Lane
Mrs. Billie* & Mr. Robert LeClerc
The Rev. Dr. John Lewis & Ms. Patricia Bridwell
Ms. Carolyn Lowery
Mrs. Mary & Mr. John McClung
Mrs. Carolyn & Mr. John Meyer

Ms. Marilyn Middleton
Mr. George Miller*
Mr. Jon Norman
Ms. Janice O'Brien
Mrs. Camilla & Mr. William* Parker
Mrs. Mary Parker*
Mr. Joseph Parker*
Dr. Jeanne Reesman
Dr. Edwin Rieke
Ms. Susan Riordan
Mrs. Emily & Mr. Harold Scott*
Mr. George Spencer*
Mrs. Elsie Steg
Mrs. Martha Steves
Mrs. Antoinette Tiner*
Ms. Leslie Todd
Dr. Adrienne & Dr. Michael Vaughn
Mrs. Robin & Mr. Ralph Voight
Ms. Barbara Ward
Mr. James Williams*
Mrs. Mollie & Mr. Henry Zachry

Thanks also to those who have shared their intent anonymously.

* Deceased

If you have made provisions for St. Mark's and are not listed above, please contact Dina Aboul Saad at 210-226-2426 or dsaad@stmarks-sa.org. By sharing your thoughts and intentions, the church will be better informed about your interests. This also gives us an opportunity to share information about our endowment and other needs as you consider your giving plans. Unrestricted gifts are the most helpful to St. Mark's, enabling us to meet the needs of the church over time.

Language for Your Estate Plans

This guidance for naming St. Mark's Episcopal Church as a beneficiary of a bequest in a Will or in a beneficiary designation is not intended to substitute for legal advice. It is intended to help you think about how you would like to specify your gift and provides a starting point for your financial or legal counsel.

"I give the sum of \$_____ to St. Mark's Episcopal Church, 315 E. Pecan Street, San Antonio, Texas."

"I give [my entire/___% of my] residuary estate to St. Mark's Episcopal Church, 315 E. Pecan Street, San Antonio, Texas."

There are a variety of vehicles you can use to meet your philanthropic, tax planning, and estate planning goals to benefit St. Mark's. Contact Dina Aboul Saad or clergy to discuss your plans and to ask questions.

Vestry & Staff

Vestry



Parish Clergy

The Rev. Elizabeth Knowlton
Rector
The Rev. Carol Morehead
Associate Rector for Liturgy, Adult Formation, and Pastoral Care
The Rev. Matthew Wise
Associate Rector for Outreach, Family Ministry, and Parish Life

Making a Gift of Their Service

The Rev. C. Douglas Earle
Assisting Priest
The Rev. Mary Earle
Assisting Priest
The Rev. Dr. John Lewis
Co-director, St. Benedict's Work+Shop
The Rev. Dr. Jane Patterson
Co-director, St. Benedict's Work+Shop

Vestry

Robert Pollom, Class of 2017
Senior Warden
Jan Briley, Class of 2017
Junior Warden
John McClung, Class of 2017
Elizabeth Raney, Class of 2017
Anne Rochelle, Class of 2017
Paul Allen, Class of 2018
Dawna Boudreaux, Class of 2018
Joey Oliver, Class of 2018

Vestry (continued)

Angela Torres-Lopez, Class of 2018
Agatha Wade, Class of 2018
Gary Chambers, Class of 2019
Anne Connor, Class of 2019
Kate Crone, Class of 2019
Mike Duffey, Class of 2019
Kelly Ranson, Class of 2019

Staff

Dina Aboul Saad
Director of Advancement
Robert Brewer
Organist & Artist in Residence
Priscilla Briones
Accounting Manager
Janet Carrizales
Nursery Manager and Sexton
Joseph Causby, PhD
Organist & Choirmaster
Rachel Dugger
Communications & Executive Assistant to the Rector
Kathy Kelly
Children's Music Assistant
Marsha Kimura
Music Department Admin.
Ruby Merrill
Facilities Supervisor

Staff (continued)

Eric Nelson
Operations Manager
Abby Richards
Director of Children's Ministry
Meredith Rogers
Director of Youth Ministry
Leah Thomas
Special Events Coordinator

Sextons and Kitchen Staff

John Aranda
Sexton
Richard Maldonado
Chef
Chuy Mendoza
Kitchen Supervisor & Chef
Derek Shively
Head Sexton

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