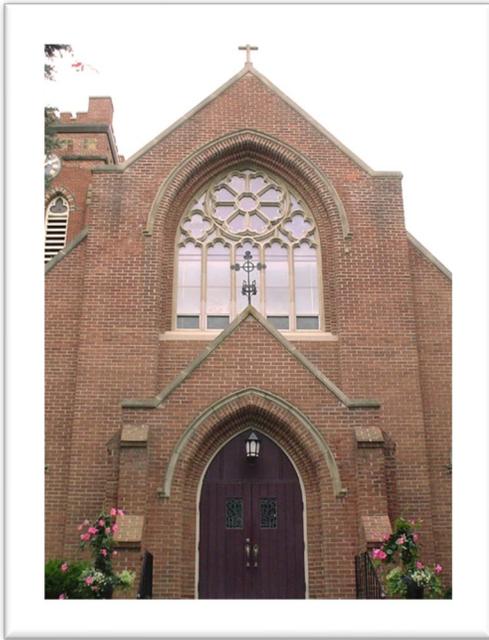


ST. JUDE'S ANGLICAN CHURCH

Vestry Reports for the Year 2025



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
Bharatie Malik, Parish Secretary (started Nov 2025)
Amanda Judd, Church Operations Manager (started Dec 2025)
Robert Clarence, Church Operations Manager (retired Nov 2025)
Corinne DeJong, Children's Choir Director, Choral Lead
Carmen Almeida, Coordinator of Youth and Children's Ministry
Grace D'Mello, Choral Scholar

CHURCHWARDENS

Nancy Coombs, Rector's Warden
Kevin Coleman, People's Warden
Martha Denning, Deputy Rector's Warden
Henry Popp, Deputy People's Warden
Nick Choules-Burbidge, Treasurer

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Annual Vestry Meeting Agenda



ST. JUDE'S ANGLICAN CHURCH ANNUAL VESTRY MEETING SUNDAY, MARCH 1, 2026, 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 2025 (Nick Choules-Burbidge) (Motion 3)
 - b. Proposed Operating Budget for 2026 (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. Presentation from Evangelism Committee
 - b. Approval of Ministry Reports as printed (Motion 6)
 - c. Report on further capital projects under consideration in 2026 (Kevin Coleman)
 - d. Authorization of Corporation to Enter into Site User Agreements (Motion 8)
 - e. Final matters and words of thanks
8. Adjournment
9. Prayer, Doxology and Blessing (Canon David Anderson)

Notice of Motions

- 1. A motion to approve the minutes of the Annual Meeting of Sunday, February 23, 2025, and the Special Vestry Meetings of April 27, 2025, and September 9, 2025.**

IT IS MOVED by Nancy Coombs and SECONDED by Kevin Coleman THAT the minutes of the Annual Vestry Meeting of Sunday, February 23, 2025, and the Special Vestry Meetings of April 27, 2025, and September 9, 2025, 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 Kevin Coleman and SECONDED by Nancy Coombs THAT the report of the 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 2025.**

IT IS MOVED by Nancy Coombs and SECONDED by Kevin Coleman THAT the Audited Financial Statements for 2025 be received.

- 4. A motion to approve the proposed Operating Budget for 2026.**

IT IS MOVED by Kevin Coleman and SECONDED by Nick Choules-Burbidge THAT the proposed budget for 2026 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 appoint the firm of Glenn Graydon Wright LLP as auditors for 2025.

- 6. A motion to approve the Ministry Reports for 2025.**

IT IS MOVED by Martha Denning and SECONDED by Henry Popp THAT Ministry Reports as printed be approved.

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

IT IS MOVED by Henry Popp and SECONDED by Martha Denning 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.

Minutes of Previous Meetings of Vestry

Minutes of Annual Vestry Meeting of Sunday, February 23, 2025

1. Call to Order and Opening Prayer (Canon David Anderson, Chair)

The meeting was called to order by Canon David. He reviewed eligibility requirements and meeting procedures before opening with a prayer.

He encouraged Parishioners to review the extensive information about the activities of the Parish in the reports to Vestry.

2. Appointment of Vestry Clerk

Judy McCracken was appointed as Vestry Clerk for 2025-26.

3. Approval of Minutes (Motion 1)

IT WAS 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. CARRIED

4. Report of the Corporation (Motion 2)

IT WAS 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. CARRIED

5. Financial Matters

a. Reception of Financial Reports for 2024 (Nicholas Choules-Burbidge) (Motion 3)

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

Financial reports for 2024 were included in the materials circulated prior to Vestry. Nick reviewed the highlights of 2024 expenses. He noted that St. Jude's had faced a deficit but that the funds needed to balance the books were taken out of trust funds.

Discussion followed and the issue of whether or not the decision to use trust fund money to cover last year's deficit should have been raised, discussed and approved by parishioners before being implemented was debated. It was agreed that although the 2024 budget was approved Vestry should have been provided with a plan to address the deficit and that much more discussion needs to take place.

b. A Motion to approve the proposed Operating Budget for 2025. (Motion 4)

The following motion was presented:

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

Nick reviewed Budget 2025 figures and noted that there is surplus capital in St. Jude's Trust funds which could offset the projected deficit of \$189,000.

During extensive discussion which followed, some of the issues raised were:

- Does this include Trust Fund transfers?
- Has Corporation discussed any unnecessary expenses that could be removed from the budget? Response: Corporation has done all that it could to address the budget line by line.
- What is needed if St. Jude's is to survive is "what ifs". i.e. possible deficits need to be discussed with parishioners as well as plans for going forward with a balanced budget.
- As a Parish, we have some decisions to make in terms of programs and what could be cut.

During additional discussion it was noted that the parish needs more information about the size of the Trust Funds. A suggestion was made that a joint committee of volunteers and Corporation be formed to discuss this issue. Corporation will take this suggestion under advisement.

The motion was DEFEATED.

A new motion was proposed with a “friendly” amendment.

IT WAS MOVED by Chris Little and SECONDED by Jan Little that the proposed 2025 budget be sent back to Corporation for reconsideration once revenue streams have been properly identified AND THAT the Corporation be asked to report back to Vestry within six weeks.

The motion was CARRIED.

c. A motion regarding the appointment of Auditors for 2025. (Motion 5)

The following motion was presented:

IT WAS MOVED by Kevin Coleman and SECONDED by Nick Choules-Burbidge 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.

The motion was CARRIED.

6. Nominations, Elections and Appointments

a. Nomination and election of People’s Warden.

One nomination had been received. The floor was opened to any further nominations. There being no further nominations, Kevin Coleman was ACCLAIMED as People’s Warden.

b. Nomination and election of Deputy People’s Warden.

One nomination had been received. The floor was opened to any further nominations. There being no further nominations, Martha Denning was ACCLAIMED as Deputy People’s Warden.

c. Nomination and election of Lay Delegates, Alternate Lay Delegates, and Youth Delegate to Synod.

Two Lay Delegates to Synod were to be elected. Two nominations had been received. The floor was opened to any further nominations. There being no further nominations, Cheryl Hudson and Sally McFadyen were ACCLAIMED as Lay Delegates to Synod.

Alternate Lay Delegates to Synod were to be elected. There is no fixed number. One nomination had been received. The floor was opened to any further nominations. There being no further nominations, Nancy Harris was ACCLAIMED as Alternate Lay Delegates to Synod.

Alternate Lay Delegates to Synod were to be elected. Nominees must be between sixteen and twenty-three years of age. There is no fixed number. No nominations had been received. The floor was opened to any nominations. There were no further nominations.

d. Nomination and election of Parish Council

The following were nominated and elected to Parish Council”

- Chris Punnett (Adult Christian Education)
- Susan Wray Toogood (Stewardship)
- Hamish Guthrie (Greening)
- Rob Doyle (Property Committee)
- Elizabeth Chalmers (Justice and Servant Ministries)
- Judy McCracken (Vestry Clerk)

e. Appointments

The Rector appointed Nancy Coombs as **Churchwarden**, and Henry Popp as **Deputy Churchwarden**.

The Corporation appointed Nick Choules-Burbidge as **Treasurer**, and Judy McCracken as Vestry Clerk.

The Rector reserved the right to make future appointments to **Parish Council**.

7. Other Business

a. Approval of Ministry Reports as Printed Proposed Ministry Budget for 2025 (Motion 6)

The following motion was presented:

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

The motion was CARRIED.

b. Approval of proposed upgrade to the church building fire panel (Kevin Coleman) (Motion 7)

The following motion was presented:

WHEREAS the fire panel currently installed in the church building has 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; 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 (BAACB) 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 of \$26,253.96 plus HST; AND THAT this expense be funded by a draw from the General Fund.

The motion was CARRIED.

c. Report on further capital projects under consideration in 2025 (Kevin Coleman)

Kevin Coleman provided a review of items being explored.:

- Replacement of garden sprinkler system
- Church sound system upgrade (approx. \$35,000).
- Refurbishment of choir robing room and washrooms.
- Rather than new washrooms, upgrade where needed.

Terrence Young advised that there is a federal fund for churches to upgrade washrooms. This will be explored.

Kevin reminded everyone that it is up to the members of the congregation to be good stewards of this building and he issued a plea for volunteers to join the Property Committee.

d. Authorization of Corporation to Enter into Site User Agreements (Motion 7)

The following motion was presented.

IT WAS 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;

- That 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.

The motion was CARRIED.

f. Final matters and words of thanks

A special presentation was made to Cheryl Hudson and Sally McFadyen who are retiring as Wardens. Canon David thanked them very much for their assistance and support.

8. Adjournment

The meeting was adjourned at 2:30 PM.

9. Prayer, Doxology and Blessing (Canon David Anderson)

Canon David thanked all who submitted reports, all parishioners involved, lunch providers and helpers. He acknowledged that there is a lot of work to be done and that God has blessed St. Jude's. It is important for us to work together. The meeting closed with a prayer and the Doxology.

Minutes of the Special Vestry Meeting of April 27, 2025

1. Call to Order and Opening Prayer

The meeting was convened in the Church Proper following the Choral Service on Sunday, September 21, 2025. The Reverend Canon Dr. David Anderson (Chair) called the meeting to order at 12:20 PM.

Voting members of the Vestry were given the opportunity to sign a declaration attesting to their eligibility to vote in this meeting. The meeting was called for the sole purpose of consideration a proposed Operating Budget for 2025 in light of the request of the Annual Vestry Meeting held on Sunday, February 23, 2025.

2. Proposed Operating Budget

It was MOVED by Kevin Coleman and SECONDED by Nancy Coombs, THAT the proposed Operating Budget for 2025 be adopted.

Kevin Coleman presented the proposed budget which was the result of extensive consultation with committees, stakeholders, and careful consideration of the suggestions received at the Annual Vestry Meeting and correspondence with numerous parishioners. The budget proposal reflected various efficiencies that were found as well as difficult decisions made.

After discussion the motion was CARRIED.

3. Words of Thanks, Adjournment, and Closing Prayer

The chair thanked all those who had participated in the budget reconsideration process, and especially the churchwardens who had dedicated many hours to the work Vestry had requested. The meeting was adjourned at 1:25 PM.

Minutes of the Special Vestry Meeting of September 21, 2025

1. Call to Order and Opening Prayer

The meeting was convened in the Church Proper following the Choral Service on Sunday, September 21, 2025. The Reverend Canon Dr. David Anderson (Chair) called the meeting to order at 12:10 PM. The meeting was called by the Corporation to consider two proposals.

Voting members of the Vestry were given the opportunity to sign a declaration attesting to their eligibility to vote in this meeting. The agenda had been distributed.

2. Garden Sprinkler System

Kevin Coleman spoke briefly about this project. This will be a complete replacement of the current system with sprinkler head placements to allow much better coverage of the flower beds for daily watering, and separately, twice weekly watering of the lawns. The gardens are an important part of our community outreach as they bring many visitors close to the church. The hard work of the Garden Guild, evident by the year-round beauty of the St. Jude's Gardens, is appreciated by the parish and our neighbours in the community. In light of all of this, Kevin argued, it is important that we support the Garden Guild in this ministry.

The Chair spoke to a question that had been previously asked as to whether the parish would cover any unexpected expenses related to this project. It had been suggested that the Vestry may have to approve funds. David gave an assurance that as with other such expenses, the Corporation has authority to approve expenses and would do so within budgeted amounts.

It was MOVED by Kevin Coleman and SECONDED by Nancy Coombs, THAT this Vestry approve the Garden Sprinkler project, to be completed by AquaTech, for the total cost of \$33,707 after HST rebates, to be funded by parishioner-directed donations already received totaling \$17,000, a contribution of \$10,000 from the Garden Guild, and the remainder of \$6,707 from capital trust funds of the parish.

The motion was CARRIED unanimously.

3. Sound System Upgrade

Kevin also presented the proposal for the Sound System upgrade for the church proper.

The parish has received two generous donations which will fully fund this project. These are directed gifts which means they can only be used for the intended purpose. We initially received two quotes, and we chose **evolutionAV** who have extensive experience in church sound installations. In their proposal, some existing microphones will be reused, but they will be repositioned to accurately capture the choir. New speakers will replace the existing speakers and use a design that will eliminate current dead spots in the church. The new digital mixing console will allow for two simultaneous mixes, one for the church and the other for the livestream to improve the broadcast being sent out. Finally, there will be an upgrade to the hearing loop that allows hard of hearing parishioners and those with hearing loop enabled hearing aids to more fully participate in services. With this, there will be six new hearing loop headsets available in the narthex.

Two questions were asked regarding the tuning of the system and ongoing support for the parish in using the new equipment. Kevin explained that this was part of the vendor's commitment in the proposal.

It was MOVED by Kevin Coleman and SECONDED by Nancy Coombs, THAT this Vestry approve the Sound System Upgrade project, to be completed by Evolution AV, for the total cost of \$36,147 after HST rebates, to be funded entirely by parishioner-directed donations already received. The motion was CARRIED unanimously.

4. Words of Thanks, Adjournment and Closing Prayer

The chair said a short word of thanks those who worked on these proposals; Kevin who presented them; the donors who supported them; the Garden Guild for their contribution and ongoing ministry among us; and all those who attended the meeting. The Vestry signalled their agreement with applause.

The meeting was adjourned at 12:25 PM with the assembly saying the Doxology.

Report on Nominations and Appointments for 2026

Offices for Election

Churchwardens and Deputy Churchwardens

Two elections required. Together with the clergy licensed to the parish by the bishop, the Churchwardens and Deputy Churchwardens form a corporation responsible for the temporal affairs of the parish. It has been St. Jude's tradition of late that lay people serve in these roles for a total of four consecutive years, two years as Deputy Churchwardens, and two as Churchwardens. The Vestry is responsible for electing one Churchwarden and one deputy, and the Rector is responsible for appointing the others. The parish treasurer is technically not a member of the corporation but is appointed by them to assist in financial matters. The members of the corporation are ex-officio members of the Parish Council.

Martha Denning and **Henry Popp** will be retiring from their roles as Deputy Churchwarden at the conclusion of this Vestry. Both Henry and Martha have discovered that although they have retired as professional accountants, serving in their role as churchwardens is governed by the rules of their professional association which are not consistent with their volunteer commitments. While we all regret that they are unable to continue in these roles, we are grateful for their service as deputies during the past year. **While we all regret that they are unable to continue in these roles, we are grateful for their service as deputies during the past year.**

Churchwarden. Kevin Coleman currently serves as the churchwarden elected by Vestry.

Nominee: Kevin Coleman.

Deputy Churchwarden.

Nominee: Dave Haslett.

Lay Delegates to Synod

No election required in 2026. Lay Delegates are elected to sit as members of our diocesan synod, which generally meets once per year. St. Jude's is entitled to elect two delegates. They are elected for a two-year term and are ex-officio members of Parish Council. The incumbents will complete their term at the Annual Vestry Meeting of 2027. No election is required in 2026.

Incumbents: Cheryl Hudson, Sally McFadyen.

Alternate Delegate to Synod

Alternate Lay Delegates to Synod are elected in case lay delegates are unable to serve. There is no fixed number that may be elected. Alternate Lay Delegates may service as ex-officio members of Parish Council.

Nominees: Nancy Harris, Henry Popp.

Youth Delegate to Synod

Youth Delegates to Synod also participate in the diocesan synod as full members and are elected by their parish vestry. There is no fixed number. Nominees must be between sixteen and twenty-three years of age.

Nominees: (none at the time of publication)

Parish Council

Parish Council is an advisory body within the leadership of the parish. Their vital function is to consider how the parish is fulfilling its mission and to make recommendations towards the enhancement of that mission. The council plays an important role in communication between and among the various ministries of the parish. Ex-officio members of the council include the parish clergy, churchwardens and deputies, together with lay delegates and alternates. St. Jude's has a long

tradition of electing members who represent key and vital ministries of the parish. The Rector has the privilege of appointing members to the council up to the number who have been elected.

Nominees: Chris Punnett (Christian Formation); Susan Wray-Toogood (Stewardship); Hamish Guthrie (Greening); Rob Doyle (Property); Nick Choules-Burbidge (Treasurer).

Appointments

The Rector announces the following appointments whose roles are described in the 'Elections' section above.

- **Churchwarden:** Nancy Coombs
- **Deputy Churchwarden:** to be announced.
- **Parish Council:** Matthew Stephenson; a representative from Justice and Servant Ministries (to be named); and reserving the right to make future appointments.

The Corporation announces the following appointments.

- **Treasurer:** Nick Choules-Burbidge
- **Vestry Clerk:** Bea Malik

Report on 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 2025 these actions of the Corporation included:

1. Developing and implementing policies and decisions consistent with diocesan canons, carrying out their fiduciary duty to safeguard the parish's financial and material resources in support of the mission entrusted to the parish community.
2. Entering into employment contracts for newly hired employees of the parish and extending contracts for those appointed to limited term contracts.
3. Executing contracts with service providers and contractors such as snow clearing, lawn cutting, bookkeeping, etc.
4. Maintaining and monitoring the financial statements of the church.
5. 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.
6. Updating rental and site use agreements with tenants, licensees, and other users of the parish building.
7. Reviewing and updating banking arrangements in accordance with best practices and diocesan canons.

MINISTRY REPORTS

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

Every parish has its own texture — a way its life feels in the hand and in the heart. As I look back on the past year at St. Jude’s, the image that keeps returning to me is that of a tapestry: something woven slowly, patiently, and beautifully by many hands. No single thread tells the story on its own, but together they create something strong, intricate, and full of meaning.

This year has been one of weaving — of adding new colours, strengthening old patterns, and discovering how the Spirit binds us together in ways both subtle and profound.

A Year of Weaving Our Common Life

Some years are marked by dramatic change, others by quiet, faithful work. This has been a year of the latter — a year in which the beauty of our shared life has emerged not from grand gestures but from the steady interlacing of prayer, service, laughter, and care.

I have watched threads cross and connect in ways that reveal the character of this parish: generous, joyful, resilient, and deeply committed to one another.

Living Into the Mission Action Plan

Last year we named our hopes in the Mission Action Plan. This year we began to weave those hopes into the fabric of our daily life. Although perhaps not always obvious, the MAP has become a guiding pattern — not rigid, but rhythmic — helping us shape ministries that deepen faith, strengthen community, and extend hospitality to our neighbourhood.

Thank you to all who have helped bring this pattern to life. Your creativity and commitment have added new richness to our shared tapestry.

Committees and Guilds: The Hands at the Loom

Our committees and guilds are the skilled hands that keep the loom moving. Each group — Stewardship, Greening, Adult Faith Formation, Property, Garden Guild, Altar Guild, Server’s Guild — adds its own colour and texture.

One of the most vibrant and compassionate threads in our tapestry this year has been the ministry of our **Justice and Servant Ministries Team**, whose work continues to reveal the heart of St. Jude’s in action. At the centre of their efforts stands our **Pantry Program**, which expanded its reach in remarkable ways. Through the faithful labour of volunteers who chop, stir, season, pack, and pray with their hands, the Pantry produced 13,000 meals for vulnerable neighbours — each one a quiet act of mercy woven into the fabric of our community. These meals are more than nourishment; they are stories of dignity, solidarity, and hope. The work of this team reminds us that justice is not an abstract ideal but a lived practice, shaped one meal, one neighbour, and one act of love at a time.

Some threads are bold and visible; others are subtle and foundational. Let’s be clear: **all are essential**.

Your dedication, leadership, and good humour have strengthened the fabric of our parish life. I am deeply grateful.

Children, Youth, and Family Ministry: The Bright, Growing Threads

Few threads are as vibrant as those woven by our children. Under the joyful leadership of **Carmen Almeida**, Children’s Church has become a place where curiosity, wonder, and belonging intertwine. The movement of children heading out each Sunday — full of energy and possibility — is a reminder that the tapestry of faith is always expanding.

Music: The Threads of Beauty and Praise

Music has long been one of the most beautiful patterns in the St. Jude’s tapestry. Under the gifted leadership of **Sebastian Moreno**, our choirs and musicians continue to weave beauty into our worship. We give thanks for **Andrei Streliaev’s**

friendship and return to our organ bench, for **Corinne DeJong** and the Children’s Chorus, and for every chorister, scholar, and musician who helps us pray through song.

Their ministry reminds us that beauty is not decorative — it is structural. It holds us together.

Clergy Companions in Ministry: Threads that Deepen the Pattern

I remain grateful for the ministry of the **Reverend Sarah Grondin**, whose gifts in preaching, teaching, and pastoral care continue to flourish. Her presence adds depth and warmth to our shared life.

The **Reverend Canon Dr. Patrick Patterson** continues to offer wisdom, thoughtful preaching, and steady companionship. His contributions enrich us more than he knows.

This year we also welcomed **Adedayo Olomodosi**, who joined us in October as a student minister and who is a candidate for ordination in our diocese. Adedayo brings solid preaching, insight, and a gentle strength to our community. His thread is already woven into our life in meaningful ways, and we look forward to sharing ministry with him in the months ahead

Wardens and Staff: The Strong, Steady Threads

Every tapestry relies on strong warp threads — the ones that hold everything in place. Our wardens, deputy wardens, and treasurer have been exactly that: steady, wise, and deeply committed. Their leadership has kept us grounded and moving forward. I am deeply grateful for each of them and their wise leadership.

This year brought joyful transitions in our staff team:

- **Amanda Judd**, now serving as **Operations Manager**, brings hospitality, friendship, and professionalism to everything she does. Her presence strengthens the whole fabric of our parish life.
- **Bea Malik**, our new **Parish Secretary**, has already become a warm and welcoming thread in our tapestry. Her kindness, clarity, and steady presence help hold the daily rhythms of parish life together.

Together, Amanda and Bea have added new colour and warmth to the pattern of our common life.

Looking Ahead: The New Patterns Emerging

Every tapestry grows by adding new threads. As we look toward 2026, I wish to draw your attention to two new strands that are ready to be woven into our shared life — strands that promise depth, transformation, and blessing.

1. Discovering Our Place in God’s Story. In the coming year, we will embark on a journey called **The Story We’re In** — an exploration of the great narrative of Scripture and the ways our own lives are caught up in God’s unfolding story.

This program will invite us to see our faith not as a set of ideas but as a living drama in which we each have a role. It will help us understand where we have come from, where we are now, and where God may be leading us next. My hope is that this shared journey will deepen our imagination, strengthen our relationships, and remind us that we are part of something far larger than ourselves.

2. Accessibility, Inclusion, and Belonging: A Blessing Waiting to Be Received. We will also begin a parish-wide exploration of **accessibility, inclusion, and belonging** — not as obligations or checklists, but as gifts waiting to bless us.

This is not simply about ramps or policies, though those matter. It is about the deeper truth that the Body of Christ is most itself when every person can bring their whole self, their whole story, and their whole dignity into our shared life.

This exploration will invite us to ask:

- *What kind of community are we becoming?*
- *Whose voices do we need to hear?*
- *What beauty will emerge when every thread is welcomed into the tapestry?*

I believe this work will not only change our parish — it will enlarge our hearts.

The Tapestry Still Unfolding

Most of all, I want to thank each of you. You bring your gifts, your questions, your laughter, your generosity, and your presence to this community. Your life of faith, as you live it out everyday, is part of the fabric. You are the threads that make this tapestry what it is — beautiful, strong, and full of hope.

As we look ahead, I am confident that the Spirit will continue to weave us into something even more vibrant and life-giving.

With gratitude and hope,



The Reverend Canon Dr. David Anderson, Rector

Soli Deo gloria

Report from our Assistant Curate – The Reverend Sarah Grondin

2025 was my first full year at St. Jude’s as a priest, and on average I continued to preach one Sunday a month, and every other Wednesday, as well as rotated with Canon David and Canon Patrick on presiding at the weekly Eucharist services.

My work visiting homebound and hospitalized parishioners has continued, and it’s a great pleasure to spend time with them. Efforts have been ongoing to revive the Lay Pastoral Visiting ministry at St. Jude’s, and thanks to the assistance of Martie Whitaker we were able to host a LPV training session last Spring which was well attended. Susan Wray-Toogood graciously accepted the position of coordinator for this ministry.

This past year I celebrated at my first (and second!) wedding at St. Jude’s, and it was a delight to add that experience to the growing list of ministry opportunities St. Jude’s has provided as I continue to learn from Canon David and grow in my vocation.

One of the many joys from last year was being able to offer different formation opportunities. In the Spring I led another series of “Church on Tap,” which was well attended and encouraged a lot of good discussion. During Lent and Advent, I ran a multi-week Visio Divina series which was a new practice here at St. Jude’s, and introduced several people to a new form of contemplative prayer.

In our MAP process we discussed a desire for more social activities for both people within the parish, as well as creating more opportunities to invite community members in. In response to that I led two quilting workshops which allowed people to try a new skill, meet new people, and created an opportunity for inviting members of the community to come and join us for fellowship.

In ongoing education, I completed the Prepare/Enrich Facilitator Training for leading couples in Marriage Preparation and had the opportunity to lead my first couple through the program.

In worship, I was grateful for the opportunity to plan and lead the Memorial Garden Blessing, the Blessing of the Animals, as well as Blue Christmas. I was also invited by St. Matthew’s in Burlington to preach at their Anniversary Evensong, which was a great joy.

As another fruitful ministry year comes to an end, I’d like to extend my thanks to all the volunteers and staff at St. Jude’s, especially to the office staff: Robert, Amanda, and Bea. I’m also incredibly thankful to have continued learning from Canon David, who has taught me so much. I’m excited for the possibilities that 2026 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

Once again, I take this opportunity of expressing the delight it brings me to serve the community of St Jude's. I am constantly telling my family and friends of the joy that my visits among you sustain within me – getting to know and converse with more and more of you on an ever-deeper level.

Then too, I continue to be so grateful for the privilege of working with David, Sarah, and as of this past year, Adedayo. Their friendship – yes, I will call it that – is such a gift. And their faithfulness in ministry such an inspiration.

Sebastian and Andrei are marvelous colleagues and companions – providing us with music in worship that truly glorifies our God and summons us to praise and worship.

Though I could go on mentioning others by name, I will limit myself to three other colleagues – who provide us with invaluable ministry and companionship, Carmen, Amanda, and most recently, Bea.

The past year has provided me with monthly opportunities to preach at both Sunday morning services – my own determination being to bear witness to our gracious Lord by disciplined exposition of his life-giving Word in Holy Scripture. Mercifully, as our redeemer, he takes my best efforts and makes them an occasion for bestowing himself upon us in, and more often in spite of, my invariably insufficient messages.

It only remains for me to express my thanksgiving to our awesome and gracious God, and my gratitude to all of you as his beloved ones, for the opportunities for ministry among you.

Wardens' Report to Vestry

It is a pleasure to submit this Wardens' Report to Vestry. At the last vestry held February 23, 2025, we— Kevin Coleman (People's Warden) and Nancy Coombs (Rector's Warden)—were confirmed for 2025. Cheryl Hudson and Sally McFadyen concluded at that time their exemplary service as senior wardens. Also welcomed were Martha Denning as Deputy People's Warden and Henry Popp as Deputy Rector's Warden, contributing valuable input.

We are grateful for the dynamic leadership, kindness, and friendship of our rector, the Rev. Canon Dr. David Anderson. In addition to his administrative acumen, Canon David consistently guides our spiritual development at Corporation and Parish Council meetings, and beyond. Under his direction, we prayerfully seek to discern God's will and lift each other up, in all that we do as a parish. We have been blessed by the ministry of Rev. Sarah Grondin, Priest Associate, as well as welcoming new student minister Adedayo Olomodosi in October. We also continue to benefit from Assistant Priest the Rev. Dr. Patrick Patterson's wisdom and camaraderie, as well as being thankful for all the team at St. Jude's. Together, we are moving ahead in our aims of our Mission Action Plan (MAP), a promising time of renewal and growth.

The wardens have convened for monthly meetings of the Corporation and of Parish Council, as well as attending to financial and property matters as they arise. The wardens also interface on an ongoing basis with St. Jude's many ministries, parish guilds, and committees, plus engaging in community outreach. Treasurer, Nick Choules-Burbidge, has been integral to our managing parish finances, in compliance with Diocesan requirements. He also works with St. Jude's Investment Oversight Committee (IOC), providing the Corporation with regular reports and IOC's recommendations. In addition, he has overseen the transition with the new Auditors, Glenn, Graydon, Wright LLP, and new bookkeeper, Nolan Cole.

Robert Clarence, Operations Manager, and Amanda Judd, Administrative Secretary, brought able assistance and consistent dedication to their roles in 2025. In the fall, Robert Clarence announced his resignation, prior to a move to British Columbia. He ended his work at St. Jude's on November 30, having first served as warden and Kitchen manager. A farewell gathering took place on November 23 to thank Robert for his excellent work and the friendship he and his wife Desiré shared with our parish family. Amanda Judd stepped into his former role, seamlessly assuring an optimal transition. We also welcomed Bharatie Malik as Parish Secretary. Together, their efficiency and positivity make things function smoothly and provide a warm welcome to all parishioners and guests. Adeptness at social media and other communications tools have further increased visibility within the community, bolstering our parish's reach. We as wardens appreciate their combined efforts.

There has been an increase in visitors, newcomers, events, and community involvement, from the Art in My Garden, Rummage Sale, Christmas Bazaar, special concerts, and more. Justice and Servants Ministry continues its tremendous work in combatting, among other critical issues, food insecurity, in its Pantry Program with a large range of volunteers, associated partners and recipients across the Halton region. A record 13,000 meals were achieved by the end of 2025, an 85% increase over 2024's total. The parish's work in this regard extended into the music program: the Christmas Sing-a-long concert organized by Music Director Sebastian Moreno on December 6—featuring Intrada Brass along with adult and youth choristers—broke records for both attendance and donations, a benefit for Fare Share Food Bank. With these 2025 milestones, we honour the outstanding vitality, hard work, and leadership which made it happen. They remind us also of the need that exists making this work necessary, being mindful of the most vulnerable and needy in our greater community.

Some new traditions and initiatives have also been drawing people into St. Jude's. Parish lunches have become a cherished time for parishioners and guests, along with clergy, wardens and staff, to gather mid-week for fellowship while sharing a meal, prepared and served by volunteers in the church kitchen and offered for a reasonable price. Activities such as St. Jude's Book Club, convened by Amanda Judd, meets monthly and continues to grow. It builds community while exploring books and sharing lively conversation on themes with resonance, ranging from the Underground Railroad, the Holocaust, and blended families to the Coronation of Queen Elizabeth II, and more. Sometimes, related outings—such as a field trip about Oakville's Role in the Underground Railroad in partnership with the Oakville Museum on September 9—allow for further learning and fellowship.



Special events have added to the roster of St. Jude's offerings, raising funds for the life and ministry of St. Jude's, as well. Under the direction of Kevin Coleman, for example, "Saints and Single Malts: A Pilgrimage Through Scottish Spirit" took place in the parish on November 1. Attendees enjoyed a guided tasting journey through some of Scotland's most celebrated spirits, while learning about their respective stories and traditions.

St. Jude's remains committed to Indigenous allyship and reconciliation, building relationships through our ongoing involvement with the Debwewin Oakville Ally Leadership Council, represented by Nancy Coombs, and beyond. Reminding ourselves of the Indigenous roots of the land and water where we are located,

our parish has sought ways to deepen our understanding of Treaty 22 and more while aligning with our Mississaugas of the Credit First Nation treaty partners. In 2025, our reach has gone from organizing special community events—such as "Walking the Land: Understanding Our Local Treaties and Indigenous Heritage" with resources by treaty expert Darin Wybenga, Mississaugas of the First Nation (MCFN) Manager of Culture—to developing a new model for Indigenous learning in Children's Church, implemented by Carmen Almeida (Children, Youth, and Family Ministries Coordinator), based on the Seven Sacred Grandfather teachings, and more. That culminated in an Indigenous Storytime family event, co-sponsored by

the Oakville Museum, featuring Indigenous partners. Each small action has a ripple effect: we have learned about the importance of inter-connectedness and that God is in relationship, as in treaty-marking.

Nancy Coombs has extended her responsibilities by serving on the Diocese of Niagara's Synod Council, the executive body of the diocese, as appointed by Bishop Susan Bell. In addition to attending the Synod Council's monthly meetings, she took part in the 151st annual Synod on November 1, 2025. In her charge to Synod—on the theme of Frances Ridley Havergal's hymn "Take My Life and Let It Be Consecrated, Lord, to Thee"—Bishop Bell reflected that consecration means offering every part of our lives to God's service, in joyful sacrifice transformed by love.

May these words inspire our work in the year ahead as we seek, together, to embody the love of Christ, in the Parish, our community, and the world at large. As we see Christ in others, we can joyfully recall our shared mission, the diocesan vision statement, "Called to Life and Compelled to Love."

Nancy J. Coombs (Rector's Warden) and Kevin Coleman (People's Warden)

Director of Music – Sebastian Moreno

Music Program

St. Jude's vibrant music program continues to serve the parish community through weekly Sunday and Wednesday Eucharist services, monthly Evensong, and a wide range of special occasions. The program includes four parish choirs, choral leads, choral scholars, a dedicated choir committee, Associate Organist (Dr. Andrei Streliaev), Youth Chorus Director (Corinne DeJong), and Director of Music (Sebastian Moreno).

I would like to thank all members of the music program for their continued dedication and enthusiasm as we grow to serve the evolving needs of St. Jude's.

Since the last Vestry meeting, several notable developments have taken place:

1. Continued emphasis on music as a form of community engagement, including the Third annual Sing-Along to Christmas charity concert, which raised \$9,260 for Fare Share Food Bank, as well as new initiatives such as The Trinity Bach Project: Bach & Passages concert, the return of the annual Lenten Organ Recital Series, and Highlights from Handel's Messiah, which invited parishioners and community members to sing choruses from Messiah throughout Advent.
2. The introduction of twenty-six new or long-unperformed works into our worship services.

Choir Members

Current Members

St. Jude's currently has 44 regularly active choristers. (New or returning members *)

Thank you to all choir members for beautiful music and great fellowship. We welcome our 3 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, Nicolas Burbidge, Inge Burger, Mary Card, Margo Chambers, Laureen Choi, Sue Coleman, Corinne DeJong (Choral Lead), Grace D'Mello (Choral Scholar), Kim Gordon, Hamish Guthrie, Jessica Harrison, Delia Kerr Major, Lee-Anne Kim, David Macmillan, Dorothy Maudsley, Judy McCracken, Henry Popp, Susan Popp, Debra Schreiber, Anne Smith, George Southey, Tom Stevens, Sandy Wilding, Susan Wray Toogood

The Gloria Singers

Jane Bowden*, Kevin Coleman, Sue Coleman, Genevieve DeCarcenac, Corinne DeJong (Choral Lead), Catherine Farrell, Charlene Hendry, Bharatie Malik*, Helen Marangi, Joe Marangi, Frank Morewood, Jean Anne Morewood, Jon Snelson, Robin Wang*

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

John Barber, Daniel DeCarcenac, Genevieve DeCarcenac, Carol Goodrow, Doug Parsons

St. Jude's Youth Chorus

Joel DeCarcenac, Samuel DeCarcenac, Dot Harrison*, Graham Harrison*, Sonja Yu, Sophia Yu.

Christmas & Easter

The 3rd Annual Sing-Along to Christmas charity concert saw a significant increase in both attendance and fundraising. The event grossed \$9,260 in donations—an increase of \$3,065 over last year—and welcomed its largest audience to date, with over 375 attendees. For the first time, the concert also included business and individual sponsorships, as well as a post-concert reception and raffle. We look forward to another fruitful collaboration with Intrada Brass of Oakville this coming December. Sincere thanks are extended to John Clarkson (Fundraising Coordinator), Nicole Marenick (Marketing Coordinator), and Sally McFadyen and Debra Woodgate (Reception Coordinators) for their passion, leadership, and dedication to the success of this event.

All three Christmas Eve services, the Festival of Nine Lessons and Carols, and last season's Holy Week observances—including festal brass on Easter Sunday—welcomed many new and returning worshippers to our parish. These services remind us of the power of music to welcome our community into the life of St. Jude's and to enrich the faith and fellowship of our parishioners.

Special Acknowledgments

I extend my sincere thanks to my colleagues Dr. Andrei Streliaev and Corinne DeJong for their dedication to the music ministry and people of St. Jude's. Thank you to the members of our choir committee for their service and leadership, which support both the musical excellence and fellowship of the program: Music Librarian (Margo Chambers), Bev Armstrong (Choir President), and Robes and Locker Coordinator (Judy McCracken). Lastly, I offer my thanks to our guest instrumentalists—Susan Baber Kahro, Inge Burger, Nancy Coombs, Grace D'Mello, and Margaret Macmillan—whose musical contributions continue to enrich and elevate our worship.

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*). While St. Jude's may rightly take pride in its robust and engaging music program, this quotation serves as a reminder that our work

is ultimately in service of our faith. Through music, we seek to elevate worship and strengthen our community by aspiring to beauty and enduring truth.

A warm welcome to Bharatie (Bea), who has fully embraced our music program as a chorister and as a generous supporter of musical life at the parish.

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

Respectfully submitted, Sebastian Moreno

Director of Child and Youth Ministries – Carmen Almeida

Children's Church in 2025 brought us new and old traditions and activities. Our vision of faith, learning and inclusion remain our focus through conversations, practice and embracing our creativity and originality.

Our weekly gatherings kept our previous practice of group discussions with engaging activities that promote learning and listening as well as participating in kitchen service as a way to show gratitude and thankfulness. 2025 reintroduced Godly Play on a bi-weekly basis to honour centrality, competency and capacity of children. Godly Play lessons make meaning through story, wonder and imagination as children gather around for story time.

We've had a wonderful year of collaboration at Children's Church! Our participants explored the 'wonders of the pipes' through Orgel Kids CAN, a wonderful outreach program that introduced our children and youth to the joy of the pipe organ. A huge thank you to Sebastian for bringing this unique musical opportunity to us. The excitement continued as Children's Church teamed up with the Youth Choir for a spooktacular Halloween celebration! From creative arts and crafts to high-energy games, it was a joy to see everyone together. Special thanks to Corrine for inviting us to such a fun-filled event."

A big thank you to our incredible Children's Church volunteers! This program is only possible because of your commitment. We are so grateful for the time, energy, and heart you pour into the lives of our children and youth each week.

Stewardship Committee – Susan Wray Toogood

The online pledge campaign, launched in November 2024, was a success. Any questions or concerns were addressed promptly. The committee welcomed Henry Popp to the team. A Tip Tap machine was installed to assist those who wish to donate but don't have any ready cash. As fundraising and stewardship are linked, a social committee was formed and plans made for several fundraising events. The scotch tasting social in the fall was a huge success and bears repeating!

The 2025 Contribution Range Report reflects the number of Contributors for the year. We were able to maintain stable financial donations which were approximately \$660,000. For the purposes of this report, I have indicated the statistics by household.

Total households:	454	Non-identifiable	126
Under \$500	129		
\$500 - \$1,000	50		
1,000 - \$2,500	82		
\$2,500 - \$5,000	35		
\$5,000 - \$10,000	19		
Over \$10,000	13		

Our pledge campaign for 2026 was deemed a success with 158 pledges received, new and continuing Pre-Authorized Gifts, exceeding our goal of \$450,000. Our December drive raised \$113,500. Thank you to all of you for your continued support with time, treasure and talent. May we continue to give Glory to God as we strive to be good stewards of this parish.

Altar Guild – Joan Price

St. Jude's Altar Guild has reached its 78th year of service. We are currently a group of 14 women who set up and prepare for the weekly services. In addition, we prepare the Church for such events as baptisms, funerals, memorials, weddings and special services such as those during Christmas and Easter.



On Saturday mornings, two ladies meet in the Sacristy to prepare for the weekly services by looking after the memorial flowers, changing hangings when necessary, filling candles with liquid candle wax and setting up for the weekly services. Then after each service we wash the vessels used and make sure everything is ready for the next service.

We are also responsible for the laundering and ironing of the large and small linens used in the Sanctuary as well as the memorial flowers (arranging for and ordering) that are in the Sanctuary for services.

A big thank you to Chris Punnett and his family who helped by putting up and taking down the tall Christmas tree, large wreaths and the candelabras when needed.

There have been no large expenditures this past year and do not see any large repair/replacement expenditures in 2026

We can always use an extra pair of helping hands and new members are warmly welcomed. Please contact the Church Office or any Altar Guild Member.

Respectfully submitted by Joan Price, Altar Guild 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 and Velda Vasilaros are their coordinators, 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 8:00 to 9:00 am on Wednesday mornings and Zoom only 9:00 to 10:00 am on Saturday mornings; Ian Howard is their coordinator, the conversation is energizing, the friendship supportive.

The group arranged two breakfasts in 2025 – Peter Stamp May 31 and Blair Richardson Oct 4, and we are looking forward to hosting the next breakfast in the spring. For the first time in several years we ate in the Church Hall with all the cooking done in the kitchen, the delicious big breakfast was cooked and served by the Pantry Program, with proceeds to their good work. We also met for a Christmas lunch at Moe's in another annual tradition.

Coffee hours and Monthly Lunch

Led by Carol Kelly a group of people serve coffee after the 10:30 Sunday service, and another group serves coffee and once a month lunch after the Wednesday 10:30 service.

Bible Studies

Lent study of the Gospel of John Chapters 7 and 8

Rev'ds Patrick and Darcey lead a 4 week study of these two chapters in John, Chapter 7; 'By what authority' and 8; 'I do nothing on my own'. Jesus wanting to stop us from conceptualizing God, that He is one with God and the Holy Spirit. That even in our relationships with one another we need to keep in mind we are a mystery, supported by love, and that once we think we have it figured out, we risk losing the mystery of love. That Jesus linked the new with the old – while restoring it.



Church on Tap

In May a group who had seldom attended Bible Studies met in a local restaurant for lively discussions on Evangelism and Spiritual vs Religious, how ritual can be so helpful opening a space and a route back to a centered life.

Visio Divina – held in the church with sacred images in the fall.

We look forward to several series in 2026: An introduction to Anglicanism, Romans 9 to 11 and a Patronal Festival.

Patronal Festival Weekend with John Bowen

John Bowen brought us a collection of his books, and we all know his writing through the Niagara Anglican.

- Saturday Oct 25, 2025; **“Evangelism for Nervous Anglicans”**
 - **Evangelism:** ‘Ev’ or ‘Eu’ in Greek is ‘good’; ‘Angel’ is ‘messenger’ =>So Evangel means Good news, and Evangelism is the work of sharing the Good News. **Some sobering realities:**
- Sunday Oct 26 10:30 Sermon; **“Don’t give up your hamburger”**
- Sunday Potluck Oct 26; **“Healthy Evangelism – is it an oxymoron?”**

Outreach

Art in the My Garden – year 3



A group in the town of Oakville sponsored a walking tour, Saturday afternoon Sept 6 in the area south of Lakeshore between Navy and Allen. 50 artists displayed their work in local gardens, this year 6 parishioners showed their work in St Jude’s Garden and Victoria Hall. The organizers estimate we saw over 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 tour the

church. A group of 6 led tours through the church that were well received, we will get even better next year. Everyone I spoke to was delighted to get the chance to visit the church, and we saw many new and old friends. Rev'ds David and Sarah spoke to hundreds of new people, Iain Chalmers with David Haslett had to time bell tower visits to 5 minutes per group so many wanted to join him in the Tower. Jenny le Riche welcomed several hundred visitors who entered a draw for prizes. 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:

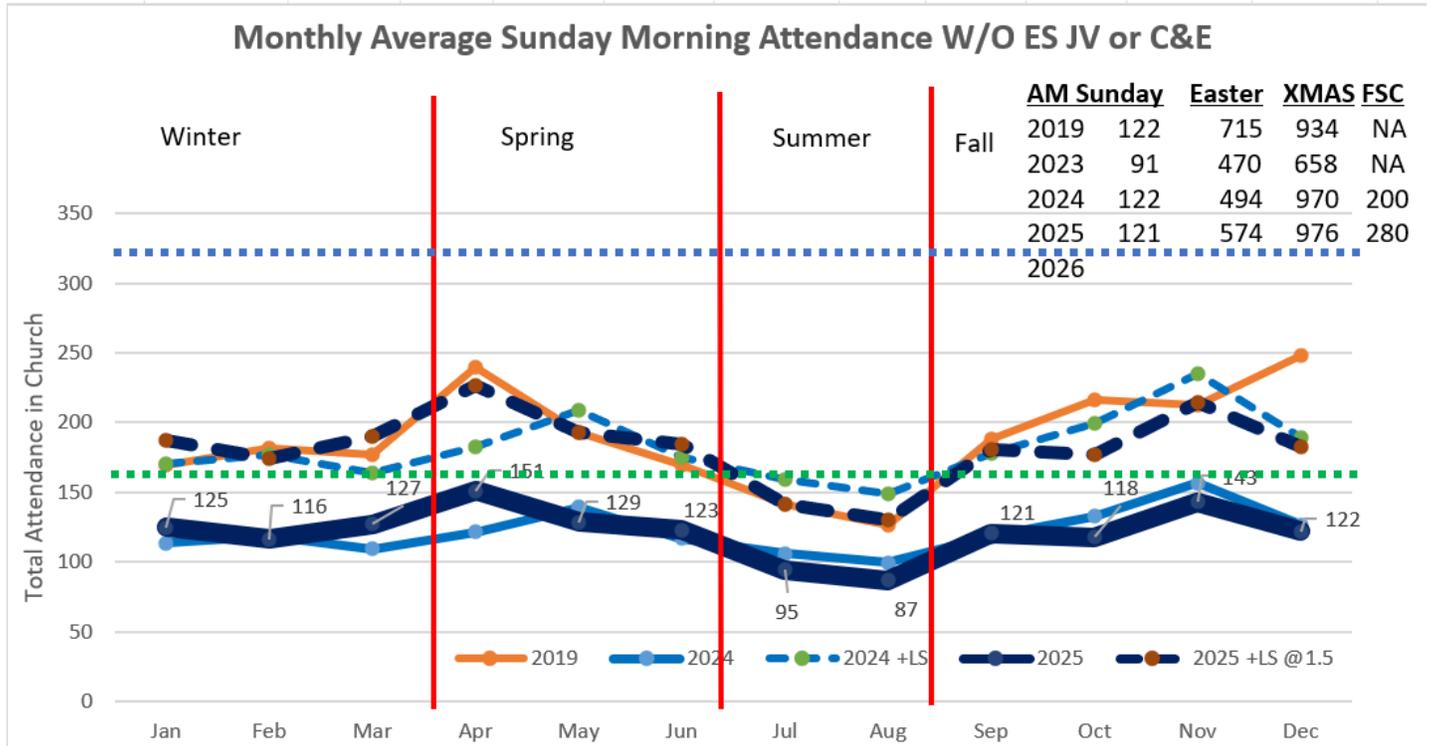
- Our **Channel visits** are up over 2024 levels, we had 534 channel subscribers early in 2026 up 47 over last year. Key metrics that are useful for us are new and returning unique viewers per service and time watched.
- The majority of our unique viewers watch the **Livestream** on the day it is streamed. In total, depending on the time of year, we are visited by unique viewers online between 40% and 50% of the number physically attending our services. This is a similar percentage to what we saw last year, and in total brings our worship numbers close to pre-COVID levels. We hear regularly both directly and through our clergy how valuable people find the broadcasts, especially those who otherwise could not physically join in our worship services.

Evangelism Team Report for February 2026 Vestry – Chris Punnett

A team of 6 of us convened to develop a strategy coming out of the MAP process to address our church attendance. The team was: Mike Say (we dedicated our September report to him), Genevive De Carcenac, Darcey Lazerte, Nicole Marenick, Robert Maxwell, Henry Popp, and Chris Punnett. We got feedback from 85 parishioners through an online and in person survey and presented 17 recommendations to the Parish Council and Corporation in September, that report can be found on the web site at [St. Jude's Evangelism Committee Report | Evangelism Committee | St. Jude's Church](#). The Councils approved the recommendations and the team reformed as a permanent standing committee of Parish Council. Nicole ran a test Social Media and Advertising campaign to spread awareness of St. Jude's Christmas services, with a focus on the Fair Share Singalong December 6 and the Christmas Eve Services; the campaign reached nearly 30,000 people with 90,000 views and over 1500 visits to our platforms, as a secondary benefit they added 25 followers to our accounts. The ads resulted in significantly more attendees than last year with a total of 1250 Christmas service worshipers. We presented a reduced budget from our initial proposal intending to spend \$6000 in 2026 to support increased attendance and progress toward our target to double attendance on Sunday mornings in three years.

John Bowen was instrumental in helping us move St Jude's culture to focus on Evangelism, his books are available in the library, we will continue to seek his guidance, see a summary of our weekend with him above. We plan to visit three GTA mainline churches that are growing and will bring those ideas to the Parish Council Meeting in March.

The attendance graph below charts our progress over last year and 2019 (before COVID), we exclude Christmas and Easter in this track, see insert for those numbers. Christmas was up but year over year Sunday mornings were flat – we have a lot more work to do to reach our goal to double attendance! The dotted lines are total families donating in 2025 at 320, and combined Pledgers and PAG for 2026 at 159.



Justice and Servant Ministries

Since 2010, when Justice and Servant Ministries was given a new mandate focusing on food ministry, the J&SM Team has developed, implemented and grown a number of programs, working in collaboration with several community agencies and with the Regional Municipality of Halton. The Team’s responsibilities include recruiting volunteers, designating program coordinators, problem-solving and working closely with food partners.

The mandate for Justice and Servant Ministries has three parts. The first is to mobilize the resources and engage parishioners and focus these on alleviating hunger/malnutrition and food insecurity in our community. The second is to engage in projects which address injustice, including racism and poverty. The third is to encourage parishioners to support international development projects and international crisis relief managed by Alongside Hope, formerly PWRDF.

2025 has been a challenging year, as we dealt with a 35% cut in our approved budget from \$45,000 to \$29,000. We have worked particularly on improving communications within St. Jude’s. Despite the budget cut, the Pantry Program (see below) increased the number of dinners and soups prepared in 2025 by 85%; to 13,000 in total!

Several Team members resigned this year, and we thank them for their dedication and contributions: Kevin Farrell, Catherine Farrell, Elizabeth Chalmers, and Joe Marangi.

Special thanks are due to all our hard-working and committed volunteers, especially our program coordinators. The investment of time, talent and treasure by St. Jude’s continues to have a positive impact on the lives of many fellow Children of God, who are facing the daily challenge of food insecurity.

Respectfully submitted by the J&SM Team:

- Roger Beach
- Drew Bucknall (on a leave of absence)
- Catherine Farrell
- Elizabeth Chalmers
- Blair Richardson
- Kevin Farrell

- Jon Snelson
- Peter Lowes
- George Duross
- Noreen Duross
- Marlene Fairbairn
- Joe Marangi

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 an initiative that provides nutritious food to low-income families in Oakville. Every Wednesday, volunteers deliver pre-packaged grocery bags and eggs to residents of the Margaret/Maurice Drive housing complex.

In 2025, our partner, Food For Life, supplied 26,225 pounds of food in 3,145 “Good Food” bags. In addition, they supplied 28 frozen turkeys in December. St Jude’s provided 1,985 dozen eggs.

Our 15 volunteers put in 750 volunteer hours while making 2,033 deliveries. For the first time, a client volunteered to help, until she found full-time work.

This program, now in its fifteenth year, continues to be a success because of the dedication of our volunteers, the close collaboration with Food For Life, and the financial support from St. Jude’s. We made a difference for 41 families every week in 2025.

Our Grocery Program Team ...

Dinner At Your Door – Catherine Farrell, Coordinator

2025 was a year of change for the DAYD programme. While we continue to provide meals, and other food supports where possible, to clients via our partnership with Links2Care, we now deliver frozen meals to seniors in need. These meals come from the St. Jude’s Pantry Programme’s various cook teams headed by Len Favreau utilizing free food from the Food For Life programme and St. Matthew’s House in Hamilton. (The Pantry Programme can use large catering style supplies that are not suitable for inclusion in , for example, Food For Life bags that are delivered by many St. Jude’s volunteers to Maurice and Margaret Drive.)

Our team of volunteers now totals 7 and we deliver to various low income buildings in Oakville. We have recently taken on 2 new buildings, one of which has a number of units for people coming from precarious housing with appropriate supports in place. At some buildings we deliver to a manager and at other locations we deliver directly to clients. As we 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 passing on a concern about their welfare for L2C and other agencies to follow up.

Pantry Program – Len Favreau, Coordinator

2025 Highlights

- Expansion of Capacity for Meal Productivity
 - Stayed within existing budget
 - Additional cooking teams added and increased frequency of meal preparation
 - Increased access to donated food
 - Increased participation by WOSS
 - 13,000 meals made representing an 80% increase over 2024
 - 4000 baked dessert items made to enrich the program
- Expansion of the support of the Dinner at Your Door Program
 - Increased demand for DAYD meals were able to be fulfilled with increased productivity.
- Community awareness and support enhanced
 - Involvement of Apple College students who assist by prepping vegetables and making cookie dough for later baking.
 - Cooperation with other agencies by sharing food and prepared 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 Mr. Jon Hogan, Head of the Culinary Program. Students prepare and freeze meals on site during the school year (approximately 4 times per year) utilizing supplies purchased by the Pantry Program volunteers and funded by the Pantry Program budget. The total monthly production of two -serving meals prepared by the school and St. Jude's volunteers, 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.

Since 2023 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 access donated food, expand volunteer cooking groups and the frequency of meal preparation while at the same time, reducing the costs per meal.

Expanding Capacity for Meal Production

Over the past year we have spent considerable time building relationships with organizations to recruit volunteers and to gain access to donated food and other items for meal production. This has made it possible for our volunteer cooking teams to make meals almost exclusively with donated food

Food For Life

Since 2023 Food for Life (FFL) has been supporting our program. They have been receptive to our requests to increase the frequency of deliveries of food and currently provides the bulk of our donated food. FFL delivers food to the March of Dimes location on Robinson Street every Thursday morning at 10 am. One of the Pantry Program Volunteers meets the truck at that location. The member of the Pantry Program takes the donated food to St. Jude's for use of the cook team that day or stored for future use. While there is no cost to the Pantry Program for this service, we have no control of what we will receive. 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. Over the course of 2025, Food for Life has donated over 8500 lbs. of food to our Program. This development has significantly reduced the cost per meal.



St. Matt's

St. Matt's has also been incredibly supportive of our program since 2023. St. Matt's has a very substantial warehouse in Hamilton from which they distribute donated food supplies to seniors. We have developed and fostered a wonderful working relationship with St. Matt's and have been given access to their food supplies. Many items donated to St. Matt's are bulk items and are not suitable for their program. These items as well as other overstocked items are made available to us. This relationship too has significantly reduced our costs per meal. Over the course of 2025 St. Matt's has shared approximately 1000 lbs. of food with the Pantry Program.

Frequency of Meal Production

Access to this large volume of donated food has enabled the program to increase the number of cooking sessions which has in turn, required us to increase our volunteer cooking teams. Currently, at over 60 cooking sessions a year in St. Jude's Kitchen. In addition, Adults in Motion Hamilton prepares meals in Hamilton using supplies from St. Matts, and the culinary program at White Oaks Secondary School prepares meals as frequently as they can subject to the limitations of their school calendar.

Volunteer Groups

Over the previous years the program has managed to attract additional volunteer cook teams which has enabled the Program to dramatically increase its capacity to prepare additional meals. These teams now include Adults in Motion Oakville; Adults in Motion Hamilton; St. Jude's volunteers; former volunteers from Frontline Outreach; St. Dominic's Church volunteers; Catholic Women's League volunteer bakers; and, two groups of Appleby College Students volunteers.

St. Jude's Cook Team

The St. Jude's cook team is comprised of a disparate group of community members. They generally cook twice a month on Thursdays. The number of volunteers in this cooking team has grown over the year. We are currently assessing the viability of splitting the team into two teams with a view to increasing productivity. We recognize that socialization is an important aspect of volunteering and consideration will have to be given to the impact of splitting the group.

On the other hand, having many volunteers has enabled us to increase the number of meals per cooking session. There has also been opportunity to process fresh vegetables for future use.

FLO Cook Team (Former volunteers of Front-Line Outreach)

The Pantry Program has been fortunate to acquire a group of established volunteers from Front-Line Outreach. This was possible due to the elimination of a meal program at Front-Line Outreach. We reached out to these volunteers and proposed that they join in our efforts at St.



Jude's. They readily agreed. Since joining they have been making a tremendous contribution. This team cooks every other Thursday.

St. Dominic's Cook Team

This cook team is comprised of a group of parishioners from St. Dominic's Church in Oakville. They cook once a month and tend to focus on the production of soups and chili's which is in high demand for the Dinner at Your Door Program.

Catholic Women's League (CWL) Bakers

The CWL has been baking for the Pantry Program for the past two years. They use the kitchen at St. Dominic's church and generally bake at least at least once a month. They utilize largely donated ingredients from St. Matt's to make cookies, muffins, squares and other assorted dessert items. Each Christmas they increase their efforts and put together gift bags of assorted Christmas cookies. This year they have made over 4000 dessert items. The collaboration of the Catholic Women's League continues to enrich the Pantry Program and bring joy to meal recipients.

Adults in Motion Oakville

This not-for-profit organization teaches employment and life skills to young neurodiverse adults. While the remainder of volunteers cooking teams use donated food to prepare meals, the Pantry Program allows Adults in Motion to use purchased food. This enhances the opportunity for skills development by allowing them to take their clients through the entire process of planning a meal, shopping for ingredients and production. While their schedule is one cooking session per month, they have not always been able to maintain that schedule. Despite this, they are still very much interested in continuing their relationship with St. Jude's and the Pantry Program.



Adults in Motion Hamilton

Due to the complications created by the long commute from Hamilton, we have previously arranged for the Hamilton Adults in Motion to have access to a kitchen in Hamilton and to have access to the St. Matt's food warehouse. They can make up the recipe for the meals based on what is available at St. Matthew's House.

Distribution of Meals

All meals being made by the Pantry Program are frozen and later delivered by volunteer drivers. The frozen meals are distributed among the following agencies and programs: Links2Care; St. Matt's; Halton Emergency Housing; and St. Jude's Dinner at your Door Program. Links2Care, a social service agency whose case managers deliver meals to qualifying clients across Halton Region. St. Matt's in Hamilton, for their program delivering emergency meals to seniors. The Halton

White Oaks Secondary School (WOSS)

We have also 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. Mr. Jon Hogan and our team have collaborated on meal production based on the food supplied 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 blessings 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 take on more complex meal preparation, which has enhanced the variety of meals that we can provide.

More recently the Director of Education for Halton School Board has expressed a keen interest in the community collaboration between WOSS and St. Jude's Pantry Program. They prepared a YouTube video highlighting the working relationship and the benefits that relationships bring to marginalized individuals in our communities. This story was picked up by CHCH which aired a story about our collaboration. It is hoped that the media attention will inspire and provoke additional collaborations.

This year, Woss has produced approximately 20 percent of the Pantry Program Meals.

Appleby College Students volunteers

The Pantry Program developed a relationship with Appleby College this year to have groups of volunteer students under the supervision of Staff Members to attend St. Jude's Monday, Wednesday and Thursday from 4:00 pm to 5:30 pm each week. The students are comprised to two distinct sets of volunteers who either prep vegetables for later use by the cook teams or, making cookie dough for use of the bake team.

Emergency Housing Unit in Burlington houses individuals who have become unhoused for various reasons. The emergency housing is a converted former motel. There are no cooking facilities so the prepared meals which can be warmed with the in-room microwaves were very welcome.

The Diner at your Door program has perhaps been the biggest beneficiary of the Pantry Program's increased meal production. In late 2024, Frontline Outreach recently announced the suspension of their support of the "Dinner at your Door Program which took effect January 2025. The Justice and Service Ministry expressed a desire to continue to provide services to the approximately 35 clients associated with St. Jude's. The Pantry Program was able to provide these much-needed meals, in part thanks to the addition of the former volunteers from Front-Line Outreach. The Diner at Your Door program has been able to increase the number of meals delivered due to the significant increase in meal production by the Pantry Program. This increase prompted the purchase of a dedicated stand-alone freezer for the Dinner at Your Door meals. In addition to the frozen meals, the Pantry Program often provides baked goods as well as excess fresh vegetables and fruit door distribution to clients of the Dinner at your Door program

Collaboration with other Community Groups and Agencies

There are times that the Pantry Program acquires an excess of food donation or items we simply cannot use in a timely manner. Where that occurs, the Pantry Program shares those food items with Frontline Outreach and Lighthouse Shelter. This year alone over 400 lbs. of food has been shared with those agencies.

Our cost-saving efforts have allowed us to successfully and substantially increase our meal production without negatively affecting the existing budget. The collective efforts of the cooking teams generated over 1000 meals per month on average (bearing in mind seasonal WOSS school breaks). We have managed to do this within a budget surplus allowing us to acquire necessary equipment to support our efforts.

2025 Initiatives

The Pantry Program is actively considering ways to build on its success and increase meal productivity without negatively impacting church scheduling priorities. While these are only concepts currently, we are hopeful to take meaningful steps to continue increasing productivity.

Conclusion

Since the implementation of the initiative 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 cooking session's productivity and increased overall meal production by 80% of last year on average. In addition, we have added value to the program with the much-appreciated dessert items.

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

The "Veggie Patch" - Michael Nightingale's wonderful legacy - enjoyed a very good year; although weather was not all that cooperative; as most unpredictable. However, 4 of our volunteers each rented their Plots again; and, with a great dedicated team of 6 Volunteers and 2 return College/University sister/brother helpers, we had a good turnout most weeks, and maximized on all areas. Again, we rotated our crops - with some performing better; and some less so. However, we grew and harvested 676 lbs of fresh vegetables to donate to a grateful Kerr Street Mission. (This made our overall cumulative total, over the 10 years, some 7,238 lbs.....)

Our 'top 10', this year, were Tomatoes; Squash; Bok Choi; Zucchini; Lettuce; Kale; Egg Plant; Peppers; Radishes; & Carrots. It's very interesting to see the difference in performance of the various crops; some from seeds, others plants; and from which Plot, bearing in mind we practise Crop-Rotation - having dug, fertilized (even brought our old crushed egg-shells, etc., from home...); or tried any other idea we may have been given, or read about!!

But it really is a great outdoor, healthy, and rewarding way to enjoy a most worthwhile initiative. This year, on the odd occasion, we had extra help from Volunteers' friends and family members: a young son and daughter on school break; their lovely grandmother visiting the family, from Brazil for a few weeks; and additional days from interested friends....



So, we would love to hear from you gardeners who would like to enjoy some outdoor exercise, while doing good works for the community - It's fun! Also, if you would like to contribute towards the purchase of plants, seedlings, seeds, etc., that would be wonderful - please contact the undersigned.... Any help is most welcome, I can assure you! This year is going to be a great year; and you could make it even greater!!

Respectfully submitted,
Mike Lanning

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 ever-increasing number of people requesting help from KSM. Unfortunately, there are not enough trained volunteers to meet the current demand. During 2025, St. Jude's had four NCN/CAP volunteers who supported four NCN/CAP clients.

Debwewin Ally Leadership Council - Nancy Coombs, Representative

St. Jude's continues to strengthen Indigenous outreach, allyship and reconciliation, including with Debwewin Oakville, being part of its Ally Leadership Council, represented by Nancy Coombs. This initiative—jointly launched by the Mississaugas of the Credit First Nation (MCFN) and the Oakville Community Foundation (OCF) on the 216th anniversary of the signing of Treaty 14 in Oakville in September 2022—operates in support of Debwewin: The Oakville Truth Project. St. Jude's participates along with many Oakville community partners including Oakville Museum, Oakville Chamber of Commerce, Sheridan College, Canadian Caribbean Association of Halton, Oakville Public Library, Oakville YMCA and more. In alignment with MCFN counterparts, the Council seeks “bring community-to-community allyship and reciprocity forward into the present, which will offer tangible outcomes for local reconciliation”.

These commitments have borne fruit in 2025, with a varied slate of events, dialogues, and opportunities for St. Jude's to enhance learning and connections. The Debwewin Ally Leadership Council established two sub-committees, meeting on a regular basis to discuss topics of mutual interest, next steps and shared MCFN-Oakville events. It was determined that a community event in March around International Women's Day on the critical issue of Missing and Murdered Indigenous Women and Girls (MMIWG) would be an important focus. Debwewin Oakville partnered with Sheridan College's Office of Indigenous Education and Engagement (OIEE), in cooperation with MCFN and OCF, on “No More Stolen Sisters” dialogue on

March 4, hosted by Sheridan’s Reconciliation Series. This powerful webinar, for which St. Jude’s parishioners and guests had been invited, attracted more than 200 attendees. Featured were Indigenous journalists and authors Brandi Morin and Angela Sterritt discussing their quest for justice and awareness in the missing Indigenous women crisis. As a bonus, the first 100 registrants received a free book—to keep the dialogue going—and MCFN’s book club read the authors’ books concurrently, also.

As a follow-up celebration of treaties 14 & 22, a beading workshop took place on April 3 at Oakville Museum’s Coach House of Erchless Estate. MCFN Elder and Debwewin Indigenous cultural advisor Peter Schuler, accompanied by his wife Lois Thomas of Six Nations of the Grand River, opened the event with a smudging ceremony, as attendees gathered in a circle. Indigenous beading specialist Katie Chapman, of Bead and Bloomwork, gave instruction on the “Red Dress” pin project attendees did on-site. The red dress is a symbol of remembrance for the MMIWG crisis. Randi Jacob of Sheridan College’s OIEE, coordinated the event in partnership with OCF and Debwewin Ally Leadership Council. Doing traditional beading together was a memorable way to connect, along with food by Tiffany Henry of Time to Earth catering.

St. Jude’s library’s Sacred Circle collection—with selections recommended by Indigenous elders and knowledge-keepers—continues to be a useful addition consulted by church leadership and parishioners on treaty, kinship, and other aspects of Indigenous wisdom, heritage, and knowledge.

Debwewin Council members were invited to a presentation by Rick Hill, on Indigenous art and heritage in this region, at Sheridan College on June 17, also livestreamed. Rick Hill is an Indigenous art historian, teacher, advisor and practitioner, having served at Smithsonian’s National Museum of the American Indian and other institutions. He was appointed to the Order of Canada on Dec.28, 2024, by Governor General of Canada Mary Simon, noting “his leadership in Indigenous art history and culture, and for his efforts to recover and restore Haudenosaunee artefacts and ways of living.” His talk commemorated Indigenous Peoples Month.

As St. Jude’s continues to expand learning and other resources, Children’s Church, under the direction of Carmen Almeida, incorporated Indigenous knowledge into its curriculum in the 2024-2025 school year. With monthly lessons on the Seven Sacred Grandfathers Teachings, children learned from a related set of books and teacher’s guide, sourced from Indigenous bookseller, Good Minds. This learning culminated in an Indigenous Storytime event on June 22 to celebrate Indigenous Peoples Day weekend, in partnership with event host Oakville Museum. Children and families gathered to hear illustrator Jennifer Faria—a member of Chippewas of Rama First Nation—read from her works *Raven*, *Rabbit*, *Deer* and *Finding Moose*.



Children did a craft and Tiffany Henry, of Time to Earth catering, served snacks. Families visited the Museum’s Debwewin: The Truth Project Exhibition, to explore Indigenous history and contemporary experiences. We are pleased that a number of our Indigenous friends, with whom we have worked on other events, joined us with their children, as well.

In recognition of the National Day for Truth and Reconciliation, “Every Child Matters” Flag Raising ceremony took place at Oakville Town Hall on September 29. Nancy Coombs, representing St. Jude’s, and Dionne Downer, Executive Director of the Canadian Caribbean Association of Halton, co-led the raising of the flag, with community leaders and government officials



present, including Councillors David Gittings, Tom Adams, and Janet Haslett-Theall and host, Mayor Rob Burton. On October 6, a group of St. Jude's parishioners and guests gathered in Victoria Hall for Walking the Land, honouring the National Day for Truth and Reconciliation by learning about Treaty 22 and Indigenous heritage. Convened by the Women's Study Group--who had invited all parishioners--men and women watched videos by treaty expert Darin Wybenga, MCFN Manager of Culture. The Rev Canon Dr David Anderson also spoke about the sacred land and watershed where St. Jude's is located—a special confluence of the Sixteen Mile Creek and Lake Ontario—reflecting on responsibilities and possibilities. There were also reflections on meanings of treaty, from Indigenous, historical and current perspectives; allyship and inter-relatedness were also considered. Velda Vasilaros, Women's Study Group convenor, led a rich discussion on thoughts, reactions, and lived experiences. In closing, there was a Treaty 22 (signed February 28, 1820) Plaque installation, a memento in Victoria Hall of that event and ties to

MCFN treaty partners.

Other dialogues, ceremonies, and exchanges have occurred on an ongoing basis. St. Jude's welcomes ways to extend bonds of friendship with our community and Indigenous partners, affirming Allyship, Truth, and Reconciliation. We seek to honour our shared histories, Creator and Creation, as well as keeping these commitments in our everyday lives.

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

Total Expenses for the year were \$29,385.65 (\$385.65, or 1.3% above budget of \$29,000.00).

J&SM, however, had revenue of \$391.00 at year-end which when netted with total expenses resulted in an operating result of \$28,994.65 or 1.3% below the full-year budget of \$29,000.00.

Grant payments to community partners were \$12,000.00 in line with a budget of a similar amount. Costs related to food security programs and operations totaled \$17,385.65, or 2.27% above the related budget of \$17,000.00.

The negative variances related to the Grocery Delivery and Pantry programs were offset by the lower costs of the Dinner-at-your-Door program combined with unused budgets for Volunteer Appreciation and Other Expenses as well as donations received.

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

J&SM - Expense & Revenue Statement 2025 - SUMMARY			YEAR-TO-DATE:	DECEMBER	
	PARTNER	PROGRAM	BUDGET	EXPENSES	% under / over (-) Budget
GRANTS	Food-for-Life	Grocery Delivery Program	\$ 5,000.00	\$ 5,000.00	0.00%
	Front-Line Outreach	Program Support	\$ 1,500.00	\$ 1,500.00	0.00%
	Home Suite Hope ("HSH")	Home Suite Hope ("HSH")	\$ 5,000.00	\$ 5,000.00	0.00%
	Rolling Horse Community Cycle	Bicycle clinics at Summer BBQ	\$ 500.00	\$ 500.00	0.00%
TOTAL GRANTS			\$ 12,000.00	\$ 12,000.00	0.00%
GROCERY / MEALS / OTHER	Grocery Delivery Supplement	Grocery Delivery Program	\$ 5,500.00	\$ 6,795.34	-23.55%
	Dinner-at-Your-Door	Meal Delivery	\$ 2,000.00	\$ 1,821.72	8.91%
	Pantry Program	Meal Preparation and Delivery	\$ 8,250.00	\$ 8,336.59	-1.05%
	Vegetable Garden Plot	Expenses re- Garden plot	\$ 500.00	\$ 432.00	13.60%
	Volunteer Appreciation / Community Partner Recognition	Volunteer Appreciation & Partner Recognition	\$ 600.00	\$ -	100.00%
	Sundry Other Expenses	Miscellaneous	\$ 150.00	\$ -	100.00%
	TOTAL: GROCERY / MEALS / OTHER:			\$ 17,000.00	\$ 17,385.65
TOTAL BUDGET / EXPENSES: (before revenue received):			\$ 29,000.00	\$ 29,385.65	-1.33%
(LESS) - UNSOLICITED DONATIONS & OTHER REVENUE RECEIVED:			\$ -	\$ 391.00	n/a
TOTAL BUDGET vs NET REVENUE & EXPENSES - 2025:			\$ 29,000.00	\$ 28,994.65	0.02%

The J&SM mandate includes two primary areas of focus – food insecurity and social justice. Programs related to food insecurity accounted for 78% of expenses, while the remaining 22% was directed towards social justice initiatives.

Alongside Hope (formerly PWRDF)

The monthly Alongside Hope 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 Alongside Hope by parishioners.

Rummage Sale and Christmas Bazaar – Sally McFadyen and Jenny le Riche

We are happy to report that the Rummage Sale held in April and Christmas Bazaar held in November 2025 were successful and raised \$17,800.00

Our thanks, as always go to our dedicated volunteers, who assist with set up, take down, pricing and sorting of goods, all of which are donated by our Parish family.

We have many talented bakers at St. Jude's, and we are grateful for those who provided baked goods, homemade relishes, marmalades etc. for the bake table at the Christmas Bazaar. We have people return year after year for the shortbread alone!

Success is measured in many ways, and we are happy that funds were raised to support outreach in our community. However, the benefit goes beyond the sums raised. We came together as church community and recruited friends and relatives to join in the fun.

We were fortunate once again to have volunteer students from Appleby College and St. Mildred's-Lightbourn School. This did a wonderful job of assisting our parish volunteers and interacting in a very positive way with the community attending the events. They bring an energy and enthusiasm to the day and are very much appreciated.

Any items not sold were delivered to local Oakville charities, Goodwill, Salvation Army and May Court Nearly New Shop. Many thanks to the drivers who delivered car and van loads of goods to these agencies.

This fell in line with our commitment to Greening; nothing went to a landfill.

Prior to the sale we invited representatives from the Migrant Farm Workers Association and Frontline Outreach to attend and take whatever they needed for the people they serve.

Funds were distributed as follows:

Name of Charity	Amount Given
St. Jude's Crisis Relief Fund	\$2,500
Rector's Discretionary Fund	\$1,000
Fare Share Food Bank	\$6,000
Sheridan Ukrainian Bursary	\$1,500
Tomato Ladies	\$3,000
J&SM (Sustainable Packaging)	\$3,000
Property Committee (Bathroom)	\$800

We are grateful for the stellar work of Debbie Havill over the years and wish her all the best with her new adventure in Niagara-On-The-Lake. Special thanks to Jenny le Riche who has been invaluable and stepped up most willingly as co-coordinator this year.

New this year was the "Sneak Peek", held the evening before the Christmas Bazaar for parishioners. Appetizers and hot apple cider was served to those attending. We were very fortunate to have students from the Halton Multicultural Council act as our Goodwill Ambassadors for the evening. They shared their stories and hopes for the future in Canada. We will certainly do this again at the Christmas Bazaar in 2026.

We also appreciate the ongoing support given by the office. Many thanks to Amanda and Bea for their organizational skills and most of all their patience!! We look forward to another successful year. Spring Rummage Sale is scheduled for Saturday April 25th. Please join us, we guarantee you will have a fabulous time.

Respectfully Submitted,
Sally McFadyen and Jenny le Riche Coordinators

Social Committee

The social committee has met several times over the past year. The purpose of the committee has been:

- To encourage wider community involvement
- To encourage an active social life within the Church to strengthen our bond as a Christian Community
- To support other groups within the Church, when asked.

Over the past year we have been involved with Potluck Suppers, June BBQ and Art In My Garden.

As a secondary function, we have supported two events to raise funds to support the Church and the work we do. A Scotch Tasting was held in November 2025, and a Burns Night Celebration was held last month. Both events were successful and well attended by parishioners and friends.

We look forward to an active 2026 and very much welcome newcomers to our team!!

Respectfully submitted,
David Haslett and Sally McFadyen

St. Jude's Book Club – Amanda Judd, Operations Manager

At the end of 2024, during a meeting of the Social Events MAP group, I suggested that a book club would be a simple social activity that could bring together people from all three of our regular weekly services as well as those from outside of the church. I never could have guessed at how popular this group would become!

From our very first meeting on January 7, 2025, the group continues to grow and evolve. With over 30 members on the email list, and a core group of 10-15 who come every single month, we've covered topics ranging from an unlikely friendship with an octopus to the coronation of Elizabeth II and everything in between. Some books have been enjoyed by all

while others were an acquired taste, but no matter what the conversation was lively, open, honest, and respectful.

Friendships have grown, neighbours have finally met each other, and we continue to encourage people from within St. Jude's and from without to help us build this community of booklovers. In June, we met local author, Natalie Jenner out in the garden to discuss her book *The Jane Austen Society*. In September we took a field trip to the Oakville Museum to learn more about Oakville's history with the Underground Railroad after reading *In The Upper Country* by Kai Thomas.

We are looking forward to reading together throughout 2026 and hope to grow even more (perhaps even expanding to an evening or weekend group?). Anyone who is interested in joining us is welcome to come! Our reading list can be found [on the website](#) under Ministries → Building Community and in the church office.



Garden Guild – Ronnie Mills



The Garden Guild has currently twenty-two volunteer members that actively maintain the gardens surrounding St. Jude's Church and have done for more than forty years. Apart from very welcomed financial donations, the single fundraiser for the ongoing upkeep of the gardens is the annual plant sale held the second Saturday in May. It affords the guild the possibility to replace plant material, when necessary, prune trees and spray for disease, purchase soil and fertilizers for the beds and general ongoing maintenance of the gardens. Last year the church and the guild reached an agreement for the acquisition and installation of a new sprinkler system which will start the end of March or early April when the ground has thawed.

The Garden Guild members share their enthusiasm of the gardens with past members and donors with a garden party early in September and last year was no exception. Rev. Grondin lead us in prayer and blessing for the six memorial plantings that had been donated. It was a beautiful sunny afternoon to enjoy the spirit of the gardens, not only for the parishioners of St. Jude's Church but the neighbourhood and community of Oakville.

Greening Committee – Hamish Guthrie



Our Greening Committee has had another successful year, both in parish work and in developing links to the Niagara Diocese. Meeting monthly, we continue work on the on-going parish energy audit, monitoring the energy-efficiency of St. Jude's buildings. Reminders to leave lights off in unused rooms have been posted throughout the church building. On Sept. 20, at St. James in Dundas, Hamish attended a Climate Justice Niagara Facilitators' Gathering led by Deirdre Pike, which was designed to strengthen environmental initiatives and practices in the diocese, and to inform representatives from parishes about all that's happening in this direction. Hamish was pleased to see that, in all that we've been doing, St. Jude's is well ahead of many parishes on this work, and we hope to continue to show leadership in the diocese.

Our committee decided to make water a new focus this year. On September 28, based on Helen Czerski's book *The Blue Machine*, Hamish delivered a talk to St. Jude's on the influence the oceans have on our climate, and on various specific ways in which water influences both human life and creatures that live in the seas. A condensed version of this talk was published in *The Niagara Anglican*. We were pleased by the warm response from the congregation to the activities set up by Sally and Jenny for Earth Day, with strong involvement from our children's group and young people. Martha Denning has updated and expanded our presence on St. Jude's website. Anne Weeks has maintained the bulletin board in the Helen Poole Library, posting articles about the environment from various publications.

One of our main concerns, under the leadership of Jenny and Sally, is simply to help our parish be as "sustainable," and environmentally efficient in all our parish activities and social events. The Robbie Burns supper, like most events in the church, avoided the use of paper plates, and aluminum pans were recycled. The amount of \$3,000 (proceeds from the Rummage Sale/Christmas Bazaar) was given to the Justice and Servant Ministry to find and encourage the use of environmentally friendly, non-plastic containers for food prepared in the pantry program. To reduce energy consumption, with help from the Property Committee, light fixtures in the library were overhauled. We encourage people to enjoy books like *The Blue Machine* and *Fire Weather* we have bought for our parish library.

We really appreciate the support we have received from our Rector and Priest Assistant, David and Sarah, in our work throughout the year.

Hamish Guthrie Chair of St. Jude's Greening Committee

With contributions from our members:

Jenny le Riche, Sally McFadyen, Martha Denning, Anne Weeks.

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 80 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 2026.

Sheridan College provided us with the below information based on the records that they had going back to the 2012/13 School Year.

Year	Total Amount Awarded	Number of Recipients
2025/26	\$ 10,000.00	10
2024/25	\$ 10,000.00	10
2023/24	\$ 10,000.00	10
2022/23	\$ 9,000.00	9
2021/22	\$ 8,000.00	8
2020/21	\$ 8,000.00	8
2019/20	\$ 5,000.00	5
2018/19	\$ 3,000.00	3
2017/18	\$ 3,000.00	3
2016/17	\$ 2,000.00	2
2015/16	\$ 3,000.00	3
2014/15	\$ 2,000.00	2
2013/14	\$ 1,000.00	1
2012/13	\$ 1,000.00	1

The Committee and Sheridan College thank you for your generous and continuous support.

Newcomers Committee – Jean Ross

Since I started this ministry in September 2001 I have contacted over 500 new households.

Attached is the summary of the feedback I received when doing the 1-year follow-up calls with newcomers. When looking at this please note:

- The calls were made to newcomers who joined in 2024
- There were 4 self-identified (they either filled out the pew card or contacted the office themselves) new households in 2024 and I was able to be in touch with all of them.
- The numbers indicate the number of people who mentioned each item.

Results from 1 Year Follow-up Phone Calls

POSITIVES:		NEGATIVES:	
Welcoming, friendly people, a sense of community	2	Lack of parking – he got a ticket while in church	1
The Clergy (all)	2		
Staff	2		
Church Services:			
Jazz Vespers	2		
Christmas services	2		
Wednesday Service	2		
The music Program	1		
The sermons	1		
The beautiful grounds	1		

Property Committee – Rob Doyle

Good morning members of the Clergy, Ladies and Gentlemen.

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 Amanda Judd, Robert Clarence and Bea Malik. With their on-site presence at St. Jude's last year, the Property Committee was always kept up to date with the property's on-going needs.

I would be also like to recognize all the members of the Property Committee for their dedication, tireless work and oversight in ensuring that Church is maintained and operating in a safe and first-class manner. These individuals are Lloyd McCoomb, Bill Shank, Robert Clarence, Tony Houghton, Peter Chambers, Kevin Coleman, Matha Bingham, Matt Stevenson, Anne Weeks, Joy McConney, Brian Bennett and Bob Vandriel.

In 2025, we completed a number of projects, both large and small in scale. These included:

- The replacement of the church's fire panel as the existing panel was outdated,
- Painting and updating the Montessori School space (with Martha leading the volunteer groups on many Saturdays),
- Painting of the Youth Room mural (with Joy arranging for and coordinating student volunteers from her school),
- Addressing items noted in the Diocesan Report and our own Annual Building Inspection report and,
- Continuing to replace lighting to energy efficient fixtures and bulbs (almost 100% complete).

The Property Committee looks forward to 2026 as there are several projects that are currently underway (Sound System Upgrade and Irrigation System replacement) as well as others under review.

While our Property Committee doubled in size last year, we are always looking for new members. Should you have an aptitude for facility management or an eye for interior design, please contact the Office or any of our members for more information on joining us.

St Jude's Parish Statistics

	2025	2024	2023	2022
Number of member households on parish roll	454	446	448	466
Number of identified contributors*	397	319	370	364
<i>* includes all funds & identified visitors</i>				
Sacraments				
Baptisms	4	15	9	17
Marriages	5	3	4	1
Funerals	26	24	29	26
Attendance (<i>YouTube views after 30 days / italics</i>)				
Sunday 8:00 a.m.	24	26	25	19
Sunday 9:15 a.m. (9:30 am after Nov. 1, 2020)	-	-	-	63 / <i>167</i>
Sunday 10:30 a.m.	84	98	91	74
Wednesday 10:30 a.m.	21	19	20	15
Jazz Vespers	52	53	49	41
Evensong	62	86	80	73
Easter: Thursday through Sunday (total)	527	494	470	314
Christmas Eve/Day (total)	751	706	658	472
<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 following Pandemic the year prior. Average attendance numbers above are reflective of that date range only.

FINANCIAL MATTERS

Treasurer's Report to Annual Vestry Meeting, February 22, 2026

Introduction

The Parish Treasurer is appointed by and accountable to the Churchwardens, who are responsible for managing the assets of the Parish as well as raising operational and other funds, and managing operating and capital expenses. Each quarter in 2025 I presented the Corporation with a financial statement of operating income and expenses, along with cash and investment assets in our Trust Funds and tracked capital expense spending.

2025 Report

The audited financial statements of St. Jude's for 2025, with the auditor's report thereon, have been reformatted with the aim of making them easier to understand.

A short slide presentation at the Vestry Meeting will highlight specific financial data for 2025 and the Operating budget and capital plan for 2026, so this Report is an overview of general developments and trends on financial topics in 2025.

General financial update:

- The Parish is still running an operating deficit (higher Operating Expenses than Operating Income).
- The 2025 Operating Budget was revised as requested by last year's Vestry and introduced the idea of a planned deficit financed by a drawdown from the Trust Funds.
- The Henderson Roller Partnership PC, who had provided auditing and accounting services to the Corporation for many years, resigned as Auditor during 2025. The resignation was caused by a change in the firm's priorities, and there were and are no financial or other issues linked to the resignation. Following a search process, the Corporation invited Glenn Graydon Wright LLP to be appointed as St. Jude's new auditors, as authorized by the Annual Vestry meeting in 2025.
- Our Operating Expenses are substantial, as you might expect with an organization of 9 people (two full time clergy, one associate priest, and lay staff responsible for operations, music, children & family programs), working in a heritage building over 140 years old. This year repairs and maintenance costs included unplanned expenses for refurbishing the Montessori School space.
- There were 3 capital expense projects in 2025 approved by special Vestry Meetings and the Bishop. These were for: a new garden irrigation system; a new sound system for the Church; and a new electrical/security box.
- In the first quarter we had our decennial Property Inspection as required by the Diocese. The Inspection Report sets out several recommended repairs, some of which will, when addressed, be classified as Capital Expenses as noted above.
- In 2025 we engaged a new bookkeeper on a contract basis: Nolan Cole replaced an earlier arrangement with an affiliate of our previous Auditor.
- During the year the Corporation acted on an earlier recommendation from the Investment Oversight Committee (IOC) and withdrew trust fund investments from the Oakville Community Fund. These investments were placed in an Investor's Edge investment account with our bank (CIBC). The portfolio is a basket of investment instruments reflecting our benchmarked assets mix for measuring investment fund performance achieved at the Diocese of Niagara. Investment performance continues to be monitored by the IOC.
- An innovation in 2025 was our introduction of the Tip Tap machine, which processes small payments/donations instantly *via* debit and credit cards. This facility makes it easier for people, especially visitors, to donate to St. Jude's on the spot.

Operating Expenses

What follows is a brief description of these expenses. Finalized numbers are presented in the audited financial statements. Highlights of 2025 will be presented at the Meeting.

Generally, St. Jude's follows the practice of recording Operating Expenses in full. Any offsetting donations intended to cover specific operating expenses are recorded in Operating Income.

Salaries and Benefits

Our single biggest component of operating expense continues to be the salaries and benefits of our clergy and lay staff. Our two full-time 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. Our Lay staff and priest associate 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. Costs of temporary staff required are also charged here.

Full-time clergy receive a housing allowance as part of their compensation. St. Jude's withdraws funds from its Diocesan Rectory Reserve to partially offset the cost of housing allowances.

Stipends for choral leads and choral scholars are charged to Liturgical Expenses and paid locally. Bookkeeping expenses are charged to Financial and Administrative Expenses.

Diocesan Expenses

Parishes in the Diocese of Niagara are assessed an annual levy to finance the costs of operating Diocesan Synod and management, 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 applicable fees for the attendance of our clergy and lay delegates to Synod meetings and other conferences. In 2025 our Diocesan expenses also included \$2,419 for the cost of the mandatory Decennial Property Inspection as noted above.

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 general maintenance and repairs needed by the Church itself, Victoria Hall, the Helen Poole Memorial Library Hall, and the Vicarage. We contract out regular maintenance (snow clearing, grass cutting and interior cleaning), and these costs in the aggregate are almost as much as our general maintenance expenses.

St. Jude's Memorial Garden

The Corporation is designated by the Diocesan Canons as the Board of Directors of the Memorial Garden. The Memorial Garden generates a small annual net surplus. Memorial Garden income is generated from scattering fees and financial income from the BNS Care & Maintenance Fund. Expenses primarily consist of landscaping expenses but also include prescribed payments (based on the number of scatterings) into the BNS Care & Maintenance Fund, and regulatory fees.

Parish Ministries

Operating income spent on outreach Ministry falls into two main categories: Funds that are allocated to the Justice & Servant Ministries (J&SM); and to Other Ministries. Parishioner donations to these ministries are also recorded in Operating Income.

J&SM operates a groceries and meals program, which finances the purchase of food supplies for local food banks, along with a meal preparation and delivery service to those in need. Other parish Ministries with planned expenses are: Children's Family and Youth ministries; Adult Education; Library; Evangelism/Social Media; Greening; and Fellowship. Other parish groups' operating programs and activities include: Crisis Relief; 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. In 2025 the Garden Guild made a major financial contribution to the garden irrigation system replacement.

Liturgical Expenses

These expenses comprise worship, music (including Jazz Vespers), choral scholars and choral lead singers, liturgical supplies such as wine and candles, organ and piano tuning and maintenance, and other expenses associated with our worship 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; the Tip Tap processor fee; 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

Where operating income is insufficient to cover operating expenses, the Corporation has authorized the use of funding from our Trust Funds.

Parishioners Regular Giving

Regular giving from Parishioners is our largest and most important source of funding for our Operating Expenses. 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 Operating Income (notably Rental and Event income, and Income from External Sources, which are discussed below); however, we fund our Operating Expenses mostly from regular financial contributions from our parishioners, and other donations received from time to time.

Rental & Event Income

Parts of our building are licensed for use by various community or social groups; and users also 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 and licensing arrangements are for periods of less than three years, although they can be renewed at the Corporation's discretion for further periods of less than three years.

Income from External Sources

A third source of Income is income from these sources:

- The *Rectory Reserve* is overseen by the Diocese, and we are permitted to withdraw monies annually with Diocesan approval, which are intended to help offset the costs of our clergy's housing allowance (included in Salaries & Related).
- 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 St. Jude's Memorial Garden:
 - The *BNS Care & Maintenance Fund* provides a small prescribed income to St. Jude's. 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 should the property ever be transferred from the Diocese of Niagara. The Corporation/Board of the Memorial Garden has no right of access to the capital in this Fund.
 - Memorial Garden Scattering Fees. These are the fees charged by the Parish to estate executors for the interment of remains in the Memorial Garden.

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, the roof, organ, flooring, windows, and parking lot repairs or replacements; accessibility, bathroom and kitchen renovations; and the installation of permanent memorials. Projects costing less than \$25,000 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, unless donations for specific capital projects have been received.

Parish Investments

The Parish's internally restricted Trust Funds constitute the accumulated savings of the Parish, sourced principally from bequests, larger donations and investment earnings and are under the direct oversight of the Corporation. The Trust Funds are subject to internal policy 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 investment funds. The invested portions of the Trust Funds are currently entrusted to two organizations: the Diocese of Niagara Investment Funds, and the Canadian Imperial Bank of Commerce, in an Investor's Edge investment account. This latter account was opened in 2025 following the decision (referred to above under General Financial Update) to withdraw our investments from the Oakville Community Fund.

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 current 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. In 2025 the Corporation appointed me as Chair of the IOC pending selection of a Chair from amongst the other members. On behalf of the Corporation, I would like to thank the IOC for its thoughtful and valuable advice in 2025.

Audited Financial Statements of the Parish of St. Jude's, Oakville for the year ended 31 December 2025 and the Auditor's Report thereon.

At the Annual Vestry Meeting a motion will be presented to receive the annual audited financial statements.

- 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 audit reports for many years and are not a cause for concern.

Respectfully submitted,

Nick Choules-Burbidge, Parish Treasurer

Proposed Operating Budget for 2026

ST. JUDE’S ANGLICAN CHURCH

2026 PROPOSED BUDGET

How This Budget Was Prepared

Preparing this budget proposal has been a thoughtful and collaborative effort by the parish Corporation (Churchwardens, Treasurer, and clergy) together with our Administrative Staff. Their work unfolded through several careful steps:

- A full day of conversations with key ministry leaders, who shared their budget requests and helped us understand the missional impact of the programs they hope to offer.
- Receiving the Stewardship Committee’s recommendation for anticipated “Income from Parishioners,” grounded in a strong pledge campaign and a review of past giving patterns.
- Receiving guidance from Administrative Staff about realistic expectations for income from rentals, licensing agreements, and other sources.
- Receiving recommendations from Administrative Staff and the Property Committee regarding anticipated costs such as utilities and maintenance.
- Thoughtfully reviewing the performance of our investments and discerning how best to use investment gains to support ministry in a responsible way.
- Looking closely at the few areas where expenses might be reduced, helping us limit the need for additional draws from investment gains.
- Continuing consultation with Parish Council and other key stakeholders throughout the process.

The Corporation approached this work prayerfully, always with the hope of strengthening the vital ministries of St. Jude’s. This proposal reflects their careful discernment. Ultimately, it is the responsibility of this Vestry to offer final discernment.

We warmly invite all members to prayerfully consider this proposal. Questions for clarification are welcome before the Vestry meeting, and there will, of course, be further opportunity for conversation and respectful discussion at the Annual Vestry Meeting itself.

Please see the notes below on specific items in the proposed budget.

Notes on the Proposed Budget (listed by budget line)

Income

- 1. Income from Parishioners.** Amount is Stewardship Committee recommendation based on pledge campaign results and historic giving.
- 6. TOTAL INCOME (2025).** The total differs from the Operating Fund on the Statement of Operations (see Schedule 1, 2025 Financial Statements, Column 1). The 2025 Financial statements report Revenue of \$834,699, which includes \$42,061 in Deferred Program revenue that is excluded from the budget. Note that there is also a matching entry in Expenses which is treated similarly. The same column on the Statement of Operations omits the budgeted draw of \$24,200 from the Rectory Reserve Fund and \$3,249 from the Memorial Garden Care and Maintenance Fund included in the Operating Budget for 2025. After these adjustments, the Total Income for 2025 used as the basis for preparing the 2026 budget is \$820,087.

Expenses

- 7. Salaries and Benefits.** This amount includes the diocesan recommended *minimum* increases for staff considering cost of living and years of service. Housing allowances have been adjusted to formula more in keeping with market housing costs. Amount includes a contingency for clergy supply for vacation time considering the potential end of the contract of our Priest Associate. The “Actual 2025” is slightly inflated because our auditor accounted for accruals in the January 2026 payroll invoice. The accrual amounted to approximately fifteen days worth of Salary and Benefit expense. This means that the actual amount reported for 2026 should more closely relate to the budgeted amount.
- 8. Diocesan Expenses.** This amount includes St. Jude’s fair share of diocesan expenses as well as expenses related to the meeting of Synod anticipated this year.
- 12. Justice and Servant Ministries.** See the special note below.
- 14. Other Parish Ministries.** This amount includes expenses related to Children, Family, and Youth; Adult Education; Library; Evangelism; social media advertising; Greening; and Fellowship.
- 15. Liturgical Expenses.** The amount includes those expenses related to St. Jude’s worship life, including the Music Program, instrument maintenance, worship supplies, Jazz Vespers, and livestreaming.
- 16. Rector’s Discretionary Fund.** The Rector administers a small fund to support small, extraordinary ministry-related expenses.
- 18. TOTAL EXPENSE (2025).** The Total Expenses used for budgeting purposes differ from the Operating Fund Statement of Operations (See Schedule 1, 2025 Financial Statements, Column 1). The 2025 Financial Statements report Expenses of \$1,017,958, which includes \$42,061 in Deferred Program expenditures that are excluded from the budget. After this adjustment, the Total Expense for 2025 used as the basis for preparing the 2026 budget is \$975,894.
- 19. Net Income (Deficit).** This amount represents the operating deficit before any income from investment gains has been factored in.
- 22. Investment Income.** Although strictly not part of the Operating Budget, this section shows that despite an operating deficit, the parish has remained in an overall surplus position in 2024 and 2025. The amount listed for Budget 2026 is an estimate of investment income for 2026 that assumes a 6% rate of return on the year end balance of all the long-term investments in the 2025 Financial Statements (see Note 6).

Special Note Concerning the Justice and Servant Ministries Budget

Over the past year, the Corporation has listened carefully to the hopes of our ministry teams and also to the concerns expressed by parishioners following last year's budget process. Many people shared that they want to see the gifts offered to St. Jude's used directly to support the ministries that take place here—ministries that are part of our shared life and mission.

With that in mind, the Corporation approached this year's budget with two commitments:

- **To honour the vision and passion of our ministry leaders**, including the Justice and Servant Ministries team, whose work is deeply valued.
- **To honour the wishes of parishioners**, who asked that the Operating Budget focus on the ministries that are directly part of St. Jude's own programs.

The Justice and Servant Ministries team requested a total of \$34,000. Some of that request—such as \$750 for social media advertising—is included elsewhere in the budget, because it supports communications across the whole parish.

Another portion of the request was a \$5,000 grant to **Home Suite Hope**, an organization with which we have a long and meaningful relationship. Their work is transformational, and we remain grateful for the ways they lift families out of poverty.

At the same time, the Corporation heard clearly the desire that parishioner giving to St. Jude's be used for St. Jude's ministries. After prayerful consideration, the Corporation decided that the Operating Budget should include grants only for organizations that are directly involved as partners in our own programs. For that reason, the proposed grant to Home Suite Hope is not included in this year's Operating Budget.

The Corporation is also aware that **some parishioners will feel strongly that grants to trusted community partners should continue to be part of our Operating Budget**. We honour that perspective. It reflects the generous spirit of St. Jude's and our long history of supporting transformative work beyond our walls.

This recommendation reflects the Corporation's best discernment after listening carefully to the parish and considering how to align the Operating Budget with the wishes many expressed. We offer it with humility, trusting that **Vestry will bring its own prayerful discernment to the conversation and will make the decision it believes is best for our parish's life and witness**.

It is important to note that St. Jude's continues to support meaningful work—both within our parish and beyond—through other means. This includes for example the Indigenous Scholarship Fund, the Tomato Ladies, the Crisis Relief Fund, and Alongside Hope (formerly PWRDF). These ministries are supported through special fundraising efforts, designated gifts, and the generosity of parishioners who feel called to give to them directly.

The Corporation is hopeful that the people of St. Jude's will continue to support the good work of Home Suite Hope in these same ways. We have consulted with the leaders from the **Justice and Servant Ministries Team** and have come to an agreement on how to support Home Suite Hope in this way. In fact, the Justice and Servant Ministries Team and others have plans for fundraising to support this initiative. We look forward to encouraging and celebrating that generosity.

St Jude's Anglican Church 2026 Operating Budget

	2025 ACTUAL	2026 PROPOSED	Line/ Notes
INCOME			
Income from Parishioners	653,281	660,000	1
Other Sources	33,500	34,800	2
Memorial Garden	9,524	9,000	3
Rentals and Usage	87,203	92,500	4
Non-identifiable Gifts	34,944	25,000	5
TOTAL INCOME	818,452	821,300	6
EXPENSE			
Salaries and Benefits	543,809	559,811	7
Diocesan Expenses	131,482	129,656	8
Utilities, Insurance, & Municipal Taxes	78,970	78,400	9
Memorial Garden Expenses	6,439	6,500	10
Property Maintenance	88,988	84,200	11
Justice and Servant Ministries	29,386	28,250	12
Administration and Finance Expenses	55,171	45,900	13
Other Parish Ministries	6,551	12,050	14
Liturgical Expenses	31,715	32,643	15
Rector's Discretionary Fund	2,961	1,800	16
Misc. Expenses	422	-	17
TOTAL EXPENSES	975,894	979,210	18
NET OPERATING INCOME (DEFICIT)	(157,442)	(157,910)	19
Investment Income			
	2024	2025	2026
Total Investment Income	275,138	174,408	135,820
Investment Income	275,138	174,408	135,820
SURPLUS / DEFICIT	30,965	16,966	(22,090)

Capital Plan for 2026

St Jude's Anglican Church 2026 Capital Plan

Approved Projects with Funding in Place ¹

Sound System	39,309
Sprinkler System	36,662

Total Projects (approved and funded)	\$75,971
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Other Projects Under Consideration ²

Pantry Program Storage Space Renovation
Masonry and Eavestroughs
Accessible Washroom Upgrading
Replacement of carpets on stairs to 2nd floor
Replacement of carpet in sanctuary
Replacement of church sign

¹ These projects were previously approved by Vestry, and the funds are in place. No further draw from capital funds is required.

² These projects are under consideration; however, plans are not finalized and quotations have either not been obtained or are incomplete. Any projects costing in excess of \$25,000, or which require a building or heritage permit, will require Vestry approval.

Audited Financial Statements for 2025

ST. JUDE’S ANGLICAN CHURCH
FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2025

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INDEPENDENT AUDITORS' REPORT

To the Members
St. Jude's Anglican Church

Qualified Opinion

We have audited the financial statements of St. Jude's Anglican Church (the "Parish") which comprise the statement of financial position as at December 31, 2025, and the statements of changes in net assets, revenue and expenditure and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

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 Parish as at December 31, 2025, and its results of operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

As discussed in Note 2 to the financial statements, no amortization has been provided in the financial statements and, property and equipment additions of \$46,873 (2024 - \$84,664) were expensed in the year. This constitutes a departure from Canadian accounting standards for not-for-profit organizations. Based on using the straight-line method of depreciation and estimated useful lives of 15 years, cost of property and equipment, excess of revenue in the year should be decreased by \$169,721 (2024 - \$163,859), cost of property and equipment should be increased by \$46,873 (2024 - \$84,664), accumulated depreciation should be increased by \$2,633,440 (2024 - \$2,463,718), and the net assets should be reduced by \$2,586,566 (2024 - \$2,379,054). The audit opinion on the financial statements for the year ended December 31, 2024 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, our verification of these revenues was limited to the amounts recorded in the records of the Parish. Consequently, we were not able to determine whether any adjustments might be necessary to revenue, excess of revenue over expenditure and cash flows from operations for the years ended December 31, 2025 and December 31, 2024, current assets as at December 31, 2025 and December 31, 2024, and net assets as at January 1 and December 31 for 2025 and 2024. The audit opinion on the financial statements for the year ended December 31, 2024 was modified because of the possible effects of this limitation in scope.

Other Matters

The financial statements of St. Jude's Anglican Church for the year ended December 31, 2024 were audited by another firm of Chartered Professional Accountants who expressed a qualified opinion on those financial statements on February 14, 2025.

Our audit was conducted for the purpose of forming an opinion on the financial statements taken as a whole. The supplementary information included in the schedules to the statement of revenue and expenditure is presented for the purposes of additional information and has been subjected to the auditing procedures applied only to the extent necessary to express an opinion in the audit of the financial statements taken as a whole.

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

In preparing the financial statements, management is responsible for assessing the Parish'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 Parish or to cease operations, or has no realistic alternative but to do so.

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

John R. Nunnikhoven, CPA, CA Anthony Falco, CPA, CA Atif Akhtar, CPA, CA Christopher J. Reinhardt, CPA, CA

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Telephone: 905-845-6633 Fax: 905-845-6064

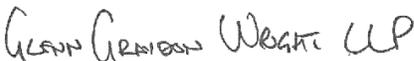
INDEPENDENT AUDITORS' REPORT, continued

Auditors' 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 auditors' 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 Parish'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 Parish's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Parish 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.



Chartered Professional Accountants
 Licensed Public Accountants
 Oakville, Ontario
 February 20, 2026

ST. JUDE'S ANGLICAN CHURCH**Statement of financial position****As at December 31, 2025**

	2025	2024
Assets		
Current assets		
Cash and cash equivalents	\$ 214,278	260,269
Short-term investments (Note 4)	42,451	99,625
Accounts receivable (Note 5)	12,215	7,881
	268,944	367,775
Long-term investments (Note 6)	2,263,673	2,101,660
Property and equipment (Note 8)	1,455,958	1,455,958
	\$ 3,988,575	3,925,393
Liabilities and net assets		
Current liabilities		
Accounts payable and accrued liabilities	\$ 60,349	42,840
Deferred revenue (Note 9)	139,945	82,440
	200,294	125,280
Fund balances		
Externally restricted	364,209	361,560
Internally restricted	2,305,230	2,166,101
Invested in property and equipment	1,455,958	1,455,958
Operating Fund	(337,116)	(183,506)
	3,788,281	3,800,113
	\$ 3,988,575	3,925,393

Approved by the Board

Rector's Warden_____
Rector_____
People's Warden_____
Treasurer

ST. JUDE'S ANGLICAN CHURCH
Statement of changes in net assets
For the year ended December 31, 2025

	Externally restricted	Internally restricted	Invested in property and equipment	Operating Fund	Total 2025	Total 2024
Net assets , beginning of year	\$ 361,560	2,166,101	1,455,958	(183,506)	3,800,113	3,769,148
Excess of revenue over expenditure (expenditure over revenue) (Schedule 1)	32,298	139,129	-	(183,259)	(11,832)	(120,150)
Interfund transfers (Note 10)	(29,649)	-	-	29,649	-	-
Net assets , end of year	\$ 364,209	2,305,230	1,455,958	(337,116)	3,788,281	3,800,113

ST. JUDE'S ANGLICAN CHURCH**Statement of revenue and expenditure****For the year ended December 31, 2025**

	2025	2024
Revenue		
Regular support	\$ 653,281	640,299
Investment income	201,857	275,138
Non-identifiable gifts and rental	122,147	93,555
Revenue from deferred programs (Note 9)	42,061	54,404
Scattering fees (Note 7)	6,275	5,600
St. Jude's Foundation for Hope	4,800	4,800
Donations	22,578	40,518
Capital grants	-	5,200
	1,052,999	1,119,514
Expenditure		
Salaries and benefits (Clergy and Staff)	543,809	522,744
Property and facilities	242,998	253,915
Diocesan expenses	131,482	135,963
Expenditure from deferred programs (Note 9)	42,061	54,404
Parish ministries	35,937	58,574
Financial	33,446	34,244
Liturgical	31,715	29,570
Miscellaneous	3,383	(865)
	1,064,831	1,088,549
Excess of (expenditure over revenue)		
revenue over expenditure for year	\$ (11,832)	30,965

ST. JUDE'S ANGLICAN CHURCH**Statement of cash flows****For the year ended December 31, 2025**

	2025	2024
Cash flows from (used in) operating activities		
Excess of (expenditure over revenue) revenue over expenditure for year	\$ (11,832)	30,965
Changes in non-cash working capital		
(Increase) decrease in accounts receivable	(4,334)	10,069
Increase in accounts payable and accrued liabilities	17,509	36,972
Increase (decrease) in deferred revenue	57,505	(7,611)
Cash flows from operating activities	58,848	70,395
Cash flows from (used in) investing activities		
Decrease in short-term investments	57,174	162,575
Increase in long-term investments	(162,013)	(210,814)
Cash flows used in investing activities	(104,839)	(48,239)
Net (decrease) increase in cash and cash equivalents during year	(45,991)	22,156
Cash and cash equivalents, beginning of year	260,269	238,113
Cash and cash equivalents, end of year	\$ 214,278	260,269

ST. JUDE'S ANGLICAN CHURCH

Notes to financial statements

As at December 31, 2025

1. Purpose of the 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.

2. Significant accounting policies

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations and include the following significant accounting policies where alternatives are available:

a) Management estimates

The preparation of the financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty and the effect on the financial statements of changes in such estimates in future periods could be significant.

b) Cash and cash equivalents

Cash and cash equivalents include cash on hand and balances with banks, net of bank overdrafts and highly liquid temporary money market instruments with original maturities of three months or less. Bank borrowings are considered to be financing activities.

ST. JUDE'S ANGLICAN CHURCH

Notes to financial statements

As at December 31, 2025

2. Significant accounting policies – continued

c) Fund accounting

For financial statement reporting purposes, the Parish follows the deferral method of accounting for contributions. Separate funds have been established in order that the Corporation may place limitations and restrictions on the use of funds raised for special purposes. The Parish maintains two types of funds:

1. Internally Restricted Funds

(i) Operating trust fund

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

(ii) Memorial Garden trust fund

The Memorial Garden Fund was used to fund future improvements of the St. Jude's Memorial Garden. This fund is closed to new donations.

(iii) Heritage trust fund

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

(iv) Foundation trust fund

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

(v) Endowment trust fund

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 projects or expanding existing ones.

(vi) General trust fund

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

(vii) Music Development trust fund

The Music Development fund is used to promote and develop special music programs and the choirs, meet the cost major repairs to the organ up to and including replacement and fund special sacred music programs and concerts at St. Jude's Anglican Church.

(viii) Prepaid Scattering Fees trust fund

The Prepaid 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.

ST. JUDE'S ANGLICAN CHURCH

Notes to financial statements

As at December 31, 2025

2. Significant accounting policies – continued

c) Fund accounting – continued

2. External Funds providing Parish operating income

The following are External Funds that the Parish does not manage:

(ix) Memorial Garden Care & Maintenance (The Scotiabank fund)

The Scotiabank fund, described under Note 7, provides a distribution from the fund.

(x) Rectory Reserve trust fund

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 2025 the Parish withdrew \$26,400 (2024 - \$24,200).

d) 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.

e) Short-term investment

The short-term investment is recorded at amortized cost.

f) Long-term investments

The long-term investments include investments in various trust funds and are recorded at fair value.

g) 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.

h) 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, user fees and other revenue in the Operating Income and Expense Fund are recognized when earned and received or receivable.

ST. JUDE'S ANGLICAN CHURCH

Notes to financial statements

As at December 31, 2025

3. Financial instruments

a) Fair value

The Parish initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions. The entity subsequently measures all its financial assets and financial liabilities at cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value.

b) Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in underlying market factors. The Parish is exposed to interest rate risk.

i) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The Parish's short-term investment bears interest at a fixed rate. Consequently, there is a risk of cash flow exposure. However, there is no risk of fair value on this part of the asset.

c) Liquidity risk

Liquidity risk is the risk that the Parish cannot meet a demand for cash or fund its obligations as they come due. Unless otherwise noted, the Parish is not subject to significant liquidity risk. The Parish manages liquidity risk by:

- maintaining access to a number of sources of funding which are sufficient to meet anticipated funding requirements.
- investing in liquid fixed income securities and cash equivalents that, if necessary, can be sold to generate cash flow.
- having committed borrowing facilities or other lines of credit that it can access to meet liquidity needs.
- holding financial assets for which there is not a liquid market, but which are expected to generate cash inflows that will be available to meet cash outflows on liabilities.

4. Short-term investment

	2025	2024
CIBC Redeemable GICs – General	\$ -	22,302
CIBC Redeemable GICs – Memorial Garden	-	35,765
CIBC Redeemable GICs – Music Development	42,451	41,558
	<u>\$ 42,451</u>	<u>99,625</u>

The short-term investment consists of a Guaranteed Investment Certificate which matures on February 20, 2026 with an interest rate of 2.00%.

5. Accounts receivable

	2025	2024
Trade receivables	\$ 2,840	2,200
HST rebate	9,375	5,681
	<u>\$ 12,215</u>	<u>7,881</u>

ST. JUDE'S ANGLICAN CHURCH

Notes to financial statements

As at December 31, 2025

6. Long-term investments

The long-term investments of the Parish accessible by the Corporation were entrusted to the Diocese and to the Oakville Community Fund. During 2025 the Oakville Community Fund investment was liquidated and the proceeds were transferred to the CIBC Investor's Funds. The following were the market values of these investments as at December 31 in the years indicated. The long-term investments are held within the internally restricted trust funds of the Parish.

	2025	2024
Diocese of Niagara Investment Fund		
– Internally Restricted Trust Funds	\$ 1,468,178	1,317,898
Oakville Community Fund	-	422,202
CIBC Investor's Funds	431,286	-
	<hr/>	<hr/>
Investments accessible by Corporation	1,899,464	1,740,100
Add Memorial Garden Care & Maintenance Fund (Scotia Trust) and Rectory Reserve Fund	364,209	361,560
	<hr/>	<hr/>
	\$ 2,263,673	2,101,660

7. 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) (the "FBCSA") to establish and maintain a Care & 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 2025 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 2025:

	2025	2024
Scattering fees	\$ 6,275	5,600
Income distributed from the Memorial Garden Care & Maintenance Fund (Scotia Trust)	3,249	3,302
	<hr/>	<hr/>
Total income	9,524	8,902
Less		
– Maintenance expenses	6,049	5,893
– Levy paid to Care & Maintenance Fund	390	630
– BAO fees	-	483
	<hr/>	<hr/>
	\$ 3,085	1,896

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

ST. JUDE'S ANGLICAN CHURCH

Notes to financial statements

As at December 31, 2025

8. Property and equipment

	2025			2024
	Cost	Accumulated amortization	Net	Net
Church building	\$ 362,566	-	362,566	362,566
Parish hall	677,978	-	677,978	677,978
Furniture and equipment	125,075	-	125,075	125,075
Organ	168,271	-	168,271	168,271
Vicarage	85,560	-	85,560	85,560
Memorial garden	36,508	-	36,508	36,508
	<u>\$ 1,455,958</u>	<u>-</u>	<u>1,455,958</u>	<u>1,455,958</u>

9. 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 the year. The Parish deferred restricted grants received from various sources including fundraising events and general cash contributions throughout the year. Changes in the deferred revenue balances is as follows:

	2024	Additions	Recognized in revenue	2025
	Crisis relief	\$ 10,786	3,527	4,493
Altar Guild	9,725	850	328	10,247
Senior Choir funds	1,136	-	284	852
Garden Guild	21,351	12,764	10,609	23,506
Refugee sponsorship	6,930	-	-	6,930
Indigenous student scholarship	23,833	7,988	10,000	21,821
Tomato Ladies	5,694	6,000	3,066	8,628
Rob Fead Memorial fund	2,927	-	2,927	-
Rummage/Bazaar	58	17,907	10,354	7,611
J & SM Outreach Programs	-	7,601	-	7,601
Prepaid Scattering Fees	-	3,000	-	3,000
Sound/AV System	-	34,996	18,078	16,918
Sprinkler System	-	23,011	-	23,011
	<u>\$ 82,440</u>	<u>117,644</u>	<u>60,139</u>	<u>139,945</u>

Out of the total deferred revenue recognized \$Nil (2024 - \$20,428) of donations are recognized in regular support revenue and the remaining balance of \$42,061 (2024 - \$54,404) from deferred programs and \$18,078 (2024 - \$Nil) from program specific donations.

10. Interfund transfers and withdrawals

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.

During the year, the Corporation and Parish approved the transfer of \$26,400 (2024 - \$24,200) to the Operating Fund from the Rectory Reserve and \$3,249 (2024 - \$3,302) to the Operating Fund from the Memorial Garden Care & Maintenance Fund.

ST. JUDE'S ANGLICAN CHURCH

Notes to financial statements

As at December 31, 2025

11. Bank indebtedness

Bank indebtedness is secured by a general security agreement. The Parish has an authorized line of credit of \$100,000 at a rate of bank prime plus 1.5% per annum, of which \$100,000 remained unused as at December 31, 2025.

12. Operating commitments

Future minimum payments required under office equipment leases that have initial terms in excess of one year are:

2026	\$	5,916
2027		<u>2,465</u>
	\$	<u>8,381</u>

13. Income tax status

The Parish is a registered charity and is therefore exempt from income taxes under Section 149(1)(f) of the Income Tax Act.

14. Comparative figures

Certain figures in the 2024 financial statements have been reclassified to conform with the basis of presentation used in 2025.

ST. JUDE'S ANGLICAN CHURCH
Statement of operations – Total Internally and Externally Restricted Funds
For the year ended December 31, 2025

	Internally Restricted Funds					Externally Restricted Funds					Total 2025	Total 2024	
	Operating Fund	Memorial Garden	Heritage Foundation	Endowment	General Development	Total Internally Restricted Funds	Memorial Garden Care & Maintenance Fund (Scotia Trust)	Rectory Reserve	Externally Restricted Funds	Total			
Revenue													
Regular support	\$ 653,281	11,041	-	-	-	-	-	-	-	-	-	653,281	640,299
Investment income	1,635	-	-	-	-	-	-	-	-	-	-	201,857	275,138
Non-identifiable gifts and rental	122,147	-	-	-	-	-	-	-	-	-	-	122,147	93,555
Revenue from deferred programs (Note 9)	42,061	-	-	-	-	-	-	-	-	-	-	42,061	54,404
Scattering fees (Note 7)	6,275	-	-	-	-	-	-	-	-	-	-	6,275	5,600
St. Jude's Foundation for Hope	4,800	-	-	-	-	-	-	-	-	-	-	4,800	4,800
Donations	4,500	-	-	-	-	-	-	-	-	-	-	22,578	40,518
Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	5,200
	834,699	11,041	-	12,472	101,219	60,644	626	186,002	3,919	28,379	32,298	1,052,999	1,119,514
Expenditures													
Salaries and benefits (Clergy and Staff)	543,809	-	-	-	-	-	-	-	-	-	-	543,809	522,744
Property and facilities	196,125	-	-	-	-	46,873	-	46,873	-	-	-	242,998	253,915
Diocesan expenses	131,482	-	-	-	-	-	-	-	-	-	-	131,482	135,963
Expenditure from deferred programs (Note 9)	42,061	-	-	-	-	-	-	-	-	-	-	42,061	54,404
Parish ministries	35,937	-	-	-	-	-	-	-	-	-	-	35,937	58,574
Financial	33,446	-	-	-	-	-	-	-	-	-	-	33,446	34,244
Liturgical	31,715	-	-	-	-	-	-	-	-	-	-	31,715	29,570
Miscellaneous	3,383	-	-	-	-	-	-	-	-	-	-	3,383	(865)
	1,017,958	-	-	12,472	-	46,873	-	46,873	-	-	-	1,064,831	1,088,549
Excess of (expenditure over revenue)													
2025	\$ (183,259)	11,041	-	12,472	101,219	13,771	626	139,129	3,919	28,379	32,298	(11,832)	-
2024	\$ (136,300)	17,835	(32,415)	15,185	123,379	52,056	(24,925)	151,115	5,469	12,681	18,150	\$	30,965