



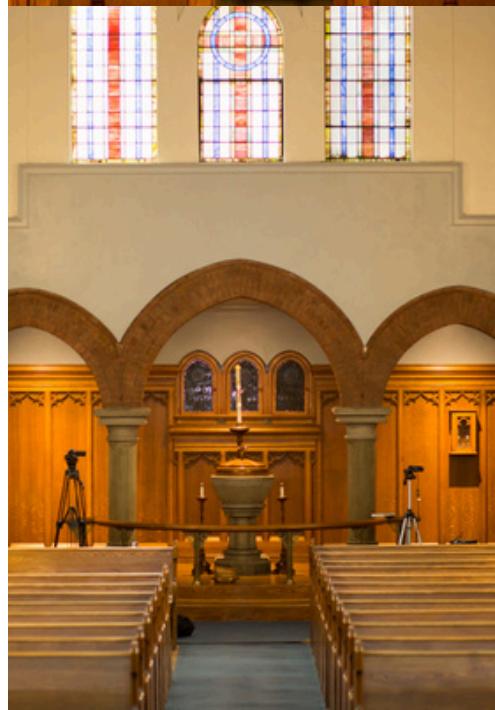
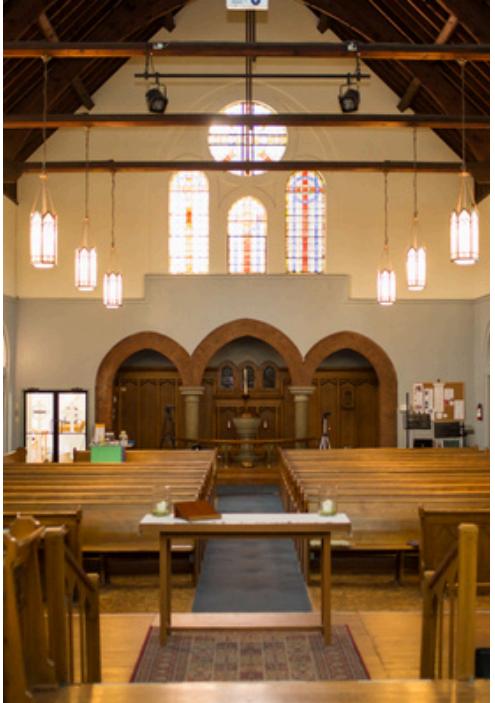
ST. JOHN THE EVANGELIST
THE ROCK ON LOCKE

2025 ANNUAL VESTRY REPORT



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Vestry 2025

Minutes

Church of St. John the Evangelist
Annual Vestry Meeting - Held in the Church proper February
23, 2025 Minutes

- 1. Call to Order:** The Reverend Andrew Rampton called the meeting to order.
- 2. Opening Prayer:** Andrew opened the meeting in prayer.
- 3. Consent Motion:**
It is MOVED by Deborah Bowen and SECONDED by Mary Donkin,
 1. THAT the published agenda within the circular be adopted; and
 2. THAT all present be granted the privilege to address the meeting; and
 3. THAT the written reports contained within the circular for this meeting now be received; and
- 4. THAT** this Vestry now ratify and confirm all decisions, agreements and documents entered into and signed by the Corporation on behalf of the parish since the last Annual Vestry; and
- 5. THAT** the minutes of the Annual Vestry Meeting of February 25, 2024, be adopted as distributed..

The motion was CARRIED.

4. Election and Appointment of Parish Officers and the Artaban Board of Directors

Continuing in Office in 2025: Lay Delegate to Synod: Graham Cubitt (year 2 of 2 - ex officio to Parish Council Chair of Property and Climate Justice: Norman Newbery (no term - ex officio to Parish Council) Chair of Stewardship: Sarah Wayland (no term - ex officio to Parish Council)

Nominees for Election:

People's Warden: Sue Newbery (year 1 of 2 - ex officio to Parish Council)
Deputy People's Warden: Leslie Muirhead (year 1 of 2 - ex officio to Parish Council)
Lay Delegate to Synod: Susan Little (year 1 of 2 - ex officio to Parish Council)
Alternate Delegate to Synod: Deborah Bowen (year 1 of 1 - ex officio to Parish Council)
Youth Delegate to Synod: Vacant
Parish Council Members: Wendy Leigh Bell and Judith Purdell Lewis (both year 1 of 2)

Appointments:

Rector's Warden: Mary Donkin (year 1 of 1 - ex officio to Parish Council)
Deputy Rector's Warden: Aaron Jones (year 1 of 1 - ex officio to Parish Council)
Treasurer: John Loukedelis (ex officio to Parish Council)
Parish Council: Sarah Jones and James Steeves
Vestry Clerk: Sue Newbery

It is MOVED by Susan Little and SECONDED by Susan McKay to accept the above slate of officers.

The motion was CARRIED.

A Resolution to Nominate Directors for Artaban Non-Profits Homes Inc.

It is MOVED by Sue Newbery and SECONDED by Mary Donkin,

THAT WHEREAS the Letters Patent and by-laws of Artaban Non-Profit Homes specify that the Church of Saint John the Evangelist shall at a meeting of Vestry nominate seven of the total of ten members of the Board of Directors of Artaban Non-Profit Homes, and that such nominees shall at the next Annual Meeting of Artaban Non-Profit Homes be duly elected as directors; and

WHEREAS the following Vestry members currently serve on the Board of Directors: Susanne Adams, Mary Donkin, Sue Samson, Margaret Wilding, Richard Woodward, Sharon Klassen, Alex Urquhart

WHEREAS it is deemed that Margaret Wilding, Sharon Klassen and Alex Urquhart's terms on the Board of Director's concludes at the end of 2024 and as Mary Donkin has resigned as a member of the Artaban Board of Directors;

THEREFORE, BE IT RESOLVED THAT the following persons be elected as this Vestry's nominees to serve a three-year term beginning at the next Annual Meeting of the Corporation of Artaban Non-profit Homes:

Artaban Non-Profit Homes Board of Directors:

Directors until 2026: Susanne Adams, Richard Woodward and Sue Samson

Directors until 2027: Adam Dobson, Sharon Klassen, John Nicholson and Alex Urquhart

The motion was CARRIED.

5. MAP (Mission Action Plan) 2.0

Dr. Emily Hill explained MAP 2.0 s a new resource and is intended for use by parishes who have completed their Mission Action Plan. It will be a shorter process and is designed to focus on listening to the Holy Spirit where God is leading us and will assist us in discerning new goals for our church and the surrounding community. Parishioners will be invited to attend a one-day meeting early in 2026.

6. Adoption of Ministry Reports

It is MOVED by Sue Newbery and SECONDED by Deborah Bowen,
THAT the ministry reports contained in the circular for this annual meeting, having been received, now be adopted and approved.

The motion was CARRIED.

7. Approval of Financial Reports and Statements for 2024

John Loukidelis presented the financial reports and statements for 2024. The good news is our giving trended upward, slowly rising over the course of the year. However, we did not reach our budgeted figures, though these were aspirational when set at the 2024 Annual Vestry Meeting. We also experienced a significant number of unexpected high-cost expenses. (Activity Centre dishwasher replacement; Activity Centre sump pump replacement; church furnace replacement; new rector moving costs.) Our thanks was given to John for keeping us organized and presenting both good and bad news in respect to our finances

It is MOVED by Sue Newbery and SECONDED by Deborah Bowen,
THAT the financial reports having been received and presented be adopted and approved.

The motion was CARRIED.

8. Appointment of an Auditor

The Diocese of Niagara has strongly recommended that all parishes with an income of over 100,000 a year be subject to have an external financial review engagement. The Diocese uses KPMG. Besides KPMG two other accounting firms were contacted. KPMG quoted us \$6,000 to \$7,000 whereas the other two firms quoted \$12,000 to \$13,000 respectively. After discussion, the following motion was made: .

It is MOVED by Mary Donkin and SECONDED by Sue Newbery,

THAT KPMG be appointed to conduct a financial review of the 2024 Financial Statements in accordance with the Canons and Policies of the Diocese of Niagara.

*It was agreed by the Vestry we vote on this motion after the 2025 budget was presented.

9. Approval of Ministry Budget for 2025

The ministry budget for 2025 was presented. A narrative budget was also included in the Vestry report. Budgeted figures are more conservative than the previous year, based

closely on actual results from 2024 and known income and expenses for 2025. Budgeted figures were gone through line by line. Two significant expenses are anticipated for 2025 – \$9,500 has been budgeted for an external review engagement and \$6,000 to deep clean the Activity Centre. Since it appeared we would be faced with a sizable deficit, a deficit reduction working group was formed with volunteers from Parish Council members and John Loukidelis. A line-by-line analysis of the budget was conducted. This group developed the following “wish list” for the parish of items that could be funded by special offering to reduce the deficit.

Deep Clean of Activity Centre - \$6,000

Keyboard - \$1,000

Easter Music - \$1,500

Mozart Vespers (Musicians) - \$1,500

Relay Coffee: \$850

The following motion was presented.

It is MOVED by Deborah Bowen and SECONDED by Sue Newbery,

THAT the Ministry Budget for 2025 proposed by the Corporation and Parish Council and approved by Parish Council now be approved by this Vestry.

Following our discussion,, this motion was amended and presented as follows:

It is MOVED by Deborah Bowen and SECONDED by Sue Newbery,

THAT the Ministry Budget for 2025 proposed by the Corporation and Parish Council now be approved by this Vestry, to be revisited no later than June 30, 2025, with respect from an income working group to be struck by Parish Council.

The motion was CARRIED.

We returned our attention back to the motion regarding the appointment of the auditor. It was agreed by this Vestry we vote on this motion at a Special Vestry meeting. Date to be decided.

We discussed setting up a Capital Fund for the purpose of funding major church projects. We would transfer 3% of our general offering income to this fund each year beginning in 2025. Due to time constraints a motion and vote will be held at the above-mentioned Special Vestry meeting.

10. Other Business:

a. A motion to empower the Corporation to enter into site use agreements of less than three years.

It is MOVED by Mary Donkin and SECONDED by Deborah Bowen. 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 Name of 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, the Canons of the Diocese of Niagara, it is understood that the Canons shall prevail.

The motion was CARRIED.

b. A motion regarding signing officers.

IT IS MOVED by Deborah Bowen and SECONDED by Mary Donkin, THAT Deborah Bowen be removed and the following people be as signing officers on the St. John the Evangelist Bank account. The motion was CARRIED.

11. Adjournment

The Vestry meeting was adjourned.

12. Closing Prayer

We closed the Vestry meeting by saying the Doxology together

Special Vestry

Minutes

May 25, 2025

Church of St. John the Evangelist
Special Vestry Meeting - Held in the Church proper
May 25, 2025
Minutes

1. Appointment of Vestry Clerk: Sue Newbery was appointed to take the minutes.

2. Financial Update

Overview:

- Gross income of \$107,468
- Expenses of \$98,603
- Profit!
- Note: \$8,948 of income and part of operating budget

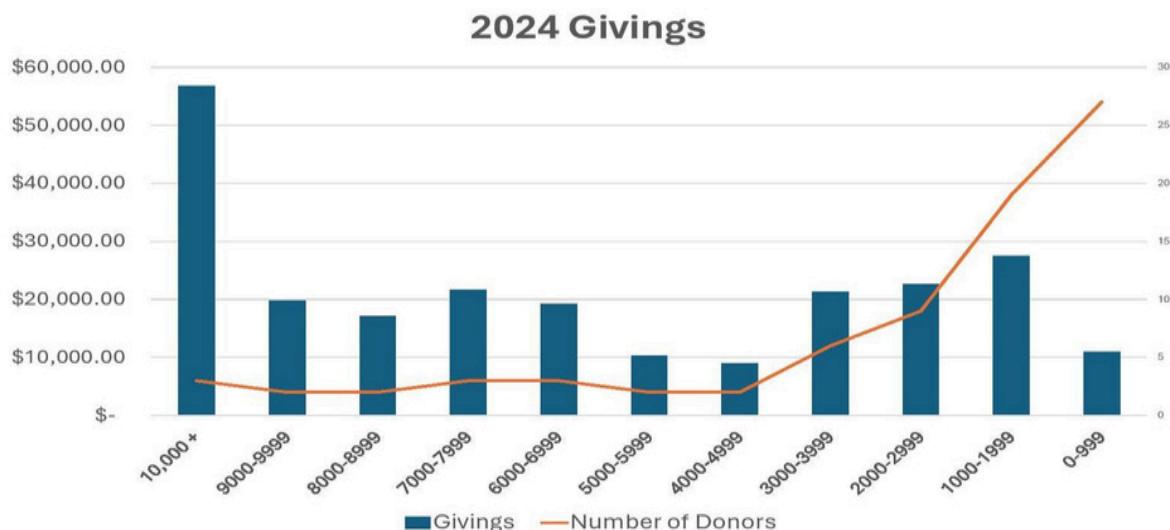
Investments:

- Opening value of \$334,043
- 30 April value of \$323,297
- Decrease of \$10,746

Budget Comparison:

- Offerings greater than budget \$18,300
- Expenses lower than budget \$7,136
- Investments are down
- 2025 will be a volatile investment year

3. Stewardship Update



2024 Donation Totals	
Giving Bands	Givings
10,000 +	\$ 56,820.00
9000-9999	\$ 19,777.00
8000-8999	\$ 17,100.00
7000-7999	\$ 21,715.00
6000-6999	\$ 19,225.00
5000-5999	\$ 10,314.00
4000-4999	\$ 8,967.00
3000-3999	\$ 21,296.00
2000-2999	\$ 22,605.00
1000-1999	\$ 27,551.00
0-999	\$ 11,037.00

Why we Give:

To express our thankfulness. Stewardship is about recognizing all that God has given us – and joyfully returning a portion to Him.

To support vibrant ministry. Our giving funds worship, music, faith formation, pastoral care and outreach that touches lives within our beyond our church walls.

To sustain our church for the future. Giving ensures that St. John's remains financially healthy – not only for today but for generations to come.

To care for our building and infrastructure: As stewards of this scared space, we're committed to managing the capital needs of our aging church home while continuing our mission work.

To invite conversation and reflection. Stewardship isn't just about numbers – it's about vision. Talking openly about our financial reality helps us discern together howe we can build a secure, faithful future.

Looking for ways to support St. John's?

Unexpected Blessings? Whether it's a tax refund, a windfall, or another financial surprise—please consider sharing a portion with St. John's. Your generosity helps sustain our ministry and community outreach.

Review Your Monthly/PAG Giving. If you're already donating monthly or through Pre-Authorized Giving (PAG) and haven't reviewed your contribution recently, now's a great time to reflect on whether your giving still aligns with the percentage of income you feel called to share. Even a small increase can make a big impact!

Unexpected Blessings? Whether it's a tax refund, a windfall, or another financial surprise—please consider sharing a portion with St. John's. Your generosity helps sustain our ministry and community outreach.

Passionate About a Project? If you're someone who likes to give with a purpose, Andrew has a list of exciting special projects, big and small looking for generous donors like you.

4. Business Arising from February Vestry

1. Appointment of Auditors

Types of Engagement:

- Compilation Statement
- External Review
- Audit

Notes:

- Parishes with income over \$100,000 are strongly recommended to conduct an External Review
- Parishes income over \$250,000 are required to conduct an Audit

It was MOVED by Mary Donkin and SECONDED by Sue Newbery,

That the Church of St. John the Evangelist engage KPMG to conduct an External Review of its financial records for the year ending December 31, 2024.

The motion was CARRIED.

2. Transfers to Capital Fund

Notes

- Capital costs are sometimes unexpected
- A capital fund allows for initiation of repairs as soon as possible
- Capital fund must be funded to be useful

It was MOVED by Sue Newbery and seconded by Mary Donkin,

THAT the Church of St. John the Evangelist transfer 3% of its general offering income to the Capital Fund each year, beginning in 2025.

The motion was CARRIED.

5. Adjournment: The meeting was adjourned.

Vestry Meeting 2026 Details

Annual Vestry Meeting Details

Sunday, February 22, 2026, 11:30 am in the Church Proper

Agenda

1. Opening Prayer
2. Call to Order
3. Consent Motion (Motion 1)
4. Election and Appointment of Parish Officers and the Artaban Board of Directors. (Motion 2)
5. MAP 2.0 Presentation
7. Approval of Financial Reports and Statements for 2024 (Motion 3)
8. Appointment of an Auditor for 2024 Financial Statements (Motion 4)
 - a. A motion to approve an external financial review engagement in lieu of an audit (Motion 5)
9. Approval of the proposed Budget for 2025 (Motion 6)
10. Other Business:
 - a. A motion to empower the Corporation to enter into site use agreements of less than three years. (Motion 7)
 - b. A motion regarding signing officers. (Motion 8)
11. Adjournment
12. Closing Prayer

Motions

Motions

Motion 1: A Consent Organizing Motion

It is MOVED by Leslie Muirhead and SECONDED by Mary Donkin,

1. THAT the published agenda within the circular be adopted; and
2. THAT all present be granted the privilege to address the meeting; and
3. THAT the written reports contained within the circular for this meeting now be received; and
4. THAT this Vestry now ratify and confirm all decisions, agreements and documents entered into and signed by the Corporation on behalf of the parish since the last Annual Vestry; and
5. THAT the minutes of the Annual Vestry Meeting of February 2024, be adopted as distributed.

Motion 2 : A Resolution to Nominate Directors for Artaban Non-Profits Homes Inc.

IT IS MOVED by Sue Newbery and SECONDED by Mary Donkin, THAT WHEREAS the Letters Patent and by-laws of Artaban Non-Profit Homes specify that the Church of Saint John the Evangelist shall at a meeting of Vestry nominate seven of the total of ten members of the Board of Directors of Artaban Non-Profit Homes, and that such nominees shall at the next Annual Meeting of Artaban Non-Profit Homes be duly elected as directors; and

WHEREAS the following Vestry members currently serve on the Board of Directors: Susanne Adams, Mary Donkin, Sue Samson, Margaret Wilding, Richard Woodward, Sharon Klassen, Alex Urquhart

WHEREAS it is deemed that Susanne Adams and Sue Samson's terms on the Board of Director's conclude at the end of 2025 and as Richard Woodward has died as a member of the Artaban Board of Directors;

THEREFORE, BE IT RESOLVED THAT the following persons be elected as this Vestry's nominees to serve a three-year term beginning at the next Annual Meeting of the Corporation of Artaban Non-Profit Homes:

- Susanne Adams
- TBD
- TBD

Motion 3: A Motion to Adopt and Approve Financial Reports

It is MOVED Sue Newbery and SECONDED by Aaron Jones,

THAT the financial reports having been received and presented be adopted and approved.

Motion 4: A Motion to Appoint an Auditor

It is MOVED by Mary Donkin and SECONDED by Sue Newbery

THAT KPMG be appointed to conduct a financial review of the 2024 Financial Statements in accordance with the Canons and Policies of the Diocese of Niagara.

Motion 5: A Motion to Approve an external financial review engagement in lieu of an audit
It is MOVED by Leslie Muirhead and SECONDED by Sue Newbery,

THAT the congregation approve the conducting of an external review engagement in lieu
of a full audit for the 2025 financial year.

Motion 6: A Motion to Approve a Ministry Budget for 2026

It is MOVED by Mary Donkin and SECONDED by Sue Newbery,

THAT the Ministry Budget for 2026 proposed by the Corporation and Parish Council, and
approved by Parish Council now be approved by this Vestry.

Motion 7: A Motion to Empower the Corporation to Enter Into Site Use Agreements of Less than
Three Years

It is MOVED by Mary Donkin and SECONDED by Aaron Jones.

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 Name of 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, the Canons of the Diocese of Niagara, it is understood that the Canons
shall prevail.

Motion 8:

IT IS MOVED by Aaron Jones and SECONDED by Leslie Muirhead, THAT Mary Donkin and John
Loukidelis be removed as signing officers for the Church of St John the Evangelist, and that Sarah-Jane
Adams be added as a signing officer to the Church of St John the Evangelist. For clarity, the complete
list of signing officers following this motion would be: Sarah-Jane Adams, Aaron Jones, Leslie
Muirhead, Sue Newbery, Andrew Rampton, and Sue Samson.

Ministry Reports

Rector's Report

It has been exciting over the last year to see so many ministries grow and develop, to see the energy in the parish continue to rise, and the interest in thoughtfully discerning the parish's sense of vocation going forward. The other reports in the Vestry circular will provide details about specific ministries, so I will not rehearse them here.

Every community has challenges to consider. Whether it is at the scale of a single family or a whole country, there are always decisions to make and many factors to consider in making them. In the Church, we engage in this process armed with the best information that we can gather, but also with significant time spent in prayer. We trust that God has provided the details we need to make choices, but we also know that we must carefully listen and discern where we believe God is calling us. Put another way, we try to match our actions as best we can with God's will, taking up the divine offer of cooperation first made in Eden and made again and again to every generation since.

The Church of St John the Evangelist, over the last year, has seen a significant increase in requests, offers, and opportunities for our ministry and witness in the world to grow. I cannot imagine that such a steady call from the world around us to consider our ministry is driven by anything other than the Holy Spirit. The challenge for St John's is discerning in which directions our ministry should grow, how it should change, and how we best support the work we choose to undertake in God's name.

Not every good thing needs to be done. This is a phrase oft-repeated to me by some of my friends and mentors. If one tries to seize upon every single good idea and opportunity that passes by, one is quickly stretched too thin and none of it comes to a good end. This is true of us as individuals and as communities. It seems to me, given what is already on our schedule for 2026, that St John's has arrived at a period of important discernment in its life. How, at this time, are we being called to be the Body of Christ in this place? How are we being called to "live wet" as the people who share Jesus' baptism and ministry? How are we being called to love God and love our neighbour as ourselves?

These are questions for each of us to take up in our individual prayers and for us to consider as a community. There will be conversations about some of the needs and opportunities that we have information enough about to begin discussing. For example, in the near future, there will be a conversation about the needs of our church building—an important witness and tool in our ministry—and how we believe we are called to respond to those needs.

Late in 2025, Bishop Susan presented me with an idea she has been praying about and considering for St John's. I have shared it with the churchwardens and with Parish Council, and here I share it with you so that we can, as a community, begin praying and discerning how we are called to respond to this opportunity.

St John's: A Teaching Parish?

Bishop Susan has invited St John's to consider whether part of its ministry is to be a teaching parish. Similar to a teaching hospital, teaching parishes are those who have committed to taking on newly-ordained clergy, providing them with support and mentorship through a curacy, helping them continue to grow and be well-formed for their ministries.

This is an important part of a cleric's development and an opportunity not available to all. In many parts of the Anglican Church of Canada, curacies have not existed for decades. Clergy move directly from seminary to being appointed as the cleric in charge of a parish with few opportunities for questions, mentoring, reflection, or further development of the skills that they began to learn in seminary.

To be asked to consider this role is a credit to the Church of St John the Evangelist. Our community represents a breadth of Anglican practice and theology not often found in one place. It exercises a growing variety of ministries in the world while also being a place of deep, committed prayer and spirituality. Perhaps most important where curacies are concerned, St John's does all of this while being a healthy and stable community. These factors combined make us an excellent opportunity for curates to begin their ordained ministry.

The benefit of curates to the parish is considerable. We do not need to look far to begin seeing the ways we have benefited from having the Revd Dena Thomas with us over these past nearly two years. (Time flies!) The addition of another cleric to the parish's staff means increased support for sacramental ministry, preaching, teaching, pastoral care, and many other ministries besides.

The cost of curates to the parish is also considerable. They require time on the part of those supervising and serving as mentors, to be sure. In material terms, a curate is another cleric on staff and need to be provided a stipend and housing allowance. Not all curacies are full-time positions and there is financial support available from the diocese to cover some of these costs, but not enough to cover all of the costs all of the time.

This report is not the place to dig into the financial and logistical details of a possible commitment to being a teaching parish. There will be opportunities to engage this conversation intentionally in the near future. This opportunity is a sign that the steadfast prayer, worship, and ministry of our community is bearing good fruit in the world. But, like so many opportunities from God, it will change us if we take it up. “Jesus then said to his disciples, ‘Anyone who wishes to be a follower of mine must renounce self; he must take up his cross and follow me.’” (Matthew 16:24)

Conclusion

This is an exciting time to be a part of the community at St John’s. I cannot predict where our discernment will lead us or what else God may have in store for us. These are increasingly challenging times to be a Christian in the world. So many of the privileges, supports, and advantages that we have had for millennia have disappeared. But, like so much of God’s creation, a bit of stress produces creativity, fresh thinking, new ways of being, and, sometimes, the best fruit of all.

The years ahead of us will require renewing our commitment to Christ regularly. There will be hard work to share the good news of the Gospel in word and action. But we are not in this alone. We share this calling with a God who promises to join us in every moment, each step toward the kingdom that is our true and eternal home.

I am so glad to share this part of the journey with all of you. I look forward to seeing where God is leading us in 2026 and beyond.

I am yours, in Christ,

The Revd Andrew Rampton
Rector

Warden's Report

(It can be tricky when writing a report which tries to include all aspects of parish life. Unfortunately, we can miss mentioning a person or a ministry. Please know this is not our intent to do this on purpose. We do appreciate everyone and their respective ministries here at St. John's.)

We are truly blessed at St. John's. With one year under his belt – Andrew has now completed his second year as our rector. We are again grateful for his continuing leadership and vision for our parish, teaching, wisdom and his numerous pastoral gifts.

We are also thankful for Dena, our Assistant Curate. We appreciate her pastoral care, preaching and her participation on various committees.

Thank you to the Stewardship Committee and their focus on the people of St. John's as they work together to promote gratitude and spiritual understanding. Also thanks to the members of the congregation who have expressed their love of St. John's with their gratitude talks.

Our income from our giving this year has increased and appears to have kept on an upward and consistent trend. It was strongly recommended by the Diocese that an audit of our 2024 finances be completed. The services of KPMG was employed to take on this task. Many thanks to John Loukidelis for his dedication as treasurer, Ruth Sutherland as Envelope Secretary and the team of volunteers who count the weekly offering collection.

We are also grateful to Amylynn Loader for not only taking on new administrative tasks - assisting John with the finances but also for her efficient and courteous manner in which she carries out all her administrative duties.

An emphasis on keeping our building in good repair and addressing any immediate problems continues to remain constant. Weekly projects have been completed by members of the Property Committee. We are thankful for their time and energy, and it is deeply appreciated since it keeps our expenses in check.

Music at worship services features various styles. It is good to be able to listen and sing our praises to God in either a lively or a more traditional way. A heartfelt thanks to the Discovery Band musicians at 9:30 and the Senior Choir under the leadership of Paul Grimwood at 11:00. Special thanks also to the Children's Choir under the direction of Susan McKay.

Our Children's Church ministry continues to grow. Thank you to our teachers who volunteer their time each Sunday. In December, the congregation enjoyed the Christmas Pageant which was an excellent joint collaboration with both the Childrens' Choir and Church.

The Fourth at Ten services have continued to be well attended. Once again, we are thankful for the Children's Choir and for the Children's Church who have participated in this service. Also, the congregation has enjoyed and looked forward to the teaching and discussion on various topics after this service.

Thank you to all members who either greet, read, do intercessions or minister to parishioners in prayer. Thanks to those who regularly look after the slides at the 9:30 a.m. service and the technology at all our services. Also thanks to our servers and to those behind the scenes who prepare the space for worship. All these responsibilities are integral pieces to our worship experience.

Many thanks to our hospitality team which help set-up and clean-up from coffee hour after the 9:30 and 11:00 services.

There have been discussions about a long-term tenant for St. John's. This past summer we had the STEM Camp use our activity centre and in December, Dawn Grant signed a lease to use the south-east Sunday School rooms in the 1950's edition for her Art of Wellness classes. We look forward to working with her not only as a tenant but also as a sister in Christ.

We are thankful for our Artaban neighbours. After Christmas, we invited them to a pasta dinner to celebrate St. John's Day. Many thanks to those who attended and thank you to all those who volunteered either in preparing the meal or by helping with the set-up and clean-up.

Last but not least, thank you to Parish Council members who assist us Wardens in providing oversight of all facets of our ministry.

As we reflect on this coming year, together let us continue to hear God's call to help people become followers of Jesus, equipped for ministry in the church and in the world, through nurture, worship, evangelism and service.

With grateful service;

Mary Donkin, Rector's Warden. Aaron Jones, Deputy Rector's Warden, Sue Newbery, People's Warden and Leslie Muirhead: Deputy People's Warden

Property Committee Report

Updates:

1. Centenary Church Property Report

The committee is gathering estimates for high priority projects.

It has been challenging getting responses from contractors, and getting estimates from contractors who visited the church.

The results of our work will be shared with the parish.

2. Completed tasks since last report:

- Installed coat hooks in Crypt office

- Reorganized storerooms:

1. Cleared church property from Generator Room: wreaths to storeroom off Activity Centre WC, steel doors & wood platforms picked up for scrap

2. Paint supplies from storeroom off Activity Centre WC to Crypt room under organ

- Replaced stained ceiling tiles in Activity Centre; tiles that cannot be removed due to sprinklers etc. will be painted
- Installed towel rack in big kitchen
- Baptistry fluorescent lights replaced with LED – more stable lighting
- Installed anti-slip tape on stairs where it was missing
- Rehung War Memorial plaque in Nave
- Fixed leaking toilet & monitoring; we will have one more high bill
- Screwed down a loose pew
- Installed door push and large handle plates in Activity Centre: both WC's and 3 doors to Lidgey Room
- Installed kick plate on inside of Lidgey Room door to kitchen; wooden veneer was splintered and broken
- Fixed broken folding door in Sacristy
- Replaced broken drawer slide in Sacristy

3. Review Storage to accommodate a new children's room in the Crypt

Identify ownership of cabinets in the Lidgey Room.

4. Air quality in Activity Centre

Reduction in sewer and cigarette odours after shutting off exhaust fan in gymnasium; it ran steadily for several years. It can be operated during periods of high occupancy.

UPDATE – We are looking into further improvements:

1. Determine exit for exhaust fan in Activity Centre WC's to aid air balancing.
2. Exhaust air from sanitary drain piping to prevent escape of odours from drains.

New Items; None

Bibles and Bagels – A Women’s Bible Study Group

Adrienne Devins

We are a group of 10 women, who meet every other Saturday morning to study God’s word from September to June. We arrive at our sessions around at 9:45 in the Lidgey Room to set up. We aim to begin our study on time at 10:00 and we wrap up no later than 11:30. We use a study guide to help us in our understanding of the Bible. Our focus includes the Old and New Testaments plus topical studies. Not only do we learn from the Bible, but we learn from each other during our discussions. During this past year we have studied “Pleasing God”, 1 & 2 Timothy and Titus, and ” Meeting the Spirit”.

Join us to learn about God’s word, enjoying fellowship and laughter.

Everyone is welcome.

Saturday Stuff For Guys

Every other Saturday morning at 10am a group of about 8 men meet in the Church Café for an informal bible study. Our format is to read and discuss the appointed readings for the next Sunday.

Come and join us - it’s amazing what we can learn from others!

The Good Book Club (Bible Study Group)

The Good Book Club meets over Zoom on Saturdays at 8:30am for 60-90 minutes. People attend when they can, so numbers vary each week, ranging from two to six people. Aside from access to a Bible, no materials or readings are needed as our discussion focuses on learning from a specific Bible passage (often the Gospel reading for the next day) using the simple lectio divina model. Shared leadership means that we take turns organizing and leading, but nobody has to lead who isn't comfortable doing so. Discussion is followed by a time of sharing our thanksgivings and concerns for prayer. All women and gender diverse people are welcome to check out or join us at any time during the year! Please contact me or any member to take part -- svwayland@gmail.com

Submitted by Sarah Wayland

Meal Train Ministry

This is a ministry of folks who enjoy cooking for others. We provide meals to members of our parish who are experiencing major changes in their lives, whether welcoming a new family member, changing a job or home, or grieving the loss of a family member. 2025 has been a fairly quiet year for this team, providing 28 meals to 2 families. Of note, our most recent train moved back to "Take Them a Meal" as our distribution platform for ease of use. For any requests, or if you would like to join the team, please contact Sarah Jones: see750@gmail.com

Stewardship Committee Report

The place God calls you to is the place where your deep gladness and the world's deep hunger meet. - Frederick Buechner

We care deeply about supporting the ministry of St. John's, though, because this parish consistently opens itself to the world's deep hunger. Its members find gladness in following Christ in this way.... We know that we are most fully ourselves, who we are created to be, not when we hold on to what we have but when we loosen our grip and trust that, if we give with generosity and gladness, God will sort it out. God has, God does, and God will. We're grateful.

The above is a piece of the gratitude moment given by parishioner Elizabeth Steeves one Sunday morning last March. These short talks are a way that we can share meaningful, personal experiences of how we encounter God in our lives through our connection to this Church of St John the Evangelist. They are intended to provide a glimpse into the deep, varied experiences of God in our community.

Gratitude moments are an occasional occurrence in the monthly "Fourth at Ten" service. In 2025, reflections from Dave McKay, Sharon Klassen, Elizabeth Steeves, Michael Bowering, Dena Thomas, Susan Little, and Felicia Van Dyke were shared. Guidelines are provided to all speakers, and parishioners are encouraged to consider speaking. Please contact a member of the stewardship team with your interest and any questions.

The Stewardship Committee focuses on the people of St John's and works throughout the year to cultivate gratitude and grow spiritual understanding of our place in creation. Members of the Stewardship Committee are Sarah Wayland (chair), Susan Little, Peter Van Dyk, Graham Cubitt, Ruth Sutherland (donation secretary), and Andrew Rampton (ex officio). We meet about eight times a year to monitor the financial health of the parish and especially to think of ways to encourage stewardship as a spiritual practice. Donor information is confidential to the donation secretary and rector.

Stewardship happens when we recognize God's generosity and respond by committing ourselves and our possessions to the service of God. This includes financial giving as well as offering our time and talents (volunteering).

Below are some stewardship highlights of the past year:

Special Vestry Presentation, May 2025. Drafted by Peter Van Dyk, the contents of that presentation graphed the number of donors by givings bracket. He also reminded us of the various reasons to give to St John's (see below) and shared the various ways to give. The presentation generated some fruitful discussion.

Parish pledge drive. A mailing was sent out in late October. Parishioners were requested to return pledges for 2025 on or before Reign of Christ Sunday which marked the end of the church year. The number of pledging households for 2026 was 35, up from 28 in 2025. Several new households signed up for pre-authorized giving. By contrast, requests for offering envelopes are declining. Many other parishioners give regularly but do not take the step of pledging. St John's has about 60 donor households.

Special Easter and Christmas envelopes were available in the pews during Lent and Advent, thanks to efforts of Susanne Adams and Amylynn Loader.

Expressing Thanks. In December, members of our team hand wrote personalized thank-you notes to all 2025 donors. For those of us used to typing, writing so much by hand was a great challenge!

Why We Give

- **To express our thankfulness:** Stewardship is about recognizing all that God has given us—and joyfully returning a portion to Him
- **To support vibrant ministry:** Our giving funds worship, music, faith formation, pastoral care, and outreach that touches lives within and beyond our church walls.
- **To sustain our church for the future:** Giving ensures that St. John's remains financially healthy—not only for today, but for generations to come
- **To care for our building and infrastructure:** As stewards of this sacred space, we're committed to managing the capital needs of our aging church home while continuing our mission work
- **To invite conversation and reflection:** Stewardship isn't just about numbers—it's about vision. Talking openly about our financial reality helps us discern together how we can build a secure, faithful future.

Report submitted by Sarah Wayland

Prayer Chain

Intercessory prayer is a means available for everyone to use. Prayers requests can be submitted to prayerchain@rockonlocke.ca or in person to Susanne Adams, or the rector, the Rev. Andrew Rampton.

Many prayers have been offered to the Lord through this wonderful team of intercessors. It is always encouraging to hear how God has answered our prayers and how profoundly the prayers have affected people.

All prayer requests are kept confidential with the Prayer Chain Team.

In His service,
Susanne Adams & Members of the Prayer Chain

Prayer Team

The Prayer Team is a group of faithful people possessing the gift of intercessory prayer who lift up prayers on behalf of individuals who have specific needs or thanksgivings while also lifting up the unspoken needs of the rest of our parish. This ministry thrives well at both the Discovery and the Choral Service each Sunday and at the main service in the summer months. It is not offered at the special combined service of Morning Prayer on the Fourth Sunday nor at the 8 a.m. Book of Common Prayer Communion Service.

As members of the Prayer Team, we are highly committed to the power of prayer in our own lives and in the lives of others. We find deep satisfaction and joy in serving St. John's family.

Twice a year we offer something for people in our parish and in the community. In early March, the Prayer Team sponsored a half-day Prayer Workshop led by our then Deacon, Dena Thomas. She provided a few hours together to explore different kinds of praying for different stages of our spiritual journey, and more! With such examples and with time to actually pray together, we gained confidence in accessing the power of prayer in our midst.

In mid November, the Prayer Team welcomed the Rev. Monica -Green, the Diocesan Faith Formation Coordinator, for an afternoon entitled "Sacred Conversations". Focusing on The Purpose of Prayer, Monica then went on to dive into the Lament Prayer, The Prayer of Recollection, and Contemplative Prayer. With each kind she explored its history, shape and purpose, helping us to create our own. It was an afternoon well spent.

We are always eager to have new members join this powerhouse of prayer. Each Sunday during the distribution of Communion, two members of the Prayer Team gather in the Baptistry to pray for any concerns they are aware of among the congregation. When a person comes to them with a specific need or thanksgiving, they add their voice to the request. "Where two or three are gathered in my name, I am there among them." (Matt.18:20)

Do you pray regularly? Do you want to grow a regular discipline of personal prayer? Do you feel comfortable in offering prayer aloud in a quiet setting? Can you keep information in strict confidence?

If you are discerning a call to exercise your gifts (once a month or less), please speak with a person on the Prayer Team or its co-ordinators. We will provide you with as much preparation and training as you need before you begin.

Please pray for us as we pray for you!

Respectfully submitted
Susan Little, Susanne Adams
Co-ordinators, Prayer Team

2025 Be Hive Vestry Report

Throughout 2025, five members of the Be Hive small group bible study met bi-weekly to study scripture, learn, pray and grow. Building on the foundation of servant leadership, this group continues its love of learning and studying scripture together. It has especially enjoyed being a hybrid learning community this year.

We use the lectionary of the current week to direct the text of our study. At first, we expected this method to be repetitive, having already have heard the sermon and 'exhausted' all possible understandings before we got to our study session; however, after a few sessions we realized that we gained a much richer experience. First, the sermon rarely touches upon all the readings for one Sunday. Secondly, we do not hear all the readings on any one Sunday. It didn't take us very long to see the benefits of this method because it gives us more depth and breadth in our study of scripture.

Studying the Old Testament reading, the psalm, the epistle and the gospel for the Sunday closest to our meeting has helped us to discover the overlapping themes of these readings, giving us new understandings on aspects of our lives. Another way we enhance the benefits of our Bible study is by using different translations / versions of the Bible. This adds diversity to our discussions along with the different perspectives each member brings to our meetings.

As stated earlier, the format of our meetings is hybrid: some choose to meet in person and some choose to meet via ZOOM. This has enabled our group to meet through the challenges of sickness, conflicting schedules and significant distances. This feature was especially appreciated when one of our members was hospitalized and recovering for several months of 2025. When most of us can gather in the Crypt Café, our sessions are always longer because we enjoy get to spend time in the presence of one another.

No matter where we meet, our sessions always conclude with prayer, remembering what upcoming events need our prayer attention and the needs present among the members of St. John's community. As we share in confidence our own needs, we feel a special bond of community. We feel blessed to be able to gather so that we can challenge one another, finding joy and growth in our discussions and study. Saying the Doxology together as we conclude, gives us a sense of unity and completion.

Praise God!

Respectfully submitted,
Susan Little

Pastoral Visiting Report

Pastoral Visiting in 2025 changed radically in 2025 when the boundaries of our operation changed with the Bishop's mandate that only ordained ministers could administer communion to the sick. Our mandate is to visit members of our parish who are unable to join Sunday or mid-week worship. While this ministry often takes place in a retirement home or a long-term care setting, most of our visits occur in a parishioner's home, happening every month to six weeks, depending upon the person's health and needs. A few times this year we have made hospital visits. When a person is unwell, we limit our visit to prayers and readings. This year, for a number of reasons, there have been few visits.

Each personal visit usually includes a recent service bulletin and, if possible, a copy of Parish News and The Niagara Anglican so they can connect with what is happening and stay in touch. Although each person is different, they often like to recall some part of their experience at St. John's and share it with our willing ears. It is always heart-warming to hear their stories and reminiscences. It is always time well spent.

Each visit is different because each person's needs vary. Without being able to administer pre-consecrated elements, the visit seems superficial. Sometimes, a visit is more of a check in and involves little sharing of readings or prayer. However, as the hands and feet of the Church, we do our best to represent Christ to our brothers and sisters. We are grateful that this ministry brings such joy and satisfaction to the sick and shut ins.

Since the middle of 2024, a number of people have stepped in to carry on this important ministry. As the year concluded, a new possibility of organizing the care of parishioners became a topic for consultation and prayer. The experience of our pastoral visitors advocated an overall review of our parish system of care, resulting in the spring of 2025, the formation of a Congregational Care Consultation. It enlisted six new and well-established members of the parish along with our clergy and Diocesan resource, to investigate the current practices and effectiveness of Congregational Care, part of which is Pastoral Visiting. Over the course of the spring and early autumn of 2025, the Consultation received the results of surveys from small groups throughout the parish as well as open surveys from parish members. The results were gathered and collected to recommend a few areas of focus for the parish. These findings will be part of the agenda at our Parish meeting in February when we review our Mission Action Plan (MAP 2.0).

Over the course of 2025, there were many people who are not on the Pastoral Visiting team in our parish who provide pastoral care in other ways. When we needed people to help with hospital meals on a twice-daily basis, they volunteered in amazing numbers. Others among us assisted in caring for those in hospital while others helped those recovering from treatment. Such people are the real gems among us. Among the pastoral team, there are also those who do quiet tasks like drop off Parish News or other mailings, often adding a short personal visit. There are those who telephone people when their name is to be mentioned in the Parish Cycle of Prayer at Sunday services. Such actions by volunteers are always rewarded with heartfelt appreciation.

Finally, there are those who provide pastoral care in other ways. They routinely keep in touch with members of our parish family who have been unwell or unable to come to church. Like good brothers and sisters, such parishioners have been reaching out, maintaining relationships from 'normal' times together. The people whom these volunteers spend time with, know that although they are absent, they are not forgotten. That's what 'family' is all about. Thanks be to God for those who continue to take the light of Christ into the lives of others!

Respectfully submitted,
Susan Little

2025 Niagara Diocesan Synod Report

On Saturday, November 1, 2025, the 151st Session of Synod for the Diocese of Niagara was convened via Zoom videoconference for its delegates, clergy and laity, as well as diocesan staff members. From 9 a.m until 12:40 p.m. we heard reports from many committees which form the foundation of our institutional church. There were the announcements of the acceptance of people into new roles on the committees that keep the wheels of church business rolling and functioning smoothly.

The Bishop's Charge, her annual speech to propel us into service, was as powerful as ever. With this Synod's theme of "Take my life and let it be consecrated, Lord, to thee", Bishop Susan reflected on this past year. She praised the faithfulness, resilience and generosity at the heart of our different parishes and ministries as they responds to God's love. Focussing on the hymn by Frances Havergal, Niagara's vision statement "Called to Life, Compelled to Love" and the gospel for the day describing Jesus calling the first disciples, Bishop Susan connected all three strands to describe the strengths of this diocese. Our job is to serve God's purposes. As a communal call to discipleship, she emphasized that Niagara's future is not so much about giving up life but about give life back to the One who gives it. Our job is to find joy in giving new opportunities for life.

Being called to life in a changing church has brought several new signs among us. She mentioned several signs of new ministries like that of the Diocesan Faith Formation Co-ordinator, and affirmed the ongoing work of the Diocesan Mission Action Plan 2.0 which is working to keep parishes accountable in living out their priorities. In terms of stewardship, Bishop Susan affirmed the call to designate more missions , like the Cathedral Café, the Silvercreek Community Market in Guelph, a hygiene & food bank in Welland, a breakfast program in St. Catharines and Open Doors in Burlington, examples of responding to the human needs in our communities. She assured us that this is not our work alone because it is the Spirit's work in us and through us as the Body of Christ in Niagara. She concluded her Charge by reminding us that life in Christ requires a readiness to move beyond our comfort zone, standing with the vulnerable, welcoming the stranger and seeking peace and healing for the world.

Our Diocesan Finances are looking good. The Treasurer reported that the significant efforts of the Diocese to maintain costs and its generous legacy-based investments have provided this projected state of a balanced fiscal health. Similarly, the ongoing regular contributions from parishes have stabilized and thereby giving the Budget Committee a sound foundation to embrace missional work.

Much of the Synod meeting focussed on changes in our canons (the regulations governing our corporation and systems of operation) for a wide range of topics, from representation of votes to the College of Deacons, the responsibilities of the Cathedral for its governance, the date by which Annual Vestry meetings must be held, to the use of the proceeds from a sale of Church property, and much more. As a legal entity, the stable and smooth operation of the Church depends upon updated canons for the long-term.

Participation at Diocesan Synod was not dull. There were 213 people who registered on Zoom so at one point early in the meeting, we were sent to break-out groups (organized by Zoom technology) where we were given a Mixed Ecology Model of Ministry to discuss. The situation described a 'typical' Anglican church where its leadership is confronted by people who aren't familiar with church at all but they are interested in spiritual matters that they want to pursue so that they can improve the quality of their lives. In our break-out groups, we had to determine how we, as its leadership team, would work with such a group of people and respond with love to their request. We then shared with others what we might do and a few common threads emerged from our discussions. First, after conversations and intentional listening, we need to discern the contextual needs of our community. As we discover their needs, we work hard to respect differences; then, with more discernment and consultation, we work to provide new opportunities for growth. As we encourage new initiatives, we celebrate whatever flourishes and then begin again this cycle of missional ministry by discerning any new needs. (Perhaps our own St. John's will attempt such a discussion in the near future, especially as we revisit our MAP 2.0 in February, 2026.)

There were two Missional Moments at Synod this year. In the first one we heard reports about Designated Diocesan Missions. We saw how places like All Saints Hamilton, the director of Niagara Migrant Farmworkers, the Mission Acts among newly arrived people in Oakville, the Community of Common Prayer beginning in St. Luke's in Hamilton's north end and work among the unchurched in central Hamilton are all places where the Spirit is calling Anglicans to provide God's love in action.

Toward the end of this session of Synod, we heard the second Ministry Moment, featuring our own Dena Thomas describing her work with us and our community as one good result of the 150th Anniversary Fund Celebration. In the recorded video, Reverend Dena spoke about the ways in which we are called to serve, with what we have and with how we can best respond. She emphasized that if we each try our best, then our response will be a sincere offering of love and respect for others. This clearly reflects our diocesan vision, "Called to life, compelled to love".

Similarly, there was a short presentation by two of our youth delegates about the General Synod held in London, Ontario in early July. Most outstanding was the election of our new Primate, a truly Spirit-filled event. Then, along with the usual canon changes and other routine business, there was the heavy-duty topic of the Primate's Commission, a long-term task which will likely reshape the Canadian Church. Our enthusiastic delegates promoted national issues of youth involvement and empowerment. Overall, this General Synod provided a positive and hopeful moment in the ongoing life of the national Church.

Towards the end of our session was the announcement of the results of the election of Synod Council representatives. After the Bishop gave her assent to all acts and resolutions during Synod, we sang, "Here I am" to conclude our time together, emphasizing Isaiah's response to God's call to serve. After some final words of gratitude and a closing prayer, the bishop offered a blessing.

Thank you for the privilege of representing St. John's as your Lay Delegates. Although we were in separate locations as we used Zoom video-conferencing, the wonder of technology joined us together to learn what has been happening across our Diocese and what plans are in the works. It was a good time to reflect upon what we can be doing to bring life, hope and love to our world. Even with the limitations of an on-line meeting, we sensed God's 'power working in us [that] can do infinitely more than we can ask or imagine.' And we give "glory to God from generation to generation, in the Church and in Christ Jesus, for ever and ever. Amen."

Respectfully submitted,
Susan Little, Graham Cubitt
Elected Lay Delegates

Crafter's Group Report

Every Wednesday afternoon from 1:00-3:00 p.m., a group of women, weekly numbering from three to ten, they gather in the Crypt Café to work on crafts of their choice – knitting, crocheting, needlepoint- to name a few and to share some hospitality. Some come primarily for the social visiting and have no crafts to work on. No one seems to mind much because these women gather to share in one another's lives. If they can accomplish some greater good for the Church by helping with a fundraiser, that's a bonus. Weekly throughout the year, these women gather as the Crafters Group, and in 2025, they have been particularly productive!

In 2025, this core of women raised funds for St. John's, bringing lots of enjoyment to the lives of others while having fun in their regular gatherings.

They sponsored a Pancakes lunch and supper, featuring jambalaya as an added attraction at the evening meal. They raised money for the Rector's Discretionary Fund at lunch and Church funds at supper. Well done!

On Palm Sunday, they offered homemade treats, hand knit chicks with cream-filled eggs, home baking and crafts after each service for Church funds.

A month later, they sponsored a Cake Sale on Mothering Sunday, offering 31 cakes, including coffee cakes, cheesecakes and Easter themed cakes. What a record number of cakes and funds raised!

On the first Sunday in December, the Crafters sponsored a Christmas Craft & Bake Sale. They joined forces with others in the parish who had been making aprons, jewellery, jams and jellies and offered an abundance of crafts and Christmas treats. The 'regular' Crafters gathered together a variety of handmade items including hand-sewn doll outfits, crocheted blankets, baby sweaters, mitts, hats & toques, Christmas stockings, and other accessories for the kitchen and bath. This wide variety of treasures were available on after each service. Several other parishioners contributed to this event by adding a great variety of Christmas cookies, candy, and treats to make this event a sweet success! Overall, this event totaled almost \$1500 for Church funds.

Later in December, this Group provided the Seniors of the parish with a Christmas Potluck Lunch with food and good singing to get everyone into the Christmas spirit. Although bad weather on the planned date forced the luncheon to happen a day later, their great festive spirit was unforgettable.

It is humbling to work with such a talented, hard-working group of Christians who craft together and enjoy life by helping others.

AND it's not just the women who get the credit! Our great thanks go to several men of this parish who assisted in each event because, if it weren't for their muscles & physical support, none of these events would have happened!

If you have a craft you'd like to work on or you want to learn one, or maybe you just need time out for yourself, to join others for a cup of tea and pleasant conversation, please join us any Wednesday afternoon, 1-3 pm in the Crypt Café!

Respectfully Submitted,
Susan Little

The Concert Project Report to Vestry

After a slow start coming out of our Covid shutdown, our concert project is once again becoming busy. We now have several artists or groups who are choosing St. John's as their preferred venue. Hammer Baroque has been having concerts here since we started hosting concerts and now have concerts almost once a month. Niagara Classics concert series is a new concert presenter for us and bring in a wide variety of guest artists from around the world.

We are getting other new artists regularly now through word of mouth and through connections with performers who have used our space in the past and through musicians who have come to concerts here and see the space for themselves.

The concert project is run entirely by volunteers and one of our founding principles was to provide space to musicians at a reasonable cost, who otherwise might not have been able to afford to perform in a public space. We also want to share our space with the community and we are doing that, too. Without volunteers we wouldn't be able to host these concerts and we are so grateful to Susan McKay who organises the volunteer schedule and makes sure it all runs smoothly. Our volunteers will tell you that it is easy and wonderful to be able to greet people from the community as they arrive for concerts. As we get busier, we need more volunteers if we want to continue this ministry of music and community outreach. If you think you might be interested, we provide training. Please contact Susan McKay or Sue Samson for more information.

On behalf of the Concert Project
Sue Samson

St John's Church Library

<https://www.rockonlocke.ca/programs/st-johns-church-library>

Imagine a famous Christian author were coming to speak at St John's or even at the cathedral—say C.S.Lewis (yes, I do know he's dead, but I did say "imagine")—would you go to hear them? Of course! We all would. And what if they wanted to visit with you in your home? It would be pretty intimidating, I suspect, but it would also be fascinating and certainly memorable.

A library is a way of having famous, wise, godly, and (sometimes) witty authors in your home. You do not have to serve them tea or wonder what on earth to talk about: simply listen and learn. Be encouraged, be enlightened, be challenged, and be nurtured in your spiritual life—and all of this at your own speed. That's why we have a church library!

The St John's library now has 802 books by 508 authors catalogued and ready on the shelves—and a lot more in the pipeline, waiting to be processed! These books cover a huge range of topics, from books about the history and background of the Bible to books addressing contemporary issues from a Christian point-of-view. There are also biographies of famous people, all the way (and you must admit it's a long way) from Mother Teresa to Paul Henderson (a very faithful Anglican).

The catalogue listing all the book can be found online here:

<http://www.librarything.com/catalog/Rockonlocke> Click on "Your books" to see all the titles we have; then click on "tags" to discover what our categories are, or on "authors" to find out what books we have by any given writer. Books may be borrowed for three weeks, and there is a little notebook on the library shelves where you can sign them out and in again.

We are presently expanding the library team, which is exciting, so expect more news in the coming weeks.

Come and browse during coffee time next Sunday morning! Then borrow a book, enjoy your book—then write a review for Parish News and tell us what it was like having that famous author right there in your home!

John Bowen for the library team

Hearts and Minds Report

"You shall love the Lord your God with all your heart, and with all your soul, and with all your mind."
(Matt. 22:37)

Purpose: An informal group, meeting monthly on a Friday evening, to hear member of the congregation or community respond to the key question, **"How do you live out your faith through your daily life and work?"**

Hearts and Minds is in its 13th year. This group enables us to share faith journeys in an intimate setting, as well as often acting as a catalyst for new experiences or ministries. Since there is no expectation to attend regularly, most people choose to attend based on the specific topic of the evening; this makes for a variety in attendees, we see this as a good way of fostering community between different groups.

Session during 2025:

January: 'The Well-Tempered Concert-Goer": Theology in music, Andrew Rampton and Brian Ruttan

February: Experiencing Act Five - Miranda Pilcher and Friends

March: Penny Anderson - Being a Church with Space for Transgender Christians

April: Loving your (Newcomer) Neighbour - Sarah Wayland and Elizabeth Steeves

May: Poetry in Place: poetry and Environmental Hope in a Southern Ontario Bioregion - Deborah Bowen and featured poets

June: "The Swing Thing": Our bodies are wondrously Made - Clare Hopkins
no meeting July and August

September: Indigenous Wisdom and Anglicanism at Six Nations - Adrian Jacobs

October: Wild Church - Rebecca Vendetti and Dena Thomas

November: The Art of the St John's Bible - Luisa Rossi

December: Tolkien and Lord of the Rings as a religious and Catholic work - John Bowen

Attendance ranges from 10 to 40 people, consisting of SJE members and some visitors from beyond St John's.

The committee is responsible for organizing the schedule for the year, promoting the sessions, communicating with speakers and hosts, facilitating the sessions, and thanking the speakers. Our committee currently consists of Deborah Bowen, Elizabeth and James Steeves, Rebekah Little-Parkinson, and Jenna Wilson. Big thank you to Deborah and Elizabeth for doing most of the planning and communicating this year! Tamara Watson designs our bookmarks and posters. If anyone is interested in helping with the committee, we would love to hear from you!

Jenna Wilson - on behalf of the committee.

Children, Family, and Youth Ministries

2025 has been an eventful year in Children, Family, and Youth Ministries. We have sung, played, crafted, learned and grown in faith and numbers together. In the early part of the year, we began offering a preschool class after the Fourth at 10 service, which became a weekly offering at the 9:30 service in September. Sessions have been led by Sarah Jones and Daniela, with Amber assisting when she is able. More volunteers would be very welcome!

Our Forth at 10 program led by Margret and Kiri includes games, crafts and discussion time. It also encourages leadership from the children, engaging them in planning and leading a game. Thank you to Susanne Adams for her beautiful crafts for several weeks this year!

Ann and Sarah Wayland lead sessions at 9:30 on 2nd and 3rd Sundays, from the Spark Lectionary series. We are still looking for a volunteer to lead 1st Sundays.

11am service Children's Church has been led by Daniela.

Our teaching team is also exploring the Godly Play curriculum. To that end, Sarah Jones led a workshop at the end of October where we experienced a story and discussed ideas of what this mode of teaching could look like in our context. One Godly Play lesson was also presented to the older children on the first week of Advent: The Circle of the Church Year.

A highlight of every year is of course the Children's Pageant, and this year was no different! Thanks to all the amazing folks who helped pull this year's production off: Sharon, Bev, Susanne, Sue, Linda, Susan, Emma, Kelly, Paul, and Daniela.

On any given Sunday, we now have between 3 and 8 kids in the 7-12 year old 9:30 and Fourth at 10 groups, 3 regular attenders at the 11 am, and 2 to 9 preschoolers. Late this year, we hit an all-time high of 25 children at a single service!

We have also said goodbye to Daniela, as the role of Coordinator expands to include more community outreach work. We thank her from the bottom of our hearts for all she has poured into our children and our church family.

-- submitted Sarah Jones, Sarah Wayland, Margaret Wilding and Ann Andree-Wiebe

Report of the Organist and Choir Director

2025 has been a year in which it has been a privilege to offer praise to God at The Church of St John the Evangelist.

At the Easter service we welcomed guest musicians Mary Jay and Shawn Spicer, trumpet; Courtney Prizrenac, horn; Janice Owens, trombone; and John Brownell, timpani. It was thrilling to make music again with these fine musicians from the Hamilton Philharmonic Orchestra.

We sang a number of Evensongs and special services over the year: Epiphany Eucharist; Evensong on Lent III; Ascension Day Eucharist; Corpus Christi Evensong; and Evensong for St Michael and all Angels. The congregation of St Joseph's Roman Catholic Church was invited to this service, and we were invited to attend their Vespers Service for the Feast of Christ the King.

On May 22, we presented the *Vesperae Solennes de Confessore*, by W.A. Mozart, as a service. We were joined by a small orchestra, and were thrilled that there was a full congregation.

In November, there was a service for All Souls, at which we sang the Requiem (*Missa pro defunctis*) by Tomás Luis de Victoria. This was a new service to St John's, and quite successful.

We were all saddened by the death of Richard (Woody) Woodward. Woody was a faithful and well-loved member of our tenor section, who had struggled with ill health all fall. We sang at his funeral on November 22, and it was a moving occasion for all of us. Our sympathy is extended to Lynda, who misses him so much.

The Carol Service in December was another pleasant occasion, and the choir sang well. It is always enjoyable putting together a blend of new and familiar items, and this year seemed to be well received. A full house was wonderful to see, and hear. This service was moved to 4:00 p.m., and the time change was welcome. A fun little piece was a collaboration by me and Steven McKay (with his drum) on Patapan - over in under ninety seconds.

This year, we welcomed Duncan McKay to the choir. Initially, he was only going to sing at the Carol Service, but has decided to stay with us. Duncan had a firm grasp of the music, and it was encouraging to know that his favourite piece was Poulenc's *O magnum mysterium*.

The season ended in June with a choir get together at my place on a hot summer afternoon. Standing over a barbecue added to the enjoyment! It was great to see some of our Junior Choir singers and their parents as well.

I would like to thank Susan McKay, and our Junior Choir. They lift our spirits whenever they sing. Susan has been tireless in keeping this group singing during the past few years, and we cannot all be grateful enough for her dedication, and that of her helpers Emma Reilly McKay, and Kelly McKinney.

I am grateful, week after week, working with these dedicated singers.

Paul Grimwood

Children's Choir

The Children's Choir is a high energy group, ready to learn about God, Jesus and the Holy Spirit through songs and fun singing games. In addition, the children have their own ministry - to touch the hearts of those listening and draw them closer to God and Jesus through their singing.

During the winter and spring, the children sang 5 times, concluding the season with a concert on May 15. We held a reception after the concert to celebrate each child's growth, and to recognize each of them with a certificate of achievement.

We participated in the September version of Sundays UnLocked, selling cookies and lemonade to raise funds to support the choir program. Between Andy's beautiful posters about the choir and the enthusiasm of the children as they ran around handing out flyers, it was an exciting start for our new season. In addition, we reached out to the broader community through an inspired article about the choir program, written by Emma Reilly McKay, which was printed by the Niagara Anglican.

In the fall, the choir participated at two services and held one mini-concert. The highlight was the Children's Christmas Pageant. Each chorister's growth was showcased:

- Duncan McKay sang O Come, O Come Emmanuel a cappella.
- Duncan McKay, Willa McKay and Janice Shao sang Once in Royal David's City as an unaccompanied trio. Andy Wei, Flora McKay and Jeremy Shao sang We Three Kings as a trio. We were thankful for the beautiful musical support from Paul Grimwood and Eduardo Farias.

We continue to be thankful for our wonderful Choir Team. We are blessed with the many talents of Emma Reilly McKay and Kelly McKinney as our choir leaders with Susan McKay. Dave McKay is our friendly face at the door and security for the choir. Duncan McKay is our Youth Leader, modelling excellence in each aspect of the program. In addition, we appreciate the generous support in so many ways of Sharon Klassen and Susanne Adams. We also appreciate the encouragement from Paul Grimwood and the regular support of beautiful accompaniments.

It is a great joy for us all to watch the children grow in their faith and their musicianship. All children in Junior Kindergarten and older are most welcome to join us!

Respectfully submitted by Susan McKay

Artaban Place

Artaban Non-Profit Homes, Inc.

Artaban Non-Profit Homes Inc. is a non-profit company created by the parish to develop and operate Artaban Place, the 29-unit residence adjacent to the Church. The name "Artaban" is derived from the name of the protagonist in Henry Van Dyke's book, The Fourth Wise Man, and was adopted as the name of an Anglican summer camp operated in the Dundas Valley from the late 1930s to the late 1960s. This parish had a principal role in the building and operation of that camp, and the name Artaban represents our strong tradition of faith and service.

While the company is legally separate from the Church, the majority of the directors are members of the parish. The day -to -day operations are administered by a property management firm. Niagara Peninsula Homes, Inc.

The Board Directors meet monthly to review the management of the facility and to provide oversight and policy direction.

As a housing provider in receipt of public funds, City of Hamilton, Artaban Place does not make private discriminations in the provision of housing, and residents do not have to be members of the congregation. A large number of our apartments provide specially adapted living facilities: 12 are barrier free, 3 have adaptations to assist people with visual impairment and 3 to assist people with hearing needs. Artaban Place provides rent-geared-to-income housing on a tight, non-profit budget. To apply to be a resident of Artaban Place, fill out an application form at Hamilton Housing and check Artaban Place as your first choice.

Over the last few years, several upgrades have been completed through grants from the City of Hamilton. New flooring throughout all units and hallways, new bathrooms, new lightening and electrical work, brick work and fencing. This spring, new windows will be installed in all the units.

A thank you to the many St. John's parishioners who provided a dinner for the tenants on Saturday December 27, 2025.

Many thanks and gratitude for the many board members who have been faithful and committed over the years to Artaban Place and the tenants.

Submitted by Susanne Adams, President

Missions and Outreach

At St. John's there are many individuals who give time and support to a variety of outreach and missions projects. There are 9 mission and outreach opportunities we support as a parish.

St. Matt's (formerly St. Matthew's House)

St. Matt's provides a children's daycare, a seniors support team, a Holiday hope program, housing and focused street outreach support for the cathedral café.

stmatthewshouse.ca

contact: James and Elizabeth Steeves

Hamilton Out of the Cold

From its humble beginning of offering one meal to one single guest on its first night, HOOTC has grown to a program serving 33,518 hot meals in 2024 to 2025. HOOTC's mission is to provide hot, nutritious meals for those in need in the Hamilton community, served with dignity and compassion. hamiltonoutofthecold.ca

contact: Bill Giddens

Mission to Seafarers

The Mission to Seafarers, Southern Ontario stands beside the men and women who keep global trade moving, and ensures they are never forgotten while far from home, access to Wi-Fi Internet, and SIM cards, a comfortable place to read and relax, the chance to get food and toiletries, transport to shops and local amenities and it's not just practical support the mission offers. We know that seafarers need emotional and frequently spiritual support too.

mtssso.org/support-us

Contact: Tamara Watson

Hopital Albert Schweitzer

Our mission as a charity is to collaborate with Hopital Albert Schweitzer - Haiti to improve the healthcare and quality of life for the people of the Artinobite Valley.

cfhas.ca

Contact: Hal and Adrienne Devins

Alongside Hope (formerly PWRDF)

Alongside Hope is the Anglican Church of Canada's agency for sustainable development and relief in Canada and around the world on a journey of positive change . Together, we are improving health, food security, and livelihoods where needs are greatest.

alongsidehope.org

Contact: Deborah Bowen

Migrant Farmworkers Project

The Migrant Farmworkers Project is a hospitality and pastoral care ministry that accompanies and empowers migrant farmworkers during their work season in the Niagara region. We actively support the spiritual, pastoral, emotional, mental, medical and physical needs of Spanish-speaking migrant workers in the Niagara region as we welcome, connect and engage with them, showing our gratitude for their commitment and dedication to the agriculture of Canada.

migrantfarmworkers.ca

Contact: Susan Little

The Death Café

The Death Café is a missional outreach serving the Kirkendall neighbourhood, particularly those without a spiritual home, by providing space to explore issues of death, dying, and grief. Felicia Vandyk, diocesan-commissioned lay missioner, and Rev. Dena Thomas planned and facilitated four pilot sessions at Donut Monster in late summer and early fall, with over two dozen participants over the four weeks. The group has since continued to meet monthly at local businesses, restaurants, and park spaces. These gatherings offer a safe, welcoming environment for open conversation, fostering meaningful dialogue and the development of relationships."

Indwell

Indwell is a Christian charity that creates affordable housing communities that support people seeking health, wellness and belonging. From its humble beginnings to becoming a beacon of hope across communities, Indwells journey is a rich tapestry of triumph, challenges and profound impacts. Every door we open together becomes a solution for homelessness.

indwell.ca

Contact: Graham Cubitt

Micah House

Micah House welcomes newly arrived refugee claimants to Hamilton with God's love by providing safe shelter, assisting with settlement and creating passages into the community. Our goal is to leverage our expertise to educate the community about immigration refugees, and systemic injustice.

micahhouse.ca

Contact: Tom Fleming

Jesus Deck

The Jesus Deck was introduced in the UK and has now come to Canada. The Jesus Deck is a deck of cards that was originally designed to educate children about the Bible. The four card suits represent the four gospels and each card has a Bible verse and a scene from the Bible. A small group of parishioners has been attending events like Sundays UnLocked and Art Crawl to reach out to spiritual seekers and introduce them to Jesus through the cards. Contact: Margaret Wilding

The missions were celebrated and promoted on Mission Sunday when we also welcomed a speaker from Alongside Hope (formerly PWRDF). We also included displays from Mission to Migrant Workers, Mission to Seafarers, Saint Matt's, Hamilton Out of the Cold, and the Jesus Deck at our Sundays UnLocked events.

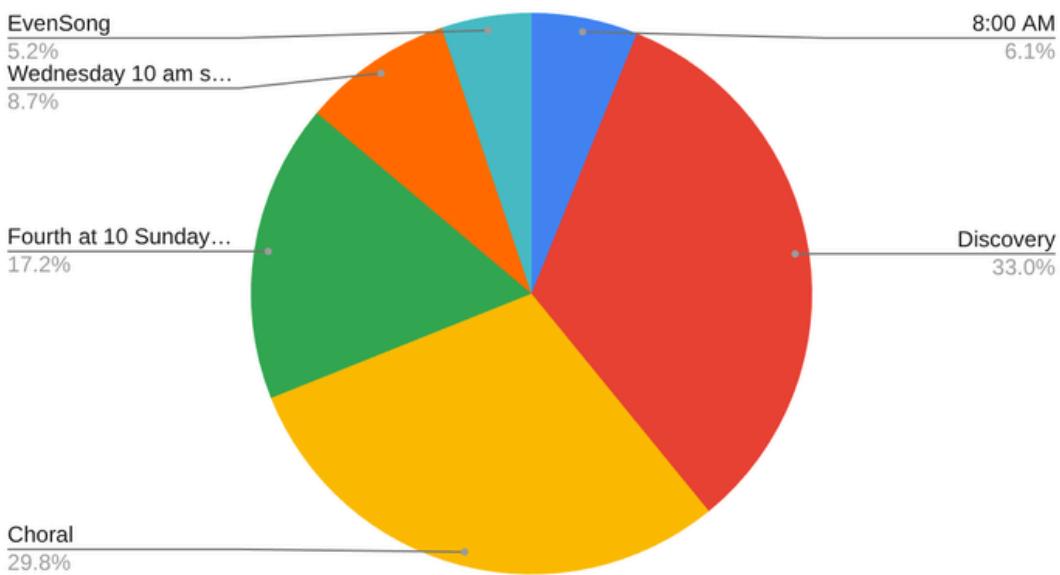
Again, the Church School decided on a project to support during Advent this year. They were able to provide six birthing kits for women in Lesotho. The kits include a receiving blanket, baby vest, baby sweater, cloth diapers and a hat. A lovely way for the kids to think of other others while journeying to Christmas.

Respectfully
Leslie Muirhead

Statistical Report

Statistical Report

Total Attendees and Number of Services



	2022	2023	2024	2025
All Sunday Services	61	90	94	93
Wednesday Eucharist	5	5	8	8
Easter	78	141	153	163
Christmas Eve	107	113	137	123
Pentecost	55	96	88	90
2nd Sunday in September	67	68	82	
Eligible Voters at Annual Vestry	114	118	130	
Identifiable Contributors	105	TBD	116	119

	2022	2023	2024	2025
Baptism	2	3	3	5
Confirmations	NA	NA	4	7
Parish Member Weddings	0	0	1	1
Non Parish Member Weddings	0	0	0	0
Parish Members Funerals	2	2	1	1
Non Parish members Funerals	0	0	1	0

Financial Reports and Statements

Statement of Activity
Church of Saint John the Evangelist

January-December,2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
Donations to Designated Funds	
4006 Donations to Capital Fund	\$1,323.00
4009 Donations to PWRDF & St. Mathew's House	\$40.95
Total for Donations to Designated Funds	\$1,363.95
Interest Earned on Investments	
4045 Endowment Fund, Interest	\$2.50
4048 Rectory Fund, Interest	\$10,447.55
4049 General Investment Fund, Interest	\$27,256.15
	\$916.72
Total for Interest Earned on Investments	\$38,622.92
Non Profit Income	
Offerings	
4001 Envelope, Online, and Other Identifiable Donors	\$106,597.44
4002 Preauthorized Giving (PAG)	\$139,620.00
4003 Other Offerings	\$6,701.85
4004 Loose Offerings	\$5,426.55
Total for Offerings	\$258,345.84
Receipts from Parish Activities	
4010 Fundraising	\$92.00
4011 Bazaar (Pies, crafts, calendars)	\$4,306.11
Total for 4010 Fundraising	\$4,398.11
Other Income from Parish Activities	
4014 Rentals	\$8,979.00
4015 Concerts	\$2,460.40
4020 Forward Day by Day	-\$65.00
Total for Other Income from Parish Activities	\$11,374.40
Outreach Income	
4016 RDF Support (Rector discretionary fund)	\$2,381.14
4018 Outreach Support (other)	-\$480.00
4019 Christian Youth Formation & Mission Fund	\$260.00
Total for Outreach Income	\$2,161.14
Total for Receipts from Parish Activities	\$17,933.65
Transfers from Investments and Grants	
4030 Diocesan Grant or Loan	\$6,125.00
Total for Transfers from Investments and Grants	\$6,125.00
Total for Income	\$324,253.46
Gross Profit	\$324,253.46
Expenses	
Facilities	
5048 Organ repair and maintenance	\$247.69

Statement of Activity
Church of Saint John the Evangelist

January-December,2025

DISTRIBUTION ACCOUNT	TOTAL
Building Maintenance	
5043 Elevator Maintenance and Fees	\$3,469.53
5044 Regular Maintenance	\$19,536.08
Total for Building Maintenance	\$23,005.61
Utilities	
5040 Heating	\$3,752.58
5041 Water	\$752.73
5042 Hydro	\$6,376.48
Total for Utilities	\$10,881.79
Total for Facilities	\$34,135.09
Ministry and Worship	
5001 DM&M	\$46,482.14
5003 Community Marketing	\$997.51
5004 Children's Ministry	\$557.91
5006 Worship Supplies & Resources	\$2,362.86
5007 Worship Music Expense	\$5,333.34
5008 Outreach Committee	\$384.42
5009 Hospitality and Christian Growth	\$4,530.01
Total for Ministry and Worship	\$60,648.19
Office and Administration	
5030 General Office Expenses	\$7,659.60
5031 Bank, Credit Card Fees and Interest	\$2,170.41
5032 Insurance	\$19,667.22
5033 Other Miscellaneous Office and Admin	\$10,498.75
Total for Office and Administration	\$39,995.98
Outreach Disbursements	
5014 Outreach Disbursements, Other	\$770.00
Total for Outreach Disbursements	\$770.00
Salaries and Benefits	
5020 Rector's Salary	\$54,576.96
5021 Housing Allowance	\$23,640.00
5022 Administrator	\$13,443.71
5023 Organist and Choirmaster	\$19,066.96
5024 Discovery Service Music Director	\$14,172.50
5025 CPP/EI/WSIB	\$3,934.20
5026 Pension & Benefits	\$22,880.31
5028 Professional Development	\$820.58
5029 Other Employment Expense	\$550.00
5035 CYFM Coordinator	\$8,069.91
Total for Salaries and Benefits	\$161,155.13
Total for Expenses	\$296,704.39
Profit	\$27,549.07

Statement of Financial Position
Church of Saint John the Evangelist

As of December 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Cash and Cash Equivalent	
1022 Undeposited Funds	\$0.00
Capital Account	
1004 Capital Account - Chequing	\$0.00
Total for Capital Account	\$0.00
Credit card security account	
1007 Raffle Account - Chequing	\$5,007.67
Total for Credit card security account	\$5,007.67
Operating Account	
1001 Operating Acct - Chequing	\$84,023.57
Total for Operating Account	\$84,023.57
Total for Cash and Cash Equivalent	\$89,031.24
Accounts Receivable (A/R)	
Accounts Receivable (A/R)	\$179.00
Total for Accounts Receivable (A/R)	\$179.00
1010 Endowment Fund	\$99,708.19
1014 Rectory Fund	\$254,459.39
1015 General investment fund	\$916.72
1011 Memorial Fund	\$1,869.51
1012 Parish Hall Capital Reserve Fund	\$7,116.38
1013 Organ Restoration Fund	\$3,208.53
Total for 1015 General investment fund	\$13,111.14
1017 Employee Cash Advances	\$0.00
1018 Prepaid Expenses & Deposits	-\$0.08
1019 GST Rebate Receivable 1020	-\$107.68
PST Rebate Receivable 1021 Other	\$1,311.06
Receivables Uncategorized Asset	\$0.00
	\$75.00
	\$457,767.26
Total for Current Assets	
Non-current Assets	
Property, plant and equipment	
1100 Fixed assets	\$36,693.80
1101 Fixed assets depreciation	-\$2,375.51
Total for 1100 Fixed assets	\$34,318.29
Total for Property, plant and equipment	\$34,318.29
Total for Non-current Assets	\$34,318.29
Total for Assets	\$492,085.55

Statement of Financial Position
Church of Saint John the Evangelist

As of December 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable (A/P)	\$1,117.04
Accounts Payable (A/P)	\$1,117.04
Total for Accounts Payable (A/P)	\$1,117.04
Credit Card	
2001 TD Visa credit card	\$1,243.18
Total for Credit Card	\$1,243.18
2003 Other Payables	\$8,500.00
2007 Capital Fund	\$0.00
GST/HST Payable	\$0.00
Total for Current Liabilities	\$10,860.22
Total for Liabilities	\$10,860.22
Equity	
3001 Opening Balance Equity	\$306,877.68
3002 Retained Earnings	\$146,798.58
Profit for the year	\$27,549.07
Total for Equity	\$481,225.33
Total for Liabilities and Equity	\$492,085.55

Section A: Organization Description

A-1: Mission Statement

The mission statement of the Church of St. John the Evangelist is as follows:

God calls us to help people become followers of Jesus, equipped for ministry in the church and in the world, through nurture, worship, evangelism, and service.

A-2: Brief Description

The Church of St. John the Evangelist is a Christian community of faith and parish within the Anglican Diocese of Niagara in the Anglican Church of Canada, part of the worldwide Anglican Communion. The church was established in 1890 and is located in west downtown Hamilton. The church is a registered charity under the Income Tax Act (Canada). It serves a large population of diverse people who live in the immediate neighbourhood of the church and beyond. In addition to the financial support the parish receives for its work, the parish relies significantly on the voluntary contribution of the time and talent of its members and community supporters. The impact of these non-monetary contributions are fundamental to understanding the Church of Saint John the Evangelist and cannot be measured in financial terms. The annual vestry report which accompanies these annual financial statements provides this information to explain and demonstrate the parish's performance in advancement of its shared mission with God.

Section B: Financial Statement Notes

B-1: Significant Accounting Policies

Basis of Presentation

These financial statements have been prepared in accordance with accounting standards for not-for-profit organizations and on an accrual basis, which includes the year's cash flows and any amounts owed to and payable by the parish at year-end. Donated property is accounted for at its estimated market value when donated.

Fund Accounting

The parish follows the restricted fund method of accounting for revenues and expenditures. The general fund (not restricted) reports revenues and expenses related to program delivery and administrative activities. All unrestricted investment income is recorded in the general fund. The internally restricted funds, such as the Endowment Fund, Memorial Fund, Organ Restoration Fund, Parish Hall Capital Reserve Fund, and Capital Fund, report revenues contributed for which their expenditure is restricted by the donors and church policy or until their purpose is completed.

Externally restricted funds, such as the Rectory Fund (restricted by provincial statute and canon law) report revenues contributed for which their expenditure is restricted for specific activities.

Investments

Investment funds held by the Diocese of Niagara are recorded at year-end actual or estimated market value and unrealized gains or losses are accounted for in the related fund. Changes in market value are recognized as gains or losses in the statement of activity. When an investment is sold, redeemed, or written off, the actual gain or loss is also recognized in the statement of activity for the year.

Capital Property

The church property (land and buildings) are owned by the Diocese of Niagara and are therefore not included as assets in the financial statements of the parish.

Revenue Recognition

Pledges and other commitments to restricted funds are recognized as restricted revenue only when received. Unrestricted contributions are recognized as revenue for operations when received or if the amount to be received can be reasonably estimated and collection is assured.

Contributed Supplies and Services

Due to the difficulty in determining their fair financial value, contributed services and supplies are not recognized in these financial statements, nevertheless the real value of these are significant and the operation of the parish would not be possible without them.

B-2: Audit Status

Beginning with the 2024 financial year, the financial statements of the parish are reviewed via an external review engagement by a firm of accountants.

For years prior to 2024, the parish treasurer did meet with an audit committee appointed by Corporation to review the accounts of the parish for 2022 and 2023. The committee reviewed a random sample of entries for various expenses, and it reviewed the support for the balances of the bank and investment accounts of the parish as at the end of 2022 and 2023.

B-3: Notes on Statements of Investment and Restricted Funds

Rectory Fund

This fund is entirely restricted by civil statute. The first endowed capital portion is the original capital from the sale of the parish rectory in the amount of \$180,347.73. The law requires that the endowed capital portion be kept whole in the fund. The remainder of the fund is restricted by the same statute for use in support the housing allowance paid to the rector.

Capital Fund

The Capital Fund is not a segregated account as with the other funds. The Capital Fund is held in the cash accounts.

Endowment Fund

The Endowment Fund is internally restricted by the decision of the parish vestry. The vestry policy requires the approval of vestry for the use of these funds. Such approval may be in the form of a ministry budget that calls for a draw from this account or may be in the form of a separate motion approved by the vestry at an annual or special meeting.

Proposed 2026 Ministry Budget

	2026 Budget	2025 Budget	2025 Actual
INCOME			
Designated Funds			
4005 Endowment Fund	\$ -	\$ -	\$ -
4006 Capital Fund	\$ -	\$ -	\$ 1,323.00
4007 Memorial Fund	\$ -	\$ -	\$ -
4008 Donations to Organ Restoration Fund	\$ -	\$ -	\$ -
TOTALS	\$ -	\$ -	\$ 1,323.00
Interest from Investments			
4045 Endowment Fund, Interest	\$ 3,500.00	\$ 3,750.00	\$ 10,447.55
4048 Rectory Fund, Interest	\$ 10,000.00	\$ 10,400.00	\$ 27,256.15
4049 General Investment Fund, Interest	\$ 500.00	\$ 230.00	\$ 916.72
TOTALS	\$ 14,000.00	\$ 14,380.00	\$ 38,620.42
Non Profit Income	\$ -	\$ -	\$ 1,862.10
Offerings			
4001 Envelope, Online, and Other Identifiable Donors	\$ 107,500.00	\$ 75,000.00	\$ 106,597.44
4002 Preauthorized Giving (PAG)	\$ 132,500.00	\$ 142,000.00	\$ 131,505.00
4003 Other Offerings	\$ 7,500.00	\$ 5,500.00	\$ 14,816.85
4004 Loose Offerings	\$ 4,000.00	\$ 4,000.00	\$ 5,426.55
TOTALS	\$ 251,500.00	\$ 226,500.00	\$ 258,345.84
Receipts from Parish Activities			
4010 Fundraising			\$ 92.00
4011 - Bazaar (baking, crafts, etc.)	\$ 4,000.00	\$ -	\$ 4,306.11
TOTALS	\$ 4,000.00	\$ -	\$ 4,398.11
Other Income from Parish Activities			
4014 Rentals	\$ 16,000.00	\$ 9,000.00	\$ 8,979.00
4015 Concerts	\$ 2,000.00	\$ 2,000.00	\$ 2,460.40
4020 Forward Day by Day	\$ -	\$ 150.00	\$ 65.00
TOTALS	\$ 18,000.00	\$ 10,850.00	\$ 11,374.40
Outreach Income			
4016 Rector's Discretionary Fund	\$ -	\$ 1,000.00	\$ 2,381.14
4017 Refugee Support	\$ -	\$ -	\$ -
4018 Outreach Support	\$ -	\$ 500.00	\$ 480.00
4019 Christian Youth Formation and Mission Fund	\$ -	\$ -	\$ 260.00
TOTALS	\$ -	\$ 1,500.00	\$ 2,161.14
Transfers from Investments and Grants			
4025 Transfers from Endowment Fund	\$ -	\$ -	\$ -
4026 Transfers from Capital Fund	\$ -	\$ -	\$ -
4027 Transfers from Rectory Fund Growth	\$ -	\$ -	\$ -
TOTALS	\$ -	\$ -	\$ -
TOTAL INCOME	\$ 287,500.00	\$ 253,230.00	\$ 318,085.01

EXPENSES

Facilities

5046 Capital Furnishings or Equipment	\$ -	\$ -	\$ -	\$ -
5047 Furnishings or Equipment	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
5048 Organ Repair and Maintenance	\$ 600.00	\$ 600.00	\$ 600.00	\$ 247.69
Building Maintenance				
5043 - Elevator Maintenance and Fees	\$ 3,500.00	\$ 3,000.00	\$ 3,469.53	
5044 - Regular Maintenance	\$ 25,000.00	\$ 20,000.00	\$ 19,589.80	
5045 - Capital Maintenance	\$ -	\$ -	\$ -	
Utilities				
5040 - Heating	\$ 4,000.00	\$ 4,000.00	\$ 3,752.58	
5041 - Water	\$ 900.00	\$ 700.00	\$ 935.35	
5042 - Hydro	\$ 6,500.00	\$ 7,000.00	\$ 6,376.48	
TOTAL FACILITIES	\$ 41,700.00	\$ 36,500.00	\$ 35,571.43	

Ministry and Worship

5001 DM&M	\$ 50,000.00	\$ 42,800.00	\$ 46,482.14	
5002 Synod Delegate Fees	\$ 300.00	\$ 300.00	\$ -	
5003 Community Marketing	\$ 1,000.00	\$ 500.00	\$ 997.51	
5004 Children's Ministry	\$ 2,500.00	\$ 2,500.00	\$ 557.91	
5005 Youth Ministry	\$ 750.00	\$ 750.00	\$ -	
5006 Worship Supplies & Resources	\$ 2,500.00	\$ 2,500.00	\$ 2,362.86	
5007 Worship Music Expense	\$ 7,000.00	\$ 6,850.00	\$ 5,195.14	
5008 Outreach Committee	\$ 500.00	\$ 150.00	\$ 384.42	
5009 Hospitality and Christian Growth	\$ 5,500.00	\$ 3,500.00	\$ 4,530.01	
5010 Volunteer Expenses, Miscellaneous	\$ 200.00	\$ 200.00	\$ -	
5999 Pastoral Care	\$ 7,500.00	\$ -	\$ -	
TOTALS	\$ 77,750.00	\$ 60,050.00	\$ 60,509.99	

Office and Administration

5030 General Office Expenses	\$ 8,000.00	\$ 8,000.00	\$ 7,659.60	
5031 Bank Fees and Interest	\$ 2,500.00	\$ 1,000.00	\$ 2,170.41	
5032 Insurance	\$ 20,000.00	\$ 19,500.00	\$ 19,667.22	
5033 Other Miscellaneous Office and Admin	\$ 15,000.00	\$ 17,500.00	\$ 10,498.75	
TOTALS	\$ 45,500.00	\$ 46,000.00	\$ 39,995.98	

Outreach Disbursements					
5012 Refugee Expenses	\$	-	\$	-	\$
5013 RDF Remittance	\$	-	\$	1,000.00	\$
5014 Outreach Disbursements, Other	\$	-	\$	1,000.00	\$
TOTALS	\$	-	\$	2,000.00	\$
					793.64
Salaries and Benefits					
5020 Rector's Stipend	\$	57,961.00	\$	54,577.00	\$
5021 Rector's Housing Allowance	\$	24,396.00	\$	23,640.00	\$
5022 Administrator	\$	14,040.00	\$	13,000.00	\$
5023 Organist and Choirmaster	\$	18,606.00	\$	17,520.00	\$
5024 Discovery Service Music Director	\$	16,900.00	\$	16,380.00	\$
5025 CPP/EI/WSIB	\$	5,000.00	\$	8,750.00	\$
5026 Pension & Benefits	\$	26,000.00	\$	23,000.00	\$
5027 Employee Absence Coverage	\$	1,700.00	\$	1,700.00	\$
5028 Professional Development	\$	2,000.00	\$	1,900.00	\$
5029 Other Employment Expense	\$	500.00	\$	500.00	\$
5035 CYFMCE Coordinator	\$	14,200.00	\$	11,700.00	\$
TOTALS	\$	181,303.00	\$	172,667.00	\$
					161,155.13
Transfer to Investment Funds					
5050 Transfers to Endowment Fund	\$	-	\$	-	\$
5052 Transfers to Memorial Fund	\$	-	\$	-	\$
5055 Transfers to Capital Fund	\$	-	\$	-	\$
TOTALS	\$	-	\$	-	\$
					-
TOTAL EXPENSES	\$	346,253.00	\$	317,217.00	\$
					298,026.17
NET INCOME	-\$	58,753.00	-\$	63,987.00	\$
					20,058.84

Notes for Draft Operating Budget 2026

The attached is a preliminary draft operating budget for the 2026 year.

As with 2025, this is a conservative budget, estimating low on income and high on expenses, using the 2025 results and other data, such as offering pledges, as a benchmark for what to expect in 2026.

INCOME

Interest from investments is an estimated 5% return on the balance of our investment accounts. These figures may change based on year-end balances in our investment accounts. Note that investments are an unpredictable source of income.

4014 Rentals

Increase over 2025 represents anticipated income from STEM Camp, Art of Wellness use, and occasional rentals.

EXPENSES

5001 DM&M

Calculated on a three-year average of revenue, less allowed exemptions; calculations for 2026 are not yet available.

5031 Bank Fees and Interest

This change does not represent a true increase in fees. This represents a change in how those fees are recorded in our budget, now displaying them more clearly than in the past.

5033 Other Miscellaneous Office and Admin

This line includes the fees for the external financial review (audit).

5999 Pastoral Care

This line represents the approximate cost of the Congregational Assistance Plan available through Shalem Mental Health Network. This is a new program for the parish without comparable figures in previous years. Note that the numeric label of this budget line may change when implemented; 5999 is a placeholder.

Salaries and Benefits

Increases represent both the cost-of-living increase as recommended by the Diocese of Niagara and merit increases.

MAJOR CAPITAL EXPENSES

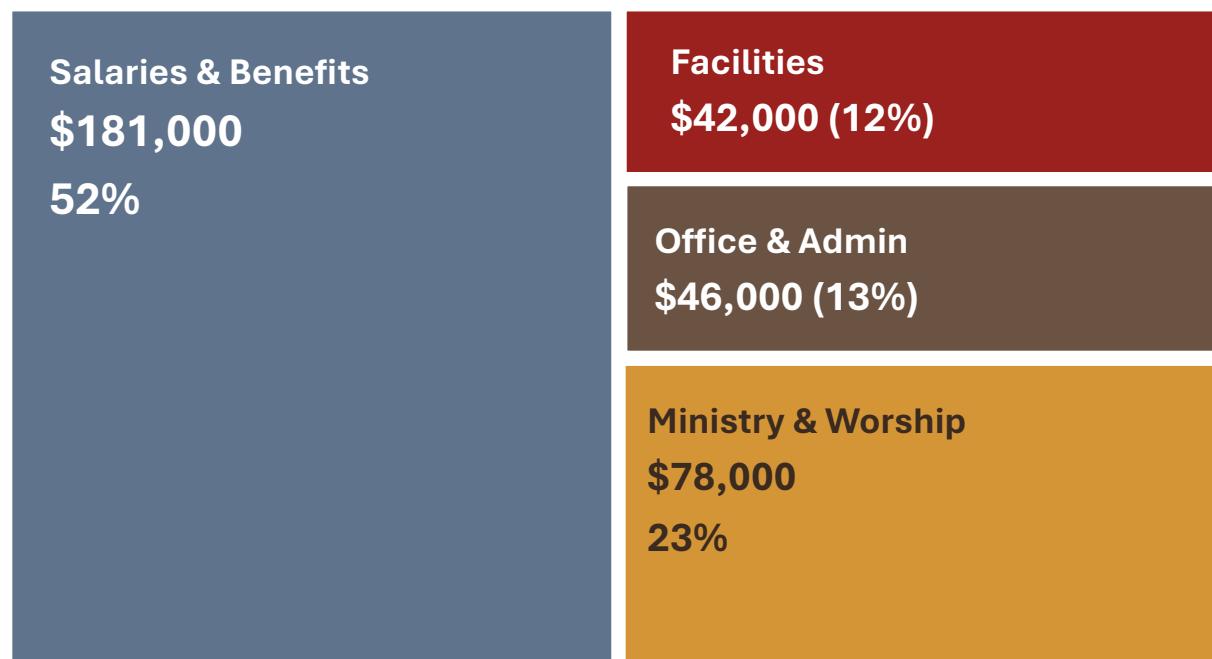
Major capital expenses identified as part of the 2025 building inspection and as part of the parish's discernment of mission are not included in this operating budget. These will be laid out in a separate document, to be discussed by the congregation as part of its long-term planning, possibly including a capital fundraising campaign over a period of years to cover these costs. Such a campaign would operate separately from the annual operating budget.

A Companion to the 2026 Budget

This budget guide aims to present the numbers of the 2026 in a more narrative, accessible format. This document can be used as a companion to the budget or read as a stand-alone document.

Expenses

The expenses in the budget can be broken down into four categories: Facilities, Ministry & Worship, Office & Admin, and Salaries & Benefits.



Facilities

The Church may not be a building, but our church building is the hub of our shared life and ministry. Facilities expenses include all regular maintenance, repair, and upkeep of the building. Utilities (gas, water, electricity) are also included in this section. Spending on facilities represents 12% of the total expenses or 12 cents of every dollar spent.

Ministry and Worship

Ministry and Worship is the heart of what we do as a church, our lived response to God's love for us. This category includes expenses related to children's ministry, fellowship, worship supplies, music, hospitality, pastoral care, education, and outreach. Our parish's contribution to the broader work of the diocese (Diocesan Mission & Ministry) is also included in this category. Ministry and Worship represent 23% of total expenses.

Office and administration

Administration is an expression of faithful stewardship, taking care of the practical needs that support the day-to-day functioning of the church. Office and administration expenses include general office supplies, internet and phone services, banking services, insurance, and any other administrative expenses. The category represents 13% of the total expenses.

Salaries and benefits

We spend the greatest portion of our money supporting the people who are called to serve this parish. Salaries and benefits encompass all personnel expenses for church staff. This includes salaries, payroll deductions (i.e. CPP), extended health benefits, and pensions. This category represents 52% of total expenses.

Comparison of 2026 to 2025

Expenses in the 2026 budget are around \$29,000, or about 9%, *higher* than 2025. This increase is mostly due to regular yearly increases in salaries, fees, and other costs. But one new item worth noting is the Congregational Assistance Plan from Shalem Mental Health Network that is now included in the Ministry and Worship category.

Income

The income in the budget can be broken down into three categories: Offerings, Parish Activities, and Interest from Investments.



Offerings

People can give to St. John's in a number of ways, including pre-authorized giving, envelope giving, online giving, and loose offerings. A little over half of all offerings come through pre-authorized giving, which has the advantage of being consistent across the year. Offerings make up the lion's share of the church's income, at 87%.

Parish activities

Parish activities include rentals, concerts, and all the various fundraising activities that happen throughout the year. This category makes up 8% of the income of the church.

Interest from Investments

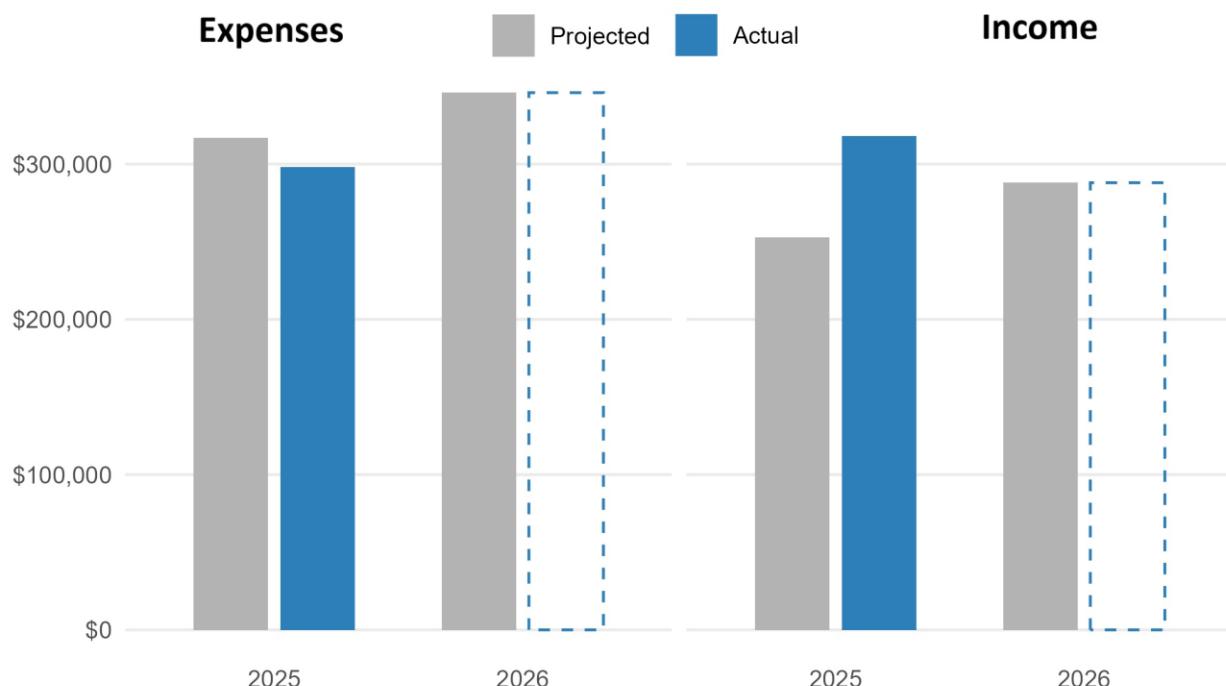
The church generates some income each year from interest on investment accounts. While this income has exceeded expectations over the last couple of years, we should not expect this to continue. For 2026, interest from investments is projected to be 5% of the income of the church.

Comparison of 2026 to 2025

Income in the 2026 budget is expected to be around \$34,000, or about 13%, *higher* than the 2025 budget. We have budgeted higher offerings this year since the actual 2025 offerings were more than expected. We also expect higher rental income from a new long-term rental, the Art of Wellness program.

Income vs. Expenses

Just like in 2025, this year's budget projects expenses to be higher than income, meaning that we are expecting a deficit. This is a conservative budget, choosing to err on the high side for expenses and on the low side for income. The 2026 budget projects a deficit of \$59,000, which is a little less than projected deficit in the 2025 budget. However, since the actual 2025 expenses were lower than projected and offerings were higher than projected, we ended 2025 with a surplus for the year.



Budget	Income	Expenses	Surplus (Deficit)
2025 Projected	\$253,000	\$317,000	(\$64,000)
2025 Actual	\$318,000	\$298,000	\$20,000
2026 Projected	\$288,000	\$346,000	(\$59,000)

External Review Engagement Report for 2024 Financial Year

Financial Statements of

**CHURCH OF SAINT JOHN
THE EVANGELIST**

And Independent Practitioner's Review Engagement
Report thereon

Year ended December 31, 2024



KPMG LLP
Commerce Place
21 King Street West, Suite 700
Hamilton, ON L8P 4W7
Canada
Telephone 905 523 8200
Fax 905 523 2222

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Bishop and the Members of Church of Saint John the Evangelist

We have reviewed the accompanying financial statements of Church of Saint John the Evangelist, (the "Parish") which comprise the statement of financial position as at December 31, 2024, the statement of operations, statement of changes in net assets and statement of cash flows for the year then ended, and notes, comprising a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

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

Practitioner's Responsibility

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

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

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



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Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of Church of Saint John the Evangelist as at December 31, 2024, 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.

Other Matter

The comparative information presented as at and for the year ended December 31, 2023 and as at January 1, 2023 were not subject to a review engagement or an audit engagement.

A handwritten signature in black ink that reads 'KPMG LLP' in a stylized, cursive font. A horizontal line is drawn underneath the signature.

Chartered Professional Accountants, Licensed Public Accountants

Hamilton, Canada

November 30, 2025

CHURCH OF SAINT JOHN THE EVANGELIST

Statement of Financial Position

December 31, 2024, with comparative information for December 31, 2023 and January 1, 2023

	December 31, 2024	December 31, 2023	January 1, 2023
Assets			
Current assets:			
Cash	\$ 23,048	\$ 80,288	\$ 83,136
Accounts receivable (note 2)	2,804	7,364	12,882
Investments and marketable securities (note 3)	334,043	322,329	274,079
Prepaid expenses	75	75	-
	359,970	410,056	370,097
Capital assets (note 4)	33,257	-	-
	\$ 393,227	\$ 410,056	\$ 370,097

Liabilities and Net Assets

Current liabilities:

Accounts payable and accrued liabilities (note 5)	\$ 9,497	\$ 7,280	\$ 16,169
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Net assets:

Invested in capital assets	33,257	-	-
Externally restricted	89,261	95,054	60,548
Internally restricted	5,579	9,458	8,454
General fund	255,633	298,264	284,926
	383,730	402,776	353,928
	\$ 393,227	\$ 410,056	\$ 370,097

See accompanying notes to financial statements.

CHURCH OF SAINT JOHN THE EVANGELIST

Statement of Operations

Year ended December 31, 2024, with comparative information for 2023

	2024	2023
Revenue:		
Offerings	\$ 220,873	\$ 213,292
Interest income	48,526	33,252
Donations to designated funds	14,544	700
Parish activities	6,849	4,879
	290,792	252,123
Expenses:		
Salaries and benefits	154,897	111,248
Office and administration	73,653	12,712
Ministry and worship	50,763	50,020
Repairs and maintenance	16,587	22,267
Utilities	10,723	10,989
Depreciation	2,376	-
Outreach disbursements	839	250
	309,838	207,486
(Deficiency) excess of revenue over expenses before the undernoted item	(19,046)	44,637
Other income	-	4,211
(Deficiency) excess of revenue over expenses	\$ (19,046)	\$ 48,848

See accompanying notes to financial statements.

CHURCH OF SAINT JOHN THE EVANGELIST

Statement of Changes in Net Assets

Year ended December 31, 2024, with comparative information for 2023

	Invested in capital assets	Externally restricted	Internally restricted	General fund	2024
Net assets, beginning of year	\$ (2,376)	\$ 95,054	\$ 9,458	\$ 298,264	\$ 402,776
(Deficiency) excess of revenue over expenses		800	394	(17,864)	(19,046)
Net change in invested in capital assets	35,633	-	-	(35,633)	-
Transfers between funds	-	(6,593)	(4,273)	10,866	-
Net assets, end of year	\$ 33,257	\$ 89,261	\$ 5,579	\$ 255,633	\$ 383,730
	Invested in capital assets	Externally restricted	Internally restricted	General fund	2023
Net assets, beginning of year	\$ -	\$ 60,548	\$ 8,454	\$ 284,926	\$ 353,928
Excess of revenue over expenses	-	-	-	700	48,148
Transfers between funds	-	34,506	304	(34,810)	-
Net assets, end of year	\$ -	\$ 95,054	\$ 9,458	\$ 298,264	\$ 402,776

See accompanying notes to financial statements.

CHURCH OF SAINT JOHN THE EVANGELIST

Statement of Cash Flows

Year ended December 31, 2024, with comparative information for 2023

	2024	2023
Cash provided by (used in):		
Operations:		
(Deficiency) excess of revenue over expenses	\$ (19,046)	\$ 48,848
Items not involving cash:		
Depreciation	2,376	-
Increase in fair value of investments	(48,515)	(33,252)
Changes in non-cash operating working capital:		
Accounts receivable	4,560	5,518
Prepaid expenses	-	(75)
Accounts payable and accrued liabilities	2,217	(8,889)
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	(58,408)	12,150
Investing:		
Purchase of capital assets	(35,633)	-
Investment contributions	-	(26,000)
Investment withdrawals	36,801	11,001
	<hr style="border-top: 1px solid black; border-bottom: none; border-left: none; border-right: none; margin-bottom: 5px;"/>	<hr style="border-top: 1px solid black; border-bottom: none; border-left: none; border-right: none; margin-bottom: 5px;"/>
	1,168	(14,999)
Decrease in cash	(57,240)	(2,849)
Cash, beginning of year	80,288	83,137
Cash, end of year	<hr style="border-top: 1px solid black; border-bottom: none; border-left: none; border-right: none; margin-bottom: 5px;"/>	<hr style="border-top: 1px solid black; border-bottom: none; border-left: none; border-right: none; margin-bottom: 5px;"/>
	\$ 23,048	\$ 80,288

See accompanying notes to financial statements.

CHURCH OF SAINT JOHN THE EVANGELIST

Notes to Financial Statements

Year ended December 31, 2024

Nature of operations:

Church of Saint John the Evangelist (the "Parish") is incorporated as a corporation without share capital under the Canada Not-for-profit Corporations Act, and is a registered charity exempt from income taxes under section 149(1)(f) of the Income Tax Act.

On January 1, 2024, the Parish adopted Canadian accounting standards for not-for-profit organizations ("ASNPO"). These are the first financial statements prepared in accordance with ASNPO.

In accordance with the transitional provisions in ASNPO, the Parish has adopted the changes retrospectively, subject to certain exemptions allowed under these standards. The transition date is January 1, 2023 and all comparative information provided has been presented by applying ASNPO. Certain comparative information have been restated as a result of the first time adoption of ASNPO.

1. Significant accounting policies:

These financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The Parish's significant accounting policies are as follows:

(a) Fund accounting:

The Parish follows the restricted fund method of accounting for contributions.

The General Fund reports revenues and expenses related to program delivery and administrative activities. All investment income is recorded in the General Fund.

The Restricted Fund reports resources contributed for which the use is restricted by the donors or management.

(b) Revenue recognition:

Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

(c) Cash and cash equivalents:

Cash and cash equivalents consist of cash, bank overdrafts and investments in money market or other short-term instruments or investments with a maturity of less than 90 days.

CHURCH OF SAINT JOHN THE EVANGELIST

Notes to Financial Statements (continued)

Year ended December 31, 2024

1. Significant accounting policies (continued):

(d) Capital assets:

Capital assets are stated at cost, less accumulated depreciation. Depreciation is provided using the straight-line method and following annual rates:

Asset	Rate
Machinery and equipment	8 years

(e) Contributed services:

Because of the difficulty in determining their fair value, contributed services are not recognized in these financial statements.

(f) Financial instruments:

Financial instruments are recorded at fair value on initial recognition. Freestanding derivative instruments that are not in a qualifying hedging relationship and equity instruments that are quoted in an active market are subsequently measured at fair value. All other financial instruments are subsequently recorded at cost or amortized cost, unless management has elected to carry the instruments at fair value. The Parish has not elected to carry any such financial instruments at fair value.

Transaction costs incurred on the acquisition of financial instruments measured subsequently at fair value are expensed as incurred. All other financial instruments are adjusted by transaction costs incurred on acquisition and financing costs, which are amortized using the straight-line method (or effective interest rate method).

Financial assets are assessed for impairment on an annual basis at the end of the fiscal year if there are indicators of impairment. If there is an indicator of impairment, the Parish determines if there is a significant adverse change in the expected amount or timing of future cash flows from the financial asset. If there is a significant adverse change in the expected cash flows, the carrying value of the financial asset is reduced to the highest of the present value of the expected cash flows, the amount that could be realized from selling the financial asset or the amount the Parish expects to realize by exercising its right to any collateral. If events and circumstances reverse in a future year, an impairment loss will be reversed to the extent of the improvement, not exceeding the initial carrying value.

CHURCH OF SAINT JOHN THE EVANGELIST

Notes to Financial Statements (continued)

Year ended December 31, 2024

1. Significant accounting policies (continued):

(g) Use of estimates:

The preparation of the financial statements 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 revenue and expenses during the year. Significant items subject to such estimates and assumptions include the carrying amounts of capital assets. Actual results could differ from those estimates.

2. Accounts receivable:

	December 31, 2024	December 31, 2023	January 1, 2023
Trade accounts receivable	\$ 429	\$ 1,358	\$ 260
Goods and services tax receivable	636	1,667	-
Provincial sales tax receivable	1,739	4,339	12,622
	\$ 2,804	\$ 7,364	\$ 12,882

3. Investments and marketable securities:

Investments are comprised as follows:

	December 31, 2024	December 31, 2023	January 1, 2023
Russell Canadian Fixed Income Fund	\$ 52,077	\$ 53,314	\$ 42,346
Russell ESG Global Equity Fund	154,963	150,463	125,994
Russell Canadian Equity Pool	41,154	37,648	35,219
Russell Global Infrastructure Pool	31,901	26,592	28,504
Russell Global Real Estate Pool	29,496	28,719	21,981
Russell Global Credit Pool	24,452	25,593	9,949
Russell Global Bond Pool	-	-	10,086
	\$ 334,043	\$ 322,329	\$ 274,079

The investments are pooled with the investments held by the Anglican Church Ministries Foundation, Niagara ("AMCF") and parishes and overseen by the Investment Advisory Committee. The objective is to sustain a certain level of investments in order to sustain the needs of the Synod of the Diocese of Niagara, the AMCF and Parishes. This objective is fulfilled

CHURCH OF SAINT JOHN THE EVANGELIST

Notes to Financial Statements (continued)

Year ended December 31, 2024

3. Investments and marketable securities (continued):

by adhering to specific investment policies outlined in its Statement of Investment Policies and Procedures (the “SIPP”), which is reviewed periodically by the Investment Advisory Committee and approved by Synod Council. The SIPP was established on June 28, 2002 and later amended and restated. The last amended and restated effective date was November 23, 2021.

4. Capital assets:

		December 31, 2024	December 31, 2023	January 1, 2023
	Cost	Accumulated depreciation	Net book value	Net book value
Machinery and equipment	\$ 35,633	\$ 2,376	\$ 33,257	- \$ -

5. Accounts payable and accrued liabilities:

	December 31, 2024	December 31, 2023	January 1, 2023
Accounts payable and accrued liabilities	\$ 9,497	\$ 7,280	\$ 14,832
Goods and services tax payable	-	-	1,337
	\$ 9,497	\$ 7,280	\$ 16,169

6. Financial risks and concentration of risk:

(a) Currency risk:

The Parish is exposed to financial risks as a result of exchange rate fluctuations and the volatility of these rates. In the normal course of business, the Parish purchases investments denominated in foreign currencies. The Parish does not currently enter into forward contracts to mitigate this risk.

CHURCH OF SAINT JOHN THE EVANGELIST

Notes to Financial Statements (continued)

Year ended December 31, 2024

6. Financial risks and concentration of risk (continued):

(b) Liquidity risk:

Liquidity risk is the risk that the Parish will be unable to fulfill its obligations on a timely basis or at a reasonable cost. The Parish manages its liquidity risk by monitoring its operating requirements. The Parish prepares budget and cash forecasts to ensure it has sufficient funds to fulfill its obligations.

(c) Credit risk:

Credit risk refers to the risk that a counterparty may default on its contractual obligations resulting in a financial loss. The Parish deals with creditworthy counterparties to mitigate the risk of financial loss from defaults.

(d) Market risk:

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate as a result of market factors. Market factors include three types of risk: currency risk, interest rate risk and equity risk.

The Parish's investment activities involve investments in mutual funds which are monitored by an investment committee as well as management.