

Parish Officer Handbook

of the

DIOCESE OF FREDERICTON
ANGLICAN CHURCH OF CANADA



Revised March 2025

THE FIVE MARKS OF MISSION

To proclaim the Good News of the Kingdom

To teach, baptize and nurture new [and all] believers

To respond to human need by loving service

To seek to transform unjust structures of society, to
challenge violence of every kind and to pursue peace and
reconciliation

To strive to safeguard the integrity of creation and sustain
and renew the life of the earth



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ABOUT THIS HANDBOOK

This publication is designed to serve as a general source of information for parish officers, including incumbents, parish wardens, treasurers, vestry members and others in a parish leadership capacity. It provides information of a general nature.

This guide is not intended to replace or supersede the many sources of information which already exist including The Anglican Church Act 2003 (as amended 2017); the Constitution and Canons; and the established regulations, policies and episcopal directives of the Diocese of Fredericton. The intent is to provide information about the more common tasks that parish officers encounter and to answer some of the more frequently asked questions.

For further clarification, this guide points to The Anglican Church Act; the Constitution and selected Canons, as well as selected diocesan regulations, policies and guidelines that are of specific interest to parish lay leaders.

An attempt has been made to produce a resource which is easily read and helpful. Such an undertaking will not be without errors or omissions. Please advise the synod office if you find some. Also feel free to make any suggestions for inclusion in future revisions. This is your resource and should respond to your needs.

Please refer regularly to the Resources for Parish Officers section of the diocesan synod website for up to date versions of this handbook and other legislation and guideline documents.

A MESSAGE FROM THE BISHOP

As a diocese we face challenging times. Every follower of Jesus has a call to minister in God's Church. Our ministry is rooted in God's mission to the whole of his creation. As officers of your corporation, you have accepted the call of God to proactively participate in this task. Each congregation in our diocese has a vital role to play in serving the community in which it is set and the world beyond us.



As you will know the Anglican Communion has committed itself to working towards Five Marks of Mission (see page 2). A significant part of your role is to work with the clergy and others in your congregation to move these marks forward.

It is vital that we all strive to attain these goals. A fundamental question for each parish is: which one of these shall we work on now?

I am grateful for your willingness to accept the office to which you have been elected. I look forward to our serving God together for the advancement of his Kingdom.

With blessings in Christ,

Paul

STANDARDS OF ACCOUNTABILITY FOR CONGREGATIONAL LEADERS

1. With dedication and faithfulness, an accountable leader holds up the best interests of the community, offering a level of trustworthiness and faithful care expected of prudent leaders in similar circumstances.
2. An accountable leader is conscious of the power of the role, respecting and consistently living within the ethical boundaries that accompany such authority.
3. An accountable leader stays informed about the rules and records that order the community's life, the resources that may enrich it, and the requirements of the state.
4. An accountable leader creates a safe environment and safe institutional habits for the benefit of members, guests, and friends.
5. An accountable leader tells the truth.
6. An accountable leader gives special attention to all financial matters, abstaining from personal gain in congregational affairs and championing honesty.
7. An accountable leader oversees relationships, building and nurturing them both within the community and with strangers, guests, service providers, partner institutions, and the state.
8. An accountable leader leads, taking responsibility along with other leaders to move the community forward carefully.
9. An accountable leader nurtures self-respect in all, beginning with himself or herself.

(Accountable Leadership by Paul Chaffee)

PART ONE: OUR DIOCESE – OUR PARISH

Glossary of Terms

The Anglican Church Act, 2003

An act of the Legislature of the Province of New Brunswick, which gives corporate status to the Office of the Bishop and the Diocesan Synod of Fredericton. It provides the legal framework for the establishment of parish corporations, for the writing and revision of the Constitution and Canons, and for the general function of the Anglican Church in the Province of New Brunswick. The 2003 Act was amended in 2017.

Archdeacon

A person delegated and appointed by the bishop to assist in oversight of a group of parishes. Traditionally, archdeacons are the "oculi episcopali" – the eyes of the bishop. Archdeacons operate within a territory known as an "archdeaconry", comprised of one or more deaneries (hence the title "territorial archdeacon"), and assist the bishop with personnel and administrative matters. An archdeacon uses the title "The Venerable" (see Forms of Address for Anglican Clergy).

Bishop

The chief pastor who gives oversight to a diocese. There are three kinds of bishops referred to in diocesan legislation, all consecrated by indelible ordinations: Diocesan, Coadjutor, and Suffragan. The Diocesan may appoint an Assistant Bishop.

Canons

The laws of the church in a diocese, referred to as Canon Law; and also, an appointment made and a title conferred by a bishop to recognize special service to the diocese and membership in the Cathedral Advisory Chapter. Honorary Canons are not members of the Chapter.

Deanery

A geographic area identified by the bishop and incorporating the parishes in that area. There are currently eight deaneries in our diocese (Chaleur-Miramichi, Fredericton, Kingston-Kennebecasis, St. Andrews, Saint John, Shediac, Woodstock, York) and with the exception of Fredericton and York, they cover the same parishes as the corresponding archdeaconry.

Diocese

A diocese is made up of local parishes in a given geographic area with a diocesan bishop as its chief priest and pastor. The boundaries of the Diocese of Fredericton are coterminous with those of the Province of New Brunswick.

Diocesan Council

The "synod between synods", the Diocesan Council is the main governing body of the diocese when Synod is not in session. Its membership includes the bishop, the dean, synod officers, archdeacons, clergy and laity elected at the archdeaconry Greater Chapter level and four others (including a youth representative) appointed by the Council itself.

Incumbent

A specific designation of a priest, deacon or layperson appointed by the bishop to minister in a parish or shared parish setting. Incumbents may be appointed as priest and rector, priest-in-charge, deacon-in-charge or any other designation the bishop sees fit. Incumbents are installed/inducted to parish ministry by the bishop or an archdeacon during a public service.

Parish

The local level of the diocesan church. A diocese is divided into parishes each with its own geographic boundary and with one or more church buildings (points).

Parish Corporation

The legally incorporated body of the parish. Parishes in New Brunswick are incorporated by the bishop, under The Anglican Church Act, 2003. The parish corporation is comprised of the incumbent, wardens, and vestry of each parish. Church congregations within each parish are not normally incorporated (see [Canon Six](#)).

Regional Dean

A member of the deanery clericus who has been appointed to assist the bishop and territorial archdeacon with deanery administrative and pastoral matters. The regional dean is usually appointed on nomination by his or her peers.

Vestry

Persons elected as members of the parish corporation. Vestry members assist the wardens in carrying out their duties (see [Canon Six](#)). The term "vestry" and "corporation" are often used interchangeably, i.e., a meeting of "vestry" or a meeting of the "corporation"; however, the incumbent and wardens are not technically vestry members. Vestry also refers to the room, also called Sacristy and normally off the church nave, where ceremonial vestments, Eucharist vessels and church records are kept, and where meetings of the corporation were traditionally held.

Warden (Church Warden)

The principal elected lay officer of the parish. Two church wardens are elected annually. As well as duties defined in [Canon Six](#), church wardens work with and support the incumbent in the wider mission of the church. Parishes with more than one church building (worship point) may appoint Chapel Wardens. Although a chapel warden is not a canonical "warden", they can play an essential role in assisting church wardens in their duties.

Our Diocesan Church

Bishops

In Anglican episcopal governance every diocese is presided over by a diocesan bishop, often referred to as "the Diocesan". Some dioceses have suffragan bishops (assistants) to help with the episcopal work of the Church. A bishop who is elected with the right of succession to the position of diocesan is called a coadjutor bishop.

The Diocesan Synod

The Anglican Church is "episcopally lead and synodically governed". Through the Synod (the legislative body), the laity (people), clergy (those in holy orders), and bishops are involved in the life and governance of the Church.

Clergy licensed and resident in the diocese are members of Synod. Other members are diocesan officers (treasurer, secretary, chancellor, vice-chancellor), the president of the diocesan Anglican Church Women (ACW) and lay evangelists (formerly Church Army officers) when licensed and resident.

Parishes are represented at Synod by lay people elected at the parish annual meeting. Each parish may elect up to two lay delegates, or three as long as at least one delegate meets the current age restriction enacted to increase the number of younger delegates, and a like number of substitutes.

A synod is a legislative body as well as an educational body where members learn of programs within the church emphasizing ministry and outreach. It is only at Sessions (meetings) of the Synod that the constitution and canons of the diocese can be changed. It is to the synod that the Diocesan Council and its committees and other groups report on their ministry and activities.

The Anglican Church Act, 2003 (as amended in 2017) and the Constitution of the Diocese of Fredericton have established a body called the Diocesan Council, which is the synod between meetings of the Synod. Its membership includes the bishop, archdeacons, the dean, the diocesan ACW president, the chair of the Finance Committee, the officers of the synod, clergy and laity from each of the seven archdeaconries, and three laity and one youth representative appointed by the Council itself.

There are a number of standing committees that report to the Diocesan Council and through them, to the Synod. They include Constitution and Canons, Finance, Nominating and Human Resources. There is also an Executive Committee of Council that can meet in lieu of the full Council in extenuating circumstances.

In addition, there are numerous other groups with various roles and responsibilities. These committees offer clergy and laity the opportunity to share gifts, talents and expertise in various aspects of the synod's work.

Synod also elects persons to represent the diocese at the (ecclesiastical) Provincial Synod and the General Synod levels. Provincial Synod ([the Ecclesiastical Province of Canada](#)) is comprised of the seven dioceses within the Atlantic Provinces and Quebec and meets tri-annually.

The General Synod, also meets every three years and like our own synod, is a legislative and educational body. General Synod carries out the work of the [Anglican Church of Canada](#) nationally. In addition, the General Synod sends a bishop, priest, and lay person to the Anglican Consultative Council at which all member churches (also called provinces) of the worldwide [Anglican Communion](#) are represented. It meets every three years to discuss and reflect on the work of mission, ecumenism, doctrine, and social justice issues.

Anglicans are linked by a common tradition and heritage, worship, ordained ministry and the three cornerstones of scripture, tradition and reason. We are: *One Body of Christ composed of Churches which, united under the One Divine Head, and in the fellowship of the One, Holy Catholic and Apostolic Church, hold the One Faith revealed in Holy Writ, . . . and worship One God and Father through the same Lord Jesus Christ, by the same Holy and Divine Spirit who is given to them that believe to guide them into all truth.* (1893 Solemn Declaration – Book of Common Prayer, 1962)

The Archdeaconry and the Deanery

The diocese is divided into seven areas called archdeaconries, each coterminous with one deanery, or in one case, further divided into two deaneries. Archdeacons are, typically, clergy appointed by the bishop to assist with episcopal matters within one's own archdeaconry. Each deanery has a Regional Dean whose task is to assist in the pastoral and administrative work and to convene meetings of the deanery clericus. The archdeacons work with the regional deans to ensure that clergy receive the support and employee assistance they require to carry out the ministry.

The archdeaconries and deaneries in this diocese are:

- Chatham (Deanery of Chaleur - Miramichi)
- Fredericton (Deanery of Fredericton and Deanery of York)
- Kingston and the Kennebecasis (Deanery of Kingston - Kennebecasis)
- Moncton (Deanery of Shediac)
- Saint John (Deanery of Saint John)
- St. Andrews (Deanery of St. Andrews)
- Woodstock (Deanery of Woodstock)

Find a map of the archdeaconries and deaneries on our [Find-a-Church](#) page.

Archdeaconry Greater Chapter

This is a broad cross section of clergy, and parish lay leadership, in an archdeaconry, which meets at the call of the archdeacon to facilitate the ministry in that region, and especially prior to a Session of Diocesan Synod.

Parish Structure

The Parish

At the local level in each diocese the unit of administration and pastoral responsibility is called a "parish". Some parishes have just one church building and may be referred to as a "single point parish". Other parishes may have two or more buildings/ congregations and are referred to as "multi-point parishes".

Parishes in the Diocese of Fredericton are incorporated under The Anglican Church Act, 2003, and are referred to by a specific name, which may reflect the name of a church building in the parish or the geographic area of the parish. The standard format for the naming of a parish corporation is: "The Corporation of the Anglican Parish of _____".

A parish is spiritually lead by an incumbent, usually a priest, appointed by the bishop. The appointment of a new incumbent to the parish is celebrated at a special service called a Celebration of New Ministry. When two or more parishes are served by one incumbent or priest-in-charge, those parishes retain their own corporate identity, responsibility, and status. An arrangement is normally made with regard to the sharing of the costs of the ministry appointment including stipend and related expenses and the rectory costs.

Parish Meetings

All parishes are required to hold an annual general meeting of parishioners not later than the third Sunday in March (Canon Six s.2(1)). The meeting is normally called and chaired by the incumbent. From time to time there may be need for "special" meetings of parishioners and they are called and conducted in a manner similar to that of the annual meeting. Further information pertaining to annual meetings can be found on the Parish Annual Meetings resource page.

Corporation (Vestry) Meetings

The parish corporation is required to meet at least six times per year (Canon Six s.4). Such meetings are an integral part of the life of the parish. While the incumbent calls, and normally chairs, vestry meetings there is provision in some circumstances for them to be called by the church wardens.

Canon Six contains helpful information regarding annual meetings, special meetings and corporation meetings. Further notes regarding annual and corporation meetings can be found on the [online version of this handbook](#).

The Incumbent

A cleric appointed and licensed as rector or incumbent holds an office of the parish corporation (the incumbent, wardens, and vestry), is a full participating member and usually its chair.

The incumbent of the parish is the "chief liturgical officer" and as such is solely responsible for the liturgy. All those who assist in public worship do so under the direction of the

incumbent (organists and choir directors and choirs, layreaders, visiting and assisting clergy, etc.). While clergy are part of the parish corporation and are provided a stipend by the parish, they are appointed by, and responsible to, the bishop of the diocese.

A person appointed to have charge of a parish, but not licensed as an incumbent, is not a member of the parish corporation but is entitled to attend corporation and annual meetings with voice but no vote (Canon Six s.1(3)). Parish corporations will often by resolution appoint the priest (or deacon)-in-charge to the role of chair of meetings of a corporation, as well as request the fulfilment of other duties normally performed by an incumbent.

The Church Wardens

Church wardens are the principal elected lay officers of the parish, and a mutual sharing of duties and responsibilities with the incumbent is recommended by Canon Six. Wardens are elected each year at the parish annual meeting (s.2(1b)). The limit to consecutive terms as warden is five years (s.2(4)). Wardens must be members of the laity and otherwise meet the qualifications for voting member of the parish.

There is no canonical distinction between junior and senior warden, although many parishes have internal by-laws or customs which make that distinction.

Sections 6 and 7 of Canon Six outline the duties and responsibilities of the church wardens. Wardens are called upon to attend to many functions, including regularly evaluating the overall life of the parish, to recommend and offer ideas for effective ministry and to give leadership towards the achievement of the purpose of the parish.

Section 3 of the Canon makes provision for the election of Chapel Wardens in cases where there is more than one church building in the parish. The duties of a chapel warden are generally restricted to the care of the local church building.

The Treasurer

The parish treasurer is appointed by the corporation (Canon Six s.9(1)). The treasurer may, but need not be, a member of the corporation. The treasurer shall not be a church warden or a member of the same household as any other parish financial signing authority.

The responsibilities of the treasurer are defined in Canon Six s.9(2). Beyond those specific canonical definitions, from a functional standpoint, the treasurer's work represents a broad range of responsibilities:

- Keep a full record, using accepted accounting procedures, of all the financial affairs and transactions of the parish. This will include collecting and transmitting all funds for diocesan and parish commitments on time and in full, paying all bills, balancing bank accounts, and generally recording and reporting on the financial affairs of the parish subject to direction by the corporation.
- Inform the wardens and the corporation if any unforeseen financial problems arise within the parish or churches, or if any irregularities should occur.

- Present the current financial position of the parish to the corporation at least quarterly (and preferably at all meetings).
- Submit complete year-end financial statements to the corporation so they may be examined and presented at the annual meeting of parishioners.
- Be involved in the process of preparing the parish budget and should be a member of any parish financial committees.
- Ensure that required financial reports to the diocese and to any government agencies are provided within the appropriate and legislated time frames.

In some parishes there is more than one treasurer. While this does reflect local custom, it is not encouraged (or permitted by Canon). The spirit of Canon Six is that one person is responsible for the financial administrative affairs of the parish corporation. When that task is divided, it can lead to confusion and serious administrative difficulty. This needs to be recognized and steps need to be taken to ensure an orderly flow of information and financial accountability.

It should be noted as well that treasurers are not responsible for making decisions concerning the expenditure of parish or church funds, but are to keep records of such actions. Such decisions are the responsibility of the corporation. Canon Six does not stipulate a term of office for the treasurer.

A parish may assign the bookkeeping aspects of this role to a qualified contracted person or volunteer.

The Vestry Clerk

The vestry clerk is the official, legal secretary of the corporation and is appointed by the corporation (Canon Six s.8(1)). He or she may, but need not be, a member of the corporation. The vestry clerk's responsibilities are listed in Canon Six 8(2). It does not stipulate a term of office for the vestry clerk.

Members of the Vestry

Vestry members are elected at the annual meeting (Canon Six s.2(1a)). The canon calls for a minimum of six and a maximum of twelve persons to be so elected. A parish may establish local practice or by-law as to term of office to provide continuity of leadership, as long as this does not conflict with the canon.

Lay Delegates to Synod

Delegates and their substitutes to Diocesan Synod are elected at the parish annual meeting (Constitution s.4).

Delegates who attend a synod session are considered members of Synod and should have an appreciation for the wider church to which we belong. Synod is not comprised of separate and competing interests, but instead, it is essential that we see ourselves as individual parts who are united into one body.

Delegates to synod should make an effort to understand the nature and function of the Diocesan Synod. While there are a number of responsibilities related to attending a synod session itself, there are other aspects to being a member of synod. Delegates should be aware of and accept the commitment of time and effort required prior to, during, and after a synod session. Delegates should be prepared, if called upon, to allow their gifts and talents to be used at the diocesan level (see Policy B-2 Responsibilities of a Member of Synod).

The decisions of Diocesan Synod are collective and are based on discussion and debate at synod and, once made, they are the decisions of the whole church in the diocese. Each synod member has an important role in that decision making process and, of equal importance, is a vital link in the chain of carrying the decisions forward to their parishes.

The Corporation (often referred to as the "Vestry")

Canon Six s.4 outlines the structure of the parish corporation as operating in a "shared" way. This means that no single individual bears the responsibility for the activities of the parish. All vestry members, with the incumbent, wardens and other elected members, have a responsibility to be alert to the state of the overall life of the parish and congregation(s) and be active in recommending ideas for effective ministry and leadership. Vestry members normally share in the leadership and help maintain a healthy parish environment.

Signing Authority

There are two forms of parish signing authority indicated by Canon Six s.10:

1. Documents that are required to be executed under the seal of the parish corporation (e.g., deeds, leases) are signed by the incumbent and the vestry clerk, or, if the office of incumbent is vacant or the incumbent is on leave, the church wardens and the vestry clerk.
2. Cheques and other money instruments issued by the parish corporation are to be signed by any two of the parish treasurer, the incumbent and a church warden. Where this is impractical, such instruments may be signed by any two or four voting members of the parish chosen for that purpose at the annual meeting of the corporation.

It is vital that a parish has control over the appointment of any person authorized to sign income tax receipts for charitable gifts, often referred to as the Envelope Secretary.

PART TWO: MANAGING PARISH BUSINESS

The Corporation (incumbent, wardens and vestry members) is responsible for the management of the day-to-day affairs of the parish. It is essential that all members of the corporation have an awareness of the state of the church in their area, and to be diligent in their collective decisions.

The Constitution, Canons and the Anglican Church Act, 2003 (as amended in 2017), along with federal, provincial, and municipal legislation, provide the legal framework within which corporate decisions are made. We must, of course, also be cognizant of the need to function within our Christian framework. It is that which sets the parish apart from most other corporate entities.

For all intents and purposes, however, a parish is much like any other non-profit corporation; that is, it can own property, can sue (and can be sued), can sign binding contracts, maintains a public profile, and reports to various government and other outside agencies.

The following pages provide insight into our established procedures and policies around our corporate responsibilities with respect to issues of property, employment, and other matters. As has been noted, this material is of a general nature and relates to our canons, regulations, policies and directives, some of which are listed as appendices to this handbook.

The Parish as Corporation

There are times when parishes need to provide proof of incorporation because the party needing the documents cannot find the proof in the list of companies incorporated under the Companies Act. Should you find yourself in this situation the following clarification can be offered:

All Anglican parishes in the Diocese of Fredericton have the legal status of corporations. They are incorporated through a special act of the New Brunswick legislature: the 2003 Anglican Church Act.

Sections 2 and 3 of the Act specifically establish and empower parish corporations, and paragraph ____ of Schedule A identifies the Anglican Parish of _____ as one such Anglican parish corporation.

(Note: if your parish name has been changed by a Memorial of Amalgamation or Adjustment, you will also need to reference the **Register of Memorials** under Regulation 6-1 Memorials.)

Because Anglican parishes are incorporated by act of the Legislature and have perpetual existence, they do not require the articles of incorporation and annual filings of companies created through the Companies Act.

The Parish as Property Owner

Registered Owner

The parish may own real property and improvements thereon. Ideally, deeds for title to property are registered in the official current or a former corporate name of the parish (i.e., "The Corporation of the Anglican Parish of ..." or "The Rector, Wardens and Vestry of the Parish of ...").

That is not always the case, however, as deeds may have been registered even before a parish was formally established or may be registered to one of the churches in the parish. This does not normally become an issue until title or ownership needs to be verified, as in a sale.

Occasional Lease of Space

Parishes can loan or rent space in their building(s) for regular and/or occasional use by outside groups. An agreement such as provided in the Safe Church package as Schedule N – Agreement to Use a Diocesan/Parish Facility should be completed for each group, whether a fee is being collected or not. Outside groups are also required to obtain their own liability insurance.

If, however, the parish is renting space to an outside group on an exclusive basis, that is, the tenant pays a fee, has the use of the space full-time, that space remains locked when they are not present, and church staff/members do not have access/use of the space other than, for example, a cleaner; this arrangement should be covered by a lease agreement. A lease is a form of disposal of property; as such, approval of the synod is required as described in the section on property disposition which follows.

In any case where a rental fee is collected, the parish should be aware that this could affect their property tax exemption status, especially if the rented space is used for secular or commercial purposes. It may be important to consult with municipal authorities and possibly a tax professional to understand the specific impact.

Approval Required for Disposition

While land may be owned by and registered to a parish there is another interest to be considered. Under the terms of the Anglican Church Act, 2003 [s.7(5)], lands and buildings owned by a parish corporation cannot be sold, mortgaged, or otherwise encumbered without the consent of the bishop and the Synod.

From a procedural standpoint, if a parish wishes to dispose of real property by sale, lease, mortgage, gift or otherwise; or demolish a building, they must first have authority to do so. This involves an application to the bishop and synod through the diocesan Property Committee. The process is laid out in Policy A-3 Disposition of Real Property and Demolition of Buildings.

The application must provide indication that the corporation has agreed to the request for approval.

In the case of leasing space within a parish building, approval is expected when the lessee will have ongoing exclusive use of the space in question as discussed in the section above. A lease application will include a copy of any tentative lease agreement agreed to by the prospective lessee with details on the monthly lease cost, terms of the lease, lease length, etc.

Applications for approval should first be referred to the territorial archdeacon for input and assistance in preparation to ensure the application is complete. Input from the archdeacon is required in all property matters.

Once the application is approved by the bishop and Diocesan Council (by way of the Property and Finance Committees), and an agreement of sale or lease, etc., is reached, a deed of transfer must be signed by the appropriate parish officers and a schedule ("D") to the deed signed by both the bishop and the secretary of the synod. These latter signatures signify the synod and episcopal approval of the transfer of title. The deed is not valid without this signatory.

In the case of a mortgage, these signatures are given only as a release of the bishop's and synod's interest in the property and does not constitute an agreement to co-sign, or act as guarantor of the loan.

The same procedure applies in cases of the granting of right-of-way, easements or in the sale of property to government either through sale agreement or expropriation.

The incumbent and the vestry clerk, or, if the office of incumbent is vacant or the incumbent is on leave, the church wardens and the vestry clerk, shall sign property transfer documents that are required to be executed under the seal of the parish corporation (Canon Six s.10(1)).

Before the sale, lease or demolition of a consecrated church building occurs, steps to remember and record should be undertaken, and the building must be deconsecrated. Please refer to these [guidelines for the closure of church buildings](#).

Approval Required for Purchase or Major Building Work

Another area related to property, and which requires approval, is plans for building projects. The acquisition or construction of new facilities, or plans for a major renovation of or addition to an existing building, require both synod and episcopal approval.

The parish may apply for approval through the Property Committee. The application will include both the design or plans and an explanation of how the project will be funded. Both aspects require appropriate attention and ultimate approval before the work may proceed.

Policy A-9 Purchase of Real Property and New Construction or Renovation contains the required detail in respect of applications to the Property Committee for plans for purchase and new construction.

Historic Properties

While our diocese has been incorporated for over 150 years, some of our churches are over 200 years old. This leads to important considerations with respect to the historic nature of some of our buildings. The synod does not have specific policies regarding historic properties but requests parishes reach out to synod personnel for support when dealing with the issues of historic recognition or designation of buildings and the protection of that heritage. There are advantages and disadvantages that parishes should consider.

Property Insurance

A parish has a clear responsibility to ensure its buildings and parish owned contents are adequately insured. In that respect, and with the approval of the Synod, the diocese has specific minimum standards as to types and limits of coverage required (Policy A-8 Minimum Insurance Standards).

Normally, the building policy limitation includes property AND contents but excludes land value. Valuations should reflect the value of contents, including fixed furnishings (pews, for example), organs and stained glass; and in some cases, the historical significance of the building and items.

Insuring to value helps avoid any obligation by the parish to be a co-insurer on losses. As an example, if replacement cost of a building is established as \$500,000 but the policy is for only \$250,000, then the parish would be responsible for one half of the cost of any insured losses (since only one half of the building's value is insured).

In some cases, it may be appropriate for property to be insured for less than replacement cost. This is valid in cases where a building is considered surplus to parish needs or would simply not be replaced if destroyed. In these cases, coverage for "actual cash value" or "site cleanup" may be feasible.

It is important, however, that these circumstances be very carefully considered before the reduced coverage is put in place. While the premium cost will be lower, the parish would be in a co-insurance position for the cost of any required repair in the event of a partial loss.

Other areas of insurance requirements include general liability, pollution liability, physical and sexual abuse coverage, crime, and boiler and machinery coverage. It is vital that these be considered where they are applicable.

The diocese has established a group property and liability insurance package. This is designed by our brokers (Marsh Canada Ltd.) and currently underwritten by Ecclesiastical Insurance. The package is specifically designed to meet the established standards of coverage.

The parishes are not obligated to participate in this plan, however currently, all do. It is vital that insurance and any arrangements made through other providers meet the established minimum standards.

Please be aware that vacant buildings are generally excluded under a standard policy if they remain vacant or unoccupied for more than 30 days. The synod insurance program includes specific language to address the challenges that parishes encounter regarding their property. It is essential to inform the broker if the parish has a vacant property to ensure that appropriate coverage is established.

Our broker can be contacted at 1-902-476-8522 (Barbara McGuire).

Director and Officer Liability

The people who have agreed to serve in various capacities at the parish level require certain personal insurance protection. To meet that requirement, and as directed by the Synod of 1999, the diocese carries director and officer liability insurance.

This policy covers all officers in all parish corporations and our two church camps, as well as the diocesan and episcopal corporations. It extends to individuals serving as wardens, chapel wardens, treasurers, vestry clerks, rectors, committee members, and members of Synod and all of its boards, groups and committees.

This coverage provides individuals with protection from damages that may arise as a result of personal action against them in their various corporate capacities at the parish or diocesan level. If, for example, a member of vestry was named personally in a legal action against a parish this policy would defend that person on an individual basis.

The cost of this coverage is paid from the diocesan shared ministry budget.

The Parish as Employer

Clergy Remuneration

The parish corporation has responsibility to provide the incumbent (and assistant clergy if applicable) with remuneration as per Canon Seven s.7 and the related policies or regulations. The Diocesan Council, on recommendation of the Human Resources Committee, has responsibility for establishing the level of minimum remuneration and the manner in which the other remuneration and benefits will be provided.

The synod participates in the General Synod clergy pension plan, long term disability plan and clergy continuing education plan. In addition, we utilize the services of Blue Cross for group life insurance and a medical benefits plan.

Generally, clergy remuneration consists of a stipend, provision for housing and a car replacement allowance. Regulation 7-2 Remuneration and Compensation gives direction for these; but in summary:

Stipend: A minimum stipend scale is established by Diocesan Council (Schedule A to Regulation 7-2.) Parishes may pay a stipend in excess of the scale amount particularly beyond the top of the scale. This practice, along with an annual review of stipends in the parish, is encouraged.

Housing: Incumbents are provided with a residence, which includes heat and utilities and basic telephone and Internet service. In cases where no housing is available or the available housing is not occupied by the incumbent, there is provision for a cash allowance in lieu.

Car replacement allowance: All parish clergy are currently provided with a car replacement allowance and per kilometre reimbursement per the rates established by Diocesan Council. Additional reimbursements are available in some cases.

Clergy are entitled to an annual vacation leave of one month (four Sundays). In addition, clergy are provided an additional, non-cumulative vacation week between Epiphany and Palm Sunday (see Canon Seven s.3(1)).

There is provision for leave and funding for continuing education for clergy. There is also provision for sabbatical leave under certain circumstances. See Regulation 7-8 Continuing Education.

The synod has an agreement with the Employment Insurance Commission for the provision of a short-term disability plan. This provides for income for clergy for a period of up to 15 weeks of disability or illness. WorkSafe coverage is provided and the synod contracts with third-party companies to provide an Employee Assistance Program (EAP) for active clergy and regular lay employees.

Clergy also participate in either a group RRSP or TFSA as a supplement to the pension plan. Individual contributions (to a set limit based on years to retirement) are matched by the diocese.

Upon appointment, clergy may need to relocate to a new community. Regulation 7-3 Housing and Relocation addresses this issue whereby the cost is covered through the diocesan shared ministry budget.

During periods of vacancy, study leave, illness or vacation, a parish may need to call upon other clergy to conduct worship. The minimum honorarium that applies in these cases is stipulated in Regulation 7-2 Remuneration and Compensation Part 8. It is not mandated, but some parishes also offer travel compensation at diocesan rates.

Lay Employees

Many parishes determine a need for lay employees as organists, sextons, secretaries, youth or Christian education workers. These appointments are a valuable addition to the work of the ministry of a parish.

It is the responsibility of the parish to ensure that lay employees are treated fairly and in a manner that reflects our Christian ethics. The salary should reflect the nature of the work and the skills of the individual. There must be adequate provision for review of salary and work on a regular basis. It is also important to consider such issues as vacation, sick time, etc.

Parish lay employees are eligible for several of the benefits provided to clergy, including pension, medical/dental, LTD, EAP and WorkSafe coverage. The Diocesan Synod office can be contacted for details. Generally, participation in these plans requires a minimum 15-hour work week.

Parishes are responsible for WorkSafe coverage for sub-contractors or any employees not on the centralized payroll system.

The Parish in the Diocese

Our mission and ministry as Anglican Christians is interwoven among all the parishes that make up the diocese. There is a sharing of this mission which transcends traditional parish boundaries. No parish stands alone; rather, it is part of the family of Anglican Christians in this area – the Diocese of Fredericton.

Parish Partnership in the Diocese

Each parish has a very direct link with the bishop. Clergy are appointed by the bishop, in consultation with the parish. Canon Seven describes that process, providing detail as to the roles that are played.

Clergy operate in parish ministry with the bishop's authority, but it is the parish that is to assist the priest as required. Clergy remuneration is a parish responsibility.

The bishop is the spiritual leader of our church in this diocese, but also seeks input from the parishes in many ways: through Diocesan Synod, consultations on the shared ministry budget, normal communications and meetings to name a few. Similarly, diocesan policy is established with a high degree of parish input.

The diocese establishes an annual operating budget (the Shared Ministry Budget) to meet its stated goals and objectives, which in turn reflect priorities that serve to build up our people and support ministry.

Each parish is expected to meet its share of that budget's episcopal, administrative and mission and ministry costs. Parish proportionate share of the cost is determined through an assessment, calculated on the basis of a percentage of parish income. The assessment rate varies based on the number of identifiable givers in each parish.

It is recognized that, at times, parishes are unable to meet these budget support requests and, while that is unfortunate, it does not necessarily need to reflect negatively on the parish ministry. The diocese has established policies whereby parishes who are finding it a financial struggle to pay their assessments can apply for reductions of shared ministry under Policy A-4 Obtaining Financial Assistance. In addition, Policy A-6 Outstanding Parish Support addresses the writing off of long outstanding budget assessment arrears when necessary.

Diocesan "Services" to Parishes

Diocesan "services" are what all the parishes enjoy due to the fact that we work together, making much possible when individually it would be more complex and costly overall. Some of the services available to parishes that are only possible due to our sharing as a diocesan (episcopal) church are:

- Payroll processing for parish clergy (mandatory) and lay employees (optional)
- Clergy benefits plan
- Parish e-offering program
- Property / liability insurance program
- WorkSafe NB coverage
- Diocesan Consolidated Investment Fund (DCIF)
- Grants and Shared Ministry Budget reduction requests
- Legislative (internal and external) interpretation

The DCIF provides parishes with an investment opportunity and normally provides a good rate of return on their guaranteed deposits with interest paid semi-annually. The Fund provides growth opportunity when the return is added directly to the capital rather than paid out. Funds on deposit in the DCIF are not locked in and may be withdrawn any time upon authorized written request.

Annual Parish Returns

Canon Five s.7 states "The incumbent of each parish and mission shall forward annually to the Secretary of the Synod in a form and on a date prescribed by regulation: (a) an annual report, (b) a copy of the financial statements, accounts and other information received at the annual meeting of voting members of the parish or mission pursuant to clause 2(1)(d) of Canon Six, (c) an annual statistical return, and (d) a report of the election or appointment of wardens, lay delegates to the Synod, the Vestry Clerk and the Parish Treasurer."

This information is both for internal use (e.g., communicating with parish officers and determining parish assessments) and some of it is a part of the annual diocesan reporting to the Anglican Church of Canada.

The annual report can be sent in hardcopy or electronic form. Items (b), (c) and (d) are submitted electronically through online forms and the Diocesan Information Management System (DIMS). Using electronic means to update your parish contact data and submit your annual statistic and financial reports saves on overall effort and will help to avoid transcription errors. Directions for the online submission are emailed out early each calendar year and can also be found on the [annual parish returns](#) resource webpage.

The requirement for the submission of parish returns exists for all parishes, whether there is an incumbent appointed or not. If necessary, church wardens need to ensure this task is completed. If help is needed and supply or interim clergy are unable to provide it, please contact the Synod Office prior to the submission deadline. We'll be happy to assist.

Managing Parish Finance and Administration

The proper management and handling of finances is important within the overall administration of a parish. Canon Six outlines parish governance and the various duties and responsibilities of parish officers.

It is the wardens who play the key role and who have much of the ultimate responsibility in this area, although most of the day-to-day functions are delegated to other volunteers, the treasurer, counters, envelope secretary, etc. It is important that those assignees are properly trained and enabled to carry out their various functions. Some parishes establish a finance committee to oversee certain aspects of financial administration and that can be a tremendous help, to both the wardens, treasurer and to the parish generally.

There is a strong relationship of trust between parishioners and the church when it comes to dealing with the funds that are collected and expended in support of the Lord's work through the parish ministry. This trust must be held in high regard and the parish leadership should always strive to deal with financial matters with integrity, accountability and appropriate transparency.

Without well-organized procedures in financial administration and reporting a parish is vulnerable to possible loss through simple errors, or through fraudulent practices. This can undermine the credibility of the church and its leadership.

The following guidelines are offered for use in the parish to point out some of the more important aspects of internal financial controls, reporting and administrative procedures. These will serve to develop sound practices that reflect local parish needs.

Among the areas that should be considered in assessing and upgrading parish procedures and controls are: handling receipts, disbursements, budgeting, reporting, issuing cheques, and the financial review.

Receipts

A significant part of parish income is derived from offerings received at worship services. These offerings are to be carefully counted and recorded. Normally, an envelope secretary is assigned the task of recording individually identified contributions for the purposes of tracking and issuing tax receipts.

The following are some of the more important points regarding offerings:

- Offerings must be counted before they leave the church building.
- The treasurer should avoid being a counter, if at all possible.
- The count information should be carefully reported on forms designed for that purpose, including the parish vestry book, as soon as possible after the count is complete and before it leaves the church building.
- The funds are to be deposited in the bank as soon as is possible (a night depository service will assist greatly).

- The treasurer and envelope secretary are to be given copies of the count information for their respective purposes.

In dealing with offerings, it must be recognized that mistakes will occur from time to time. Wrong amounts may be recorded by donors on offering envelopes, cheques may be written incorrectly, or cash may be inadvertently left out of envelopes. If proper counting, handling and reporting procedures are in place these errors will be quickly discovered and volunteers will not be placed in positions of blame, nor will the parish face a loss as a result.

Funds received outside of worship: tithes, offerings and e-offerings can be incorporated into the offering count process or can be accounted for separately. If a receipt is needed it should be a pre-numbered, duplicate receipt, but only carry the parish registered charity number for valid charitable offerings.

Disbursements

It is important to note, that when a parish cheque is issued to meet an expense, that transaction must always reflect the decision and direction of the parish corporation. It is essential that proper authorization is in place for any payments made. This is an important aspect of the work of the parish treasurer, who is normally assigned the task of paying parish bills.

The form of payment authorization can vary, based on circumstance, local practice, or on the type of disbursement. In some parishes, all payments are authorized directly by the corporation, while in others there are standing arrangements made for certain regular expenditures, with extraordinary items being referred as appropriate. Per Canon Six s.10(3), the parish treasurer, with the approval of the corporation, may establish electronic banking protocols with the parish's banking institution to facilitate the automated payment of recurring bills.

The Parish Budget

An important tool in setting expenditure limitations and priorities is the parish budget. The corporation is charged with responsibility for setting a budget (usually adopted at the parish annual meeting) and for ensuring that disbursements are made in accordance with the budget and its limits. The budget sometimes serves as authorization for expenditures but that authorization must be limited, based on the type of expenditure involved.

For example, there are certain budget items fixed as to amount and usually no further authorization is necessary before making payment. Such items such as salaries and diocesan commitments fall into this category.

Other expenditures are estimated but are largely non-discretionary in nature. This would include such expenses as electricity, fuel, telephone, etc. Generally, the budget may be seen as the overall authority for these expenses, but, as in all cases, regular reporting of variance from budget is critical to effective management of these expenses.

There are other budget categories, and of course, there are often expenses that are not budgeted at all. In these cases, there is a need for clear direction as to an approval process for payment of the expense.

Parishes are urged not to overlook the importance of a budget in their work. A budget which reflects the goals of the ministry, which is well communicated, and which is monitored on a continuous basis, is one of the most effective financial management tools available to a corporation. Although it in no way takes the place of the parish line-item budget, many parishes find a narrative budget to be effective in communicating the work and ministry of the parish. Its value and purpose have application in any parish setting, but it should be given less appropriate emphasis.

The Reporting Process

Beyond the issue of authorization, it is important that the corporation be kept fully informed as to expenditures, cash flow, future commitments and the like. Reports that provide this information are an integral part of sound financial management practices. Clear and regular reporting is vital. Monthly statements that show current costs, and year-to-date amounts, along with comparisons to budget and to previous years, are an effective communication and management tool.

The reports themselves should be part of an overall process of dealing with the business of the parish, both financial and otherwise. It is important that there be regular meetings of the parish corporation and that a review of finances be part of the agenda. If there is a need to authorize payments, then that must be recorded in the minutes for future reference. Similarly, if an individual or a committee is appointed to deal with specific matters that may involve cost, then it must be made clear exactly how much authority those appointees have. Sometimes there can be assumptions that turn out to be incorrect or misunderstood, which can cause embarrassment and even financial loss.

Bank Accounts

It is vital that all bank accounts and investments which are the property of the parish be in the name of and under the control of the corporation.

Occasionally, it comes to light that a bank account, a fund, or some form of investment, owned by the corporation, is under the direct control and oversight of a single individual. This situation is unacceptable. As a corporation in receipt of charitable donations, and in respect of the implied trust that accompanies those gifts, it is imperative that all accounts be under the direct control of the parish.

This does not mean that local churches and organizations in the parish cannot hold accounts - if that is the accepted practice and it is endorsed by the corporation. However, in cases where these accounts do exist, and there is a desire to continue them, a corporation must ensure the following accountability provisions are in place:

- a financial report to be filed regularly,
- accounts and transactions included in the annual examination of parish books,

- signing officers appointed specifically by the corporation, and
- the accounts named in a manner that reflects the corporate ownership of the funds, i.e., including the parish name.

Issuing Cheques

While it may seem somewhat rudimentary there are certain aspects of handling disbursements that should be re-iterated:

- Cheques should be issued only when proper documentation is in hand (invoice, etc.) and only after authorization.
- Parish cheques require two signatures. Canon Six s.10(2) prescribes this as any two of the Parish Treasurer, the Incumbent and a Church Warden; or, where this requirement is impractical, they may be signed by any two of four voting members of the parish chosen for that purpose at the Annual Meeting.
- Cheques should be signed only after they are completely filled out – signing cheques in advance "to make things easier" may indeed be convenient, but it is dangerous and can place individuals in somewhat compromised positions.
- A signing officer should not sign a cheque on which he or she is the payee.
- Cheques should be in the possession and control of one person only, normally the treasurer.
- Cheques must be numbered and pre-printed with the name and address of the parish.
- The parish bankers must be kept fully informed of the names of the signing officers and any changes that may occur, especially after the annual meeting.
- The parish should ensure their banking service includes the return of cancelled cheques and a monthly statement.
- Cheques outstanding beyond six months should be followed up for cancellation or reissue as appropriate.

The Annual Review of Financial Records

As a final safeguard of integrity and trust, the books of account for the parish **MUST** be reviewed annually and presented at the annual meeting. The term "audit" is not being used because it has a formal meaning that a review does not need to meet. A review offers a safeguard for the treasurer and assures the parish that an independent evaluation of the financial records has taken place. For details as to the requirements see Canon Six s.4(1.k).

The Canon states that "a full and detailed statement and account of the receipts and expenditures for the past financial year [be] duly reviewed by a professional accountant or by two competent persons". The corporation should appoint the reviewers accordingly. A "checklist" is available as part of the annual parish returns package to assist in the orderly review of parish financial records.

The Registered Charities Information Return

This return is authorized and prescribed by the Canada Revenue Agency and is a legislative requirement of the Government of Canada. The return is to be filed each year by all registered charities, and this includes all parish corporations. Among other things, its completion provides the CRA with the value of income tax receipts issued by the charity and confirms that the charity has used its tax-receipted income in a manner appropriate to its charitable activities.

The Registered Charities Information Return is to be filed ANNUALLY, within six months of the year-end of the charity. This means parishes must file the return by June 30th of each year. Failure to file the return by the deadline date may result in fines and can even lead to revocation of the parish's registered charity status.

It is imperative that the corporation verify annually that the return has been filed. This should be accomplished by specific reference to that effect in the minutes of a meeting of the corporation.

Gifts of Securities

Sometimes congregation members of parishes or others who may have a connection with a specific church may like to leave gifts to the church and have shares they can pass over. Parishes have the option to receive a gift-of-securities from anyone who wishes to sell shares and name a parish as the beneficiary.

The process is not complicated. The synod on behalf of the parish can handle this request using their investment manager as the conduit to sell the shares in the open market. The donor would fill out a form with their request to sell shares and any other instructions. The funds are then distributed to the parish along with any restrictions the donor may have requested. The synod would then issue a tax receipt (not the parish).

APPENDIX

The following is a list of synod legislative and other documents which provide guidance to the parish context.

Please refer regularly to the Resources for Parish Officers section of the diocesan synod website for up to date versions of this handbook and other legislation and guideline documents.

Legislative Documents

The Anglican Church Act, 2003 (Consolidated version, 2017)

The Constitution

Canon One - Definitions

Canon Six - Parish Governance

Canon Seven - The Clergy

Synod Regulations

Regulation 4-3 Diocesan Lay Employees Remuneration and Benefits

Regulation 4-4 Diocesan Safe Church

Regulation 5-2 Parish Forms, Annual Report, and Annual Returns

Regulation 5-3 Investor Transfers to the DCIF

Regulation 5-4 Payroll Administration

Regulation 5-5 Shared Ministry (coming soon)

Regulation 6-3 Cemetery Management

Regulation 7-1 Purpose, Contacts and Definitions (Remuneration and Benefits)

Regulation 7-2 Remuneration and Compensation

7-2 Schedule A Scale of Minimum Stipends

7-2 Schedule B Travel Reimbursement Chart

7-2 Schedule F Parish Payroll Arrears

Regulation 7-3 Housing and Relocation

Regulation 7-4 Vacation and Leave of Absence

Regulation 7-7 Sick Leave and Disability

7-7 Schedule E Benefits for Employees on Short Term Contracts

7-7 Schedule F Supplemental Employee Benefits Plan

Regulation 7-8 Continuing Education

7-8 Schedule C Special Grants and Sabbatical Grants

Regulation 7-9 Health, Wellness and Life Insurance

Synod Policies

Policy A-2 Proceeds from the Sale of Residential Properties

Policy A-3 Disposition of Real Property and Demolition of Buildings

Parish Property Disposal Checklist

Policy A-4 Obtaining Financial Assistance
Policy A-5 Archival Records
Policy A-6 Outstanding Parish Support
Policy A-7 Mandatory Pre-Authorized Debit for Parish Employment Assessment
Policy A-8 Minimum Insurance Standards
Policy A-9 Purchase of Real Property and New Construction and Renovation
Policy B-2 Responsibilities of a Member of Synod
Policy B-3 Misconduct Policy and Procedure
Policy B-4 Privacy
Policy B-5 Diocesan Training Curacies
Policy B-6 Police Record Check

Episcopal Directives

Directive 8.1 The Laity
Directive 8.2 The Priest in the Parish
Directive 8.3 The Deacon in the Parish
Directive 8.8.3 Interim Parish Ministry
Directive 8.16 Emergency Preparedness and Response
Directive 8.17 Interaction with the Media

Other Guidance

Notes on Conducting a Parish Annual Meeting
Notes on Meetings of the Parish Corporation
Synod Financial Resources for Parishes
Parish Advisory Committee Guide
Guidelines for Parish Corporations Re Closure of Church Buildings and Dissolution of Parishes