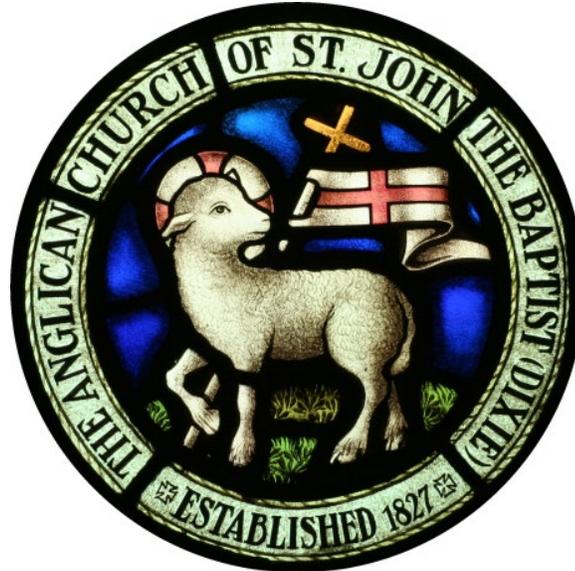




Diocese of Toronto  
Anglican Church of Canada

# ANNUAL VESTRY REPORT - 2025



The Anglican Church of  
**St. John the Baptist, Dixie**

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**Incumbent**

Rector's Warden  
People's Warden  
Deputy Rector's Warden  
Deputy People's Warden

**Rev. Daniel Brereton**

Bobby Briones  
Melanie Powell  
Uchenna Obi  
Maggy Farnell

Published March 2026

# ST. JOHN THE BAPTIST ANGLICAN CHURCH (DIXIE)

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March 8, 2026

**ST. JOHN THE BAPTIST CHURCH (DIXIE)**

**ANNUAL VESTRY MEETING**

**Sunday February 23, 2025**

Father Daniel Brereton opened the meeting with a prayer at 11:40 a.m.  
(55 people attended in person, 2 people on zoom)

The motion was made to have Lori Corbett appointed Vestry clerk for the meeting.

**Motion:** Moved by Maggy Farnell, seconded by Patty Bartlett, that Lori Corbett be appointed Vestry Clerk.

**All in favour. Carried**

Father Daniel Brereton explained the rules for vestry both on - line and in - person. He explained that all financial reporting will be accompanied by displays on the big screen. He asked that everyone state their names for the record. Everyone present in the room was asked to sign the attendance for the record.

Minutes of the last Vestry Meeting – February 25, 2024, was printed and circulated.

**Motion:** Moved by Lori Corbett, seconded by Penny Oliver that the minutes be accepted as amended.

**All in favour. Carried**

Father Daniel asked if the reports of the Incumbent, Music Director, Children's ministry, Wardens, and Cemetery Chair had been read and if there were any questions regarding any of the reports. Father Daniel stated that if you only read one report the Wardens report covered everything in the church over the last year. He also explained that all the writers were present for questions. No questions asked.

Father Daniel asked if the parochial letter of the Diocesan Bishop had been read and if there were questions regarding these reports. Thanked Bobby Briones for being our lay member Synod representative, and currently, we do not have a backup Synod representative. In 2025, the Synod will be held in person. The question was asked if anyone else would like to represent our church at Synod. Janice Kretchman offered to go to Synod this year. No one else was interested so Janice will be our appointed representative. Fr. Daniel asked for further questions. No questions asked.

**Motion:** Moved by Fr. Daniel Brereton, seconded by Alice Dods that Janice Kretchman be our representative for Synod 2025.

**All in favour. Carried**

**Parochial Reports**

Father Daniel asked if the parochial reports had been read and if there were any questions regarding any of the reports. No questions asked. Fr. Daniel acknowledged the people that have been on the Chancel Guild for a long period of time and are now stepping down. Parveen Mehta, Collette Vassell, and Maureen Rabjohn. Maureen has been on Chancel Guild for 30 years and stepped back to doing only the laundering of the linens and has now given this up as well. Penny Oliver has taken this over laundering of the linens, as well as being a member of Chancel. Applause was held for all the years of service from the members stepping down. Ethel Reid has been doing the layettes for some time now and is still looking for a replacement for this ministry. It is with great enthusiasm that Janet Vanier has agreed to shadow Ethel going forward this spring and take over the role come fall.

**Motion:** Moved by Susan Finlay, seconded by James Anok, that the 2024 Parochial Reports be adopted as circulated.

**All in favour. Carried.**

**Cemetery & Crematorium 2024 Financial Reports: - Marcia McCann (auditor from McCann and Roque CA)**

1. Marcia started the cemetery financial report by stating that Sandra would show all her discussion points on the screen.
2. Marcia started on Schedule 1, showing the generated revenues and costs of sales for the cemetery. The revenue was up 10% over last year. This increase came from cremation fees and burial fees.
3. The cremation fees increased as high as they could be. There was a 4<sup>th</sup> retort that is currently operational this year so expect cremations to increase in 2025. Burial plots are up due to the land development having been completed and the plots are currently for sale.
4. The chapel rentals were down, partially due to the Sunday parking restrictions.
5. The cost of sales is up by about 2%, which is due to inflation.
6. Direct wages are up due to cost-of-living increases and bonus program based on how well the cemetery is doing.
7. Funeral home rebates are up about 15% and this is due to the competition in the industry. We want to maintain relationships with the funeral homes, therefore we implemented the rebates. The increase is also due to the number of cremations performed.
8. Internally restricted funds for capital projects will remain at the earmarked 1 million figure in order to complete the current project underway and for projected projects for 2025 in the capital budget.
9. The letter of credit which has been reported for the last 6 years is now finished. The City of Mississauga has returned these funds to the cemetery.
10. Accounts receivables are representative of preplanning and people paying over a period of time. It also included funeral homes that pay on their monthly statements.
11. A couple of years ago we received permission from the regulator to take a loan from the Care and maintenance Fund for projects. We are continuing to be on target with the repayment plan on this loan.
12. The Implant recycling program redeemed approximately 18,000 points and cashed out \$66, 000 into cash.
13. Capital assets increased due to the cemetery capital improvements to the interior, land development and cremator improvements and building repairs.
14. Investments Pre-need account and Perpetual Care and Maintenance investments are restricted investments which both increased over the year 2024.
15. Unrestricted investments are down only due to the cashing out of the mutual fund and portion of it reinvested and the rest was held for future investment. This has been reinvested now.
16. The contract for the new retort will be completed in 2025 and it is owned by 1/3 Turner and Porter and 2/3 St. John's cemetery. The testing of the retort will be completed before signing the contract.
17. Expenditures are in line with the revenue generated with a million dollar profit.
18. Marcia explains that the other items on the expenditure are not under our control as the investment market controls the numbers in this category as to whether we have a loss or gain.
19. The cemetery transfer to the church was maintained at \$129, 000 in 2024.
20. The cemetery helped the church with a couple of small projects in the amount of \$8900.00
21. Cash account has \$700,000.00 in it and one million earmarked for future capital projects and completion of ongoing projects.
22. This year we had no holdback on projects. This was the amount that was held back until completion of the work was done or at least a portion of it.
23. Deferred income represents money that is not considered income until the product comes in such as monuments that people order, pay for but we don't count as revenue until the monument comes in and is installed.

24. Patty Bartlett inquired about the previous years statement of the fourth retort being 1/3 Turner and Porter and 1/3 St. John's and 1/3 another funeral home. Sandra explained that due to cash flow issues the second funeral home backed out of the deal. Sandre is just as happy to own the 2/3 portion of the retort.at this time. The funeral home is still dealing with St. John's.

**Motion: Moved** by Edith Davis, seconded by Eleanor Ty that the 2024 Financial Reports be accepted as printed and circulated.

**All in favour. Carried**

### **Cemetery & Crematorium 2025 Budget: Sandra Aguilar**

1. Sandra Aguilar presented the proposed budget for 2025 and capital expenditures.
2. Sandra explained that a new funeral home has joined them, so they are anticipating an increase in cremation fees.
3. Chapel rentals have not increased as anticipated after the Covid restrictions were lifted.
4. Openings were based on the previous year's business figures.
5. Niches represent indoor and outdoor niches. Indoor niches are very popular, and Sandra wished we had the space to develop more indoor niches.
6. Catering is related to the chapel rental and this business is not picking up as expected. Families are not holding receptions as they did before.
7. Implant recycling programs are due to the amount cremated and this will increase with the 4<sup>th</sup> retort.
8. Utilities will increase due to the 4<sup>th</sup> retort as well, in particular the gas used.
9. Waste disposal has also increased due to the number of plots and debris left behind. It also includes the removal of dirty from burials.
10. The Statement of Operations was discussed. Salaries and benefits reflect the increase in the cost of living.
11. Promotions included the funeral home rebates and this increased due to addition of a new funeral home.
12. Bank charges will be reduced in 2025 due to the changing of the retailer that the cemetery is dealing with. The cemetery is expecting a 50% reduction in fees.

### **Capital Budget Items: Sandra Aguilar**

1. The cemetery is going to be using a new software program so that cremations will be digital. Sandra believes St. John's will be the first to implement this process in a digital form.
2. Retort # 2 will have to be completely relined in October 2025
3. The purchase of a new hydraulic Lift table for the crematorium is needed.
4. The crematorium will get new computers and printers for the area.
5. The security system must be upgraded from the outdated older version currently in place.
6. The purchase of a new van and lift for the vehicle as well. The first one that was purchased was used when obtained and has outlived its usefulness without costly repairs. 34% of the cremations done are pickups from the funeral homes. There is a need to send two vans for the pickups.
7. Sandra is hoping to have a lot of this in place for St. John's day in June so that she could host tours again.

**Motion: Moved** by Sandra Aguilar, seconded by Eric Savoury that the Cemetery & Crematorium 2025 Budget be adopted as circulated.

**All in favour Carried**

Fr. Daniel stated that he often says this at this meeting, but it bears repeating Thank you to Sandra Aguilar and all the staff at the cemetery for all their hard work. They allow us to do our jobs because the cemetery staff do their jobs so well. He also wanted to acknowledge Sandra's husband Carlo's who supports Sandra in her work.

**Church 2024 Financials Report: Marcia McCann (auditor from McCann and Roque CA)**

1. Marcia McCann presented the audited financials for 2024. She started to explain the General Operations.
2. It was explained that we have amalgamated the categories of envelope holders and parishioners without envelopes into the one category of Parishioner Givings. We have eliminated the use of envelopes, so this is not necessary to separate them anymore. The parishioner givings are up by 5%.
3. Outreach non – monetary revenue was explained that this was started a few years back to estimate the fair market value of space that we donate to community as a form of Outreach this helps with our support to diocese calculation. This is based on what we would have charged had the space been used for the set fee. We allow different groups such as scouts, Senior Service Mississauga, to use our space for a period for no fee at all.
4. Canada Helps is up 20% over last year. Last year this figure made up 16% of the giving for 2023 and it represents 17% of our giving.
5. Operating expenses were discussed, and the Outreach non-monetary expense is an entry that is out so that it doesn't affect the bottom line of revenue.
6. Our operating expenses were up \$21,000 this year and our revenue is up \$21,000 this year, which indicated a good account of the money used during the year.
7. Schedule #2 is the Church property which indicates the same costs last year.
8. Accounts receivable represent people who donate at the end of December, but the money is not received into the books until January. There is also a program for cemetery rebates where Sandra has secured vendors that do business with the cemetery give a percentage to the church for their tax benefit. The last quarter is not always received at the end of the year, but the money comes in shortly afterwards.
9. Deferred donations for capital assets donation for items that are to be amortized over their life span of use. In 2024, that would be livestreaming equipment, Sanctuary lamp and torches for the church. These items appear in the capital assets on page #11 of the financials for the church.
10. Salaries are only up the cost of living. The Organist is higher as we didn't have a fulltime organist last year on staff for the whole year last year.
11. Rectory fund that is held as a restricted investment by the Diocese of Toronto. The dividends are paid quarterly, and half are reinvested in the fund and half is given to the church.
12. The Endowment investment income was transferred from Scotia McLeod to TD Wealth Management in the summer of 2023. One of the investments in the endowment portfolio remains in the care of Scotia Wealth as it is held up in litigation. The last correspondence implied this could be resolved by the end of 2025. We are expected to get some money back, but we are unsure of how much at this point.
13. The church also decided in 2024 to roll back in the dividends in the endowment fund instead of taking the investment income so that we can replace the amount taken for the roof.
14. Mark Woods wanted to know the benchmark that was put on the parishioners' givings. It was explained that the parishioners giving are not enough to cover the parish expenses on their own. Mark stated that we are dependent on the cemetery to keep us going. The message is we are not sustaining the parish on the parishioner givings.

**Motion: Moved** by Edith Davis, seconded by Carol Finlay, that the Church Financials for 2024 be accepted as circulated.

**All in favour. Carried**

**Church Budget 2025:** Sandra Aguilar

1. Sandra presented a summarized budget for the Church. She explained that each line item is in the packages if you are looking for specific information. She wanted to make it simple for everyone to see and understand.
2. Sandra stated that the priority of Wardens and Fr. Daniel was not to increase the cemetery transfer so the budget was worked with that in mind.
3. The non-monetary Outreach account is not included in the budgeted figures as it is an in and out item
4. Most of the costs are fixed with the church and the work is in the revenue generating side of things.
5. Salaries and benefits are only being raised by cost of living.

**Motion:** Moved by Edith Davis, seconded by Diane McLeod that the Church 2025 Budget be adopted as circulated.

**All in favour. Carried**

**Elections and Appointments**

Fr. Daniel read the list of proposed slate of officers listed. Fr. Daniel asked if anyone else was interested in a position not listed. Lori Bailey was added to the Cemetery Board and Janice Kretchman was added for Synod. We acknowledge Susan Finlay's work on scheduling the different groups. It was very much appreciated. Allan Morgan was added in place of Thelma Carter.

**Motion:** Moved by Melanie Powell and seconded by Carol Ann Morgan that the 2025 slate of officers be adopted as presented.

**All in favour. Carried**

**Proposed Slate of Officers- 2025****Elected by Vestry**

Treasurer	Sandra Aguilar
Envelope Secretary	Lori Corbett
Collection Committee Chair	Fay Williams
Lay Members to Synod	Bobby Briones
	Janice Kretchman
Cemetery Chair	Eric Savoury
Christian Education	Kate Bastarache
Pastoral Care	Helen Fernandez
Schedule Co-ordinator	Susan Finlay/ Office
➤ Greeters	
➤ Readers	
➤ Layreader	
➤ Torchbearers	
➤ Chalice Bearers	
➤ Servers	
Auditor	McCann & Roque Chartered Accountants
Parochial Tribunal	Allan Morgan
Cemetery Board Members	Edith Davis
	Lori Bailey
	Mark O'Reilly
	Mark Woods
	George Lee Ting
	Eric Savoury
Advisory Board Members At Large	Edith Davis
	Lori Bailey
	Suresh Dakkumalla
	Phil Johnson
	Janice Kretchman
	Eric Savoury
Events Coordination Team	Keith Scott
	Patty Bartlett
Alternates: in emergency	Allan Morgan
Flower Coordinator	Office/ outside florist
Coffee Hour Coordinator	Jedidah Njenga
Chancel Guild Chair	Brenda Johnson
Communication Co-ordinator	Janice Kretchman
Rector's Warden	Bobby Briones
Rector's Deputy Warden	Uchenna Obi
Chair of the Cemetery	Eric Savoury

## MOTIONS

Section A page # 8

### General Business

Motions 1 & 2 are general housekeeping motions, required by the Diocese and the Federal Government.

**Motion:** Moved by Alice Dods, seconded by Martis Boyce, that any two of the Churchwardens and Deputy Wardens be authorized by vestry to sign cheques for all parish accounts, church, and cemetery, though one signature must be that of a Churchwarden. In addition, Lori Corbett and Sandra Aguilar can also sign cheques, though one signature must be that of a Churchwarden.

**All in favour. Carried.**

**Motion:** Moved by Maggy Farnell, seconded by Mark Woods, that the Envelope Secretary be authorized to sign official receipts for Income Tax purposes on behalf of the parish for the ensuing year.

**All in favour. Carried.**

**Motion:** Moved by Melanie Powell, seconded by Chris Nidha that McCann & Roque Chartered Accountants be appointed Auditor for the fiscal year 2025.

**All in favour. Carried.**

### Diocese Vestry Motion

“Moved by Melanie Powell, seconded by Karen Lee, that we, the parish of St. John the Baptist, in the Diocese of Toronto, urge the Province of Ontario to reverse the planned closure of safe consumption sites in Ontario, and to lift the ban on the creation of new sites, in order to expand life-saving harm reduction services to Ontarians.

**For 30**

**Against 0**

**Abstain 3 Carried.**

Alice Dods expressed thank you to the cemetery for all the help during the Remembrance Day service from the Colonel Tom Kennedy Legion #582. The cemetery provided chairs, a sound system, two canopies and umbrellas at the end of the service for the rain that developed. It was very much appreciated.

### The Children's Vestry – Kate Bastarache

Kate explained that in September – December 2023 there was a total of 94 children in Sunday School. In the year 2024 for the same period, we have 215 children. Sunday school is averaging between 12-15 children per week. Two of the children are serving in the service each week as well. The Chill Zone opened this year, which provides the children with a place to go during coffee hour and if they need to have a break from Sunday school. There will be the development of 2 groups for Sunday school and a possible youth group as well based on preschool and school age children.

During our adult vestry the children had their own form of vestry where they express their own needs and wants in the Church. The following are some of the results:

- The children would like to have a longer time together, perhaps 60 minutes.
- They would like to see messy church have seasonal themed colours such as purple for Lent, green for ordinary time.
- They would like to have story and bible verse to learn a week.

Fr. Daniel expressed a thank you to Kate for her impact on the children's lives at St. John's. She has done a great job of growing the church.

**New Business:**

No new business

Fr. Daniel thanked all who participated in the vestry today. Thank you to all who brought food for the potluck luncheon. A special thank you to Jedidah Njenga not only for her work today but every Sunday preparing for the coffee hour following services.

There being no further business, motion to adjourn by Kate Bastarache at 1.16 p.m.

**Carried**

The meeting closed with the doxology being said by all.

**ST. JOHN THE BAPTIST CHURCH (DIXIE)**

**SPECIAL VESTRY MEETING**

**Sunday September 14, 2025**

Father Daniel Brereton opened the meeting with a prayer at 11:28 a.m.

(56 people attended in person,)

The motion was made to have Lori Corbett appointed Vestry clerk for the meeting.

**Motion:** Moved by Melanie Powell, seconded by James Anok, that Lori Corbett be appointed Vestry Clerk.

**All in favour. Carried**

The floor was turned over to Cemetery Manager Sandra Aquilar who presented the reason for the meeting as vestry approval of the proposed renovation plans for the Parish Hall. She explained that it will be a two-phase project with the cemetery of St. John's Cemetery and Crematorium paying for about 95% of the project. She explained the first phase would consist of the kitchen, washrooms, and the mezzanine area of the hall. The second would be the large great room and stage area. She went over the outlined scope of work and what it would include from the detail sheet provided to the vestry. (please see attached sheet of detailed work to be completed) She explained that the project is to upgrade and modernize the area for possible revenue in the future from weddings, funerals, corporate events such as gathering or workshops.

Phase # 1 would not include the cost of the appliances, which is approximately \$50,000.00. Sandra is hoping the church will fundraise to assist with costs. She is also planning on applying for grants from the diocese as well. The kitchen area will be expanded and there will be four individual washrooms as well as a handicap washroom. The kitchen will be a full catering design plan. The plans are also fully functional for events held within the church including a stove with a built-in grill to be used for Pancake Tuesdays.

Sandra explained that there was a great deal to be done for the diocese protocols. She has completed many of them and on October 4<sup>th</sup> there is a presentation to the Diocese and then we have to wait upon their approval. After this then the City of Mississauga building permits can be obtained. This can be a 4–6-week process.

Phase #2 would be a room with new design that would remove the stage area. The area of the stage would be for a room that could be used for Sunday school, a mezzanine for storage and a small coffee bar area. Entrance by the stage would be upgraded as well. By having this addition there would be the possibility of separating the room into two areas.

Ethel Reid asked about the start date for the Phase one. Sandra explained that with the process of the diocese requirements and permit timeline we are looking at beginning of November 2025. Sandra is hoping to have it completed in 2026, but we have to be prepared to be delayed by things that come up. She did express that the contractors have more time to work here given we don't have weekly activities going on currently.

George Lee Ting asked if the transfer of funds to the church will hinder activities the cemetery has planned. Sandra explained that under Eric Savoury's advice she has put aside funding for phase #1 of this project so the answer to the question is no it will not hinder the cemetery at all.

Cynthia Houstan asked about the parking lot and whether it will be able to accommodate our added activities in the future. Sandra explained that it was part of the architect's inquiry about how much traffic the parking lot will accommodate once the work is completed. During the time of construction, the parking lot will be fully accessible to the parishioners during the weekends to park. Most of the work will be done during the week other than during demolition, a dumpster bin will be on the premises.

Patty Bartlett inquired as to where the partition will be in the room. Whether it will fall in between windows or halfway. Sandra and Fr. Daniel explained that it is hard to explain as the stage area will be eliminated so it will make the room large and the area for the kitchen is also to be expanded so the room will be changing in proportions. Sandra said it would probably be located between the windows.

Joyce Goldson asked about the windows. Sandra explained that the windows are to remain, but they will be exposed at the top. The ductwork currently there will be brought into the center of the room more. This will make the light come in more as well.

It was mentioned that leaving the old in place is comforting to this parishioner and she would prefer nothing being touched going forward. It was why she came here because everything was old.

Michelle John inquired about the statement of the appliances not being included in the cost and the church fundraising. Sandra and Fr. Daniel explained that the church should be expected to assist with some of the cost to the renovations to have pride in ownership and it is our responsibility to play a part in the cost of some of the renovations. Fr. Daniel explained that he doesn't want the congregation to think we can go to the cemetery whenever we want to get cash and to take responsibility for our church.

Lois Marshall explained she was having trouble visualizing the area where the stage had been. Fr. Daniel explained the plan of the area and Sandra showed concept drawings. Sandra looked to see if she had a drawing of the area to display but did not have it at the meeting. Lois felt she understood better with the description Fr. Daniel explained.

Ann Marie Lloyd asked whether we would have an event coordinator on site once the work was completed. Fr. Daniel explained that no we will continue to use our people that host events currently. It does bring with up the question of how we can advertise the new space and letting people know what we have to offer. We have relied on word of mouth previously.

Ethel Reid inquired about the accessibility to the room once phase one has started. Sandra said that the work area will be separated, and the rest of the room would be accessible to the congregation.

Fr. Daniel then read the motion to be voted on and asked for people to motion.

Motion for the Renovation Plan at St. John Anglican Church as outline in attached motion.

- “Moved by Bobby Briones, seconded by Patty Bartlett, that we, the parish of St. John the Baptist, in the Diocese of Toronto, whereas during the Vestry Meeting held September 14, 2025, comprehensive documentation regarding the proposed project was duly presented and reviewed.

*Now, therefore, be it resolved that St. John the Baptist (Dixie) Anglican Church:*

1. Commits to initiating the renovation project as described herein;
2. Allocates a budget not to exceed \$1.5 Million
3. Plans to finance the project via funds from St. John's Cemetery and Crematorium, including if qualified a grant from the Diocese of Toronto;
4. Undertakes to proceed with the project in accordance with the Anglican Diocese of Toronto's Canon 6 approval process for building or structural alterations; and,
5. Ensures that the project execution will be subject to a competitive procurement process, aimed at securing the best value for money.

be adopted as circulated. **Carried.**

**Vote results were 55 people for  
1 person against**

There being no further business, motion to adjourn by Melanie Powell at 11.59 p.m.

**Carried**

The meeting closed with the doxology being said by all.

Incumbent Priest's Report to Vestry

I am very grateful to all who have contributed reports to this year's Vestry and encourage you to take time to look over them.

After three straight years of increasing attendance following the pandemic, 2025 saw a plateau in our average Sunday attendance, with an average of 27 per week at our 8am Eucharist and 118 per week at our 10am Eucharist. This puts us back to pre-pandemic numbers.

Easter 2025 saw an increase over Easter 2024 of about 50 people, while Christmas 2025 had about 40 more people than the Christmas before, despite reducing the number of Christmas Eve services.

Our online attendance has increased from an average of 45 live viewers during the service with an additional 80 people engaging with the recording during the subsequent week. Overall our Sunday services see about 120 people joining us online.

Each Wednesday we have an average of 12-15 people join in the midweek Eucharist with an additional 25-30 people joining us online. Throughout the week, about 40 people now join in our Zoom Bible Study on Tuesday evenings, 12-15 join in the Wednesday in-person Bible Study and our Discipleship Group "The Way", which meets throughout the year at various times for 4 week sessions, comprises about 22 people in person and another 12 people online.

Our Children's program continues to thrive under the capable leadership of Sharon Ochawa and her dedicated team of teachers. Please see Sharon's report regarding the Children's Ministry.

All of this means that each week, St. John's serves about 235 people through worship and programs. This is wonderful, but we still have room to grow! The best way to bring new people to our church is through invitation, and the best invitations come from **you**. Invite family members, neighbours and friends. Most new members came to St. John's because someone who was already a member asked them to come and helped ensure they could get here. Even if you mainly connect with us online, you can share our recorded services with those who may also be seeking a church.

While we have changed in many ways, our primary mission as a church has not changed: to worship God (*liturgy*), to care for one another (*pastoral care*), to care for others in our community (*outreach*), to make disciples (*prayer, bible study, Christian education for adults and children*) and to build up community (*fellowship*).

***Liturgy***

As I shared recently in an email from an online member, we should be proud of the great diversity to be seen amongst those assisting in our weekly services – youth and adults of different ages, genders and ethnicities, serving at the altar and singing in our choir, representing the multi-cultural and multi-generational face of St. John's. I believe our worship is lively and engaging while remaining true to its Anglican heritage.

Since bidding farewell to our Music Director Surinder Mundra, in November, we have depended on the assistance of several guest musicians: Sherri Collins, Edward Cockerton and Keith Scott. I am grateful to Edward for agreeing to be our Interim Music Director for the next three months after which we will have someone permanently in the position.

The Churchwardens and I believe in the importance of music to our worship, so in our budget for this year we have invested in having all four choir leads each Sunday (September – June) as well as one to lead the music each Sunday in July and August while the choir is on hiatus.

The diversity of our congregation is shown not only in ethnicity and culture, but in what used to be called “churchmanship” – whether you leaned more “low church Evangelical” or “high church Catholic”. As new members have joined, the overall makeup of the parish has changed.

A desire for more “traditional ritual” has been communicated to me by parishioners from both the 8am and 10am congregations, primarily the use of sanctus bells and incense at the Eucharist. I am aware that neither of these have been part of our tradition at St. John’s and some people react negatively to incense because of respiratory issues.

Anglicanism has always sought a “middle path” between Catholic and Evangelical worship styles, balancing sacramental ritual with focus on preaching and the Word of God. Just as we seek to expand our musical repertoire, persevering traditional organ music and hymnody with more contemporary music, so I’m open to experimenting with the blending of liturgical traditions.

During Easter, we will introduce use of sanctus bells at the 8am and 10am Eucharists (these are rung by the server at the elevation of the host and chalice, to signify their consecration by the Holy Spirit). These will be used throughout the year except during Advent and Lent.

On major feasts like Easter, Pentecost, All Saints, Christmas and Epiphany – a very small amount of incense will be used to cense the altar and the congregation just prior to the Eucharist. This should satisfy the desire for the ritual without impeding anyone’s physical comfort in worship.

### ***Pastoral Care***

I am grateful to Helen Fernandez and all the members of the Pastoral Care team for their faithful ministry of connecting with those in our parish who cannot make it to church. The pastoral needs of the parish are growing exponentially with an aging congregation and a greater number of people who cannot regularly attend worship and parish events. Remaining in contact with these parishioners is essential and is something one priest cannot do alone. I am grateful to Penny Oliver for re-starting our practice of taking the altar flowers to shut ins and other parish members after worship on Sundays.

### ***Outreach***

Outreach is the ministry of the parish that addresses community needs *outside the church* with the resources of the congregation. Our support of organizations like the Mississauga Food Bank and the Open Door are examples. Needs *within* the congregation are generally dealt with through the Discretionary Fund.

As our financial statements show, parishioners continue to be exceptionally generous this past year in their donations to the Discretionary Fund and to the organizations we support. I have requested that no money be budgeted this year for the Discretionary Fund, relying on parishioner generosity to fund this and instead giving money to the Outreach Committee to begin funding projects in the community. I am grateful to Penny Oliver for beginning our Senior’s Luncheons again and to all who have worked with her to make our first two such successes.

### ***Discipleship***

I’ve always said if I wasn’t a priest I’d have been a teacher. As aspect of my work that I particularly enjoy is helping people grow in their understanding of their faith. I very much enjoy our two weekly Bible studies (Tuesday evenings on zoom and Wednesday mornings in person). Together we have a weekly average of 50

people studying and discussing scripture together. Many of those who have joined our Zoom Bible Study have become regular online worshippers and financial contributors to our church.

Our Wednesday morning Bible Study is transitioning from discussing the readings for the upcoming Sunday to working through a whole book of the Bible, as the Tuesday night group does. In Lent this year we are beginning the Book of Genesis.

We have a small but faithful group that meets every Thursday on zoom to pray for our church and those who have requested prayer.

“The Way” is a hybrid group (people attending in person and online) which meets for regular weekly sessions throughout the year as we study various “practices” in the Christian faith. So far we have looked at Prayer, Sabbath and Community. After Easter we will be studying “Service”. This group of about 25 members has developed a wonderful sense of community out of which have come plans for further fellowship events and meet-ups – such as a watch party for the TV series “The Chosen”, and a new Sunday evening informal worship service with a shared meal.

I have also begun conversation with our Children’s Minister, Sharon Ochawa and our former Children’s Minister Kate Bastarache, about beginning a youth group for our older children, so that we have a program into which our children can transition as they age out of the current Sunday School program.

### ***Curate***

Finally, I want to say what a delight it has been to have the Rev. Dr. James Leatch (“Fr. Jim”) with us over the last year. It was wonderful to celebrate his ordination to the priesthood with him and his wife Dr. Sandra Boyes, at St. John’s last November. We look forward to his continuing with us until the end of his contract, which is November of this year.

While Jim’s full time work as a teacher and chaplain at Royal St. George’s School limits his time with St. John’s, it has become clear that having a second priest on staff is extremely helpful. As well as having someone familiar with our congregation who can cover for me when I am sick or away, it is good to have another person preaching regularly.

I would like the Congregation to prayerfully consider taking on a full time curate after our Vestry meeting in 2027. While a curate’s stipend is half covered by the diocese, it would still require a substantial financial commitment on the part of the parish; however, I believe that if we’re going to continue to grow we need more clerical leadership at St. John’s.

The pastoral needs have grown beyond what I can manage on my own and I believe another priest with fresh ideas would add immensely to both our programs and the liturgical life of the parish. I will be in conversation with the diocese about the possibility of taking on a full -time curate, after Fr. Jim’s time with us is complete.

### **Thank Yous**

To thank every individual for the important ways each has contributed to the life and ministry of St. John’s over the last year would take another whole Vestry Report.

Thank you to our Churchwardens: Bobby Briones, Melanie Powell, Uche Obi, and Maggy Farnell, who provide such support to me and who are tireless in their advocacy, encouragement and careful management of the parish.

I want to welcome Nicole Carasco who I am appointing Deputy Rector's Warden in place of Uche Obi, who will be taking over as Rector's Warden from Bobby Briones.

As well as being a faithful attendee at worship, Bible Study and the Way groups, Bobby Briones has served as Churchwarden for the last six years. He will continue to chair our Outreach and Finance Committees. Bobby serves as a reader, a livestream operator, and has organized many of our Fellowship events over the last few years. Bobby played a major role in helping to sustain our parish through the pandemic and helped keep everything running during my medical leave in 2022, even taking on preaching responsibilities. In his role as Churchwarden and Finance Chair, Bobby has carefully managed our investment portfolios, greatly strengthening our financial security. He also serves the wider church through various diocesan committees and assisting other parishes in their outreach projects. He even found us our new communion wine! I am deeply grateful for his ministry and friendship. On behalf of St. John's – thank you Bobby.

I want to thank Eric Savoury, for his guidance and support as Chair of the Cemetery Board. Eric has filled this role faithfully for many years and has indicated that he will be stepping down next year (no, seriously...he means it this time!). I am grateful to Lori Bailey for agreeing to take over this role in 2027 and for being willing to work with Eric this year in preparation of this.

Thank you to Brenda Johnson and to all those who serve with her on the Chancel Guild; to Penny Oliver for laundering our linens each week, to Susan Finlay for all her work scheduling our servers readers and greeters, and Carol Finlay, who along with her sister Susan puts herself forward for anything we need help with.

Thank you to our Church Administrator, Lori Corbett, who daily listens (to me and to you...mostly me); makes note of our needs (mine and yours...mostly mine), then makes it happen (for me and for you...mostly for me) and all without ever losing her wonderful sense of humour.

Thank you to Sandra Aguilar, our amazing Cemetery Manager, who has been an excellent steward of our cemetery, carefully managing our current resources while strategically planning for our future. I am proud of the close and respectful working relationship our Church and Cemetery have built over the years.

Finally, thank you most of all to our gracious Lord Jesus, for bringing us all to this church; for being with us in this church and for guiding us as his church, through every year. We are greatly blessed.

Respectfully submitted,

The Reverend Daniel Brereton, Incumbent

**2025 Wrap-up:**

It is that time again to reflect back on the past year (2025) and look ahead to the next year (2026). Before we reflect, we must always acknowledge that nothing is possible without God's will. At St. John's Dixie, we are blessed with all that we have and as the body of Jesus Christ, it is our obligation and responsibility to share the gifts given to us to the community.

Being Churchwardens for St. John's Dixie is very fulfilling in many ways; and we were pleased with our accomplishments in 2025. We worked together as a cohesive team to accomplish the goals of the Corporation and to further strengthen the "foundations" of St. John's Dixie for the future. We give thanks to our parishioners for their support and commendations throughout the year.

A positive aspect of being a Churchwarden is that it is a termed position and it has an ending to allow others to step-in and step-up to this very important part Church governance. To that end, Bobby Briones' time as our Rector's Warden has come to an end and the torch will be passed on to Uchenna (Uche) Obi along with the addition of Nicole Carasco as Deputy Rector's Warden. Melanie Powell will remain as People's Warden and Maggy Farnell as Deputy People's Warden.

We are looking forward to working together, and with God's help and guidance, we will be good stewards of the Church and continue to build on the good works that past Churchwardens and Incumbents have done.

Last, but certainly not least, a special thank you to Sandra Aguilar, Cemetery General Manager, and the staff of St. John's Dixie Crematorium for their continued good work throughout the community. Their jobs are not easy and it is truly a blessing to have them as part of the St. John's Dixie family.

## **Ministry**

### **Online Ministry**

In our age of massive technical advances, we will be ever grateful to Fr. Daniel for his guidance, persistence, patience, and dedication in sharing and spreading the Word of God both in person and around the world through the use of technology.

Our livestreaming service continues to reach many people each week, with an average of 120 people per Sunday (slightly higher than the number of those attending church in person).

In 2025, we upgraded the speakers in the narthex and the Payton room. With the upgrade, the service can now be heard clearly throughout the Church.

With all the upgrades done in the last few years, St. John Dixie will have a solid audio/visual technology that will benefit the congregation, both at the Church and online, for years to come.

Thank you to the Livestream Team – Suresh Dakkumalla, Lori Bailey, Janice O’Connor and Bobby Briones– for their dedication and for being there each Sunday to operate the livestream so that our online family can join us. It would be very difficult to keep this important ministry together without their help.

Thanks to all our dedicated online followers. We greatly appreciate your presence with us, and also your continued support and contributions throughout the year. We welcome you to our congregation and look forward to our continued relationship with all of you throughout the coming years.

### **Music Ministry**

The Music Ministry is extremely important for St. John Dixie.

Surinder Mundra, our Music Director for the majority of the year, has certainly grown our Music Ministry in many ways –he has introduced many different sounds and texture to the music, and there are a number of interested people wanting to join the choir. However, due to his medical leave during the summer and into the early fall, the growth of the ministry halted.

Unfortunately, Surinder is now longer the Music Director; however, we have been blessed to have many talented artists to step in to continue our Music Ministry. We would like to say thank you to Keith Scott, Edward Cockerton and Sherri Collins for stepping in and helping with the transition.

We are looking for a new Music Director and with the help of God, we will find someone who will be the best fit for St. John’s Dixie. Until then, Edward Cockerton has agreed to be our interim Music Director. Thank you, Edward, for stepping in during our time of transition.

Thank you to our four choir leads – Laurel Tubman, Marianne Derow, Anthony Fauré and Dérrell Woods. They continue to elevate the music each week at St. John’s Dixie.

Finally, thank you to our volunteer choir members. Your dedication and talent continues to provide strong liturgical leadership each Sunday.

We are looking forward to what our Music Director and Choir have in store for us in 2026.

## **Children Ministry**

In June, 2025 Kate Bastarache resigned as Children's Minister in order to have more time with her family outside of work, and we were fortunate that Sharon Thongom was able to join the staff as Kate's replacement.

Sharon continues to grow and foster the children's spiritual growth and biblical knowledge and has done a great job building on Kate's work, in evolving and growing the Children's Ministry.

## **Church Governance**

### **Advisory Board**

In 2024, after being inactive since 2020, we assembled members of the congregation to form an active and engaged Advisory Board.

The purpose of the Advisory Board is to meet at periodic intervals throughout the year to provide guidance and/or suggestions that will help the Corporation, which is made up of the Incumbent and the Churchwardens, to effectively fulfill its goals and objectives. Our Advisory Board consist of a diverse set of people who are knowledgeable, experienced and care about the Church.

Many thanks to all members of this group and we look forward to a collaborative working relationship throughout the ensuing year.

### **Committees**

As we continue to build programs, we are also starting to put together committees to help with the initiatives we have planned for 2026.

In 2024, the first committee that we have put together is the Finance Committee, which has three members – Eric Savoury, Penny Oliver and Bobby Briones. This committee was created to help advise the Corporation with the investment portfolio of the Church, which is now under TD Wealth Management.

In 2025, we now have a Seniors' Luncheon Committee with Penny Oliver being the chair of this group. This committee was created to help with the Outreach initiatives of the Church to reach out to the seniors in our community. To bring them into St. John's Dixie for community education as well as to share a meal together.

## **Volunteerism/Fellowship/Outreach**

### **Chancel Guild**

Thank you to Brenda Johnson and the members of this guild for your dedication to maintaining and preparing the altar and all the necessities for worship, and for the celebration of the Eucharist and Sacraments. Your commitment to serve in this capacity is greatly appreciated.

### **Fellowship**

There continues to be many opportunities for Fellowship at St. John's, aside from the weekly Coffee Hour which is always well attended both in person and online.

The weekly Bible Study groups, both in person on Wednesday mornings following communion service and online Tuesday evenings are lively and engaging opportunities for local and global attendees to participate in understanding God's word.

The Prayer Group also meets faithfully online Thursday mornings offering prayers and support for each other and the world.

The Way Program has met several times in 2025 focusing on different aspects of this engaging program, including in person and online attendance.

Vesper Services during Lent and Advent were also conducted.

### **Outreach**

With a new Outreach Committee, we seek to be more active in our outreach ministries in 2026 than we have been since the pandemic. We are starting to be more active in our community.

In November, we had our first Seniors' Luncheon that saw 40 attendees from various Seniors' Homes in the area, as well as, members of our congregation. Thank you to Penny Oliver for spear-heading the event, from arranging the guest speaker to coordinating the food and the volunteers to ensure the success of this event. We look forward to see more in 2026.

In 2025, Mississauga Service for Seniors and Weight Watchers used our Parish Hall and Sydenham Room (downstairs) to provide a place for their members to gather.

We continue to collect donations and contribute to The Open Door and The Mississauga Food Bank on alternate months. Thanks to everyone who made this possible with their generous donations, and much gratitude to Covey Carter, and Allan and Carol-Ann Morgan for delivering all the goods to these two organizations.

Thank you to Ethel Reid for her dedication to the Layette Program, which continues to provide much-needed supplies to the Mississauga Trillium Hospital and thank you to Janet Vanier for her assistance and willingness to take over this important ministry from Ethel. Thank you to Jasmine Blackman and Christine Kurek for their assistance with assembling the Layettes.

Finally, our online Tuesday Bible Study continues to prosper. This ministry has grown from about 10 participants at the beginning of the Pandemic, to now consistently having more than 30 people joining each week from as far as Australia. Our current Revelation study is averaging over 40 people per week. Truly incredible!

### **Property/Financials** **Care and Maintenance**

There were a lot of renovations done in and around the church during 2025 including major renovations in the basement when mold was discovered following a waterproofing project on the south wall of the church in August. New drywall, new tile flooring including levelling of floors and new bathroom fixtures, partitions and countertops and sinks in washrooms and kitchen.

Another water issue in the roof caused damages in both of the administrative offices and Payton Room. These areas have been fully renovated including new flooring and painting.

The complete list of issues addressed were;

- Replacement of speakers including rewiring in Peyton, Sydenham rooms and Narthex
- Replacement of garbage bins and recycling bins
- LED bulbs installed over church entrance doorway
- Installation of new thermostat in admin office

- New entry doors to elevator with handicap door opener
- Re-sodding garden at front of church
- Roof scuppers repaired
- New water main installed in basement (by Regiona of Peel)
- Replacement of Carillon speakers in Bell Tower
- Bell Tower reinforcement including new floor and pest resistant mesh to keep vermin out
- Replacement of skylights in administration office and Narthex
- New desk in Office administrator office
- New LED lighting installed thru a government grant
- Memory battery in organ replaced and Piano tuning

The next big project will be the renovations in the Church Hall to bring these areas up to date and offer more versatility with the space and rental opportunities.

### **Financials**

Despite all the economic uncertainties, and global disruptions we experienced in 2025, the Canadian economy continues to show strength and resilience in the face of all the adversity. We have certainly felt this at St. John's Dixie through out the year; however, by the end, St. John's Dixie also continues to show strength and resilience.

Although overall revenues saw a 4.3% decline in 2025, there were big positives in the details.

- Parishioners Givings rose for the second year in a row. up 17.5% versus 2024, which saw an increase of 7.3%.
- Canada Helps, although down, is still at a very level of nearly \$30,000.
- Parishioners Givings + Canada Helps in 2025 = \$207,381, which is 13% higher than in 2024!
- Rental income saw a 55% increase in 2025 thanks to the vigilance of our Church Administrator, Lori Corbett, for always looking for opportunities to rent our property.

As for the expenditure side, overall, we managed to control expenses effectively as our Operating Expenses rose by only 4.8% in 2025; basically in-line with the inflation picture. The cost to keep the Church property maintained was up 5.8%; however, the bulk of the increase was seen in Caretaking as we transition to new cleaners and extra cleaning needed due to added activities at the Church.

Looking at the Church's investment portfolios, everything was up in 2025. The Rectory fund, which is a restricted account, rose 11.7% and the Endowment Fund, which is not-restricted, rose by nearly 8% is now up 11% since we switched our portfolio to TD Wealth from Scotia Bank last year. The Endowment Fund is now actually higher than its initial level of \$812,272. Now it's time to grow this fund to ensure that St. John's Dixie will be well-funded now and into the future.

Respectfully Submitted,  
Bobby Briones, Rector's Warden  
Melanie Powell, Peoples' Warden



## Children's Ministry Report

The Children's Ministry program is designed to nurture the spiritual, social, and cognitive growth of children within our church community. Through structured Bible lessons, interactive activities, prayer, worship, and intergenerational engagement, the program aims to help children deepen their understanding of God's Word, build faith-filled habits, and develop confidence in expressing their beliefs. This report highlights the key activities, outcomes, and achievements of the program, while also identifying areas for improvement and offering practical recommendations to strengthen children's spiritual development and active participation in church life.

### Lessons and Curriculum – Summary

In September 2025, the Sunday School program implemented the **SPARK House Lectionary curriculum**, aligning children's lessons with Adult Sunday Sermons. Lessons were designed to be **25–30 minutes**, using engaging methods such as visual learning, memory verses, colouring activities, and short skits.

Additional resources, including Bibles for the age group 8 to 14 and *365 Bible Stories and Prayers* books for the age group 2 to 7 years provided by Father Daniel. This has supported regular Bible readings. Children demonstrated growth in scripture reading, understanding of Bible stories, and knowledge of the Old and New Testaments. Volunteers also reported increased confidence and engagement in reading the Bible, indicating a positive impact across the program.

### Topics Covered during our Classes:

1. Kindness
2. Prophets
3. Jesus, the Lamb of God
4. Seed of Faith

## Attendance

We are pleased to report a total attendance of **25 children** at our services this year. Of these, **21 children** are regular attendees, while **4 children** attended as visitors.

Children's Sunday services have been held consistently and are structured to meet the developmental needs of each age group. Children are divided into two groups based on age. The **2–7 age group** meets in the *Chill Zone*, a welcoming and engaging space designed to support both learning and play.

The Chill Zone provides an enriching learning environment, including a television screen that supports visual learning and enhances lesson delivery for this age group.



*The above picture shows children in a 2- 7 year old class.*

Age group 8 to 14 learning in the Parish Hall. Here, we arrange tables and chairs for them to sit comfortably as they learn the word of God.



*The above picture shows children in an 8-14 yr old class interacting with a senior member of the congregation.*

## Activities

### 1. Joint Service (All Ages) – Program Evaluation Summary

The joint service engaged participants of all ages in an intergenerational activity focused on faith-based learning and community outreach. Participants wrote letters to veterans and seniors in the community as

a practical expression of Christian values, sharing messages of hope, love, and kindness inspired by the teachings of Jesus.

The lesson emphasized biblical instruction on kindness and compassion and was drawn from the book of **Ephesians 4:32**. The **Kindness Wheel** served as the key teaching tool, helping participants identify simple, everyday ways to practice kindness.

Program impact extended beyond the service itself. Parents reported that children actively applied the lesson at home by encouraging family members to practice kindness, demonstrating understanding and retention of the Sunday School teaching.

This feedback indicates that the activity effectively reinforced the program's goals of promoting kindness, empathy, and positive behaviour both within the church and in family life.



*Children (ages 2–14) expressing kindness through letters to veterans and seniors. (community outreach activity).*

## 2. Parent's Meeting:

We held a parents' meeting on 7th September 2025, during which we discussed several developmental ideas aimed at enhancing children's church activities. Key points included encouraging parents' involvement: parents are welcome to volunteer and reinforce lessons and Bible stories at home to support their children's spiritual growth and understanding of Scripture. This involvement has been a great support, reflected in the thoughtful responses we receive from the children during discussions.

## 3. Birthday Celebrations:

Birthday celebrations are one of the activities that help children feel special. As the Children's Church, we decided to celebrate birthdays monthly. This activity involves cutting a cake and having church members sing a birthday song, helping the children feel loved and appreciated.



*Children joyfully celebrating birthdays together during Sunday School*

#### 4. Christmas Pageant:

Having children participate in the Christmas pageant has greatly improved their confidence. It has had a meaningful impact on the children's lives. To this day, one child, David (5 years old), who acted as a shepherd, still proudly refers to himself as a shepherd, demonstrating the positive influence this experience has had on his life



*Children and volunteers joyfully dressed for the Christmas pageant.*

#### 5. Bible reading:

**Bible Reading:** We have introduced Bible reading as part of our program. While we are still growing in this area, the children have learned how to open the Bible and understand the two main sections—the Old Testament and the New Testament. The children also participate in the church readings on some Sundays during the main church services.

#### 6. Prayer:

During our Sunday School services, children are intentionally given opportunities to lead prayers from the heart and, at times, to read written prayers. This practice has strengthened their understanding of prayer and nurtured growth in their personal prayer life. During prayer time, we lift the needs of others and ourselves, and we give thanks to God for His abundant blessings. Through this, children are taught the importance of gratitude, faith, and sincere communication with God.

#### 7. Offertory Collection:

In Sunday School, we have introduced the practice of giving to God's house through the offertory collection. This activity allows children not only to contribute their gifts but also to present them at the altar, where they are prayed over and dedicated to God. Through this, children are taught that giving is an act of worship, gratitude, and faithful obedience to God.

#### 8. Sunday School Songs:

In the children's church, we actively engage the children in presenting songs during the church service. This practice has helped build their confidence, nurture their musical talents, and encourage them to lead others in worship through song.

#### 9. Intergenerational Fellowship:

We held a special session where one of the elders from the church shared their faith journey and testimony with the children. This provided a meaningful interaction between the generations, allowing the children to

learn from the elders' experience. The children were attentive and engaged, and the lesson, titled "Jesus Found Me," reinforced the power of God's love and salvation.

## Challenges and Areas for Improvement

**One of the key challenges identified is that Bible reading skills among children are still developing.** While children are growing in their understanding of the structure of God's Word, many—especially younger learners and new attendees—continue to need guidance in locating books, chapters, and verses. Children also require additional time and practice to become familiar with the books of both the Old and New Testaments. For example, older children may hesitate when invited to read Scripture aloud, while younger children often depend more on illustrations than on the written text. This highlights the need for intentional, guided Bible reading opportunities that will help children grow in confidence, deepen their understanding of Scripture, and develop a stronger foundation in God's Word.

## Future Program Goals and Program Improvement:

- 1. Strengthen Bible Literacy and Engagement:** Building on the use of age-appropriate Bibles and guided question-and-answer discussions, the Sunday School program can further strengthen Bible literacy by introducing a consistent and interactive Bible engagement structure. This can include short, focused Bible reading sessions followed by quiz challenges, memory verse activities, and discussion-based reflection to help children better understand, remember, and apply scripture. For example, weekly quiz challenges using simple questions from the lesson can reinforce understanding, while memory verse challenges—recited individually or in small groups—can encourage scripture retention in a fun and motivating way. Additional strategies such as Bible games, Matching verses to actions, role-play scenarios, and "Verse of the Week" activities can help children connect biblical teachings to real-life situations at home, school, and within the church community.
- 2. Expand Intergenerational Engagement:** Organize regular sessions where elders or adult volunteers share testimonies, demonstrating how faith applies to everyday life. Pair children with adult mentors during activities like community outreach or church projects to foster guidance, encouragement, and strong relationships across generations.
- 3. Celebrate Diversity and Cultural Awareness:** Integrate cultural elements into lessons and activities, such as traditional costumes, music, dolls, and fabrics. Cultural days or themed activities allow children to share their heritage and understand that God's love is universal.
- 4. Program Evaluation and Feedback:** Conduct periodic evaluations using feedback from children, parents, and volunteers. Surveys, interviews, or observation notes can identify strengths, weaknesses, and areas for improvement, ensuring continuous growth and effectiveness of the program.

## 8. Conclusion

In conclusion, the Sunday School program in 2025 has successfully provided a structured, engaging, and spiritually enriching environment for children. Interactive lessons, intergenerational activities, and parental involvement have nurtured children's confidence, biblical understanding, and spiritual practice. While areas such as Bible literacy can be further strengthened, the program demonstrates a strong foundation and positive impact on both children and the wider church community. Implementing the recommendations outlined will further support the spiritual growth, talents, and engagement of all participants in God's work.

Respectfully submitted

Sharon Ochawa, Children's Minister

As I reflect on the Cemetery's performance for the year 2025, I would sum it up as being one where we continued to build on our previous successes. It was a steady year. Having installed a fourth Cremator at the end of 2024, we were able to increase the capacity for Cremations during 2025. Negotiations continued on the ownership of the 4<sup>th</sup> Cremator and it came down to us and Turner and Porter where St John's holds 2/3 ownership and Turner and Porter holds 1/3. The Turner and Porter contract was structured along the same terms as the contract for the other Cremator where we have a shared ownership with them. We do expect the demand for Cremations to increase as time goes on.

As you can see from the financials, there was a slight increase in Cremations year over year. We also see a leveling out of the number of Cremations following the period of Covid where we took on Cremations from the Cathedral as well. We also note that Chapel Ridge is doing their own Cremations so that business will no longer be available to us.

Plot sales were up from the previous year's and we expect that trend to continue in 2026. Most of the other revenue categories were up from the previous year including Chapel rentals. Catering continues to be a challenge as activity has fallen off and came in well below budget., However, it was a profitable year for St John's, both in Operations and in income from the Perpetual Care and other Investment Funds.

During the year, the Cemetery agreed to finance renovations to the Church and this was approved at a Special Vestry meeting held for that purpose on September 14<sup>th</sup> 2025. Phase one has been completed but came in over budget. We will now have to review how we finance Phase 2 of the proposed renovations.

With respect to Capital Expenditures for 2026, we intend to complete the planned renovations for the Church.

At the cemetery, we need complete repairs to the basement at the north end of the Chapel where water leaks had been experienced. When complete, we need to pave the asphalt road in the area of those repairs.

We will also undertake some feasibility studies for development of the land adjacent to Dundas Street for the suitability of putting in more burial sites there.

I wish to thank the Cemetery staff for their hard work and professionalism as they cater to the needs of the bereaved.

Thanks to Sandra Aguilar, the Cemetery Manager, for her initiative and dedication in leading the Cemetery and the role she plays in the Renovations of the Church Property.

Thanks to Father Daniel, the Wardens, Cemetery Board members and any others who contributed to the smooth running of the Cemetery Operations in 2025.

Respectfully submitted.

Eric Savoury  
Chairman of the Cemetery Board



Diocese of Toronto  
Anglican Church of Canada

## The College of Bishops Pastoral Letter to Vestries, 2026

*to be read or circulated on the Sunday of the parish's annual vestry meeting*

**To the clergy, churchwardens and parishioners of the Diocese of Toronto:**

Beloved Siblings in Christ,

*"So they cast [the net], and now they were not able to haul it in because of the quantity of fish." – John 21:6*

God's goodness to the Diocese of Toronto amazes us every day. As your bishops, it is our joy and privilege to bear witness to the rich blessings, the varied gifts, the talents and skills, the sacrificial generosity, and the deep faithfulness of the Body of Christ in this Diocese. Every parish and community, and the many devoted Anglicans who make them up, inspire us. It has been a natural response for us to "Lift Up Our Hearts" in a spirit of gratitude and encouragement in 2025.

The very first Call of our [Cast the Net visioning process](#) was a Season of Spiritual Renewal. We heard over and over again that our Diocese is hungry to know and love God more deeply. During the season, more than 40 workshops were offered, geared to priests, deacons, lay leaders and people desiring to deepen their spiritual lives, hone leadership skills and discern God's call. We held five "Lift Up Our Hearts" worship services: at St. James Cathedral; All Saints, Whitby; Trinity, Streetsville; St. James, Orillia; and St. Paul, Bloor Street. Large crowds gathered to worship, sing and pray for the renewal of the Church. Each one was a moment of grace and joy. The Season of Spiritual Renewal officially draws to a close with the end of the season of Epiphany 2026. Now a small group gathers to discern how we continue to grow disciples, enhance ministry and form servants of the Gospel, building on the foundation of what has been offered. Stay tuned!

The Netminders is a group of clergy, lay leaders and staff who continue to help parishes engage with the Cast the Net Calls and to bring them to life in each community. Every parish was invited to choose three or four Calls from the 20 – those that reflect the ministry that they are a part of now or hope to be in the future – and to bring them to Synod for discussion and mutual encouragement. With each part of the Body engaging our common Calls in different ways, we move as one.

At the annual clergy conference last May at Trent University, our speaker, the Very Rev. David Monteith, Dean of Canterbury, offered reflections based on Jesus the Good Shepherd, an image that resonated with our clergy, particularly in this time of disruption and uncertainty. Our clergy work so hard at hauling in the nets, and we say to them now, to all our priests and deacons: we see you, and we are grateful to God for the ministry that you do. The annual clergy conference is always a wonderful opportunity to renew friendships and make new ones, and this year was no exception. It was also our joy to host smaller clergy retreat days in the spring and fall. These were opportunities for clergy to gather in deanery groups for Bible study, to hear from their bishop and archdeacons, to deepen fellowship with one another and to share a meal. We want to respond to Call #12 to "continue and enhance support for all ordained people" as they engage in vital ministry.

Regarding shared ministry, our partnership with the Diocese of Brasilia continues to flourish, now entering our third year of seven. Our motto, "Partners in Christ, united in mission" (*Parceiros em Cristo, unidos na missão*) is grounded in Calls #4 and #13 regarding our participation in God's healing work and ministries of service in the world. Dr. Paulo Ueti from Brasilia and the Rev. Canon Dr. Christopher Brittain from Toronto offered an online bilingual study day on liberation theology for clergy and lay leaders of both dioceses last March. The Rev. Dr. Rodrigo Espiuca from Brasilia invited us to seek signs of resurrection in his keynote address at the Outreach

Conference in October. Bishop Mauricio Andrade participated in our bishops' Advent series in December. Looking ahead, we will welcome Dr. Paulo Ueti as our guest speaker at this year's clergy conference, and we can't wait to receive a delegation of Brazilian youth for the ReCharge Youth Retreat. We also hope a small group of Toronto Anglicans can visit Brasilia this year.

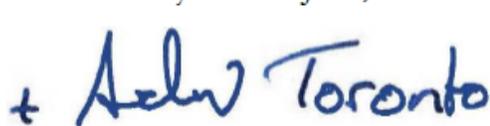
We are pleased to be moving ahead with our work on equity, decolonization, diversity and inclusion with the hiring of our new EDDI Advisor, Dilesha Stelmach. Dilesha brings a strong experiential and educational background in this ministry, centered around Ephesians 4: 4-6: "there is one body, one Spirit, one hope of your calling, one Lord, one faith, one baptism, one God and Father, Creator of all, who is above all and through all and in all." With support from our HR department and the Bishop's Committee on Intercultural Ministries, Dilesha is mindfully engaging, both practically and theologically, with our people – volunteers, staff, clergy – and with our infrastructure – policies, practices and the constitution and canons of the Diocese. She will be helping us to see the familiar in unfamiliar ways as we build up the ministry of every single beloved child of God in our Diocese.

To all our faithful people in so many vital ministries in our Church: thank you. To our hard-working churchwardens and treasurers, children and youth ministry workers, parish musicians, office administrators and envelope secretaries, altar guilds and custodians, ACW and outreach volunteers, and countless committee members: thank you. To our diocesan volunteers, members of Synod Council and participants on bishop's committees: thank you. To the staff team at the Synod Office: thank you. Together we all make up the strong net of the Diocese of Toronto, and together, by following the ways of Jesus, we receive "more than we can ask or imagine" – so many blessings collected in our net that we are barely able to haul it in.

When the nightly news seems especially dire, when anxiety is pervasive and the future seems uncertain, God's reign can feel far away. Yet our commitment to our baptismal covenant, our tenacious acts of faith, persistent resistance to the powers of evil, small but powerful acts of kindness towards our neighbours, and a deep, unshakable, unwavering belief that "the earth is the Lord's and all that is in it" (Psalm 24) will carry us through troubled times.

Please pray for us, as we pray daily for you.

Yours faithfully in Christ Jesus,



The Right Reverend Andrew J. Asbil  
Bishop of Toronto



The Right Rev. Riscylla Shaw  
Suffragan Bishop of Toronto



The Right Rev. Kevin Robertson  
Suffragan Bishop of Toronto

At the request of the Bishop, the Diocese of Toronto convened for the 163rd Regular Session of Synod on November 7-8, 2025. The two-day, in-person event took place at the Sheraton Parkway, Toronto North hotel in Richmond Hill. The theme for the 163rd Regular Session of Synod was “Chosen to Tell the Good Story.”

Among the synod delegates in attendance were members of our church, St. John's Anglican Church, Dixie. We were represented by the following members:

1. Fr. Daniel Brereton
2. Uchenna Obi
3. Janice Kretchman
4. Penny Oliver
5. Bobby Briones (Substitute Delegate)

This was my first Synod experience as a member of the church and Deputy Rector's Warden. It was a pleasure to meet and connect with lay and clergy delegates from other churches under the Diocese, including the Rev. Gerlyn Henry, who, like our Fr. Daniel, is investing in new and more relatable ways to bring the church to the world.

I was equally impressed by the diverse representation in attendance. It was encouraging to see the Diocese lead the charge in ensuring the church, the Gospel, and the work of the church remain accessible to all people regardless of distinguishing factors. This resonated well with me as a member of St. John Dixie, where we live, share, and enjoy the blessing of true community.

The Synod commenced with the Bishop's Charge, led by the Rt. Rev. Andrew Asbil, Bishop of Toronto. During his charge, he touched on personal experiences of faith-inspiring significance, the Diocese's "Cast the Net" program and the 20 calls to action, the significant challenges faced by the church, both past and present, as well as areas of opportunity for growth.

At the heart of his charge was the contextualization of the church as the disciples in John 21. He said, *“We lost so many people. We grieved so deeply. We lived too long in isolation. But there were also moments of grace, and our little nets began to fill again.”* The experience of the church is akin to a journey or a pilgrimage—a pilgrimage of transformation, renewal, and service.

Following the Bishop's Charge were updates on the work of the sitting Synod Council from July 2023 to June 2025. A few highlights include:

1. The "Cast the Net" Working Group's completion of its mandate and the formation of a new group, the Netminders, to tend to Cast the Net's vision and its 20 Calls.
2. The Areas and Area Council Working Group is to continue its work and deliver presentations at Synod.
3. The Synod Council is to continue its work between Synods—approving Cast and Learn grants, MAF grants, and Stretch grants, and continuing to work with the Human

4. Resources, Finance, Risk and Governance, and Property committees as they support ministry in the Diocese.

In keeping with the Diocese's overarching goal of promoting the "Cast the Net" program and supporting the churches in fulfilling the 20 calls to action, we were treated to a video presentation on some of the inspiring community-building and faith-based work being done by Little Trinity Anglican Church and its Good Food Market, which reflected Calls 4, 5, and 13 of Cast the Net's 20 Calls. This was followed by a breakout session in which delegates were able to talk about the calls and what their parishes were doing.

Synod unanimously approved Motion #2, which commits to a continuation of the Reconciliation Land Tithe through Synod 2027. In summary, the motion states that the Diocese would continue to support Indigenous-led initiatives as part of a commitment to address the Church's historic privilege and contribution to the imbalance of power.

The Rev. Samantha Caravan and the Rev. Leigh Kern of the Reconciliation Land Tithe Committee spoke about the committee's work and the funds that have been distributed to date. Their presentation included a powerful video about the Residential Schools and the devastation they caused to Indigenous children and their families.

Following the establishment of a companion diocese to foster collaboration and promote the mission of God, we received an address from Bishop Mauricio Andrada of the Diocese of Brasilia via a video presentation. The Rev. Pam Trondson of the Diocese of Toronto spoke on the progress of the companionship, which is now well into its second year and will continue until 2031. She also gave updates on future initiatives, including a visit by people of the Diocese of Toronto to Brasilia in the summer of 2026.

Lastly, the Bishop named 13 new canons, and Synod elected 11 members each to the Synod Council and Provincial Synod.

It was a wonderful and spiritually rewarding experience communing with members of the church and delegates under the Diocese of Toronto. The events of Synod took the Diocese further in the right direction as we were able to reach a unified consensus on all the issues brought to a vote. Other matters we were unable to address because of time were tabled for the next Synod.

After a brief reflection by the Bishop, we adjourned Synod with a commitment to continue the work of God and keep the faith.

Respectfully submitted by,

Uchenna Obi, Deputy Rector's Warden

Section C

PAROCHIAL  
ORGANIZATION  
REPORTS

Printed: March 2026

Chancel Guild Report 2025

Thank you to everyone on the Chancel Guild team for your continued support and teamwork. A special thank you to Penny Oliver for her continuing work laundering the linens. It is a big job. and you do it with a smile.

I would like to welcome Cathy Preddie, who joined the Guild recently, thank you for your interest in this very important ministry, we are so grateful to have you with us. Cathy has joined Team 3.

We continue to have four teams on the Guild. We are involved in maintaining the liturgical tools used in our services. We prepare the sanctuary for worship, maintain and care for the sacred vessels and altar linens. We prepare the altar and credence table for each service and clean up afterwards on a rotating basis. We also do a little light dusting and tidying when needed. The polishing of all brass items (excluding the candle holders that do not need to be polished) is done on a regular basis, with particular attention paid during the Easter and Christmas seasons.

Schedules are completed in four-month increments, and we are all happy to assist when a team member is not available

The Chancel Guild team is always happy to welcome new volunteers, and we encourage members of our St. John's community to join us. Please let me know if you would like to learn more. We can chat after the 10:00 am Mass or feel free to email me at [bgi@sympatico.ca](mailto:bgi@sympatico.ca).

Our work is done behind the scenes and is a vital part of the church ministry. Thanks to everyone involved.

Respectfully submitted by

Brenda Johnson

Pastoral Care Report for 2025

Our Pastoral Care team continues to provide support to those that remain at home, in retirement homes or in hospital. We keep in touch through telephone calls and/or visits that are very much appreciated. Greeting Cards are sent out at Christmas and Easter.

We would like to remind parishioners to inform the church office if they do or don't want pastoral care. If you are having a planned procedure and are going to have to be in hospital for a period of time, please let the office know. Also please discuss with caregivers so that they can let the church know if you are hospitalized. We will not know if we are not informed. The hospitals don't call us to let us know you are in there.

Thank you to Carol Ann Morgan, Ethel Reid, Chris Marks, Barbra Kane, Wanda Stubbington and Penny Oliver for sharing their gifts to this ministry by continued friendships or newly created ones.

We would like to thank Barbara Kane for her service in the past. She is now officially retiring her role in this ministry.

We continue to encourage anyone that feels they may have an interest in this ministry to please let us know.

Submitted by  
Helen Fernandez

Vestry Report  
Scheduling Co-ordinator

The Role of a Scheduling Co-ordinator is to work with Lori, our Church Administrator to organize and produce the schedules of all of our St. John's Dixie Ministries/Volunteers. This is a volunteer position.

I am responsible to assign an individual, a team to volunteer positions in the 10am Sunday Services. You may wonder how you can become a volunteer in one of the positions listed below.

- Readers Team
- Servers Team
- Torch Bearers Team
- Chalice Bearers Team
- Life Streaming Team
- Greeters/Sides person Team

Please contact Susan Finlay, Scheduling Co-ordinator at either [lovethelord48@hotmail.com](mailto:lovethelord48@hotmail.com) or send me a message at 416-428-9049, please leave your name, email and telephone number. You may also wish to contact Lori Corbett at the Church office 905-277-0462 or you can send Lori an email message at [church@stjohndixie.com](mailto:church@stjohndixie.com).

1. If you are interested in joining a group or being removed from a group, you are required to submit an email to either myself Susan Finlay [lovethelord48@hotmail.com](mailto:lovethelord48@hotmail.com) or you can send a message to me at 416-428-9049. You may also contact the Church Office (Lori Corbett) at [church@stjohnsdixie.ca](mailto:church@stjohnsdixie.ca) or contact the church office at 905-277-0462. Please note that you will be removed from the list at the end of that scheduled period.
2. If you are interested in **joining** a group you will have to be trained before being added to the next schedule. I will be able to give you the date of the next schedule when I speak with you.
3. If you are on the schedule and you are not available to do your duty it is your responsibility to get coverage whether you are sick or not planning on coming to church that day or are going away for holidays. We try to be fair to everyone about the scheduling, but we cannot accommodate specific dates when you are going away. We also have to be able to depend on you to be here when you are scheduled or find a replacement. If this is not possible maybe you should hold off until the next schedule to be a participant. Please note that if you are unable to come due to weather issues, don't contact someone else as chances are they are dealing with the same weather issues, we will assign duties to whomever is already in the building.
4. Please note that schedules are not going to be changed after they are issued if this can be avoided. If we are continually changing the schedules, there is a greater chance of people being on the wrong schedule.

When you are a volunteer, we send you a copy of the schedule via email. If for some reason you do not get your email copy, Lori will also be placing hard copy of each of the schedules on the table outside the Payton Room. Readers should always pick up the hard copies offered as the actual readings are included in the envelopes. The readings should be read over ahead to make sure there are no words that need clarification.

Please note that the schedules are vetted to make sure that all the schedules work together for people who are on one or more of the schedules. Thank you to my sister Carol for helping with the vetting of the multiple schedules.

I would like to thank all of our Volunteers that take part in our Ministries at St. Johns Dixie. We could not do this without your time and your talents in each of our ministries. And a special thank you to those that cover when asked to at a moment's notice.

Finally, if you are considering joining one of our Ministries, please contact the church office at 905-277-0462 or email to [church@stjohndixie.com](mailto:church@stjohndixie.com) OR you can speak with me on a Sunday before or after church. It would be appreciated if you could confirm by sending me an email at [lovethelord48@hotmail.com](mailto:lovethelord48@hotmail.com) to confirm this after our discussion.

Thank you  
Susan Finlay  
Scheduling Coordinator

**Section C – page #5**  
Vestry Report – Layette Program

The layette program continues, with a couple of changes in 2025.

At the end of April, Ethel Reid retired from this ministry, after many years of dedicated service. We at St. John's, and the many new mothers who benefited from her efforts, owe her an enormous debt of gratitude.

I personally would like to thank her for the guidance she provided to me.

The second change relates to the delivery of layettes. In the past, we had delivered them to the Trillium Health Care Centre on the Queensway. In September of 2025, the "Mothers and Babies Program" moved to the Credit Valley Hospital, where we will deliver them in the future.

We delivered a total of 24 layettes in 2025, each one containing a variety of items that a mother might need for her new baby. In speaking with the social workers at Credit Valley, they indicated that many of their new mothers have very little on hand for their baby and so, our donations are valued and very much appreciated.

I would like to thank everyone in the congregation who donated to this program, in any way, for their generosity and support. Please know that you are helping someone in need.

I must also thank several ladies currently outside of the congregation whose skilled hands and kind hearts provide beautiful quilts and knitted blankets to this cause.

Again, thank you all for your support. I look forward to continuing this very special outreach.

Respectfully,  
Janet Vanier

Section D

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**  
*(Cemetery Division)*  
**Financial Statements**  
**Year Ended December 31, 2025**

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Cemetery Division)*

**Index to Financial Statements**

**Year Ended December 31, 2025**

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## INDEPENDENT AUDITOR'S REPORT

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To the Wardens of St. John the Baptist Anglican Church Cemetery Division

### *Opinion*

We have audited the financial statements of St. John the Baptist Anglican Church, Cemetery Division, (the "Cemetery"), which comprise the statement of financial position as at December 31, 2025, and the statements of changes in net assets, revenues and expenditures and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Cemetery as at December 31, 2025, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

### *Basis for Opinion*

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

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

(continues)

Independent Auditor's Report to the Wardens of St. John the Baptist Anglican Church Cemetery Division  
(continued)

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

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

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

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

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

Mississauga, Ontario  
February 19, 2026

*McCann & Roque Chartered  
Professional Accountants*

McCann & Roque Chartered Professional Accountants  
Professional Corporation

*Authorized to practise public accounting by the  
Chartered Professional Accountants of Ontario*

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Cemetery Division)*

**Statement of Financial Position**

**December 31, 2025**

	General Fund	Restricted Funds	Capital Asset Fund	Internally Restricted	2025	2024
<b>ASSETS</b>						
<b>CURRENT</b>						
Cash	\$ 803,231	\$ -	\$ -	\$ 1,000,000	\$ 1,803,231	\$ 1,704,758
Cash equivalent value of Implant Recycling points <i>(Note 4)</i>	62,838	-	-	-	<b>62,838</b>	85,001
Short term investment	734,300	-	-	-	<b>734,300</b>	700,000
Accounts receivable <i>(Note 5)</i>	799,416	-	-	-	<b>799,416</b>	613,960
Due from Church division	148,193	-	-	-	<b>148,193</b>	-
Inventory	15,477	-	-	-	<b>15,477</b>	15,117
Current portion of loan to General Fund <i>(Note 6)</i>	-	93,298	-	-	<b>93,298</b>	93,298
Prepaid expenses	65,381	-	-	-	<b>65,381</b>	15,792
	2,628,836	93,298	-	1,000,000	<b>3,722,134</b>	3,227,926
CAPITAL ASSETS <i>(Note 7)</i>	-	-	12,539,510	-	<b>12,539,510</b>	12,232,668
LOANS TO GENERAL FUND <i>(Note 6)</i>	-	93,298	-	-	<b>93,298</b>	186,596
INVESTMENTS <i>(Note 8)</i>	2,666,026	14,462,502	-	-	<b>17,128,528</b>	15,336,702
	\$ 5,294,862	\$ 14,649,098	\$ 12,539,510	\$ 1,000,000	\$ 33,483,470	\$ 30,983,892

See notes to financial statements

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

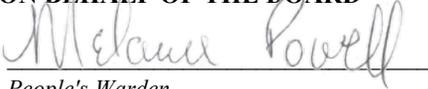
*(Cemetery Division)*

**Statement of Financial Position**

**December 31, 2025**

	General Fund	Restricted Funds	Capital Asset Fund	Internally Restricted	2025	2024
<b>LIABILITIES AND NET ASSETS</b>						
<b>CURRENT</b>						
Accounts payable and accrued liabilities <i>(Note 9)</i>	\$ 529,011	\$ 96,835	\$ -	\$ -	\$ 625,846	\$ 542,626
Current portion of loan from Care and Maintenance <i>(Note 6)</i>	93,298	-	-	-	93,298	93,298
Bonuses payable <i>(Note 10)</i>	97,282	-	-	-	97,282	107,790
Deferred income	147,066	-	-	-	147,066	190,782
	866,657	96,835	-	-	963,492	934,496
LOAN FROM CARE AND MAINTENANCE <i>(Note 6)</i>	93,298	-	-	-	93,298	186,596
PRE-NEED TRUST FUNDS <i>(Note 8)</i>	-	2,987,667	-	-	2,987,667	2,793,816
	959,955	3,084,502	-	-	4,044,457	3,914,908
<b>NET ASSETS</b>	4,334,907	11,564,596	12,539,510	1,000,000	29,439,013	27,068,984
	\$ 5,294,862	\$ 14,649,098	\$ 12,539,510	\$ 1,000,000	\$ 33,483,470	\$ 30,983,892

**ON BEHALF OF THE BOARD**

  
People's Warden

  
Rector's Warden

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Cemetery Division)*

**Statement of Changes in Net Assets**

**Year Ended December 31, 2025**

	General Fund	Restricted Funds	Capital Asset Fund	Internally Restricted	2025	2024
<b>NET ASSETS - BEGINNING OF YEAR</b>	\$ 3,483,738	\$ 10,352,577	\$ 12,232,668	\$ 1,000,000	\$ <b>27,068,983</b>	\$ 24,380,869
Excess of revenues over expenditures	2,316,545	712,656	(632,449)	-	<b>2,396,752</b>	2,362,872
Perpetual care deposits	-	499,363	-	-	<b>499,363</b>	462,276
Recurring transfer of funds to the Church division	(129,000)	-	-	-	<b>(129,000)</b>	(129,000)
Non-recurring transfers to the Church division	(397,085)	-	-	-	<b>(397,085)</b>	(8,033)
Invested in capital assets	(939,291)	-	939,291	-	-	-
<b>NET ASSETS - END OF YEAR</b>	\$ 4,334,907	\$ 11,564,596	\$ 12,539,510	\$ 1,000,000	\$ <b>29,439,013</b>	\$ 27,068,984

See notes to financial statements

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Cemetery Division)*

**Statement of Revenues and Expenditures**

**Year Ended December 31, 2025**

	General Fund 2025	Restricted Funds 2025	Capital Asset Fund 2025	2025	2024
<b>REVENUES</b> <i>(Schedule 1)</i>	\$ 4,796,963	\$ -	\$ -	\$ 4,796,963	\$ 4,827,679
<b>COST OF SALES</b> <i>(Schedule 1)</i>	2,260,895	-	-	<b>2,260,895</b>	2,228,161
<b>GROSS PROFIT</b>	2,536,068	-	-	<b>2,536,068</b>	2,599,518
<b>EXPENDITURES</b>					
Salaries, wages and benefits	668,203	-	-	<b>668,203</b>	687,146
Amortization of capital assets	-	-	633,890	<b>633,890</b>	546,084
Office	136,325	-	-	<b>136,325</b>	111,516
Professional fees <i>(Note 11)</i>	91,652	-	-	<b>91,652</b>	48,043
Credit card and other bank charges	46,811	-	-	<b>46,811</b>	69,565
Insurance	28,605	-	-	<b>28,605</b>	33,570
Advertising and promotion	14,638	-	-	<b>14,638</b>	18,813
	986,234	-	633,890	<b>1,620,124</b>	1,514,737
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES FROM OPERATIONS</b>	1,549,834	-	(633,890)	<b>915,944</b>	1,084,781
<b>OTHER ITEMS</b>					
Investment income	513,579	-	-	<b>513,579</b>	423,347
Unrealized gain (loss) on investments	228,822	739,114	-	<b>967,936</b>	778,122
Harmonized sales tax income (expense)	20,460	-	-	<b>20,460</b>	24,596
Unrealized gain (loss) on foreign exchange	3,850	-	-	<b>3,850</b>	5,754
Gain on disposal of capital assets	-	-	1,441	<b>1,441</b>	-
Realized gains (losses) on sale of investments	-	(26,458)	-	<b>(26,458)</b>	46,272
	766,711	712,656	1,441	<b>1,480,808</b>	1,278,091
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES</b>	\$ 2,316,545	\$ 712,656	\$ (632,449)	\$ 2,396,752	\$ 2,362,872

See notes to financial statements

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Cemetery Division)*

**Statement of Cash Flows**

**Year Ended December 31, 2025**

	2025	2024
<b>OPERATING ACTIVITIES</b>		
Excess of revenues over expenditures	\$ 2,396,752	\$ 2,362,872
Items not affecting cash:		
Amortization of capital assets	633,890	546,084
Gain on disposal of capital assets	(1,441)	-
Realized gains (losses) on sale of investments	26,458	(46,272)
Unrealized gain (loss) on investments	(967,937)	(778,122)
Reinvested investment income	(95,686)	(71,991)
	<b>1,992,036</b>	<b>2,012,571</b>
Changes in non-cash working capital:		
Accounts receivable	(185,456)	68,777
Inventory	(360)	1,294
Accounts payable and accrued liabilities	83,220	(112,000)
Deferred income	(43,716)	(18,719)
Prepaid expenses	(49,589)	4,773
Letters of credit refunded	-	462,938
Bonuses payable	(10,508)	13,511
Due from Church division	(148,193)	4,418
Holdbacks payable	-	(156,774)
	<b>(354,602)</b>	<b>268,218</b>
Cash flow from operating activities	<b>1,637,434</b>	<b>2,280,789</b>
<b>INVESTING ACTIVITIES</b>		
Purchase of capital assets	(1,117,063)	(1,387,369)
Proceeds on disposal of capital assets	177,772	-
Care and maintenance deposits invested	(499,363)	(462,276)
Care and maintenance revenue withdrawals	31,850	-
Pre-need contract deposits invested	(193,851)	(162,244)
Investment purchase	-	(500,000)
Proceeds on disposal of investment	-	915,630
Short term investment purchase	(34,300)	(700,000)
Cash flow used by investing activities	<b>(1,634,955)</b>	<b>(2,296,259)</b>
<b>FINANCING ACTIVITIES</b>		
Transfers to the Church division	(526,085)	(137,033)
Care and maintenance loan payments	(93,298)	(93,297)
Pre-need contract deposits received	193,851	162,244
Care and maintenance deposits received	499,363	462,276
Cash flow from financing activities	<b>73,831</b>	<b>394,190</b>
<b>INCREASE IN CASH FLOW</b>	<b>76,310</b>	<b>378,720</b>
Cash - beginning of year <i>(Note 2)</i>	<b>1,789,759</b>	<b>1,411,039</b>
<b>CASH - END OF YEAR <i>(Note 2)</i></b>	<b>\$ 1,866,069</b>	<b>\$ 1,789,759</b>

See notes to financial statements

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

***(Cemetery Division)***

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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PURPOSE OF THE CEMETERY

St. John the Baptist Anglican Church operates a cemetery and crematorium at 737 Dundas Street East, Mississauga, Ontario offering services to the parishioners of St. John the Baptist Anglican Church and to the public, principally of Mississauga, Ontario. The incumbent and church wardens of the parish of St. John the Baptist Anglican Church are responsible for the cemetery under the provisions of the Funeral, Burial and Cremation Services Act 2012 and the Canons of the Incorporated Synod of the Diocese of Toronto. The operation of the cemetery is managed by a Cemetery Board.

The Cemetery is a division of St. John the Baptist Anglican Church. The Church was founded in 1827, as a non profit organization without share capital. It is a registered charity, and accordingly qualifies for tax-exempt status under the Income Tax Act.

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPO).

These financial statements include only the assets, liabilities, revenues and expenses of the Cemetery division. The Church division prepares separate audited financial statements, and these are available upon request.

Fund accounting

St. John the Baptist Anglican Church, Cemetery division ("Cemetery") follows the deferral method of accounting, with funds. Under fund accounting, resources for various purposes are classified for accounting and reporting purposes into funds established according to their nature and purpose.

General Fund

This fund includes the assets, liabilities, revenues and expenses applicable to the ongoing operations of the Cemetery and Crematorium.

Capital Asset Fund

The Capital Asset Fund reports the assets, liabilities, revenues and expenses related to the Cemetery's capital assets and cemetery development program.

Restricted Funds

The Restricted Funds reports the assets, liabilities, revenues and expenses applicable to the various restricted funds.

Cemetery Care and Maintenance Fund

The Cemetery care and maintenance fund is established to provide for the care of cemetery grounds in perpetuity. In accordance with the Cemetery Act, a minimum of 40% of all cemetery plot sales and 15% of all niche sales are deposited to this Fund. The remaining balance is recorded as income in the General Fund in the year of the sale. Investment income earned by this Fund is recorded in the General Fund and is used to offset the costs of maintaining the Cemetery.

*(continues)*

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

**(Cemetery Division)**

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Fund accounting (continued)

Monument Care and Maintenance Fund

The Monument care and maintenance fund is established to provide special care for specific graves in perpetuity as prescribed by the source of the funds. Income earned by this Fund is recorded in the General Fund and is used to offset expenses charged for the maintenance of the graves.

Pre-Need Assurance Trust Fund

The Pre-Need assurance trust is established with proceeds from sales of services which are to be provided at a future date. Amounts received in connection with pre-need sales contracts are deposited to this Fund and administered by a trustee. Income earned from amounts on deposit is retained by the Fund and allocated to the individual contracts.

Cash equivalents

Cash and cash equivalents consist of cash on hand and fixed income investments with maturities of less than 90 days.

Short term investments

Short term investments in the general fund consist primarily of non-redeemable guaranteed investment certificates with original maturities at date of purchase beyond three months and less than twelve months.

Inventory

Inventory consists of products for resale and is valued at the lower of cost and net realizable value with the cost being determined on a first-in, first-out basis.

Inventory typically consists of retail items such as urns, wreaths, plaques, and other similar items.

Capital assets

Capital assets are stated at cost or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a straight-line basis at the following rates and methods:

Buildings	40 years	straight-line method
Buildings - Shop	20 years	straight-line method
Cemetery land		non-depreciable
Cemetery equipment	5 years	straight-line method
Cremators	5 years	straight-line method
Columbarium	40 years	straight-line method
Furniture and equipment	5 years	straight-line method
Grounds improvements	7 years	straight-line method
Parking lot and fire route access	20 years	straight-line method
Motor vehicles	5 years	straight-line method
Computer equipment	5 years	straight-line method
Computer software	10 years	straight-line method
Sign	5 years	straight-line method
Canadian original artwork	5 years	straight-line method

The Cemetery regularly reviews its capital assets to eliminate obsolete items.

Capital assets acquired during the year but not placed into use are not amortized until they are placed into use.

*(continues)*

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

***(Cemetery Division)***

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Long term investments

Investments for which there are quoted prices in an active market are carried at fair value. Unrealized gains or losses are reported as part of net income. Investments for which there is not an active market are carried at amortized cost except when it is established that their value is impaired. Impairment losses, or reversal of previously recognized impairment losses, are reported as part of net income.

Revenue recognition

The Cemetery recognizes revenues from sales of burial plot and niche rights and ancillary products in the General Fund at the point of sale when the Cemetery's ability to collect is reasonably assured. At such time, title passes to the customer. It recognizes revenues from the sale of monuments and foundations in the General Fund at the point the monument is delivered and the foundation is poured. Such revenue is recorded net of amounts allocated to care and maintenance deposits.

Revenue from services including cremation fees, chapel rentals and openings is recognized in the General Fund when such services are provided, and at such time as pricing is fixed or determinable.

Ordinary income from investments, receivables, and similar assets are accounted for in the fund owning the assets, with the exception of income derived from investment of care and maintenance funds. Unrestricted care and maintenance fund investment income is accounted for as revenue of the General fund and, if they are restricted, as deferred amounts until the terms of the restriction have been met.

Investment income on short-term investments and care and maintenance deposits are included in the General Fund Statement of Operations. Interest income and dividends are recognized when earned on the accrual basis. Realized capital gains and losses are recognized when realized on the transaction dates. Changes in fair value (unrealized capital gains and losses) are recognized in income in the applicable Fund during the year.

All gains and losses from the sale, collection, or other disposition of investments and other non-cash assets are accounted for in the fund that owned the assets.

Employee future benefits

The Cemetery belongs to the General Synod Pension Plan for the Anglican Church of Canada, offering a defined benefit pension plan for its full-time staff.

This pension plan is a Specified Ontario Multi-Employer Pension Plan (SOMEPP) in which both the employer and employee make annual contributions. It is accounted for as a defined contribution plan, in common with other multi-employer plans, because sufficient information is not available from the pension plan to use defined benefit accounting.

In the unlikely event that the plan wound up and there was a shortage of assets needed to pay the benefits owed to members, benefits would be reduced.

*(continues)*

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

***(Cemetery Division)***

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Related party transactions

Related party transactions in the normal course of business are recorded at the exchange amount which is the amount of consideration exchanged in the transaction.

Related party transactions outside the normal course of business are recorded at either the exchange amount or the carrying amount depending on the substance of the transaction.

Carrying amount is defined as the recorded amount of the item transferred.

For transactions with related parties involving financial instruments they are initially and subsequently recorded at cost unless the financial instrument is an equity instrument quoted in an active market or a derivative.

Cost is defined depending on the existence or absence of repayment terms. If there are repayment terms then cost is the undiscounted cash flows excluding any interest element. If there are no repayment terms then cost is determined to be either the exchange amount or the carrying amount depending on the substance of the transaction.

Foreign currency translation

Accounts in foreign currencies have been translated into Canadian dollars using the temporal method. Under this method, monetary assets and liabilities have been translated at the year end exchange rate. Non-monetary assets have been translated at the rate of exchange prevailing at the date of transaction. Revenues and expenses have been translated at the average rates of exchange during the year, except for amortization, which has been translated at the same rate as the related assets.

Foreign exchange gains and losses on monetary assets and liabilities are included in the determination of earnings.

Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

Financial instruments

*Financial instruments*

The Cemetery initially records its financial assets and liabilities at fair value. The Cemetery subsequently measures all its financial assets and liabilities at amortized cost, except for investments in equity instruments held in trust by the Diocese that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in net income.

Financial assets measured at amortized cost include cash, short term investments, amounts receivable, and inter-fund loans.

Financial liabilities measured at amortized cost consist of amounts payable, pre-need trust funds and inter-fund loans.

*Transaction costs*

The Cemetery recognizes its transaction costs in net income in the period incurred except for financial instruments that will not be subsequently measured at fair value. The carrying amounts of these instruments are adjusted by the transaction costs that are directly attributable to their issuance.

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

**(Cemetery Division)**

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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2. CASH AND CASH EQUIVALENTS

Cash includes the following cash in bank and deposit accounts:

	2025	2024
Cash	\$ 1,803,231	\$ 1,704,758
Cash equivalent value of Implant Recycling points	62,838	85,001
	<b>\$ 1,866,069</b>	<b>\$ 1,789,759</b>

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3. INTERNALLY RESTRICTED FUNDS FOR CAPITAL PROJECTS

In 2020, the Cemetery embarked on a number of capital projects, including two additional sections of the Cemetery and to relocate the garage maintenance department to a separate building to free up space inside the main building for additional indoor niches. In 2021, the Cemetery chose to adjust the internally restricted cash to \$2,000,000 towards the cost of these projects.

By the end of 2022, the initial phase of these capital projects was substantially completed and the Cemetery was preparing to commence the next phase. As a result, the Cemetery determined that an internal restriction of \$1,000,000 cash towards the phase two capital projects was appropriate.

The internal restriction remained at the end of 2025, as the Cemetery estimates that the new and remaining capital projects will require approximately this funding.

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4. IMPLANT RECYCLING PROGRAM

Under an agreement with a implant recycling company located in the United States, the recycling company provides non-monetary redeemable points for recycled implants which can be used to fund cremator operating supplies. Points can also be redeemed for cash. Each point is valued at \$1 USD.

The following is a summary of the balance and transactions for the year (in Canadian dollars):

	2025	2024
<u>Implant Recycling Program</u>		
Opening balance	\$ 85,001	\$ 97,885
Implant Recycling points earned	55,298	66,725
Implant Recycling points redeemed	(13,675)	(18,389)
Implant Recycling points redeemed for cash	(67,636)	(66,974)
Foreign exchange gains and losses	3,850	5,754
	<b>\$ 62,838</b>	<b>\$ 85,001</b>

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ST. JOHN THE BAPTIST ANGLICAN CHURCH

(Cemetery Division)

Notes to Financial Statements

Year Ended December 31, 2025

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5. ACCOUNTS RECEIVABLE

	2025		2024
Accounts receivable	\$ 463,597	\$	422,586
Turner & Porter receivable	189,544		-
Harmonized sales tax rebate recoverable	49,495		91,830
Perpetual care investment receivable	87,827		80,562
Investment interest receivable	8,953		18,982
	<b>\$ 799,416</b>	\$	<b>613,960</b>

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Impairments recorded in both years was \$Nil, and there were no recoveries during the current or prior year.

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6. LOAN FROM CARE AND MAINTENANCE TO GENERAL FUND

On August 31, 2022, the regulator, the Bereavement Authority of Ontario (BAO), approved a request to borrow from the Care and Maintenance Fund in the amount of \$466,489 to increase the capacity of the Cemetery by establishing an indoor and outdoor columbarium at the current site. Any amounts not used for the approved purpose must be repaid within 10 business days.

	2025		2024
Loan payable to Care and Maintenance Fund; non-interest bearing; repayable in 5 equal annual payments; commencing December 31, 2023	\$ 186,596	\$	279,894
Less current portion	(93,298)		(93,298)
	<b>\$ 93,298</b>	\$	<b>186,596</b>

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Principal repayment terms are approximately:

2026	\$ 93,298
2027	93,298
	<u>186,596</u>

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**  
**(Cemetery Division)**

**Notes to Financial Statements**  
**Year Ended December 31, 2025**

7. CAPITAL ASSETS

	Cost	Accumulated amortization	2025 Net book value	2024 Net book value
Building	\$ 8,710,213	\$ 2,588,891	\$ 6,121,322	\$ 5,978,591
Cemetery land	3,858,884	-	3,858,884	3,866,601
Cemetery equipment	810,816	337,731	473,085	437,941
Columbarium	1,252,601	339,215	913,386	879,154
Furniture and equipment	264,678	156,423	108,255	56,841
Grounds improvements	130,219	88,998	41,221	52,776
Parking lot and fire route access	852,992	88,834	764,158	806,808
Motor vehicles	226,612	54,911	171,701	91,936
Computer equipment	114,919	66,861	48,058	43,164
Computer software	85,575	46,135	39,440	18,852
Canadian original artwork	46	46	-	4
	<b>\$ 16,307,555</b>	<b>\$ 3,768,045</b>	<b>\$ 12,539,510</b>	<b>\$ 12,232,668</b>

In 2025, the Cemetery made significant capital improvements totaling approximately \$1,117,000 (2024 - \$1,387,000). The more significant investments included \$65,000 in improvements to the niches, \$115,000 in vehicles, \$287,000 for the fourth cremator, as well as \$500,000 in development of interior projects.

8. INVESTMENTS

	2025	2024
<u>Pre-Need Trust Funds</u>		
Pre-need trust investments	\$ 2,987,667	\$ 2,793,816

These funds are invested in guaranteed investment certificates generating market rate interest income, which is added to the value of the certificate. They are tracked by contract number in individual trust accounts.

<u>Perpetual Care and Maintenance Investments</u>		
Perpetual care and maintenance investments	11,474,835	10,201,368

These funds are invested in a balanced portfolio managed by an external financial advisor. Investments meet guidelines established by the regulatory authority, in addition to internally established guidelines.

<u>Unrestricted Investments</u>		
Synod consolidated Investment pool	2,666,026	2,341,518

The investment consists of funds pooled with other parishes in the Diocese, and is managed and invested according to guidelines established by the Diocese.

	<b>\$ 17,128,528</b>	<b>\$ 15,336,702</b>
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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

**(Cemetery Division)**

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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9. RESTRICTED FUND PAYABLE

The Restricted Fund payable balance consists of the perpetual care investments cumulative income earned but not yet remitted to the General Fund. The investment income is paid out shortly after the quarter-end. This payable is offset by a receivable in the General Fund reflecting the amount to be received shortly after year-end (Note 5).

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	2025		2024
Perpetual care investment income payable	\$ 96,834	\$	128,684

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10. PERFORMANCE BONUS PROGRAM

The Cemetery has a performance bonus program to reward eligible employees for outstanding performance throughout the year. The funds available for distribution in any year is based on the prior year's audited results, adjusted for certain items. If the adjusted revenues over expenditures exceeds \$500,000, 10-15% of the excess amount is available is set aside for a Bonus Pool. Program details explain how an employee may become eligible for a bonus up to a maximum of 10% of their annual salary if their performance evaluation exceeds specified targets.

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11. PROFESSIONAL FEES

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	2025		2024
Consulting fees	\$ 34,139	\$	5,122
Accounting, auditing and business advisory services	57,513		42,921
	\$ 91,652	\$	48,043

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Consulting fees primarily include legal amounts, employment-related matters, and other professional fees for due diligence on potential capital projects.

Accounting, auditing and business advisory services includes such items as the statutory audit, tax reporting, and payroll services.

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12. PENSION BENEFITS

According to the most recent Actuarial Valuation, dated December 31, 2022, the plan was sufficiently funded to meet future obligations.

In accordance with funding rules for SOMEPPs, solvency payments are not required, should there be a future shortfall.

During the year, the Cemetery's employer contributions to the plan totaled \$121,739 (2024 - \$124,052). All contributions for staff were current as at the year-end.

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

***(Cemetery Division)***

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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13. CONTRACTS WITH TURNER & PORTER

***Third Retort (Cremator)***

In November 2022, Turner & Porter Funeral Directors Limited ("Turner & Porter") entered into a renewal agreement for a second 10-year period for the third retort (cremator) on the Cemetery's premises. The main terms of the renewed contract included:

- The Cemetery would manage the operation of the retort as part of its overall operation of the Crematorium.
- Major repairs would be undertaken by the Cemetery at Turner & Porter's cost.
- There is no longer an exclusivity clause..
- The Cemetery is entitled to retain 55% of the fees earned on Turner & Porter cremations.
- A cap of 1,100 cremations per year for this retort, based on the practical capacity of the retort.
- Turner & Porter is entitled to 15% of the cremation fees for any cremations in excess of the 1,100 cap, to a maximum of 1,250 cremations.

It was further agreed that the retort would continue to be owned by Turner & Porter for the duration of the agreement, with ownership to transfer to the Cemetery at the termination of the agreement. The purchase price would be the undepreciated cost of the retort, using Canada Revenue Agency acceptable capital cost allowance rates. In the event that Turner & Porter gives notice of termination prior to the end of the agreement, the purchase price would be waived.

***Fourth Retort***

As of December 31, 2024, the Cemetery completed installation of a fourth cremator, which began active operations in January 2025. This cremator will be also be operated in conjunction with Turner & Porter, with an ownership split of one-third Turner & Porter and two-thirds the Cemetery.

The final agreement to be signed includes provisions for cost-sharing on the construction and initial operational costs, as well as managing the operation of the unit, and the handling of major repairs. In return, Turner & Porter will share in the revenues generated from its own cremations, as well as other provisions governing its use.

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14. FINANCIAL INSTRUMENTS

The Cemetery is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Cemetery's risk exposure and concentration as of December 31, 2025.

**Credit risk**

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Cemetery is exposed to credit risk from customers. In order to reduce its credit risk, the Cemetery does not provide services in advance of full payment for individual consumer customers. An allowance for doubtful accounts for funeral home and other customers is established based upon factors surrounding the credit risk of specific accounts, historical trends and other information. The Cemetery has a significant number of customers which minimizes concentration of credit risk.

**Liquidity risk**

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Cemetery is exposed to this risk mainly in respect of its receipt of funds from its customers and other related sources, contributions to the pension plan, and accounts payable.

*(continues)*

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

***(Cemetery Division)***

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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14. FINANCIAL INSTRUMENTS *(continued)*

Currency risk

Currency risk is the risk to the Cemetery's earnings that arise from fluctuations of foreign exchange rates and the degree of volatility of these rates. The Cemetery is exposed to foreign currency exchange risk on investments held in U.S. dollars. The Cemetery does not use derivative instruments to reduce its exposure to foreign currency risk.

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. In seeking to minimize the risks from interest rate fluctuations, the Cemetery manages exposure through its normal operating and financing activities. The Cemetery is exposed to interest rate risk primarily through its long term investments.

Other price risk

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

Unless otherwise noted, it is management's opinion that the Cemetery is not exposed to significant other price risks arising from these financial instruments.

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15. COMPARATIVE FIGURES

Some of the comparative figures have been reclassified to conform to the current year's presentation.

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**  
**(Cemetery Division)**

**Statement of Revenue and Cost of Sales**

**(Schedule 1)**

**Year Ended December 31, 2025**

	General Fund 2025	Restricted Funds 2025	Total 2025	Total 2024
<b>REVENUES</b>				
Cremation fees	\$ 2,698,071	\$ -	\$ 2,698,071	\$ 2,671,172
Burial plot sales	659,952	-	659,952	572,258
Chapel rental	434,315	-	434,315	391,651
Foundations, monuments and markers	269,514	-	269,514	381,898
Openings	242,294	-	242,294	215,015
Niches	236,148	-	236,148	286,232
Lettering	74,487	-	74,487	74,062
Catering services	73,570	-	73,570	115,287
Implant Recycling points earned	55,298	-	55,298	66,725
Other revenues	53,314	-	53,314	53,379
	<b>4,796,963</b>	<b>-</b>	<b>4,796,963</b>	<b>4,827,679</b>
<b>COST OF SALES</b>				
Direct wages and benefits <i>(Notes 10, 12)</i>	821,590	-	821,590	755,725
Funeral home rebates	333,617	-	333,617	337,398
Turner & Porter rebates <i>(Note 13)</i>	288,504	-	288,504	292,629
Utilities	201,703	-	201,703	211,136
Repairs and maintenance	194,064	-	194,064	158,064
Purchases	191,937	-	191,937	237,206
Supplies	89,978	-	89,978	90,412
Catering and hostesses	60,970	-	60,970	67,015
Vehicle	28,059	-	28,059	31,965
Waste disposal	19,923	-	19,923	16,575
Training	16,875	-	16,875	11,647
Implant Recycling points redeemed	13,675	-	13,675	18,389
	<b>2,260,895</b>	<b>-</b>	<b>2,260,895</b>	<b>2,228,161</b>
<b>GROSS PROFIT</b>	<b>\$ 2,536,068</b>	<b>\$ -</b>	<b>\$ 2,536,068</b>	<b>\$ 2,599,518</b>



**REVENUE**

	<b>BUDGET 2026</b>	<b>AUDITED 2025</b>	<b>BUDGET 2025</b>	<b>AUDITED 2024</b>
CREMATION FEES	2,002,889	2,056,951	1,958,333	2,020,885
T&P CREMATION FEES	837,111	641,120	666,667	650,287
<u>LESS: T&amp;P REBATE(45%)</u>	<u>(376,700)</u>	<u>(288,504)</u>	<u>(300,000)</u>	<u>(292,629)</u>
	<b>2,463,300</b>	<b>2,409,567</b>	<b>2,325,000</b>	<b>2,378,543</b>
CEMETERY PLOTS	579,652	659,952	535,000	572,258
CHAPEL RENTAL	425,000	434,315	375,000	391,651
OPENINGS	230,000	242,294	220,000	215,015
NICHES	255,015	236,148	265,000	286,232
MONUMENTS	322,000	269,514	345,000	381,898
LETTERING	65,000	74,487	65,000	74,062
CATERING	100,000	73,570	110,000	115,287
IMPLANT RECYCLING	55,000	55,298	60,000	66,725
OTHER REVENUES	<u>43,000</u>	<u>49,343</u>	<u>45,000</u>	<u>48,031</u>
<b>TOTAL REVENUE</b>	<b><u><u>4,537,967</u></u></b>	<b><u><u>4,504,489</u></u></b>	<b><u><u>4,345,000</u></u></b>	<b><u><u>4,529,702</u></u></b>



**SCHEDULE OF DIRECT COST**

	<b>BUDGET 2026</b>	<b>AUDITED 2025</b>	<b>BUDGET 2025</b>	<b>AUDITED 2024</b>
PRODUCT PURCHASES FOR RE-SALE	172,500	191,937	222,500	237,206
DIRECT WAGES	804,022	821,590	830,280	755,725
<b>OVERHEAD EXPENSES</b>	<b>976,522</b>	<b>1,013,527</b>	<b>1,052,780</b>	<b>992,932</b>
REPAIRS & MAINTENANCE	112,000	142,766	100,000	105,299
CATERING & HOSTESSES	67,000	60,970	72,000	67,015
UTILITIES	214,000	201,703	229,500	211,136
CEMETERY SUPPLIES	112,000	103,663	115,500	108,801
WASTE DISPOSAL	20,000	19,923	17,500	16,575
VEHICLES	32,000	28,059	31,000	31,965
TRAINING	18,000	16,875	15,000	11,647
OTHER DIRECT COSTS				
<b>TOTAL OVERHEAD EXPENSES</b>	<b>575,000</b>	<b>573,960</b>	<b>580,500</b>	<b>552,439</b>
<b>TOTAL DIRECT COSTS</b>	<b>1,551,522</b>	<b>1,587,487</b>	<b>1,633,280</b>	<b>1,545,370</b>
			1,635,603.00	1,598,135.00
			(2,323.12)	(52,764.54)



**STATEMENT OF OPERATIONS**

	<b>BUDGET 2026</b>	<b>AUDITED 2025</b>	<b>BUDGET 2025</b>	<b>AUDITED 2024</b>
<b>REVENUE</b>	4,537,967	4,504,489	4,345,000	4,529,702
<b>DIRECT COSTS</b>	<u>1,551,522</u>	<u>1,587,487</u>	<u>1,633,280</u>	<u>1,545,370</u>
	<u>2,986,445</u>	<u>2,917,002</u>	<u>2,711,720</u>	<u>2,984,331</u>
SALARIES & BENEFITS	701,301	668,203	665,764	687,146
PROMOTION/ADVERTISING	355,000	348,255	360,000	356,211
PROFESSIONAL FEES	70,000	91,652	62,000	48,043
TOTAL OFFICE EXPENSES	189,500	176,935	174,500	155,850
BANK CHARGES	47,000	46,800	70,000	69,564
BUSINESS INSURANCE	35,000	28,605	35,000	33,570
TELEPHONE	12,000	10,689	11,000	8,431
TERMINATION EXPENSES	97,036			
HST EXPENSE	(22,000)	(20,460)	(25,000)	(24,596)
<b>TOTAL EXPENSES</b>	<u>1,484,837</u>	<u>1,350,679</u>	<u>1,353,264</u>	<u>1,334,219</u>
<b>EXCESS OF REVENUE OVER EXPENSES</b>	<u>1,501,608</u>	<u>1,566,323</u>	<u>1,358,456</u>	<u>1,650,112</u>
AMORTIZATION OF CAPITAL ASSET	600,000	633,890	475,000	546,084
INVESTMENT INCOME	350,000	517,550	350,000	328,685
UNREALIZED GAIN(LOSS)INVESTI	-	967,937	-	930,159
OTHER GAIN(LOSS)	-	(21,168)	-	83,134
<b>EXCESS REVENUE OVER EXPENSE</b>	<u>1,251,608</u>	<u>2,396,752</u>	<u>1,233,456</u>	<u>2,362,871</u>



**Capital Budget 2026**

<b>Account</b>	<b>Reference</b>	<b>Cost</b>
	Ashphalt work needed	\$ 168,016.25
	Cemetery 360 new footage	\$ 10,000.00
	Reline of Unit # 2	\$ 69,460.00
		<u>\$ 247,476.25</u>
	<b>Facilities</b>	
	Cemetery Basement East Foundation Wall	\$ 92,400.00
	John Deer ProGator less trade inn	\$ 63,491.63
	John Deer Z950M Ztrak	\$ 19,899.20
		<u>\$ 175,790.83</u>
	 <b>Grand Total</b>	 <b>\$ 423,267.08</b>

# Section E

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Church Division)*

**Financial Statements**

**Year Ended December 31, 2025**

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Church Division)*

**Index to Financial Statements**

**Year Ended December 31, 2025**

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Designated Funds <i>(Schedule 3)</i>	18

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## INDEPENDENT AUDITOR'S REPORT

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To the Wardens of St. John the Baptist Anglican Church, Church Division

### *Opinion*

We have audited the financial statements of St. John the Baptist Anglican Church, Church Division, (the "Church"), which comprise the statement of financial position as at December 31, 2025, and the statements of changes in net assets, revenues and expenditures and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Church as at December 31, 2025, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

### *Basis for Opinion*

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

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

(continues)

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

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

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

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

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

Mississauga, Ontario  
February 19, 2026

*McCann & Roque Chartered  
Professional Accountants*

McCann & Roque Chartered Professional Accountants  
Professional Corporation

*Authorized to practise public accounting by the  
Chartered Professional Accountants of Ontario*

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

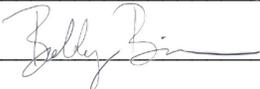
*(Church Division)*

**Statement of Financial Position**

**December 31, 2025**

	2025	2024
<b>ASSETS</b>		
CURRENT		
Cash - General Fund	\$ 27,255	\$ 24,902
Cash - Heritage Preservation Fund <i>(Note 6)</i>	-	27,386
Cash - Special Reserve Fund	-	15,000
Accounts receivable <i>(Note 2)</i>	25,323	13,591
Harmonized sales tax receivable	806	2,449
	<b>53,384</b>	83,328
CAPITAL ASSETS <i>(Notes 3, 13)</i>	<b>1,163,772</b>	1,096,901
SYNOD INVESTMENT FUND <i>(Note 4)</i>	<b>86,689</b>	76,136
RECTORY FUND - RESTRICTED <i>(Note 5)</i>	<b>865,232</b>	774,383
ENDOWMENT FUND INVESTMENT <i>(Note 7)</i>	<b>814,354</b>	754,127
	<b>\$ 2,983,431</b>	\$ 2,784,875
<b>LIABILITIES AND NET ASSETS</b>		
CURRENT		
Accounts payable and accrued liabilities	\$ 15,290	\$ 18,270
Due to Cemetery division	148,193	-
Employee source deductions payable	862	735
Deferred donations - capital assets funded by donations <i>(Note 8)</i>	21,556	27,732
Deferred donations - Rector's Discretionary Outreach <i>(Note 8)</i>	8,489	7,114
	<b>194,390</b>	53,851
NET ASSETS		
Net assets	<b>2,789,041</b>	2,731,024
	<b>\$ 2,983,431</b>	\$ 2,784,875

**ON BEHALF OF THE BOARD**

  
 \_\_\_\_\_ *People's Warden*  
  
 \_\_\_\_\_ *Rector's Warden*

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Church Division)*

**Statement of Changes in Net Assets**

**Year Ended December 31, 2025**

	General Fund	Rectory Fund	Capital Assets Fund	Endowment/ Bequest Fund	Heritage Fund (Note 6)	Special Reserve Fund	2025	2024
<b>NET ASSETS - BEGINNING OF YEAR</b>	\$ 63,227	\$ 774,383	\$ 1,096,901	\$ 754,127	\$ 27,386	\$ 15,000	\$ 2,731,024	\$ 2,661,824
Deficiency of revenues over expenditures	(489,790)	90,849	(123,338)	54,211	-	-	(468,068)	(67,833)
Cemetery transfers	526,085	-	-	-	-	-	526,085	137,033
Interfund transfers	42,386	-	-	-	(27,386)	(15,000)	-	-
Invested in capital assets	(190,209)	-	190,209	-	-	-	-	-
<b>NET ASSETS - END OF YEAR</b>	\$ (48,301)	\$ 865,232	\$ 1,163,772	\$ 808,338	\$ -	\$ -	\$ 2,789,041	\$ 2,731,024

Funding from the Cemetery of \$526,085 (2024 - \$137,033) included \$129,000 in recurring transfers (2024 - \$129,000) and non-recurring transfers of \$397,085 (2023 - \$8,033). The non-recurring transfers were used for the mold remediation project, other maintenance projects and capital expenditures.

ST. JOHN THE BAPTIST ANGLICAN CHURCH

(Church Division)

Statement of Revenues and Expenditures

Year Ended December 31, 2025

	2025	2024
<b>REVENUES</b>		
General Operations (Schedule 1)	\$ 336,262	\$ 351,275
Endowment investment income	36,898	13,686
Rectory investment income	31,416	29,321
Synod investment income	3,111	2,849
Designated Funds (Schedule 3)	2,930	2,915
	<b>410,617</b>	<b>400,046</b>
<b>EXPENDITURES</b>		
Salaries and benefits (Note 10)	145,224	143,731
General Operations (Schedule 1)	124,957	169,288
Priest salaries and benefits (Note 10)	113,739	111,191
Church Property (Schedule 2)	62,858	59,420
Support of Diocese	49,647	47,010
Designated Funds (Schedule 3)	2,923	4,232
	<b>499,348</b>	<b>534,872</b>
<b>DEFICIENCY OF REVENUES OVER EXPENDITURES FROM OPERATIONS</b>	<b>(88,731)</b>	<b>(134,826)</b>
<b>OTHER ITEMS</b>		
Mold remediation project (Note 13)	(347,643)	-
Amortization of capital assets	(64,813)	(63,593)
Loss on disposal of capital assets (Note 13)	(58,525)	-
Repairs and maintenance - non-recurring (Note 12)	(14,268)	-
Rectory Fund unrealized gain (loss) on investment fair value adjustment	75,141	57,512
Endowment unrealized gain (loss) on investment fair value adjustment	16,071	46,834
Synod Fund unrealized gain (loss) on investment fair value adjustment	7,442	5,565
Endowment realized gain (loss) on sale of investments	7,258	20,675
	<b>(379,337)</b>	<b>66,993</b>
<b>DEFICIENCY OF REVENUES OVER EXPENDITURES</b>	<b>\$ (468,068)</b>	<b>\$ (67,833)</b>

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Church Division)*

**Statement of Cash Flows**

**Year Ended December 31, 2025**

	2025	2024
<b>OPERATING ACTIVITIES</b>		
Deficiency of revenues over expenditures	\$ (468,068)	\$ (67,833)
Items not affecting cash:		
Amortization of capital assets	64,813	63,593
Loss on disposal of capital assets	58,525	-
Endowment realized gain (loss) on sale of investments	(7,258)	(20,675)
Synod Fund unrealized gain (loss) on investment fair value adjustment	(7,442)	(5,565)
Rectory Fund unrealized gain (loss) on investment fair value adjustment	(75,141)	(57,512)
Endowment unrealized gain (loss) on investment fair value adjustment	(16,071)	(46,834)
Reinvested investment income	(55,718)	(35,693)
	<b>(506,360)</b>	<b>(170,519)</b>
Changes in non-cash working capital:		
Accounts receivable	(11,732)	6,669
Accounts payable and accrued liabilities	(2,979)	898
Deferred donations - capital assets funded by donations	(6,176)	18,839
Deferred donations - Rector's Discretionary Outreach	1,375	1,160
Harmonized sales tax receivable	1,643	(20)
Employee source deductions payable	127	235
Due to Cemetery division	148,193	(4,418)
	<b>130,451</b>	<b>23,363</b>
Cash flow used by operating activities	<b>(375,909)</b>	<b>(147,156)</b>
<b>INVESTING ACTIVITY</b>		
Purchase of capital assets	(190,209)	(35,056)
Cash flow used by investing activity	<b>(190,209)</b>	<b>(35,056)</b>
<b>FINANCING ACTIVITIES</b>		
Recurring transfers from the Cemetery	129,000	129,000
Non-recurring transfers from the Cemetery	397,085	8,033
Cash flow from financing activities	<b>526,085</b>	<b>137,033</b>
<b>DECREASE IN CASH FLOW</b>	<b>(40,033)</b>	<b>(45,179)</b>
Cash - beginning of year	67,287	112,466
<b>CASH - END OF YEAR</b>	<b>\$ 27,254</b>	<b>\$ 67,287</b>
<b>CASH CONSISTS OF:</b>		
General cash	\$ 26,225	\$ 23,872
Heritage Preservation Fund	-	27,386
Special Reserve Fund	-	15,000
Account for Visa	1,029	1,029
	<b>\$ 27,254</b>	<b>\$ 67,287</b>

See notes to financial statements

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**  
**(Church Division)**

**Notes to Financial Statements**  
**Year Ended December 31, 2025**

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PURPOSE OF THE ORGANIZATION

St. John the Baptist Anglican Church operates a Church, cemetery and crematorium in Mississauga offering services to the parishioners and members of the public.

St. John the Baptist Anglican Church was founded in 1827, as a non profit organization without share capital. It is a registered charity, and accordingly qualifies for tax-exempt status under the Income Tax Act.

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

These financial statements include only the assets, liabilities, revenues and expenses of the Church division. The Cemetery division prepares separate audited financial statements, and these are available upon request.

Fund accounting

St. John the Baptist Anglican Church ("Church") follows the deferral method of accounting for contributions. Under fund accounting, resources for various purposes are classified for accounting and reporting purposes into funds established according to their nature and purpose.

General Fund

This fund includes the assets, liabilities, revenues and expenses related to program delivery and administrative activities.

Investment Funds

Revenues and expenses related to investment activities are reported in the applicable investment Fund. Funds include the Synod Investment Fund, Rectory Fund, and Endowment (Bequest) Fund.

Capital Asset Fund

This fund reports the assets, liabilities, revenues, and expenses related to the Church Division's capital assets.

Heritage Preservation Fund

This fund reports the assets, liabilities, revenues, and expenses associated with the maintenance and upkeep of the Church's structure or operations.

Endowment (Bequest) Fund

This fund reports the assets, liabilities, revenues, and expenses associated with the bequest of a former parishioner.

Special Reserve Fund

This fund, internally restricted by the Church, reports the assets, liabilities, revenues, and expenses associated with the special reserve fund. The fund was created in 2016 with an initial designation of \$15,000, and is intended to cover unforeseen expenses.

*(continues)*

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

**(Church Division)**

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Cash equivalents

Cash and cash equivalents consist of cash on hand and fixed income investments with maturities of less than 90 days.

Capital assets

Capital assets are stated at cost or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a straight-line basis at the following rates and methods:

Building	40 years	straight-line method
Building roof	15 years	straight-line method
Land		non-depreciable
Furniture and fixtures	5 years	straight-line method
Carillon	20 years	straight-line method
Sign	5 years	straight-line method
Computer equipment and software	5 years	straight-line method
Artwork	5 years	straight-line method
Godly Play resource materials	5 years	straight-line method
Paschal Candle stand		non-depreciable
Donated sanctuary lamp and torches	various	straight-line method

The Church regularly reviews its capital assets to eliminate obsolete items. Donations and grants for capital asset purchases are deferred and recognized in revenues on the same basis as the amortization.

Capital assets acquired during the year but not placed into use are not amortized until they are placed into use.

Investment funds

Investments for which there are quoted prices in an active market are carried at fair value. Unrealized gains or losses are reported as part of net income. Investments for which there is not an active market are carried at amortized cost except when it is established that their value is impaired. Impairment losses, or reversal of previously recognized impairment losses, are reported as part of net income.

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. Endowment contributions are recognized as direct increases in net assets.

Unrestricted investment income is recognized as revenue when earned. Restricted investment income is recognized as revenue in the restricted fund.

Fees for rentals are recognized as revenue when the facility has been used.

All gains and losses from the sale, collection, or other disposition of investments and other non-cash assets are accounted for in the fund that owned the assets.

*(continues)*

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

**(Church Division)**

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Employee future benefits

The Church belongs to the General Synod Pension Plan for the Anglican Church of Canada, offering a defined benefit pension plan for its full-time staff and minister.

This pension plan is a Specified Ontario Multi-Employer Pension Plan (SOMEPP) in which both the employer and employee make annual contributions. It is accounted for as a defined contribution plan, in common with other multi-employer plans, because sufficient information is not available from the pension plan to use defined benefit accounting.

In the unlikely event that the plan wound up and there was a shortage of assets needed to pay the benefits owed to members, benefits would be reduced.

Related party transactions

Related party transactions in the normal course of business are recorded at the exchange amount which is the amount of consideration exchanged in the transaction.

Related party transactions outside the normal course of business are recorded at either the exchange amount or the carrying amount depending on the substance of the transaction.

Carrying amount is defined as the recorded amount of the item transferred.

For transactions with related parties involving financial instruments they are initially and subsequently recorded at cost unless the financial instrument is an equity instrument quoted in an active market or a derivative.

Cost is defined depending on the existence or absence of repayment terms. If there are repayment terms then cost is the undiscounted cash flows excluding any interest element. If there are no repayment terms then cost is determined to be either the exchange amount or the carrying amount depending on the substance of the transaction.

Foreign currency translation

Investments have been translated into Canadian dollars using the temporal method. Under this method, monetary assets and liabilities have been translated at the year end exchange rate. Investment revenues and expenses have been translated at the average rates of exchange during the year.

Foreign exchange gains and losses on investments are included in the determination of earnings, as part of the net investment income.

Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

*(continues)*

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**  
**(Church Division)**

**Notes to Financial Statements**  
**Year Ended December 31, 2025**

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1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Non-monetary transactions and contributed services

The operations of the Church depend on both the contribution of time by volunteers and donated materials from various sources. The fair value of donated materials and services cannot be reasonably determined and are therefore not reflected in these financial statements.

The value of contributed space for outreach programs is reflected at the market value paid by other parties, and is reflected as a non-monetary transaction in both revenues and expenditures.

Financial instruments

*Financial instruments*

The Church initially records its financial assets and liabilities at fair value.

The Church subsequently measures all its financial assets and liabilities at amortized cost, except for the investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in net income.

Equity investments include the Endowment Fund investments managed by TD Wealth, and the remaining investment funds managed by the Diocese.

Financial assets measured at amortized cost include cash, amounts receivable and cash restricted for designated purposes.

Financial liabilities measured at amortized cost consist of amounts payable.

*Transaction costs*

The Church recognizes its transaction costs in net income in the period incurred except for financial instruments that will not be subsequently measured at fair value. The carrying amounts of these instruments are adjusted by the transaction costs that are directly attributable to their issuance.

The Church recognizes its transaction costs in net income in the period incurred except for financial instruments that will not be subsequently measured at fair value. The carrying amounts of these instruments are adjusted by the transaction costs that are directly attributable to their issuance.

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2. ACCOUNTS RECEIVABLE

	2025	2024
Accounts receivable	\$ 25,323	\$ 13,591

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Accounts receivable consists of donations deposited shortly after year-end, and amounts related to the Cemetery's catering rebate programs.

Impairments recorded in both years were \$Nil, and there were no recoveries during the current or prior year. There was no allowance for doubtful accounts.

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**  
**(Church Division)**

**Notes to Financial Statements**  
**Year Ended December 31, 2025**

3. CAPITAL ASSETS

	Cost	Accumulated amortization	<b>2025 Net book value</b>	2024 Net book value
Building	\$ 2,170,851	\$ 1,099,149	\$ <b>1,071,702</b>	\$ 1,001,095
Land	43,401	-	<b>43,401</b>	43,401
Furniture and fixtures	118,339	115,581	<b>2,758</b>	1,574
Carillon	15,279	2,922	<b>12,357</b>	9,083
Sign	17,669	17,669	-	-
Computer equipment	29,200	21,808	<b>7,392</b>	11,532
Computer software	25,611	6,829	<b>18,782</b>	23,904
Godly Play resource materials	1,002	401	<b>601</b>	802
Paschal Candle stand	1,658	-	<b>1,658</b>	-
Donated sanctuary lamp and torches	5,830	709	<b>5,121</b>	5,510
	<b>\$ 2,428,840</b>	<b>\$ 1,265,068</b>	<b>\$ 1,163,772</b>	<b>\$ 1,096,901</b>

4. SYNOD INVESTMENT FUND

This investment consists of funds pooled with other parishes in the Diocese, and is managed and invested according to guidelines established by the Diocese. The investment is not internally or externally restricted, and its future use will be determined by the Church.

5. RECTORY FUND - RESTRICTED INVESTMENT

The Church Rectory was sold in 2006. Based on Canon 6 of the Diocese of Toronto ("Synod"), the net proceeds of \$358,996 were forwarded to the Diocese.

As required, these funds were invested in the St. John Dixie Rectory Fund. This Fund is restricted in that the capital may only be used for the purchase of a replacement Rectory.

The Fund pays dividends on a quarterly basis. Under Diocesan policy, 50% of this dividend is unrestricted and is paid to the Parish. The remaining 50% is restricted and must be reinvested in the capital of the Fund. The Parish intends to use the unrestricted portion of the quarterly dividend to partially offset the Minister's monthly housing allowance.

The unrestricted 50% of investment income for the Fund was \$15,708 (2024 - \$14,660).

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

**(Church Division)**

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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6. HERITAGE PRESERVATION FUND

The Heritage Preservation Fund was established in 1998 to replace the Heritage Fund established in 1983, and is maintained through freewill gifts from members and friends of St. John the Baptist Anglican Church. The stated purpose of the fund is:

*When an immediate repair or replacement relating to the structure and/ or good operation of the Church, or the attached church hall, the cost of which is estimated at more than \$5,000 is deemed necessary by all three members of the corporation (the Incumbent, the People's Warden and the Rector's Warden), and when the general account of the church cannot support such expenditure, the said Church is empowered to use any portion of the principal and interest of the Heritage Preservation Fund to accomplish such repair or replacement.*

The balance in the account was used this year to partially fund the mold remediation project expenses.

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7. ENDOWMENT FUND (BEQUEST)

In 2010, the Church was notified that it had been included in a will and on the death of the last survivor, that the residue of the estate would be paid to St. John the Baptist Church. This bequest was to be permanently held in trust by the Church, with any income earned on the endowment to be used by the Church for general purposes. The original gift totaled \$812,272 and was received over the period 2015 to 2017.

During the Vestry meeting held in February 2020, the parish approved the following motion:

*That the corporation be allowed to redeem up to 50% of the appreciation of the Endowment Fund (Bequest) based on the year end financials, the percentage to be determined on an annual basis. In any event the initial donation of \$812,272 must be maintained before any redemptions can be considered. The amount would be recorded as receivable/ income in the year it relates to and would be paid out shortly thereafter.*

During 2020, the Church was faced with the need to replace the roof at an estimated cost of \$100,000 and there were insufficient funds available in the Heritage Preservation Fund. The Church obtained the following legal advice "*While the Will and the terms regarding the endowment to the Church are quite short, it is clear that the Church is both Trustee of the funds and the beneficiary of them. This means that the Church (as beneficiary) can consent to the encroachment on the capital by the Trustee.*"

Because of COVID-19, it was not possible to call a special Vestry meeting. The Church advised the congregation by email of the proposed encroachment, permitting time for concerns or opposition before acting on behalf of Vestry.

Commencing in December 2023, the Church decided to reinvest all investment income in the Fund.

These funds are invested in a balanced portfolio managed by an external financial advisor. Investments meet guidelines established by the Church.

During 2021, the Church was notified that the Ontario Securities Commission had placed one of the endowment investments into a court-approved receivership. Some time later, the investment market value was removed from the investment statement, as the value was indeterminate. As of December 31, 2025 the case was still in the Courts and proceeds to be received or future market value was not known.

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**  
*(Church Division)*

**Notes to Financial Statements**  
**Year Ended December 31, 2025**

8. DEFERRED DONATIONS - CAPITAL ASSETS FUNDED BY DONATIONS

*Capital Assets Funded by Donations/ Grants*

Members of the parish periodically donate sufficient funds for the purpose of funding specific purchases and capital assets. In addition, the parish received a grant from the Synod of the Diocese of Toronto towards the purchase of specified capital assets.

These donations and grant will be recognized in revenue each year in an amount matching the related annual depreciation expense

*Rector's Discretionary Outreach*

Commencing in 2022, significant donations received by the Rector's Discretionary Fund, but not used before year-end are deferred and recognized as revenue at the time the related outreach expenditures are made.

9. NON-MONETARY OUTREACH PROGRAMS

As part of its outreach programs, the Church provides programming space to eligible organizations at no cost. These transactions are accounted for at the fair market value of the space provided. During the year, these transactions totaled \$59,400 (2024 - \$103,200).

10. SALARIES AND BENEFITS

	2025	2024
<b>Priest Salaries and Benefits</b>		
Priest stipend	\$ 66,563	\$ 64,562
Pension and benefits	25,276	24,729
Housing allowance	21,000	21,000
Professional development	900	900
	<b>113,739</b>	111,191
 <b>Salaries and benefits</b>		
Secretarial	68,823	60,196
Musicians	23,200	30,800
Organist	20,140	27,030
Benefits and statutory employer costs	19,533	18,614
Youth worker	7,278	5,677
Honorariums	6,250	1,414
	<b>145,224</b>	143,731
	<b>\$ 258,963</b>	\$ 254,922

11. PENSION BENEFITS

According to the most recent Actuarial Valuation, dated December 31, 2022, the plan was sufficiently funded to meet future obligations.

In accordance with funding rules for SOMEPPs, solvency payments are not required, should there be a future shortfall.

During the year, the Church's employer contributions to the plan totaled \$7,289 (2024 - \$7,515). All contributions for both clergy and staff were current as at the year-end.

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Church Division)*

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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12. REPAIRS AND MAINTENANCE - NON-RECURRING

In 2024, water damage resulting from ice damming on the roof and skylight leaks affected the Minster's and Administrator's offices and adjacent areas on the main floor, as well as the Payton and Sydenham Rooms. This year, approximately \$4,200 was spent to repair the roof leak. Improvements as a result of the leak have been added to the capital asset accounts.

In April 2025, the Church discovered issues with the Carillon. It was determined that rodents had eaten through the wire and repairs were needed. Approximately \$5,800 was spent on cleaning up the Bell tower, including removal of the rodents living there. An additional \$4,300 was spent on repairs to the bell frame, carpentry repairs and blocking. Improvements to the Bell Tower, including the installation of a set of steel stairs have been added to the capital asset accounts.

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13. MOLD REMEDIATION PROJECT

The Church initially planned to replace the carpet with engineered flooring in the Payton Room, the priest's office, and the secretary's office. Once demolition began, and due to previous water leakage from the flat roof, the cemetery manager asked the Church secretary to notify them so the areas could be assessed for mold before installing the new flooring. Mold was found in all three rooms, and remediation was completed.

As a result, the basement flooring replacement was put on hold to allow for a proper assessment. The basement had a history of recurring flooding, strong mold odor, and high humidity levels. It was determined that replacing the flooring would not be appropriate until the foundation and drainage issues were addressed. Environmental testing was carried out, and the decision was made to proceed with repairs in accordance with the recommendations outlined in the report.

To demold, all tile and carpet and three feet up the walls was removed.

Remediation work and renovations took place during the fall of 2025, and were substantially completed by year-end.

The cost incurred to enhance the service potential of an item of capital assets is a betterment. The cost incurred in the maintenance of the service potential of an item of capital assets is a repair, not a betterment. If a cost has the attributes of both a repair and a betterment, the portion considered to be a betterment is included in the cost of the asset.

\$540,000 was spent in 2025 on the mold remediation work and related renovations. \$347,643 of the costs were determined to be repairs and maintenance and the remainder betterments added to various capital asset accounts.

In addition, the details of the capital asset accounts were reviewed to determine which assets were no longer available for use. These items were removed from capital assets, resulting in a loss on disposal of \$58,525.

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14. SYNOD OF THE DIOCESE OF TORONTO

The Church is a member of the Synod of the Diocese of Toronto, an organization providing leadership and governance to the churches in its geographical area. Each parish in the Diocese provides funding for Diocese's general operations.

Services provided by Diocese include oversight and guidance, managing investment funds, and providing pension and other benefit programs on behalf of the parishes. The Diocese also holds the land and property of the parish in trust for the use of the congregation.

Each year, Synod assesses each parish in its diocese for administrative and other expenses required for operating the Synod.

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**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

***(Church Division)***

**Notes to Financial Statements**

**Year Ended December 31, 2025**

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15. FINANCIAL INSTRUMENTS

The Church is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Church's risk exposure and concentration as of December 31, 2025.

***(a) Credit risk***

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Church is exposed to credit risk from parishioners and external customers. Because of the nature of the Church's activities, credit risk is negligible.

***(b) Liquidity risk***

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Church is exposed to this risk mainly in respect of its receipt of funds from its parishioners and other related sources, contributions to the pension plan, and accounts payable.

***(c) Currency risk***

Currency risk is the risk to the company's earnings that arise from fluctuations of foreign exchange rates and the degree of volatility of these rates. The Church is exposed to foreign currency exchange risk on investments held in U.S. dollars. The Church does not use derivative instruments to reduce its exposure to foreign currency risk.

***(d) Interest rate risk***

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. In seeking to minimize the risks from interest rate fluctuations, the Church manages exposure through its normal operating and financing activities. The Church is exposed to interest rate risk primarily through its investments.

***(e) Other price risk***

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

Unless otherwise noted, it is management's opinion that the Church is not exposed to significant other price risks arising from these financial instruments.

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16. COMPARATIVE FIGURES

Some of the comparative figures have been reclassified to conform to the current year's presentation.

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ST. JOHN THE BAPTIST ANGLICAN CHURCH

(Church Division)

General Operations

(Schedule 1)

Year Ended December 31, 2025

	2025	2024
<b>REVENUE</b>		
Parishioner givings	\$ 178,198	\$ 151,735
Outreach revenues - non-monetary (Note 9)	59,400	103,200
Canada Helps donations	29,183	32,489
Hall and parking rental	27,082	17,430
Cemetery rebate programs	25,665	29,826
Rector's discretionary - outreach (Note 8)	7,500	12,500
Miscellaneous income	7,355	3,374
Priest subsidies (Note 14)	541	-
Special purpose outreach programs	1,338	721
	<b>336,262</b>	<b>351,275</b>
<b>OPERATING EXPENSES</b>		
Outreach expenses - non-monetary (Note 9)	59,400	103,200
Professional fees	15,278	12,946
Office copier rental and usage charges	12,385	11,795
Repairs and maintenance	11,582	11,642
Rector's discretionary - outreach (Note 8)	7,500	12,500
Miscellaneous	7,458	3,496
Office supplies	3,379	2,434
Special purpose outreach programs	2,487	1,609
Website maintenance	1,744	2,118
Worship supplies	1,594	5,055
Bank charges	1,244	1,118
Sunday school	906	1,133
Choir/ music ministry	-	242
	<b>124,957</b>	<b>169,288</b>

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Church Division)*

**Church Property**

**(Schedule 2)**

**Year Ended December 31, 2025**

	<b>2025</b>	<b>2024</b>
<b>CHURCH PROPERTY</b>		
Insurance	\$ 18,481	\$ 18,095
Utilities	17,797	18,453
Caretaking	17,525	14,160
Fire alarm inspection and repairs	3,856	5,380
Elevator maintenance	3,211	1,451
Telephone	1,988	1,881
	<b>\$ 62,858</b>	<b>\$ 59,420</b>

**ST. JOHN THE BAPTIST ANGLICAN CHURCH**

*(Church Division)*

**Designated Funds**

**(Schedule 3)**

**Year Ended December 31, 2025**

	<b>2025</b>	<b>2024</b>
<b>DESIGNATED FUNDS RECEIVED</b>		
Flower fund	\$ 2,900	\$ 2,670
Faithworks	30	245
	<b>2,930</b>	<b>2,915</b>
<b>DESIGNATED FUNDS DISBURSED</b>		
Flower fund	<b>2,923</b>	3,987
Faithworks	-	245
	<b>2,923</b>	<b>4,232</b>



	Audited 2024	Audited 2025	Budget 2026	Budget 2025
<b>Receipts from General Operations</b>				
Open Collection	3,654.67	6,543.55	7,000.00	6,000.00
Envelope Holder Givings	115,063.68	131,976.20	135,000.00	133,000.00
Parishoners without envelopes	32,042.00	38,788.15	42,000.00	37,000.00
Special Envelope Holder Givings	975.00	890.00	1,000.00	1,500.00
Donations from use of facilities	17,430.00	27,081.55	20,000.00	20,000.00
Heritage Fund	567.00			
Miscellaneous Donations	2,477.23	7,214.85	1,500.00	6,000.00
Canada Help	32,489.47	29,182.55	30,000.00	30,000.00
Cemetery Vendors Donations	29,826.04	25,664.63	32,000.00	32,000.00
Discretionary Fund	12,500.00	7,500.00	-	5,000.00
Outreach Revenue Monetary			10,000.00	5,000.00
Outreach Revenue Non Monetary	103,200.00	59,400.00		
Calendar sales	330.00	140.00	300.00	300.00
Interest Income				
Subsidies & Grants		541.32		
Bequest				
Dividends Investment Fund (Rectory)	14,660.73	15,707.92	10,000.00	12,000.00
Gain/Loss on Capital Items		(58,525.35)		
Investment Income Bequest	13,686.17	36,898.45	19,029.92	-
Reinvested Invest. Income Rec	17,508.84	18,819.11		
Realized Gain(loss) Bequest	20,674.59	7,258.23		
Unrealized Gain(loss) Bequest	46,833.77	16,070.57		
Unrealized Gain(loss) on Inv-R		75,140.81		
Unrealized Gain(loss) on Investments	63,076.74	7,441.92		
<b>Designated funds received</b>				
Faithworks	245.00	30.00		
Flower Fund	2,670.00	2,900.00		
Outreach	721.00	1,338.00		
<b>Total Receipts</b>	<b>530,631.93</b>	<b>458,002.46</b>	<b>307,829.92</b>	<b>287,800.00</b>
<b>Disbursements</b>				
<b>Personel</b>				
Benefits - Employer Contr.	18,331.07	18,959.51	19,871.02	19,035.73
Caretaking	14,160.13	17,524.64	17,500.00	12,000.00
Honorarium	1,414.43	6,250.00	1,000.00	1,000.00
Director of Music	27,030.38	20,139.76	32,812.00	27,000.22
Church Administrator	60,195.06	68,823.47	63,606.40	62,299.02
Youth & Children Minister	5,676.86	7,277.62	6,632.08	5,920.37
WSIB	283.05	573.95	504.95	466.58
Priest stipend	64,561.56	66,562.80	68,226.80	66,562.80
Priest Housing	21,000.00	21,000.00	21,000.00	21,000.00
Priest Benefit & Pension	24,729.15	25,276.26	25,276.26	24,800.00
Pfessional Development Priest	900.00	900.00	900.00	900.00
<b>Total - Personnell</b>	<b>238,281.69</b>	<b>253,288.01</b>	<b>257,329.51</b>	<b>240,984.72</b>
<b>Property - church</b>				



	Audited 2024	Audited 2025	Budget 2026	Budget 2025
Elevator Maintenance	1,451.00	3,210.94	1,500.00	1,500.00
Telephone	1,880.53	1,987.74	1,000.00	1,000.00
Insurance	18,094.78	18,481.43	20,067.53	19,756.00
Utilities	18,453.16	17,796.89	17,000.00	17,000.00
Fire Alarm Inspection /Repair	5,379.92	3,856.16	2,500.00	2,500.00
<b>Total Property - church</b>	<b>45,259.39</b>	<b>45,333.16</b>	<b>42,067.53</b>	<b>41,756.00</b>
<b>Operating expenses</b>				
Bank charges	637.19	698.90	550.00	550.00
Bank Charges - PAR	481.04	544.81	600.00	550.00
Discretionary Fund	12,500.00	7,500.00		5,000.00
Outreach			10,000.00	
Outreach non monetary	103,200.00	59,400.00		5,000.00
Calendars				
Choir- Musicians-music expenses	31,041.62	23,200.00	28,000.00	25,000.00
Repairs & maintenance	11,509.92	373,395.79	15,000.00	13,000.00
Miscellaneous	2,895.45	4,692.78	2,000.00	2,500.00
Membership Fees	600.37	2,764.95	1,500.00	800.00
Garden	131.90	97.66		150.00
Office Expense	14,229.13	15,763.74	17,500.00	12,362.28
Professional Fees	12,946.49	15,277.52	14,000.00	14,000.00
Sunday School	1,133.13	905.66	1,000.00	1,500.00
Worship supplies	5,055.40	1,593.73	1,500.00	2,500.00
Computer Support	2,118.42	1,744.25	1,700.00	1,500.00
<b>Designated funds disbursed</b>				
Faithworks	245.00			
Flower Expense	3,986.54	2,922.54		
Outreach	1,609.14	2,486.99		
Support of Diocese	47,009.52	49,647.00	64,082.88	49,647.00
Depreciation on Capital Assets	63,593.11	64,812.51		
<b>Total Receipts less Disbursements</b>	<b>314,923.37</b>	<b>627,448.83</b>	<b>157,432.88</b>	<b>134,059.28</b>
<b>Total Disbursements</b>	<b>598,464.45</b>	<b>926,070.00</b>	<b>456,829.92</b>	<b>416,800.00</b>
<b>Operating excess (deficiency)</b>	<b>(67,832.52)</b>	<b>(468,067.54)</b>	<b>(149,000.00)</b>	<b>(129,000.00)</b>
Cemetery transfers			149,000.00	129,000.00
Sign- One off Cemetery Transfer				
<b>Excess of Revenue over Expenses</b>	<b>(67,832.52)</b>	<b>(468,067.54)</b>	<b>(0.00)</b>	<b>(0.00)</b>

**Elected by Vestry**

People’s Warden	Melanie Powell
People’s Deputy Warden	Maggy Farnell
Treasurer	Sandra Aguilar
Envelope Secretary	Lori Corbett
Collection Committee Chair	Fay Williams
Lay Members to Synod	Uche Obi, Penny Oliver, Janice Kretchman
Christian Education	Sharon Thongom
Pastoral Care	Helen Fernandez
Schedule Coordinator	Susan Finlay/ Office
	➤ Greeters
	➤ Readers
	➤ Layreader
	➤ Torchbearers
	➤ Chalice Bearers
	➤ Servers
	➤ Livestreamers

Auditor	McCann & Roque Chartered Accountants
Parochial Tribunal	Allan Morgan
Cemetery Board Members	Janet Vanier
	Mark O’Reilly
	George Lee Ting
	Eric Savoury
	Edith Davis
Advisory Board Members At Large	Lori Bailey
	Suresh Dakkumalla
	Phil Johnson
	Janice Kretchman
	Eric Savoury
	Edith Davis

Events Coordination Team	Keith Scott
	Patty Bartlett
	Allan Morgan
Alternates: in emergency	
Flower Coordinator	Janet Vanier
Coffee Hour Coordinator	Jedidah Njenga
Chancel Guild Chair	Brenda Johnson
Communication Coordinator	Janice Kretchman

**Appointed by Rector**

Rector’s Warden	Uchenna Obi
Rector’s Deputy Warden	Nicole Carasco
Chair of Cemetery	Eric Savoury

1. Appointment of Vestry Clerk
  - “Moved by Maggy Farnell, seconded by \_\_\_\_\_ that Lori Corbett be appointed Vestry Clerk. Carried.
2. Minutes of Vestry – February 23, 2025
  - “Moved by Lori Corbett, seconded by \_\_\_\_\_ that the minutes be adopted as circulated/amended. Carried.
3. Minutes of Special Vestry – September 14, 2025
  - “Moved by Lori Corbett, seconded by \_\_\_\_\_ that the minutes be adopted as circulated/amended. Carried.
4. Parochial Reports
  - “Moved by \_\_\_\_\_, seconded by \_\_\_\_\_ that the 2025 Parochial Reports be adopted as circulated/amended. Carried.
5. Financial Report: Cemetery and Crematorium 2025
  - “Moved by Melanie Powell, seconded by \_\_\_\_\_ that the Cemetery’s 2025 Financial Report be adopted as circulated/amended. Carried.
6. Cemetery and Crematorium Budget 2026
  - “Moved by Sandra Aguilar, seconded by \_\_\_\_\_ that the Cemetery’s 2026 Budget be adopted as circulated/amended. Carried.
7. Financial Report: Church 2025
  - “Moved by Bobby Briones, seconded by \_\_\_\_\_ that the Church’s 2025 Financial Reports be adopted as circulated/amended. Carried.
8. Church Budget 2026
  - “Moved by Melanie Powell, seconded by \_\_\_\_\_ that the Church’s 2026 Budget be adopted as circulated/amended. Carried.
9. Motion to transfer funds in the amount of \$350,000.00 from the Rector Account to the Cemetery to assist with the financing of the renovations to the Parish Hall.
  - “Moved by Melanie Powell, seconded by \_\_\_\_\_ that the church moves \$350,000.00 out of the rectory fund to assist with payment of renovations to the Parish Hall. Carried
10. Elections and Appointments
  - “Moved by Uche Obi seconded by \_\_\_\_\_ that the 2026 slate of officers be adopted as circulated/amended. Carried.
11. Annual Motions
  - “Moved by \_\_\_\_\_, seconded by \_\_\_\_\_ that any two (2) of the Churchwardens and Deputy Wardens be authorized by Vestry to sign/approve payments for all parish accounts, one signature/or approval must be that of a church warden on the cheque for the Church and Cemetery. Carried.
  - “Moved by Maggy Farnell, seconded by \_\_\_\_\_ that the Envelope Secretary be authorized to sign official receipts for Income Tax purposes on behalf of the parish for the ensuing year. Carried.
  - “Moved by Melanie Powell, seconded by \_\_\_\_\_ that McCann & Roque Chartered Accountants be appointed Auditor for the fiscal year 2026. Carried.
12. Diocese Vestry Motion: Recommitting to “protect, sustain, and renew the life of the earth.”

“Moved by Uche Obi, seconded by \_\_\_\_\_ that we, the parish of St. John the Baptist, in the Diocese of Toronto,

  - Pledge to honour our baptismal commitment to “safeguard the integrity of God’s creation” and

- Urge the Government of Canada to honour its commitments to the Paris Accord, 2015: to reduce greenhouse gas (GHG) emissions by 40-45% below 2005 levels by 20230 and to achieve net-zero emissions by 2050.
- **The attached page on resources for further review on the Annual Diocesan motion.**

Social Justice Vestry Motion 2026: Recommitting to “protect, sustain, and renew the life of the earth.”

**In our baptismal covenant, we pledge to “safeguard the integrity of God’s creation and respect, sustain, and renew the life of the earth.”** This is part of our duty of care for our neighbour, particularly those who are most vulnerable to the ravages of climate change, and for whom Christ had a preferential bias.

Over 88,000 peer-reviewed scientific studies on the damage caused by CO<sub>2</sub> point in the same direction: that the planet is warming at a rate that poses significant threats to Creation.<sup>1</sup>

The consequences of the warming include:

1. More frequent and more severe weather events (hurricanes, floods, fires, tornadoes)
2. Increased desertification of land and acidification of the oceans
3. Reduced food production capability from the land
4. Rising sea levels from glacial melt
5. Loss of freshwater resources
6. Loss of habitat and sustainability for plants, animals, and other organisms.

Secondary consequences of global warming are already massive.

1. Wars over resources
2. Increased numbers of people displaced by climate impacts
3. Diminished biodiversity
4. Increased numbers of invasive species of plants and insects due to the changing climate zones
5. Increased economic inequality (the most vulnerable nations and people will suffer the most.)
6. Increased health issues from heat, smoke, and water scarcity.

Our lived experience of 2025 offers independent confirmation of the science. It was the hottest summer on record (following the previous hottest summer of 2024)<sup>2</sup> It was the second most destructive forest fire season in Canada, with attendant smoke hazards for much of the country.<sup>3</sup> While harder to quantify, we have also experienced many significant floods following torrential rains.<sup>4</sup>

Despite these growing impacts, and the overwhelming scientific evidence, the amount of CO<sub>2</sub> has increased every year.<sup>5</sup> Scientific data alone has failed to persuade governments and industry to protect the most vulnerable and future generations by ensuring a livable planet. As Christians, we must embody our faith commitment with actions that show our care for those whom we may not know, but who will be most susceptible to the climate emergency.

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<sup>1</sup> <https://news.cornell.edu/stories/2021/10/more-999-studies-agree-humans-caused-climate-change>

<sup>2</sup> <https://www.cbc.ca/news/science/risky-heat-climate-central-1.7636309>

<sup>3</sup> <https://www.cbc.ca/news/climate/wildfire-season-2025-1.7606371>

<sup>4</sup> <https://www.theweathernetwork.com/en>

<sup>5</sup> <https://ourworldindata.org/co2-emissions>

Our faith informs the way we act. We proceed in hope – not fantasy, not wishful thinking – but Christian hope, which means living ‘as though’ we already dwell in the kingdom of God. Consistent with living this way, we celebrate all of creation, and protect woodlands and animals, birds and sea creatures, oceans watersheds, clean air and the rains, thanking God for their variety and working to ensure their vitality.

If we live this way, we will plant more forests, not chop them down<sup>6</sup>. We will use less energy, particularly in transportation, industry and agriculture. We will not consume more than our basic needs. We will recycle and repurpose, sharing more with our neighbours who have less.

We will also advocate for governments to honour their climate commitments. In 2015, 196 countries adopted the landmark Paris Agreement, a legally binding international treaty on climate change. The goal of the Paris Agreement is to limit global warming to well below 2 degrees Celsius, preferably to 1.5 degrees Celsius, relative to pre-industrial levels. According to the Intergovernmental Panel on Climate Change, to achieve this goal and a net-zero-emission world by 2050, countries must significantly reduce their greenhouse gas emissions without delay. **Yet, current global commitments fall far short of this, leading to projections of warming by 3 degrees Celsius by 2100.**<sup>3</sup>

Since 1990, the Government of Canada has made many domestic and international commitments to address climate change, including commitments to reduce its greenhouse gas emissions and reach net-zero emissions by 2050.<sup>7</sup> Yet Canada’s greenhouse gas emissions have decreased by only 8.5% in the 19 years since then.<sup>8</sup> Oil production from the tar sands generates as many CO<sup>2</sup> emissions as all Canada’s other human-generated sources combined.<sup>9</sup> Canada is the worst performing of the G-7 countries in terms of meeting its targets.<sup>10</sup>

In June 2025, the General Synod of the Anglican Church of Canada passed Resolution A200 endorsing the Fossil Fuel Non-Proliferation Treaty, and urging the federal government to:

- **End expansion of any new coal, oil or gas production** in line with the best available science as outlined by the Intergovernmental Panel on Climate Change (IPCC) and the United Nations Environment Programme;
- **Phase-out existing production of fossil fuels in a manner that is fair and equitable**, taking into account the respective dependency of countries on fossil fuels and their capacity to transition; and
- **Ensure a global just transition to 100% renewable energy globally**, support dependent economies to diversify away from fossil fuels, and enable all people and communities, not least the Global South, to flourish.<sup>11</sup>

This vestry motion, which urges the government of Canada to honour its commitments to the 2015 Paris Accord, aligns with General Synod’s Motion. Moreover, it aligns with our Diocesan Cast the Net Call #8 “Intensify advocacy and action in response to the climate crisis,” and our own baptismal commitments.

There are many ways in which we can bring action and advocacy to bear on the climate crisis. To learn more, please refer to the additional resources in support of this motion, which will be made available on the Diocesan website at [www.toronto.anglican.ca/vestrymotion](http://www.toronto.anglican.ca/vestrymotion)

<sup>6</sup> <https://www.toronto.anglican.ca/diocesan-life/social-justice-advocacy/creation-care/communion-forest-movement/>

<sup>7</sup> <https://www.canada.ca/en/services/environment/weather/climatechange/climate-plan/climate-plan-overview/healthy-environment-healthy-economy.html#toc14>

<sup>8</sup> <https://www.canada.ca/en/environment-climate-change/services/environmental-indicators/greenhouse-gas-emissions.html>

<sup>9</sup> Nature Briefing, January, 2024

<sup>10</sup> [https://www.oag-bvg.gc.ca/internet/English/att\\_\\_e\\_43947.html](https://www.oag-bvg.gc.ca/internet/English/att__e_43947.html)

<sup>11</sup> <https://fossilfuel treaty.org/faith-letter#faith-letter> laying out a binding global plan to:



## Contributions to St. Johns Dixie, Mississauga

### Ways that your contribution can reach us.

**Church Administrator: Lori Corbett**  
**Church office hours: 9:30 – 5:30 p.m.**  
**Office phone number: 905-277-0462**  
**Office email address: church@stjohnsdixie.com**

Type of Donation	Description	Contact
Cheque or Cash	Mailed to the following address: St. John the Baptist Anglican Church 719 Dundas Street East, Mississauga, ON L4Y 2B5	If you would like to verify receipt, please contact the church at 905-277-0462 or email at church@stjohnsdixie.com
Preauthorized Givings or PAR program	Withdrawn from your bank account or charged monthly on your Visa or Mastercard	To arrange this please contact Lori Corbett in the church office Forms are available on the tables and in the admin door caddie.
Canada Helps	Charged to your Visa or Mastercard Tax receipts are issued by Canada Helps. You may donate anonymously	CanadaHelps website at <a href="http://www.canadahelps.com">www.canadahelps.com</a> and search for St. John's Dixie, Mississauga
Interac E – transfers	From your on-line banking. Set up as a payee for Interac transfers. Please use the comments to indicate envelope # and Specific purposes. No password is needed.	Email address to send to: <a href="mailto:church@stjohnsdixie.com">church@stjohnsdixie.com</a>
Drop Off	Please check to make sure someone is available to receive our donation.  You may also drop off at the cemetery office on weekends and after hours. Just call to ensure they are open.	Church 905-277-0462  Cemetery 905-566-9403