

## 192<sup>nd</sup> Annual Meeting

### Year Ending December 31<sup>st</sup>, 2025

Clergy:

The Rev'd Lori Ramsey

Wardens:

Hazel Sherren

Sarah Lennerton

# AGENDA

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PARISH OF ST. JOHN AT TRURO

ANNUAL MEETING

FEBRUARY 15<sup>TH</sup>, 2026

OPENING PRAYER

MINUTES FROM FEBRUARY 16<sup>TH</sup>, 2025 ANNUAL MEETING

BUSINESS ARISING FROM THE MINUTES

CORRESPONDENCE

CONSENT AGENDA

PARISH REPORTS

RECTOR'S REPORT

WARDEN'S REPORT

ORGANIZATIONS

FINANCIAL

RECEIPTS & DISBURSEMENTS

SPECIAL ACCOUNTS

BUDGET 2026

REVIEWER'S REPORT

NEW BUSINESS

ELECTION OF PARISH COUNCIL & OTHER OFFICES

WARDENS

GENERAL MEMBERS TO PARISH COUNCIL

CHIGNECTO REGIONAL COUNCIL DELEGATES

ENVELOPE SECRETARY

FURTHER NEW BUSINESS

TRANSFER OF OFFICE

CLOSING PRAYER

The Parish of St. John at Truro

**191<sup>st</sup> Annual Meeting**

February 16, 2025

The meeting was called to order at 12:30 p.m. with 29 parishioners in attendance.

**Welcome:** Warden Neil Harris welcomed everyone to the meeting. It was noted that voting would be by show of hands.

**Opening Prayer:** Rev. Lori Ramsey

**Approval of Minutes:** The minutes of the 190<sup>th</sup> Annual Meeting were presented on pages 1 to 6 of the Annual Report. There being no errors or omissions reported it was moved by Bev DeVouge and seconded by Elaine MacInnis to accept the minutes as circulated. Motion carried.

**Business arising:** There was a question regarding the Variance of Trust being proposed however Rev. Lori advised that there are still more questions being asked by the diocese therefore nothing is settled yet.

**Correspondence:** None

**Consent Agenda:** Approval by consent agenda for the various Parish Reports which were found on pages 8 to 32 inclusive. There were a few changes to be made – Bev DeVouge advised that the Regional Council Report should read Chignecto Regional Council, also that the Reps should show Leona Hunt not Leona Smith as stated. The Sunday School Report should reflect that Nov. 3 story was the story of King David. It was moved by Michael Sherren and seconded by Laurel MacIntosh to approve the consent agenda with the above amendments. Motion carried.

**Finance:**

Angela noted that it was realized after the annual meeting reports were printed that there was an oversight in including the remainder of the Barrett bequest this year because the amount was distributed to us as stocks, not as cash. An adjustment showing including this amount will be made for the start of 2025. Acceptance of this year's financial statements will be with that amendment included.

**General Fund:** We were slightly over budget on envelope donations (\$272) and under budget on PAR donations (\$1,167). We received \$12,383 in gifts designated for Discretionary spending. Loose and other designated givings were both over budget. Other Gifts and Memorials were well over budget this year, but Angela noted that was due to targeted one-time donations for a specific purpose (for example the projector repair). The Bequests line which is currently showing no donations will be updated to include the Barrett stock received in the amount of \$99,955.63.

Investment income for most of the General Fund was near budgeted amounts. We were under budget on Housing by \$2,111 but had a previous bank balance to make up for the rest of the Rector's housing for the year. Though we had budgeted to take funds for training from the Henderson Fund, we instead took them from the Corbin Fund which had more ample earnings to cover the amounts.

General Fund covered half of the Diocesan allotment for the year (\$26,285). We were under budget on the Rector's salary, CPP and EI amounts due to Rev. Lori's leave. Office and Admin items were close to budgeted amounts with the exception of computer costs (Rev. Lori's laptop broke) and Other (the projector broke). All Church Needs expenses were close to budget. Spiritual Development and Parish Gifts were under budget in the Christian and Youth Work category. Music and Education and Training expenses were all near budget. We increased the value of the gift cards given out with our Christmas Index boxes this year and all other Outreach commitments were met. We were able to place \$35,000 in reserve against future deficits.

General Fund started the year with a bank balance of \$857 and had a net increase in cash of \$2,349 leaving a year end bank balance of \$3,206.

Cutler White Trust: Investment income deposited was \$147,737. Our budget for the year was \$166,485. There were several projects that were not able to be completed this year so we did not need to take the remainder of the money budgeted. \$7,688 was received through PAR donations and a bequest from the Hansen family in memory of Mike (which will be put toward our ongoing heating system upgrade). \$13,360 was transferred from Cemetery to pay for a portion of the snow removal and insurance costs.

Cutler White Trust's share of General Fund compensation was under budget due to Rev. Lori's leave. Cutler White Trust paid the other half of our annual Diocesan allotment (\$26,288). We were slightly under budget on heating oil but slightly over budget on electricity and water usage. All 'Other Premises Expenses' were under budget. Maintenance expenses were all close to budget and all Repairs and Replacements expenses were under budget. The Church Roof project was completed and was \$2,000 over budget. There is additional work needing to be done to the roof in 2025. Other budgeted projects for 2024 were not completed. Cutler White Trust started the year with a bank balance of \$750 and had a net decrease in cash of \$723 leaving a year end bank balance of \$27.

Legacy Fund: \$2,500 was received in bequests and other gifts. Investment income deposited was \$1,222 to cover the cost of the Kitchen Upgrade project (\$870 in Mission and \$325 in Supplies and Services). \$2,500 was invested with CIBC leaving a bank balance of \$0.

Bill Rawlinson Memorial Outreach Fund: \$120 was received from PAR donations and investment income deposited was \$8,732. Awards given this year totaled \$4,600. \$2,232 was re-invested with the Diocesan Endowments leaving a year end bank balance of \$2,020 which will be used for 2025 awards already applied for.

Cutler White Cemetery: We had budgeted to take \$145,217 in investment income. The actual amount taken was \$80,847 as not all of the funds were required due to the postponement of the gate, fence and railing project (contractor delay) and the move to Truro Landscaping from Truro Cemetery Corporation resulting in significant savings.

Cutler White Cemetery's share of General Fund compensation was under budget due to Rev. Lori's leave. A new cell phone and case were purchased putting us slightly over budget on phone costs. A new laptop was purchased and the cost came in under budget. All other Office & Admin and Other Premises Expenses items were under budget. Cutler White Cemetery had an opening bank balance of \$13,563 with a net increase in cash of \$26,858 leaving a closing bank balance of \$40,421.

Gravelots Truro: Investment income for the year from the Diocesan Endowment and Core Investment was \$22,698. This fund paid half of the snow removal cost for the year and a portion of the insurance cost for the year. The budgeted capital project was not completed. \$35,568 was transferred to Cutler White Cemetery. This was the portion of the earnings from the Diocesan Endowment belonging to that fund since the link was built. Going forward we will be reporting this fund as "Old Gravelot" and "Cutler White Gravelot" so we can keep the earnings in the appropriate categories. This fund ended the year with a bank balance of \$5,534 (comprised of "Old Gravelot" funds).

Gravelots Londonderry: Investment income for the year was \$2,786. Mowing costs for the year were \$575. We moved \$18,000 into Core investments to get a better return on interest. This fund had an opening bank balance of \$18,726 and a net decrease in cash of \$15,789 leaving a closing bank balance of \$2,937.

Gravelots Kempton: Investment income for the year was \$622. Mowing cost for the year was \$1,500. We moved \$2,000 into Core investments to get a better return on interest. This fund had a opening bank balance of \$3,039 and a net decrease in cash of \$2,878 leaving a closing bank balance of \$161.

It was moved by Sarah Lennerton and seconded by Natasha Bejarano to accept the financial report as presented. Motion carried.

**Investments:** Sandy Rudolph presented our position with our investments and explained that due to our different method of investing we are currently showing much better results. Also with the new method of spreading our expenses over the three income streams we have more flexibility in handling expenses that arise over the year. Fully restricted church investments totaled \$4,166,883. Investments restricted to spending within the fund totaled \$1,071,191. Investments with no restrictions totaled \$202,192. Total church investments totaled \$5,440,266. Fully restricted Cemetery investments totaled \$3,908,157. Investments restricted to spending within the fund totaled \$1,234,044. Total Cemetery investments totaled \$5,142,201.

It was moved by Natasha Bejarano and seconded by Maria Murphy to accept the investment report. Motion carried.

#### **Budget 2025:**

The budgets were presented by Sandy Rudolph. He thanked the finance committee for their work on the preparation. The General Fund budget was balanced at \$176,172. The Cutler White Trust budget was balanced at \$209,076. The Cutler White Cemetery budget was balanced at \$131,318. The Gravelots Truro budget was balanced at \$32,094. The Londonderry budget was balanced at \$1,800. The Kempton budget was balanced at \$800.

It was moved by Bev DeVouge and seconded by John Greer to accept the budgets as presented.

**Reviewers' Report:** The reviewers' report was presented. The review was completed by Harold Wilson and Roger McNutt and all was found in order. It was moved by Judy MacKenzie and seconded by Maria Murphy to accept the report as presented. Motion carried.

**New Business:**

**Nominating Committee Report**

**Wardens:** Hazel Sherren (returning) Sarah Lennerton (new)

**Secretary:** Laurel MacIntosh

**Treasurer:** Angela Burton

**Parish Council Members at Large:**

Bob Adams

Natasha Bejarano

Joan Best

Bill Canning

Carol Ann Dominix

Faye Kennedy

Cory Lunn

Jacquie Muers

Michael Sherren (new)

Chair Neil called for further nominations from the floor. There being no further nominations Bev DeVouge moved to accept the report as presented seconded by Linda Walker. Motion carried.

**Chignecto Regional Council:** John Greer, Leona Hunt.

Bill Canning expressed an interest in being included on the council. It was agreed to accept his offer. There being no further nominations from the floor Michael Sherren moved to accept the report with Bill's addition seconded by Sandy Rudolph. Motion carried.

**Synod Delegates:** Natasha Bejarano, Leona Hunt. Alternate Michael Sherren

There being no further nominations from the floor Faye Kennedy moved to accept the report seconded by Sandy Rudolph. Motion carried.

**Envelope Secretary:** Harry MacKenzie

There being no further nominations from the floor it was moved by Maria Murphy and seconded by Tom Rudolph to accept the report as presented.

**Further New Business:**

Sandy Rudolph asked for a volunteer to do the minutes of the Finance Committee meetings. They usually meet the second Wednesday of the month at 1 p.m.

Maria Murphy asked about cleaning up all the things presently stored in the crypt i.e. excess pews etc. This is something to be looked at in the near future.

There was some discussion on where our music program is going now that we are losing Diane to retirement. Hazel advised that she and Neil had met with Diane and have prepared a job description. They have been waiting for Rev. Lori to return and will now start a determined effort to fill this important position. Considering the specialized nature it's not an easy position to fill but the Executive Committee will work on it.

**Transfer of Office:**

Neil wanted to acknowledge a couple of people in closing and thanked Angela, Hazel and Joan for their support over the year. He especially wanted to thank Bishop David for his help and support during Rev. Lori's absence. He presented Rev. David with a token of appreciation and he also had a thank you for Cory and Dorothy to be given later. Neil then presented the "keys to the kingdom" to Sarah as well as the Robert's Rules of Order to Hazel.

Bev DeVouge moved to adjourn at 2:49 p.m.

Respectfully submitted by Joan Best, secretary

## Rector's Annual Report – 2025

As I look back on 2025, I remember another year of God's grace to us gathered as a faith family. In this report I'll speak of the graces as they occur to me – month by month and end with looking ahead to 2026.

In January, as the year began, I was not with you but was finishing the last month of my four-month leave of absence. I know that the parish was busy at that time, with Bishop David Torreville and Dorothy Tay providing priestly ministry and Cory and Natasha as their assistants, along with the LLM team. I am very aware that preparing for the AGM was a huge task and I appreciate the leadership of the then wardens Neil Harris and Hazel Sherren, in that task, and through-out my leave. Our parish owes all of these folks a debt of gratitude. I know that God was with you and that the love and energy of many kept our parish functioning in those months.

I returned to work in February, just in time for the AGM. The month was a catch-up time for me, especially pastorally, as so much had happened to parishioners in that four-month period. I was also engaged in changing some of my own work patterns and habits to be healthier for the work; a lesson learned when I crashed in the fall of 2024. Highlights of that month in our outreach were participation in Coldest Night of the Year in support of the Truro Homeless Outreach Society (our largest fundraising ever for this project!) and another successful Baby Needs drive (sponsored by our Chancel Guild) for the Colchester Food Network.

In the first week of **March**, we were on the threshold of another Lent. The parish was blessed to have the return of a Pancake Supper sponsored by our Men's Group. Ash Wednesday saw again Ashes to Go on Inglis Place early in the morning and two services in the sanctuary over the course of that day. Our Lent program was titled: *All We Need* and explored God's provision for us in everything. We offered an email daily Lenten devotion and held a Thursday evening discussion group on this theme.

**April** began with the lead up to Holy Week. Our postulants, Natasha Bejarano and Cory Lunn, took a larger role in the planning and delivery of Holy Week services this year, most notably with the leadership of the Good Friday liturgy, which featured an amazing reflection by Karen Ewing and was very well received. Our Easter liturgies were well attended and very joyful! April also saw the hiring of Doug Wolfe as our new Cemetery Manager for Terrace Hill. Doug has been a wonderful addition to our parish staff!

Our Diocesan Synod met in **May** in Antigonish. Our delegates were me, Michael Sherren and Leona Hunt. Natasha Bejarano was also able to attend as a postulant. The delegates reported to the parish in a written format after the event. Perhaps the most significant result of the Synod, was the passing of a motion to allow parishes to write their own by-laws to replace the current Canon 35 on parish government.

In **June**, our Water of Life project celebrated 20 years with a walk-a-thon in Victoria Park to bring people together and to celebrate all that has been accomplished. Lynda Gehrels, president of Lifewater Canada was with us and preached at our Sunday worship on June 1. June also saw the closing of our Sunday School for the summer and a party to mark the retirement of Diane MacLeod from her 20-year position as a Music Leader and Co-Choir Director. We are forever grateful for the love and hard work Diane poured into our parish with her gift of music. On an outreach front, St. John's again participated colourfully in another Truro PRIDE parade in June. Thanks to Gordon West for the use of his truck!

As usual, **summer** is usually a quiet time when worship is simple and folks take time out from the business of parish life to relax and be refreshed. Thanks to Natasha Bejarano for organizing two Saturday morning prayer walks around our community during this time, on July 12 and August 23. August also saw the installation of our new church lawn sign, a several month project of the parish council. The sign is part of our attempt to be more visible and welcoming to the community. We've been attempting to place hopeful and thoughtful messages on the sign as well as updates about services and events and to change the message frequently. Thanks to Cory Lunn for his leadership and liaison with Sid Sells Signs on our behalf.

**September** saw a return to a more regular rhythm with the return of our Sunday School. This year for the first time, we held a blessing of backpacks for school children. On Sat. Sept. 13, St. John's participated in the Doors Open for Churches program sponsored by the Heritage Trust of Nova Scotia. We opened our doors for the public to visit, explore the church, hear the pipe organ, climb to the bell tower, and hear from parishioners about the significance of our historic building. Thanks to all who volunteered for that day!

In **October**, we held our annual parish retreat, which this year became a mini retreat in the parish hall as our usual retreat venue at Whispering Spirit Farm was unusable due to the ongoing drought. In that month, we also featured a Godly Play story in church during the sermon time and held our annual Blessing of Animals, this year returning to the church lawn as the venue. Our usual collections for our Christmas food project and for Mission to Seafarers began.

**November** saw the launch of our new and simplified parish website. Thanks to Kim Benedict for the work of revamping the site. We also held a Godly Play training event attended by both our own parishioners and folks from other interested parishes. Diocesan Youth and Family Ministry Co-ordinator Allie Colp led the day. Advent began at the end of the month and we distributed our annual Advent gift to parish households; this year's gift was a kit to make a peanut Holy family ornament. As the month finished off, Parish Council formed a new sub-committee to work on St. John's parish bylaws as mandated by Synod in May. Michael Sherren, Sarah Lennerton, Hazel Sherren, Joan Best, myself, and Laurel MacIntosh make up that committee. It is hoped that the work will be done early in 2026. The bylaws will then go to Parish Council and then to our Diocesan Bishop for approval and a parish meeting will be called to ratify them.

In **December**, we observed Advent and prepared for Christmas. This year, our Sunday School children returned to dressing for a mini nativity during our Christmas children's presentation. This hasn't happened for several years, and we hope that it will grow into a more full-blown pageant again in the coming years. Christmas services were joyful and well attended.

Looking back like this is helpful, so that we see the many things we've done and the many blessings we've been given together. As I close, I am minded to thank our staff for all that they do. Angela Burton, our office administrator and treasurer, continues to be a key part of what keeps St. John's running smoothly. Few of us know all that she does for us. Our wardens, Hazel Sherren and Sarah Lennerton help me immensely and work diligently for all of us. John Greer has shouldered a bigger load in our music ministry in the last six months and deserves our support and gratitude. Esther Bejarano has been a breath of fresh air to our Sunday School program as co-ordinator and has brought us through a challenging time. We will miss her as she leaves that post when Sunday School closes in June. Doug Wolfe has very ably oriented himself to the Cemetery Manager position and is beginning to make changes that represent his gifts in the position, and I believe, will benefit Terrace Hill. As always, Sigrid Newman, is faithful in her duties as Sexton and we value her contribution to our parish life. I note changes in our Licensed Lay Minister team, in the departure with thanks of Jonathan Muers and Kim Benedict from that ministry, and with the return of Stephen Hamlin and Bill Canning and the joining of Lorna Sibley to that ministry in our midst. We now have a contingent of 6 LLMs and that is good news!

Looking ahead, I want to acknowledge the ongoing work and ministry of our postulants Natasha Bejarano and Cory Lunn. In addition to their leadership on Sundays, they both take a role in our pastoral ministry, caring for our people and being available for emergency calls in my absence. They also take leadership in programs of Christian education and spiritual development. Natasha's book study To Love and Serve and Cory's book study Being Christian were great opportunities for us to grow in Christ this year, as are the on-going Spiritual Café events. I encourage our people to take these opportunities when they're presented!

It's also a great joy and a gift of God to look around and see so many new faces in our midst! We are so glad that you are here with us! Part of our work in 2026 will be to receive and to welcome and to get to know each other. As newcomers, you have the potential to enrich our family with your gifts and to help us all move in new directions as a parish. Our God is so good and to be in God's family here is such a privilege for us all! May we continue to know ourselves as blessed and to be open to what these blessings mean for our community and world.

In Christ's service with you,

Rev. Lori

## **PARISH PASSAGES 2025**

### ***UNITED IN CHRIST***

Gina Rushton & Dana Rushton

### ***BAPTIZED INTO CHRIST***

Scarlett Mae Ingram

Lily Marie Ingram

### ***ENTERED INTO ETERNAL REST***

Margaret Barbara "Barb" Smith

Richard Chisholm "Mike" Nowlan

Barbara Anne Johnson

Dorothy Pauline Robeson

Joan Margaret Hatfield

Valda Jean Keller

Irene Elizabeth McNutt

Helen Rose Greenwood

Robert Anthony "Bob" Pryor

Evelyn Prokop

Donna Jean Craig

Jean Marguerite "Marg" Ingarfield

Mark Christian Walker

Alexander Daniel Quirk

David Carr

Stephen Morris Saltzman

George Ronald Ramsey

Stanley Dean Salsman

Joyce MacDonald

Chimdiamara Tehilla Chikwendu

## Warden's Report 2025

The new year started with Rev. Lori on leave of absence and Bishop David acting as our Interim Priest. I extend a heartfelt thank you to Bishop David for his guidance and support during this time. We welcomed Rev. Lori back from her leave of absence in early February and Bishop David was able to return to his position as a valued member of our Parish.

Parish council met every month, except July, August and December. Some of the items dealt with in 2025 include:

- Vandalism at Terrace Hill
- Wall mounted heaters installed in the Link
- Denial of the ramp funding application
- Heat pumps installed in the church and upper Kaulback Hall. It is anticipated that this will reduce the cost of heating in these two areas
- Doug Wolfe was hired as cemetery manager
- Two parishioners and Rev. Lori represented St. John's at Synod
- Diane MacLeod was celebrated on her retirement from 20+ years as co-choir director and pianist
- A replacement church sign was installed on the front lawn
- A Meditation Garden was started by the back door to the Link
- Open Doors Heritage Event saw thirteen visitors take a tour of our church, the oldest in Truro
- The new website went live to enhance our internet ministry
- Truro Landscaping now has the contract to do snow removal from the church for 2025-26 in line with maintenance at Terrace Hill
- The crypt was cleaned out with some items being donated, some being discarded and some sold. There are still pews available for purchase
- The Canon 35 committee met and has started work on writing the Canon so that it reflects current practises at St. John's
- The Cutler White Will Variance application has gone to the lawyers.

- Major improvement in the technology used in a Live Stream system is being investigated to replace the current cell phone services
- A Mission and Vision statements review has begun.

It has been a busy but rewarding year for me. I thank the members of Parish Council for their dedication and commitment to the work of the Parish.

Rejoice in hope, be patient in tribulation, be constant in prayer.

Respectfully submitted,

Hazel Sherren, Warden

## **Bells 2025**

The bells ring each Sunday morning before and after the 10 o'clock service and at weddings and funerals, upon request. I also played the bells at various times throughout the week before Christmas.

On September 13<sup>th</sup> we hosted Bell tower tours as part of the Historic Doors Open for Churches program. It was nice to see visitors try ringing the bells.

Having a heater in the area of the carillon, in the bell tower, is very helpful for maintaining the bells! Thank you to Robin Phillips for making sure the heater is working on cold days!

Thank you to Rev. Lori for encouraging the bells to ring.

Respectfully submitted,

Cathy Boudreau

## 2025 Report - St. John's Property Committee

The members of the Property Committee [PC] for 2025 were; as follows: Bob Adams, Robin Phillips, Jason Reynolds, Sandy Rudolph and Harold Wilson.

During the year, the PC met six (6) times (once in the months of January, February, April, June, Sept. and Nov.). Jason Reynolds served as secretary and Robin Phillips served as chairperson.

This report will summarize the property work incidents addressed under the following headings; as follows: Church Interior; Exterior of Church Buildings; Kaulbach Hall-Founder's Link Interiors; Church Grounds; and, Security & Alarm Systems.

### **A. Church Interior:**

#### **1. Heating System:**

**a)** The four (4) pleated filters within the Air Heat Exchanger were replaced early in March 2025. It is recommended the filters be replaced annually.

**b)** On April 1<sup>st</sup>, the furnace expansion tank was replaced by Wilsons Heating staff. Water found around the furnace in mid-March was attributed to a tank failure.

**c)** A routine annual inspection / maintenance of the oil-fired furnace (boiler) was done on July 3<sup>rd</sup>, by Wilsons Heating staff. The boiler temperature was lowered to approx. 160 degrees F. Angela Burton advised that an insurance inspector, as well, checked the boiler October 17<sup>th</sup>.

**d)** A stoppage of the heat pumps in December resulted in a drop of interior temperature to approx. 4 degrees Cel. While the thermostat indicated system was defaulting to the backup heat source (i.e. oil furnace), the circuit (#1) supplying hot water to the air exchanger and, thus, hot air to the sanctuary, did not respond. Wilsons Heating staff demonstrated that the thermostat relay (in furnace room) was not activating the switch for the #1 circulator pump. Yet, manually holding the latter switch resulted in heat from furnace moving to the air exchanger. The attending technician recommended that the default connection to the oil furnace needs to be corrected.

**e) Radiator Issues:** On Dec. 30<sup>th</sup>, Wilsons Heating was asked to investigate the heat in two areas of concern; that is: (i) Organ Pipe Loft (OPL); and (ii) Belfry.

Problem appeared to be restriction of water flow (partial pipe freezing) to the respective radiators. The Belfry unit piping passes through a 3'~ space above the ceiling of the caretaker's storage room and ascends near the wall phone in the Foyer, beside the north side wall, to the Belfry radiator. There is plastic pipe connection in the 3' ceiling space which is not heated.

And, the OPL radiator heating circuit pipe passes through the Sprinkler Room, which was very cold due to a defunct thermostat [see E2b)].

## **B. Exterior of Church Buildings:**

### **1. Church Entrances:**

a) (i) Church St. Entrance: As in past years, there continues to be excessive amounts of fine sand, from eroded sandstone, on the landing deck at the top of the stairs. Annual maintenance was done in July. The wood deck and step surfaces were sanded and painted with 2 coats of gray stain. Red warning stripes were painted on the edges of each wooden step. The step sides / railings received coats of cranberry-coloured stain, and gray stain, as appropriate. The decorative, wrought-iron hinges (4) were removed, sanded, repainted and, then, reinstalled in place on the 2 doors. The 2 exterior doors were sanded, crack-filled, and received 2 coats of stain.

(ii) Crypt Exterior Door: The exterior surface of this door and its frame were sanded and repainted with 2 coats of the traditional cranberry red stain.

(iii) Vestry Exterior Entrance: The landing deck, steps and side rails were sanded and received 2 coats of gray stain. The door was sanded and stained cranberry red. Decorative, wrought-iron hinges (2) were removed, sanded, repainted and reinstalled in place on the door.

b) Sandstone Preservation: Attempts to preserve the sandstone structure, reported in 2024, has done little to protect any ornate structure. PC recommends using non-corrosive deicing compounds to decrease the rate of deterioration. In the future, some consideration may need to be given to replacement of some defective stonework.

2. Kaulbach Hall - Founder's Link [Ext.] Entrance Doors: These doors came with a paper-thin veneer. Now, the doors are showing signs of deterioration as this veneer gradually strips away. In August 2025, and for each year since the doors were installed, the exteriors of these doors were lightly sanded, wiped clean and coated with spar-varnish to preserve the integrity and appearance of these doors.

### **3. Catch-Basins and Eaves Troughs:**

a) There are two, 7" wide eaves troughs due to ice damage that still need repairs.

b) In the spring & fall (2025), three (3) water catch-basins [two (2) next to west side of the "Link" and one (1) adjacent to the "Link" east side] were cleaned by Provincial Window Cleaners (PWC). [also, see Section "C", Part 2].

4. Church Roof: Last year (2024) the contractor doing the vinyl shingle stabilization work, C.L. Superior Roofing, advised that the sub-roof, at the base of the east-side of the Tower, was "soft" with some movement. They stabilized the area as a temporary measure. In 2025, when inspected by the contractor in the fall, the roof as repaired was considered suitable for the upcoming winter.

5. Church Accessibility Ramp: For replacement of the current Ramp, PC considered different materials options but settled on a treated wood frame with a “composite material’ deck floor.

Two (2) quotes were rec’d for the full replacement of the Church Accessibility Ramp. The lowest tender was from Terry Wilkens, Carpenter, which totaled \$ 54,072. (plus HST).

Sandy Rudolph prepared & submitted an application to government for a grant to cover up to 2/3 the cost of construction. The application was rejected without explanation.

Presuming that Parish Council will proceed, Mr. Wilkins forwarded (in Dec.) a revised tender of \$ 60,026. (plus HST). Sandy Rudolph has submitted a 2026 application for a Government Grant. PC has requested funding through the Church Budget of \$ 70,000 in order to proceed with replacement in 2026. Plans are to be drawn by Rural Roots Engineering and Design Ltd. For work to be in compliance with current Building Code.

6. Church Chimney Flues: A letter was rec’d from the Birds Canada Chimney Swift Team (BCCST), advising that the Church Property hosts a flock of Chimney Swifts which are listed as “threatened” under the Species at Risk Act. This bird species, also, is protected under the Migratory Birds Convention Act and related provincial legislation. We, the Church, are not supposed to disturb these birds. The BCCST have a Chimney Swift Fund that matches costs [1:1] for repairing or restoring [Chimneys] where these birds are nesting or roosting.

#### C. Kaulbach Hall - Founder’s Link Interiors:

1. Washroom Issues: In February, a no water flow to sinks in either washroom situation was attributed to low battery power in the infra-red water dispensing units (IRWDU). Each unit holds several “AA” batteries. Replaced at a cost of \$ 13. As well, later in October in the 2<sup>nd</sup> washroom, the sink IRWDU stopped working due to corrosion of battery wire terminals. There isn’t a radiator in this area, only a ceiling-height heat air vent. Somewhat out of sight and thus easily missed, the vent was in dire need of a vacuuming: possibly, a cause for condensation in the battery pack stored under the sink. Brylee Plumbing ordered 2 new battery pack units for the (IRWDU). One is an “extra” which is stored in the Crypt.

2. Stationary Windows: All windows of Founder’s Link and the two fixed windows of Kaulbach Hall, adjacent to the “Link” west entrance, must be cleaned outside using a ladder. This is done twice yearly, spring and fall, by Provincial Window Cleaners (PWC). The cost for cleaning these windows and the 3 catch-basins was approx. \$ 300. (plus HST) per year. [see Section B, Part 3b].

#### D. Church Grounds:

1. Landscape Care: Maintenance of the Church grounds continued to be funded by the Cemetery Committee (CC) through a service contract with Justaart Landscaping. Lawn Mowing continued to be done by Sigrid Newman and, in her absence, by volunteers.

2. Maple Tree With N.S. Power Guide Wire: There was no change in this situation during 2025. N.S. Power are investigating alternate locations for a guidewire support of their electrical pole;

preferably, on the west side of Church St. For the Church, Bob Adams is the main contact person with N.S. Power.

**E. Security & Alarm Systems:**

**1. Fire Alarm & Emergency Light System:**

**a)** The annual inspection of the Alarm and Emergency Lighting System was completed by Sorensen S Electric Ltd. (Dave Adams), October 7<sup>th</sup>. There was no deficiency in the fire alarm system. In relation to “emergency lighting system”, there were five (5) deficiencies involving spent batteries reported. These were emergency light batteries, primarily, in the Church crypt and sanctuary. The same day, new batteries were installed in the deficient emergency lights by Sorensen S Electric Ltd.

**b)** Several, repeated fire alarms occurred Sunday evening, June 29<sup>th</sup>. Harry MacKenzie was the parishioner who rec’d calls to respond on the Church’s behalf. Sorensen S Electric Ltd. were contacted to search out the cause and found a defective heat sensor mounted on the stage ceiling of Kaulbach Hall. The technician deactivated the sensor and replace it the next morning.

**2. Sprinkler System:**

**a)** The 2025 annual inspection of this System was completed on January 17<sup>th</sup> by Terry Sprinkler Ltd. (James Anderson). Also, the inspection included assessment of the “internal integrity of dry pipes”, as required by Code [a recommended 2024 requirement]. The Report stated... “All testing showed minimal signs of buildup and owner can proceed to next 5-year testing in 2030.” The cost of this inspection was \$ 776.25 (includes HST).

**b)** The condensate from the air compressor reservoir tank was drained regularly. During the winter months, a small heater was used to warm the air around the sprinkler equipment and to reduce the dampness in the Sprinkler Room. In the spring, this was replaced by Scotia HVAC, with a 5’ length of electric baseboard heater and thermostat.

**c)** Angela reported that a further inspection of this System was conducted by Terry Sprinkler Ltd. on December 1st. No deficiencies were noted in the Report.

I would encourage anyone who has an interest in maintaining and improving the Church Property to join the Property Committee. Our meetings are held monthly [2nd Tuesday evening at 7:00 p.m.]. Generally, the PC does not meet in July, August, or December.

In closing, the PC would like to thank all who provided assistance in 2024.

Respectfully submitted,  
Robin Phillips, Chairperson

## St. John's Church – Choir and Organ Report for the Year 2025

Our St. John's Choir continued its faithful and important contribution to Sunday worship and funerals during the 2025 year, and all through the summer too, with many summer Sundays having a full choir turnout.

There is a great sense of camaraderie and the enjoyment of being sociable amongst all choir members with caring and support for each other. This is something you don't always get in choirs (and other types of organizations too.) They obviously know something you don't know.

May I express my many thanks to the choir for their efforts and support of the job I am now trying to do as their director.

Diane MacLeod retired from her sojourn as choir director in June. The church had a lovely reception for her after her last service with gifts, singing, food, a donation made to the local SPCA in her name, gift certificates to Roadside Willie's restaurant and the Marigold Centre - and the usual assortment of celebratory activities. Everyone knows what an animal lover Diane is. The Choir also sang two selections in her honour, entitled For Diane (which I composed because I couldn't find anything else suitable) and I thank My God for you. To put these two selections together we had to have three extra practices behind Diane's back. This took some doing! Fortunately, we had Prue for an accompanist as it was a pretty tricky accompaniment. **Thanks to all.**

I find it remiss that the choir's contribution in this event was not acknowledged in the June minutes of the Parish Council meeting that followed a week or so later. I wonder if many at St. John's take the choir participation for granted. You cannot afford that luxury. They work hard and faithfully to do their part.

The choir is suffering from a lack of good lighting in the choir area. This makes it difficult for choir members to see their materials a lot of the time. This situation has been ongoing for a long time. We are not happy.

The organ is an excellent instrument for us, considering the use we need it for, and the size of our building. However...

The organ console is in need of a rebuilding job. It is not functioning well and has several problems. It was manufactured with early 20<sup>th</sup> century "organ building practices" which were fine at the time. However, since the late 1970s, when computer technology was being developed, the practice of organ building began to develop anew also. The result is that this organ is now **substandard** from the fact that it is no longer "up to code" and is not operating well. This is not readily apparent to a listener, as the ranks of pipes that are still working well cover up the fact that there are problems happening. In actual fact, the organ (meaning the pipe system itself) is in good condition, well voiced, and lends itself well to a good tuning job – besides being worth a **great deal of money** should it ever need replacing. It is shameful to let the organ "go" due to neglect.

Respectfully submitted,

  
John Greer  
Organist and Choir Director

## 2025 Annual Report Pastoral Ministry Committee

The Pastoral Ministry Committee is a standing committee of St John's Parish Council. The committee oversees the church's outreach programs and ministry of pastoral care to the congregation and to the greater community. The rector is a regular member of the committee. The committee meets on the first Thursday of the month with a revolving chair.

The committee welcomes new members should anyone feel so inclined.

Activities the committee led in 2025

1. The committee participated in the Community Dinners held on the third Saturday of the month. Because of the declining number of churches now participating only 5 dinners were held in 2025. January's dinner was an all-church event – Christmas in January. It was well attended by both recipients and workers. We will see whether this program will continue after the first three dinners in 2026.
2. The Christmas Food Program led by Rotary Club has changed its method of doing the Holiday Index Program. Valerie McMaster and Kim Benedict coordinated the program again this year. This led to some confusion for us as food only boxes were not to be part of their program. We were told that we would have to contact the Food Network to contribute food only. After some research by group members, the Salvation Army was found to be doing food only boxes and that we could piggy-back with them. St John's contributed 30 food hampers this year with 20 going to the Salvation Army to be delivered to 20 families, 3 to Hospice, 7 to Transition House. This meant that we didn't have to contact recipients. The Salvation Army came with their truck and picked up the majority of the food. Vegetables and gift cards were delivered to them. Kim Benedict looked after this and the delivery of the remaining boxes to Hospice and Transition House. Committee members sorted and stored food as donations came in. The congregation was very generous in donating nonperishable food. We were able to give a \$85.00 gift card in a Christmas card with each box. Kim is retiring as coordinator. Thanks goes to her (and her family) for all her hard work with this program.
4. Mission to Seafarers: This was a record year for the shoeboxes. 19 boxes, some loose items and \$185 in donations were delivered to the Mission. Thanks go to all who participated and to Cory Lunn for the delivery of the boxes.
5. The Mitten Tree provided a supply of mittens for four schools in the area. The schools were also provided with snow pants and jackets.
6. Food and monetary help was provided to schools in need for their breakfast and snack programs.

7. The Water of Life Program funded three wells and two well repairs. Placide Chaisson continues to work hard to keep this program with a committee.
8. Rawlinson Fund made several awards in 2025. The brochure has been reworked. We now have a limit on the amount of funds which can be asked for in regards to tuition.
9. Monetary donations were made to Maggie's Place and Alongside Hope.
10. Parish Council is working on our Missions Statement and Vision. They are seeking input from all committees regarding where we are and where we are headed. We will be working on this in the new year.
11. A budget was prepared and forwarded to the Financial Committee for consideration.

Respectfully submitted,

Beverly DeVouge for the

Pastoral Ministry Committee

#### **ANNUAL PRAYER CHAIN REPORT FOR 2025**

"Our prayers may be awkward. Our prayers may be feeble. But since the power of prayer is in the one who hears it and not in the one who says it, our prayers do make a difference." Max Lucado "When you pray, don't worry that you get it right; get it real. Jesus will get it right." Brother Curtis Almquist

Members of the prayer chain at St. John's devote time at home for those who have requested prayerful support. A record is kept and changes noted as updates become available and reported. All of this is done with confidentiality. We hope that our prayers serve as a source of help, comfort and caring support to those who are being prayed for and their loved ones. We meet twice yearly; in the spring and fall. We are in communication the rest of the year as prayer requests and updates come in.

We are so thankful for the prayer warriors in our midst and for their presence and support. The members of our prayer chain are: Reverend Lori, Reverend Dorothy, Reverend Gary and Diane, Reverend Bev, Carla and Placide Chiasson, Carolyn Lane, Catherine Pearson, Judy MacKenzie, Marjorie Murray, Muriel Grasse, Melinda Tattrie, Natasha Bejarano, Reverend Jane Magrath, and Bill Canning. We welcome Cory Lunn to this ministry and value his belief in and commitment to the power of prayer.

We are always hoping that more folks will join this quiet but very valuable ministry. Please consider being part of this unique and important team. Thank you!

Respectfully submitted,

Judy MacKenzie

## **SPIRITUAL DEVELOPMENT COMMITTEE - ANNUAL REPORT For 2025**

Members of the Spiritual Development Committee for 2025 were Rev. Lori Ramsey, Judy MacKenzie, Mary Feltmate, Natasha Bejarano, Karen Ewing, Diane MacLeod, Elaine MacInnis, Linda Higgins, Esther Bejarano

### **ORGANIZATIONAL UPDATES:**

- We were pleased to have Esther Bejarano join us in 2025 in her role as Sunday School Coordinator.
- Elaine continued in her role as secretary, with Rev. Lori as back-up.
- Mary Feltmate took a step back from the Committee due to family commitments.
- The Committee continued with a rotating Chair model for leading the Committee meetings.

### **ACTIVITIES:**

- The Committee worked on plans for Lent, Holy Week and Easter Sunday. Highlights included: 1) creating Lent jars with objects for meditation to hand out 2) creating paper flowers to decorate the church at Easter 3) providing support for the Lent program "All We Need" 4) providing goodies for the Sunrise service on Easter Day.
- We began working through the "Welcoming Families in Worship" document prepared by the Welcoming Families Task Group of the Diocese of NS and PEI's Youth and Family Ministry Vision Strategy and Support Team. In addition to the creation of the church Play Area in 2024, we produced "Ask Me" buttons for committee members to wear in church in support of newcomers. We are also working on a Welcome Bookmark for the pews and a future welcome bag. We continue to explore ways to make St. John's a welcoming space.
- We took part in the town of Truro Pride Parade again this year. The parade was held on June 28<sup>th</sup>.
- We organized a Fall retreat at Whispering Spirits Farm in Hodson for October 5<sup>th</sup>. Themes included St. Francis and Creation. Due to the ongoing drought in our province at that time, it was decided that Whispering Spirits could not host us. The retreat was revamped to a mini-retreat format and held in the parish hall. We opened with Eucharist and then participants were invited to choose between several options for reflection time and space: creation stories from our First Nations, reflection on Threads Through Creation (fabric art installation) in the church, the Godly Play creation story and a meditative walk through Victoria Park.
- On that same weekend, the Godly Play story of creation was featured during the worship in church and the afternoon included our annual Blessing of Animals on the church lawn.
- We helped Esther, our Sunday School Coordinator, to organize a Godly Play training day in November, which was well attended by both parishioners and people from other parishes in the Diocese. Allie Colp, our Diocesan Youth and Family Ministry Co-Ordinator was the leader for the day.

- Advent
  - With Diane's help, we produced kits to help parishioners create a peanut nativity family for their Christmas tree. These were distributed on Advent 1.
- Spiritual Development continues to provide financial support to the Spiritual Café program, and oversight for our Sunday School and choir.

We look forward to 2026 and what it will bring to our group as we serve the parish's spiritual growth.

Respectfully submitted,  
Spiritual Development Committee Members

## **Men's Fellowship Group**

The Men's Fellowship Group was formed in late 2023 and currently provides fellowship opportunities to over 20 men in our parish. In addition to gathering for lunches last year, members of the group toured the Cox Institute at the AC as well as the Farm Equipment Museum, and a smaller number of us continue to enjoy bowling. We continue as well to involve ourselves in the life of the church. Our main contribution to the parish in 2025 was the hosting of the church's first Shrove Tuesday pancake supper since 2018. Considered a success, the event was attended by 79 parishioners and plans are now in place to host another in 2026. The group also hosts coffee hour following services on the third Sunday of each month.

The group is pleased to have become a single point of contact for both the rector and others to recruit individuals for occasional tasks and small projects. Some members in 2025 volunteered their time to, among other things, assist a parishioner with a move, deliver and set up tables and chairs for the anniversary event for the Water of Life program, contribute four complete shoe boxes and a number of other items for the Mission to Seafarers program, and finished the year by helping to decorate the church for Christmas.

We encourage anyone who is not already a member of the Men's Group to consider joining us. It's informal and fun - there are no regularly scheduled meetings and members are never under any obligation to partake in any proposed activities, whether fellowship or service. We are always looking for new members and new ideas.

On behalf of the Men's Fellowship Group:

Bill Canning, Sterling Hubley, Harry MacKenzie and Bill Wesley

## Chancel Guild Annual Report 2025

The year 2025 was an unremarkable year for the members of St. John's Chancel (aka Altar) Guild, which is just as it should be from this writer's perspective. The monthly teams have gone about in their quiet way to serve our Lord and our faith family by setting the altar and credence table, cleaning and putting away the sacred vessels after Communion and laundering the sacred linens each week. Additional duties include dusting the sanctuary, arranging for flowers to be bought and placed behind the altar, when applicable, making sure the Communion wine and Host are replenished as needed and that the altar candles are refilled. Periodically, the brass and the silver are polished, especially for major feast days such as Easter and Christmas. The changing of the seasonal altar hangings is looked after by a small team of Guild members.

February was again the month of the Chancel Guild Baby Needs Drive under the guidance of Prue Hansen and Maria Murphy as co-chairs. It was a very successful fundraiser in 2025 with 167.2 lbs of baby food, diapers, bottles and blankets being collected and distributed to the Truro Food Network. Our member Faye Kennedy and her daughter Patty took in an additional 25lbs of diapers and many bags of clothes. We wish to thank you all for your generosity in donating to this fund raiser for the Truro Food Network.

As well in February, the long overdue task of updating the signing officers for the Chancel Guild bank account was undertaken. Leaving as signing officers are Judy Rose and Maria Murphy. The new signing officers are Sylvia Jeffery, returning as treasurer, Leona Hunt, President and Natasha Bejarano as secretary.

Each week of the summer months of July, August and September were looked after in a rotation by each of our regular monthly teams which seemed to work well again this year.

The Chancel Guild Annual meeting was held on November 22, 2025 with 12 of our 19 members present. Of items to note, a new iron was purchased as the old iron was not able to be sufficiently cleaned. Donations to the Water of Life Project, through Life Water Canada and to the Truro SPCA were made to honour

retiring and departed members from 2024. One retiring member received a deck box of flowers.

Treasurer Sylvia commented that we were no longer able to source our candle oil refills from our past supplier. President Leona reported that, after a little research, we now have refillable canisters and a large bottle of smokeless paraffin liquid sourced from the Catholic bookstore, Veritas, in Clayton Park. An appropriate pump dispenser has to be sourced to easily fill the canisters.

Due to the busyness of November for some of the group, it was decided to experiment with the day of our annual meeting being changed to the third week of October.

There were 2 retiring members of the Guild in 2025... Kim Benedict from Team October and Jacquie Muers from Team June. Donations in their honour for their time over the years and work well done will happen in the New Year.

Chancel Guild welcomed a new member, Laura Wheeler, who will join Team June in 2026.

Our current list of officers is as follows:

President-Leona Hunt

Secretary-Natasha Bejarano (in Absentia)

Treasurer-Sylvia Jeffery

Mistress of Linens-Leona Hunt

Thank you to all who volunteered to look after Communion for the weeks of December, including Christmas Eve and Christmas Day. Your dedication to this ministry is a blessing to your faith family.

We continue to have a number of Sundays with no flower donor. Please give prayerful thought to taking on a Sunday to provide flowers which are put at the high altar to beautify the sanctuary or to provide a donation in lieu of flowers in memory of loved ones. Your dedication will be placed in the bulletin.

Our current vacancies are: February-2nd Sunday and 4th Sunday  
March-3rd Sunday

April-4th Sunday  
June-1st Sunday  
July-4th Sunday  
August-1st Sunday  
September-2nd Sunday

There are also no donors for 5th Sundays which, for 2026 include the months of March (Palm Sunday), May, August and November.

We thank everyone who continues to contribute to this wonderful ministry.

As Chancel Guild president, I want to thank all our team members who continue to contribute their time and talent to this necessary and meaningful ministry, especially as our numbers decline.

We would heartily welcome everyone to prayerfully consider joining Chancel Guild. We could easily use another 10 members to round out our teams.

Respectfully submitted, Leona Hunt, Chancel Guild President  
Phone:902-957-0104    Email: [lhunt69@gmail.com](mailto:lhunt69@gmail.com)

### Report on the Legacy Fund for 2026 Annual Meeting

The St. Johns Legacy Fund was established in 2019 as a general endowment fund to sustain and enhance the long-term ministry of St. John's Anglican Church, Truro (the Parish) beyond what would be possible through the parish annual operating budget. The net annual income generated by the invested capital may be used for budgeted or unbudgeted needs of the congregation, parish ministry and outreach.

The income from the Legacy Fund may be used for any purpose consistent with the mission of the Church, including but not limited to:

- a. Mission- Outreach beyond the congregation. For Example: needs falling within the mandate of the rector's Discretionary Fund, and community projects consistent with the Mission of the Parish.
- b. Ministry- Program initiatives within the congregation.
- c. Mortar- Enhancements to Parish facilities for budgeted or unbudgeted maintenance of buildings and grounds.
- d. Extraordinary needs- Emergency funds required by circumstances falling outside of annual budgeting.

The St. John's Legacy Fund is defined in a constitution and investment and project decisions are managed by the St. John's Finance committee.

Various donations to the St. John's Legacy fund have been received since 2019. The estates or names of individual donors are preserved and available for viewing through the church office or on display in the link. Also recorded and available for viewing are descriptions of the approved projects supported by proceeds coming from the Legacy Fund. Members of the congregation, friends of St John's and Estates are invited to contribute the St. John's Legacy Fund. The disposition of the Legacy Fund is reported annually to the congregation at the Parish annual Meeting.

St John's Legacy Fund Principle: \$249,814 (December 31, 2025)

No projects in 2020-2021

2022 Projects

Organ Room Maintenance and reconstruction

No project in 2023

2024 Projects

Kaulbach Hall Kitchen Equipment Upgrade to support Community Dinners

Funds to assist in Church and Hall Heating Upgrade

2025 Projects

Heating improvements in the Link

## Leona Hunt's Report to the St. John's AGM Regarding Connectors 7

The facilitators of the Connectors Missional Leadership Cohort (renamed "Community" for 2026 and I must say I like that better) suggest that each Connector report to their parishes on occasion. I did a homily relating my experience to date on October 19. With only 2 sessions left at the time of writing this report, and as the first Connector in this parish, I offer the following update for our AGM.

I jokingly call myself the Eleanor Rigby (Beatles song) of St. John's. The January 14 Anglican Newsnet 6 minute Bible study is coincidentally (or not so much) called "All The Lonely People" which is a phrase from that same song. It is about just being nice to others or really making an effort to make friends. The article is called "Do We Have Friends at Church-Or Are We A Lonely Crowd?" by missiologist Michael Frost. One of our earliest readings for Connectors was a book by Michael Frost called "Surprise The World! The Five Habits of Highly Missional People". He uses the acronym BELLS as a model to share our faith in simple ways:

**B:**We bless people both inside and outside the church

**E:**We eat together sharing meals with believers and nonbelievers alike

**L:**We listen to the guidance and direction of the Holy Spirit as we engage with those around us

**L:**We intimately learn Christ as our leader and model for making disciples

**S:**we see ourselves as sent by God to everywhere life takes us

I feel a book study brewing!

That is, in a sense what my experience of Connectors has been. It has been about God inviting me out of my comfort zone within the walls of my beloved St. John's family and buildings and seeing how I can make a difference in my community. I feel like I have been nurtured in a cocoon and He is telling me I am ready to be sent out. How many of you feel the same?

I have felt restless to explore discipleship for a couple of years. Before finishing The Atlantic School of Discipleship through AST, I felt the tug to apply to

Connectors in 2025. There is a thorough application to be submitted and then I had an interview with the Diocesan Mission Coordinator, Lisa Vaughn.

I felt humbled to be accepted from the many applications they receive.

There are 8 of us in this cohort. There are 2 AST students, 1 licensed clergy, 2 licensed lay ministers, including myself, 2 newly minted Eucharistic ministers from the same parish in Bridgewater, and 1 person who is not affiliated with a parish but is an Anglican. We are an eclectic bunch with varied backgrounds and interests but we quickly bonded and look forward to our times together.

We are led by our facilitators, Rev. Lisa Vaughn who I mentioned above, retired Bishop, The Right Reverend Ron Cutler and Kim Lively who is from Connectors 2 and loved the experience so much she became a facilitator.

I would best describe Connectors as a group discovering their calling...what is God leading us to do in the midst of our communities? What is our vocation? Our focus was on the first 2 of the Five Marks of Mission in the Anglican Communion which are not as well represented. These are 1) **To proclaim the Good News of The Kingdom (TELL)** 2) **To teach, baptize, and nurture new believers (TEACH)**. Connectors in particular is about discovering missional leaders who can tap into their calling using their personality strengths and Spiritual gifts to plant new seeds for fresh expressions of church outside our usual Sunday morning experience to bring the Good News of Jesus' life, death and resurrection to those in our communities who have never experienced God's grace or who have stepped away from what they knew before.

We learned to do 2 types of daily devotion which we took turns leading over our 2 days together each month. They are called Gospel Based Discipleship and Lectio Divina.

To learn our strengths, we did the Kiersey personality test. There were no surprises there. I am a nurturer, a protector and inspector. I am a Mamma Bear and a stickler for the rules.

We also did a Spiritual gift sorter which startled me a little. My top score was “helps” and “healing” which was no surprise. I was rather startled to see “miracles, creative communication, discernment and intercession”.

I guess I can understand the intercession but the rest...to be continued. I am curiously excited and freaked out at the same time! I mean...MIRACLES!

We also had to do an exercise using the 2021 census to help understand our communities. My problem is that the census is based on postal code and I waffled about using the church postal code or my home postal code. According to the census, my community where I reside is not the community where I worship. It was also interesting to note that St. John’s is the only Anglican church left in Colchester county. We all know how big Colchester county is. Just things I had to consider.

Through Connectors, I have been learning to pray extemporaneously (i.e. as the Spirit moves and without a script) with my prayer partner, Cheryl. I have shared my faith story with her and she with me so we can feel comfortable sharing our story with others. I plan to write mine out so it becomes easier to share with others. I invite you to do the same. Journaling is something we have been encouraged to do but I don’t have a natural affinity for that. Working on it!

In Connectors, we watched many videos of examples of Fresh Expressions of Church in the hope that we may capture those in our communities who have left the church or have never experienced church. The impetus is that this experience occurs outside of regular church service in a unique way. I invite us to explore this and how we at St. John’s can reach out to our community.

We had many guest speakers, from previous Connectors to missional experts. This report is already too long to go into the font of wisdom and sharing they imparted. Their experience and expertise has helped us grow.

Our time together as Connectors is far more fun in person at the Debert Hospitality Centre (as Lisa calls it, “downtown Debert”) because our fellowship time in the evening calls for CHIPS (literally potato chips) and a lot of fun!

I could go on and on about how Connectors has impacted my life to encourage me to spread my wings beyond the doors of St. John’s to see how I (and in fact

WE) can impact our community. I have learned much but I have realized how much more there is to learn both about myself and our community.

In terms of my missional initiatives, based on my personality and gifting, I have applied to Hospice and hope to have an interview soon. Their training begins in April. I hope to report on a summer ministry initiative after the AGM.

Our facilitators say there are no lone rangers on this journey so, to that end, I have recently joined Pastoral Care and Spiritual Development ministries to help me on this journey. I should have been part of those ministries ages ago. It has been my lack of confidence in my own abilities that has held me back.

I never thought I could ever attempt something grand like this. To live into being a disciple...to make disciples. I am still learning how God imagines that in my life. How is He imagining that in your life?

I close with a quote from the Disney movie "Pooh's Grand Adventure: The Search for Christopher Robin":

Always remember "You are braver than you believe, you are stronger than you seem and smarter than you think."

Winter blessings!

Respectfully submitted, Leona Hunt, a missional learner from Connectors 7

## Choir Financial Statement - 2025 -

<b>Bank Balance</b> (Jan. 1, 2025):		<b>\$ 406.68</b>
<u>Receipts:</u>		
Donations - Choir Members	\$ 510.00	
Memorial	30.00	
Bank Interest.....	7.30	
		<u>547.30</u>
		<b>\$ 953.98</b>
 <u>Expenditures:</u>		
Colchester Community Support Society	\$ 245.00	
Choir Director – Retirement Social	108.70	
Gift.....	130.00	
Gift for Choir Director (Christmas)	135.00	
Bank Activity Fees .....	1.00	
		<u>619.70</u>
 <b>Bank Balance</b> (Dec. 31, 2025):	 <b>Total:</b>	 <b>\$ 334.28</b>

Respectfully submitted,  
Robin Phillips, Treasurer

**CHANCEL GUILD FINANCIAL REPORT JANUARY 1<sup>st</sup> 2025 to DECEMBER 31<sup>st</sup> 2025**

RECEIPTS

DONATIONS	230.00
WEDDING	50.00

CASH ON HAND JANUARY 1 <sup>st</sup> 2025	92.60
BANK BALANCE JANUARY 1 <sup>st</sup> 2025	1,253.20
TOTAL.....	1,625.80

EXPENSES

OIL CARTRIDGE and GLUTEN FREE HOST	109.60
OIL CARTRIDGE	96.62
PARAFFIN	91.83
RETIRED MEMBER GIFTS	60.00
CHANCEL GUILD ALTAR FLOWERS	30.00
DONATION TO SPCA IN MEMORY OF DECEASED MEMBER	25.00
BANK FEES	6.91

CASH ON HAND DECEMBER 31 <sup>st</sup> 2025	2.60
BANK BALANCE DECEMBER 31 <sup>st</sup> 2025	1,623.20
TOTAL.....	1,625.80

RESPECTFULLY SUBMITTED  
SYLVIA JEFFERY, TREASURER



January 20, 2026

### **Terrace Hill Cemetery Year End 2025 Summary**

Cemetery activity: In 2025 we had a total of 14 burials. Of these, 8 were cremations and 6 were casket internments. We sold 4 lots and had 3 enquiries for the columbarium which are still pending. See the attached summary for additional details.

This summer the work to repair the damaged headstones was completed. Recently, there were 2 stones found in the heritage section tipped over, one of which was previously repaired and the stone broke again. There was evidence of deer activity as the cause so these will be repaired in the spring without making a claim.

About a dozen stones on the stairway to the columbarium were repaired that were deemed to be a potential tripping hazard. There was also 1 small handrailing near the exit of the loop in Section 2 repaired. The railing may have been hit by a deer or a vehicle.

We had obtained a quote from 1 supplier to clean the headstones and did not hear back from another. I asked the work to proceed but the weather did not cooperate, and it will be carried over and begin in the spring.

While I had a steep learning curve, I must commend Rev. Ramsey and our suppliers and service companies who were totally professional and made situations which I thought were going poorly, turn out to run smoothly.

Burial Records: the requirement to backup the burial record cards is complete and a system to keep the backup current is in place. The added benefit for this system is that it allows me to always have the records on hand. The maps were also digitized for backup and remote viewing. Rev. Ramsey has a digital backup copy for safekeeping offsite. There were broken file hangars replaced and some sections and rows separated and labelled to make retrieval a little easier. A minor task but necessary.

Finances: I sat with Sandy and Angela to prepare the 2026 budget and it went well. We have several exciting projects outlined which will begin once the budget is approved. I leave the review for the finance report. Londonderry appears to be holding its own, but Kemptown continues to struggle. The respective private individuals doing the mowing agreed to tighten the reins with reduced mowing schedules. In Kemptown, a downed tree was removed which put them over budget.

I thoroughly enjoyed the opportunity to work as manager for Terrace Hill / St. Johns Anglican Church and thank you to all the staff and congregation members who made it possible.

Thank you,

Doug Wolfe, Cemetery Manager

CHRIST CHURCH CEMETERY FUND

JAN 1 TO DEC 31, 2025

Balance Forward 4098.11

**Income**

Donations 100.00

Sale of lots 850.00

**Expenses**

Bank charges 36.00

Work on cemetery 50.52

Grave opening/closing 250.00

**Balance on Hand 4711.59**

Proposed budget for 2025

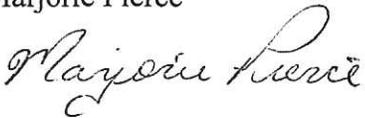
Income 100.00

Expenses 250.00

GIC saving account balance as of Sept 30,2025

\$ 29,673.61

submitted by  
Marjorie Pierce



Treasurer/Secretary

## FINANCE COMMITTEE CHAIR REPORT 2025

I would first like to thank Rev. Lori, the Wardens, Council, all of Finance Committee, and of course you the people in the seats.

We've had a very good year as per the finances for two reasons. First, the markets have been on an upward trend. Second, implementation of the finance committee's recommendation to follow the diocese's investment policy which took place in 2024. And then by switching from 70/30 bonds/stocks to a 35/65 bonds/stocks asset mix, which was passed by council late 2023 and then at the annual meeting 2024. It took until late November 2024 to fully implement with this (2025) being the first full year. It has progressed nicely for the Building fund. This year we have requested Scotia Wealth to also implement the same investment policy for the Cemetery Fund and expect this to be completed mid to late 2026. NOTING: by doing this we will need "My personal recommendation" to maintain 15% of restricted funds reserved for volatility/inflationary. Today we have about 14% unrestricted in the building fund and 23% in the cemetery fund. The Cemetery Fund does not utilize the total income from its fund by a long shot. In the Building Fund we have never had a reserve since the creation of the funds. Going forward, with the change in investment policy both funds should be in good shape for day-to-day expenses for years to come, providing we are conservative in spending and expenses. Noting that at some time in the future there will be a recession and we must prepare for that occurrence.

**Things on the horizon:** There are three things on the horizon to watch out for. 1) Cemetery, 2) Building I.E. Capital expenditures and 3) general budget.

- 1) **Cemetery:** Cemetery is in very good shape and does not need the income that it produces from a 70/30 (bonds/stock) investment policy. By implementing the Diocese's investment policy in 2026, passed by council in 2023, we should be in even better shape and have even more than we need.
  - a. At the request and recommendation from the Finance and Wardens, passed by council in 2024, we're working on a Will Variance to bring income more in line with needs between the two funds (Building and Cemetery). That being, the building needs additional income for capital expenditures over the next 5-10 years (see building needs in budget projects).
  - b. Working with Tom Rudolph, who had been chair of cemetery for many years, we came up with a conservative, unintrusive split which would not put the cemetery in jeopardy and provide additional income for capital expenditures over the next 5-10 years for the building fund. That split would be in favour of the building a 70/30 split of the original amount of the bequest.
  - c. We have been working on this since 2024, and it is almost finished. Our expectation is that it will be finished mid to late 2026.

d. If successful, both funds (Building and Cemetery) going forward will be in very good shape. I.E Noting being conservative is always the recommendation for preservation for the future.

- 2) **Building and Capital Expenditures:** Since the change of Investment policy in alignment with the diocese's, the building fund and budget-2025 and budget-2026 have been much easier for regular day to day expenses. Noting this year is the first time ever we have marked moneys for **Restricted Volatility/Inflationary** which we have 9% funded with a projected need of 15%. We will get there over the next few years. This year (2026) we have forecast a list of Capital Expenditures of over 25,000.00 each needed to be completed over the next 5-10 years (see Budget 2026). These Capital Expenditure needs are forecast as above current income produced by the building fund. Hence, the need to do a Will Variance stated above in (Part 1). By doing a successful Will Variance, we will be in line to do the Capital Expenditures conservatively over the next 5-10 years based on priorities/needs.
- 3) **General fund** (from the plate): First, thank you, this one is funded by you. This has always been a difficult one to make budget based on need and funding availability and usually has a short fall. In late 2023, along with the funding streams from the Building and Cemetery, Finance did seven years of projections and trends based on history with solutions before the 2024 Budget as we knew it would be difficult. What we found was the Building and Cemetery could be fixed by two solutions 1) The change in investment policy and 2) the successful completion of the Will Variance. That has been completed or is being worked on, and it has been successful. That left the General Fund which we projected a deficit in (2024) at current expenses. Also, with an increasing deficit over the next 7 years, most of these expenses are solid (I.E. can't be changed) with allotment, office expenses, and salaries being the largest. We came up with two solutions 1) Reduce the Discretionary Funding, which I and everyone else found unacceptable or 2) If we split the salaries between the General, Building and Cemetery funding streams the forecasting came in line and works well into the future. This was recommended by Finance and the Wardens, passed at Council 2024-budget and passed at the annual meeting 2024-&-25. It has worked well in 2024-&-25. In 2026-Budget if we don't split the salaries, we will have a \$28,000.00+ deficit with no alternative but to reduce the Discretionary spending.
- a. At the 2024 annual meeting, the salary split recommend by Finance and Wardens and passed by Council, there were a couple of questions about splitting the salaries and it was suggested that we get an opinion from the diocese and/or a lawyer. These things take time. I requested an opinion from Adam Harris, the lawyer who is doing the Will Variance and if I may say, is doing it pro bono. (So, use him if you need, I have and he's good).
- i. His answer was that he couldn't give an opinion as there was nothing on the books about such an item. No Precedent No Opinion.

- ii. I also had a zoom meeting with the diocese with the outcome being that "The Diocese cannot tell Parishes how to spend their money".
  - iii. I then did some research on other Charities. IE "Operation Smile Canada Foundation", "Feed Nova Scotia Society", "Penny Appeal Canada", "International Fellowship of Christians and Jews of Canada", "LifeWater Canada" and "The Primate's World Relief Development Fund." All have yearly funding and funding from bequests. They pool the money, pay for salaries and expenses first and then provide services within guidelines of their mandates.
- b. I think we have answered these questions and concerns. Now we should move forward knowing that we are preserving our church and the place we worship at St. John's years into the future.

In closing, I believe with a careful eye and practicing conservatism in spending, we are in a good position for what comes our way in the future.

God Bless as I know we are.

Sandy Rudolph, Chair  
Angela Burton, Treasurer

## Envelope Secretary's Report for 2025

Offerings are essential to the funding of church operations and our outreach programs. Cutler White Trust monies and other endowments are generally designated for specific purposes, and cannot always be used as we might like. In 2025, about 79% of our General Fund expenses were paid for out of offerings.

### Recap of offerings:

#### 1. Received from Envelope Holders, those on PAR and other Regular Givers

Dollar Range	2025		2024	
	Count	Total	Count	Total
\$ 1 - \$ 50	4	\$ 135	5	\$ 170
51 - 100	6	524	7	602
101 - 200	4	770	6	926
201 - 300	11	3,065	13	3,535
301 - 400	3	1,065	0	-
401 - 500	6	2,785	10	4,615
501 - 600	11	6,195	7	4,013
601 - 700	8	5,215	7	4,601
701 - 800	4	2,995	5	3,760
801 - 900	2	1,745	3	2,635
901 - 1,000	4	3,790	4	3,814
1,001 - 1,500	17	20,519	20	24,734
1,501 - 2,000	11	18,785	7	12,180
2,001 - 3,000	10	23,995	10	23,235
3,001 - 4,000	4	13,901	4	13,660
4,001 - 5,000	3	14,195	2	9,230
5,001 - 9,000	4	27,302	5	35,230
9,001 - 12,000	1	9,240	2	21,740
	<u>113</u>	<u>156,221</u>	<u>117</u>	<u>168,680</u>
<b>2. Donations from 'one-time' donors</b>	36	4,710	36	9,595
<b>3. Loose offerings</b>		4,977		3,833
	<u>149</u>	<u>\$ 165,908</u>	<u>153</u>	<u>\$ 182,108</u>

Included in the above are donations designated for organizations that are either external to the Parish or reported on separately by groups within the Parish. These are referred to as flow-through amounts and are shown here because they do not appear elsewhere in the financial statements of the Parish:

	2025	2024
Primates World Relief Development Fund	\$ 3,733	\$ 3,672
Water of Life	150	375
Mission to Seafarers	185	130
Chancel Guild	250	320
Choir		30
	<u>\$ 4,318</u>	<u>\$ 4,527</u>

**Counters:** In 2025 the job of counting offerings was moved from our greeters to a team of dedicated counters. I would like to thank the following team members who have done great work, making my job easier:

Bob Adams	Jeff & Leona Hunt	Michael & Hazel Sherren
Stephen Hamlin	Faye Kennedy	Bob Standing
Neil Harris	Jon MacKinnon	Bill Wesley
Clifford Holder	Roger McNutt	
Sterling Hubley	Robin Phillips	

Respectfully submitted:

Harry MacKenzie, Envelope Secretary

## **Sunday School Annual Report (2025)**

2025 was a year of rebuilding and training in our Sunday School. Our co-ordinator is Esther Bejarano, who began her work in September of 2024. She focused on getting together a regular (bi-weekly) schedule of Godly Play stories for our children. We currently have two storytellers (Judy MacKenzie and Rev. Lori) and a good team of doorpersons. We are always interested in finding more storytellers and providing training for them.

From Jan-June 2025, there were 9 Godly Play story days plus the Sundaes Sunday event and closing on June 1. From Sept-Dec 2025, there were 5 Godly Play story days plus a day when we told the story in church (Oct. 5) and a pageant day during which the children created a nativity scene for us.

In November, the Sunday School staff and some interested parishioners met with Allie Colp, our Diocesan Youth and Family Ministries Co-Ordinator, for a Godly Play training day and refresher. We were joined by folks from several other parishes in the Diocese. The goal of the day was to improve and refresh our understanding of Godly Play principles and to share tips and ideas for making it work well in our parishes.

We have a small number of children, but they are beloved, and they share such wisdom and joy with us. God has blessed our Sunday School, and we pray to see it grow in future.

Respectfully submitted,

Sunday School Team

## **Nominating Committee Report 2026**

### **Wardens:**

Sarah Lennerton (returning)  
Michael Sherren (new)

**Treasurer:** Angela Burton (returning)

**Secretary:** Laurel MacIntosh (returning)

### **Parish Council Members at large:**

Bill Canning (returning)  
Faye Kennedy (returning)  
Hazel Sherren (returning)  
Stephen Hamlin (new)  
Harry MacKenzie (new)  
Karen Ewing (new)  
Lorna Sibley (new)  
Karen Torrville (new)  
Bill Bernasconi (new)

### **Retiring with thanks:**

#### **Members at Large:**

Joan Best  
Carol Ann Dominix  
Bob Adams  
Cory Lunn  
Natasha Bejarano

Envelope Secretary: Harry MacKenzie

Synod Delegates: no Synod in 2026

Regional Council Delegates: Leona Hunt, John Greer

St John's Anglican Church Receipts & Disbursements - General Fund Year ending December 31,		Actual 2025	Budget 2025	Variance Favourable / (Unfavourable)	Actual 2024	Budget 2026
<b>Receipts</b>						
<b>Offerings and other gifts</b>						
Regular givings						
Envelopes	\$ 61,377	\$ 59,000	\$ 2,377	\$ 58,272	\$ 61,000	
PAR	71,278	73,000	(1,722)	71,333	72,000	
Gifts designated for discretionary spending	12,622	5,000	7,622	17,383	5,000	
Gifts designated for Christmas Index program	682	500	182	597	500	
Loose	4,036	3,000	1,036	3,069	4,000	
	<u>149,995</u>	<u>140,500</u>	<u>9,495</u>	<u>150,654</u>	<u>142,500</u>	
Other gifts	2,974	2,000	974	7,893	3,000	
Memorials	650	4,000	(3,350)	8,586	1,000	
Bequests	-	-	-	99,956	-	
	<u>3,624</u>	<u>6,000</u>	<u>(2,376)</u>	<u>116,434</u>	<u>4,000</u>	
	<u>153,619</u>	<u>146,500</u>	<u>7,119</u>	<u>267,088</u>	<u>146,500</u>	
<b>Investment income deposited</b>						
General, including Hiltz, Kaulback & Truro Trust Fund	20,538	450	20,088	318		
Housing	36,995	24,522	12,473	21,889	30,000	
Bentley Music & Organ	-	-	-	-	650	
Corbin	-	-	-	2,000	-	
Youth	-	2,300	(2,300)	-	2,325	
Henderson	-	-	-	-	1,500	
Education	-	1,000	(1,000)	150	1,000	
	<u>57,533</u>	<u>28,272</u>	<u>29,261</u>	<u>24,357</u>	<u>35,475</u>	
<b>Other Income</b>						
Wedding fees	200	400	(200)	450	400	
Hall use donations	1,850	500	1,350	600	3,000	
Other	5,576	500	5,076	1,259	500	
	<u>7,626</u>	<u>1,400</u>	<u>6,226</u>	<u>2,309</u>	<u>3,900</u>	
<b>Total Receipts</b>	<u>218,778</u>	<u>176,172</u>	<u>42,606</u>	<u>293,754</u>	<u>185,875</u>	
<b>Disbursements</b>						
<b>Diocesan Allotment</b>	<u>26,586</u>	<u>26,585</u>	<u>(1)</u>	<u>26,286</u>	<u>26,585</u>	
<b>Compensation</b>						
Rector	48,340	51,010	2,670	43,543	52,377	
Admin Sec./Treas	35,180	35,180	(0)	34,682	35,743	
CPP & EI	6,351	7,016	665	6,383	7,144	
Health premiums	2,012	2,012	(0)	-	2,141	
Pension	10,922	10,840	(82)	10,197	11,130	
LTD	1,231	1,908	677	2,324	1,959	
	<u>104,036</u>	<u>107,966</u>	<u>3,930</u>	<u>97,130</u>	<u>110,494</u>	
Less share charged to Cutler White Building Trust and Cemetery Funds	<u>(28,720)</u>	<u>(66,216)</u>	<u>(37,496)</u>	<u>(60,395)</u>	<u>(67,279)</u>	
	<u>75,317</u>	<u>41,750</u>	<u>(33,567)</u>	<u>36,735</u>	<u>43,215</u>	
<b>Other Staff Items</b>						
Rector housing allowance	24,522	24,552	30	24,000	24,945	
Travel rector	1,965	2,500	535	1,717	2,500	
Wedding expenses	-	400	400	300	-	
Training / conferences	72	-	(72)	-	1,500	
	<u>26,559</u>	<u>27,452</u>	<u>893</u>	<u>26,017</u>	<u>28,945</u>	
<b>Office and Admin</b>						
Phone & internet	2,663	2,700	37	2,650	2,700	
Postage	741	800	59	726	800	
Bank charges	1,088	750	(338)	737	750	
Computer costs	3,042	400	(2,642)	1,071	700	
Photocopier & printers lease	3,157	3,100	(57)	3,144	3,200	
Printing supplies	-	300	300	166	300	
Professional fees	-	1,000	1,000	-	1,000	
Other	733	1,500	767	8,490	1,500	
	<u>11,424</u>	<u>10,550</u>	<u>(874)</u>	<u>16,983</u>	<u>10,950</u>	
<b>Church Needs</b>						
Religious supplies	988	600	(388)	199	750	
Offering envelopes	494	550	56	517	550	
Synod	361	300	(61)	-	-	
Dues	408	500	92	418	500	
Other	5,534	200	(5,334)	303	500	
	<u>7,785</u>	<u>2,150</u>	<u>(5,635)</u>	<u>1,437</u>	<u>2,300</u>	

General Fund continued on next page

St John's Anglican Church Receipts & Disbursements - General Fund Year ending December 31,	Actual 2025	Budget 2025	Variance Favourable / (Unfavourable)	Actual 2024	Budget 2026
General Fund continued from previous page					
<b>Christian and Youth Work</b>					
Adult Christian Education	\$ -	\$ 100	\$ 100	\$ -	\$ 100
Spiritual Development	376	1,500	1,124	711	1,500
Parish gifts	2,295	4,000	1,705	1,535	4,000
Parish planning	-	-	-	-	500
Sunday School honourarium	1,000	1,000	-	1,000	1,000
Sunday School expenses	237	1,300	1,063	154	1,325
Chancel Guild	-	100	100	-	100
	<u>3,908</u>	<u>8,000</u>	<u>4,092</u>	<u>3,401</u>	<u>8,525</u>
<b>Music</b>					
Organist salary	12,990	12,990	-	12,862	13,198
CPP & EI	396	302	(94)	297	307
Honourarium	-	1,500	1,500	1,500	-
Weddings	-	400	400	250	-
Licensing	628	700	72	609	700
Piano tuning and repairs	28	300	272	-	300
Organ repairs	1,241	500	(741)	591	650
Other - music	91	200	109	544	200
Other - organ	-	50	50	-	100
	<u>15,374</u>	<u>16,942</u>	<u>1,568</u>	<u>16,653</u>	<u>15,455</u>
<b>Education and Training</b>					
Training	-	1,000	1,000	1,475	1,000
	<u>-</u>	<u>1,000</u>	<u>1,000</u>	<u>1,475</u>	<u>1,000</u>
<b>Outreach</b>					
PWRDF	500	500	-	500	500
Discretionary	27,604	21,300	(6,304)	21,213	25,000
Christmas Index	2,550	2,500	(50)	2,550	2,550
Water of Life	2,000	2,000	-	2,000	2,000
Maggie's Place	500	500	-	500	500
Other	723	-	(723)	-	-
	<u>33,877</u>	<u>26,800</u>	<u>(7,077)</u>	<u>26,763</u>	<u>30,550</u>
<b>Total Disbursements</b>	<u>200,829</u>	<u>161,229</u>	<u>(39,600)</u>	<u>155,750</u>	<u>167,525</u>
<b>Receipts over (under) Disbursements</b>	<u>17,948</u>	<u>14,943</u>	<u>\$ 82,206</u>	<u>138,004</u>	<u>18,350</u>
<b>Investing activity</b>					
Proceeds from withdrawals	-	-	-	-	-
Funds placed in reserve against future deficits	-	(14,943)	-	(35,000)	(18,350)
Other funds invested / reinvested	-	-	-	(100,631)	-
	<u>-</u>	<u>(14,943)</u>	<u>-</u>	<u>(135,631)</u>	<u>(18,350)</u>
<b>Change in HST</b>					
Prior year HST refund received	539	-	-	514	-
HST paid in current year and not yet refunded	(732)	-	-	(539)	-
	<u>(193)</u>	<u>-</u>	<u>-</u>	<u>(25)</u>	<u>-</u>
<b>Net increase (decrease) in cash</b>	<u>\$ 17,755</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,349</u>	<u>\$ -</u>
<b>Net Assets</b>					
Cash in bank - non-designated	\$ 8,489	-	-	\$ 3,206	-
Cash in bank - designated	12,473	-	-	-	-
Investments - non-designated	231,009	-	-	202,192	-
Investments - designated	812,095	-	-	764,007	-
HST refundable	732	-	-	539	-
	<u>\$ 1,064,797</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 969,945</u>	<u>\$ -</u>

<b>St John's Anglican Church</b>							
<b>Receipts &amp; Disbursements - Cutler White Building Trust</b>							
Year ending December 31,		<b>Actual</b>	<b>Budget</b>	<b>Variance</b>	<b>Actual</b>	<b>Budget</b>	
		<b>2025</b>	<b>2025</b>	<i>Favourable /</i>	<b>2024</b>	<b>2026</b>	
				<i>(Unfavourable)</i>			
<b>Receipts</b>							
Investment income deposited		\$ 162,886	\$ 182,800	\$ (19,914)	\$ 147,737	\$ 221,801	
<b>Other Income</b>							
Offerings		790	7,000	(6,211)	7,688	700	
HST rebates		800	675	125	674	800	
Transfer from Legacy Fund		-	12,107	(12,107)	-	-	
Transfer from Cemetery		10,250	6,494	3,756	13,360	-	
		<u>11,840</u>	<u>26,276</u>	<u>(14,437)</u>	<u>21,722</u>	<u>1,500</u>	
<b>Total Receipts</b>		<u>174,726</u>	<u>209,076</u>	<u>(34,350)</u>	<u>169,459</u>	<u>223,301</u>	
<b>Disbursements</b>							
<b>Compensation</b>							
Sexton		16,681	16,681	(0)	16,516	16,948	
Cutler White Trust share of General Fund compensation		18,463	37,843	19,380	34,867	38,451	
CPP & EI		1,167	1,172	5	1,158	1,194	
		<u>36,311</u>	<u>55,696</u>	<u>19,385</u>	<u>52,541</u>	<u>56,593</u>	
<b>Diocesan Allotment</b>		<u>26,586</u>	<u>26,585</u>	<u>(1)</u>	<u>26,288</u>	<u>25,492</u>	
<b>Office and Admin</b>							
Bank charges		234	200	(34)	212	250	
Professional fees		-	-	-	-	1,000	
Other		190	100	(90)	531	-	
		<u>424</u>	<u>300</u>	<u>(124)</u>	<u>742</u>	<u>1,250</u>	
<b>Utilities</b>							
Heating oil		27,852	20,000	(7,852)	31,831	20,000	
Electricity		12,575	11,000	(1,575)	10,678	15,000	
Water		538	350	(188)	637	500	
		<u>40,965</u>	<u>31,350</u>	<u>(9,615)</u>	<u>43,146</u>	<u>35,500</u>	
<b>Other Premises Expenses</b>							
Insurance		20,232	10,250	(9,982)	19,732	11,500	
Alarm monitoring		1,031	1,200	169	1,031	1,200	
Fire extinguisher		498	300	(198)	202	300	
Fire inspection		622	1,300	678	1,171	650	
Elevator costs		3,717	4,250	533	3,172	4,250	
		<u>26,101</u>	<u>17,300</u>	<u>(8,801)</u>	<u>25,308</u>	<u>17,900</u>	
<b>Maintenance</b>							
Cleaning & janitorial supplies		478	850	372	910	600	
Dishwasher service		116	200	84	124	150	
Garbage removal		64	100	36	-	100	
Yard supplies & maintenance		38	100	62	52	1,100	
Snow plowing		6,510	3,495	(3,015)	6,988	6,988	
Sprinkler system		1,377	700	(677)	653	1,000	
		<u>8,583</u>	<u>5,445</u>	<u>(3,138)</u>	<u>8,726</u>	<u>9,938</u>	
<b>Repairs &amp; Replacements</b>							
Church repairs		214	1,000	786	430	1,000	
Hall repairs		756	1,500	744	299	1,500	
Heating system		3,971	1,000	(2,971)	335	1,000	
Other repairs & replacements		2,229	2,400	171	1,147	2,400	
		<u>7,170</u>	<u>5,900</u>	<u>(1,270)</u>	<u>2,211</u>	<u>5,900</u>	
		<u>146,141</u>	<u>142,576</u>	<u>(3,565)</u>	<u>158,962</u>	<u>152,573</u>	

Cutler White Building Trust Fund continued on next page

<b>St John's Anglican Church</b>						
<b>Receipts &amp; Disbursements - Cutler White Building Trust</b>						
Year ending December 31,		<b>Actual</b>	<b>Budget</b>	<b>Variance</b>	<b>Actual</b>	<b>Budget</b>
		<b>2025</b>	<b>2025</b>	<i>Favourable / (Unfavourable)</i>	<b>2024</b>	<b>2026</b>
Cutler White Building Trust Fund continued from previous page						
<b>Projects</b>						
Church roof		\$ -	\$ 4,000	\$ 4,000	\$ 12,000	\$ 4,000
Lawn sign		4,187	15,000	10,813	-	-
Heating system		19,725	20,000	275	-	-
Eavestrough and downspouts		-	2,500	2,500	-	2,500
Accessibility ramp		-	25,000	25,000	-	64,228
		<u>23,912</u>	<u>66,500</u>	<u>42,588</u>	<u>12,000</u>	<u>70,728</u>
<b>Total Disbursements</b>		<u>170,053</u>	<u>209,076</u>	<u>39,023</u>	<u>170,962</u>	<u>223,301</u>
<b>Receipts over (under) Disbursements</b>		<u>4,673</u>	<u>\$ -</u>	<u>\$ 4,673</u>	<u>(1,504)</u>	<u>\$ -</u>
<b>Change in HST</b>						
Prior year HST refund received		1,277			2,057	
HST paid in current year and not yet refunded		(2,217)			(1,277)	
		<u>(941)</u>			<u>781</u>	
<b>Net increase (decrease) in cash</b>		<u>\$ 3,732</u>			<u>\$ (723)</u>	
<b>Net Assets</b>						
Cash in bank		\$ 3,759			\$ 27	
Investments - designated		756,392			258,291	
Investments - restricted		3,908,157			3,908,157	
HST refundable		2,217			1,277	
		<u>\$ 4,670,525</u>			<u>\$ 4,167,751</u>	

**Investment income deposited:** Investment income of Cutler White Building Trust is earned on investments held with CIBC Private Wealth Wood Gundy. In accordance with the terms of the will of the late Helen White, the earnings from the investments of this Fund are to be used solely for the maintenance and repair of the church, and the principal is to be preserved in order to extend the availability of income for such purpose.

St John's Anglican Church		
Receipts & Disbursements - Legacy Fund		
Year ending December 31,		
	Actual 2025	Actual 2024
<b>Receipts</b>		
Bequests and other gifts	\$ 2,000	\$ 2,500
Investment income deposited	10,000	1,222
<b>Total Receipts</b>	<u>12,000</u>	<u>3,722</u>
<b>Disbursements</b>		
Mission	-	870
Ministry	-	-
Mortar	9,348	-
Supplies and services	-	352
<b>Total Disbursements</b>	<u>9,348</u>	<u>1,222</u>
<b>Receipts over (under) Disbursements</b>	<u>2,652</u>	<u>2,500</u>
<b>Investing activity</b>		
Funds invested	(2,652)	(2,500)
<b>Net increase (decrease) in cash</b>	<u>\$ -</u>	<u>\$ -</u>
<b>Net Assets</b>		
Cash in bank	\$ -	\$ -
Investments - designated	60,927	28,055
Investments - restricted	191,234	189,234
	<u>\$ 252,161</u>	<u>\$ 217,289</u>

St John's Anglican Church		
Receipts & Disbursements - Bill Rawlinson Memorial Outreach Fund		
Year ending December 31,		
	Actual 2025	Actual 2024
<b>Receipts</b>		
Offerings	\$ 220	\$ 120
Investment income deposited	4,872	8,732
<b>Total Receipts</b>	<u>5,092</u>	<u>8,852</u>
<b>Disbursements</b>		
Bank charges	-	-
Awards	5,239	4,600
<b>Total Disbursements</b>	<u>5,239</u>	<u>4,600</u>
<b>Receipts over (under) Disbursements</b>	<u>(147)</u>	<u>4,252</u>
<b>Investing activity</b>		
Funds invested	(1,872)	(2,232)
	<u>(1,872)</u>	<u>(2,232)</u>
<b>Net increase (decrease) in cash</b>	<u>\$ (2,019)</u>	<u>\$ 2,020</u>
<b>Net Assets</b>		
Cash in bank	\$ 1	\$ 2,020
Investments - designated	25,023	20,838
Investments - restricted	69,832	69,492
	<u>\$ 94,856</u>	<u>\$ 92,350</u>

St John the Evangelist Anglican Church					
Receipts & Disbursements - Cutler White Cemetery					
Year ending December 31,					
	Actual 2025	Budget 2025	Variance Favourable / (Unfavourable)	Actual 2024	Budget 2026
<b>Receipts</b>					
Investment Income deposited					
Scotia investments	\$ 26,690	\$ 106,578	\$ (79,888)	\$ 80,847	\$ 145,736
Diocesan investments	24,403	21,790	2,613	35,568	24,179
HST rebates	2,335	2,300	35	2,247	2,300
Insurance proceeds to cover damage from vandalism	12,448	650	11,798	-	-
<b>Total Receipts</b>	<b>65,876</b>	<b>131,318</b>	<b>(65,442)</b>	<b>118,662</b>	<b>172,215</b>
<b>Disbursements</b>					
<b>Compensation</b>					
Cemetery manager	6,927	7,521	594	6,516	7,641
Summer student	-	1,000	1,000	-	3,000
Cutler White Cemetery share of General Fund compensation	10,257	27,880	17,623	25,528	28,828
CPP & EI	165	414	249	360	424
Vacation	277	-	(277)	-	-
	<u>17,627</u>	<u>36,815</u>	<u>19,188</u>	<u>32,404</u>	<u>39,893</u>
<b>Office &amp; Admin</b>					
Phone	519	600	81	647	600
Postage	-	40	40	-	40
Bank charges	179	150	(29)	164	150
Computer costs	-	-	-	1,827	-
Professional fees	-	1,000	1,000	-	5,000
Mileage	20	750	730	562	750
Other	96	750	654	84	1,250
	<u>814</u>	<u>3,290</u>	<u>2,476</u>	<u>3,283</u>	<u>7,790</u>
<b>Other Premises Expenses</b>					
Insurance	10,250	10,250	-	7,400	10,750
Landscaping	3,176	3,000	(176)	3,444	3,500
Fence	-	4,350	4,350	-	10,000
Septic	-	1,700	1,700	-	2,000
Tree and yard maintenance	-	4,500	4,500	8,898	3,000
Truro Cemetery Corp	28,935	40,000	11,065	34,688	40,000
Cemetery expenses	18,581	1,000	(17,581)	84	1,000
Columbarium expenses	-	500	500	-	500
Plot marker maintenance and headstone cleaning	-	5,000	5,000	-	32,500
Security	170	250	80	165	250
Other	1,153	5,000	3,847	-	5,032
	<u>62,265</u>	<u>75,550</u>	<u>13,285</u>	<u>54,680</u>	<u>108,532</u>
	<u>80,706</u>	<u>115,655</u>	<u>34,949</u>	<u>90,367</u>	<u>156,215</u>
<b>Capital Projects</b>					
Steps	-	-	-	-	1,500
Retaining wall	-	-	-	-	500
Gate, fence and railings	16,574	14,663	(1,911)	-	2,000
Benches	-	-	-	-	12,000
Columbarium	-	1,000	1,000	-	-
	<u>16,574</u>	<u>15,663</u>	<u>(911)</u>	<u>-</u>	<u>16,000</u>
<b>Total Disbursements</b>	<b>97,280</b>	<b>131,318</b>	<b>34,038</b>	<b>90,367</b>	<b>172,215</b>
<b>Receipts over (under) Disbursements</b>	<b>(31,404)</b>	<b>\$ -</b>	<b>\$ (31,404)</b>	<b>28,295</b>	<b>\$ -</b>
<b>Change in HST</b>					
Prior year HST refund received	2,230			792	
HST paid in current year and not yet refunded	(2,011)			(2,230)	
	<u>218</u>			<u>(1,437)</u>	
<b>Net increase (decrease) in cash</b>	<b>\$ (31,185)</b>			<b>\$ 26,858</b>	
<b>Net Assets</b>					
Cash in bank	\$ 9,236			\$ 40,421	
Restricted investments	3,908,157			3,522,376	
Designated investments	1,390,346			979,714	
HST refundable	2,011			2,230	
	<u>\$ 5,309,750</u>			<u>\$ 4,544,741</u>	

Investment income deposited: Investment income of Cutler White Cemetery is earned on investments held with both Scotia Wealth Management and the Diocese. In accordance with the terms of the will of the late Helen White, the earnings from the investments of this Fund are to be used solely for the maintenance of Terrace Hill Cemetery, and the principal is to be preserved in order to extend the availability of income for such purpose.

<b>St John the Evangelist Anglican Church</b>					
<b>Receipts &amp; Disbursements - Gravelots - Truro</b>					
Year ending December 31,					
	<b>Actual</b>	<b>Budget</b>	<b>Variance</b>	<b>Actual</b>	<b>Budget</b>
	<b>2025</b>	<b>2025</b>	<i>Favourable / (Unfavourable)</i>	<b>2024</b>	<b>2026</b>
<b>Receipts</b>					
<b>Trust Receipts</b>					
Cemetery Lots, including perpetual care	\$ 1,475	\$ 1,000	\$ 475	\$ 925	
Niches	-	600	(600)	-	
	1,475	1,600	(125)	925	-
Less receipts forwarded to the Diocese	(1,475)	(1,600)	125	(925)	
	-	-	-	-	-
<b>Burial Income</b>					
Proceeds from Burials	300	1,800	(1,500)	1,850	
Less cost of burials	-	(1,800)	1,800	(1,775)	
	300	-	300	75	-
<b>Investment income</b>					
Investment income, as paid out by the Diocese	1,253	25,600	(24,347)	20,754	2,147
Core investment income, as received	2	-	2	1,944	
	1,255	25,600	(24,345)	22,698	2,147
<b>Total Receipts</b>	<b>1,555</b>	<b>25,600</b>	<b>(24,045)</b>	<b>22,773</b>	<b>2,147</b>
<b>Disbursements</b>					
<b>Expenses</b>					
Bank charges	62	100	38	-	
Insurance	-	-	-	2,467	
Snow removal	3,494	3,494	-	3,494	
Landscape care	1,301	3,000	1,699	2,773	
Other expenses	117	500	383	-	
	4,975	7,094	2,119	8,733	-
<b>Capital Projects</b>					
Projects	-	-	-	-	
<b>Total Disbursements</b>	<b>4,975</b>	<b>7,094</b>	<b>2,119</b>	<b>8,733</b>	<b>-</b>
<b>Receipts over (under) Disbursements</b>	<b>(3,419)</b>	<b>18,506</b>	<b>(21,925)</b>	<b>14,040</b>	<b>2,147</b>
<b>Transfers to Cutler White Cemetery</b>	<b>-</b>	<b>(21,790)</b>	<b>21,790</b>	<b>(35,568)</b>	
<b>Investing activity</b>					
Proceeds from withdrawals	-	6,494	(6,494)	20,000	
Funds invested	-	(3,210)	3,210	(40,000)	(2,147)
	-	3,284	(3,284)	(20,000)	(2,147)
<b>Change in HST</b>					
Prior year HST refund received	48			272	
HST paid in current year and not yet refunded	(63)			(48)	
	(15)	-	(15)	224	-
<b>Net increase (decrease) in cash</b>	<b>\$ (3,434)</b>	<b>\$ -</b>	<b>\$ (3,434)</b>	<b>\$ (41,305)</b>	<b>\$ -</b>
<b>Net Assets</b>					
Cash in bank	\$ 2,100			\$ 5,534	
Restricted investments	-			385,781	
Designated investments	36,485			152,201	
HST refundable	63			48	
	<b>\$ 38,648</b>			<b>\$ 543,565</b>	

St John the Evangelist Anglican Church Receipts & Disbursements - Gravelots - Londonderry Year ending December 31,	Actual 2025	Budget 2025	Variance Favourable / (Unfavourable)	Actual 2024	Budget 2026
<b>Receipts</b>					
<b>Investment income</b>					
Investment income, as paid out by the Diocese	\$ 3,432	\$ 1,800	\$ 1,632	\$ 2,786	\$ 1,800
Core investment income, as received	-	-	-	-	-
	<u>3,432</u>	<u>1,800</u>	<u>1,632</u>	<u>2,786</u>	<u>1,800</u>
<b>Total Receipts</b>	<u>3,432</u>	<u>1,800</u>	<u>1,632</u>	<u>2,786</u>	<u>1,800</u>
<b>Disbursements</b>					
<b>Expenses</b>					
Landscaping	375	900	525	575	900
	<u>375</u>	<u>900</u>	<u>525</u>	<u>575</u>	<u>900</u>
<b>Total Disbursements</b>	<u>375</u>	<u>900</u>	<u>525</u>	<u>575</u>	<u>900</u>
<b>Receipts over (under) Disbursements</b>	<u>3,057</u>	<u>900</u>	<u>2,157</u>	<u>2,211</u>	<u>900</u>
<b>Investing activity</b>					
Funds invested	-	(900)	900	(18,000)	(900)
	<u>-</u>	<u>(900)</u>	<u>900</u>	<u>(18,000)</u>	<u>(900)</u>
<b>Net increase (decrease) in cash</b>	<u>\$ 3,057</u>	<u>\$ -</u>	<u>\$ 3,057</u>	<u>\$ (15,789)</u>	<u>\$ -</u>
<b>Net Assets</b>					
Cash in bank	\$ 5,994			\$ 2,937	
Designated investments	92,550			87,217	
	<u>\$ 98,544</u>			<u>\$ 90,154</u>	

St John the Evangelist Anglican Church Receipts & Disbursements - Gravelots - Kemptown 12 Months ended December	Actual 2025	Budget 2025	Variance Favourable / (Unfavourable)	Actual 2024	Budget 2026
<b>Receipts</b>					
<b>Investment income</b>					
Investment income, as paid out by the Diocese	\$ 1,053	\$ 800	\$ 253	\$ 622	\$ 800
Core investment income, as received	-	-	-	-	-
	<u>1,053</u>	<u>800</u>	<u>253</u>	<u>622</u>	<u>800</u>
<b>Total Receipts</b>	<u>1,053</u>	<u>800</u>	<u>253</u>	<u>622</u>	<u>800</u>
<b>Disbursements</b>					
<b>Expenses</b>					
Landscaping	1,050	800	(250)	1,500	800
	<u>1,050</u>	<u>800</u>	<u>(250)</u>	<u>1,500</u>	<u>800</u>
<b>Total Disbursements</b>	<u>1,050</u>	<u>800</u>	<u>(250)</u>	<u>1,500</u>	<u>800</u>
<b>Receipts over (under) Disbursements</b>	<u>3</u>	<u>-</u>	<u>3</u>	<u>(878)</u>	<u>\$ -</u>
<b>Investing activity</b>					
Funds invested	-	-	-	(2,000)	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>(2,000)</u>	<u>-</u>
<b>Net increase (decrease) in cash</b>	<u>\$ 3</u>	<u>\$ -</u>	<u>\$ 3</u>	<u>\$ (878)</u>	<u>\$ -</u>
<b>Net Assets</b>					
Cash in bank	\$ 164			\$ 161	
Designated investments	15,593			14,912	
	<u>\$ 15,757</u>			<u>\$ 15,072</u>	

**St John The Evangelist Anglican Church**  
**Schedule of Investments**  
December 31, 2025

	Fully Restricted	Designated Spending Only	No Restrictions	2025 Total	2024 Total
<b>Church investments</b>					
<b>Diocese</b>					
General ( <i>Hiltz, Kaulback &amp; Truro Trust Fund</i> )	\$ -	\$ -	\$ 8,675	\$ 8,675	\$ 8,503
Housing	-	596,504	-	596,504	584,715
Bill Rawlinson Memorial Outreach Fund	69,832	25,023	-	94,855	90,330
<b>Total - Diocese</b>	<b>69,832</b>	<b>621,527</b>	<b>8,675</b>	<b>700,034</b>	<b>683,549</b>
<b>CIBC Private Wealth</b>					
Cutler White Building Trust Fund	3,908,157	406,392	-	4,314,549	4,166,448
Reserve against possible market downturn	-	350,000	-	350,000	-
<b>Total Cutler White Building Trust Fund</b>	<b>3,908,157</b>	<b>756,392</b>	<b>-</b>	<b>4,664,549</b>	<b>4,166,448</b>
<b>Core Investments</b>					
Legacy Fund - <i>sustain and enhance the long term ministry and mission of the Parish</i>	191,234	60,927	-	252,161	217,289
Corbin - <i>prospect for priesthood</i>	-	62,420	-	62,420	51,910
Youth - <i>youth</i>	-	50,647	-	50,647	42,120
Bentley Music - <i>compensation, licenses, supplies</i>	-	30,681	-	30,681	25,515
Bentley Organ - <i>organ tuning, repairs, etc</i>	-	30,581	-	30,581	25,432
Henderson - <i>non-stipendiary education, expenses</i>	-	20,434	-	20,434	16,994
Housing - <i>Rector's housing allowance</i>	-	12,839	-	12,839	10,677
General - <i>no restrictions</i>	-	-	222,334	222,334	193,689
Education - <i>curriculum, equipment, etc</i>	-	7,989	-	7,989	6,644
	191,234	276,518	222,334	690,086	590,270
<b>Total - CIBC Private Wealth</b>	<b>4,099,391</b>	<b>1,032,910</b>	<b>222,334</b>	<b>5,354,635</b>	<b>4,756,718</b>
<b>Total - Church investments</b>	<b>\$ 4,169,223</b>	<b>\$ 1,654,437</b>	<b>\$ 231,009</b>	<b>\$ 6,054,669</b>	<b>\$ 5,440,266</b>
<b>Cemetery investments</b>					
<b>Diocese</b>					
Old Gravelots (Truro, Londonderry & Kempton)	-	105,439	-	105,439	108,690
Cutler White Cemetery	385,781	119,574	-	505,355	487,937
	385,781	225,013	-	610,794	596,627
<b>CIBC Private Wealth</b>					
Old Gravelots (Truro, Londonderry & Kempton)	-	39,189	-	39,189	32,590
Cutler White Cemetery	-	95,559	-	95,559	10,894
	-	134,748	-	134,748	43,484
<b>Scotia Wealth Management</b>					
Cutler White Cemetery	3,522,376	1,175,213	-	4,697,589	4,502,090
<b>Summary</b>					
Old Gravelots (Truro, Londonderry & Kempton)	-	144,628	-	144,628	141,280
Cutler White Cemetery	3,908,157	1,390,346	-	5,298,503	5,000,921
<b>Total - Cemetery investments</b>	<b>\$ 3,908,157</b>	<b>\$ 1,534,974</b>	<b>\$ -</b>	<b>\$ 5,443,131</b>	<b>\$ 5,142,201</b>

**Additional information**

	Portfolio Asset Mix			Rates of Return	
	Cash	Fixed Income	Equities	2025	2024
Diocese	3%	37%	60%	7.6%	15.1%
CIBC Private Wealth (Cutler White Building Trust)	4%	34%	62%	16.7%	10.4%
CIBC Private Wealth (Core and Cemetery)	16%	26%	58%	22.6%	9.5%
Scotia Wealth Management	2%	46%	52%	7.7%	8.4%

## Reviewers' Comments

To: Fellow Parishioners of St John the Evangelist Anglican Church

We have carried out a review of the financial records of the following Funds for the year ended December 31, 2025:

- General
- Cutler White Trust
- Cutler White Cemetery
- Legacy Fund
- Gravelot- Terrace Hill, Londonderry and Kemptown Cemeteries
- Bill Rawlinson Memorial Outreach

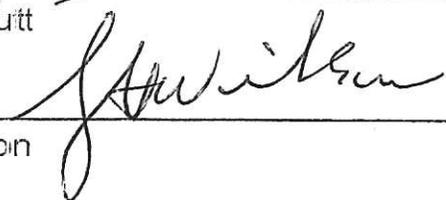
Due to privacy reasons, we have not included in the scope of our review any transactions of the Discretionary Fund. This limitation in scope is consistent with prior years.

Our review was carried out in accordance with the Checklist for Financial Review as required by the Diocesan Policy 2.2.7, as revised in June 2024. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements of the Parish.

Respectfully submitted:

  
\_\_\_\_\_  
Roger McNutt

  
\_\_\_\_\_  
Harold Wilson

Date: January 29, 2026

Forecasted Capital Expenditure Needs over the next 5-10 years:

Front Steps 2027 (\$80,000)

Painting inside the church 2028 (\$60,000 - \$70,000)

Floors inside the church 2029 (\$100,000 +)

Lighting outside the church 2030 (\$15,000)

Doors 2031, 2032, 2033 (\$150,000 +)

Supplement to the Building Fund Budget 2026

