

"For surely I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope. Then when you call upon me and come and pray to me, I will hear you. When you search for me, you will find me; if you seek me with all your heart, I will let you find me, says the Lord, and I will restore your fortunes and gather you from all the nations and all the places where I have driven you, says the Lord, and I will bring you back to the place from which I sent you into exile."

Jeremiah 29:11-14

I could have never imagined the challenges we have experienced in this past year. At this time last year, we thought dealing with construction would be our major hurdle – no one envisioned a pandemic on top of that! But despite it all, St. Mark's and its members collectively have proven to be faithful, resilient, and generous in the face of a most unexpected year. Our staff has stepped into the breach in amazing and creative ways. I wish you could see the countless hours they give without complaint, providing a level of dedication that I can only be humbled by.

The words of the prophet Jeremiah have often come to mind this past year as we have experienced a time of physical exile and separation. We have managed to continue to draw deeply from our faith and know that we are still connected to God and to one another. It has not been easy. There have been deep moments of grief, but also deep moments of hope.

This report serves as an important reminder of all we have continued to do as we have served Jesus Christ in these most extraordinary times. Our Core Vocation of Feeding San Antonio with the Bread of Life has continued despite the many challenges we have experienced. We have done that by remaining connected with one another and by acting in creative ways. Through these three C's—Core Vocation, Connection, and Creativity, we remain the Body of Christ, as we have highlighted in the photo spreads that follow. We live out our baptismal calling. We have found new ways to worship, new ways to serve, new ways to support one another. By enacting this day to day through the ups and downs of this difficult year, we have discovered that the foundations of this community are unbelievably strong.

The generosity of this community is something I return to over and over again with thanksgiving. The generosity kits that we were able to send out were a tangible reminder of who we are as the people of



St. Mark's. Financially, we ended the year in a place I could not have imagined when the pandemic first struck. Generosity has allowed us to keep our staff in place as we have constantly innovated and found new ways to be community. We were able to support our partners in the city at pre-pandemic levels, which also has been a vital link to those who have been most impacted by COVID-19 in our city. Each and every time we offered a special opportunity to give to a need in our city, our goals were surpassed.

We have made significant progress to recover from our scaffolding event from 2019 and are now actively moving forward to restore our physical spaces.

We continue to live into the vision of our Core Vocation as we answer God's calling in this place and time. As we long for and eagerly anticipate a time of return, we will also take the time to gather the graces of what we have learned. We will be a changed people and we will continue to discern how we will serve and live out this vocation for years to come. I continue to be grateful to serve as your Rector and give thanks for God's abundant grace and hope which does not fail.

Peace,

Elifuth C knowlton

The Rev. Elizabeth Knowlton Rector

Oh give thanks to the LORD, for he is good; for his steadfast love endures forever!
Psalm 118:1

The St. Mark's parish was reminded this past year of all we have to be thankful for. As we write this, we are a year and a half removed from the scaffolding event that damaged the Parish House and a year into the pandemic. While these and other challenges weighed heavy, St. Mark's persevered and emerged from 2020 an even stronger community.

As a resource sized parish, we are blessed with the strength of staff and clergy. This team has had to flex its muscle more than we had ever hoped this past year. Everyone was asked to take on additional responsibilities, and once again, they proved more than up to the challenge. Our team delivered a stunning range of creative programing; from drivethrough pet blessings, to our Sacred Ground circles, to Christmas Eve service in Travis Park.

Our members also demonstrated resiliency this past year, reminding all that "We Are The Church". As programming shifted from in-person to online, our community learned more about connecting digitally than ever expected. The unintended consequence of not being able to worship in-person is that many more of us were able to experience Morning Prayer, Compline, and formation opportunities. The Morning Prayer and Compline services in particular offered welcome structure to often chaotic daily routines.

Our commitment to live out our Core Vocation was steadfast this past year. How we executed on our outreach strategy may have looked different, but we should all be proud that our community honored and exceeded our planned commitments. In a year when San Antonio needed us most, St. Mark's answered the call.

We are also thankful now to see visible progress on our construction project. While we still have a long road ahead, we have no doubt in the quality





of design and construction planned for our historic property. Thank you to the many members of our congregation who have already offered their assistance. We are truly blessed by the breadth of skills represented in our parish!

We'd like to officially welcome our new Vestry class. Having affirmed a slate for the third year, the entire Vestry is now a product of the Vestry Discernment Committee's hard work. We also thank the outgoing Vestry class including Junior Warden Ann Leafstedt. Thanks also goes to Laura Sellitto-Wickham who has answered the call to be our Junior Warden for the next two years.

- Submitted by Brooks Englehardt, Senior Warden & Ann Leafstedt, Junior Warden

2020 IN REVIEW

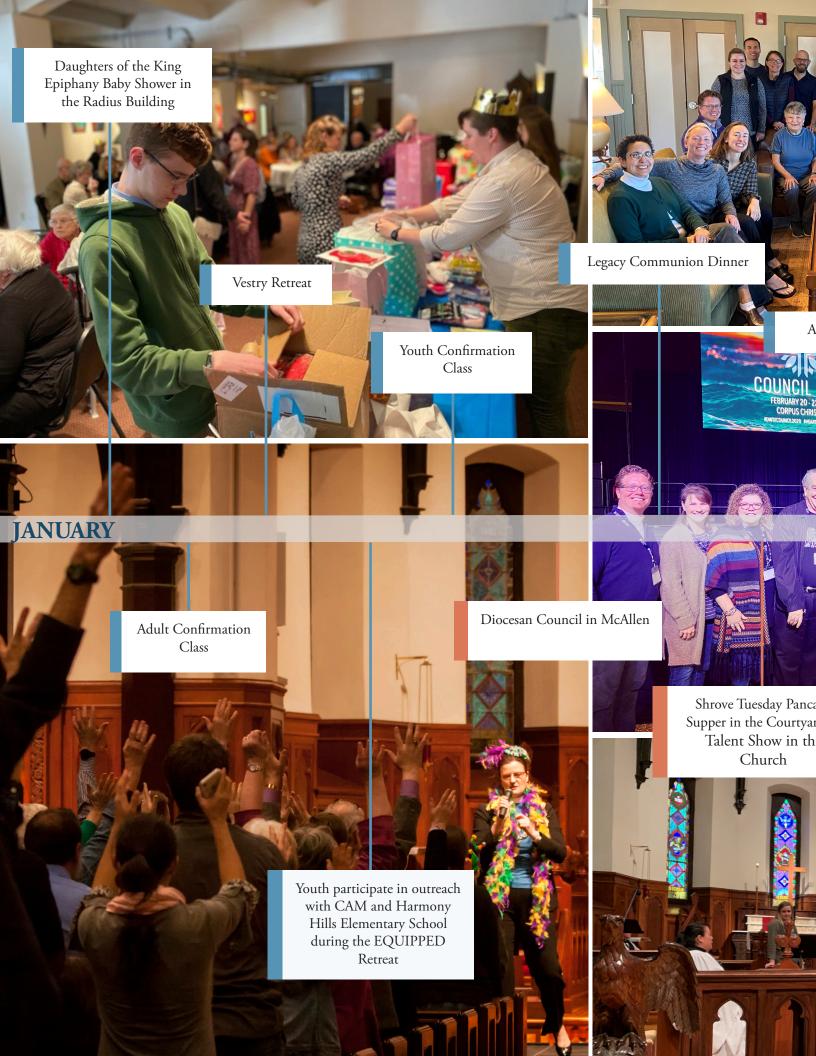
On the following pages, you will see how we were able to live out our baptismal calling through honoring our Core Vocation (light blue tags), prioritizing Connection (orange), and drawing on Creativity (dark blue tags).

Core Vocation

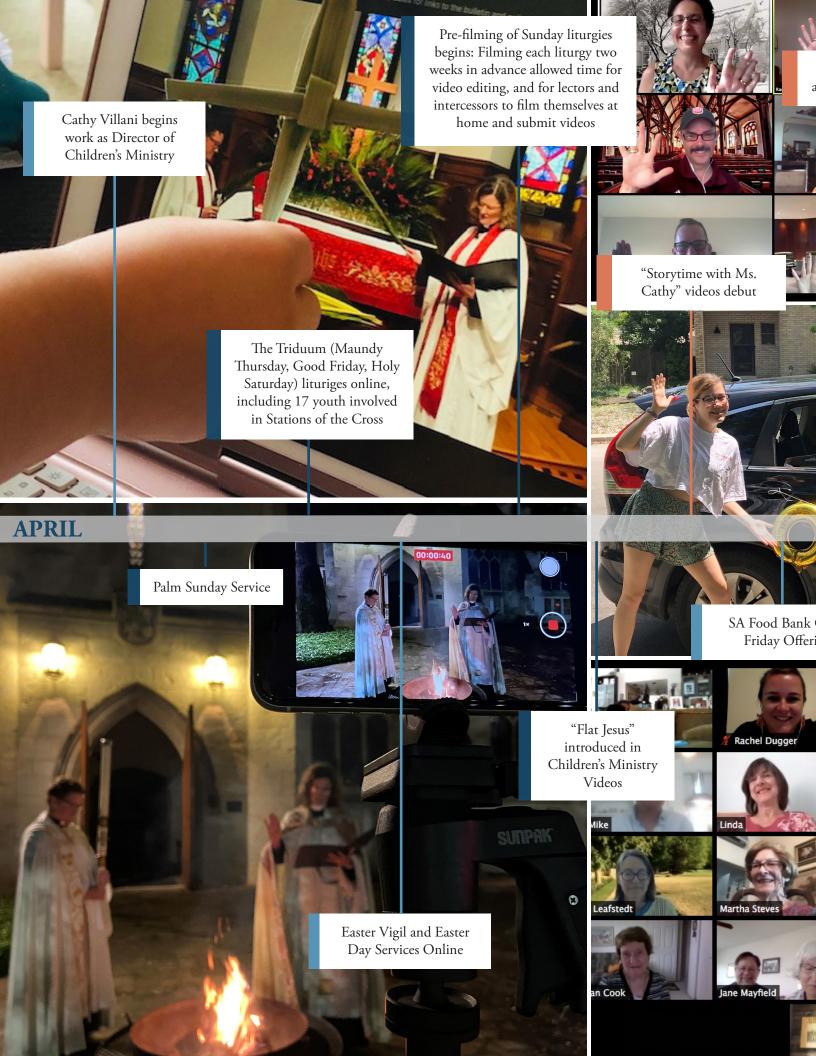
Connection



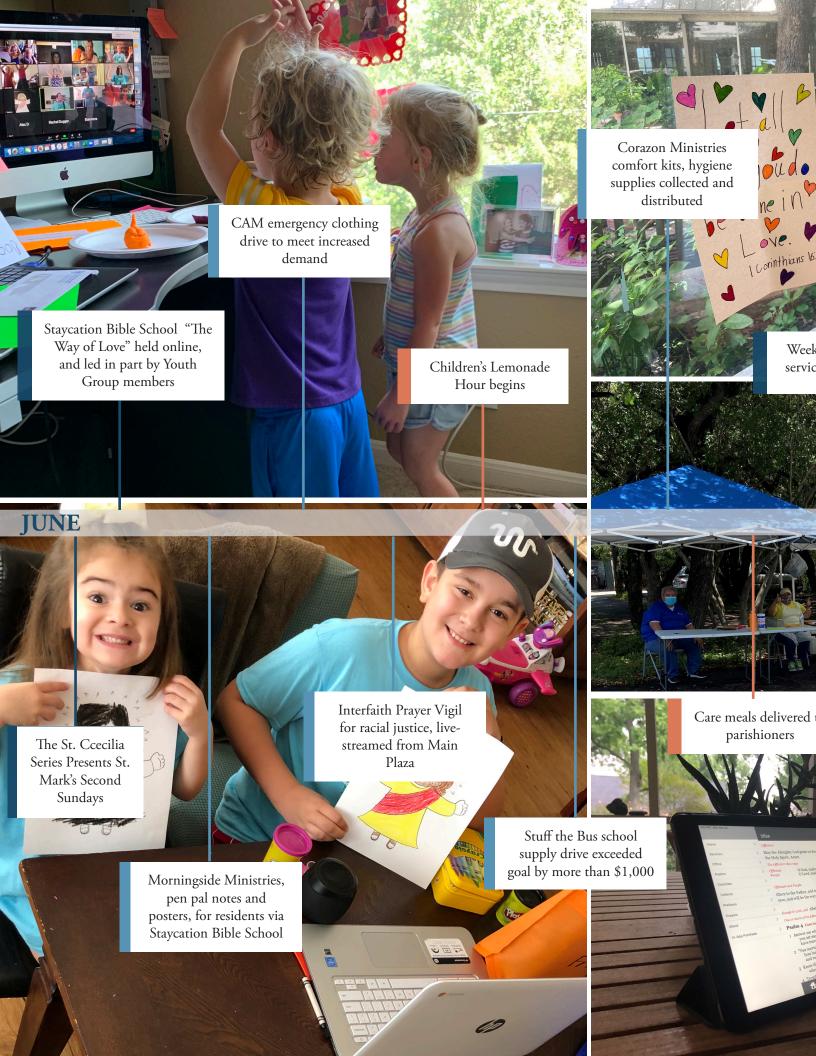
Creativity

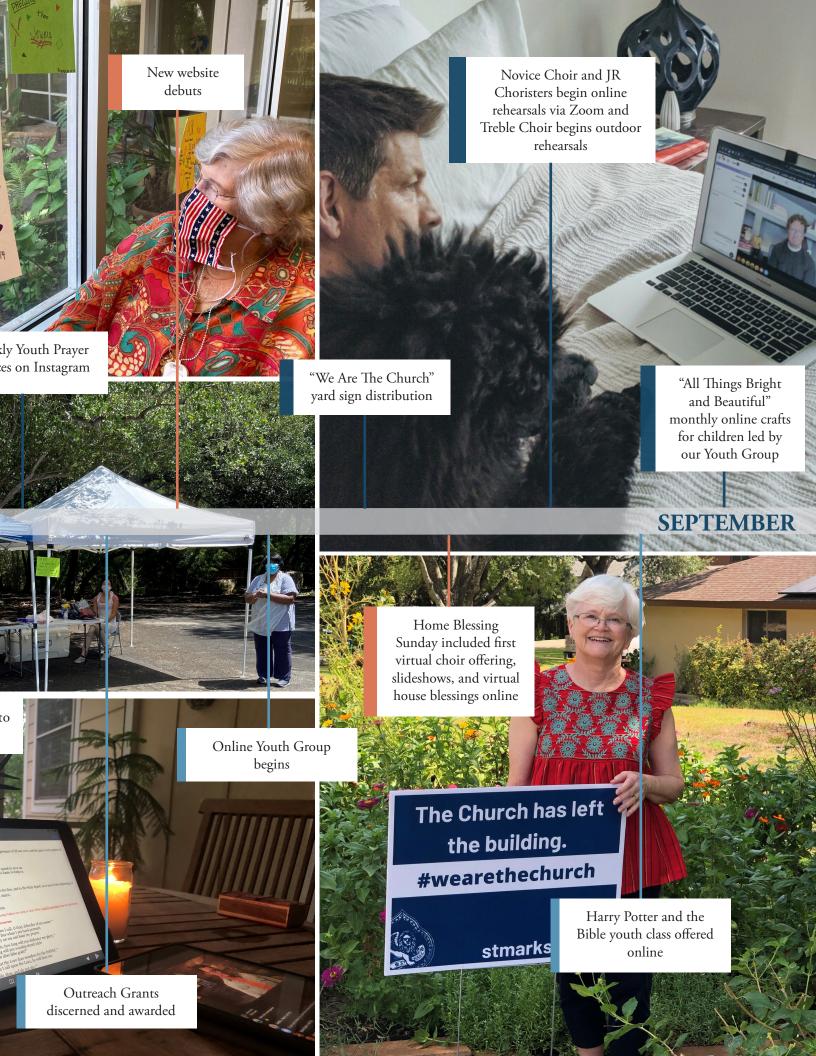






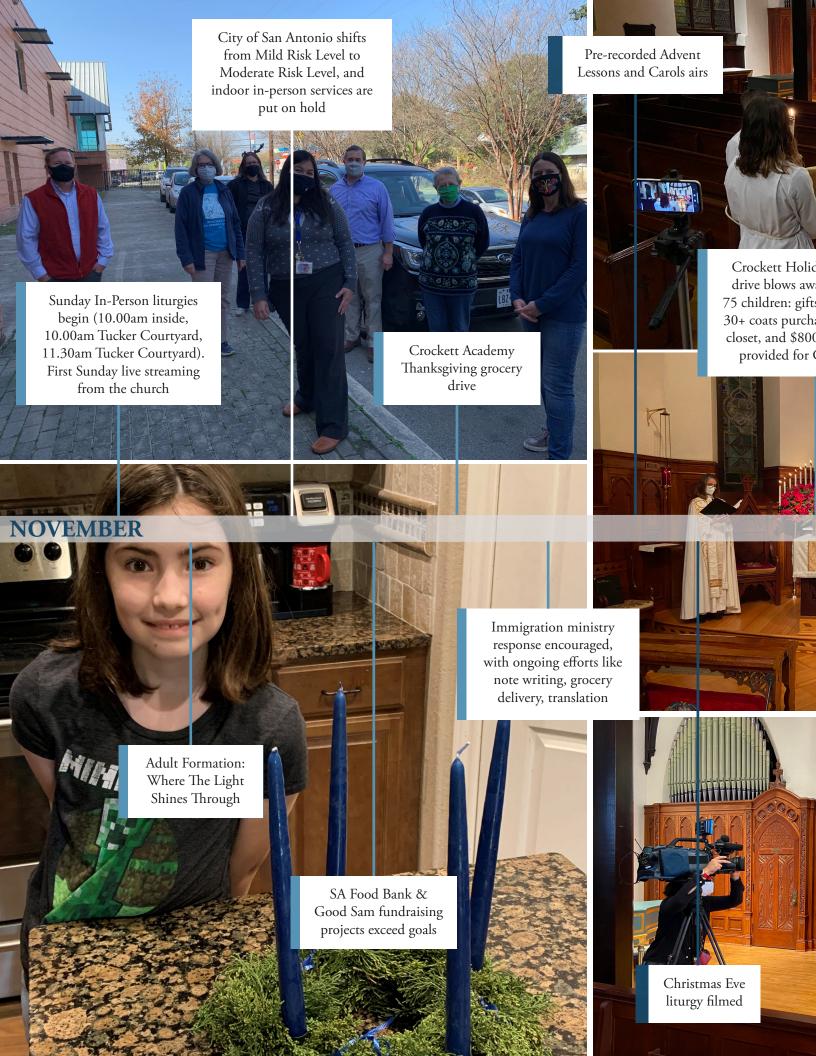




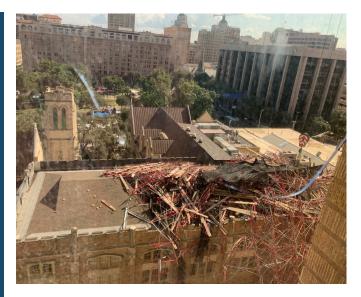




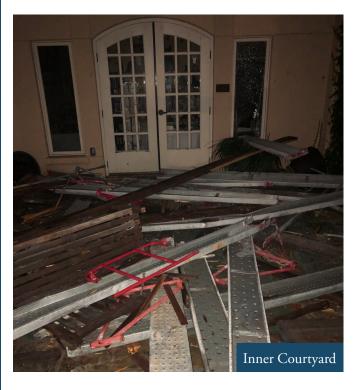












As 2020 began, the scaffolding event of September 2019 was fresh on our minds. A million pounds of scaffolding punctured the Parish House and 5,000 gallons of water from our cooling system rained through the building. As we were reminded by our Rector in the early days, all the hard work on our facilities in recent years paid untold dividends in the immediate weeks following this unexpected event. St. Mark's staff stepped up to make sure we could try out new ways of gathering for worship and ministry.

We didn't miss a single Sunday in the church, including the one just 60 hours after the scaffolding fell and destroyed the heating and air conditioning system that serves the entire property, including the sanctuary. To make worship possible, we also safely restored power to the property and cleared debris from the courtyard. Our faithful members filled the pews that day at Christmas Eve levels.

As a congregation, we communicated a determination to gather and were reminded by our Rector that we would have what we needed to recover. The first months of recovery focused on water damage and moisture abatement. We moved into the nearby Radius Building for adult formation. We used Gosnell Hall for choir practice. We held the Shrove Tuesday Talent Show in the sanctuary with a New Orleans style meal under a tent on our front lawn. We reconfigured our Halloween Costume Blessing to include a wider array of our community in the Radius. The Christmas to the Street BBQ meal was prepared and served without a kitchen!

By January 2020, we evaluated two bids for reconstruction efforts as directed by Church Insurance, our property insurance provider. As preceding staff and lay volunteers had the foresight and wisdom to secure a premium policy for St. Mark's, we would have enough coverage to recover the cost of repairs.

It's worth noting that another precaution taken during the last renovation of the Parish House (2007-2008), the wrapping of the main supports in a then newer material to add structural strength to the entire building, likely played a key role in being able to bear the impact of all that scaffolding.

The mitigation and preliminary investigation period was more complex and longer than we would have liked, and resulted in the selection of Guido Construction and an initial bid of \$5.7 million with the understanding that more would be discovered when damaged roofing was removed and interior demolition began.

As a months-long deeper investigation came to a conclusion, structural and mechanical systems, electrical and fire safety systems, nearly all of our roofs except the sanctuary roof, masonry in multiple locations, and historic stained glass from the sanctuary all showed evidence of substantial damage.

Roofing repair began in earnest in the summer months as investigation of our mechanical and electrical systems as well as exterior masonry continued.

Our heaviest interior losses were borne by the kitchen, the choir rehearsal room, Gish Hall, Gosnell Hall, Bethlehem Chapel, and a second-floor classroom, though other areas experienced damage as well.

We concluded 2020 with a clear scope of work for the entire project, now estimated at over \$12 million. As we began 2021, we received approval from Church Insurance, and expect to codify our remaining construction schedule in the coming weeks.

While restoring our property fully to pre-scaffolding event condition, we will be renewing and updating both key systems and structural elements that would have been in need of substantial maintenance in the coming years including our fire safety system, elements of our HVAC system, the Gish roof, masonry, and window frame repair.

And with an eye towards the evolving uses of our Parish House since our renovation, improvements will be made to the choir rehearsal space to better accommodate the adult choir and evolving music program, and Gish Hall will be optimized for formation classes. An acoustic dividing wall system will be installed that allows us to create two mid-sized spaces to better accommodate a variety of uses.

A special thanks goes to Eric Nelson, our Operations Manager, whose day-to-day oversight is keeping us on track as we work hand in hand with Guido Construction to complete all repairs and improvements.

For more information about this improvements project, contact Dina Aboul Saad at dsaad@stmarks-sa.org or 210-226-2426.







What a surprising year 2020 turned out to be. At this time last year, we thought dealing with construction would be our major hurdle – no one envisioned a pandemic on top of that! But despite it all, St. Mark's and its members collectively have proven to be resilient and dedicated, and it's with gratitude that I provide these remarks.

Thanks in large part to strong and generous December giving, we were able to end the year with an excess of revenues over expenses. The importance of household giving and contributions to the endowment cannot be over emphasized, as they form the primary pillars of our revenue and helped sustain us in 2020 as income from other sources such as parking lot, catering, and weddings were impacted. Spending discipline on the part of clergy and staff, and assistance in the form of a limited apportionment concession and PPP funding also helped.



Financially, we are adequately insured with a strong company, owned by The Episcopal Church, and they have provided timely draws of cash for paying the construction contractors as that work has been ongoing. This has allowed us to avoid putting stress on our operating budget and cash balances.

We're closing in on our initial endowment goal of two times our annual budget. Endowment and designated fund balances grew during 2020, reflecting the impact of generous bequests to St. Mark's and healthy financial markets. Earnings on these funds provide a significant boost to our operating budget and allow flexibility for capital projects and longer-term initiatives. Continued growth over time will remain important to help us keep pace with our ministry goals.

It's with optimism that we move forward into 2021, and while it too may not prove to be a 'normal' year, one of the most significant contributions that all of us can make to St. Mark's is to sustain our financial normalcy through our actions and our giving. Household giving makes up over 70% of our annual revenue, and your pledges make possible budgets that respond to our interests as a community.

With these thoughts in mind, my comments become a series of thank you notes. Thank you to those of you who give your time and money so generously to St. Mark's. You form the foundation of the St. Mark's community and operations. Thank you to all of you who volunteer your time and attention to serve in ways that are directly and indirectly involved with the finances of St. Mark's, including members of the Finance and Investment Committees, along with the Vestry. Your contributions and commitment are sincerely appreciated. And thank you to our clergy and staff. You run the day-to-day operations of St. Mark's with our best interests at the forefront and with an eye on our future. Your efforts and dedication are recognized with gratitude.

Thank you for your support and assistance. As always, I welcome your feedback and questions.

- Submitted by Lisa Uhl, Treasurer



The Total Over/Under balance reflects strong December giving and careful financial management throughout this unprecedented year. Budget/Actual variances were not unexpected, but the magnitude of the excess is truly wonderful and unanticipated. Your Vestry has approved bringing \$100,000 forward into the 2021 budget (consistent with prior years' practice), and has allocated funds to replace aging IT infrastructure, design improvements for the choir rehearsal spaces
to replace aging IT
choir rehearsal spaces
and Gish Hall, and provide a staff bonus
in thanksgiving for
creativity and dedication
during 2020.

Thank you!

ST MARK'S EPISCOPAL CHURCH
SUMMARY FINANCIALS 2020

		ACTUAL	BUDGET	% ACTUAL vs BUDGET
		71CT OTEL	DODGET	VS DODGET
REVENUE				
	Pledge Revenue	\$1,686,587	\$1,724,000	98%
	Non-pledge and Open Plate Offerings	\$291,367	\$252,000	116%
	Seasonal Giving	\$18,939	\$20,000	95%
	Other (parking lot, wedding, etc.)	\$389,354	\$497,204	78%
	Endowment/Fund Revenue	\$350,844	\$333,545	105%
	Total Revenue	\$2,737,091	\$2,826,749	97%
EXPENSES				
	Children's Ministries	\$27,476	\$49,589	55%
	Christian Education	\$1,204	\$3,719	32%
	Fellowship and Support	\$27,605	\$56,055	49%
	Youth Ministry	\$5,265	\$28,661	18%
	Music Ministry	\$47,464	\$78,250	61%
	Liturgy	\$1,699	\$4,450	38%
	Outreach and Apportionment	\$550,723	\$611,304	90%
	Food Services	-\$6,751	\$8,500	-79%
	Promotional	\$32,009	\$36,460	88%
	Administration	\$77,454	\$71,065	109%
	Insurance	\$63,269	\$66,538	95%
	Salaries and Benefits	\$1,303,510	\$1,354,789	96%
	Parish House	\$372,748	\$466,895	80%
	Use of Facilities	\$5,600	\$17,580	32%
	Total Expenses	\$2,509,275	\$2,853,855	88%
	<u> </u>			_
	Total Over/(Under)	\$227,817	(\$27,106)	:

St. Mark's By The Numbers

Households at St. Marks	670
Sunday In-Person Worship Services	44
Online Worship Services*	55
Weekday Morning Prayer Online	202
Weekday Compline Online	202
St. Cecilia Concerts	8

^{*} Sundays, Feast Days, and Confirmation





Healthy Endowment

Our endowment ensures that we continue to thrive as a community.

St. Mark's endowment bridges the gap between annual giving and the funding needed to be creative and responsive to the needs of this congregation and to engage meaningfully with our neighbors.

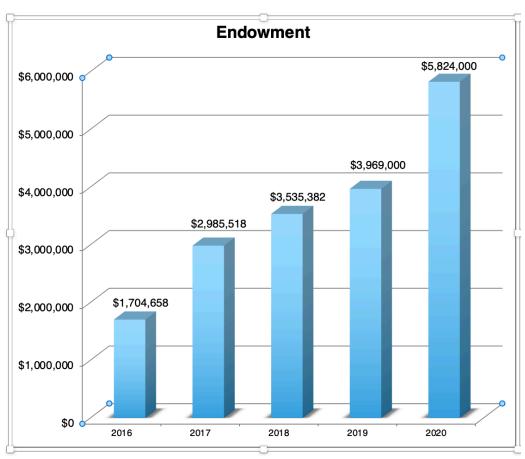
Near Term Goal: \$6 million

A healthy endowment starts at 2 times our annual operating budget. The Everett H. Jones Legacy Communion is made up of parishioners who have designated St. Mark's in their estate documents or made lifetime gifts to the endowment. We are grateful to those who have already shared their intent with St. Mark's. By sharing your thoughts and intentions, you allow the church to prepare for our community's future. We invite the opportunity to share information about the management of and use of our endowment and other funds as you consider your giving plans. Unrestricted

Over 10% of our annual revenues come from St. Mark's endowment and funds established by members.

gifts are most helpful to St. Mark's, enabling us to meet the needs of the church over time. By growing our endowment and preserving strong anual household giving, we will keep pace with the escalating fixed costs associated with ministering both inside and outside our walls. If you have already included St. Mark's in your plans, and have not yet notified us, please contact Dina Aboul Saad or clergy so that we may include you in the Legacy Communion.

- Submitted by Dina Aboul Saad, Director of Advancement



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 residuary assets as a legacy gift. This offers the benefit of adjusting your gift as your circumstances change over time without revisiting your estate documents.
- 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).
- 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.

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

Margaret & Stephen Allison

Susan Bain

Elspeth Blakeman* Beverly & Ken* Bryars

Ruth Burink

Ruth & Richard Butler Joyce & John* Carothers

Betty Cavender

Kelly & Stephen Cavender

The Rev. Michael & Mrs. Paula Chalk

Pamela & Gary Chambers

Anna B. Coiner Kate Crone Light Cummins* Barbara & Darin Digby Michael Duffey

Mardi & Gordon Dunkley

The Rev. Mary & The Rev. Douglas Earle

Germaine & Charles Field

The Rt. Rev. James & Mrs. Sandy Folts

Marijane Gish

Virginia & Guy* Halter Madelyn Hauser

The Rev. Elizabeth Knowlton

Allison Hays Lane

Billie* & Robert LeClercq

The Rev. Dr. John Lewis & Ms. Patricia Bridwell

Carolyn Lowery

Mary & John McClung Carolyn & Jack Meyer Marilyn Middleton* Sally & David Morgan*

George Miller*
Lillian Morris
Phillip Norman
Ianice O'Brien

Camilla & William* Parker Mary & Joseph Parker*

Jeanne Reesman Edwin Rieke Susan Riordan

Emily & Harold Scott*

Derek Shively Betsy Simpson

George Hutchings Spencer, Sr.*

Elsie Steg*
Martha Steves
Antoinette Tiner*
Leslie Todd

Jill & George Vassar

Adrianne & Michael Vaughn



Robin & Ralph Voight Barbara Ward James Williams* Mollie & Henry* Zachry

Thanks also to those who have shared their intent anonymously.

*Deceased

ESTATE PLANNING HELP

Visit the Give page at www.stmarks-sa.org for a booklet designed to help you reflect on and collect your specific preferences related to your estate and financial affairs. Contact Dina Aboul Saad at the church to discuss your thoughts. Then consult with your certified financial planner or attorney. There are a variety of vehicles you can use to meet your philanthropic, tax planning, and estate planning goals to benefit St. Mark's.

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."

The King of Love, My Shepherd Is

The King of love my shepherd is, whose goodness faileth never. I nothing lack if I am his, and he is mine forever. - Hymn 645

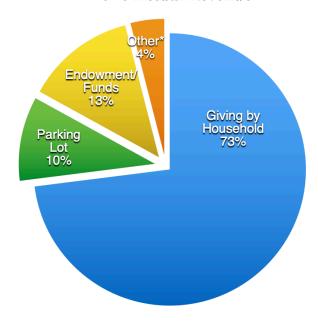
Our stewardship theme reminds us that we follow a Shepherd who has radical compassion for us when we feel lost.

Our Lord's love for us is so profound that he feels our aches; our suffering and pain are his. This means that all the challenges we are experiencing have grafted us only closer to Jesus, who loves us without condition.

What is our faithful response? Love for God. Love for neighbor as we love ourselves.

Our attentiveness to generosity is an intentional choice as a community to look for what is being abundantly placed before us, despite the many changes in our routines and ways of being the church.

2020 Actual Revenue



* Weddings, columbarium, facility rental, and net income from previous year.

Average Pledge \$5,600

30% of Pledgers Give ≥ \$5,000

Median Pledge \$3,000 First Year Pledge Average Young Adults (Under 35) \$1,200

First Year Pledge Average All Ages \$3,200

First Time Pledgers

Making a first year pledge of \$100/month or more will help you develop a deepening sense of gratitude and belonging.

Renewing Pledgers

Prayerfully review the 3%, 5%, and 7% increases calculated for you on your pledge card. With this committment from all pledgers, we will be well positioned to act on your committment to ministry, outreach, and formation, while exploring deeper connection with each other and our neighbors.

Pledge cards are mailed to all members and are available at the front desk and online at stmarks-sa.org/give.

Contact Dina Aboul Saad (dsaad@stmarks-sa.org),
Priscilla Briones
(pbriones@stmarks-sa.org),
or call us at 210-226-2426
for information on
pledging, scheduled giving,
and giving by text.











The Rev. Beth Knowlton Rector



The Rev. Matt Wise Associate Rector



The Rev. Ann Fraser Associate Rector



Jon Johnson Organist & Choirmaster



Dina Aboul Saad Director of Advancement



Rachel Dugger Comm. Coord.& Exec. Assistant



Cathy Villani Director of Children's Ministries



Meredith Rogers Director of Youth Ministries



Priscilla Briones Accounting Manager



Eric Nelson Operations Manager



Shea Pollom Outreach/Membership Coord.



Samuel Gaskin Assistant Organist & Choirmaster



Ruby Merrill Facility Manager



Leah Thomas Special Events Coordinator



Marsha Kimura Music Department Admin.



Kathy Kelly Children's Music Assistant



Chuy Mendoza Kitchen Supervisor & Chef



Richard Maldonado Chef



Janet Carrizales Nursery Director



Derek Shively Head Sexton



John Aranda Sexton

CORE VOCATION

Feeding San Antonio with the Bread of Life

Feeding the hungry with real food. Feeding those who are hungry for knowledge and meaning. Feeding those who are hungry for beauty and creativity.



Brooks Englehardt Senior Warden



Ann Leafstedt Junior Warden



Gene Alderman Class of 2020



Greg Merritt Class of 2020



David Ross Class of 2020



Ralph Voight Class of 2020



Emily Foster Class of 2021



Marisa Peterson Class of 2021



Trey Thompson Class of 2021



Chris Villa Class of 2021



David Byrd Class of 2022



George Spencer Class of 2022



Veda White Class of 2022



Laura Wickham Class of 2022



Lucy Wilson Class of 2022

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