
Annual
Report

2022

**St. Gerard's Roman Catholic Parish
Yorkton, Saskatchewan**

TABLE OF CONTENTS

| | |
|--|----|
| MISSION STATEMENT | 4 |
| PARISH STATISTICS | 4 |
| 2021-2022 COLLECTION (OFFERTORY) ANALYSIS | 4 |
| PASTOR'S ANNUAL REPORT | 5 |
| PASTORAL COUNCIL CHAIRPERSON..... | 6 |
| FINANCE COUNCIL CHAIRPERSON | 7 |
| PASTORAL COUNCIL VICE-CHAIRPERSON..... | 7 |
| LITURGICAL..... | 8 |
| RELIGIOUS EDUCATION | 9 |
| SOCIAL JUSTICE..... | 10 |
| FAMILY, COMMUNITY & SOCIAL ACTIVITIES | 11 |
| PUBLIC RELATIONS | 11 |
| YOUTH | 11 |
| ECUMENICAL..... | 12 |
| STEWARDSHIP | 12 |
| CATHOLIC WOMEN'S LEAGUE | 13 |
| KNIGHTS OF COLUMBUS | 14 |
| HALL..... | 16 |
| PROPERTIES..... | 17 |
| ST. GERARD'S PARISH PASTORAL AND FINANCE COUNCILS 2022-2023 | 18 |
| | |
| APPENDIX: FINANCIAL STATEMENTS & REVIEW ENGAGEMENT REPORT | |

MISSION STATEMENT

St. Gerard's Parish Pastoral Council seeks to celebrate the glory of God the Father
and promote the mission of our Lord Jesus Christ,
according to the precepts of the Church,
building the Body of Christ and reaching out in love of the Holy Spirit.

PARISH STATISTICS

| | 2022 | 2021 | 2020 | | 2022 | 2021 | 2020 |
|----------------------------------|------|------|------|------------------------------------|------|------|------|
| No. of Registered Households | 1240 | 1244 | 1246 | No. of Baptisms | 19 | 25 | 16 |
| Total No. of Parishioners | 2736 | 2744 | 2731 | No. of Confirmations | 46 | 1 | 27 |
| No. of Adults | 1693 | 1662 | 1670 | No. of First Eucharist | 45 | 1 | 28 |
| No. of Youth (high school) | 177 | 209 | 165 | No. of RCIA/Full Communion (Adult) | 1 | 0 | 7 |
| No. of Youth (elementary school) | 352 | 353 | 309 | No. of Marriages | 10 | 4 | 4 |
| No. of Youth (preschool) | 103 | 110 | 170 | No. of Funerals | 28 | 39 | 31 |
| Age not known | 411 | 410 | 417 | | | | |

2021-2022 COLLECTION (OFFERTORY) ANALYSIS

| | 2022 | % of total | 2021 | % of total |
|---|-----------------|------------|----------------|------------|
| Envelope/PAG/Visitor (Receiptable) Collection | \$242,195 | 97 | \$244,798 | 97 |
| Add: | | | | |
| Loose Collection | <u>\$13,124</u> | 3 | <u>\$7,095</u> | 3 |
| Total Regular Offertory | \$255,319 | | \$251,893 | |
| | No. of People | | No. of People | |
| Sunday Offering donations: | | | | |
| - Over \$1,000 | 71 | | 73 | |
| - Between \$500 & \$1,000 | 92 | | 95 | |
| - Between \$261 & 499 | 51 | | 64 | |
| - Less than \$260 | 107 | | 98 | |
| - No Giving | 43 | 364 | 100 | 430 |
| <i>**Note: The total number of Envelope Holders and Pre-Authorized Givers in 2021 = 364</i> | | | | |

PASTOR'S ANNUAL REPORT

My Dear Sisters and Brothers in Christ,

Warm greetings in the love and blessings of God. In the year 2022 we continued to face many challenges in our own family, community and society. We experienced how the pandemic has changed all, and, at times, it seems that there is no end in sight. We all have felt depressed, felt stressed, were isolated... However, we have continued all services such as celebrating Eucharist daily and on the weekend, and other Sacraments as well, as we did in pre-COVID times. We have been doing well. Let us praise and thank God for all the blessings and keeping us safe in a difficult year.

In the year of 2022 we celebrated 19 Baptisms for children; 45 First Eucharist, 46 Confirmations, 10 weddings and 28 funerals. 1 person joined the church, and we also have 2 people who have expressed interest in becoming Catholic. Again we should be aware that the number of funerals is higher than baptisms.

Like the years before, I tried my best to make as many visits as possible. I will continue to open for this. Please give me a call if you wish to have a visit from me.

I would like to express my thanks to you all for your generous financial contributions to St. Gerard's last year. Your generosity allows us to continue doing the work we need to do for our church and our community. Without your support we cannot do it. May God grant you great rewards for your great love and support for your spiritual home.

I am very grateful for all volunteers and the different committees for helping and serving your parish. Your time, love and support are all appreciated.

As I write this report we are at the end of February 2023. As you know life is more flexible without health restrictions, and therefore we welcome more people back to every celebration. The number attending services is increasing; every weekend we see people coming back and I would say that this is a sign, making the church more alive. Your presence at church says that we need God, we are hungry for Him and we come to entrust all challenges to Him. Please extend an invitation to others to come and celebrate the Eucharist.

In our parish we continue to have programs such as RCIA, Marriage Prep, classes for kids preparing for Confirmation, First Holy Communion and First Reconciliation.

We are looking forward to the future with hope and joy. I encourage you to keep positive, hopeful, and have faith in God.

May God continue to bless us and help us to have a good year when we plan and do our best to build up our church as a family, strong in faith, unity, love and joy.

May God bless you all.

Fr. Louis Nguyen, Pastor of St. Gerard's

PASTORAL COUNCIL CHAIRPERSON

- Mark Bell -

As parish we can look back on 2022 as a year of reawakening as our church reopened after the pandemic closures allowing all of us to renew our faith, our friendships, and our activities. Our parish councils and committees were active throughout the year.

We saw renewed participation in church attendance at masses as COVID restrictions were eased and eventually lifted. Our Easter Triduum services had a special significance this past year and our Liturgical Committee kept the church decorated with flowers, banners, decorations for our liturgical seasons. Thank you Father Louis for his effort to bring people back and all his works he has shared with our parish family.

Our Community Life committee was especially active in welcoming new parishioners to St. Gerard's as well as generously coordinating events and funerals and in providing baked goods for funerals / vigil lunches this past year.

The Social Justice committee once again supported the needs of those less fortunate through local Food Bank donations and volunteers for the Salvation Army Kettle program. Our 7th annual Giving Tree program was again very successful assisting over 170 individuals in Yorkton and area with personal items, small gifts and toys for children this past Christmas. This included supporting Shelwin House, Bruno's Place, SIGN and Salvation Army. St. Gerard's Parish hosted a Development and Peace workshop focussing on human rights abuses in Latin American countries.

There were many weddings held in St. Gerard's this past year. Signs that our world is slowly getting back to a sense of normalcy. Thank you to our various choirs, our Youth Committee, our Religious Education providers in your tasks and successes over the past year.

The Catholic Women's League (CWL) was extremely active in 2022 with many fund-raising activities including a pie sale (April), Christmas Pudding (November), various raffles and their Garage Sale (September). Through their efforts, the CWL provided more than \$4,000 back to events and local charities in Yorkton and area. Most notably are 2 - \$500 scholarships to graduating students at Sacred Heart and a \$1000 donation to support the people of Ukraine.

The local Knights of Columbus chapter was equally active in providing Sunday brunches, meals, support and transportation for parishioners and pilgrims undertaking the St. Philomena Pilgrimage walk las August. In addition, the Knights supported local parishioners with fall yard clean-up activities and once again held their annual Christmas party for seniors residing in Melody Manor - Yorkton Nursing Home. Last weekend's White Ribbon campaign aimed at increasing the awareness of violence against women was held and all funds generated were gratefully donated to Shelwin House.

As a Parish Council, 2022 saw the adoption of a new Constitution and Bylaws for St. Gerard's Parish. This was the first update since 2002 and follows changes recommended by the archdiocese. In November we saw our first Christmas in November raffle and bake sale which saw over 300 people participate in buying perogies, cabbage rolls, spring rolls

and various cookies, cakes and baked goods before Christmas. A huge thank you to all who donated items, worked on countless perogy – cabbage roll making events and who donated their time and energy to organizing and carrying out this successful event.

Our Parish Finance Committee which includes both properties and hall were active in 2022. The committee continues to monitor the revenues and on-going expenses of our parish and outlying buildings. Unexpected repairs and replacement of air conditioning units, a water heater and a renewed focus on proactive repairs / replacements is making our parish more financially sound.

Thanks to the Ecumenical Committee for helping us to connect to other churches and share unity within us to them as sisters and brothers of Christ. And thank you to the Religious Education Committee for their continuing good works as they offer sacrament preparation classes for children, Baptism Preparation for parents, Marriage Preparation for couples, and RCIA program. We acknowledge and thank those who help for these activities.

2022 was indeed a year of renewal and revitalization for St. Gerard's Parish. Thank you to Father Louis for your guidance and unending energy, thank you to parish staff for your continued commitment during challenging times. Thank you to all who throughout the year assisted the various parish committees, working groups in providing their unselfish time, energy, and support to make 2022 a year of renewed success. Let's all join together and make 2023 an even better year.

FINANCE COUNCIL CHAIRPERSON

- Nathan Bewcyk -

As per Financial Statements presented

PASTORAL COUNCIL VICE-CHAIRPERSON

- Wayne Exner -

I would personally like to thank everyone that I have been in contact with within the last six years. I did not know what to expect initially but it has been informative and satisfying.

Anyone that would like to get involved with this ministry I would encourage you to do so.

What is the function of the Deanery? The deanery representative represents your parish in close contact with other parishes within the Deanery and shares ideas with each parish. Which parishes are in the Yorkton/Melville Deanery? Parishes in the local deanery are: St. Margaret Mary Kelliher, St. Stephens Kamsack, St. Henrys Melville, St. Anthony's Rama, St. Stanislaus Ituna, St. Josephs Canora, St. Patrick's Sturgis, St. Phillips in St. Phillips and St. Gerard's Yorkton. The chairman is Merv Polzen from Kamsack and the Dean is Father Joseph of Canora.

We shared our parish events and how to operate each function. This year one of the big celebrations within this deanery was the 100th anniversary at Rama. Another deanery

event is the St. Philomena pilgrimage run by Deacon Dave. He does a great job. We shared ideas such as the idea we used in the fall to replace the fall supper - Christmas in November. Melville had been switched to this for a couple of years. Father Sowa having been in Melville also ran it in Sturgis. All have been successful.

We also plan along with the Archdiocese - workshops. We led two workshops this year. The initial workshop was dealing with harassment and abuse. It was well attended. The second was on evangelization. Again with people from all parishes it was well received. We are planning another dealing with trauma especially since the pandemic. This workshop is planned for Yorkton on May 6. Workshops are open to everyone. If you would like to put forth a suggestion use your deanery representative. All workshops were hosted in our parish. Dean members like Yorkton because it is central and good hospitality.

Again thanks to all for the last six years and to Carm Molnar who shared duties with me. We were proud to represent you.

LITURGICAL

- Colleen Haider & Marie Kruger -

The past year saw attendance at Mass and other Church functions much improved with the removal of Covid-19 restrictions.

We began the year with the mask mandate removed. Parishioners were still encouraged to wear masks but the choice was theirs to make.

Mass was live streamed to the schools on January 13th. Father would like to see Mass live streamed to all the schools once a month.

February 11th was The Memorial of Our Lady of Lourdes and The World Day of Prayer. Father Louis conferred The Sacrament of the Anointing of the Sick which was well received.

We had two Masses on Ash Wednesday. One at 9:00 AM and one at 7:00 PM.

The Way of the Cross was held every Friday during Lent lead by the different Pastoral Committees.

Palm Sunday we had the Blessing of the Palms in the hall and proceeded into the Church for Mass.

We were able to have the Easter Triduum celebrations. Holy Thursday we could again have the Washing of the Feet. Good Friday we had the Veneration of the Cross but asked the people to just bow to the Cross or touch the Cross. Blessing of the Easter Food was once again permitted.

Archbishop Don Bolen was to perform Confirmation and First Eucharist for the children Thursday May 26th but couldn't attend at the last minute. Father Louis conferred the

Sacraments on the children.

The Archbishop celebrated the first day of the new school year August 26, 2022 at St. Mary's Church.

The Memorial Mass was held November 4th in remembrance of those who had passed away in the last year. Families of the loved one lit a candle when their loved one's name was read and placed it in a candle holder at the base of the Altar. It was a beautiful service and was very well attended. Coffee and cookies were served after the service.

A ministries workshop was held 5th. All Ministries were asked to attend for a review and updates on procedures.

A Penitential Service was held in December 12th with four Priests assisting Father Louis.

Father Louis celebrated three Christmas Masses on Christmas Eve and one Mass on Christmas Day as well as two Masses New Year's Eve and two Masses New Year's Day.

Marie and I would like to thank all the members of the Liturgical Committee for their help this past year. A big thank you to Father Louis for his guidance and support.

RELIGIOUS EDUCATION

- Rene and Ophelia Adane -

We just finished the year 2022 and we are so grateful that despite all the challenges we encountered we were able to continue the mission God has tasked us to do for His vineyard. God always calls us on a mission where we can use our talents, time and treasure so that we can be the best version of ourselves. We appreciate and are grateful for all the effort of all Catechists who have volunteered in giving the preparation of the following:

| | |
|------------------------------|--|
| Baptism Preparation - | Ferdie and Christine Molo, Trevor and Laurel Baker, Bri Borden |
| RCIA Preparation - | Mary Bybliw |
| Marriage Preparation - | Farley and Linda Maddaford |
| Tri-Sacraments Preparation - | Rene and Ophelia Adane |

We would like to extend our gratitude to Sandra Archer who always provides us with all the materials, venue preparation, scheduling, communication and all other support that make our program possible. To all parents, thank you for giving your wholehearted support for your children in helping them to live a holy life and allow Jesus to live within them. To Rev. Father Louis Nguyen, who has unwavering support in making what is best for the whole parish, we give our salute to you.

We are looking forward to the continuous support you can give to St. Gerard Parish.

RCIA

In 2022 one person joined the church. Currently there are two people who have expressed interest in becoming Catholic.

Marriage Preparation

There were eight engaged couples that completed the six-week winter/spring or fall Marriage Preparation Course in 2022. We met in person and via Zoom to accommodate Covid and distance restrictions for a few of the couples. It is a privilege to share our experience of growing together in Christian marriage with those who chose to enrol in this program.

At this time, we are seeking other married couples who would be willing to help lead the Marriage Preparation program with the goal to provide a richer experience for the engaged couples and develop a team approach for the program.

Tri-Sacrament Preparation

The Tri-Sacrament Preparation Program (First Reconciliation, Confirmation, First Communion) started September 2022 with 43 Children accompanied by their parents. The program is held every Saturday at 5:00 PM followed by anticipated Mass specially for the children at 6PM. It is only this year that the sacrament of first reconciliation will be given together with the First communion and Confirmation. A special Christmas Eve mass was celebrated for the children last December 24 at 4PM which the children were very excited and happy.

As for the Confirmation retreat, we are looking forward and are excited to have Bishop Donald Bolen to celebrate with us.

SOCIAL JUSTICE

- Luke Nicholson -

I, Luke Nicholson, was appointed Chairperson in July. The previous six months saw things somewhat return to normal following the ease of pandemic restrictions. In that time, I oversaw successful social justice campaigns which have been some of the mainstays of our parish. Successfully carried out the Giving Tree program, the Kettle program in conjunction with the Salvation Army, and we hosted a workshop for Development & Peace's fall campaign.

With the exception of four or five ornaments which were never returned, the Giving Tree program was a significant success. Approximately 170 individuals or 60 families were assisted during the Christmas season. Gifts were distributed to the Salvation Army, Bruno's Place, various branches operating under SIGN and Shelwin House.

Our parishioners very generously donated their time and talent for the success of the Salvation Army Kettle day during Advent. We successfully filled all the available spots for the day that we signed up for. This year's Christmas Kettle program raised over one million dollars nationwide. Several of our parishioners reported that they found Yorkton to be especially generous with many people making donations of \$20 or more.

In spite of the Development and Peace seminar seeing weather led to poor attendance as well as the cancellation of the keynote speaker, our regional Catholic community nonetheless came together for an afternoon of fellowship and sharing of the trying times

in our world. Specifically, we learned about human rights abuses carried out by Canadian companies in Latin America and how we here at home can do something about it.

At the close of the year, the Social Justice Committee has only used about \$160 of allocated funds which were for the reimbursement of purchases required to fulfil the missing ornaments from the Giving Tree.

FAMILY, COMMUNITY & SOCIAL ACTIVITIES

- Rose Marchinko -

Our committee did oversee the provision of lunches for funerals and vigils. Families are always very thankful! A total of 19 lunches were served here at St. Gerard's.

We have 2 teams of ladies and gentlemen who volunteer their time to help. Excellent job!! Thanks to Father Louis and Sandra who assist us in the planning format.

Thanks to all the ladies who generously donate baked items for these lunches.

As chairperson for the committee, I had made several phone calls welcoming new parishioners to St. Gerard's. Very good response from all.

We reviewed the new volunteer lists based on the 2022 survey results. It's difficult to recruit new volunteers. Please become a volunteer as our faithful regulars are aging!

According to the revised Parish Council Bylaws and Constitution for 2023, our new committee is now known as Family, Community, and Social Activities.

Thanks to all volunteers and to your commitment to our parish.

PUBLIC RELATIONS

- Jonathan Rosas –

No report submitted.

YOUTH

- Melinda Sevilla –

1. Participated as lectors, altar servers and musician during New Year Celebration.
2. Participated in the Holy week and Easter celebrations Mass helpers such as Ushers, lectors, altar servers, musicians and choir members.
3. Participated in the Simbang Gabi 9 days Novena mass as altar servers, lectors and musicians and choir members.
4. Participated and donated in the Christmas in November fundraiser in which we were able to donate 1000 pcs spring rolls and sold 22 ticket booklets.

5. Participated in the Annual Parish Cleaning Bee last December 4, 2022.
6. Participated in the Advent and Christmas Celebrations as lectors, musicians, altar servers and choir members.
7. Donated to the Families Christmas gifts through St Gerard TREE GIVING.
8. Youth members had been dedicated and committed as mass helpers during Regular Sunday Masses.

Thank you for your continued support and commitment in journeying with our young people together with their families in their Catholic Faith. God bless us all!

ECUMENICAL

- Carm Molnar -

January 21, 2022 – **Encounter 2022** – Attended Praise and Worship Concert at Dream Centre church.

January 18 – January 25, 2022 - **Week of Prayer for Christian Unity** “We saw the star in the East, and we came to worship him.” Prepared by Middle East Council of Churches based in Beirut, Lebanon.

8 Day online Zoom bible study Prairie Centre for Ecumenism.

April 27, 2022 – **Good Friday** – 1 hour 20 minute outside walk Stations of the Cross Hosted by St. Gerard’s – 4 participating churches with approximately 50 walkers.

May 11, 2022 – **St. Gerard hosted** Yorkton Ministerial Association meeting.

May 28, 2022 - Ministerial Association hosted “**Picnic in the Park**” – 6 churches participated.

September 28, 2022 – Yorkton Ministerial Association meeting at **Bruno’s Place** followed by tour of the new facility.

STEWARDSHIP

- Linda Maddaford -

Through the year I submitted monthly Stewardship themed paragraphs, and reflections for insertion in the bulletin and from time to time specific Prayers of the Faithful intentions or intercessions.

In the spring the parish engaged in the Synod on Synodality, a period of deep reflection and process invoked by the Holy Father for the universal church. Material on Synodality was distributed with the weekend bulletin, information was available on the parish website, and I led a St. Gerard Synod Listening Session evening. Through a guided meditation, reflection and sharing time we gathered to examine what Journeying Together in a Synodal Way means to us as individuals of faith and as a community of faith.

Our comments were collected and submitted to the Archdiocesan Synodality team. Participants found the material and evening of reflection and sharing to be both rewarding and surprising. Participants also expressed the desire for more evenings of this nature.

In the fall I updated the Parish Stewardship Form and it was distributed after weekend masses. A Letter to Parishioners and the Stewardship Form was also sent to approximately 810 families by email.

From October to the start of Advent this year, I chose to focus on the Bishop's Appeal. We, as stewards serve not just ourselves, our families, or our parish community. Community has a larger meaning through our support of the Bishop's Appeal and the outreach our support provides.

As stewards, we use our unique gifts to build up the Church. We are a people called to share the mission of the Church: proclaiming, teaching, serving, and sanctifying. We know we cannot do all things, but we can do what our gifts lead us to do. The Holy Spirit summons us through prayer, reflection, planning, animation, and action, to participate fully in the growth of a living parish community and the world at large.

Thank you to the office for your invaluable help, and to PPC and Fr. Louis for your faithful leadership.

May what you give in prayer and gratitude be returned to you a hundredfold, filling your heart with gladness.

CATHOLIC WOMEN'S LEAGUE

- Paulette Cooper, President -

Our Mission is: "The Catholic Women's League of Canada calls its members to grow in faith, and to witness to the love of God through ministry and service."

Our first meeting of 2022 was held in March. It was decided at that time we would make and sell pies in April. Thank you to the CWL Members and a few men who made this event successful. In May, we gathered for a regular meeting and also a June Social Planning Meeting. We had a Garage Sale meeting in June as well as the June Social and BBQ. In August, we starting taking items for the September Garage Sale and held a final garage sale meeting. We were able to have the garage sale the first week of September with setting up on September 5th & 6th, and the Garage Sale on September 8th & 9th. Thank you to the men and women who so graciously gave of their time, talent and expertise to help make this event a huge success. We held regular meetings in October and November. Also in November, we shared a Memorial Mass for all deceased members of our Council, and a banquet with the Knights of Columbus. A group of CWL Members made Christmas Pudding & Sauce, which was sold at weekend Masses in November. Thank you to everyone who had a helping hand to make this event so successful. We had a membership drive on two weekends in November and one weekend in December. We finished off 2022 with a CWL Mass followed by a Social and Chicken Supper on December 7th.

Our fundraising events included the Pie Sale in April, the Garage Sale & Ticket Raffle in September, Christmas Pudding & Sauce Sale in November, and a Wall Hanging Ticket Raffle in December. Thank you to all who took part in the above fundraising events.

We donated to the following charities and organizations in 2022:

| | | | |
|--------------------------------------|------------|---------------------------------|-------------------|
| St. Gerard's Church | \$1,000.00 | Pro-Life Membership | \$25.00 |
| Parish 'Christmas in Nov. Basket | 200.00 | Esk-Omi Missions | 150.00 |
| Support for the People of Ukraine | 1,000.00 | CWL National Voluntary Funds | 300.00 |
| Two S.H.H.S. Scholarships | 500.00 | Legion Wreath | 42.00 |
| Save A Family | 264.00 | Mass Stipends | 100.00 |
| Chalice | 200.00 | Misc. Gifts | 200.00 |
| C.H.A.S. Membership | 75.00 | Total of funds donated | <u>\$4,056.00</u> |

Thank you to the group of members that make quilts to give to people in need. We also give gifts for Baptism and for 1st Communion/Confirmation recipients. Many CWL Members continue to take part in parish ministries. They also helped with the 'Christmas in November' parish fundraiser as well as make perogies & cabbage rolls. Thank you ladies.

In 2022, seven CWL Members passed away. We provided an honour guard for three members. Our council continues to pray for all current and deceased members.

Thank you to Father Louis for his spiritual guidance and inspiration during the past year.

As I conclude my three-year term as President, thank you to my executive members for all the support and encouragement, and to all the members for your willingness to help. It was greatly appreciated.

May Our Lady of Good Counsel continue to watch over us, guide us, and give us strength to persevere.

KNIGHTS OF COLUMBUS

- Keith Hayward, Grand Knight -

The Knights of Columbus is a Catholic fraternal men's organization that was founded in 1882 by Fr. Michael J. McGivney in New Haven, CT. (Fr. McGivney was beatified in 2020 and the cause for his canonization is being pursued.) Since its founding the Order has spread to parishes across North America and to other countries.

The Knights of Columbus Council #2031 has been part of St. Gerard's Parish since 1919 and currently has 138 members on its roster. The council meets monthly from September to June.

The council is involved in all aspects of parish life, with many of its members being active

in several of the parish ministries and providing assistance to Fr. Louis wherever possible. This is especially true with the extra services during the Christmas and Easter seasons. The council will provide an Honor Guard for a Brother Knight's funeral if requested by the family.

In addition to the councils work in the church, some of the activities and projects that are undertaken through the year are listed below:

- Parish brunches are held most months from September through May. This not only provides an opportunity for Brother Knights to work together in fraternity but also brings parishioners together with the chance to visit with old friends and make new ones.
- Bingos have resumed in Yorkton's new bingo hall after an extended hiatus. The council usually hosts two or three bingos a month. In addition to being a fundraiser, this provides another opportunity for fraternity among the members who work together.
- In recent years we have been providing meals to the pilgrims undertaking the St. Philomena pilgrimage to Rama in August.
- The council hosts rosaries on Mondays in October and May with some being designated as rosaries for life.
- The council helps parishioners who need with their fall yard work each October.
- A Memorial Mass is held each November in conjunction with the CWL to remember our deceased Brother Knights.
- Signs are put up each Advent at the church and in City Centre Park to share the message to Keep Christ in Christmas.
- The council sponsors an annual Christmas party at the Melody Manor unit of the Yorkton & District Nursing Home, complete with caroling and snacks.
- The council has its annual Christmas social in December.
- In January the council undertakes its annual White Ribbon campaign to raise funds for Shelwin House and to increase awareness of the issue of violence against women and children.
- The council serves a Shrove Tuesday pancake supper each year the day before the start of Lent.
- The council distributes flowers to mothers of the parish on Mother's Day weekend to recognize their important role in family and parish life.
- The council's annual windup is in June.

We would like to thank Fr. Louis for his support and encouragement throughout the year! Catholic gentlemen aged 18 or older are most welcome to join the Knights of Columbus and share in our Charity, Unity, Fraternity and Patriotism.

In Service to One, In Service to All!

HALL

- Nick Andrusyk -

After having several years of restrictions due to the COVID-19 pandemic, we were able to host many functions and meetings in 2022.

The Perogy Bee and Cabbage Roll crews were busy throughout the year. There were ten Perogy bees and six Cabbage Roll bees that provided enough product to net a \$21,377 profit for the year. Drive-through Fundraiser days, as well as the “Christmas in November” fundraiser, were very popular.

In addition to one anniversary banquet, there were three wedding banquets for couples who were married in the church.

The Funeral Lunch Committee served sixteen families at funeral lunches, and eight of these families at Prayer Vigil lunches. We hosted one Wake in July.

The Missionary Families of Christ held gatherings for adults as well as youth, and celebrated their Christmas Party in the Social Hall. We thank them for their support.

Both the CWL and the Knights of Columbus held activities in the Social Hall and the Meeting Rooms - General Meetings, Parish Brunches, the annual Memorial Supper for deceased members, and the Annual Garage Sale.

Parish Council committees also used the space – committee meetings, the Annual General Meeting, and a Special Meeting held in November. There was also one Synod Session, Marriage Preparation program, and Sacrament Preparation programs throughout the year.

A Development and Peace workshop and a Yorkton Ministerial Association meeting also used the Social Hall.

Rounding out the use of the facility were five Baptism receptions and two birthdays of parishioners who were celebrating a milestone birthday.

In addition, of course, the Filipino Catholic Community celebrated the Simbang Gabi Novena Mass followed by receptions in the month of December.

Overall, the Parish Hall and Meeting Rooms have seen lots of activity, and well supported by our parishioners.

Due to cost increases, it was necessary to increase the dinner menu pricing as well as the pricing for perogies and cabbage rolls.

Thank you to the volunteers who have worked tirelessly during the year. Without your gift of time and talent, we would not have had such a successful year.

PROPERTIES

- Gary Colbow -

For the year there were replacements of existing equipment which had failed:

| | | |
|----|--|------------|
| 1. | The 5 tonne condensing unit supplying cool air to the east side of the church and installation of same | \$4,882.50 |
| 2. | The 76-gallon water heater | \$9,922.33 |
| 3. | Roof top lights for crosses | \$ 628.56 |

Total building expenses for the church and hall are as follows:

| | 2022 | 2021 | Change |
|--|--------------------|--------------------|--------------------|
| 1 Building & Liability Insurance | \$37,332.48 | \$25,432.04 | \$11,900.44 |
| 2 Power | 21,105.30 | 13,655.96 | \$7,449.34 |
| 3 Snow removal | 15,167.68 | 5,897.74 | \$9,269.94 |
| 4 Building Repairs & Maintenance | 9,658.12 | 8,059.05 | \$1,599.07 |
| 5 Heat | 8,813.78 | 6,658.70 | \$2,155.08 |
| 6 Garbage and Recycling Collection | 1,703.61 | 1,053.92 | \$649.69 |
| 7 Water and Sewer | 1,481.94 | 1,072.08 | \$409.86 |
| 8 Equipment Purchases, Repairs & Maintenance | 1,302.54 | 1,466.78 | -\$164.24 |
| 9 Security | 246.00 | 258.40 | -\$12.40 |
| 10 Grounds Maintenance | 159.56 | 303.65 | -\$144.09 |
| | <u>\$96,971.01</u> | <u>\$63,858.32</u> | <u>\$33,112.69</u> |

In the fall of 2021 the air conditioning unit supplying air to the east side of the church was found to be low in Freon, and in the spring of 2022 it was found to be low again. The Lennox 5 tonne condensing unit had to be replaced.

In late July the commercial water heater sprung a leak and had to be replaced.

The two lights providing light for the roof crosses were burnt out. It was less expensive to replace these with new LED units, which are also less expensive to operate.

The insurance rates for the church and rectory have increased by 9.2% to reflect the increased cost of construction. Physical and sexual abuse insurance doubled and general liability insurance increased by 15%. The insurance for the rectory increased by \$436.58.

There were minor repairs at the rectory, including the replacement of cracked plastic piping and repairs to the telephone line which was pulled down by the wind.

Premium Fire Protection did their twice-yearly inspections of the fire suppression system in the kitchen, and the fusible links were replaced. Fire extinguishers were checked and upgraded as necessary.

Even though many furnaces and air conditioning units have been replaced in the past several years, there is still a lot of equipment that is aging and may need to be replaced in the near future.

There is a lot of time spent keeping the church, hall and rectory clean and operating effectively. Thanks to all volunteers who do a lot of work all year long, keeping the church and hall operating.

Things are starting to get back to normal, and hopefully we can get all of our parishioners back in the church, the same as before COVID.

ST. GERARD'S PARISH PASTORAL AND FINANCE COUNCILS 2022-2023

PARISH PASTORAL COUNCIL

| | |
|--|-------------------------------|
| Chairperson | Mark Bell |
| Vice-chairperson | Wayne Exner |
| Secretary | Joanne Geysen |
| Liturgical | Colleen Haider & Marie Kruger |
| Religious Education | Rene & Ophelia Adane |
| Social Justice | Luke Nicholson |
| Family, Community & Social Activities | Rose Marchinko |
| Public Relations | Jonathan Rosas |
| Youth | Melinda Sevilla |
| Ecumenical | Carmella Molnar |
| Stewardship | Linda Maddaford |
| CWL Representative | Paulette Cooper |
| K of C Representative | Keith Hayward |

PARISH FINANCE COUNCIL

| | |
|------------------|----------------|
| Chairperson | Nathan Bewcyk |
| Hall | Nick Andrusyk |
| Properties | Gary Colbow |
| Members at Large | Conrad Rodney |
| | Richard Dubois |
| | Dwight Guy |

St. Gerard's Church
FINANCIAL STATEMENTS
Year Ended December 31, 2022

St. Gerard's Church

Yorkton, Saskatchewan

December 31, 2022

Table of Contents

| | Page |
|---|------|
| Independent Practitioners' Review Engagement Report | 1 |
| Statement of Financial Position | 2 |
| Statement of Changes in Net Assets | 3 |
| Statement of Operations | 4 |
| Statement of Cash Flow | 5 |
| Notes to Financial Statements | 6-10 |



Independent Practitioners' Review Engagement Report

To the board of directors
St. Gerard's Church

We have reviewed the accompanying financial statements of St. Gerard's Church, that comprise the Statement of Financial Position as at December 31, 2022, and the Statements of Operations, Changes in Net Assets and Cash Flow for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioners' Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of St. Gerard's Church as at December 31, 2022, and the results of its operations and its cash flow for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Baker Tilly SK LLP

Baker Tilly SK LLP

Yorkton, SK
February 22, 2023

St. Gerard's Church
 Yorkton, Saskatchewan
 Statement of Financial Position as at December 31, 2022

| | 2022 | 2021 |
|--|----------------------------|----------------------------|
| Assets | | |
| Current Assets | | |
| Cash and cash equivalents - note 4 | 297,191 | 309,345 |
| Accounts receivable | 1,394 | 2,008 |
| Inventories | 4,041 | 3,602 |
| Prepaid expenses | <u>30,315</u> | <u>33,296</u> |
| | 332,941 | 348,251 |
| Long-Term Investments | | |
| Interparochial - sharing account receivable, restricted building fund, 2% interest, no set terms of redemption | 18,837 | 18,436 |
| Capital Assets - note 5 | <u>1,827,039</u> | <u>1,863,200</u> |
| | <u>\$ 2,178,817</u> | <u>\$ 2,229,887</u> |
| Liabilities and Net Assets | | |
| Current Liabilities | | |
| Accounts payable and accrued liabilities - note 6 | 67,806 | 90,247 |
| Parish hall deposits | <u>1,155</u> | <u>915</u> |
| | <u>68,961</u> | <u>91,162</u> |
| Net Assets | | |
| Unrestricted net assets - general fund | 1,932,110 | 1,970,649 |
| Restricted net assets - building and other restricted funds | <u>177,746</u> | <u>168,076</u> |
| | <u>2,109,856</u> | <u>2,138,725</u> |
| | <u>\$ 2,178,817</u> | <u>\$ 2,229,887</u> |

Approved on behalf of the council:

St. Gerard's Church
Statement of Changes in Net Assets
For the year ended December 31, 2022

| | Unrestricted General Fund | Restricted Funds | 2022 Total | 2021 Total |
|---|--------------------------------------|-----------------------------|-----------------------|-----------------------|
| Balance, beginning of year | 1,970,649 | 168,076 | 2,138,725 | 2,145,723 |
| Excess (deficiency) of revenue over expenses for the year | (38,539) | 9,670 | (28,869) | (6,998) |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| Balance, end of year | <u>\$ 1,932,110</u> | <u>\$ 177,746</u> | <u>\$ 2,109,856</u> | <u>\$ 2,138,725</u> |

The restricted fund net assets represent the following:

| | | |
|----------|-------------------|-------------------|
| Building | 125,115 | 116,009 |
| Cemetery | 13,283 | 13,407 |
| Other | <hr/> | <hr/> |
| | <u>\$ 177,746</u> | <u>\$ 168,076</u> |

St. Gerard's Church
Statement of Operations
For the year ended December 31, 2022

| | Unrestricted General Fund | | Restricted Funds (Note 9) | 2022 Total | 2021 Total |
|--|---------------------------|---------------------|------------------------------|---------------------|--------------------|
| | Church | Parish Hall | | | |
| Revenue | | | | | |
| Regular offerings | 262,967 | | | 262,967 | 260,100 |
| Hall revenue | | 29,084 | | 29,084 | 8,454 |
| Diocesan collections | | | 27,792 | 27,792 | 36,268 |
| Donations | 15,808 | | 12,932 | 28,740 | 18,939 |
| Fundraising revenue | | | | | |
| - note 8 | 38,755 | | | 38,755 | 19,352 |
| Government assistance | | | | | 14,917 |
| Interest income | 2,078 | | 1,090 | 3,168 | 361 |
| Other revenue | 3,217 | | | 3,217 | 6,026 |
| Committee revenue | | | | | |
| - note 10 | 3,143 | | | 3,143 | 2,974 |
| | <u>325,968</u> | <u>29,084</u> | <u>41,814</u> | <u>396,866</u> | <u>367,391</u> |
| Expenses | | | | | |
| Compensation and benefits | 132,203 | 11,260 | | 143,463 | 140,588 |
| Diocesan collections remitted | | | 27,792 | 27,792 | 36,268 |
| Diocesan assessments | 34,211 | | | 34,211 | 32,005 |
| Donations | 1,000 | | 4,202 | 5,202 | 4,170 |
| Catering | | 12,248 | | 12,248 | 3,463 |
| Administration | 22,089 | | | 22,089 | 20,429 |
| Committee expenses | | | | | |
| - note 10 | 11,535 | | | 11,535 | 11,063 |
| Fundraising expenses | | | | | |
| - note 8 | 5,674 | | | 5,674 | 3,556 |
| Pastoral expenses | 1,465 | | | 1,465 | 1,328 |
| Other expenses | 227 | | | 227 | 209 |
| Cemetery maintenance | | | 150 | 150 | 150 |
| | <u>208,404</u> | <u>23,508</u> | <u>32,144</u> | <u>264,056</u> | <u>253,229</u> |
| Excess of Revenue Over Expenses Before Building Costs | | | | | |
| | <u>117,564</u> | <u>5,576</u> | <u>9,670</u> | <u>132,810</u> | <u>114,162</u> |
| Utilities | 21,098 | 10,549 | | 31,647 | 21,645 |
| Amortization | 20,388 | 25,905 | | 46,293 | 46,373 |
| Maintenance expense | 18,307 | 9,684 | | 27,991 | 16,781 |
| Property taxes | | | | | |
| Insurance | 24,890 | 12,442 | | 37,332 | 25,432 |
| Loss on disposal of capital assets | 562 | 4,737 | | 5,299 | |
| Rectory expenses | 13,117 | | | 13,117 | 10,929 |
| | <u>98,362</u> | <u>63,317</u> | <u>0</u> | <u>161,679</u> | <u>121,160</u> |
| Excess (Deficiency) of Revenue Over Expenses for the Year | | | | | |
| | <u>\$ 19,202</u> | <u>\$ (57,741)</u> | <u>\$ 9,670</u> | <u>\$ (28,869)</u> | <u>\$ (6,998)</u> |

The notes to financial statements are an integral part of these financial statements.

St. Gerard's Church
Statement of Cash Flow
For the year ended December 31, 2022

| | 2022 | 2021 |
|--|-------------------|-------------------|
| Cash Provided By (Used In): | | |
| Operations | | |
| Received from donors and offerings | 319,474 | 315,307 |
| Received from hall operations | 29,604 | 7,621 |
| Received from fundraising | 43,741 | 26,402 |
| Received from government | 1,708 | 13,757 |
| Interest received | 3,168 | 361 |
| Paid to suppliers | (158,308) | (122,827) |
| Paid to and for employees | (144,708) | (142,020) |
| Paid to the Archdiocese - assessments | (31,411) | (33,805) |
| Special collections paid out | <u>(59,588)</u> | <u>(24,058)</u> |
| | <u>3,680</u> | <u>40,738</u> |
| Investing activities | | |
| Capital asset purchases | (15,433) | (17,294) |
| Additions to long-term investments | <u>(401)</u> | <u>(361)</u> |
| | <u>(15,834)</u> | <u>(17,655)</u> |
| Net Cash Increase (Decrease) for the Year | (12,154) | 23,083 |
| Cash position, beginning of year | <u>309,345</u> | <u>286,262</u> |
| Cash Position, End of Year | <u>\$ 297,191</u> | <u>\$ 309,345</u> |

*The notes to financial statements are an integral
part of these financial statements.*

St. Gerard's Church
Notes to Financial Statements
For the year ended December 31, 2022

1. Nature of Operations

St. Gerard's Church currently provides services of religious worship, ministry outreach programs and humanitarian services for people of the Yorkton area. St. Gerard's Church is a registered charity under *The Income Tax Act* and is exempt from tax.

2. Significant Accounting Policies

These financial statements are the responsibility of the Parish Council and have been prepared in accordance with Canadian accounting standards for not-for-profit organizations using the accounting policies as summarized below:

(a) Fund accounting

The accounts of the organization are maintained in accordance with the principles of fund accounting. For financial reporting purposes, accounts with similar characteristics have been combined into the following major funds:

(i) Unrestricted funds

The unrestricted funds reflects the primary operations of the church and Parish Hall.

(ii) Restricted funds

The restricted funds reflect the receipt and usage of funds held for specified purposes. These funds are further segregated into the building fund and the other restricted fund. The assets include cash and investments initially accumulated by the organization from donations. These assets are accounted for separately, and their use is subject to restrictions set out by donors and by Parish Council.

(b) Cash and cash equivalents

Cash and cash equivalents represents cash on hand and cash held in banks.

(c) Inventories

Inventories are valued at the lower of cost and net realizable value. Cost is determined on a first-in, first-out basis.

(d) Capital assets

Tangible capital assets are recorded at cost less accumulated amortization.

The assets are amortized to their salvage value using the following methods and rates:

| | Method of Amortization | Rate of Amortization |
|-----------------------------------|-----------------------------------|---------------------------------|
| Pavement | straight-line | 30 years |
| Buildings | straight-line | 5-100 years |
| Fences | straight-line | 15 years |
| Furniture, fixtures and equipment | straight-line | 5-10 years |

In the year of acquisition, capital assets are amortized at their full-year rate.

In the year of disposition, capital assets are not amortized.

St. Gerard's Church
Notes to Financial Statements
For the year ended December 31, 2022

2. **Significant Accounting Policies** - continued

(e) Revenue recognition

The organization follows the restricted fund method of accounting for contributions. Contributions, including government assistance, are recognized in the period received.

Service and other revenue is recognized in the period the service is provided or the goods are delivered.

Fundraising revenue is recognized in the period the activity is completed.

Investment income is recognized on an accrual basis. Interest on fixed income investments is recognized over the terms of these investments using the effective interest method.

(f) Donated materials and service

The organization benefits from the donation of materials and services. These financial statements do not reflect the value of donations-in-kind received in the year.

(g) Financial instruments

Measurement of financial instruments

The organization initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions.

The organization subsequently measures all its financial assets and liabilities at amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in excess of revenue over expenses.

Impairment

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in excess of revenue over expenses. The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in excess of revenue over expenses.

(h) Allocated expenses

The organization allocates certain operating expenditures to the Parish Hall based on the square-footage of the building and the proportionate use of the organization's staff.

(i) Estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reported period. These estimates are reviewed periodically and, as adjustments become necessary, they are reported in earnings in the period in which they became known.

St. Gerard's Church
Notes to Financial Statements
For the year ended December 31, 2022

2. **Significant Accounting Policies** - continued

(i) Estimates - continued

Significant estimates have been made in the following financial statement areas:

- The proportional allocation of common operating expenses between the church and the Parish Hall
- The estimated useful life and salvage value of capital assets
- The estimated assessment liability due to the Archdiocese of Regina

3. **Risks Arising from Financial Instruments**

The organization is not exposed to significant risks through its financial instruments with the exception of interest rate risk.

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The organization is exposed to interest rate risk on its fixed and floating interest rate financial instruments. Fixed-rate instruments subject the organization to fair value risk, while floating interest rate instruments subject it to cash flow risk.

| | 2022 | 2021 |
|---|-------------------|-------------------|
| 4. Cash and Cash Equivalents | | |
| Cash and cash equivalents are comprised of the following: | | |
| Bank - operating account | 138,281 | 159,704 |
| Bank - building account | 106,278 | 97,573 |
| Bank - trust account | 52,632 | 52,068 |
| | \$ 297,191 | \$ 309,345 |

5. **Capital Assets**

| | Cost | Accumulated Amortization | Net Book Value 2022 | Net Book Value 2021 |
|-----------------------------------|---------------------|---------------------------------|----------------------------|----------------------------|
| Land | 20,000 | | 20,000 | 20,000 |
| Pavement | 28,019 | 23,546 | 4,473 | 5,314 |
| Buildings | 2,735,156 | 944,118 | 1,791,038 | 1,824,258 |
| Fences | 1,299 | 434 | 865 | 952 |
| Furniture, fixtures and equipment | 60,381 | 49,718 | 10,663 | 12,676 |
| | \$ 2,844,855 | \$ 1,017,816 | \$ 1,827,039 | \$ 1,863,200 |

St. Gerard's Church
Notes to Financial Statements
For the year ended December 31, 2022

2022 **2021**

6. Accounts Payable and Accrued Liabilities

Accounts payable and accrued liabilities are comprised of the following items:

| | | |
|--|------------------|------------------|
| Accounts payable - general | 8,086 | 6,313 |
| Accounts payable - Archdiocese of Regina | 34,900 | 58,719 |
| Government remittances | 3,700 | 2,759 |
| Wages and benefits payable | 21,120 | 22,456 |
| | \$ 67,806 | \$ 90,247 |

7. Allocated Expenses

Certain common operating expenses are allocated to the Parish Hall on a proportional basis.

One-third of electricity, heat, security, water and sewer, snow removal and insurance, totaling \$28,047 (\$17,617 in the prior year), is included in the building expense of the Parish Hall in the Statement of Operations.

As well, one-third (one-half in the prior year) of common salaries and benefits, totaling \$11,032 (\$10,390 in the prior year), is included in salaries and benefits of the Parish Hall in the Statement of Operations.

8. Schedule of Fundraising Activities - Unrestricted Fund

| | Revenue | Expenses | Net Income 2022 | Net Income 2021 |
|-----------------------------|------------------|-----------------|-----------------------|-----------------------|
| Christmas in November | 4,725 | 39 | 4,686 | |
| Perogies and cabbage rolls | 26,294 | 4,917 | 21,377 | 15,758 |
| Sales of religious articles | 827 | 718 | 109 | 37 |
| Raffle | 6,909 | | 6,909 | |
| | \$ 38,755 | \$ 5,674 | \$ 33,081 | \$ 15,795 |

9. Schedule of Restricted Funds

| | Other Restricted Fund | Building Fund | Total 2022 | Total 2021 |
|-------------------------------|--------------------------|------------------|-----------------|-----------------|
| Revenue | | | | |
| Diocesan collections | 27,792 | | 27,792 | 36,268 |
| Donations | 4,227 | 8,705 | 12,932 | 10,245 |
| Interest | 689 | 401 | 1,090 | 361 |
| | 32,708 | 9,106 | 41,814 | 46,874 |
| Expenses | | | | |
| Diocesan collections remitted | 27,792 | | 27,792 | 36,268 |
| Donations | 4,202 | | 4,202 | 4,170 |
| Cemetery maintenance | 150 | | 150 | 150 |
| | 32,144 | 0 | 32,144 | 40,588 |
| | \$ 564 | \$ 9,106 | \$ 9,670 | \$ 6,286 |

St. Gerard's Church
Notes to Financial Statements
For the year ended December 31, 2022

10. **Schedule of Committee Revenue and Expenses**

| | Revenue | Expenses | Net Cost 2022 | Net Cost 2021 |
|-------------------------------|-------------------|-------------------|--------------------------|--------------------------|
| Family and social committee | | 245 | 245 | |
| Liturgy committee | 1,128 | 7,036 | 5,908 | 5,114 |
| Religious education committee | 2,015 | 2,306 | 291 | 167 |
| Social justice committee | | 254 | 254 | 1,495 |
| Ecumenical committee | | 188 | 188 | |
| Parish council | | 1,506 | 1,506 | 1,313 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| | <u>\$ 3,143</u> | <u>\$ 11,535</u> | <u>\$ 8,392</u> | <u>\$ 8,089</u> |