



**ST. JUDE'S ANGLICAN CHURCH  
ANNUAL VESTRY MEETING  
SUNDAY, FEBRUARY 23, 2025, 12:30 PM  
AGENDA**

1. Call to Order and Opening Prayer (Canon David Anderson, Chair)
2. Appointment of Vestry Clerk
3. Approval of Minutes (Motion 1)
4. Report of the Corporation (Motion 2)
5. Financial Matters
  - a. Reception of Financial Reports for 2024 (Nick Choules-Burbidge) (Motion 3)
  - b. Proposed Ministry Budget for 2025 (Nick Choules-Burbidge) (Motion 4)
  - c. Appointment of Auditors. (Kevin Coleman) (Motion 5)
6. Nominations, Elections, and Appointments
  - a. Nomination and election of People's Warden
  - b. Nomination and election of Deputy People's Warden
  - c. Nomination and election of Lay Delegates, Alternate Lay Delegates, and Youth Delegate to Synod
  - d. Nomination and election of Parish Council
  - e. Appointments
7. Other Business
  - a. Approval of Ministry Reports as printed (Motion 5)
  - b. Approval of proposed upgrade to the church building fire panel (Kevin Coleman) (Motion 7)
  - c. Report on further capital projects under consideration in 2025 (Kevin Coleman)
  - d. Authorization of Corporation to Enter into Site User Agreements (Motion 7)
  - e. Final matters and words of thanks
8. Adjournment
9. Prayer, Doxology and Blessing (Canon David Anderson)

## MOTIONS

**1. A motion to approve the minutes of the Annual Meeting of Sunday, February 24, 2024.**

IT IS MOVED by Judy McCracken and SECONDED by Sally McFadyen THAT the minutes of the Annual Vestry Meeting of Sunday, February 24, 2024, now be approved.

**2. A motion to receive the Report of the Corporation and to approve actions of the Corporation on behalf of Vestry.**

IT IS MOVED by Cheryl Hudson and SECONDED by Sally McFadyen THAT the report of Corporation now be received and that all actions of the Corporation on behalf of the parish now be approved.

**3. A motion to receive the Annual Financial Report for 2024.**

IT IS MOVED by Cheryl Hudson and SECONDED by Nick Choules-Burbidge THAT the Annual Financial Report for 2024 be received.

**4. A motion to approve the proposed Operating Budget for 2025.**

IT IS MOVED by Nancy Coombs and SECONDED by Nick Choules-Burbidge THAT the proposed budget for 2025 be approved.

**5. A motion regarding the appointment of Auditors for 2025.**

IT IS MOVED by Kevin Coleman and SECONDED by Nick Choules-Burbidge THAT that this Vestry request the Corporation to consider the appointment of the auditors for 2025; AND THAT the Corporation be empowered to appoint a new auditor if they deem it advisable; AND THAT should the Corporation not appoint a new auditor, the firm of Henderson-Roller be named as auditors for 2025.

**6. A motion to approve the Ministry Reports for 2024.**

IT IS MOVED by Sally McFadyen and SECONDED by Cheryl Hudson THAT Ministry Reports as printed be approved.

**7. A motion to approve the recommendation of the Corporation for the replacement of the church building's fire panel.**

WHEREAS the fire panel currently installed in the church building has completed its serviceable life and the replacement of the panel has been strongly advised;

AND WHEREAS the Bishop of Niagara has granted permission to the Corporation to explore this matter;

AND WHEREAS competitive quotes for this project have been received from two suppliers/installers;

AND WHEREAS the Property Committee and Corporation have received the advice of the Bishop's Advisory Committee on Church Buildings (BACCB) and the diocesan Financial Advisory Committee (FAC) and received their support for the Corporation and Property Committee's recommendation;

IT IS MOVED by Nancy Coombs and SECONDED by Kevin Coleman THAT this Vestry authorizes the Corporation and Property Committee to proceed with the proposed upgrade of the fire panel for the church building, the work to be completed by Eurotech Safety Inc., for the amount \$26,253.96 plus HST; AND THAT this expense be funded by a draw from the General Fund.

**8. A motion to empower Corporation to enter into Site Use Agreements of less than three years.**

IT IS MOVED by Nancy Coombs and SECONDED by Kevin Coleman THAT this Vestry authorizes the Incumbent and Churchwardens to consider and, if they deem it advisable, to approve leases, licenses, or space agreements of less than three years inclusive of all renewals;

AND THAT this authorization shall extend only to agreements that include the following provisions:

- That the agreement may be terminated by St. Jude's Church upon sixty days notice;
- The lessee or licensee shall provide proof of liability insurance;

AND THAT if there is any conflict between this resolution and any authorization or approval resulting from it, and the Canons of the Diocese of Niagara, it is understood that the Canons shall prevail.

# NOMINATIONS REPORT

## OFFICES FOR ELECTION

1. **Churchwarden** (one to be elected) (ex-officio to Parish Council)  
Nominee: Kevin Coleman.
2. **Deputy Churchwarden** (one to be elected) (ex-officio to Parish Council)  
Nominee: Martha Denning.
3. **Lay Delegate to Synod** (two to be elected for a two-year term) (ex-officio to Parish Council)  
Nominees: Cheryl Hudson, Sally McFadyen.  
(Note: Dave Haslett continues in the second year of a two-year term.)
4. **Alternate Delegate to Synod** (ex-officio to Parish Council)  
Nominees: Nancy Harris.
5. **Youth Delegate to Synod** (ex-officio to Parish Council)  
Nominees must be between sixteen and twenty-three years of age.
6. **Parish Council**  
Nominees: Chris Punnett (Christian Formation); Susan Wray-Toogood (Stewardship); Hamish Guthrie (Greening); Rob Doyle (Property); Elizabeth Chalmers (Justice and Servant Ministries); Judy McCracken (Vestry Clerk).

## APPOINTMENTS

1. **Churchwarden** (One to be appointed by the Rector) (Ex-officio to Parish Council)  
Appointee: Nancy Coombs.
2. **Deputy Churchwarden** (One to be appointed by the Rector) (Ex-officio to Parish Council)  
Appointee: Henry Popp.
3. **Treasurer** (One to be appointed by Corporation) (Ex-officio to Parish Council)  
Appointee: Nick Choules-Burbidge.
4. **Vestry Clerk** (One to be appointed by Corporation)  
Appointee: Judy McCracken.
5. **Parish Council** (Rector may appoint to the Parish Council as many members as the Vestry elects).  
Appointees: The Rector reserves the right to make future appointments.

## **ACTIONS OF CORPORATION**

As a matter of routine practice, the Annual Vestry Meeting is asked to approve the actions of the Corporation on behalf of the parish over the course of the previous year. In 2024 these actions of the Corporation included:

1. Entering into employment contracts for newly hired employees of the parish and extending contracts for those appointed to limited term contracts.
2. Executing contracts with service providers such as snow clearing, lawn cutting, bookkeeping, etc.
3. Completing payments of invoices, bills, and claims submitted for legitimate expenses of the parish, acting as the church's signing officers on all banking and investment transactions.
4. Updating rental and site use agreements with tenants, licensees, and other users of the parish building.
5. Conducting annual staff reviews.
6. Reviewing and updating banking arrangements in accordance with best practices and diocesan canons.

## ST JUDE'S MISSION ACTION PLAN

Our parish family worked together to develop a Mission Action Plan (MAP) in 2024 to guide our ministry over the next two to three years. We spent a time of listening to one another and gathered ideas in three well-attended consultations on the topics of:

- Adult Faith Formation
- Parish Culture
- Fullness of Life in the Neighbourhood.

At a fourth meeting, parishioners set several priorities for action, and participants agreed to attend at least one more meeting to flesh these priorities out further.

Thus far in this multi-year plan, three topic groups have met around their topics of (1) Social Events; (2) Welcome; and (3) Learning Groups. I highlight a few developments from these topic groups:

**Social Events:** A post-Evensong potluck dinner on Sunday, February 16, with guest speaker, The Reverend Canon Garfield Adams was planned. A Pancake Supper will be held on Shrove Tuesday evening, March 5. Other ideas will be pursued as the plan unfolds.

**Enhancing Our Learning Community:** St. Jude's already enjoys a robust program of Bible Studies, learning opportunities, and fellowship groups. The Reverend Sarah Grondin, our Assistant Curate, conducted a very successful pilot project she called 'Church on Tap,' a study on the "hot topics" of our Christian faith. A new offering of Church on Tap will be coming in the spring of 2025. A film night featuring the film produced by the Anglican Church of Canada, entitled, *The Doctrine of Discovery: Stolen Lands, Strong Hearts*, was well-attended, and resulted in a collection of resources being produced for our parish website. Other one-off learning opportunities are also being planned.

**Welcome:** The discussion regarding the hospitable welcome we hope to give, especially to visitors and newcomers was fruitful. We realize we have much work to do as a parish to grow in our hospitality. There are structural things that can be done. These include such things as encouraging name tags, providing materials, reaching out to newcomers with friendly phone calls, holding newcomer welcome gatherings, and more. What is more important, however, is that we create a culture of hospitality. The first session of the study I am offering at the time of writing this report—'Practicing Our Faith'—began with a robust discussion of the Christian tradition of hospitality as a core Christian practice.

Several other priority actions were identified in the MAP process. These include topics such as:

- Enhancing communication
- Deepening social justice focus
- Children's, youth, and family activities
- Senior's ministry
- Exploring alternative worship
- Music Ministry

We have already taken staff and volunteer-driven action on several of these items, including the new parish website and weekly e-mail system. Further discussion and development around these topics will happen as we continue to move forward with our MAP.

Many thanks to all who have been involved. Please consider how you can help us move our plans forward.

Respectfully submitted by The Reverend Canon Dr. David Anderson, Rector

## Treasurer's Report to Annual Vestry Meeting, February 23, 2025

By Nicolas Choules-Burbidge

I am pleased to enclose the financial statements of St. Jude's for 2024, with the Auditor's report thereon. A short slide presentation at the Vestry Meeting will highlight specific financial data for 2024 and 2025, so this Report is an overview of general developments and trends on our finances in 2024. In this Report I am addressing Operating Expenses, Parish Income, Capital Expenses, Investments and other comments on the financial statements.

First, some general comments:

- 2024 was the first year of outsourced bookkeeping. Robert Clarence and I meet regularly with the bookkeeper to review accounting entries and financial reports prepared for the Corporation.
- Certain parish organizations operate on a decentralized basis, with their own fund raising and expenses. At the Vestry Meeting I will present a summarized financial report on their 2024 activities. Their income and expenses do not form part of the Corporation's operating income and expenses, but the Corporation does oversee all St. Jude's funds.
- Similarly, there is a substantial amount of fund-raising for non-operational objectives during each year. See comments below.
- Our Operating Expenses are substantial, as you might expect with an organization of 9 people working in a heritage building over 140 years old. There was a significant increase in expenses in 2024 over 2023, mostly due to increases in staffing and maintenance costs. Operating Expenses are well under control.
- In 2025 our Operating Expense budget will show a small increase over 2024 actuals. This year the Corporation held a special budget session and reviewed each element of our expenses, line by line.
- During 2024 we formalized the record-keeping around pre-paid scattering fees for our St. Jude's Memorial Garden by parishioners. These funds had been held in the Memorial Garden Trust Fund, but have now been separated out into their own Fund. Pre-funded scattering fees will be drawn from the Pre-Paid Scattering Fee Trust Fund going forward.
- The Parish is still running an operating deficit (higher operating expenses than operating income). As I mentioned in prior years, the principal reason for the deficit is the declining numbers of regular givers on the Parish Roll. I am grateful to those who made extra or increased gifts to the Parish in 2024 and/or responded to the fall stewardship campaign. I remain hopeful that we will revert to paying our way annually without dipping into accumulated reserves to finance regular operating expenses.
- After two years of very high outlays on capital expenses (roof, kitchen), these costs returned to previous levels in 2024, the principal expense being the replacement of the Vicarage's windows to heritage standards.

### OPERATING EXPENSES

What follows is a brief description of these expenses. Finalized numbers are presented in the audited financial statements. A summary, categorized in the manner we now monitor expenses, will be presented at the Meeting.



## Salaries and Benefits

Our single biggest component of operating expense is the salaries and benefits of our clergy and lay staff. Clergy are appointed by the Bishop of Niagara and paid at prescribed rates applicable to their positions. Their compensation consists principally of salary, housing allowance and other benefits. Lay staff are appointed by the Corporation. Payroll for all staff is administered by the Diocese and billed to the Parish. We are subject to directives on salary increases, benefits costs and related matters. Cost of temporary staff required are also charged here.

Choral leads' and choral scholars' stipends are charged to Liturgical Expenses and paid locally.

## Diocesan Expenses

Parishes in the Diocese of Niagara are assessed an annual levy to finance the costs of operating Synod and the Diocesan management structure, as well as the costs of the National Church. The levy, called the Diocesan Assessment for Mission and Ministries, is calculated on a formula based on assessable income, less allowable expenses, incurred over the preceding two years. We are also charged fees for the attendance of our clergy and lay delegates to Synod meetings and other conferences. In 2025 our Diocesan expenses will also include the cost of the Decennial Property Review as mandated by the Diocese.

## Property & Facilities Expenses

The Parish is covered by the Diocesan insurance program which provides comprehensive property and liability coverage through a federally- regulated insurance company. Insurance premium is the single biggest component of our property costs and is closely followed in size by the costs of routine maintenance and repairs needed by the Church and its buildings including Victoria Hall, the Vicarage, and exterior maintenance. We contract out snow clearing, grass cutting and interior cleaning, and these costs in the aggregate are almost as much as routine maintenance expenses monitored by the Property Committee and the Garden Guild.

## St. Jude's Memorial Garden

Refer to the Notes to the audited Financial Statements.

The Parish is responsible for upkeep of the Memorial Garden and must pay prescribed deposits (based on numbers of scatterings) into the BNS Care & Maintenance Fund, and regulatory fees to the Bereavement Authority of Ontario. Memorial Garden income is generated from scattering fees and a small financial income from the Care & Maintenance Fund. St. Jude's Memorial Garden generates a small operating surplus. I will present a financial summary at the Vestry Meeting.

## Parish Ministries

Monies that are raised and spent on outreach Ministry fall into two main categories: Funds that are allocated to the Justice & Servant Ministries (J&SM) and other ministries; and other funds, not part of Operating Income, raised specifically for external charitable or social projects.

The Justice & Servant Ministries operates two programs: a grocery program, which finances the purchase of food supplies for local food banks and food delivery to those that need it; and a grants program that provides financial contributions to organizations with social objectives that address social justice issues. Other parish Ministries with planned expenses are Children's Family and Youth ministries; Adult Education, Communication, Greening and Fellowship.

Parish groups' operating programs and activities include: the Altar Guild; the Choirs; the Garden Guild; the Indigenous Student scholarship program; and The Tomato Ladies. These organizations largely self-fund their own activities. Additionally, funds raised through parish fund-raising events (rummage sales, Bazaar) are donated to charities approved by the Corporation. I will be presenting summary information on the impact of these activities at the Vestry Meeting.

### Liturgical Expenses

These expenses comprise the costs of worship, music and music supplies (including Jazz Vespers), choral scholars and choral lead singers, liturgical supplies such as wine and candles, organ and piano maintenance, and other expenses associated with our liturgy.

### Administrative and Financial Expenses

These comprise the cost of preparing and auditing the annual financial statements; bookkeeping expenses; office expenses including office machine leasing; stationery; postage and office supplies; and bank charges and Visa charges associated with using payments systems for receiving donations.

### Miscellaneous Expenses

These consist of expenses not otherwise categorizable.

## OPERATING INCOME

### Parishioners Regular Giving

Like most parishes in Niagara, St. Jude's is solely responsible for obtaining sufficient income to pay for its operating expenses. We are fortunate to have access to other sources of income; however, we fund our expenses mostly from regular financial contributions from our parishioners, and other donations received from time to time. As I note above, we currently are not meeting this goal. Regular giving is our largest and most important source of funding Operating Expenses.

### Rental & Event Income

Parts of our building are leased by various community or social groups, and users pay fees for holding events such as wedding parties and other events here. The Vicarage is currently leased to a parishioner on a short-term basis. Under Diocesan rules, all leases for Church and Church buildings space are for periods of less than three years, although they can be renewed at the Corporation's discretion for further periods of less than 3-years.

### Income from External Sources

A third source of Operating Income is income and permitted drawdowns from three external sources:

- The *Rectory Reserve* is controlled by the Diocese, and we are permitted to withdraw monies annually with Diocesan approval, which are intended to help offset the costs of the clergy's housing allowance. The Corporation otherwise has no access to this Fund;
- The *St. Jude's Foundation for Hope*, a registered charity administered by the Diocese that provides income exclusively to St. Jude's to support outreach activities; and
- The *BNS Care & Maintenance Fund*. This fund is held in an irrevocable trust by the Bank of Nova Scotia Trust Company. Its purpose is prescribed by law – notably to guarantee the perpetual care of remains interred in the St. Jude's Memorial Garden. It provides a small prescribed income to St. Jude's. The Corporation/Board of the Memorial Garden has no right of access to this Fund.

### Internally Restricted Trust Funds

In order to finance the payment of operating expenses, the Corporation has withdrawn monies from the Trust Funds when regular sources of income do not provide adequate funding. I will present a summary of the use of our Trust Funds in 2024 at the Meeting.

During 2024 the Corporation decided to close the Memorial Garden Trust Fund to future donations or gifts. No decision has yet been made on the disposition of the remaining amount in this Fund.

### CAPITAL EXPENSES

All capital projects are regulated and controlled by the Diocese. Diocesan regulations are intended to provide support to navigate compulsory municipal, provincial and Diocesan requirements related to building projects in a way that embodies excellent stewardship of our resources and allows God's mission to flourish in the communities we serve.

Projects that involve the alteration of our buildings, new construction and/or major renovations that will cost more than \$25,000 require:

- initial Parish endorsement (usually formal support of the Corporation);
- Episcopal endorsement in principle;
- A minimum of two cost estimates;
- The approval by the Vestry (of the project plan, the cost and the source of funding); and
- The final approval of the Bishop.

This process applies to, but is not limited to, capital expenses related to heating, venting, and air conditioning, roof, elevator, organ, flooring, windows, and parking lot repairs or replacements; accessibility, bathroom and kitchen renovations; and the installation of permanent memorials. Projects costing less than \$25k are subject to a simpler process not requiring Vestry approval but which includes Episcopal approval.

Capital Expenses are paid for out of the internally restricted Trust Funds.

### PARISH INVESTMENTS

The Parish's seven internally restricted Trust Funds constitute the accumulated savings of the Parish, sourced principally from bequests, larger donations and investment earnings. The Funds are subject to internal restrictions which generally indicate the purpose for which each Fund was formed. Monies in the Funds are held in a mixture of cash, other liquid assets, and longer term investment funds. All internally restricted Trust Funds are under the direct oversight of the Corporation. The invested portions of the Trust Funds are currently entrusted to two organizations: the Diocese of Niagara Investment Funds, and the Oakville Community Foundation (OCF). Regular attention is paid to balancing the investments with the requirements of cash flow.

The Corporation has appointed a parishioner volunteer Investment Oversight Committee (IOC), whose members have investment expertise and experience, to monitor the performance of invested funds and to advise the Corporation on investment policy and strategy. The IOC meets regularly in fulfilment of this mandate. The members of the IOC are: Roger Beach, Clive Coombs, Tony Denning, Chris Little, Bruce Norman, and Mark Verlinden. I am also a member *ex officio* as Parish Treasurer. On behalf of the Corporation I would like to thank them for their thoughtful and valuable advice in 2024.

### Audited Financial Statements of the Parish of St. Jude's, Oakville for the year ended 31 December 2024 and the Auditor's Report thereon.

- Qualified Auditor's Report. The qualification is caused by two factors: 1) the fact that the Parish does not record depreciation of its capital assets; and 2) it is difficult to audit records of donations and fundraising activities. These two qualifications have been a feature of St. Jude's audited financial statements for many years and are not a cause for concern.
- The internally restricted Trust Funds accessible by the Parish increased in net book value in 2024. At the Vestry meeting I will be giving an overview of the factors which changed the values of these Funds in 2024.
- For accounting reasons the Parish carries the BNS Care & Maintenance Fund and the Rectory Reserve on its books, although the Corporation does not have access to these funds for the reasons noted above, nor has control or direction over their investments.

Respectfully submitted,

Nick Choules-Burbidge  
Parish Treasurer

**ST. JUDE'S ANGLICAN CHURCH**  
**Financial Statements**  
**Year Ended December 31, 2024**

# ST. JUDE'S ANGLICAN CHURCH

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## INDEPENDENT AUDITOR'S REPORT

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To the Members of St. Jude's Anglican Church

### *Qualified Opinion*

We have audited the financial statements of St. Jude's Anglican Church (the "Church"), which comprise the statement of financial position as at December 31, 2024, and the statements of operations, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Church as at December 31, 2024, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

### *Basis for Qualified Opinion*

As discussed in Note 3 to the financial statements, no amortization has been provided in the financial statements. As well, property and equipment additions of \$84,664 (2023 - \$869,374) were expensed in the year. This constitutes a departure from Canadian accounting standards for not-for-profit organizations (ASNPO). Based on straight line method of depreciation and an estimate of the useful lives of the property and equipment, excess of revenue over expenses should be decreased by \$163,859 (2023 - \$116,615), cost of property and equipment should be increased by \$84,664 (2023 - \$869,374), accumulated depreciation should be increased to \$2,463,718 (2023 - \$2,299,859), and the net assets should be reduced by \$2,379,054 (2023 - \$2,851,473). Our audit opinion on the financial statements for the year ended December 31, 2023 was modified because of the effects of this departure from Canadian accounting standards for not-for-profit organizations.

In common with many not-for-profit organizations, the Parish derives revenue from donations and fundraising activities the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Parish. Therefore, we were not able to determine whether any adjustments might be necessary to fundraising revenue, excess of revenues over expenses, and cash flows from operations for the year ended December 31, 2024, current assets and net assets as at December 31, 2024. Our audit opinion on the financial statements for the year ended December 31, 2023 was modified accordingly because of the possible effects of this limitation of scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Church in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

### *Responsibilities of Management and Those Charged with Governance for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, 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.

(continues)

## Independent Auditor's Report to the Members of St. Jude's Anglican Church (*continued*)

In preparing the financial statements, management is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Church's financial reporting process.

### *Auditor's Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Church to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Oakville, Ontario  
February 14, 2025

HENDERSON ROLLER PARTNERSHIP PROFESSIONAL CORPORATION  
CHARTERED PROFESSIONAL ACCOUNTANTS  
Authorized to practise public accounting by  
the Chartered Professional Accountants of Ontario



**ST. JUDE'S ANGLICAN CHURCH**

STATEMENT OF OPERATIONS  
FOR THE YEAR ENDED DECEMBER 31, 2024

	Internally Restricted Funds										Externally Restricted Funds			Total 2024	Total 2023
	Operating Fund	Memorial Garden	Heritage	Foundation	Endowment	General	Music Development	Prepaid Scattering Fees	Memorial Garden Care & Maintenance Fund (Scotia Trust)	Rectory Reserve	Total 2023				
<b>Revenues</b>															
Regular support	\$ 635,314	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 635,314	\$ 612,807
Non-identifiable gifts & rentals	93,555	-	-	-	-	-	-	-	-	-	-	-	-	93,555	87,859
Donations	7,500	16,509	16,509	-	-	-	-	-	-	-	-	-	-	40,518	64,707
Capital grants	-	-	5,200	-	-	-	-	-	-	-	-	-	-	5,200	60,000
Ticket Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,535
Fundraising	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,247
St. Jude's Foundation for Hope	4,800	-	-	-	-	-	-	-	-	-	-	-	-	4,800	4,759
Justice & Servant Ministries	4,985	-	-	-	-	-	-	-	-	-	-	-	-	4,985	1,747
Scattering fees (Note 4)	5,600	-	-	-	-	-	-	-	-	-	-	-	-	5,600	-
Interest income & Unreliaized gain/loss (Note 11)	59,424	1,326	-	15,185	123,379	56,122	1,553	-	5,469	12,681	-	-	-	275,138	220,119
Revenue from deferred programs (Note 8)	54,404	-	-	-	-	-	-	-	-	-	-	-	-	54,404	101,244
	865,581	17,835	21,709	15,185	123,379	56,122	1,553	-	5,469	12,681	-	-	-	1,119,514	1,177,024
<b>Expenditures</b>															
Salaries & benefits (Clergy and Staff)	522,744	-	-	-	-	-	-	-	-	-	-	-	-	522,744	469,972
Property and facilities	169,251	-	54,120	-	-	4,066	26,478	-	-	-	-	-	-	253,915	1,085,721
Diocesan Expenses	135,963	-	-	-	-	-	-	-	-	-	-	-	-	135,963	142,641
Parish ministries	58,574	-	-	-	-	-	-	-	-	-	-	-	-	58,574	57,585
Liturgical	29,570	-	-	-	-	-	-	-	-	-	-	-	-	29,570	20,360
Miscellaneous	(865)	-	-	-	-	-	-	-	-	-	-	-	-	(865)	8,632
Artists and advertising	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,284
Financial expenses	34,240	-	4	-	-	-	-	-	-	-	-	-	-	34,244	9,884
Distribution of fundraising revenue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,947
Expenditures from deferred programs (Note 8)	54,404	-	-	-	-	-	-	-	-	-	-	-	-	54,404	101,244
	1,003,882	-	54,124	-	-	4,066	26,478	-	-	-	-	-	-	1,088,550	1,923,280
<b>Excess (deficiency) of revenues over expenditures</b>															
2024	\$ (138,300)	\$ 17,835	\$ (32,415)	\$ 15,185	\$ 123,379	\$ 52,056	\$ (24,925)	\$ -	\$ 5,469	\$ 12,681	\$ -	\$ -	\$ -	\$ 30,965	\$ (746,266)
2023	\$ (151,958)	\$ 11,118	\$ (493,109)	\$ (52,389)	\$ (290,810)	\$ 232,693	\$ (27,213)	\$ -	\$ 6,162	\$ 26,481	\$ -	\$ -	\$ -	\$ (746,266)	\$ -

The accompanying notes are integral component of these financial statements

**ST. JUDE'S ANGLICAN CHURCH**

**STATEMENT OF FINANCIAL POSITION  
AS AT DECEMBER 31, 2024**

	Internally Restricted Funds					Externally Restricted Funds						
	Operating Fund	Memorial Garden	Heritage	Foundation	Endowment	General	Music Development	Prepaid Scattering Fees	Memorial Garden Care & Maintenance Fund (Scotia Trust)	Rectory Reserve	Total 2024	Total 2023
<b>Current Assets</b>												
Cash	228,881	-	31,388	-	-	-	-	-	-	-	260,269	238,113
Short term investments (Note 5)	-	35,765	-	-	-	22,302	41,558	-	-	-	99,625	262,200
Accounts receivable	7,881	-	-	-	-	-	-	-	-	-	7,881	17,950
Inter-fund receivable/(payable)	(309,636)	11,900	15,358	-	-	266,332	2,814	10,100	3,132	-	-	-
	(72,874)	47,665	46,746	-	-	288,634	44,372	10,100	3,132	-	367,775	518,263
<b>Long-term Assets</b>												
Investments (Note 6)	11,516	87,189	-	131,312	1,066,907	443,177	-	-	105,164	256,396	2,101,660	1,890,846
Property & Equipment (Note 7)	1,455,958	-	-	-	-	-	-	-	-	-	1,455,958	1,455,958
	1,467,474	87,189	-	131,312	1,066,907	443,177	-	-	105,164	256,396	3,557,617	3,346,804
	1,394,600	134,853	46,746	131,312	1,066,907	731,811	44,372	10,100	108,296	256,396	3,925,392	3,865,067
<b>Current Liabilities</b>												
Accounts payable and accrued liabilities	42,839	-	-	-	-	-	-	-	-	-	42,839	5,867
Deferred revenue (Note 8)	82,440	-	-	-	-	-	-	-	-	-	82,440	90,052
	125,279	-	-	-	-	-	-	-	-	-	125,279	95,919
<b>Fund Balances</b>												
Externally restricted	-	-	-	-	-	-	-	-	108,296	256,396	364,691	262,527
Internally restricted	-	134,853	46,746	131,312	1,066,907	731,811	44,372	10,100	-	-	2,166,101	2,099,000
Invested in Property & Equipment	1,455,958	-	-	-	-	-	-	-	-	-	1,455,958	1,455,958
Unrestricted	(186,637)	-	-	-	-	-	-	-	-	-	(186,637)	(48,337)
	1,269,321	134,853	46,746	131,312	1,066,907	731,811	44,372	10,100	108,296	256,396	3,800,113	3,769,148
	1,394,600	134,853	46,746	131,312	1,066,907	731,811	44,372	10,100	108,296	256,396	3,925,392	3,865,067

Commitments (Note 12)

Approval of the Corporation:

Rector's Warden \_\_\_\_\_ Rector \_\_\_\_\_

People's Warden \_\_\_\_\_ Treasurer \_\_\_\_\_

The accompanying notes are integral component of these financial statements

## ST. JUDE'S ANGLICAN CHURCH

### STATEMENT OF CASH FLOWS FOR THE YEAR ENDED DECEMBER 31, 2024

	2024	2023
<b><u>Operating Activities</u></b>		
Excess of revenues over expenditures	\$ 30,965	\$ (746,256)
Items not affecting cash:		
Unrealized (gain)/loss on investments	(275,138)	(219,633)
Accrued interest income on investments	16,650	3,383
	(227,524)	(962,506)
Changes in non-cash operating working capital:		
Accounts receivable	10,269	1,896
Accounts payable and accrued liabilities	37,050	(59,230)
Deferred revenue	(7,611)	(48,497)
	39,708	(105,831)
Increase / (decrease) in cash flow from operating activities	(187,816)	(1,068,337)
<b><u>Investing Activities</u></b>		
Redemption of investments	309,807	908,217
Purchase of investments	(99,835)	(87,239)
Increase in cash flow from investing activities	209,972	820,978
<b>Net increase in cash</b>	\$ 22,156	\$ (247,359)
Cash, beginning of year	238,113	485,472
<b>Cash, end of year</b>	<b>\$ 260,269</b>	<b>\$ 238,113</b>

The accompanying notes are integral component of these financial statements

**ST. JUDE'S ANGLICAN CHURCH**

**STATEMENT OF CHANGES IN NET ASSETS  
FOR THE YEAR ENDED DECEMBER 31, 2024**

	Internally Restricted Funds						Externally Restricted Funds				Total 2023	
	Operating Fund	Memorial Garden	Heritage	Foundation	Endowment	General	Music Development	Prepaid Scattering Fees	Memorial Garden Care & Maintenance Fund (Scotia Trust)	Rectory Reserve		Total 2024
<b>Net assets, beginning of year</b>	\$ 1,407,621	\$ 127,118	\$ 79,161	\$ 116,127	\$ 943,528	\$ 679,754	\$ 69,297	\$ -	\$ 102,827	\$ 243,715	\$ 3,769,148	\$ 4,515,404
Excess/(deficiency) of revenues over expenditures	(138,300)	17,835	(32,415)	15,185	123,379	52,056	(24,925)	-	5,469	12,681	30,965	(746,256)
<b>Inter-fund transfers (Note 10)</b>		(10,100)					10,100				-	-
<b>Net assets, end of year</b>	<u>\$ 1,269,321</u>	<u>\$ 134,853</u>	<u>\$ 46,746</u>	<u>\$ 131,312</u>	<u>\$ 1,066,907</u>	<u>\$ 731,811</u>	<u>\$ 44,372</u>	<u>\$ 10,100</u>	<u>\$ 108,296</u>	<u>\$ 256,396</u>	<u>\$ 3,800,113</u>	<u>\$ 3,769,148</u>

The accompanying notes are integral component of these financial statements

# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

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### 1. FORMATION OF ORGANIZATION

St. Jude's Anglican Church (the "Parish") is registered as a charitable organization under the Income Tax Act (Canada) and is subject to the requirements of the Act to maintain its non-taxable status as a registered charity. The Parish is subject to the Bishop, Synod and Canons of the Anglican Diocese of Niagara ("Diocese").

The Diocese requires that the incumbent priest and churchwardens of the Parish (collectively, the "Corporation") are responsible for overseeing the Parish's income, expenditure and accumulated funds. The Churchwardens have appointed a Treasurer to report to them on the Parish's finances.

The Parish seeks to provide opportunities for members of all ages to learn more about what it means to be a Christian in our society and to respond, as a caring fellowship of Christian people, to the needs of others in the parish and beyond.

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### 2. BASIS OF PRESENTATION

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPO) except as outlined in the Property and Equipment section of Note 3 below.

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# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

### 3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

#### Fund accounting

The financial statements are prepared on a restricted fund accounting basis. Separate funds have been established in order that the Corporation may place limitations and restrictions on the use of funds raised for special purposes.

#### Internally Restricted funds

The Memorial Garden Fund is used to fund future improvements of the St. Jude's Memorial Garden (see Note 4 below).

The Foundation Fund is used for local community, national or international projects of Christian concern, commonly referred to as outreach or mission work.

The Endowment Fund is used for extraordinary purposes related to special work and projects of the Parish in promoting Parish programs and ministry development, including initiating new programs or expanding existing ones.

The Music Development Fund is used to promote and develop special music programs and the choir; meet the cost of major repairs to the organ up to and including replacement; and fund special sacred music programs and concerts at St. Jude's.

The Heritage Fund is used for capital expenses relating to the repair, restoration and/or improvement of the Parish buildings.

The General Fund is used to further the work of the Parish as identified by the Corporation.

The Pre-Paid Scattering Fees Fund is used to hold fees prepaid by persons who have requested that their cremated remains be scattered in the St. Jude's Memorial Garden.

The Operating Fund represents unrestricted funds received, for the payment of operating expenses and outreach activities of the Parish.

*(continues)*

# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

### 3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

#### External funds providing Parish operating income

The following are external funds that the Parish does not manage.

- a) Rectory Reserve: The Diocese manages the proceeds of the sale of the Parish's former Rectory. These proceeds, whilst the property of the Parish, are required by the Diocese to be invested in the Anglican Church Ministry Foundation. The Parish may withdraw income generated in the Rectory Fund to support the housing allowance of the Parish clergy. The Diocese issues guidance on the maximum amount available each year. In 2024 the Parish withdrew \$24,200 from the Rectory Fund for this purposes (\$10,000 in 2023).
- b) Memorial Garden Care & Maintenance: The Scotiabank Fund described under Note 4 provides an income distribution from the Fund.
- c) The Foundation for Hope, a registered Charity administered by the Diocese, provides income exclusively to the Parish to contribute to outreach and social assistance programs.

#### Deferred revenue

Deferred revenue consists of donations and funds generated from various sources including but not limited to fundraising events and cash contributions designated for specific activities by the donor. These are specifically designated for future time periods. Revenue is recognized when the expenditure to which the donation is linked occurs; however, the Parish issues charitable donation receipts when the cash is received.

#### Revenue recognition

All donations, except deferred revenue, are recognized as revenue in the respective funds in the year received.

Investment income includes dividend, interest income, and realized and unrealized investment gains and losses. Investment income is recorded as revenue in the respective funds when earned.

In-kind contributions are recognized if measurable and would have been incurred in the normal course of operations.

The regular support, non-identifiable gifts, fundraising, rental income, user fees and other revenue in the Operating Income and Expense Fund are recognized when earned, and received or receivable.

#### Short term investments

Short-term investments comprise guaranteed investment certificates, and are recorded at amortized cost.

#### Long-term Investments

Long-term investments include investments in various trust funds and are recorded at their fair value.

*(continues)*

# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

### 3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

#### Property and equipment

Property and equipment are recorded at cost in the year of purchase. Contributed property and equipment are recorded at fair value at the date of contribution. No provision for amortization is recorded in the accounts on the grounds that they are not revenue producing assets and the majority of the property and equipment held maintain their cost value as potential resale assets. This policy is not in accordance with Canadian generally accepted accounting principles.

#### Impairment of Long Lived Assets

The Church tests for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent the carrying value exceeds its fair value.

#### Capital Expenditures

It is the policy of the Corporation to fund capital expenses from available Trust Funds. The Diocese of Niagara regulates the expenditure of the Parish's funds if they are used for the erection, alteration, renovation or repair of church and other buildings on property owned by the Diocese of Niagara. Accordingly, individual capital expense projects in these categories of \$25,000 or more in value, if approved by the Corporation, are then subject to further approval by the Parish at a meeting of the Parish Vestry, and, if approved there, must be submitted to the Bishop of Niagara for final approval. Projects less than \$25,000 in value are subject to similar requirements, except that the approval of the Parish Vestry is not required.

#### Measurement uncertainty

The preparation of the Parish's financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires the Corporation to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates. The main estimates relate to the valuation of investments, deferred revenue, accrued liabilities and impairment of property and equipment.

*(continues)*



# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

### 3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

#### Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

Financial assets measured at amortized cost include cash, short term investments and accounts receivable. Financial assets measured at fair value include long-term investments.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities, and deferred revenue. There are no financial liabilities measured at fair value.

Financial instruments are tested for impairment at each reporting date and when an event occurs which may have caused impairment. When a test for impairment indicates that the carrying amount exceeds fair value, an impairment loss is recognized to the extent the carrying value exceeds its fair value. When the test indicates that the fair value exceeds the carrying amount, a reversal of the impairment loss previously recorded is recognized to the extent of the original cost.

### 4. ST. JUDE'S MEMORIAL GARDEN

The Parish has established and maintains a memorial garden (MG) which is a scattering garden regulated by the Province of Ontario. The Parish is required by regulations made under the Funeral, Burial and Cremation Services Act, 2002 (Ontario) to establish and maintain a Care and Maintenance Fund (the Fund), which is held in perpetuity by an authorized trustee.

The Parish is required by the Diocese to establish a Cemetery Board to oversee the MG, which for 2024 consisted of the members of the Corporation.

The Parish grants scattering rights and pays prescribed fees into the Fund for each interment. The Trustee pays the Parish the net income from the Trust annually as prescribed by the FBCSA. The Parish uses the income from the Trustee as operating income. The Trustee receives compensation for its services in the form of an annual management fee of 0.25% of the market value of the Fund assets, plus an amount of 2.5% of income receipts and disbursements. The Trustee's compensation is charged as an expense to the Fund.

The following Parish's operating income and expenses were generated by the MG in 2024:

	2024	2023
Scattering Fees	\$ 5,600	\$ 7,000
Income/(loss) distributed from the Memorial Garden Care & Maintenance Fund (Scotia Trust)	3,302	3,131
<b>Total Income</b>	<b>8,902</b>	10,131
Maintenance expenses	(5,893)	(5,082)
Levy paid to Care & Maintenance Fund	(630)	(570)
BAO fees	(483)	(276)

*(continues)*

# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

### 4. ST. JUDE'S MEMORIAL GARDEN *(continued)*

	2024	2023
	\$ 1,896	\$ 4,203

### 5. SHORT-TERM INVESTMENTS

	2024	2023
CIBC Redeemable GICs - General	\$ 22,302	\$ 227,827
CIBC Redeemable GICs - Memorial Garden	35,765	34,373
CIBC Redeemable GICs - Music Development	41,558	-
	\$ 99,625	\$ 262,200

The short-term CIBC GICs noted above have maturity dates ranging from Feb 20, 2024 to November 8, 2025 (2023 - June 2024 to November 2024). The CIBC GICs noted above have interest rates ranging from 2.75% to 4.50% (2023 - 3.75% to 4.25%).

### 6. LONG TERM INVESTMENTS

The long term investments of the Parish accessible by the Corporation are entrusted to the Diocese and to the Oakville Community Fund. The following were the market values of these investments as at 31 December in the years indicated.

	2024	2023
Diocese of Niagara Investment Fund - General	\$ 1,574,294	\$ 1,390,435
Community Foundation of Oakville Fund	422,202	397,584
<b>Investments accessible by Corporation</b>	<b>1,996,496</b>	<b>1,788,019</b>
Add: Memorial Garden Care & Maintenance Fund (Scotia Trust)	105,164	102,827
<b>Total</b>	<b>\$ 2,101,660</b>	<b>\$ 1,890,846</b>

Memorial Garden Care & Maintenance Fund (Scotia Trust) is inaccessible to the Parish due to irrevocable trust agreement and Parish has no control over the investments.

# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

### 7. PROPERTY AND EQUIPMENT

	2024	2023
Church building (a)	\$ 362,566	\$ 362,566
Parish hall (a)	677,978	677,978
Furniture and equipment	125,075	125,075
Organ	168,271	168,271
Vicarage (a)	85,560	85,560
Memorial garden (a)	36,508	36,508
	<b>\$ 1,455,958</b>	<b>\$ 1,455,958</b>

(a) Legal title to the land on which the Parish operates is held by the Diocese of Niagara.

### 8. DEFERRED REVENUE

The Parish defers revenue when donated funds are received, but the related expenses have not yet been incurred or program services have not yet been delivered during a year. The Parish deferred restricted grants received from various sources including fundraising events and general cash contributions throughout the year as follows:

	2023	Additions	Recognized in Revenue	2024
Donations for future periods	\$ 20,428	\$ -	\$ 20,428	\$ -
Crisis relief	16,716	1,400	7,330	10,786
Pantry	394	-	394	-
Altar Guild	9,188	570	33	9,725
Senior Choir funds	1,785	300	949	1,136
Garden Guild	6,442	23,635	8,726	21,351
Refugee sponsorship	6,930	-	-	6,930
Indigenous student scholarship	18,301	15,532	10,000	23,833
Kitchen refurbishment fund	-	-	-	-
Tomato Ladies	5,941	3,300	3,547	5,694
Rob Fead Memorial fund	3,927	-	1,000	2,927
Rummage/Bazaar	-	22,483	22,425	58
	<b>\$ 90,052</b>	<b>\$ 67,220</b>	<b>\$ 74,832</b>	<b>\$ 82,440</b>

Out of the total deferred revenue recognized in \$20,428 (2023, \$19,647) of donations are recognized in regular support revenue and the remaining balance of \$54,404 in revenue from deferred programs.

### 9. LINE OF CREDIT

The Parish has a \$100,000 overdraft facility available for use, bearing interest at prime plus 1.5%. As collateral, the Parish has registered a general security agreement. As at December 31, 2024, there was no outstanding balance owing on this credit facility (December 31, 2023 - \$nil).

# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

### 10. INTER-FUND TRANSFERS AND WITHDRAWAL

In order to pay for certain operating expenses included in the Operating Fund Expenditures, the Corporation and Parish approved the transfer of funds from the Parish's Trust Funds. Under applicable accounting standards, these transfers are treated as movement of Funds from one Fund to another. In 2024 \$10,100 was transferred from the Memorial Garden Fund to the Prepaid Scattering fees Fund.

### 11. INVESTMENT INCOME

Investment income comprises interest income and unrealized gain/losses on investments. Interest income in the amount of \$63,890 (2023 - \$13,148) was earned from guaranteed investment certificates, the Memorial Garden Care and Maintenance fund, Rectory Reserve fund, Memorial Garden fund and Oakville Community Foundation. The unrealized gain in the amount of \$211,171 (2023 - 206,970) arose from the long-term investments.

### 12. COMMITMENTS

The Parish has committed to operating leases for office equipment with minimum future lease payments as follows:

2025	\$	5,916
2026		5,916
2027		2,218
		<u>14,050</u>
	\$	<u>14,050</u>

### 13. FINANCIAL INSTRUMENTS

The Parish is exposed to various risks through its financial instruments. The following analysis provides information about the Parish's risk exposure and concentration as of December 31, 2024. There have been no significant changes to the Parish's risk profile since December 31, 2023.

#### **(a) Interest rate risk**

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The Parish is exposed to interest rate risk primarily through its investments in Guaranteed Investment Certificates.

#### **(b) Other price risk**

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market.

(continues)

# ST. JUDE'S ANGLICAN CHURCH

## Notes to Financial Statements Year Ended December 31, 2024

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### 13. FINANCIAL INSTRUMENTS *(continued)*

Unless otherwise noted, it is Corporation's opinion that the Parish is not exposed to significant credit risk, liquidity risk or currency rate risk arising from these financial instruments.

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## Budget 2025

Item	Amount	Notes
Salary	369,225	9 staff members
Housing	56,009	2 Clergy
Benefits	89,473	5 staff members
<b>Total</b>	<b>514,707</b>	
Temp Staff	2,993	
<b>Grand Total</b>	<b>517,700</b>	

Anderson, Grondin, Judd, Clarence, Moreno, Streliaev, Almeida, DeJong, Patterson

<b>HR Costs</b>		<b>5000</b>	
5010	Salaries & Benefits	514,707	
5011	Temporary Staff	2,993	
	<b>Total 5000</b>	<b>517,700</b>	
<b>Diocesan Expenses</b>		<b>5015</b>	
5020	Diocesan Mission & Ministries	136,000	
5025	Synod Fees	3,000	
5026	Decennial Property Inspection	3,000	
	<b>Total 5015</b>	<b>142,000</b>	
<b>Utilities, Insurance and Municipal Taxes</b>		<b>5100</b>	
5105	Insurance	41,300	Allows for a 3% increase as advised by Diocese
5110	Municipal Taxes	11,200	Allows for a 4.8% increase
5115	Hydro + Water	15,800	Allows for a 4% increase
5130	Natural Gas	11,400	Allows for a 4% increase
	<b>Total 5100</b>	<b>79,700</b>	
<b>Memorial Garden Expenses</b>		<b>5200</b>	
5205	Maintenance	5,500	
5210	BAO Regulatory Fees	360	Assumes 12 scatterings
5215	Care + Maintenance Fund	500	Assumes 12 scatterings
	<b>Total 5200</b>	<b>6,360</b>	
<b>Property Maintenance</b>		<b>5250</b>	
5120	Vicarage Expenses	2,400	Contingency for minor repairs/maintenance.
5125	Property Contracts	30,000	Cleaning + Grounds (2 contracts)
5255	General Cleaning + Maintenance supplies	3,000	
5260	General Maintenance	12,000	Contingency for minor repairs/maintenance.
5265	Monitoring Fire Protection + Security	5,000	
5270	Boiler Maintenance + Monitoring	7,500	Annual Contract September
5280	Plumbing + Electrical Maintenance	5,000	Contingency for minor repairs/maintenance.
5285	Pest Control	1,200	Annual Contract November
5295	Kitchen Supplies	1,200	Coffee, milk, tea, sugar, cleaning supplies
	<b>Total 5250</b>	<b>67,300</b>	

<b>Justice &amp; Servant Ministries</b>		<b>5400</b>	
5405	J&SM Grocery	18,400	As prepared by J&SM
5410	J&SM Grants	26,000	As prepared by J&SM
5415	Volunteer appreciation	600	As prepared by J&SM
<b>Total 5400</b>		<b>45,000</b>	
<b>Admin + Financial Expense</b>		<b>5500</b>	
5504	Bookkeeping	22,500	Incl 2 returns not in original contract
5505	Telephone	2,400	Bell Tel + Bell Internet
5510	Office-General	11,000	
5515	Postage	1,800	Reduced as no cheques will be mailed
5520	Office-Equipment	7,000	Copier Lease (1,750 x 4 p/a)
5530	Bank Charges	1,200	
5535	Visa Charges	2,600	
5540	Audit + Accounting	6,000	Increase on for current rates
5545	Stewardship	1,000	Less mailing anticipated
<b>Total 5500</b>		<b>55,500</b>	
<b>Other Parish Ministries</b>		<b>5600</b>	
5602	Children Family + Youth	1,000	
5610	Adult Education	500	
5620	Communication	1,000	
5625	Greening	500	
5635	Fellowship	4,500	One large event 3,000; 3 x small @500
<b>Total 5600</b>		<b>7,500</b>	
<b>Liturgical Expenses</b>		<b>5700</b>	
5705	Choral Leads	11,500	As per Sebastian's budget item 8.
5706	Choral Scholars	4,000	As per Sebastian's budget item 9.
5710	Organ/Piano Maintenance + Tuning	3,200	Items 11 and 12 of Sebastian's budget
5715	Worship Supplies	5,000	
5720	Jazz Vespers	7,000	10 x 700 per service
5721	Music Professional Development	1,000	As per Sebastian's budget.
5725	Concerts Honoraria	1,250	Items 7 + 15 of Sebastian's budget
5730	Music	3,060	Items 1 to 6, 10 + 13 of Sebastian's budget
5735	Livestreaming	1,500	
<b>Total 5700</b>		<b>37,510</b>	
5800	Rector's Discretionary	2,500	
5900	Miscellaneous	1,200	
<b>TOTAL OPERATING EXPENSES</b>		<b>962,270</b>	





# ST. JUDE'S ANGLICAN CHURCH

## Vestry Reports for the Year 2024

### CLERGY AND STAFF

The Reverend Canon Dr. David J. Anderson, Priest-in-Charge

The Reverend Deacon Sarah Grondin, Assistant Curate

The Reverend Dr. Patrick Patterson, Priest Assistant

Sebastian Moreno, Director of Music

Dr. Andrei Streliaev, Associate Organist

Cindy McCuaig, Administrative Secretary (retired Sept 2024)

Amanda Judd, Administrative Secretary

Robert Clarence, Church Operations Manager

Corinne DeJong, Children's Choir Director, Choral Lead

Carmen Almeida, Coordinator of Youth and Children's Ministry

Julianne Smith, Choral Scholar

Grace D'Mello, Choral Scholar

### CHURCH WARDENS

Cheryl Hudson, Rector's Warden

Sally McFadyen, People's Warden

Nancy Coombs, Deputy Rector's Warden

Kevin Coleman, Deputy People's Warden

Nick Choules-Burbidge, Treasurer

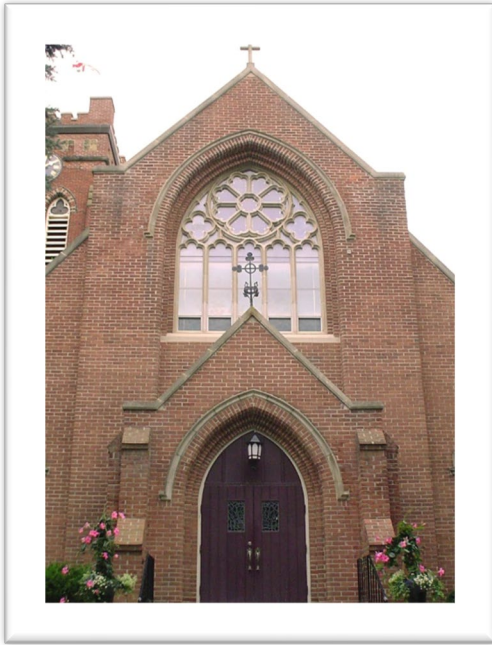
## Report from the Rector – The Reverend Canon Dr. David Anderson

I am writing my first Annual Vestry Report as your Rector, and now my third since I began sharing ministry with you at St. Jude's. In this report I mostly wish to thank all of you who have participated in our mission and ministry over of the past year.

One of the themes that I have tried to emphasize through the past year is the basic principle that together we are the church. God has called us together as the body of Christ in this place. It follows from this that it takes all of us working together to fulfill that part of God's mission we have been entrusted with, which the Spirit empowers us for in this time we have been given.

I think that we are all very grateful that the time of great disruption during the global pandemic of COVID-19 seems to be well past us. I did finally contract the virus myself in 2024 reminding me of the necessity to remain vigilant with the measures that keep us all safe. On a personal note, my family is keenly aware of the lasting effects of the virus as Kathryn, my wife, has suffered from Long-COVID. This is an ongoing challenge for our family. Kathryn and I have very much appreciated all of your support and best wishes along the way. Please remain vigilant in your own precautions against this virus.

In 2024 we worked together to develop a **Mission Action Plan** (MAP) for St. Jude's. Please find a separate report about the MAP among these pages. The MAP is a way of naming the work we feel God is calling us to in the next two to three years in terms of (1) adult faith formation, (2) our parish culture, and (3) our mission in the neighbourhood and wider community. I wish to thank all who participated in this process, as well as the planning team who guided us through the process.



I wish to thank each of the **standing committees and guilds** of the parish who take leadership in guiding, enabling, and fulfilling our mission in various ways. Each of these committees have their own reports in these pages and I ask you to read each of these to learn about their activities. These include our Stewardship Committee, Greening Committee, Justice and Servant Ministries team, Adult Faith Formation team, Property Committee, Garden Guild, Altar Guild, and Server's Guild. I also wish to thank the members of Parish Council, many of whom represent our standing committees so well. **The Parish Council** also includes our Lay Delegates to Synod, our alternate delegates, Vestry Clerk, clergy, and my appointees. The Parish Council facilitates communication among the several groups represented, considers ways to enhance our parish's mission, and provides important advice to the Corporation regarding a wide range of matters.

We are all grateful for the developments in **Children's, Youth and Family Ministries** in 2024. We were pleased to welcome Carmen Almeida to our staff as the coordinator of this ministry area. Carmen and a number of volunteers provide a program of Children's Church on Sunday mornings during the Choral Service. Carmen has been a wonderful addition to our ministry team.

**St. Jude's Music Ministry** is a vital aspect of our life and ministry. I am deeply grateful for the leadership of our Director of Music, Sebastian Moreno, and his team. We celebrate that Andrei Streliaev, our Associate Organist, has been able to return to the organ bench after a leave through much of 2024 due to an injury. Corinne DeJong's ministry as vocal lead and Director of the Children's Chorus is another valued asset of our music ministry. Together with all our choirs, choristers, choral scholars, and musicians, St. Jude's music ministry inspires us in worship and continues a very fine St. Jude's tradition.

I wish to thank my clergy colleagues for their ministry and partnership throughout the year. **The Reverend Sarah Grondin**, our Assistant Curate, is a wonderful gift to us. With Sarah, we celebrated her ordination to the priesthood in 2024. We have seen her ministry blossom as a presiding celebrant, preacher, teacher, and provider of pastoral care. We appreciate Sarah's friendship, her love for St. Jude's, and her commitment to her ministry. While we await an official announcement from the bishop, I have been very pleased to be able to share that Sarah's ministry among us will be extended to May 2026. **The Reverend Canon Dr. Patrick Patterson** is our Priest Assistant. Patrick shares his gifts with us on average one Sunday each month, leads a Bible study twice annually, and provides clergy supply as needed. We all appreciate Patrick's thoughtful and challenging sermons. I am particularly grateful for his friendship.

The **churchwardens** of any parish play a very important role, with responsibilities regarding the financial and property matters of the church. Together with the clergy they form a 'Corporation,' advised and supported by their appointed treasurer for the administration of the parish. I am very grateful for the team of Sally McFadyen and Cheryl Hudson (churchwardens), Nancy Coombs and Kevin Coleman (deputy churchwardens), and Nick Choules Burbidge (treasurer). These folk have provided me with such very helpful advice and support throughout the year that I cannot thank them enough. They have been trusted counsellors and supporters, and I am extremely grateful for each of them. I do wish to ask you all to join me in thanking Sally and Cheryl especially, as they will be retiring from their office at this Annual Vestry Meeting where their successors will be elected and appointed. Both Sally and Cheryl have been with me from when I began at St. Jude's. My profound thanks to you both for your love and support, and all you do for us at St. Jude's.

Finally, a word of thanks to our **administrative staff**. In 2024, we marked the retirement of Cindy McCuaig our longtime Parish Secretary. The were able to express our heartfelt thanksgiving and celebrate her ministry as she retired. It was a lovely celebration. As Cindy prepared to leave, she had the opportunity to train our newly appointed parish secretary, Amanda Judd. I hope that you have had a chance to meet Amanda. She is an absolute delight in our office, a real self-starter, and so very supportive of us all. Amanda was expanded her ministry beyond the office confines and has begun a new book club that meets at St. Jude's monthly. (Did I say that she is a self-starter?) Robert Clarence is our Parish Operations Manager and, in many ways, acts as the hub

of our wheel, supporting the Property Committee, managing rentals, dealing with contractors, coordinating our financial transactions, etc., etc., etc. I am so grateful that when people ask me questions, I can say, "Let's ask Robert." Thank you, Robert, for your varied and supportive ministry among us.

Finally, I wish to give thanks for **each of you**. You participate in our live together and contribute with your time, attention, gifts of ministry, passion, and giving. Thank you all very much for making St. Jude's such a wonderful community. Let us all be thankful for the resources we have been given and continue to be diligent, each of us in doing our part in contributing to our shared life and mission. I remain grateful for each and every one of you. Thank you for your partnership in the gospel.

*Soli Deo gloria!*

Respectfully submitted by The Reverend Canon Dr. David Anderson, Rector



## Report from our Assistant Curate – The Reverend Sarah Grondin

This past ministry year has been full of new experiences, opportunities to grow more fully into my vocation, and occasions to support the ongoing work of the parish.

In my role as a deacon, I continued to assist Canon David and Canon Patrick in worship, and on average preached one Sunday a month, and every other Wednesday. Since my ordination to the priesthood on September 29<sup>th</sup>, 2024, I also took an active role in celebrating at the Eucharist.

My work visiting homebound and hospitalized parishioners has continued. It's a privilege to walk with these folks and I enjoy my time with them very much.

I was very active this past year in various formation capacities. I led Baptism preparation for parents, as well as Baptism preparation for two older children who made their own baptismal promises. I prepared a resource package for a young member of our congregation for 1<sup>st</sup> Communion preparation, and I ran two sessions of Confirmation Classes, one in the Spring and one in the Fall, and both had young people from other local parishes join us.

Continuing in formation opportunities, I led a four-week series called "Church on Tap" which presented the attendees with a new question or theme each week to discuss with the aid of some fact sheets I created. It was well received, and I'll lead another 4-week session of "Church on Tap" in Spring 2025. In October I organized and hosted a workshop on Godly Play which the Reverend Judy Steers led. It was a wonderful opportunity to use our Godly Play resources and invite youth leaders from around the diocese to join us for a day of learning.

In ongoing education, I attended a preaching seminar in Grand Rapids at Calvin Theological Seminary that was hosted by the Center for Excellence in Preaching. Attendance was by application, and I was very grateful to be selected. I took the Anglican Polity course through the Niagara School for Missional Leadership which is required for all new clergy, and I also audited a course on Anglican Liturgy taught at Trinity College.

In worship I was grateful for the opportunity to take the lead on three special services. This past year I worked with Canon David to add Stations of the Cross to Holy Week, and I planned and led the Blessing of the Animals, as well as Blue Christmas, which St. Jude's had not done previously. It was a wonderful learning opportunity and I'm thankful for Canon David's confidence in me. I was also invited by St. Simon's to join them on a Sunday to lead their congregation through the Spiritual Gifts Assessment that I did with our congregation, and it was a lovely opportunity to share something I feel passionate about.

I'd like to extend my thanks to all the volunteers and staff at St. Jude's, especially to the office staff: Julie, Cindy, Robert, and Amanda. I'm also incredibly blessed to have continued with Canon David as my supervisor, who has

taught me so much. I'm excited for the possibilities that 2025 will hold for St. Jude's, and I pray for God's continued blessing on all of us.

Respectfully Submitted,

The Reverend Sarah Grondin

## **A note from the Assistant Priest – The Reverend Canon Dr. Patrick Patterson**

I begin my report with gratitude for the privilege that is mine in participating in and serving this wonderful parish. Wise leadership, the congregation's faithfulness in worship and service, and ever-expanding friendships are just some of the joys which are mine by virtue of my visits among you.

I continue to appreciate monthly opportunities to preach and celebrate at 8am and 10.30am Sunday services. Highlights for me in 2024 were two Bible Study series, one in Epiphany on St Paul's epistle to the Philippians, the other in Advent on St John Gospel, chapters 5 and 6. Co-chaired by myself and the Reverend Canon Dr. Darcey Lazerte, I know both of us especially appreciate the enthusiastic and insightful participation of those who attend.

We are looking forward to the 2<sup>nd</sup> part of the series on St John, chapters 7 and 8 – Thursday mornings in Lent.

In my spare time, I've been enjoying revisiting and revising theological papers I've written over the past number of years – specifically, "Karl Barth for Beginners", and "Dietrich Bonhoeffer for Beginners". I'd love to find an opportunity to share them with anyone who might be interested – perhaps even to offer a series of seminars.

There are so many in the parish whom I'd like to mention with thanksgiving. I limit myself to our leadership team, led with such wisdom and generosity of spirit by our Rector, the Rev'd David. All of us are rejoicing in our Bishop's contract extension issued to our faithful and conscientious Assistant Priest, Sarah. It has been such a joy to welcome Amanda as our new Administrative Secretary. Finally, many thanks to Robert, our hard-working Operations Manager, to our gifted musicians, Sebastian and Andrei, and to our faithful Wardens and Treasurer, Sally, Cheryl, Nancy, Kevin, and Nick.

May God richly bless us in this coming year, that all that we think, say, and do may be done, not for our sakes, but to the glory of our gracious God – Father, Son, and Holy Spirit.

Patrick

## **Wardens Report to Vestry**

We are pleased to provide this Warden's Report to Vestry.

Vestry 2024 confirmed the following Wardens in office until 2025:

- Cheryl Hudson, Rector's Warden
- Sally McFadyen, People's Warden
- Nancy Coombs, Deputy Rector's Warden
- Kevin Coleman, Deputy People's Warden

The Wardens attended all scheduled monthly meetings of the Corporation and Parish Council. In addition, there was a Warden representative on each of the Parish Guilds and Committees of St. Jude's.

We are grateful for the support and wise council given to the Corporation by Nancy and Kevin. Thanks to our Treasurer, Nick Choules-Burbidge for his steady hand with respect to the complexity of Parish finances and keeping us always in compliance with Diocesan requirements.

The steady growth of community involvement and outreach continues to expand at St. Jude's. Events such as Art In My Garden, Christmas Carol Concert, Rummage Sale, Christmas Bazaar and Earth Day Celebrations were appreciated not just by our Parishioners, but also by our wider community.

The work of Justice and Servants Ministry continues and is flourishing in terms of various pantry programs, addressing food insecurity in Oakville and indeed across all of Halton Region.

We appreciate and value the work of our administrative staff, Robert and Amanda. Amanda Judd joined us in September as our Administrative Secretary and quickly became an important part of the fabric of our Church. Her ready smile, organizational and creative skills are much appreciated.

After two years as our Priest-In-Charge, we welcomed Bishop Susan's appointment of David as Rector of St. Jude's in October 2024. We are fortunate and grateful for David's friendship, compassion and leadership.

We are grateful for the shared values and camaraderie we share around the table at Parish Council and Corporation meetings, as we all work to achieve the goals of the Mission Action Plan.

As we end our term as your Wardens, we are honoured to have had the opportunity to serve the people of this Parish.

Cheryl Hudson, Rector's Warden and Sally McFadyen, People's Warden

## **Director of Music – Sebastian Moreno**

### **Music Program**

St. Jude's vibrant music program continues to serve the parish community during weekly Sunday and Wednesday Eucharist services, monthly Evensong, and special occasions. The program includes four parish choirs, choral leads, choral scholars, a choir committee, Associate Organist (Dr. Andrei Streliaev), Youth Chorus Director (Corinne DeJong), and Director of Music (Sebastian Moreno). I want to thank all the members of the music program for their continued dedication and enthusiasm as we grow to service the needs of St. Jude's.

To note since last Vestry:

1. Our Choral Scholar program continues to engage with local institutions, such as Sheridan University and surrounding high schools, to attract new and promising young musicians.
2. The growth of all choirs was addressed, and we welcomed 7 new or returning choir members.
3. Not including hymns and other smaller liturgical music, our choristers offered 30 new or long-since-performed pieces during worship services.
4. Music as community engagement was addressed through the continuation of concerts such as Sing-Along to Christmas and Bach & Passages, as well as events such as our March 1st choral workshop Voices of Today in collaboration with RCCO Hamilton.

### **Choir Members**

#### **Current Members**

St. Jude's currently has 43 regularly active choristers. (New or returning members \*)

Thank you to all choir members for beautiful music and great fellowship. We welcome our 7 new or returning choristers to the music program and welcome all who wish to join in the future.

#### **The St. Jude's Choir**

Bev Armstrong, Susan Barber Kahro, Nicolas Burbidge, Inge Burger, Mary Card, Margo Chambers, Laureen Choi, Sue Coleman, Daniel DeCarcenac, Corinne DeJong (Choral Lead), Grace D'Mello (Choral Scholar)\*, Kim Gordon, Hamish Guthrie, Jessica Harrison, Delia Kerr Major, David Macmillan, Margaret Macmillan\*, Dorothy Maudsley, Judy McCracken, Henry Popp, Susan Popp, Debra Schreiber,

Anne Smith, Julianne Smith (Choral Scholar)\*, George Southey, Tom Stevens, Sandy Wilding, Susan Wray Toogood

### **The Gloria Singers**

Kevin Coleman\*, Sue Coleman, Genevieve DeCarcenac, Corinne DeJong (Choral Lead), Catherine Farrell, Charlene Hendry\*, Helen Marangi, Joe Marangi, Frank Morewood, Jean Anne Morewood, Jon Snelson, Virginia Zhang\*

### **St. Jude's Evensong Choir (also includes St. Jude's Choir members)**

John Barber, Genevieve DeCarcenac, Carol Goodrow, Lee-Anne Kim\*, Doug Parsons

### **St. Jude's Youth Chorus**

Joel DeCarcenac, Samuel DeCarcenac, Sonja Yu, Sophia Yu

### **Christmas & Easter**



We collaborated with Intrada Brass and St. Andrew Catholic Church for our second annual Sing-Along to Christmas: A Fare Share Food Bank Benefit Concert (November 30th). The concert raised \$3065 for Fare Share, as well as food donations. Next year we look to expand our audience base and will be seeking local business for their donations and support.

All three Christmas Eve services, A Festival of Nine Lessons and Carols, and last season's Holy Week (with festal brass on Easter Sunday) welcomed many to our parish with the largest attendance we have experienced since the Pandemic.

### **Special Acknowledgments**

First, we were delighted to welcome back Dr. Andrei Streliaev in January after a year-long leave of absence. I would like to convey his gratitude to the entire congregation of St. Jude's for their support and commitment over this past year. Second, I want to thank our director of St. Jude's Youth Chorus, Corinne DeJong, for her passion towards youth music education. Third, I want to thank the members of our choir committee for their commitment to both the performance and fellowship of our music program. Thank you to Bev Armstrong (Choir President), Robes and Locker Coordinator (Judy McCracken), and to our Music Librarians (Margo Chambers and Susan Wray Toogood). Lastly, thank you to our various guest instrumentalists, including Susan Barber Kahro, Inge Burger, Nancy Coombs, Grace D'Mello, and Margaret Macmillan whose musical offerings elevate our worship. Lastly, thank you to the number of organists who joined us on a regular basis this past season; William Renwick, William O'Meara, and Norman Reintamm.

### **St. Jude's Pipe Organ**

It has been over a year since we hosted Simon Walker on October 28th for our organ dedication recital. Since then, the pipe organ project has continued with the second phase of completion that included two new ranks of pipes. Ongoing maintenance and a proposed third phase of the project is under consideration, which would close air leaks that the nearly 100-year-old instrument has experienced since it was acquired.

Thank you to the donors and supports of St. Jude's organ, and to John Struve and Phoenix Organs for their continued work. The time and financial commitment that St. Jude's has made towards its instruments will benefit the parish for decades to come.

## **Closing remarks**

I am often reminded of the quote by C.S. Lewis, "As long as you are proud you cannot know God" (Mere Christianity). Though St. Jude's can be proud of its robust and engaging music program, the quote is a reminder that we are in the service of our faith and aim to elevate our worship and community through music that aspires for beauty and everlasting truth.

A wholehearted welcome to Amanda Judd who has in her brief time at St. Jude's made herself known as not only a great lover of literature, but most importantly a caring and warm presence to all who visit our parish.

Lastly, I encourage all members of the St. Jude's to reach out and learn more about their music program. We are a vibrant musical community made of many dedicated singers and instrumentalists that serve the strong musical legacy that St. Jude's has upheld for decades.

Respectfully submitted,

Sebastian Moreno

## **Director of Child and Youth Ministries – Carmen Almeida**

2024 brought us the relaunch of what is familiarly known as Sunday School to Children's Church. The inception of Children's Church launched in March 2024 with the vision of education, growth and consistency as we returned to in person learning on a more reliable basis.

As Children's Church formed and evolved, new practices were introduced to engage and support our beliefs. From land acknowledgments to community circles to experiential learning, these components all played an important part as we continue to grow in our faith. Land acknowledgments provide an opportunity to respect our Indigenous peoples and recognize the reconciliation efforts. Community circles encourage our Children's Church community to improve their ability to express themselves and communicate effectively to improve social-emotional wellbeing. Experiential learning bolsters new skills, new attitudes, and new ways of thinking.

Children and Youth activities centered on Bible stories, Kitchen service and Indigenous learning. Children engaged in Bible stories that provided connection through open dialogue and arts and crafts that continue to support our faith. Helping hands in the Kitchen is a way to express our gratitude and share our blessings (along with learning valuable life skills). Indigenous learning centers on the 7 grandfather teachings as guiding principles that give people the tools for how to live a good life.

We recognize the importance of movement as part learning and growing and made sure to take advantage of our green space when weather permitted to participate in team building exercises, physical movement challenges and connecting to nature to support wellness and collaboration.

I want to acknowledge and thank all those who volunteer with Children's Church, this program could not exist without you. I appreciate your time, expertise and engagement to the children and youth each and every week.

Looking forward to continuing with some of the same activities we have been doing and embracing new program ideas as we begin 2025!!

## Stewardship Committee – Susan Wray Toogood

The act of stewardship involves thanksgiving and celebration. I would like to start my report by thanking Cheryl Hudson, Chris Punnett, Gordon Ross and Canon David who taught me so much, about the various aspects of stewardship, during the last two years. Tony Denning joined our committee in September and is a most welcome addition. Last but not least, none of the work is possible without the assistance of Robert Clarence and Amanda Judd, who succeeded Julie Hudak and Cindy McCuaig in the office.

The Stewardship Committee met regularly during the year and implemented several new methods of communication. The St. Jude's website now includes a section devoted to Stewardship and a narrative budget was created to provide detailed information about what your gifts support in the church and community. An initial communication was sent out in July, encouraging parishioners to think about stewardship and their role in parish life. In November we moved to an electronic system with our campaign and provided all resources online, including a secure way to pledge. Print materials were still available for those who wished them or did not have an email address. This decision proved very timely as the postal strike caused a major disruption for all.

The 2024 Contribution Range Report reflects the number of Contributors (includes all funds and non-tax receivable donations given via Canada Helps) for the year. We were able to maintain stable financial donations which were in the amount of \$662,240. This includes identifiable gifts (including Justice & Servant Ministry and Crisis Relief donations). For the purposes of this report, I have indicated the statistics by household.

Total households: 446

Zero \$	127		
Under \$500	118	\$2,500 - \$5,000	49
\$500 - \$1,000	51	\$5,000 - \$10,000	24
\$1,000 - \$2,500	62	Over \$10,000	15

For the coming year 2025, we were pleased to receive 74 pledges, which together with the Pre-Authorized Gifts that continued, met our goal of \$400,000. There were a number of new pledges and requests to transfer to the Pre-Authorized Payment Plan. Of those households who chose to increase their pledges, they did so by an average of 17%. We are also grateful to those of you who contributed to the December campaign, contributing \$115,000. May we continue to be good stewards of this parish and count our many blessings!

## Altar Guild – Jane Bowden

2024 was a very quiet year for St. Jude's Altar Guild. A thank you to the ongoing commitment of our 20 volunteer members. We welcome new members, so if you have any questions and would like to join us on our journey, please speak to any one of us or enquire at the office.

We continue to derive great pleasure from the work we do and in the fellowship of this ministry.

I will be standing down as President this year and Joan Price will be taking the baton and the leadership role with this wonderful group of ladies.

I would like to give a special mention and thank you to Gloria Busse who every Wednesday is at St. Jude's cleaning up after the 10:30 service.

Thank you one and all for your help and support this past year when needed.

Respectively submitted,

Jane Bowden, President



## **Christian Formation (Fellowship and Adult Education) - Chris Punnett**

Currently several independent groups are supporting the following programs. Please join one or more of them this year. The only sign-up required is to contact the office to get a Zoom invite. We finish in a timely fashion, and we come away refreshed and renewed.

### **Monday morning Women's Study Group**

A group of women meet in the library and on Zoom at 10:00 am and follow Scriptural and Life Studies every Monday. Judith MacKenzie is their coordinator, on a 3-week rotation they study the Bible, Pray and enjoy free flowing conversation.

### **Wednesday and Saturday morning Men's Fellowship and Breakfast Team**

A group of men meet in a hybrid Zoom & live meeting in the Library hall with the OWL at 8:00am to 9:00am on Wednesday mornings and Zoom only 9:00am to 10:00am on Saturday mornings. Ian Howard is their coordinator, the conversation is energizing, and the friendship supportive.

The group arranged two breakfasts in 2024 (The Rev'd Darcey Lazerte on March 25 and Deputy Warden Kevin Coleman on December 7), and we are looking forward to hosting the next breakfast in St Jude's Victoria Hall in the spring.

## **Bible Studies**

### **2023 Lenten Study of the first 5 chapters of the Book of Revelation – Thursdays 3 to 4pm**

Rev'ds Patrick and Darcey led a study over 5 weeks of the first 5 Chapters of Revelation. Reading Revelation, it is the images that stick. They are there – vivid, fantastic, dramatic – so that our imagination, as well as our mind, may come alive to the good news of the once-for-all victory of Jesus Christ. Many of the passages are familiar from our worship services. It was interesting to discuss their source and context.

### **Revive 2 – Equipping Lay Leaders to be Spiritual Leaders – Part 2 Reading Scripture – Monday evenings January and February 2024**

Led by the Rev'd David Anderson focused on processes for reading, leading, and studying scripture.

### **After Easter Study 2024 - Philippians**

Rev'ds Patrick and Darcey lead a 5-week study of the Book of Philippians after Easter in 2024. Many of the passages were familiar from the weekly lectionary, and we were able to look deeper into them.

### **Revive 3 – Equipping Lay Leaders to be Spiritual Leaders – Part 3 Called to Ministry– Monday evenings May and June 2024**

Led by the Rev'd David Anderson focused on The Creeds, Spiritual Gifts and Discernment, Death and Dying, and Group Spiritual Direction.

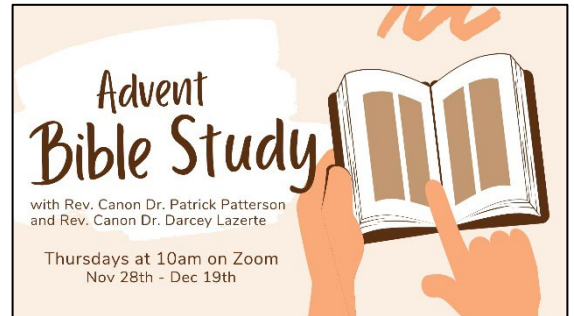
### **Fall Church on Tap – Sept 13 to Oct 11 at 7pm at Paradiso – lead by Reverend Sarah Grondin**

This was in a novel location, we drank several pints together, the conversation followed Rev'd Sarah's hand-outs with provocative questions and the conversation inevitably continued on the sidewalk after the private dining room closed at 9pm. 24 people attended, 9 for their first time to recently attend a Bible Study. Rev'd Sarah will offer another session in the late Spring.

- Creation: Has God Created? Or is God Creating?
- Is the Bible 'REALLY' The Word of God?
- Doubting as Faith: What Afterlife?
- Dude where's my Church? Mission and Community

### Advent study of the Gospel of John Chapters 5 and 6

Rev'ds Patrick and Darcey lead a 4 week of these two chapters in John, where Jesus engages with the crowds, his disciples, and his opponents – all of whom in their own way resist, side-step, turn a blind eye, to what it would mean for them to acknowledge that, 'not I', but he, Jesus, is the Lord. "Jesus Christ, as he is witnessed to us in holy scripture, is the one Word of God whom we are to trust and obey in life and in death."



We look forward to three planned series in the first part of 2025: Practicing Our Faith, John chapters 7 and 8, and a second round of Church on Tap. Also following the MAP discussions, we are looking for a leader for our Fall Patronal festival weekend.

### Outreach

#### Art in the My Garden

The Town of Oakville sponsored a walking tour, Saturday afternoon Sept 7 in the area south of Lakeshore between Navy and Allen. It featured 50 artists, including, for the second year, parishioners in St Jude's Garden and Victoria Hall. This year we welcomed 8 artists. The town estimates we saw about 1000 people, many of them toured the church, listened to two parishioners playing our piano, rang the tower bells, and stopped to look at the windows in the church, to ask questions and



have some refreshments. Everyone I spoke to was delighted to get the chance to visit and tour the church, and we saw many new and old friends. Kim Gordon and Jean Ann Morewood coordinated the artists, whose work rivelled any in the show and several of them sold pieces to the visitors. Chris coordinated 14 hosts and refreshment providers, Rev'ds David and Sarah spoke to hundreds of new people, Dan Tregguno and David Haslett had to time bell tower visits to 5 minutes per group as so many wanted to join him in the Tower. Carmen Almeida welcomed children with art projects – but few made it all the way to the library, so we will move that station to the Narthex next year where Jenny le Riche and Esmae Tennison welcomed several hundred visitors to participate in 4 draws. We all had a good time; parking of course was a huge challenge in the walking area.

#### Live Stream and YouTube Videographers

Since the beginning of the pandemic a team has been recording and simulcasting St Jude's main services. Dave Haslett is our leader; Randy Smye, Kevin Farrell, Mark Verlinden and Chris Punnett operate the



system. The recordings are available on the St Jude's YouTube and Facebook sites, both as simulcasts and as on demand videos later that same day. The team analyzed the YouTube Analytics and found the following:

Our Channel visits are up over 2023, we had 483 channel subscribers early in 2025 up 55 over last year. Key metrics that are useful for us are new and returning unique viewers per service and time watched.

A majority of our unique viewers watch the Live Stream, mostly the day it is streamed. In total we are visited by approximately half the number of unique viewers online as physically attend our services. This is a smaller percentage than we saw last year as more people are now comfortable attending in person. We hear regularly, both directly and through our clergy, how valuable people find the broadcasts, especially those who otherwise could not join in our worship services. One story from our rector: Rev'd David was sitting in an aisle seat at a play in the city, when an unknown person approached him and asked "Are you Rev'd David Anderson? Rector of St Jude's Oakville?" "Yes" says David. "I watch you every Sunday on YouTube and love your services. Thank you so much for Live Streaming them." And then the lights dimmed, and David was unable to find out how this individual found us on the web.

## **Justice and Servant Ministries – Elizabeth Chalmers**

Justice and Servant Ministries (J&SM) had a productive 2024 year, meeting our mandate through the many programs we deliver in the community. Our Pantry Program continued to expand its offerings: we supplemented protein foods for our Dinner at Your Door and Grocery Delivery Program clients and we added a new partner, Rolling Horse Community Cycle, a grassroots organization that services and repairs used bicycles free of charge and donates them to families in need. They are a partner in our Summer BBQ Program, assisting families in the Margaret/Maurice Drive neighbourhood who own or use bicycles for transportation and recreation.

Len Favreau, our Pantry Program Coordinator, received Community Development Halton's 2024 Volunteer Impact Award. This noteworthy award recognizes the significant benefit and impact of Len's work with our Pantry Program has in our community of Oakville and beyond.

We were also pleased to receive community recognition of our Pantry Program via a CHCH news segment on the work of our community partner, White Oaks Secondary School Culinary Program, whose students are an integral part of our Pantry Program. You can view the news segment via this link:

<https://www.chch.com/chch-news/high-school-students-serve-meals-to-the-community/>

The J&SM mandate has three parts: 1) mobilize our resources and alleviate the problems of hunger/malnutrition and food insecurity; 2) promote social justice in our society by engaging in projects that address injustice; 3) encourage parishioners to donate to the Primate's World Relief Fund and to contribute to international crisis relief and international development projects established in 2010.

To meet our mandate, the J&SM team collaborates with community partners to develop and implement programs. Working with established local organizations who have identified how and where our financial and volunteer investments are best directed is invaluable. It is through our partner collaborations that St. Jude's can maximize and leverage the impact of our programs. For example, we provide a \$5000 grant to Food For Life (FFL). In turn, they have provided approximately 27,000 lbs of food to our Grocery and Pantry programs; the value of this food substantially exceeds our \$5000 grant.

Our community partners include Food For Life, Links2Care, Frontline Outreach, Home Suite Hope, Kerr Street Mission, Halton Region, St. Matthews House Hamilton, Halton Emergency Shelter, Onyx Initiative, Rolling Horse Community Cycle, ArtHouse, Adults in Motion Oakville, Adults in Motion Hamilton, White Oaks SS Culinary Program, Halton Police Services Youth Program, St. Dominics Women's League

Throughout the year, the J&SM team closely monitors our programs. Our role includes volunteer recruitment, identifying leadership, problem solving, and communicating with our partners and the congregation. Our program focus is approximately two-thirds on food insecurity and one-third on social injustice. Our volunteer base, which includes members of the St. Jude's congregation and volunteers from the community at large, held steady at close to 100 volunteers across all programs.

St. Jude's newly renovated kitchen was key to our Pantry Program's ability to increase capacity over the past year. In 2025, the J&SM committee plans to further increase our utilization of the kitchen for our existing programs and potential new programs. To that end, our committee has purchased a chest freezer (located in the basement) and reorganized storage space. We have also drafted kitchen protocols and procedures to ensure consistency and alignment with Halton Region public health requirements for a commercial kitchen. We hope kitchen usage continues to grow beyond J&SM programs to the full utilization envisioned in the planning of the renovation project. To facilitate that growth, we have developed and presented recommendations to the Corporation for efficient and effective management of the kitchen to ensure the kitchen is available to multiple groups, both internal and external, the latter as a source of revenue for St. Jude's.

The scope of the J&SM programs and the volume of activity are described below.

### **Food For Life Outreach Program - George Duross, Coordinator**

The St. Jude's Grocery Program is a weekly initiative that provides nutritious food to low-income families in Oakville. Every Wednesday, our volunteers deliver pre-packaged grocery bags and eggs to residents of the Margaret/Maurice Drive housing complex.

In 2024, our partner, Food For Life, a local food rescue organization, supplied 3,250 "Good Food" bags of groceries, weighing a total of 22,937 pounds. In addition, they supplied 31 frozen turkeys in December. St. Jude's provided 1,800 dozen eggs.

Our volunteers made 2,100 deliveries, reaching an average of 42 families each week. Our client population remained stable throughout the year. A former client recently commented that she would be: "forever grateful for the help we gave her when she needed it".

This program, now in its fourteenth year, continues to be a success because of the dedication of our volunteers, our close collaboration with Food For Life, and the financial support of St. Jude's.

Our Grocery Program Team ...



## **Summer Barbecue Program at Margaret/Maurice Dr - Joe Marangi and Blair Richardson, Coordinators**

This program took place each Wednesday evening in July and August (8 in total) for the residents of the Margaret/Maurice Drive community, a Halton Community Housing Corporation complex.

The program has four goals: 1) to promote socialization and community engagement amongst the residents at Margaret/Maurice Drive; 2) to promote socialization between residents and volunteers; 3) to provide different activities for children and teens, such as crafts and sports; 4) to provide a fresh-grilled BBQ meal, including hot dogs and hamburgers, green and fresh fruit salads, beverages and cookies to residents.

The salads are prepared during the afternoon in the kitchen at St. Jude's and transported to the BBQ site (located beside the basketball court), while the hot dogs and hamburgers are grilled on site to order. Each week, approximately 360 food items are grilled (about 120 beef burgers, 80 chicken burgers and 60 hot dogs). Participation continued this year at approximately 100-120 individuals each week, which requires a team of 10-12 volunteers each week. Volunteers are a mix of St. Jude's parishioners and residents from across Oakville, including student volunteers who earned hours toward their high school graduation requirement.

Roger Beach, a JS&M committee member, builds and maintains a volunteer spreadsheet that is used to support the volunteer schedule, showing each person's assignment that week, from food shopping to clean-up the following day.

Our partners in this program include Halton Community Housing Corporation, Front Line Outreach (BBQ grill supply and maintenance and weekly meat provider), Art House (weekly crafts and activities) and Rolling Horse Community Cycle (clinic for free bicycle repairs and maintenance). We also had friendly visits from Halton Regional Police, who played basketball with the older youth. The Oakville Public Library set up at one of the sessions to read with children, to provide library cards, and give out information on the programs available through the OPL.

Any leftover prepared food is given to FLO the next day for use in their programs. We continue to utilize recycling where possible, reducing what we can, and ensuring that we utilize items that can be composted where possible.

## **Dinner At Your Door – Catherine Farrell, Coordinator**

This programme started to help low-income seniors in food poverty during Covid. Clients were identified by Links2Care (L2C), and meals were cooked at the Frontline Outreach (FLO) kitchen on Kerr St. Deliveries were made using volunteer drivers from both St. Jude's and from the wider community via Volunteer Halton. At the end of 2024, FLO stopped cooking the meals due to internal changes, and they will no longer take part in this programme.

After some discussion between St. Jude's and the Frontline Outreach volunteer cook team, the team has agreed to continue cooking the meals as part of our Pantry Program, using the St. Jude's kitchen. J&SM is very grateful to the cook team as this means we can continue to deliver meals to the program clients. We will continue to supplement the meals with the delivery of fresh eggs.

A significant change is that this program will deliver frozen meals rather than hot meals cooked same day. As a result, we have capacity to expand the program to new clients that Links2Care identifies. We have recently received requests from other organizations in Oakville, such as the Halton Region and March of Dimes, to deliver meals to individuals living in one of their buildings, and these requests are under consideration.

As our volunteers are familiar faces, we have been able to assist some vulnerable clients by putting them in direct contact with L2C to address their needs or by passing on a concern about their welfare for L2C and other agencies to follow up.

## **Pantry Program – Len Favreau, Coordinator**

### **2024 Highlights**

- 7000 meals prepared and delivered
- Over 1000 dessert items prepared and delivered
- Continued development of volunteer base
- Increased productivity
- Increased collaboration with partners
- Maximized use of donated food items
- Increased outreach to organizations in need of meals



### **Background**

Historically, program meal production was done by a group of St. Jude's volunteers monthly with some exceptions for summer vacation periods. This was augmented by the culinary Students of White Oaks Secondary School (WOSS) under the direction of Jon Hogan, Head of the Culinary Program. WOSS Students prepare and freeze meals at the school during the school year (approximately 6 to 7 times per year) utilizing supplies purchased by the Pantry Program and funded by the Pantry Program budget. The total monthly production of two -serving meals, on average, amounted to approximately 100 meals a month. The cost per meal at that time ranged between \$3.00 and \$5.00 per meal.

Our goal was to find ways to increase the productivity of meals for distribution without increasing the budget. To achieve that goal, we needed to expand volunteer groups and, at the same time, reduce the cost per meal.

### **Expansion of Volunteer Groups**

Over the previous year, the Program attracted additional volunteer cook teams, which has enabled the Program to dramatically increase its capacity to prepare meals. These teams included Adults in Motion Oakville, Adults in Motion Hamilton and Halton Police Youth Initiatives group.

However, the availability and reliability of these outside cooking teams has presented challenges. The Police youth group was limited to those times when the students were on vacation break and largely depended on the

willingness of the program coordinator to organize and run a cooking session. Due to recent changes in the Halton Police Youth Program supervisory team, they have not participated in any cooking sessions this year and there has been no interest expressed in resuming their participation in the Pantry Program.

The Adults in Motion teams also have had limitations in their participation. This not-for-profit organization teaches employment and life skills to young neurodiverse adults. These organizations have experienced staffing shortages which impact on their ability to properly supervise their clients in a busy kitchen environment. While their schedule is one cooking session per month, they have not, however, been able to do more than four sessions this year. Despite this, they are still very much interested in continuing their relationship with St. Jude's and the Pantry Program. Both Hamilton and Oakville teams have undertaken to conduct more cooking sessions next year.

In addition, due to the complications created by the long commute from Hamilton, we have arranged for the Hamilton Adults in Motion to have access to the St. Matthew's House (SMH) food warehouse. They create recipes for the meals they prepare based on what is available at St. Matthew's House. The program director at St. Matthew's House is able to obtain other items necessary to complete a recipe. St. Mathew's House has set aside space for them to store their supplies. The meals prepared by the Hamilton group go directly to St. Matthew's House for distribution to their clients. It fits nicely with the mandate of Adults in Motion to provide learning experiences to their clients and it serves the interests of St. Mathew's House.

### **Addressing the Unmet Needs**

Recognizing that, with diminished support from the external cooking teams, the Pantry Program would not meet the established productivity levels, we looked to other means to increase our meal productivity.

The Pantry Program is fortunate to have a sizable number of consistent volunteers. This dedicated group, which consists of some parishioners and others; many of whom have been volunteering for a year or two. Having expanded the internal volunteer base, we have expanded our own production by fielding complete cooking teams twice a month. We currently run cooking sessions on the 2nd and 4th Thursday of each month of the year including summer vacation periods. In addition, we have been able to increase the number of meals prepared in each session. Each session results in the production of between 120 and 160 two-serving meals.

We have continued to strengthen the working relationship with WOSS. To that end, WOSS has structured part of its curriculum around its support of the Pantry Program. Jon Hogan and our team have collaborated on meal production based on the food acquired from our sources. This relationship has resulted in a substantial increase in meal productivity. In the past WOSS prepared one meal per month, but with the support of the Halton School Board, WOSS has increased its meal preparation to weekly sessions resulting in as many as 200 meals per week. Given WOSS's facilities, number of students and time they have to dedicate to the production of meals, they have been able to prepare more complex meals, which has enhanced the variety of meals that we provided.

The Director of Education for Halton District School Board expressed a keen interest in the community collaboration between WOSS and St. Jude's Pantry Program. The Board prepared a YouTube video highlighting the working relationship and the benefits that the relationship brings to marginalized individuals in our communities. The YouTube video spawned media interest; hopefully, media attention will prompt additional collaborations.

The Catholic Women's League members of St. Dominic's Church have continued to support the Pantry Program by preparing dessert items such cookies, muffins and squares. These dessert items have been very well received by the Program's clients. The Catholic Women's League made over 800 Christmas cookies, packaged in gift bags for distribution to St. Matthew's House clients. The collaboration of the Catholic Women's League continues to enrich the Pantry Program and bring enjoyment to meal recipients.

## **Expanding Capacity for Meal Production**

Over 2024, we have spent considerable time building relationships with organizations which have access to donated food and other items for meal production. Here are the steps undertaken to control food and container expenses:

Food For Life - For meal programs like ours, Food for Life offers a special arrangement. Currently, on the 1st and 3rd Thursday of each month, the Pantry Program sends a volunteer to the warehouse in Burlington to collect food that has been set aside for St. Jude's. We have no control over the selection of the items, but there is no cost for this service. A Pantry Program volunteer takes the donated food to St. Jude's and it is stored for future use. We have had to become creative in our meal production as we never know what we will have to use from cooking session to cooking session. We modify recipes to work with the fresh items we have on hand, or we spend additional time processing and freezing items that have limited best before dates. In 2024, Food for Life donated over 4,000 lbs. of food to our Program. This has significantly reduced the cost per meal.

St. Matthew's House - SMH has a large warehouse in Hamilton, from which they distribute donated food to seniors. We have developed and fostered a close working relationship with SMH's and have been given access to their food supplies. Many items donated to SMH are bulk items and are not suitable for their clients. These items as well as other overstocked items are made available to us. This has significantly reduced our cost per meal. Over the course of 2024 SMH has shared over 1,000 lbs. of food with the Pantry Program.

## **Other Cost saving Measures**

We have found two sources for purchasing food at wholesale prices; Lucky's Supply and, the wholesale club in Hamilton. With more cook teams being scheduled, we must increase the proportion of food items that are purchased at wholesale prices.

We are adding new recipes with food costs in mind. We are also modifying recipes, e.g. adding legumes and reducing meat, so the meal is tasty, with increased fiber and nutrients, at a lower cost per meal. We have sourced food containers in bulk, constantly searching for better prices from suppliers.

## **Distribution of Meals**

The frozen meals are delivered by volunteers Mike Say and Blair Richardson to Links2Care, a social service agency whose case managers deliver the meals to qualifying clients across Halton Region. Starting later in 2024, half the frozen meals were delivered to St. Matthew's House in Hamilton, for their program delivering emergency meals to seniors. In 2024, we also started delivering meals to the Halton Emergency Shelter operated by Wesley Ministries in Burlington. We are actively seeking other organizations that would benefit from our meal program.

## **Collaboration with other Community Groups and Agencies**

Sometimes the Pantry Program acquires a food donation or items we simply cannot use in a timely manner. When that occurs, the Pantry Program shares those food items with Frontline Outreach and the Salvation Army Lighthouse Shelter. To date, over 200 lbs. of food has been shared with those agencies.

Our cost-saving efforts have allowed us to substantially increase our meal production, without exceeding the approved budget. The collective efforts of the cooking teams generated between 500 and 700 meals per month on average (bearing in mind seasonal WOSS school breaks).

## **Conclusion**

Since the implementation of the initiatives to reduce costs and increase productivity, we have reduced food purchases to a minimum. In many instances, we have been able to prepare meals for only the cost of the



container. We have increased each cook session's productivity and increased the overall meal production to more than double that of last year, resulting in **7000 meals being prepared and distributed**. In addition, we have added value to the program with the delivery of over 1000 much-appreciated dessert items.

### **St. Jude's Lyon's Lane Vegetable Gardens – Michael Lanning, Coordinator**



St. Jude's vegetable garden initiative was begun in 2012 by Michael Nightingale. He started with a single plot and harvested 250 lbs of produce that first year. Over the past twelve years, St. Jude's volunteers have harvested and donated approximately 5800 lbs for Oakville families and individuals experiencing food insecurity.

In 2024, the "Veggie Patch" had an excellent season, harvesting 750 lbs of produce that were delivered to Kerr Street Mission for distribution to their clients, and for use in cooking meals on site. The vegetables grown are changed slightly each year due to wishes and suggestion from KSM.

Our volunteers work four plots from May 1 – October 31, in all kinds of weather, doing our best to yield maximum produce. We welcome new volunteers each year and new ideas to constantly improve our yields.

This year, with his recent passing, we pay tribute to Michael Nightingale, founder of the Veggie Patch. His inspired idea to grow fresh produce for direct delivery to KSM has resulted in fresh, nutritious food for Oakville families and individuals experiencing food insecurity for over a decade. The 5800 lbs harvested and delivered are a tribute to Michael's compassion and caring.



## **Neighbour Care Network Program - Kevin Farrell, Coordinator**

Since 2018, St. Jude's has partnered with Kerr Street Mission (KSM) in this program. Its goal is to build the capacity of the community to care for their neighbours in need.

The Neighbour Care Network Volunteers come alongside individuals and families in difficulty and distress. The Care Support Volunteers work with clients to identify and access available resources so they can get to a more stable and sustainable situation and improve their health and well-being. Occasionally, St. Jude's responds to requests for financial support from KSM with donations from the Rector's Emergency Fund.

KSM also offers a free money management and debt counselling program that is run in partnership with CAP Canada (Christians Against Poverty). Since 2013, CAP Canada has been working hard to provide hope and support for those struggling with debt.

There has been an accelerating increase in the number of people requesting help from KSM. Unfortunately, the NCN program, with its church partners, do not have enough trained volunteers to meet the current demand. During 2024, St. Jude's had four NCN/CAP volunteers who supported four NCN/CAP clients.

## **Debwewin Ally Leadership Council - Nancy Coombs, Representative**

The Ally Leadership Council launched in 2022 in support of Debwewin: The Oakville Truth Project. This initiative is a partnership between the Mississaugas of the Credit First Nation and the Oakville Community Foundation to further our shared understanding of Oakville's Indigenous past and support local Truth & Reconciliation. St. Jude's, currently represented by Nancy Coombs, Deputy Warden, is a founding member of the Council.

In 2024, the J&SM supported this work with the purchase of seven books to expand St. Jude's Indigenous themed resources and build understanding of Indigenous stories, ways and traditions so we can support and walk the path to Truth and Reconciliation. Thanks also to Nancy for her personal donations of books to further expand St. Jude's Indigenous resources.

## **Annual Expenditures, Donations and Grants to Community Partners – Roger Beach, Treasurer**

Total Expenses for the year were \$50,199.72 (\$300.28 below the full-year budget of \$50,500).

J&SM, however, received unsolicited donations of \$4,984.75 during the year – the majority of which were restricted food security related programs. As a result, our Net Expenses, (total expenses less unsolicited donations), was \$45,214.97, (10.47% or \$5,285 less than our 2024 budget of \$50,500).

Grant payments to community partners were \$28,600 versus a budget of \$29,000. Costs related to food security programs and operations – which are paid for directly by St. Jude's – totaled \$21,599.72 against a budget of \$21,500.

The negative variances related to the Grocery Delivery and Pantry programs were offset by donated revenues, most of which were restricted for use with our food programs.

The table below provides more information with respect to partners and individual programs:

J&SM - SUMMARY OF BUDGET vs EXPENSES - 2024		(Full Year as at 31 Dec 2024)			
PARTNER	PROGRAM	BUDGET (After allocations)	EXPENSES	% under / over (-) Budget	
GRANT PAYMENTS	Food-for-Life	Grocery Delivery Program	\$ 5,000.00	\$ 5,000.00	0.00%
	ArtHouse for Kids	Summer BBQ	\$ 1,500.00	\$ 1,100.00	26.67%
	Front-Line Outreach	Dinner-at-Your-Door	\$ 6,000.00	\$ 6,000.00	0.00%
	Home Suite Hope ("HSH")	Home Suite Hope ("HSH")	\$ 11,500.00	\$ 11,500.00	0.00%
	Onyx Initiative	Onyx Initiative-Scholarship Program	\$ 4,500.00	\$ 4,500.00	0.00%
	Rolling Horse	Summer BBQ	\$ 500.00	\$ 500.00	0.00%
<b>TOTAL GRANTS</b>			<b>\$ 29,000.00</b>	<b>\$ 28,600.00</b>	<b>1.38%</b>
GROCERY/MEALS/OTHER	Grocery Delivery Supplement	Grocery Delivery Program	\$ 5,000.00	\$ 5,923.42	-18.47%
	Summer BBQ	Summer BBQ (Maurice/Margaret Drive)	\$ 5,500.00	\$ 4,313.99	21.56%
	Dinner-at-Your-Door	Meal Delivery	\$ 1,500.00	\$ 1,960.27	-30.68%
	Pantry Program	Meal Preparation and Delivery	\$ 7,500.00	\$ 7,649.79	-2.00%
	Fresh Foods Purchases	Meal Preparation and Delivery	\$ 1,000.00	\$ -	100.00%
	Cooking Programs	Meal Preparation	\$ 500.00	\$ -	100.00%
	Volunteer Appreciation	Volunteer Recognition	\$ 500.00	\$ 678.52	-35.70%
	Sundry Other Expenses	Miscellaneous	\$ -	\$ 1,073.73	#DIV/0!
<b>TOTAL: GROCERY / MEALS / OTHER:</b>			<b>\$ 21,500.00</b>	<b>\$ 21,599.72</b>	<b>-0.46%</b>
<b>TOTAL EXPENSES (before cash donations received):</b>			<b>\$ 50,500.00</b>	<b>\$ 50,199.72</b>	<b>0.59%</b>
<b>(LESS) - UNSOLICITED CASH DONATIONS RECEIVED:</b>			<b>\$ -</b>	<b>\$ 4,984.75</b>	<b>n/a</b>
<b>BUDGET vs EXPENSES (NET) - 2024:</b>			<b>\$ 50,500.00</b>	<b>\$ 45,214.97</b>	<b>10.47%</b>

The J&SM mandate includes two primary areas of focus – food insecurity and social justice. 68% of total expenses were on programs to relieve food insecurity while the remaining 32% was directed towards social justice initiatives.

### Onyx Initiative (Partner since 2023)

As part of our social justice initiatives, we provided a grant in the amount of \$4,500 to Onyx Initiatives to fund three scholarships under their “Building Bridges Program”.

Onyx Initiatives is an Oakville based not-for-profit established in 2020 to “To expand the recruitment pipeline by offering comprehensive career development resources and forging mutually beneficial corporate, educational, and community partnerships to close the systemic gap in the hiring, retention and promotion of Black college and university students and recent graduates for roles in corporate Canada.” The organization provides two primary services (i) recruiting, preparing, and exposing Black college and university scholars and recent graduate talent to employment opportunities in Canadian corporations, and (ii) fostering demand by recruiting, nurturing, and supporting corporate Canada to facilitate the demand for talent.

To assist scholars with post-secondary education costs, Onyx Initiative offers scholarships to students under their “Building Bridges Scholarship” program. Two scholarships of \$1,500 each were funded by St. Jude’s, while the remaining \$1,500 was used to support a recruitment initiative through Black Student Unions at colleges across the country, aimed increasing awareness of, and attracting more first-year students to, the Scholars Program.

Follow this link for more information on Onyx Initiatives, its process, and programs: <https://onyxinitiative.org/>

## Rolling Horse Community Cycle (New Grant Partner)

Rolling Horse Community Cycle is located in Burlington. Rolling Horse has supported our Summer BBQ program for the past several years by providing free bicycle service and repair clinics in the Margaret/Maurice Drive Community area during our BBQ events.

## Primate's World Development and Relief Fund (PWRDF)

The PWRDF monthly newsletters, which provide updates on international crises, as well as new fundraising projects, were distributed to the congregation as part of the regular weekly St. Jude's email newsletter distribution. Donations are made directly to PWRDF by parishioners.

## In Conclusion

A heartfelt thank you to everyone who volunteered in our programs and to our community partners. The success of our programs is due to the support and engagement of our committed and enthusiastic volunteers, our partners, our congregation, and our parish leadership. Together we are helping to create a brighter future for those in need of assistance and to build a better community for all.

Respectfully submitted by the Justice and Servant Ministries Team:

Roger Beach, Drew Bucknall, Elizabeth Chalmers, Catherine Farrell, Kevin Farrell, Peter Lowes, Joe Marangi, Blair Richardson, Jon Snelson.

## Rummage Sale and Christmas Bazaar – Sally McFadyen and Debbie Havill

We are happy to report that the Spring Rummage Sale and the Christmas Bazaar held in 2024 were extremely successful and raised \$22,425.42!

Thanks, as always, go to the volunteers who assisted with set up, take down, sorting, and pricing of goods, all donated by our Parish Family.



We are grateful to the marvellous bakers in our midst... many come to the Christmas Bazaar specifically for the homemade shortbread! The bake table alone made \$2608.80.

The benefit of these events reaches beyond the money raised. We are together as a church community and there was a great deal of laughter and conversation in Victoria Hall every day.

Our volunteer students from Appleby College and St. Mildred's-Lightbourn School again proved to be invaluable in assisting our parish volunteers and interacting in a positive way with those attending both events. Their energy and enthusiasm are much appreciated.

In keeping with our commitment to the environment, all items not sold were packed up and delivered to local Oakville charities, Goodwill, Salvation Army, and May Court Nearly New Shop. Thanks to the teams of drivers who delivered car and van loads to these agencies.

Funds raised were directed to local charities as follows:

Name of Charity	Amount Given
Kerr Street Ministries	\$1600
Ukrainian Sheridan College Student Bursaries (2)	\$3000
Tomato Ladies	\$3000
St Jude's Rector's Discretionary Fund	\$2500
SafetyNet Children and Youth Charity	\$1000
Lions Foundation of Canada: Guide Dogs	\$1000
The Women's Centre of Halton	\$3000
Fareshare Food Bank	\$6000
St. Jude's Crisis Relief Fund	\$1000
<b>Held in Reserve</b>	<b>\$325.42</b>

We also appreciate the support given by Robert and Amanda, whose organizational skills and patience made all events run smoothly.

We look forward to a successful 2025! The Spring Rummage Sale is set for Saturday, May 3. Items may be dropped off in Victoria Hall starting Sunday April 27<sup>th</sup>. Please join us! We guarantee it will be time well spent.

Debbie Havill and Sally McFadyen, Co-Convenors

## **The Reverend Canon Rob Fead Memorial Hockey Fund – Jan Little and Sally McFadyen**

Since the inception of the memorial hockey fund in 2019, we have been able to assist 21 boys and girls to play house league hockey in Oakville.

### **Oakville Hornets Girls Hockey Association**

The recipient for the 2024/25 hockey season of \$1,000 is a 12-year-old Elly. In Elly's words here is why she loves hockey.

*"One of the main reasons why I love hockey so much is because of how it brings our family together. With my parents' busy work schedules, we always find the time to come together to go on the ice with my team. My dad is one of the*

*coaches and my mom helps as a trainer, so they are very involved. It does not end there. My older sister who is 15 also comes out to my practices and assists on the team as a mentor coach. All my teammates adore her and look up to her. I can sometimes feel shy, especially at the start of the season when I don't know some players, but having the comfort of my sister on the ice with me allows me to be myself."*

### **Oakville Rangers Hockey Club:**

We were disappointed that the Oakville Rangers Hockey Club was not able to provide us with a candidate for the 2024/25 hockey season.

Overall, the degree of need for support seems to have waned this year and we believe the time has come to bring the Rob Fead Memorial Hockey Fund to a close. The remaining sum of \$2,927.47 from our initial fundraising efforts to honour Rob will be directed to another cause very dear to Rob's heart, St. Jude's Crisis Relief Fund.

### **Garden Guild – Ronnie Mills**

For more than 40 years the Garden Guild of St. Jude's Church has maintained the gardens surrounding the church. Trees have been sprayed for disease when necessary and fertilized, dead or dying shrubs and plant material have been removed and replaced, spring flowering bulbs are planted every fall, and the weekly general upkeep of the gardens is all done by a dedicated group of volunteers. There is no cost to the church for any of these activities as all proceeds from the annual plant sale in May go directly to funding these expenses. And 2024 was no exception.



In September the Guild celebrates the gardens, past volunteers and generous donors with a luncheon to acknowledge our appreciation and gratitude for their ongoing efforts. Over the years the church gardens have become the heart of the neighbourhood, as well as the community that we call Oakville, which is a testament to the ongoing commitment of the Garden Guild volunteers.

### **Greening Committee – Hamish Guthrie**

This has been another very good year for the parish work and initiatives of the Greening Committee. We continue to meet monthly, and were pleased to welcome recently two new members, Anne Weeks and Martha Denning. With Jenny Le Riche taking the lead on this, we have continued keeping up with the ongoing parish energy audit. Liaising with the Property Committee, we monitor such concerns as the effectiveness of insulation and the seals on doors and windows. We watch changes in such energy costs such as gas (up \$1,000 this past year) and hydro (down \$2,000). We keep in touch with Sue Carson, our lead at the diocese office on energy auditing. We want to thank all those who participated in the Niagara Home Challenge survey, about people's environmental practices at home. We were pleased by the positive response to the survey and will use it to guide our plans for future Greening initiatives. Our parish coffee hour celebration of Earth Day, with enthusiastic participation from the youth group, was a great success. With thanks to Anne



Weeks for providing these, there are postings on the Greening bulletin board in the library, for news about climate change and such things as environmental news and initiatives in Oakville. Our members continue to assist with the environmental planning for parish events such as Earth Day and the Rummage Sale – working, for example, to eliminate single-use plastics. In March we will begin to offer, during morning announcements, brief notes on several of the parish library books, purchased by Greening, on climate and environmental issues.

## St. Jude’s Scholarship for Indigenous Students – Dave Haslett

The term "Indigenous" refers to individuals identifying themselves as First Nations, Metis, or Inuit people.

Indigenous people are among the most financially challenged and vulnerable members of our Canadian population.

Since 2008, we have granted over 70 student scholarships that have assisted Indigenous students achieve their educational goals. St. Jude’s is currently supporting 10 students who attend Sheridan College.

Funds are raised annually at three collection Sundays and throughout the year by donations made to the church office and identified as gifts to the Indigenous Scholarship program. We are well positioned to continue with 10 scholarships for Fall 2025.

Students who have been assisted by St. Jude’s generosity during the 2024/2025 academic year:

Recipients of St. Jude's Scholarship		
Name	Program	Name of Reservation
Keifer	Social Service Worker	Moose Factory, ON
Keja	Plumbing	
Emma	Advanced Special Effects Makeup, Prosthetics and Props	
Alexis	Human Resources Management	
Mathew	Honours Bachelor of Animation	Mishkeegogamang First Nation
Hailey	Makeup for Media and Creative Arts	Lake Helen Reservation in Nipigon, ON
Rachel	Honours Bachelor of Animation	Moose Cree First Nation
Elayna	Honours Bachelor of Animation	Sheshegwaning First Nation
Violet-Abeni	Bachelor of Music Theatre	Rocky Bay First Nation
Michael	Honours Bachelor of Game Design	Thunder Bay

Received from a recipient:

*"I want to thank you for choosing me for this donation. It will really help me out after such a difficult time in my life. It is truly appreciated."*

## Newcomers Committee – Jean Ross

*"I was a stranger and you welcomed me." ~ Matthew 25:35*

In 2024 we welcomed 4 new households to St. Jude’s. It should be noted that these people are self-identified. They either filled in a pew card or contacted the office themselves.

After registration in the office, our custom had been that a member of the Committee visited or met with the newcomers and took a small gift (flowers, St. Jude’s coffee, or a church calendar) along with a package of information on St. Jude’s Church including nametags for household members. During Covid this was not possible and has not since been resumed. Instead, they were welcomed to St. Jude’s by a phone call or email and informed about all the information on the church website. The caller also responded to any questions they may have had.

As a result of St. Jude's Mission Action Plan, we are revisiting how we welcome newcomers to St. Jude's. Follow-up calls to the 8 newcomers from 2023 were made one year after the initial contact to obtain the newcomers' impressions of St. Jude's. At the end of the year this feedback was collated and sent to the Corporation.

In past years, most newcomers mentioned that they found St. Jude's very warm and welcoming. Let's please continue to ensure that St. Jude's is a warm, welcoming community by greeting people we don't know and ensuring people are not left standing alone at Coffee.

Jean Ross, Newcomers Committee

## **Property Committee – Rob Doyle**

At this time, I would like to take the time to acknowledge the advice and on-site assistance that have been provided over this past year by Robert Clarence, Cindy McQuaig and Amanda Judd. In my first year as Property Committee Chair, they have kept me in line and aware of all that goes on at St. Jude's.

I would also like to thank all the members of the Property Committee for their dedication, tireless work and oversight in ensuring that Church is maintained and operating in a first-class manner. These individuals are Lloyd McCoomb, Bill Shank, Robert Clarence, Tony Houghton, Peter Chambers, Kevin Coleman, and Joe Marangi.

While 2024 started off with a number of large capital projects to be undertaken, additional investigation and discussions led to the decisions to defer some of these items to a later date. As such, we refocused our attention to the smaller, but no less important maintenance needs of the Church. Additionally, we were informed by our service contractor that the Church's fire alarm panel was nearing its expected life cycle and would require replacement in the very near future. Quotations for this work have been received.

The Property Committee looks forward to 2025 as there are several projects that are currently being reviewed that will help the Church to maintain its prominent standing in the community.

Our committee is always looking for new members and should you have an eye for design or an aptitude for facility management, please contact any of our members for more information. Your input is always welcome in the care and planning for St. Jude's Church now and looking forward.



## St Jude's Parish Statistics

	2024	2023	2022	2021
<b>Number of member households on parish roll</b>	446	448	466	479
<b>Number of identified contributors*</b>	319	370	364	338
<i>* includes all funds &amp; identified visitors</i>				
<b>Sacraments</b>				
Baptisms	15	9	17	3
Marriages	3	4	1	5
Funerals	24	29	26	16
<b>Attendance</b> (YouTube views after 30 days / <i>italics</i> )				
Sunday 8:00 a.m.	26	25	19	16
Sunday 9:15 a.m. (9:30 am after Nov. 1, 2020)	-	-	63 / 167	65 / 290
Sunday 10:30 a.m.	98	91	74	-
Wednesday 10:30 a.m.	19	20	15	18 / 86
Jazz Vespers	53	49	41	37 / 76
Evensong	86	80	73	48 / 118
Easter: Thursday through Sunday (total)	494	470	314	0 / 600
Christmas Eve/Day (total)	706	658	472	0 / 442
<i>Attendance is based on average (yearly total divided by number of occurrences)</i>				

**In 2022**, the church re-opened for worship on March 1, through to December 31. Average attendance numbers above are reflective of that date range only.

**In 2021**, due to Pandemic restrictions, St. Jude's was not open for public worship from January 1 through to August 15th and again from December 20 to December 31. During this time, pre-recorded twice weekly and special service worship was made available on our website and YouTube channel. From August 15 to December 19 in person worship resumed, with a maximum of 87 souls in attendance for any service. Average attendance numbers above are reflective of only August 15 through December 19, 2021.