



The Parish
of
St. Michael and All Angels
Royal Oak
(Anglican Diocese of British Columbia)

2024
ANNUAL REPORT
Called to live with and for Christ

Rector: John Perris
(Retires Feb 2025)
Wardens: Stan Willow
Helen Love
Brian Goddard

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This report was prepared by Helen Love with input submitted as identified in each section. The report, including the proposed 2025 budget, was approved by Parish Council on February 11th, 2025.

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1 Annual Vestry Meeting Agenda - February 23rd, 2025

I. Call to Order

Opening Prayer

Our Father in Heaven, source of true life, love, and wisdom, by the working of the Holy Spirit, be present in our hearts and minds as we gather in this Annual Meeting, so that we may work rightly for the renewal of our parish in your service.

Teach us in all things to seek first what honours your loving kindness.

Guide us to perceive your gracious will, and grant us both the courage to pursue it and the grace to accomplish it; through your Son, our Saviour, Christ Jesus.

Amen.

II. Welcome and Regrets

III. Approval of Minutes of 2024 Annual General Meeting

IV. 2024 Reports

V. 2025 Plan & Budget

VI. Elections

VII. Other Business

VIII. Closing

Closing Prayer

Our Father in Heaven, we thank you for all you have helped us to accomplish today.

In this new year of our parish community, strengthen our faithfulness, enliven our hope, and turn us fully to your ways of living and loving.

Grant us all things necessary for our common life. Centre it on you; and by the working of the Holy Spirit, fashion our lives according to the example of your Son, Jesus, so that we give generously, gratefully, and joyfully of ourselves to you, to each other, and to those among whom we live; through Christ Jesus, our Lord.

Amen.

Blessing:

And now may the grace of God, which passes all understanding, keep our hearts and minds in the knowledge of God our Creator, our Redeemer, and our Sanctifier, this day and forever more. Amen.

2 Minutes of Annual General Meeting – February 18th, 2024

I. Call to Order at 12:03

Opening Prayer

II. Welcome and Regrets

Regrets of absence noted for: Don McSween, Lenore and Gordon English.

III. Agenda

The Chair called for any additions to the agenda under ‘Other Business’

Motion to approve agenda:

Dick Tuckey, seconded by Marion Edgar. Unanimously passed.

IV. Approval of Minutes of 2023 Annual General Meeting

The Chair called for amendments to the AGM minutes of 26 February 2023

Motion to approve the minutes:

Helen Love, seconded by Stan Willow. Approved unanimously. Carried.

V. 2023 Reports

John thanked all the members for the service in the work of God through our Parish. No questions or corrections about the reports.

Parish Stats:

John reports optimism on the uptick of attendance since the winding down of the pandemic, but the general consensus amongst clergy is that attendance will not recover fully to pre-pandemic levels.

Financial Report:

Lanny reports that the giving levels are slowly increasing, and levels of e-transfers is also climbing, with an increase of roughly \$5,000 over 2022. John commended the parishioners of their good stewardship.

Reviews of income and expenses show that in 2023, we are just \$329 short of balancing the budget. Details are in the appendices starting on page 33 and 25 of the hard-copy report.

Motion to approve the 2023 Financial Reports as presented:

Lanny Hubbard. Seconded by Stan Willow. Carried unanimously.

Many thanks to Lanny Hubbard for his work as treasurer and Dick Tuckey for his support as auditor.

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VI. 2024 Plan & Budget

The budget is presented, proposing a \$15,000 deficit in 2024 with the following notes:

- Increase in insurance rates owing to climate change.
- Very dependent on fundraising. Need to have a new approach, as Lenore English is stepping back from fundraising duties.
- Photocopier replacement is a one-time \$6,000 expense.
- \$7,500 allocated for outdoor worship area improvements with a path from the Labyrinth planned. Have not had to draw on transforming futures program funds.
- \$10,000 for church painting allocated.
- New plaques for cemetery (\$3,100), to come out of cemetery operating funds.

John thanked those that moved our investment accounts to receive higher returns.

Proposed 2024 Budget and Annual Plan Discussions:

- Section 9 page 43: budget the same amount as last year. New fundraising activities for this year. Planning group for how to organize Fall sale and Christmas sales.
- Terry Willow identified that Summer Tea is missing from fundraising activities.
- 9.2 proposed activities. Correction on Card Sharks, 2nd and 4th week.
- Lecture series schedule TBA
- Stan suggests we use the website calendar as the ‘source of truth’. Please let Paula or Sara know of events or event changes, so that the calendar is up to date and accurate.
- John looking for advisors and input for Summer Worship this year. Proposes we start in June, depending on weather and interest. Also, for evening prayer - when and how often. Suggests mid-week. Asks those that participated and contributed to outdoor worship in the past to plan for this summer and future years. Still some practical preparation needed but the hope is to begin in June.
- Diocese has significantly increased fees for supply priests. Council decided that instead of increasing budget, to have lay-lead services for 2 of the 4 services that John is away this year, or unwell. This decision is reflected in budget.
- Diocese is running a training program for Lay leaders for this reason.
- Elizabeth Griffin raised the question of ‘greening’ the church. John suggests studying the ideas for the coming year. Lanny has done some research on rainwater collection.
- Dick Tuckey asks if heat pumps have been investigated. Brian Goddard affirms that these are the right direction to look, but as long as the furnaces are working, they can wait.

Motion to approved Plan and Budget for 2024:

Dick Tuckey, seconded by Peter Goddard. Approved unanimously.

VII. Elections

- Rector's Warden: Stan Willow (John appoints)
- Treasurer: Lanny Hubbard (appointed by John)
- People's Warden: Helen Love (elected)
- Deputy People's Warden: Brian Goddard

Lay Delegates and alternates to Synod:

Helen Love and Stan Willow nominated. Angela Goddard nominates Nancy Paxton as alternate delegate (seconded by Cheryl Pardue). Margaret Eagle agreed to withdraw her name as alternate lay delegate. Then Nancy withdrew, so the candidates remain as listed on page 32. Final vote on lay delegates: Brian and Margaret.

Parish Council:

The nominations were: Margaret Eagle, Peter Goddard, Gerry Norie, Lanny Hubbard, Brian Goddard, Nancy Paxton. No further nominations. (all elected)

VIII. Other Business

No other business from the floor.

IX. Closing

Closing Prayer & Blessing

Motion to adjourn. Carried.

Closed at 1:12pm.

3 2024 Reports:

3.1 Rector's Report

“I will build my church on faith in me as the Son of the living God, and the powers of death will not prevail against it.” (Jesus' words, Mt. 16:16,18, paraphrased)

My final report is longer than usual, because 2024 was a time of repeated change and challenge for our community of the Anglican Church of St. Michael and All Angels, Royal Oak. Some changes arose naturally from challenges that already existed, while others we experienced as a fresh loss. Amid these changes and challenges, God continued to bless our lives with His love, enlightenment of our minds, and encouragement of our hearts.

In 2023, twelve parishioners served on Parish Council. As we sought candidates for that ministry in January, we rediscovered the challenge of finding people willing and able to serve in that role. I am grateful for the seven members of the 2023 Parish Council who continued to serve as leaders in 2024 and to Nancy Paxton who then joined our Parish Council for the first time.

Among those who stepped down from parish leadership was Lenore English, who coordinated our public fundraising sales with great skill and effort for over 20 years. We are thankful to Helen Love who assumed responsibility for overseeing our public fundraisers.

Listening to fellow parishioners, our Parish Council members recognized that the co-workers of these events need us to schedule fewer of them. Therefore, mid-year, we eliminated one public fundraiser in the summer and consolidated the Fall Sale and the Christmas Sale into a single sale.

During the first half of the year, we were grateful for our profound worship on Sundays, deeply meaningful conversation on Wednesday mornings, and special gatherings of the Church year. David Palmer and I worked closely together to make sure that our worship reflected the changing themes of the Church seasons, as we continued to develop the role of music in our services. Some new people became regular worshipers, and our average Sunday attendance remained stable during the year.

Our parish hall was packed for the annual Pancake Supper of Shrove Tuesday, while a few of us gathered for our Agape supper and service of Maundy Thursday. Thanks to David, our choir members and special musicians, many people (parishioners and neighbours) joined in a wonderful, devotional concert of Good Friday, in which I shared by reading some Anglican poetry written for this fast day. Our Easter Sunday celebrations also were well attended.

A few weeks later, Valda Kitching realized that she no longer had the energy to run the Mobility Exercise Classes that she had led in our parish hall since 2017. I was very happy to support Valda after my arrival at St. Michael's and, following her last class, I gladly hosted Valda at a lunch out with several of her classmates. I am very happy that Valda remains active in many parish ministries, especially with our pastoral care.

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In May, David and I joined a small group of parishioners in planning new services of Evening Prayer with Music to begin in our outdoor worship space in June. During the summer, we enjoyed great participation from our parishioners, as well as a few guests. With much lower attendance, these services continued indoors through the fall and winter.

In the same month, Margaret O'Donnell (a regional coordinator) and The Ven. Lon Towstego (our regional archdeacon) approached us about hosting ecumenical services in the style of Taizé prayer in the autumn. David (who had spent time with the Taizé community in France) and I (who've often sung Taizé songs) were excited about this invitation and our parish officers agreed that we would host them monthly from September through November. Preparing for these ecumenical services revealed conflicting expectations about how to run them. Nevertheless, those who attended these three Taizé services found them spiritually powerful and expressed their desire to attend such services in 2025.

During these first months of 2024, I continued my efforts to redevelop our Sunday School. In the fall of 2023, Marnie Sandborn shared with Helen and me the challenges that she faced. They included the very limited number of parishioners willing to assist her, the unpredictable presence of children and youth on any given Sunday (raising doubts about spending time weekly on preparing a children's sermon), and the great difficulty in offering a program that met the needs of both young children and youth.

My asking parishioners to assist Marnie drew only a couple of positive responses. I heard that parents of our children and youth did not want to miss out on our Sunday services, while other parishioners felt themselves unable to assist with Sunday School. Marnie faced personal issues that kept her away on several Sunday mornings; she left our parish at the end of May with my and your thanks for her efforts.

During the summer break of our Sunday School, our wardens spoke with a few parishioners about what to do in the autumn. We thank Helen for leading a conversation with, and activities for, our children and youth during our 10:30 am Service on the last Sunday of September, October and November.

On the first Sunday of July, David had a medical emergency at the organ console as I was preparing the altar for Holy Communion. Joanne Barnes (a doctor and parishioner) and Stan Willow quickly got David lying down in the nearest pew, while I led the congregation in prayer. Writing about it now, I feel anew the shock of David's emergency. I remain grateful to all who helped Lonnie and David in that terrible moment and to all who assisted me with Holy Communion outside as we prayed for David and awaited the ambulance.

As our Pastoral Care Team and I cared daily for David, Lonnie and members of their family, David urged me to seek help among local church musicians. Already well known to us, Neala St. Hilaire was quick to step up and play at our services. Ryan Qu, Michael Denton, and Jim Hill soon

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followed. I am grateful that the many hours that I spent finding and coordinating with guest musicians resulted in music for every service at which our parishioners expected it.

On July 26th, I fell and broke my left shoulder. Calling immediately upon Archdeacon Lon to lead our long-planned funeral for Derek and Jinny Wright on July 27th, I preached during that well-attended service. In the following weeks, I had to adapt some of my ways of leading worship, but I led every Sunday and midweek service of worship, including a few funerals. I am very thankful to all who continued to ask me about my shoulder and prayed for me throughout the three months of healing.

My heart was broken on Sunday, August 18th, when I woke to news of David's death. Since April 2023, David had become not just a colleague, but (with Lonnie) a good friend. David's death was an enormous loss to our parish and to me. Eleven days later, with our church completely full, we thanked God for David's life and ministry. The presence of musicians from congregations across Canada was a sign of how David's ministry touched so many people in so many places.

In the weeks preceding his death, David was clear that he didn't want his illness to hinder our worship. So, our choir and I gladly accepted the invitation of Elizabeth Griffin to join her in leading our second post-pandemic Evensong at the Observatory on August 25th. The same month, Helen and I produced the first edition of a booklet for our worship at 8:30 am on Sundays. This booklet has been a great aid to those who worship at that hour, especially those unfamiliar with The Book of Common Prayer 1962.

In September, I reminded Council members of the Diocesan requirement to promote annually stewardship of parishioners' time, effort, energy, funds and skills in the service of God; and I offered to help run a pledge campaign like the one that we had in the fall of 2023. Parish Council members discussed at length the parishioners' feeling that they can give no further of their time or talent and did not wish to hear more about stewardship. Following that discussion, Council approved unanimously a motion that our parish greatly simplify its upcoming fall program. I did not oppose the motion, but it heightened my concern about the financial deficits that our parish has run since before my arrival.

At the suggestion of our retired bishop, Patrick Sibley became our Interim Organist and Choir Director in October. Patrick and our Parish Council agreed that he will continue in that role at least through February 2025. Patrick played at the six funerals that I led at St. Michael's in October and November, as well as during our Sunday and midweek services. I pray that his service here produces long-term blessings for Patrick, Barry and our parish.

On November 17th, The Rt. Rev. Anna Greenwood-Lee visited us and preached and presided at our service of Holy Eucharist. At the end of the service, our Bishop announced that I would step down as your Rector at the end of February 2025.

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In April, when Bishop Anna and I scheduled her November visit, I had not planned to retire. However, as Cat and I read about new federal measures to reduce immigration to Canada and we consulted with our attorney, we realized that it was too likely that (after substantial effort and expense) we would not be granted the Permanent Residency that would enable us to settle long-term in Victoria.

During a year of repeated change and challenge, God sustained us by speaking to us in the Ministry of the Word and nourishing us in the Ministry of Holy Communion. The ten parishioners who met regularly on Wednesday mornings frequently conclude our sessions saying how much we were enriched by our conversations about living as the Body of Christ in the world as it is.

I've written such a long report because I love you, the people of St. Michael's Church who gather regularly in worship, study and service to God. I want you to understand our parish's challenges, keep your trust in God (the One to whom it belongs!), and place all your hope in God's promises.

In the January 2025 issue of *The Anglican Journal*, The Rev. Dr. Canon Jesse Zink (Montreal Diocesan Theological College) reminded us that "we are struggling to transmit our message from one generation to another because there are powerful structural forces that make it less likely for people to consider religious affiliation and church membership in the first place." He observed that our consumerist culture, along with economic and social pressures, actively discourages individuals and families from coming on Sunday mornings through the doors of churches, where they can grow as Christians in a community of worship and service. Yet, Canon Zink encouraged us not to feel like a failure, but instead to look at our struggle against these forces as one in which we will experience defeats – and to refuse to feel defeated because Christ Jesus was not defeated!

Amid all the changes and challenges of 2024, we couldn't take the steps of adaptive change that Bishop Anna encouraged us to begin taking to address how our parish acts in the face of the "powerful structural forces" that Canon Zink described. I lovingly pray that God will overcome all that prevents St. Michael's from reaching out in new ways to invite our neighbours to join in what we do on Sundays. That is how they will become people who know, love, follow and serve the Risen Christ!

Christian congregations thrive when they actively invite their reticent neighbours to Sunday worship, provide them a warm welcome, and connect with them in finding the hope, fellowship, and peace that the World cannot give. God has already adopted us into the household of Jesus, who promised that the powers of death will never conquer communities that maintain their foundation on faith in him as the Son of God. From afar, I will look forward to hearing how St. Michael's Church acts on this divine promise in the coming years, as I keep you in my prayers.

John Perris, Rector

3.2 Wardens' Report

This year has been busy as we continue to recover from the effects of COVID on our parish. We are slowly rebuilding our attendance numbers with the attendance for the 8:30 service averaging 12 parishioners weekly and the 10:30 nearing 50 per week. We have lost some parishioners to other churches, and some have sadly passed away. Our Rector John announced his retirement in November, and this has led to our search for a new incumbent. Luckily, we are having significant support from Bishop Anna and the Diocese staff in the search.

We would like to thank John and Cat for all they have done at St Michael's, and we wish them the best in their retirement back home in New York.

We also wish to thank the 2024 Parish Council members for their efforts this year and acknowledge those who are stepping down. We also thank the new members of the 2025 Parish Council for stepping up to aid in the management of the Parish. Finally, a big thank you to all of you who invest your time and energy in helping with all our programs and events.

Our choir is off to a good start reforming this year. After several auditions, we were lucky to secure Patrick Sibley as our new Musical Director and organist.

Within the parish, our revenues continue to be below pre Covid amounts, but we are slowly recovering. One of our key aims was to maintain our outreach targets. We thank you all for your contribution of your time, talent and treasure.

The popularity of our spiritual and fellowship activities demonstrates the healthy church we are. Open Church, education classes, social meals and coffee fellowship and our special and fundraising events all contribute to the growth of our church. Within the AGM report are updates from each group that make St Michael's so vibrant.

Submitted by Stan Willow, Helen Love and Brian Goddard

The Warden's direct areas of responsibility cover the management of the Facilities (Buildings & Grounds), Communications and Technical Services. These reports are therefore included within this section.

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3.2.1 Buildings & Grounds

The Buildings and Grounds committee has been working to maintain the three buildings, the cemetery and the surrounding property of the Parish of St. Michael and All Angels.

The list of 2024 projects included:

1. Clearing of roadside brush
2. Replacement of the "Rectors Office" sign
3. Replaced the speaker in the church Narthex room
4. Replacement of Rectory Bathroom shower and tub (work done by tenant)
5. Removal and replacement of church organ pipes for music enhancement
6. Installed a new Memorial Garden stone for additional memorial plaques
7. Added gravel to upper level of Outdoor Worship area
8. Painting of parking lot lines
9. Added mulch to Memorial Garden
10. Painting of Rectory/Parking lot wood fence (work done by tenant)
11. Installation of new LED light fixtures in Hall kitchen
12. Trimming of Churchyard hedges
13. Installation of new bottle drop-off box in parking lot
14. Initial quotes for church exterior painting
15. Clearing snow from the parking lot and around the church

We will continue to repair and upgrade our 141-year-old church and property as required, with a continuing awareness of our financial situation. We always have a running list for potential future projects. Some of these include the Outdoor Worship area, repairs to the asphalt drive around the church and parking lot, and the list goes on.

The Church exterior paint quotes in 2024 indicated that the project, including siding and woodwork repairs, would require a budget of \$100,000. This is a huge cost for St Michael's, but all the paint contractors pointed out that the present paint is peeling because the oldest paint layers are failing (some could be 141 years old). All the paint layers need to be removed down to bare wood to get a good base layer of new primer and fresh paint on top. A cheaper job could be done, but this would be a band aid on top of all the previous band aids. The rot in the wood can be seen in the decorative details on the cemetery side of the church and more will show when the paint comes off. We need to undertake this project to safeguard our heritage church so that it will last another 141 years. Please consider donating to this important project!

Thanks go out to the hardworking committee members, whose work is always greatly appreciated!

Submitted by Brian Goddard

3.2.2 Communications

In 2024 we continued to publish a weekly “Good News on Thursday” newsletter and Sara became adept at finding (or creating) topical images and graphics for each article to make this an eye-catching and informative weekly read. In addition to a principal article, the newsletter includes reminders of upcoming events, weekly highlights, a link to the recorded services and other useful information. If you would like to contribute to the newsletter, please contact Sara (admin@stmikevictoria.ca). Publishing this newsletter through the website has made the task of editing significantly easier and anyone can easily subscribe from our parish’s website (<https://www.stmikevictoria.ca/subscribers>). Currently there are 161 subscribers who receive the newsletter.

We also continue to send out an “e-blast” email on Sunday afternoon with the link to the recorded service and highlights from the “notices” section. If you are not receiving either of these newsletters, please contact Sara in the office.

We are constantly striving to improve our communications both to parishioners and to the community at large; however, we are still seeking a parishioner who is able/willing to work with us on improving our social media (e.g. Facebook, Instagram) and website presence. If you are interested in participating in this activity, please contact Helen or the new communications email (communications@stmikevictoria.ca).

Submitted by Helen Love

Messenger Newsletter

Three issues of the church’s Newsletter, Messenger, appeared in 2024, though in point of fact the first (which appeared at Epiphany) was a belated Christmas edition for 2023. Nevertheless, it still contained the usual generous mixture of articles, some factual accounts, some imaginary happenings, all tastefully sprinkled with seasonal recipes. The editors (Helen Love and Elizabeth Griffin) put together another issue in July, with the slightly puzzling theme of “Ordinary Time”. What could be “ordinary” and yet newsworthy? That was the \$64 question. Which events could, and often did, occur during the “dog days” when the weather was usually quite warm, often rather airless, and work seemed an anathema? A surprising lot was the imaginative response. Then at the end of the year we returned to the more conventional theme of “Christmas, past or recent”, and gathered in quite a rich bouquet of stories, ideas, poems and tales, not forgetting special ‘family favourite’ Christmas recipes.

Helen and Elizabeth are – as always! – immensely grateful to all the contributors. We wish you pleasant reflections, and more happy memories to share with us, your readership!

Submitted by Elizabeth Griffin

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3.2.3 Technical Services

Over the past year Angela Goddard has continued to record diligently our Sunday 10:30 am service and only missed two Sundays over the entire year. She also supported recording and/or live streaming six funerals as requested by the families.

In 2024 the approved budget of \$600 was spent to improve the quality of the sound in the recordings. Angela’s continued improvements to the technology and processes have streamlined this ministry significantly – consequently, on Sunday the recording is usually published within a couple of hours of the service.

Angela is looking actively for assistance with this ministry, either to assist her on Sundays or to learn the system in order to be able to relieve her from this weekly task. If you are interested in learning more, please contact Angela directly.

As shown in the following table, we continue to have consistent viewership for our weekly recorded services; however, views are down from 2023.

	2023	2024
Total Views	3,254	1,448
Weekly Average Views	60	39

Date	Special Services	Views	Date	Special Services	Views	Date	Special Services	Views
2025-01-07		20	2025-05-12		21	2025-09-22		29
2025-01-14		25	2025-05-19		26	2025-09-29		40
2025-01-21		25	2025-05-29		27	2025-10-06		21
2025-01-28		57	2025-06-02		12	2025-10-13		91
2025-02-04		14	2025-06-09		31	2025-10-27		36
2025-02-11	Ash Wednesday	31	2025-06-16		35	2025-11-03		24
2025-02-14		22	2025-06-23		22	2025-11-10		12
2025-02-18		23	2025-06-30	no recording	0	2025-11-17		27
2025-02-25		18	2025-07-07		22	2025-11-24		23
2025-03-03		29	2025-07-14		26	2025-12-01		23
2025-03-10		33	2025-07-21		28	2025-12-08		19
2025-03-17	Palm Sunday	42	2025-07-28		29	2025-12-15		23
2025-03-24	Maundy Thursday	38	2025-08-04		20	2025-12-22		24
2025-03-28	Easter	39	2025-08-11	no recording	0	2025-12-24		47
2025-03-31		17	2025-08-18		24	2025-12-29		47
2025-04-14		26	2025-08-25		23			
2025-04-21		25	2025-09-01		32	Totals		1,448
2025-04-24		24	2025-09-08		23	Average		39
2025-05-05		28	2025-09-15		25			

Submitted by Angela Goddard

3.3 Worship & Spirituality

3.3.1 Altar Guild

The Altar Guild members continue the care of the sanctuary, the Altar flowers and linens. This dedicated group prepares the articles of worship on a weekly basis with added preparation for funerals and baptisms. Extra-decorating events happen at Thanksgiving, Christmas and Easter to which all parishioners can contribute.

The day before Palm Sunday we had an enjoyable palm cross-folding social event that includes all members of the parish. It will be held on April 12th in 2025.

With some senior members thinking of retirement, we would happily welcome new members. At present we do have two parishioners “learning the ropes”. The Altar guild members, with the assistance and approval of the church administration, are attempting to relocate as much as we can of the extra seasonal worship adjuncts /equipment to the multi-purpose room cupboards from those up in the balcony.

Sadly, John and Cat are leaving us but take with them our best wishes for their futures. So, again we look forward to learning the ways of new leadership.

Submitted by Nancy Whysker

3.3.2 Children & Youth Programs

As reported for 2023, about 10 children presently attend, though the majority not regularly. The age span (baby to teenage) means that a “one-size-fits-all” Sunday school format was not going to work. After Marnie’s departure in the spring, Helen had several discussions with the children, parents, previous volunteers as well as youth leaders in other parishes. The following observations were made:

- There is a move away from traditional Sunday School (where children are removed from the church during part of the services) in favour of incorporating them into services where possible. This is thought to help children learn to participate in worship and better transition when they outgrow Sunday school. However, having a safe place for them to retreat to during service when they need to is important.
- Volunteers are unwilling to sacrifice their personal worship time every week in favour of leaving with the children. Consequently, a minimum of four volunteers would be required to sustain Sunday school allowing alternating weeks and a 2-adult ratio. St. Michaels does not have four willing and able volunteers who can commit to this.
- Youth (and children) have busy weekends and can’t commit to coming to church every Sunday. Stating this as a requirement or expectation reduces their interest in engaging at all.

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- Youth are interested in extra activities outside of Sunday worship and taking on responsibilities as part of service and fundraising.

Over the summer, with the assistance from Shannon Carmichael (children's leader at St. Philip's in Oak Bay) Helen developed a plan with the following elements:

1. Opportunities for youth to actively participate in fundraising and social events at the church would be prioritized. "Kid-Zone" areas during the sales were very popular both with the youth and shoppers.
2. Youth will be supported to participate in the Peninsula Youth Group activities organized by St. Andrews in Sidney. St. Michael's will host events for this group as can be arranged.
3. The Narthex would be enhanced to make it more child-friendly including adding soft chairs, games, toys, books and activities. This room would be designated as available to the children during services.
4. The last Sunday of each month would be "Children's Sunday" where children and youth would be encouraged to attend and includes:
 - ✓ prioritize youth taking roles in service (greeters, readers, fellowship etc.),
 - ✓ a "Children's Conversation" to be led by Helen as part of the service. This is an opportunity for a youth-appropriate discussion of the week's readings, and
 - ✓ a youth leader (Georgina Love) to continue the conversation in the Narthex room, if the children wish.

This plan was implemented in September and, although it does not always guarantee that children will attend, it does provide a structure that we can work from. The Children Sundays have been very positively received by other parishioners.

If you would like to participate in the Children & Youth program, please contact Helen; all ideas are welcome.

Submitted by Helen Love

3.3.3 Christian Conversations

In rereading my report from last year, I see that I emphasized a warm welcome to everyone. I note that our participant numbers have not increased this past year and so, after reflection, I want in this report to again emphasize that all are indeed welcome... **and that the welcome includes those with doubts, questions, and/or simply a desire to learn more about our faith. There are no prerequisites! No biblical study snobbery! And a safe space in which to ask questions.** We were fortunate to have had John's scholarship and relaxed, open leadings into discussions.

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We began the year by reading a Living Compass resource for the liturgical season of Lent. The parish orders these booklets (in Lanny's words: "We purchase it from Parish funds. It is given to Parishioners without charge.") which were introduced to us by Rev. Dawna Wall several years ago and which have proven popular for study. We used this resource twice this year: Lent and Advent. Extra copies of these booklets are provided at the back of the church for anyone's use, at the appropriate times.

Following Easter, we spent time in discussion of the upcoming weekly readings. This was helpful to us at the following Sunday's service as, having been presented with the reading several days ahead, we found we were better prepared and able to deepen our thoughts. We finished the year with a study of Mark's gospel; this study is continuing into 2025.

A note of thanks to our Nancy Whysker for her caring and consistency in preparing the coffee pot, and in organizing a cleanup afterward. I will finish as I began: all are welcome!

Submitted by Sally Tuckey

3.3.4 Music Programmes

The past year turned out to be a roller-coaster for the choir. By Easter we were decidedly on the ascendant, with organist David Palmer training a somewhat enlarged choir to perfection with two numbers from John Stainer's ever popular oratorio, "The Crucifixion", plus other shorter anthems and hymns, a fitting combination for a Good Friday "meditative concert". Plans for the immediate future were growing but were suddenly stopped in their tracks in early July when David collapsed at the organ during the 10:30 service. It proved to be the manifestation of a terminal cancer that he had been hoping to disguise. We were very glad that Neala St. Hillaire was free to stand in for the next three Sundays at a moment's notice, followed by local organist Michael Denton for one Sunday. Jim Hill (one-time co-organ student with David) was then invited to run the choir for a trial period but withdrew after 5 or 6 weeks.

Everyone who had known David and his family, whether musician, singer or just friend, was devastated to learn of David's passing in mid-August; a memorial service held in the church in late August filled all the seats and nearly lifted the roof with appreciative singing in fond memories of such a highly respected friend, mentor, performer, teacher and colleague.

On August 25, while Jim Hill was with us, the full choir plus about 25 members of the congregation gave a boisterous performance of the music for Evensong, sung beneath the great 106-year-old telescope in the dome of the Observatory's 1.8-metre Plaskett dome. In October Patrick Sibley accepted the appointment as organist and choirmaster to see us through the Christmas season and has agreed to stay on, at least through this transitional period.

Inevitably all these changes have had their impact upon the members of the choir and its week-

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to-week performance, even though the organ itself was embellished during December with a 'Fagotto' stop to bolster its strength in the lower registers. We hope that 2025 will bring back some stability to the choir, but sadly it will never bring back David Palmer.

Submitted by Elizabeth Griffin & Patrick Sibley

3.3.5 Pastoral Care

It has been my pleasure to have headed up the Pastoral Care Team for this past year. Our members are Sally Tuckey, Sue Jones, Deb Ayotte, Valda Kitching, Nancy Whysker, and this year we welcomed our newest member, Pat Gerrand. If you feel that this could be a ministry that you are interested in, we are always open to new members.

Although the Prayer Circle is our primary goal it is not our only focus. We have been asked to accompany our Rector to help with Home Communion. This time also helps and provides us in Pastoral care with deeper sense of Christian Community. We inform recipients about upcoming events at St. Michaels and share a few laughs along the way.

A few of our Parishioners have requested rides to our Sunday service. Our Team and other members of St. Michaels congregation have happily been able to provide rides for them. It is an opportunity for us to help those who miss participating in the Service of Holy Eucharist. Picking up and driving our parishioners who cannot drive also enables them first and foremost to attend our service and to be upheld spiritually, while it also gives them a chance to mingle with our after-service coffee crowd and are thereby reminded that they are a part of a loving Christian family.

You do not have to belong to Pastoral Care to volunteer to give someone a ride. You are doing God's work in helping others receive God's grace through Holy Communion. It is a joyous task to undertake. Please contact me if you can assist in this Ministry.

Valda sends birthdays, anniversaries, sympathy and cards for all occasions to our parishioners. This is a very special part of Pastoral Care, and it is a very large undertaking.

Our team's commitment to Pastoral Care goes above and beyond daily prayers for people who are struggling with loss, illness, or in general life issues. We are given their names through other members of our Team, our minister, or other Parishioners. These names are treated with the highest degree of confidentiality. Our prayers are also for those who have passed into God's Grace. Some who were long term parishioners and who had moved away, members of our own St. Michael's congregation, or family members and friends not directly associated with us but through their loved ones. God hears all our prayers.

This year was the first time that our team delivered Poinsettias to five of our in-house parishioners. The plants were greatly appreciated by everyone. My thanks to Lanny, who picked them up from Country Grocer and brought them to the church for delivery.

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Pastoral Care is so important to the Parish life of St. Michael's. I would like to thank all of the Pastoral Care Team for their support, and their diligence, dedication and commitment to all the Parishioners at St. Michael and All Angels'. It has been a fulfilling year for all of us as we answer God's call and strive to do God's work within our Christian Community.

Submitted by Nancy Paxton.

3.3.6 Special Services

There were 14 memorial services and/or interments in the Parish in 2024.

- 15 March - Sybil Cooke
- 27 July - Derek and Virginia Wright
- 6 August - John R Perris
- 21 August - Veryl and Thomas Hubbard
- 29 August - David Palmer
- 2 October - Kathleen McWhae
- 4 October - Rosemary Hunter
- 2 November - Brian Carr-Harris
- 6 November - George Rogers
- 8 November - Roger Allan
- 14 November - Rev. Peter Isles
- 23 November - Herma Hughes

Submitted by Helen Love

3.4 Social Ministries

3.4.1 Celebrations & Special Social Events

During 2024, the celebrations and social events continued to be very well supported by our parishioners and guests.

Our first function of the year was the ever-popular February Shrove Tuesday Pancake Supper in the Littler Hall. The pancakes, syrup, sausages and hash browns were plentiful, thanks to a robust team of volunteers! The draw tickets and prizes were also welcomed. The cost of the evening was met through donations.

In late March about thirty people attended the soup and bread supper before the service on Maundy Thursday evening. Parishioners' donations of soup and bread were delicious and much appreciated.

On July 20 the hall was filled with a bounty of colorful garden flowers, beautiful china and bright tablecloths for the Summer Tea. 46 people attended and a very large team once again volunteered to ensure the success of the second annual Parish Summer Tea.

After the August hiatus The Welcome Back Meet & Greet was held on September 8, 2024. What a feast there was for everyone to share at fellowship. The tables were laden with corn on the cob, BBQ hot dogs, salads, buns and dessert squares.

The final special event of 2024 was the Christmas Fellowship after service on December 15, hosted by Helen Love and Stan & Terry Willow. Parishioners enjoyed chatting, sipping eggnog, sherry, and Christmas baking in the decorated hall.

3.4.2 Card Sharks

The card craft group, known as the Card Sharks (leader Terry Willow), meets on the 2nd and 4th Monday of each month in Littler Hall. Techniques for creating cards are taught by professionals, Marianne Kowalchuk and Robin Schuy. Under Angela Goddard's leadership the group also created at least one hundred Christmas cards that were sold at the Christmas Fair and in the narthex. The cards were sold for \$4.00 each and all monies collected were donated to the Parish.

Submitted by Terry Willow

3.4.3 Education

The Purpose of the Committee is to provide opportunities for church members of all ages, and the community at large, to learn and grow in knowledge and understanding of the Christian faith in the context of contemporary issues. The Committee organizes courses and studies for the Parish and beyond and acts as the parent body for the Sunday School, the Library, and several other activities. All involved emphasize the value to the individual of the fellowship that they enjoy.

The Committee has organized three popular public lectures during the past year, the first two events attracting capacity audiences.

- Ann Nightingale on Birds of Spring & Summer in Victoria (March 1),
- Dr Patricia Gunton on Alzheimer's Disease (June 28), and
- Amanda Windle on Victoria's Island Deaf & Hard of Hearing Centre (November 15).

The Parish is very grateful to all the teachers, organizers and helpers involved in the Committee's activities, in particular to Georgina Love for providing valuable assistance to the new "Kids' Time" Sunday School feature, to Sue Jones for helping regularly with the public courses, and to Committee members Marion Edgar, Elizabeth Griffin (Recorder), Valda Kitching, Betty Ann Martin and Linda Dryden (Chair). However, more members are needed.

Christian Conversation: Studies pursued during the year have included St. Mark's Gospel and Living Well Through Advent. The Group has about 10 regular members. Refer to Section 3.3.3.

Library: has remained functionally static lately. A search is under way for someone to lead it again, while we survey possible plans for its future.

Sunday School: A new "Kids' Time" feature has been introduced at the 10:30 am service. By holding it in the "Resources Room" in the narthex we are better able to respond to the fluctuating numbers and different age groups in attendance each week.

Observatory Evensong: took place at the DAO on Sunday afternoon, August 25, supported by a full choir and Jim Hill at the electric piano. It was much enjoyed by those attending.

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Respectfully submitted by Linda Dryden.

3.4.4 **Stitching Ladies**

The Stitching Ladies (led by Diana Caleb) get together to stitch, knit and quilt on the 1st and 3rd Tuesdays from 1:00–3:00 pm in Diana’s house. Attendance varies with 15 regular attendees from our parish and around the region. This group continues to create pillows for the church as well as facecloths for Soap-for-Hope.

3.4.5 **Walking Group**

The Walking Group (led by Ricky Love) continued strongly, whatever the weather. We average three or five people per week, and we endeavour to ensure that everyone is comfortable with any walk we do. This year we have had two dogs join as regular participants (Xena and Leo) who have decidedly added some excitement to some of the walks.

Walks start at 9:30 am, continue for about 1 hour, and cover about 4 km.

3.4.6 **Women’s Fellowship**

2024 has been a challenging year for the Women’s Fellowship group with several changes; however, they continue to meet every month for lunch, conversations, and contribute to the ministry of our church. Despite its name, this group is certainly more than just meeting for fellowship!

Engaging in outreach is an important part of the Women’s Fellowship mission and in 2024, Wendy London introduced the charity, “Soap for Hope”, to our parish. In October, the Soap for Hope founder Anne McIntyre, gave an engaging presentation to the group that was very well received. The Soap for Hope basket in the church is always being topped up, and members of the women’s fellowship are now busy knitting facecloths to donate to this worthy cause. We were also able to donate several large boxes of linens to them following the Fall Sale.

This group, on Wendy London and Margarite Heppell’s initiative, was also instrumental in organizing a large donation of gifts to the McCauley elementary school for their “Looney Sale”, an important initiative for underprivileged children.

In 2025, the Women’s Fellowship is looking to re-launch a new outreach opportunity to fill shoeboxes for distribution at Christmas.

In addition to the outreach initiatives, the Women’s Fellowship enjoyed a fascinating presentation by Valda Kitching on Latvia, and looks forward to more presentations from members of the group in 2025.

The Women’s Fellowship is also responsible for hosting many of the funeral receptions, and this year, with nine receptions, it was a busy year. Whilst the resources (and energy) of this group are limited to host “back-to-back” receptions as was requested this year, it remains an

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important ministry for the group. Continued discussion is underway to streamline the support of receptions so that they can continue to be supported in the coming years.

Another important activity is providing support to the parish fundraising and special events, as well as being stalwart supporters of Sunday Fellowship and pastoral care. In 2025 the group has taken on a new responsibility to organize the Easter, Thanksgiving and Christmas parish cards – so think of them when you receive your handwritten card at these special times of the church year.

The group is open to all women from the parish, and you are encouraged to come to the monthly lunch if you are available (please let Phyllis know if you need a ride). The group is looking for a new secretary (Helen is filling in for the next few months) and also volunteers to help prepare tea/coffee for the lunches.

Submitted by Phyllis Fatt

3.5 Fundraising Ministries

St. Michael's has had a successful fundraising year, bringing in a total of \$16,356. In addition to the specific events listed below, we raised \$633 from deposits on recycled bottles. Those funds are donated to the St. Matthias Project Upgrade Endowment Award, a scheme run by Camosun College to provide bursaries for students who have overcome obstacles to their education and are currently in financial need. (St. Michael's is the only institution that pays into the scheme, so keep those empty bottles coming!)

We remind you of two other easy (and costless) ways for parishioners to contribute to St. Michael's:

- You can use our church's Co-op code (9300) whenever you shop at the Co-op, whether for groceries or for gasoline. The dividend accumulates into a shareholders' cheque at the end of the year; in 2023 we received \$210.
- If you shop at Country Grocer, save your receipts and drop them off in the basket in the Narthex. Country Grocer gives us 1% of the total in gift cards, and that also adds up quickly. We use the cards to support parish events and sale concessions and can be offered to parishioners in need.

In 2024 we saw some changes to our fundraising activities. The Spring Sale was and is a primary event for the community. We tried a single fall fair this year, combining the Fall and Christmas sales into one. This was to try and reduce volunteer fatigue with two sales so close together.

The result was a diminished fresh produce offering and an earlier Christmas offering. There is some concern voiced about the compromise and that we should go back to two sales.

If this is approved, we can look at a reduced fall sale focussing on fresh produce and gardening

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items. The Christmas sale would include the general items and specific Christmas fare. The second option is to revert to the old style and absorb the extra work. Key to either option is strong volunteer support.

May Plant Sale

In 2024 the Spring Plant Sale was held on May 11th, one day prior to Mother's Day. The event was a firm financial success, raising \$6112 through the sale of plants (thank you for the tomato plants, Phyllis Fatt and the hanging baskets from Peter Goddard!) plus an expansive selection of household and outdoor items. The Concession Stand served the usual hot drinks and delicious "Egg McMichael's" – always a popular breakfast.

October Fall and Christmas Sale

Feeling the effects of three sales a year and all the other activities the Parish commits to, this sale realized \$7002, about \$4,000 less than the two separate sales combined.

Purdy's Chocolates

The St. Michael's and All Angels annual Christmas chocolate fundraiser was another great success for 2024! Forty orders were placed, which amounted to \$4,885.73 worth of chocolate being purchased. The Parish's fundraising profit on this amount was \$1,221.41. This cheque was received in January due to the postal strike.

Stan Willow, Nancy Paxton, Marion Edgar and I spent the afternoon in Littler Hall on December 4 grouping and bagging the orders for pick up in the hall on December 6. Thank you to everyone for supporting the fundraiser through your chocolate orders and assisting with the coalition of orders.

Submitted by Terry Willow

Bottle Divers

This year was a success for the Bottle Divers on several issues. First, thank you to all who donate for the Camosun College bursaries. We are averaging approximately \$50.00 per month in donations. Secondly, a big thanks you to Lanny for acquiring the new waterproof collection bin. This was a big improvement over the old bin. And a big thank you also to Nancy Paxton for joining the team of (now) two divers.

If you would like to assist in this ministry, additional hands would be most appreciated. The task is for one day a week for only two or three months per year. It's a small amount of work for a good cause, and – Yes, many hands really do make light work.

(BTW, please remember that Boost, broth and cream containers do not count as returnable containers).

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3.5.1 Mission & Outreach

St. Michael's continues to support local charities through cash and material donations. Financial donations have been well supported through donations and fundraising activities. The special appeals on behalf of the Parish Church have assisted in helping our fiscal reality directly. The total Outreach disbursed in 2024 was \$27,274.

Our contributions to the St John's Food Bank have seen a reduction in foodstuffs for the second year in a row, but our contributions are well appreciated.

There is a continuing and growing demand from our local charities for support, but we continue to maintain a focus on the selected local charities that we have supported over the last five years. Your ongoing support of those is much appreciated.

For the details of our [Outreach Income & Disbursements](#), please see the financial reports.

Submitted by Stan Willow

3.6 Cemetery

The Diocese issued a revised Canon and Regulation concerning Cemeteries during the year. Our Cemetery Committee consists of the Rector, Wardens, Lanny Hubbard, Peter Goddard, Jim Bullen, and Margaret Eagle. Our Funeral and Interment Policy is being amended to adjust some terminology in order to agree with the wording in the Diocesan Canon and Regulation.

The Cemetery Bank Accounts have been consolidated at the Bank of Montreal. Cemetery Accounts, reported within the Parish financial statements, are the responsibility of the Cemetery Committee. The accounts identify and track clearly which funds must be held for perpetual care and which ones may be used for regular maintenance.

The digitized Cemetery maps and database records are up to date, including links to photographs of all headstones and markers. An additional stone slab was installed in the Memorial Garden to mount memorial plaques.

Our publication, *Gone but Not Forgotten*, describes the historical nature of our cemetery and includes information about persons interred there. Its content will increase continuously as new information becomes available. Parishioners are encouraged to submit information about their loved ones, and to offer relevant details that they may like to see included.

Submitted by Lanny Hubbard

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4 Financial Reports

4.1 Parish Statistics

	2019	2020	2021	2022	2023	2024
Average Sunday attendance*	90	118	98	99	115	75
Average Weekly attendance**	134	144	112	114	127	91
Baptisms	5	0	1	1	0	0
Confirmations	0	0	0	0	0	0
Weddings	4	2	0	0	2	0
Funerals & Memorial Services	14	9	3	5	8	14
Households on Parish List	145	145	131	138	113	104
Christmas Services	185	259	154	224	239	107
Easter Services	175	266	158	153	283	93

*Average Sunday Attendance is total Sunday attendance (all services in-person and virtual) divided by the number of Sundays.

**Average Weekly Attendance is total year attendance (all services in-person and virtual including baptisms and funerals) divided by number of weeks.

4.2 Envelope Secretary

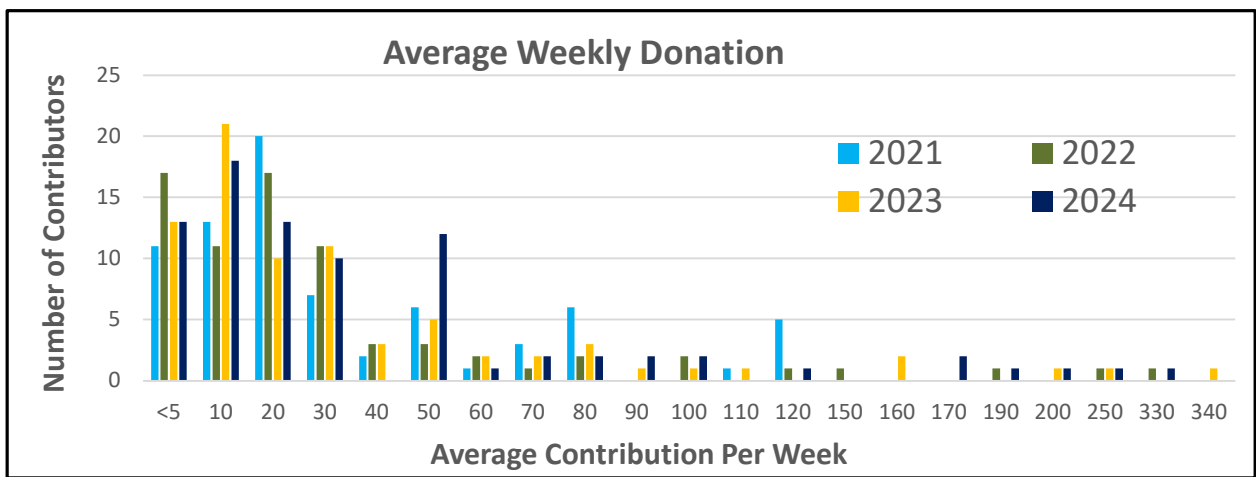
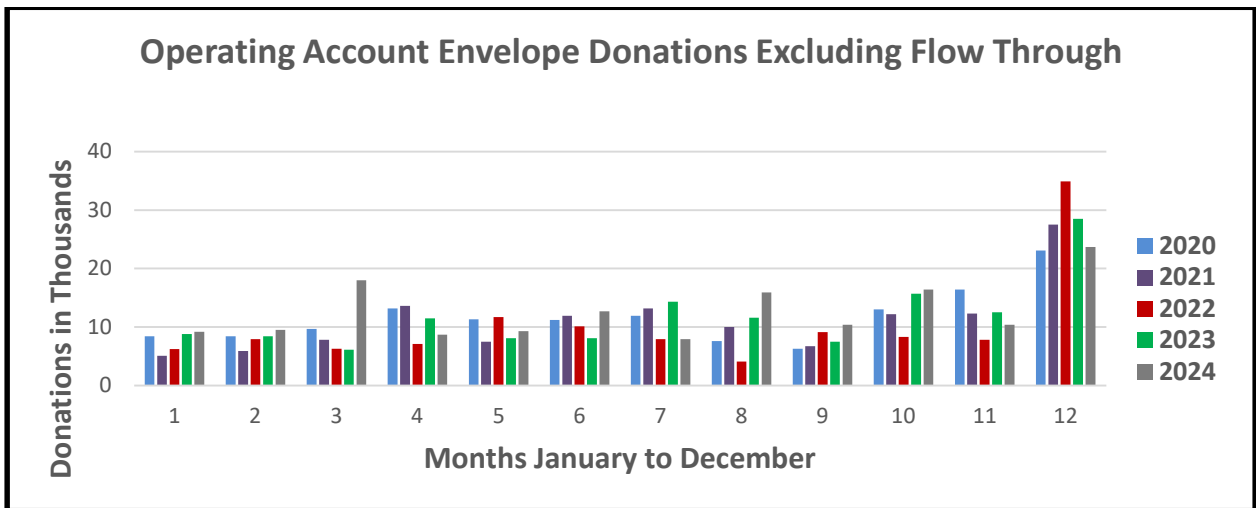
During 2024 92 sets of envelopes were issued to members of St. Michaels and All Angels. 82 sets were used actively compared to 76 the previous year. We had 16 visitors for whom income tax receipts were provided. The table and charts below include special offerings for Easter, Thanksgiving, and Christmas.

Donation Distribution	2024	%
Envelopes	\$ 105,217	60%
Pre-Authorized Remittance	\$ 31,138	18%
E-Transfer & Tithe.ly	\$19,769	11%
Planned Giving	\$14,909	9%
Open & Donations	\$3,200	2%

Parishioners also contributed generously to other purposes. Including \$26,274 for Mission and Outreach and \$7,935 to special projects identified in the financial reports.

Envelope, PAR, and E-Transfer Donations (\$Thousands)													
Year/Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2020	8.4	8.4	9.7	13.2	11.3	11.2	11.9	7.6	6.3	13	16.4	23.1	140.5
2021	5.1	5.9	7.8	13.6	7.5	11.9	13.2	10.0	6.7	12.2	12.3	27.5	133.7
2022	6.2	7.9	6.3	7.1	11.7	10.1	7.9	4.1	9.1	8.3	7.8	34.9	121.4
2023	8.8	8.4	6.1	11.5	8.1	8.1	14.3	11.6	7.5	15.7	12.5	28.5	141.1
2024	9.2	9.5	18	8.7	9.3	12.7	7.9	15.9	10.4	16.4	10.4	23.7	152.1

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4.2.1 2024 Pledge Report

In the fall of 2024, Parish Council considered the Diocesan requirement to promote annual stewardship. Although they considered running a pledge campaign like the one that we had in the fall of 2023; Parish Council members felt that parishioners could give no further of their time or talent and did not wish to hear more about stewardship. Following that discussion, the Council approved unanimously a motion that our parish greatly simplify its upcoming fall program. Consequently, a limited campaign was held including a letter from the Incumbent and mention during services. A few pledge cards were received and processed.

4.3 Treasurer's Report

This year has seen the usual mix of challenges and successes. Our wonderful Organist and Choir Director, David Palmer passed away suddenly thus requiring us to try out several organists to find a good fit. Fortunately, we have had stability on the secretarial support front with Sara Baker having completed her first full year in our office. As a part time position, she is very busy getting everything completed each week.

Reorganization of the financial accounts continued this year along with the consolidation of funds previously at TD Canada Trust with our accounts at the Bank of Montreal. The accounts at Bank of Montreal were switched to Business Banking which allows many bills to be paid by electronic funds transfer or Interact transfer, thus reducing the number of cheques and corresponding postage.

The overall financial results for the year were good. Although we had budgeted for a deficit of \$9,100, we finished the year with a deficit of \$7,682, notwithstanding that we carried out an unbudgeted upgrade of our organ at a cost of \$12,265. Our Balance Sheet has a balance of \$413,689 compared to \$415,538 at the end of 2023. Higher interest rates produced investment income of \$10,009 compared to \$3,232 the previous year.

Identifiable giving by Parishioners (which includes e-transfers and PAR) was \$156,125 an increase of \$19,628. Planned Giving was \$14,909 a decrease of \$6,273. Fundraising was \$13,114 a decrease of \$7,357. Overall income from all sources was \$273,001.

On the expenses side of the ledger, spending was \$280,684 an increase of \$36,520 compared to the previous year and \$10,684 more than budgeted. The expenditure over budget was largely due to the organ upgrade project but this was largely offset by donations specifically for the project.

Outreach disbursements for the year were \$16,856 an increase of \$434.

The Budget for 2025 is presented later in this document. It anticipates a deficit of \$143,840 which includes a major project to paint the church and replace the protective coverings on the south side window. This project is estimated to cost \$100,000 and must be done if we are to prevent major deterioration of our heritage building. Assistance through external funding from the Anglican Foundation and the Diocese will be sought and we will ask Parishioners to contribute to this special need, as they are able, but we will also need to draw significantly on our reserves.

Thank you, again to Diana Caleb and Peter Goddard, for the counting, recording and depositing of weekly offerings.

Submitted by Lanny Hubbard, Treasurer

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4.4 2024 Financial Report

4.4.1 Summary Balance Sheet (Statement of Cash & Investments)

The Balance Sheet shows the amount of money the Parish holds in Cash and Investments on a specific date. The Balance Sheet below compares the accounts on December 31st, 2024, against the same day in 2023. Restricted Investments include endowments whose principle must be retained, but the interest can be used if needed and other amounts given for a specific purpose. Cash and Non-Restricted Investments may be used as needed to support general Parish operations and projects. A detailed report of all investment accounts is included in [Appendix A Section 7](#)

Balance Sheet	Dec 31, 2024		Dec 31, 2023	
General Account				
General Parish Operations		34,269		42,099
Fundraising		23,324		30,927
Undispersed Outreach Funds		0		500
Directed Donations & Projects		0		1,500
Total General Account		\$57,593		\$75,026
Other Accounts	Cash	Invested	Cash	Invested
Cemetery Perpetual Care Accounts	23,400	18,000	735	40,478
Cemetery Operating Accounts	14,156	55,000	9,491	55,000
Savings & Capital Reserve - Restricted				
General	0	27,805	0	27,691
H. McLellan Youth Programs	895	10,000	895	10,000
Outdoor Worship Area	7,676	0	7,735	0
Savings & Capital Reserves - Not Restricted ¹	17,650	80,696	20,398	69,330
St. Thomas Trust Mission & Outreach	2,354	70,086	19,143	52,380
Organ And Music Programs	-5,236	19,646	4,424	10,095
Freeman Repairs & Maintenance Reserve	819	12,197	641	12,076
Total Other Accounts	\$61,715	\$293,431	\$ 63,462	\$ 277,050
Other Assets – Country Grocer Cards	\$950			
Total Other Accounts and Other Assets	\$62,665	\$293,431	\$ 138,488	\$ 277,050
Total Cash and Investments		\$ 413,689		\$415,538

¹Held in Bank of Montreal, Coast Capital Savings, & Diocesan Consolidated Trust Fund

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4.4.2 Summary Income & Expenses Statement

The Income Statement shows the income and expenses for the year and is shown here with the 2023 information for comparison. This report is helpful for understanding our sources of income and where we are spending Parish funds.

That information is provided below in a summary format; and a more detailed breakdown is in [Appendix A - Section 7](#).

Income / Expense Statement Summary	2024	2023	Variance
Income			
Offerings	174,233	162,431	11,802
Other Income from Operations	42,103	32,577	9,526
Fundraising Income	13,114	20,471	(7,357)
Directed Donations	13,419	9,620	3,799
Outreach Donations Received	16,356	12,874	3,482
Investment Income & Dividends	10,009	3,232	6,777
Country Grocer Cards	767		767
Cemetery Plot Sales	3,000	2,600	400
Total Income	\$273,001	\$243,805	\$29,196
Expenses			
Property Maintenance	29,652	30,356	(704)
Clergy Leadership	126,655	106,602	20,053
Leadership Support	54,679	45,158	9,522
Partnerships	28,098	31,727	(3,629)
Outreach Disbursements	16,856	16,422	434
Other Expenses (Cemetery Maintenance & Bank Fees)	3,270	1,080	2,190
Capital and Special Project Expenses	21,474	12,849	8,626
Total Expenses	\$280,684	\$244,194	(36,490)
Surplus / Deficit	(7,682)	(389)	(7,293)

Note: Expenses have been restated compared to as reported in 2023 Annual Report due to some restructuring of accounts and a correction of a \$30 error.

St. Michael & All Angels 2024 Annual Report

Auditors Statement

I have reviewed the financial summary for The Parish of St. Michael and All Angels Royal Oak year ended December 31, 2024, as presented to the Parish Council meeting on February 11, 2025, including the December 31, 2024 Summary Balance Sheet (Statement of Cash and Investments), and Summary Income and Expenses Statement for the year ended December 31, 2024.

I believe these statements present fairly the Cash and Investments, and Operating Income and Expenses, reported on a cash basis, for St. Michael and All Angels Church Royal Oak for year ended December 31, 2024.

Richard Tuckey
February 12, 2025

4.4.3 Outreach Income & Disbursements

The following table details outreach donations received, and disbursements made on behalf of St. Michael's. In some cases, the donations received are passed directly through to the target organizations; in other cases, general donations and campaign donations are disbursed according to the priorities identified by the parish. For example, Christmas Help Campaign funds, received directly from parishioners and through fundraising, provided support for several outreach priorities including the Dioceses of the Arctic and Yukon.

	Received	Disbursed
Christmas Help Campaign – Parishioners	9,170	
PWRDF Donations ^{Note 1}	13,671	14,418
Project Upgrade (Bottle Drive)	633	756
Threshold Housing	1,245	1,100
Sorento Centre	500	500
St. John Food Bank	885	2,000
Diocese of the Arctic		4,000
Diocese of the Yukon		2,000
Soap for Hope Canada	70	500
Rainbow Kitchen	100	1,000
Victoria Cool Aid Society		1,000
Donation in Appreciation of Funeral Reception	1,000	
Total	26,274	27,274

Note 1. Includes \$10,418 to PWRDF via a Parishioner's sale of shares. Processed and Received by Diocese.

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5 2024 Proposed Budget

The proposed budget income for 2025 is \$251,050, and proposed expenses of \$394,890. These figures include all sources of income and all anticipated expenses. This represents a projected deficit of \$143,840

The narrative budget describes the sources of funds and the purpose of major categories of expenses. It is a summary reflecting our beliefs and what we are striving to do in 2025 at St. Michael and All Angels.

Income Comments

Donations: The largest part of our regular income (67%) comes from Parishioner Giving, Planned Giving, Open Offerings and Special Collections.	168,000
Other Income Sources: Other operating sources include Rectory Rental, donations toward hall use, and donations for weddings and funerals.	42,750
Fundraising: We anticipate income from Fundraising Activities to be	15,000
Outreach Donations: We expect donations for outreach to be at least	14,000
Investment Income & Dividends: Income from investments is estimated to be	8,000
Directed Donations: Income from donations for flowers, cemetery maintenance and other projects	500
Cemetery Plot Sales	2,000
Country Grocer Cards: Income from Parishioners shopping at Country Grocers	800
Total Budget Income:	\$251,050

Expenses Comments

Partnerships: Our ministry goes beyond the direct needs of our parish. Support for the work of our larger family of the Diocese and the National Church through our Diocesan Assessment, \$33,681. We also include \$100 for the Rector's discretionary use if needed.	33,781
Clergy Leadership: Our clergy lead us in our worship, study and pastoral care and provide administration of the parish. This section includes Clergy salary, housing allowance, Relief clergy payments and Wedding and Funeral Payments and costs to recruit a new Rector (\$25,000).	147,844
Leadership Support: To support the leadership of the parish, we employ an organist, caretaker, secretary, groundskeeper, A/V support and other relief staff. We also provide supplies for worship, education, fellowship, and administration.	56,135
Property Maintenance: We need a place in which to gather for worship, study, and fellowship. Thus, we need to keep our church building, the parish hall, and the rectory in good repair. This category also includes utilities and property taxes.	33,200
Outreach Disbursements: Our outreach disbursements are dependent on the generosity of our Parishioners and success of our fundraising efforts. We hope to be able to again exceed this amount.	15,000
Cemetery Maintenance: We are also responsible for the maintenance of our cemetery.	1,430
Capital and Special Projects: A major project (\$100,000) to paint the exterior of the church and replace the protective coverings of the windows on the South side of the church. Lesser expenses in this category are for a condition assessment of our buildings (cost shared with the Diocese), replacement of computers, painting the office, and continued work on the Outdoor Worship area.	107,500
Total Budget Expenses:	\$394,890

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Financing the Deficit

Our projected deficit of almost \$145,00 is because we must do the maintenance of the church and recruit a new Rector. We are fortunate to have savings reserves but clearly do not want to deplete those any more than necessary. Our plan is to fund the deficit by:

- Applying for a grant from the Anglican Foundation (\$25,000 - \$50,000)
- A special fundraising appeal to Parishioners (\$20,000)
- Drawing from our St. Thomas Mission and Outreach Fund (\$20,000)
- Drawing from our Freeman Repairs & Maintenance Fund (\$10,000)
- Drawing from our Unrestricted Reserves (\$25,000)
- Requesting Diocesan Assistance (\$25,000)

The needed expenditures will have a significant impact on our savings which can only be minimized by how successful we are in our application to the Anglican Foundation, Diocesan assistance, and our Parishioner fundraising appeal.

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5.1 2025 Budget Statement Summary

	2024 Budget	2024 Actual	2025 Proposed
Income			
Donations	176,100	174,233	168,000
Other Income from Operations	33,450	42,103	42,750
Fundraising	20,000	13,114	15,000
Outreach Donations	15,000	16,356	14,000
Investment Income & Dividends	7,900	10,009	8,000
Directed Donations	6,500	13,419	500
Cemetery Plot Sales	2,000	3,000	2,000
Country Grocer Cards		767	800
Total Income	\$260,950	\$273,001	\$251,050
Expenses			
Property Maintenance	32,800	29,652	33,200
Clergy Leadership	120,515	126,655	147,844
Leadership Support	51,337	54,679	56,135
Partnerships	28,198	28,098	33,781
Outreach Disbursements	15,000	16,856	15,000
Cemetery Account Expenses	3,100	3,270	1,430
Capital & Special Project Expenses	19,100	21,474	107,500
Total Expenses	\$270,050	\$280,684	\$394,890
Surplus / Deficit	-\$9,100	-\$7,682	-\$143,840

Note: Expenses have been restated compared to as shown in the 2023 Annual Report due to some restructuring of accounts and a correction of a \$30 error.

Capital Project Funding Proposal

Capital Project-Painting Church Options - Financing Proposal		
Funding Source	Target Plan	Contingency Plan
Anglican Foundation	\$ 50,000	\$ 25,000
St Thomas Trust M&O Fund	\$ 20,000	\$ 20,000
Freeman Repairs & Maintenance Fund	\$ 10,000	\$ 10,000
Parish Special Campaign	\$ 20,000	\$ 20,000
Savings - Non Restricted		\$ 25,000
Total	\$ 100,000	\$ 100,000

5.2 2025 Capital & Special Projects Budget

5.2.1 Office and Church Equipment

Support for Microsoft Windows 10 will end in October this year. The computers in the office must be replaced. Also, a new software program, which can be accessed remotely, is being implemented effective January 1, 2025, for recording giving. This will allow the Envelope Secretary to do many tasks from home and a laptop has been purchased for her.

Office and Church Equipment	2025 Proposed
New Computers for Office and Envelope Secretary	2,000
Subtotal	\$ 2,000

5.2.2 Outdoor Worship Area

If time permits, this year, a path connecting the labyrinth to the worship area is planned as well as a retaining wall around the labyrinth slope to prevent erosion. Work will continue on the *Gone but not Forgotten* booklet that provides a record of burial locations and details of those interred in our cemetery.

Outdoor Worship Area Budget	2025 Proposed
Paths and retaining wall (Transforming Futures Funds)	2,000
Subtotal	\$ 2,000

5.2.3 Property Maintenance Project

This major project includes painting the exterior of the church and replacing the Plexiglass covering of the windows on the south side of the church. It is proposed to fund this work through a combination of sources as follows:

Property Maintenance Project Budget	2025 Proposed
Church: Paint Exterior Portions	100,000
Rectory: Paint Office	500
Subtotal	100,500

5.2.4 Buildings Condition Assessment (Led by: Buildings & Grounds Team)

The Diocese has offered to share the cost of obtaining a professional assessment of our buildings to plan for future care and maintenance. Our share of the estimated cost for our 3 buildings is \$3,000.

Property Maintenance Project Budget	2025 Proposed
Buildings Assessment	3,000
Subtotal	3,000

6 Elections

The following names have been submitted by the nominations committee chaired by Stan Willow. These parishioners have agreed to let their names stand for election to Parish Council and as Synod Delegates and Alternate Synod Delegates and to abide by the regulations as set out in the Diocese Canons.

A motion is required at the meeting to move the nomination of the slate of candidates and/or nominate other candidates.

Bishop’s Warden: Stan Willow (appointed)

People’s Warden: Helen Love

Deputy Warden: Brian Goddard

Treasurer: Lanny Hubbard (appointed)

Parish Council: (Minimum 3, Maximum 12)	Lay Delegates to Synod: (2)
Margaret Eagle Peter Goddard Lanny Hubbard Brian Goddard Nancy Paxton Adam Barnes (new) Cheryl Pardue (new) Deb Ayotte (new)	Helen Love Stan Willow
	Alternate Lay Delegates to Synod: (2) Brian Goddard Margaret Eagle
Non-Voting Patrick Sibley (Music Director, ex-officio)	

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7 Appendix A – 2024 Financial Statement Detail

7.1 2024 Income and Expenses Statement Detail

Income Detail	2024	2023	Variance
Income			
Offerings			
Open Offerings	2,492	2,577	(85)
Envelopes	137,107	123,862	13,245
Donations	708	2,175	(1,467)
Planned Giving Receipts	14,909	21,182	(6,273)
Special Offerings - Easter	6,273	2,205	4,068
Special Offerings - Thanksgiving	2,500	1,585	915
Special Offerings - Christmas	10,245	8,845	1,400
Other Income from Operations			
Weddings, Baptisms, Funerals	14,921	4,800	10,121
Rectory Rental	21,600	21,600	0
Hall Usage	1,650	1,400	250
Adult Education	651	122	529
Flower Donations	120	1,493	(1,373)
Calendar Sales & Name Tags	207	215	(8)
Receptions	0	250	(250)
Social Events Donations	1,582	1,251	331
GST Rebate	780	1,446	(667)
Fundraising Income			
Shredding Event	0	1,227	(1,227)
Spring Plant Sale	6,112	6,143	(31)
Fall/Christmas/Book Combined Sale	7,002	11,036	(4,034)
Purdy's Chocolates Note 1:	0	2,066	(2,066)
Directed Donations			
Rector's Discretionary	0	100	(100)
Cemetery Maintenance	0	2,500	(2500)
A/V Equipment	0	500	(500)
Organ Enhancement	11,000	1,000	10,000
Defibrillator	0	3,520	(3,520)
Cemetery Bench	1,935	0	1,935
Taizé	484	0	484
Projects			
Church Sewer Repairs	0	500	(500)
Outdoor Worship Area	0	1,500	(1,500)
Outreach Donations Received	16,356	12,874	3,482
Investment Income & Dividends	10,009	3,232	6,777
Cemetery Plot Sales	3,000	2,600	400
Country Grocer Cards	767	0	767
Total Income	273,001	243,805	29,196

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Expenses Detail	2024	2023	Variance
Property Maintenance			
Insurance	8,815	7,844	971
Property Taxes	2,361	2,043	319
Repairs & Maintenance			
Church	727	1,502	(774)
Hall	551	653	(102)
Office & Rectory	13	646	(632)
Organ & Piano	139	0	139
Grounds	6,330	6,851	(521)
Heating Costs			
Church	1,248	2,195	(947)
Hall	2,207	1,356	851
Office & Rectory	602	272	330
Utilities			
Electricity	2,266	2,943	(677)
Internet	1,792	1,291	501
Telephone	1,397	1,478	(81)
Water	1,202	1,282	(80)
Property Maintenance Subtotal	29,652	30,356	(704)
Clergy Leadership			
Stipend (including housing allowance and benefits)	122,955	88,418	34,539
Relief Clergy	1,900	972	928
Clergy payments for Weddings, Funerals	1,800	1,700	100
Rector Recruitment	0	15,514	(15,514)
Clergy Leadership Subtotal	126,655	106,602	20,053
Leadership Support (Note 2)			
Adult Education & Bible Study	727	152	576
Audio-Visual Services	5,600	4,875	725
Bank Fees	35	13	(22)
Catering and Kitchen Expenses	960	700	260
Church Supplies	613	449	163
Clergy Conference	649	0	649
Custodian	6,844	6,223	621
Calendars	154	90	64
Flowers	243	1,599	(1,356)
Fundraising	1,212	931	281
Music & Summer Musicians	704	354	350
Name Tags	0	143	(143)
Office and Miscellaneous Supplies	2,033	1,909	124
Organist (including relief)	13,750	12,200	1,550
Organist (Funerals & Weddings)	1,800	450	1,350

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Expenses Detail	2024	2023	Variance
Mobility Exercises Program	213	600	(387)
Pastoral Care	202	45	157
Photocopier	646	535	111
Secretary	16,907	12,029	(4,878)
Social Events	1,226	1,760	(534)
Website	123	45	78
Workers' Compensation	38	26	12
Leadership Support Subtotal	54,679	45,128	(9,522)
Partnerships			
Assessment	28,098	31,652	(3,554)
Rector's Discretionary	0	75	(75)
Partnerships Subtotal	28,098	31,727	(3,629)
Outreach Disbursements	16,856	16,422	434
Cemetery Management			
Add Plaque Wall in Memorial Garden	1,939	0	1,939
Pruning Cemetery Maintenance	1,250	1,080	170
Mulch Memorial Garden	71	0	71
Bank Fee	10	0	10
Cemetery Management Subtotal	3,270	1,080	2,190
Capital and Special Project			
AV Equipment	600	0	600
Sewer Repairs	0	1,876	(1,876)
Replace Rectory Bathtub	0	2,000	(2,000)
Church Hot Water Tank Replacement	0	716	(716)
Rectory Hot Water Tank Replacement	0	1,969	(1,969)
Outdoor Worship Area	59	1,545	(1,486)
Rectory & Hall Gutter Replacement	0	1,670	(1,670)
Defibrillator	0	3,073	(3,073)
Replace Photocopier	6,132	0	6,132
Organ Enhancement	12,265	0	12,265
Cemetery Bench	1,935	0	1,935
Taizé	484	0	484
Capital and Special Project Expenses Subtotal	21,475	12,849	8,626
Total Expenses	280,684	244,164	36,520

Note 1: The funds raised by the 2024 Purdy's chocolates sale (\$1,221) arrived after the books were closed for the fiscal year and will be included in 2025 income.

Note 2: Expenses in the Leadership Support Section for 2023 have been restated by including Fundraising rather than showing it in a separate category.

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7.2 2024 Investment Statements Detail

7.2.1 Cemetery Accounts

In 2024 all cemetery funds were consolidated into the Bank of Montreal. The cemetery funds are split into Perpetual Care and Operating Sub-Accounts. Income from the sale of Rights to Interment in Cremation Plots or the Memorial Garden are split with 25% going to the Perpetual Care Sub-Account and 75% going to the Operating Sub-Account.

Bank of Montreal Cemetery Account	Cash	Investment
Perpetual Care Sub-Account		
Opening Balance	650	18,000
Investment Income	0	0
Plot Sales (25%)	750	0
Transfer from TD Canada Trust	22,000	0
Closing Balance	\$ 23,400	\$18,000
Investments at Bank of Montreal: \$18,000 Invested at 5.35% Matures Oct 3rd, 2028 Principal from endowments from A. Rashleigh \$15,000, N. Lewis \$1,000, E. Gran \$2,000		
Operating Sub-Account		
Opening Balance	9,491	55,000
Investment Income	3,906	0
Transferred from TD Canada Trust Investments	1,769	0
Plot Sales (75%)	2,250	0
Cemetery Maintenance Expenses	-3,260	0
Transfer to Investments	0	0
Closing Balance	\$ 14,156	\$55,000
Investments at Bank of Montreal: \$20,500 Invested at 5.35% Matures Oct 3 rd , 2028 \$24,500 Invested at 5.35% Matures Oct 3 rd , 2028 \$10,000 Invested at 5.35% Matures Oct 3 rd , 2028 Principal from historical Endowments (Restricted for Cemetery Maintenance) and accumulated earnings.		

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7.2.2 Savings & Capital Reserve Funds

Savings & Capital Reserve Funds contain Restricted and Non-Restricted amounts from endowments, bequests, and earned interest. Restricted amounts include endowments, where the principal must be retained, but earned interest can be used and Bequests for which the principal and interest must be used for a specified purpose. Non-Restricted amounts can be used to fund capital projects and major expenses. Refer to [Capital Budget Projects](#) for information on planned projects and expenditures for 2025. Investments are held at Bank of Montreal, Coast Capital Credit Union, and in the Diocesan Consolidated Revenue Fund (CRF) as shown below.

Restricted Funds

Savings & Capital Reserve Restricted Funds	Cash	Investment
Bank of Montreal General Sub-Account		
Opening Balance	0	20,120
Donations	0	0
Transfer from Investments	0	0
Transfer to Investments	0	20,120
Closing Balance	0	20,120
Investments at Bank of Montreal: \$ 20,120 invested at 5.35% Matures Oct 3 rd , 2028 Principal from endowments from K. Tuckey \$12,120; D. Blake \$2,000; G. Rogers & I. MacDonald \$4,000; G. MacDonald \$1,000; E. Ingram \$1,000		
Bank of Montreal Youth Programs Sub-Account		
Opening Balance	895	10,000
Transfer to Investments	0	0
Closing Balance	895	10,000
Investments at Bank of Montreal: \$ 10,000 invested at 5.35% Matures Oct 3 rd , 2028 Principal consists mostly of the McLellan Youth Programs Bequest.		
Bank of Montreal Outdoor Worship Area Sub-Account		
Opening Balance	7,735	0
Donations	0	0
Expenses	(59)	0
Closing Balance	7,676	0
Total Bank of Montreal Closing Balance	8,571	30,120
Coast Capital Savings Sub-Account		
Opening Balance	0	7,571
Compound Interest	0	114
Closing Balance	0	7,685
Investments at Coast Capital Savings	\$5,123 Invested at 2.1% Matures Jan 7 th , 2025 (A. Goddard) \$2,562 Invested at 2.1% Matures Jan 7 th , 2025 (H. English)	

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Non-Restricted Funds

Savings & Capital Reserve Non-Restricted Funds		Cash	Investment
Bank of Montreal Account			
Opening Balance		13,510	
Investment Income		3,244	
Co-op Dividend (Received after books closed – will be in 2025 income)		0	
Closing Balance		16,755	
Coast Capital Savings Account			
Opening Balance		6,888	10,095
Interest Income		8	151
Transfer to Investments		(6,000)	6,000
Closing Balance		895	16,246
Investments at Coast Capital Savings	\$ 10,246 Invested at 2.1% Matures Jan 7th 2025 \$ 6,000 Invested at 3.0%, Matures Sept 24th 2025		
Synod Consolidated Trust Fund			
Opening Balance			64,450
Unrealized Capital Gain / Loss on CRF Investment ²			0
Closing Balance			64,450
² \$64,450 invested with Synod at 4.25% - December 2023 Valuation as data for 2024-year end has not been provided as of the date of printing this report. Original investment in Synod Consolidated Trust Fund was \$50,000 which included bequests from M. Vincent, D. English, Ewart, and Darby. The current value includes \$14,450 unrealized capital gain. Dividends are paid quarterly and vary depending on the performance of the underlying investments. For 2024 the return was approximately 4.25%			
Total Closing Balance Savings & Capital Reserve Non-Restricted Funds		17,650	80,696

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7.2.3 St. Thomas Mission & Outreach

This account includes \$20,000 from the E. Geise Bequest and funds derived from the sale of the St. Thomas Mission Church on Vanalman Ave. for \$42,000. At the time, a decision was made to designate these funds for Mission and Outreach projects. Parish Council has decided that, if necessary, funds may be used from this account in 2025 to assist with the major project to paint the church.

Coast Capital Savings Credit Union		Cash	Investment
Opening Balance		19,143	52,380
Investment Income		311	606
Transfer to Investments		(17,100)	17,100
Closing Balance		2,354	\$ 70,086
Investments at Coast Capital Savings		\$40,986 Invested at 2.1%, Matures Jan 7th 2025 \$2,100 Invested at 3.0%, Matures Sept 24 th 2025 \$15,000 Invested at 4.8% Matures Jan 4 th 2026 \$12,000 Invested at 3.5% Matures Oct 19 th 2029	

7.2.4 Freeman Bequest Repairs & Maintenance Reserve

This account is money set aside to support repair and maintenance projects when needed. Funds may be drawn from this account in 2025 to assist with the major project to paint the church.

Coast Capital Credit Union		Cash	Investment
Opening Balance		641	12,076
Investment Income		178	121
Transfer to Investment			0
Closing Balance		\$ 819	\$ 12,197
Investments at Coast Capital Savings		\$8,197 Invested at 2.1%, Matures Jan 7 th 2025 \$4,000 Invested at 4.35% Matures Apr 27 th 202	

7.2.5 Organ and Music Programs Fund

This account is reserved for music related projects and expenses. During 2024, a major upgrade was made to the organ.

Coast Capital Credit Union		Cash	Investment
Opening Balance		4,424	10,095
Investment Income		4	151
Donations		5,000	
Transfer to Investments		(9,400)	9,400
Transfer to General Account for Organ Upgrade Project		(5,264)	
Closing Balance		(5,236)	\$ 19,646
Investments at Coast Capital Savings		\$10,246 Invested at 2.1%, Matures Jan 7 th 2025 \$ 9,400 Invested at 3.0%, Matures Sept 24 th 2025	

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8 Appendix B – 2025 Financial Budget Detail

8.1 2025 Budget Income Statement Detail

	2024 Budget	2024 Actual	2025 Proposed
Donations			
Open Offerings	2,500	2,492	2,500
Envelopes	142,600	137,107	135,000
Donations	2,000	708	1,000
Planned Giving Receipts	10,000	14,909	10,000
Special Offerings - Easter	4,000	6,273	6,500
Special Offerings - Thanksgiving	3,000	2,500	3,000
Special Offerings - Christmas	12,000	10,245	10,000
Other Income Operations			
Weddings, Baptisms, Funerals	5,000	14,921	15,000
Rectory Rental	21,600	21,600	22,500
Hall Usage	1,500	1,650	2,000
Adult Education, Bible Study, Lenten & Daylight Books	150	651	500
Flower Donations	2,000	120	500
Calendar Sales, Name Tags	300	207	200
Receptions	250	-	
Social Events Donations	1,250	1,582	1,500
Music Event Donations		592	
GST Rebate	1,400	780	800
Fundraising	20,000	13,114	15,000
Outreach Donations	15,000	16,356	14,000
Investment Income & Dividends	7,900	10,009	8,000
Sale of Plots	2,000	3,000	2,000
Country Grocer Cards		767	800
Directed Donations			
Organ Enhancement		11,000	0
Cemetery Bench		1,935	0
Cemetery Maintenance	2,500	0	500
Photocopier	3,000	0	0
Taizé		484	0
Projects			
Outdoor Worship Area	1,000	0	0
Total Income	\$ 260,950	\$ 273,001	\$ 251,050

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8.2 2025 Budget Expenses Statement Detail

2025 Budget Expenses Statement Detail	2024 Budget	2024 Actual	2025 Proposed
Property Maintenance			
Insurance (30% increase)	9,400	8,815	10,000
Property Taxes	2,200	8,815	2,500
Repairs & Maintenance			
Church	500	727	500
Hall	600	551	600
Office & Rectory	600	13	600
Organ & Piano	500	139	500
Grounds	7,500	6,330	6,500
Heating Costs			
Church	2,500	1,248	1,500
Hall	1,600	2,207	2,500
Office & Rectory	300	602	600
Utilities			
Electricity	3,000	2,266	2,500
Internet	1,500	1,792	2,000
Telephone	1,600	1,397	1,600
Water	1,000	1,202	1,300
Property Maintenance Subtotal	32,800	36,106	33,200
Clergy Leadership			
Stipend (including housing allowance and benefits)	118,215	122,955	118,644
Relief Clergy	800	1,900	3,000
Clergy payments for Weddings, Funerals	1,500	1,800	1,200
Rector Recruitment & Moving Expenses			25,000
Clergy Leadership Subtotal	120,215	126,655	147,844
Leadership Support			
Adult Education, Bible Study, Lenten & Daylight Books	300	727	700
Audio - Visual Services	5,100	5,600	5,200
Bank Fees		35	30
Catering and Kitchen Expenses	700	960	1,000
Church School Expenses	500	-	500
Church Supplies	450	613	750
Clergy Conference	1,375	649	500
Custodian	6,200	6,844	6,200
Calendars	120	154	150
Flowers	2,000	243	500
Fundraising	100	1,212	650
Holy Week Packages	400	0	0
Music & Summer Musicians	400	704	400
Name Tags	150	0	0

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2025 Budget Expenses Statement Detail	2024 Budget	2024 Actual	2025 Proposed
Office and Miscellaneous Supplies	2,000	2,033	2,000
Organist (including relief)	14,000	13,750	16,000
Organist (Funerals & Weddings)	1,000	1,800	1,500
Mobility Exercises Program	600	213	-
Pastoral Care	250	202	250
Photocopier	600	646	700
Secretary	14,000	16,907	17,500
Social Events	1,012	1,226	1,500
Website	50	123	65
Workers' Compensation	30	38	40
Leadership Support Subtotal	51,237	54,679	56,135
Partnerships			
Assessment	28,098	28,098	33,681
Rector's Discretionary	100	0	100
Partnerships Subtotal	28,198	28,098	33,781
Outreach Disbursements	15,000	16,856	15,000
Cemetery Management			
Add Plaque Wall in Memorial Garden	2,000	1,939	0
Hedge Pruning	1,100	1,250	1,300
Mulch Memorial Garden	0	71	100
Bank Fees	0	10	30
Cemetery Management Subtotal	3,100	3,270	1,430
Capital & Special Project Expenses			
Photocopier	6,100	6,132	0
Paint Office	500	0	500
AV Equipment	500	600	0
Organ Enhancement	0	12,265	0
Cemetery Bench	0	1,935	0
Replace Computers (Office & Envelope Secretary)	0	0	2,000
Church - Paint and Replace Plexiglass	10,000	0	100,000
Buildings Condition Assessment	0	0	3,000
Outdoor Worship Area	2,000	59	2,000
Taizé	0	484	0
Capital & Special Project Expenses Subtotal	19,100	21,475	107,500
Total Expenses	270,950	287,138	394,890
Surplus / Deficit	(9,100)	(14,136)	(143,840)

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9 Appendix C - 2025 Proposed Annual Plan

9.1 2025 Proposed Calendar Events

Date(s)	Type	Event	Leader
Tue Mar 4	Social	Shrove Tuesday Pancake Supper	Social Committee
Wed Mar 5	Liturgical	Ash Wednesday Services	Priest
Sat Apr 12	Liturgical	Palm Cross Folding	Altar Guild
Sun Apr 13	Liturgical	Palm Sunday	Priest
Thu Apr 17	Liturgical	Maundy Thursday Evening Service	Priest
Thu Apr 17	Social	Maundy Thursday Soup Dinner	Social Committee
Fri Apr 18	Liturgical	Good Friday	Priest
Sun Apr 20	Liturgical	Easter Sunday	Priest
Sun Apr 20	Social	Dressing of the Graves	Altar Guild
Sat May 10	Fundraising	Spring Plant Sale	Wardens
Fri May 23-25	Social	Mayne Island Retreat	Wardens
Sun Jun 8	Liturgical	Pentecost Sunday	Priest
Sun Jun 15	Liturgical	Trinity Sunday	Priest
Sat Jul 19	Social	Summer Tea	Social Committee
Sun Sep 7	Social	Welcome Back Sunday	Social Committee
Sat Sep 27 tbc	Fundraising	Fall Fair	Wardens
Sun Sep 28	Liturgical	Truth and Reconciliation Sunday	Priest
Sun Sep 28	Liturgical	Feast of St. Michael and Angels	Priest
Sun Sep 28	Social	Patronal Lunch	Social Committee
Sun Oct 5	Liturgical	Animal Blessing Service	Priest
Sun Oct 12	Liturgical	Thanksgiving Service	Priest
Sat Oct 25 tbc	Fundraising	Fall & Christmas Sale	Wardens
Sun Nov 2	Liturgical	Feasts of All Saints and All Souls (Obs.)	Priest
Sun Nov 9	Liturgical	Remembrance Day Service	Priest
Sat Nov 22 tbc	Fundraising	Christmas Sale	Wardens
Sun Nov 30	Liturgical	Advent 1	Priest
Sun Dec 7	Liturgical	Advent 2	Priest
Sun Dec 14	Social	Christmas Social	Wardens
Sun Dec 14	Liturgical	Advent 3 with Advent Lessons & Carols	Priest
Sun Dec 21	Liturgical	Advent 4	Priest
Wed Dec 24	Liturgical	Christmas Eve	Priest
Thu Dec 25	Liturgical	Christmas Day	Priest
Sun Dec 28	Liturgical	Christmas Lessons & Carols at 10:30	Priest
Sun Jan 4	Liturgical	Feast of the Epiphany (Obs.)	Priest
TBC	Liturgical	Observatory Service	Elizabeth Griffin

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9.2 2025 Proposed Recurring Activities and Events

Days		Event	Contact
Monday	2 nd & 4 th Monday	Card-Making	Terry Willow
Monday	Weekly	Open Church	Helen Love
Tuesday	1 st & 3 rd Tuesday	Craft/Sewing Club	Diana Caleb
Tuesday	2 nd Tuesday	Women's Fellowship Lunch	Phyllis Fatt
Tuesday	3 rd Tuesday (tbc)	Parish Council	Wardens
Wednesday	Weekly	Christian Conversation	Priest
Wednesday	3 rd Wednesday	Computer 101 Drop-in	Lanny Hubbard
Wednesday	Weekly	Open Church	Helen Love
Wednesday	Monthly	Evensong	Priest
Thursday	Weekly	Choir Practice	Patrick Sibley
Friday	Weekly	Walking Group	Ricky Love
Friday	Weekly	Open Church	Helen Love
Sunday	Weekly	BCP Eucharist Service	Priest
Sunday	Weekly	8:30 St. Tim's Social	Margaret Eagle
Sunday	Weekly	BAS Eucharist Service	Priest
Sunday	Weekly	Coffee & Fellowship	Gerry Norie
Varies	Bi-Weekly	St. Michael's Work Team	Helen Love
Varies	Quarterly	Lecture Series	Linda Dryden