

STEWARDSHIP OF TREASURE

2019-2020



"For where your treasure is,
there your heart will be also."

- Matthew 6:21



LETTER FROM FR. SIMON

Dear Parishioners,

Over the last few months we have felt the impact of a global pandemic, which has been compounded recently by a mass shooting in our



own province. I want to acknowledge that some might be feeling especially burdened by fear and grief. Romans 12:21 comes to mind: “Do not be overcome by evil, but overcome evil with good.” In the midst of very real suffering, the truth remains constant: Jesus rose from the dead, nothing can separate us from His love, and our parish still has a mission to bring light and hope to a desperate world.

As we approach the 10th birthday of our beautiful building, I am saddened that we cannot be physically together to worship God. Nevertheless, we are finding creative ways to continue being a faith community. Lives continue to be changed through Alpha and Groups. We just started a brand new ministry, Neighbour Care, to reach out to those who are most isolated. The Divine Renovation Ministry team has helped us upgrade our Livestream to HD to help better serve our growing online community. We’ve even had a few Sunday Masses with over 12,000 views online! All of this is made possible because of your financial generosity in support of our mission.

In our current situation, some traditional ways of giving (cash and envelopes) don’t work. We’re grateful to have a culture of regular givers, a significant percentage of whom give through Automatic Giving (formerly known as Pre-Authorized Remittance). We’re also grateful for all who have chosen to give online with credit cards or E-Transfers. If you are not currently giving automatically or online, please consider doing so. All of these modern means of giving are safe, reliable, and they enable us to continue with confidence.

Finally, I recognize that we are living in uncertain economic times. Some have lost their jobs and others their savings. Let’s remember the words of Psalm 23: “The Lord is my shepherd, there is nothing I shall want.” May we be prudent with our God-given treasure, and put our trust in Jesus, who loves us, and will provide for our needs.

Yours in Christ,

Father Simon Lobo, CC

Father Simon Lobo, CC

REGULAR GIVING

The chart below may assist you, along with your prayerful consideration, as to the amount of your regular Sunday offering:

INCOME VS. PROPORTIONAL GIVING

Suggested Weekly Gift to Parish (rounded to the nearest \$ amount)

annual household income	1%	5%	10%
\$20,000	\$4	\$20	\$40
\$25,000	\$5	\$25	\$50
\$30,000	\$6	\$30	\$60
\$35,000	\$7	\$35	\$70
\$40,000	\$8	\$40	\$80
\$50,000	\$10	\$50	\$100
\$60,000	\$12	\$60	\$120
\$70,000	\$14	\$70	\$140
\$80,000	\$16	\$80	\$160
\$90,000	\$18	\$90	\$180
\$100,000	\$20	\$100	\$200
\$120,000	\$23	\$115	\$230
\$150,000	\$29	\$145	\$290

To calculate what you would like to give based on your annual household income, please complete the chart below:

annual household income	% you wish to give	/52	weekly offering
\$	%	\$	\$





THE FRUIT OF OUR GIVING: *Life Groups*

When my husband and I moved to Halifax from my home province of Saskatchewan, I lamented leaving my family on the prairies. Although Saint

Benedict is a huge parish with so many people, it was easy to make connections with my fellow group members when we began meeting in June 2016. Since then, they have become my family here! Our group began as young adults in our 20s and 30s, but we have slowly added new members through marriage and new babies. It has been a joy to start raising our children together with the love, help, and support of every member. I am particularly excited to have other children the same age as my daughter so that she can grow up with close Christian friends and share her faith journey with them.

I have always been a private person, naturally keeping to myself, but I have had opportunities in my group to give multiple talks about aspects of my faith. Speaking about my Christian journey has challenged me to open up and reflect on how God is working in my life. I also appreciate gentle encouragement from other members as they share about their faith lives. Last year, I started reading the Bible (almost) daily after hearing how another member incorporated scripture into their life.

During times of struggle, when I feel low in my faith and life in general, it is easy for me to isolate myself and believe the lie that I am the only one who feels this way. But being part of a group reminds me that everyone struggles from time to time because we can be vulnerable with each other, finding support in one another and being strengthened by Jesus, walking together on our journeys of faith, knowing that we are not alone.

EMILY VAUGHAN



THE FRUIT OF OUR GIVING: *Life Groups*

Life is all about relationships, with each other and with Jesus. In order for me to fully become a disciple of Jesus, I needed to deepen my relationship with Him, and being with people who have the same desire has helped me tremendously. Becoming a member of a group has had a tremendous impact on my own spiritual journey.

Our members not only support each other through prayer in times of joy and times of struggle, but I love how we also reach out to help others in our Saint Benedict community. This does not surprise me at all, because our group is made up of people who know how to put God first, others second, and themselves third.

We delve deep into our faith through discipleship programs, daily reflections, the No Greater Love Lenten series, and we're currently doing 5 Ways to Stay Spiritually Engaged at Home online. I have also benefited spiritually through our discipleship programs. One of our studies encouraged us to set aside some quiet time to be with Jesus, and I now spend at least 15 minutes at the end of each day in private, quiet time with him.

My introduction to reading the Bible has been nothing short of miraculous. Being a 'cradle' Catholic, reading the Bible was never encouraged when I was in my formative years, but now it brings me such joy and peace.

The past six years of being involved with our group has given me the desire to see what Jesus has in store for me. I am so grateful that I have the opportunity to walk on my journey with others, and that I can truly know Jesus and be his disciple.

DAWN PURCELL

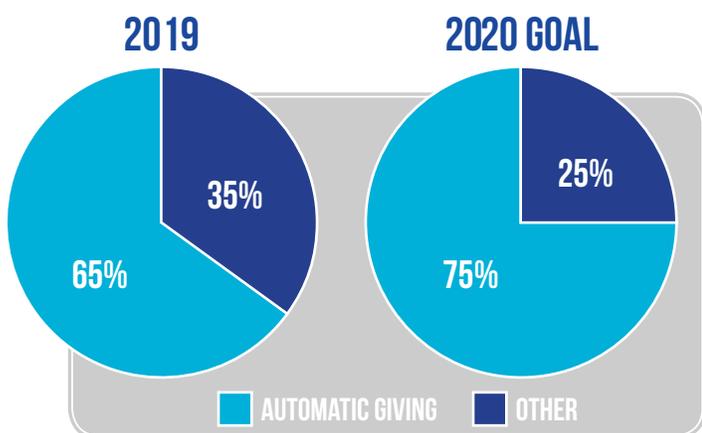


WAYS TO SHARE YOUR TREASURE

AUTOMATIC GIVING

(Formerly called PAR, Pre-Authorized Remittance)

Please consider using Automatic Giving for your regular Sunday offering. It is a safe, secure process for automatic withdrawals from your bank and gives you the flexibility of choosing weekly, bi-weekly or monthly donations. It also greatly reduces the burden on the parish's collection counting teams and the tax receipt inputting teams, as all withdrawals are automatically



ONLINE GIVING

Three Reasons to Consider Giving Your Treasure Online

1 It's a good back-up for forgetting. Most of us have been there one time or another: The collection basket comes your way, and you realize that you left your envelope on the kitchen table. Our online giving system allows you to give on our website, which you can pull up on your phone right where you're sitting. Just like giving with Automatic Giving or envelopes, you will receive a tax receipt at year end.

2 It's safe. Just like you trust Automatic Giving, or the collection basket, you can trust our online giving system. The system we use to accept online gifts is run by Stripe, who also handles transactions for Amazon, Google, and Expedia. Stripe is regularly audited and currently has the most stringent level of certification available in the payments industry.

3 It's convenient. Giving online is hard to beat for convenience, for the same reason why millions and millions of people now shop, order food, and watch movies online.

NON-CASH GIFTS

Did you know that you can donate non-cash gifts? You can donate marketable securities such as stocks, bonds or mutual funds. You can also give other non-cash gifts or include Saint Benedict Parish in your estate planning.

MARKETABLE SECURITIES – TRANSFER OWNERSHIP OF STOCKS, BONDS, OR MUTUAL FUND SHARES

You receive a tax deduction for the full market value of the securities you transfer. In addition you pay no capital gains tax which is a win-win for everyone.

PLANNED GIFTS – RETIREMENT ASSETS, BEQUESTS, TRUSTS ETC.

There are several types of gifts that may fall under this category, many of which are very simple to make. These include:

- Life Insurance – you can simply name Saint Benedict Parish as a beneficiary
- Retirement Assets – you can name Saint Benedict Parish as a beneficiary of your RRSP, RRIF or other qualified retirement plans. Any amounts remaining in your plan will transfer to the parish
- Bequests – you can name Saint Benedict Parish in your will as a beneficiary, and your estate will receive a tax deduction for the value of your bequest. A bequest can be directed towards specific areas or ministries that you desire within the parish such as:
 - Parish Debt
 - Evangelization
 - Alpha
 - Adult Faith Formation
 - Music

CORPORATE MATCHING GIFT PROGRAM

Matching gifts are when companies match donations that their employees make to charities. When an employee makes a charitable donation, they'll request a matching gift from their employer, who then makes their own donation. Companies usually make a donation on a 1:1 ratio, but some will double, triple, or even quadruple your donation.

For example: if you donate \$1000 to the parish, and your company matches on a 1:1 ratio, the parish receives \$2000; \$1000 from you and \$1000 from your company. This is an excellent way of expanding your gift to the parish, and it doesn't cost any more than what you already give.

Currently we have several parishioners who participate in their company's gift matching program. The list of companies who offer a gift matching is extensive, and it includes most major banks, insurance companies, and other organizations, both large and small. If you would like to see your sharing go even further, why not ask if your company has gift matching program?

If you are interested in finding out more about any of these ways to give please contact Chris Yetman directly at chrisyetman@saintbenedict.ca or 902-410-3946.



The Witness of Our Giving

Growing up in the church, I viewed collection during the Mass as a time when parents give money to the church because it feels like something we should do. But as I got to know Jesus more and saw what He has done for me, giving became something I wanted to do. God blesses us with His gifts every single day. That's why it's important to be grateful for everything we have in our lives. Otherwise, we might focus too much on our gifts, instead of on the one who gave us these gifts. What is beautiful about the Lord's blessings is that He allows us to give them back to Him, recognizing that He is worthy of all that we can give Him. As we strive to put Jesus at the centre of our lives, we want Him to be the first to receive what has been given to us.

Since I started giving to Saint Benedict Parish through Automatic Giving (formerly known as PAR), it has improved my life for the better! By using it, I am acting out my desire to put God first by automatically giving part of my income to His Church. This reminds me that we can all play an important role in His mission to evangelize the world. It has also increased my faith in Jesus, realizing that I needed to trust Him in every part of my life. We are called to give joyfully, because our sacrifice is only a fraction of what Jesus sacrificed Himself for on the cross.

MARC DEVEAUX

90 DAY TITHING CHALLENGE

Last year, we launched the 90 Day Tithing Challenge. It works like this: you calculate your tithe, which is 10% of your 'first fruits' (what you earn before taxes), then you send a note to our Finance Manager (finance@saintbenedict.ca) indicating that you want to do the 90 Day Tithing Challenge, and how much you'll be giving. If after 90 days you find that your finances are suffering, or that you're not growing spiritually, we will freely return the money you gave. It's that simple! Are you up for the challenge?

NEED MORE INFORMATION?

For more information on any form of Giving mentioned here please contact our Finance Manager, Chris Yetman at: chrisyetman@saintbenedict.ca or by calling the Parish office.



THE FRUIT OF OUR GIVING - RCIA

God never was part of my life. So much so, that to even say the name 'Jesus Christ' felt odd. I only attended Mass on Christmas and Easter with my wife and her family, and I generally left happy to have checked off that duty for another year. Then, during one Christmas Mass, there was a call for Alpha that somehow landed on my heart. I didn't know it at the time, but God was calling me.

I can be slow to change and stubborn at times, so this call took time for me to hear. It was a small voice that continued to say, "Try it, take this one step." It was years before I said yes, finally walking into the basement of Saint Benedict in the Fall of 2019. It has been one of the most significant steps of my life. I met a table full of amazing people who were real and genuine. They accepted me where I was and made me feel welcome and comfortable. Each Friday night was another small step towards my faith, and I found myself looking forward to each meeting. Then I started going to Mass. Every Mass starts by welcoming visitors, an invitation to people taking that first step into the church. As I began to attend Mass regularly, I felt that welcome directed at me, welcoming me to a family I never knew I had, and never knew I needed.

It is amazing to me how God works. I have four very active boys and a crazy schedule that doesn't always allow for new opportunities. Somehow, as each opportunity of faith has come into my life, that Friday night or Sunday morning opened up in our family schedule.

Inspired by the call from God and the faith of those around me, I have taken one more step, the RCIA (Rite of Christian Initiation of Adults) program. In RCIA, I have expanded my knowledge of the Catholic Church, and I have met a new group of people whose faith journeys have continued to inspire me. I started this journey out of curiosity and continued because of the people I have met along the way. Now I continue it because I have felt the hand of God in my life and cannot ignore the call he has for me to build a relationship with him, and live the life he has set out for me.

I am still only on the first steps of my journey, but I have felt God's love and I know with God, all is possible.

BEN NEAVES



THE FRUIT OF OUR GIVING: Life Groups

My joining a group is a relatively recent event in my life. I am certain my group's leaders were directed by the Holy Spirit to put people together who really needed to be together. Our group was not formed

based on similarities; we are people from very different backgrounds, but somehow we understand each other.

I have seen Christ working in the group. Just recently, one member mentioned they struggled with chronic loneliness, and another member took the time to help alleviate that loneliness. Whatever struggles I go through, the support I feel during our gatherings is sufficient for me to put my struggles or sorrows into a better perspective. In our group discussions, both in person and online, I get glimpses of the depth of faith of each of our members, and it has a positive effect on my faith.

My group has taught me the importance of the need to walk this journey with others so I can truly know Jesus. Left to my own thoughts, I could easily lead myself off of the path to Christ and not fully be aware of it. But the simple act of gathering together to share our fellowship and our love for each other is an act of the love of Christ.

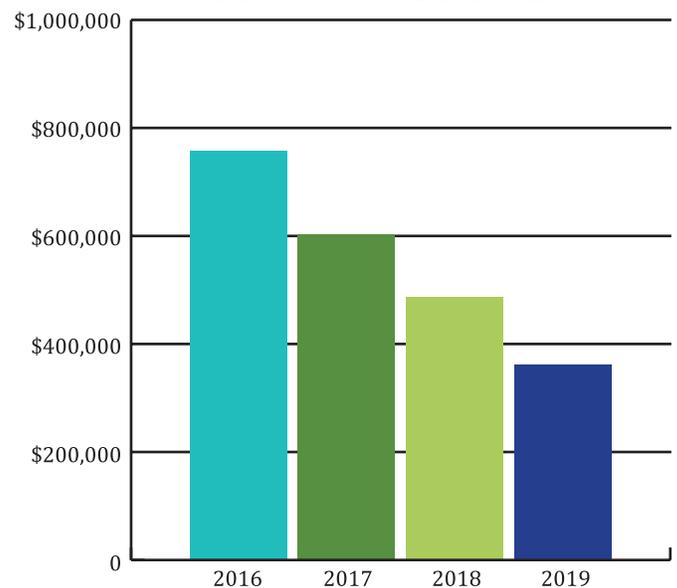
GREG EWERT

MORTGAGE AND DEBT REDUCTION

Our mortgage balance, as of December 31, 2019 with the Bank of Montreal is \$369,824. Our monthly obligation is \$11,438.13 which includes principal and interest. The interest rate fluctuates with Prime and is equal to Prime + .5%.

2019 Principal payments	\$	118,062
2019 Interest payments	\$	19,285
Total paid	\$	137,347

OUTSTANDING MORTGAGE BALANCE



Please consider adding Parish Debt Reduction to your regular offerings, either through Automatic Giving or other forms of giving.



THE FRUIT OF OUR GIVING - Alpha & Life Groups

I have been a parishioner of Saint Benedict ever since its opening some 10 years ago. At that time I was what you'd call a 'Sunday Catholic'. I only went to Mass on Sunday, I did very little socializing, and I hardly ever thought about God during the week.

With the start of the first Alpha I somehow got convinced to sign up, but only to help in the kitchen. Imagine my surprise when on the first training session, I found out that I would be leading a group. I immediately thought about quitting, but unknown to me at the time, God had other plans. On the third night, about halfway into our group discussion, I had a beautiful feeling of peace and joy, and looking around the table, I realized for the first time in my life that all the people in the room were really my brothers and sisters. What a feeling! My life would never be the same.

After Alpha, I was still hungry for things to do to continue to strengthen my faith. I found the perfect place, with God's guidance; we started one of the first Connect Groups, now referred to as Life Groups, in the parish. Connect Groups offer the ideal place to praise, worship, and share your faith with others.

God places so many opportunities before us to do his will; we only have to be open to his call. I have had several of these opportunities, and all of these continue to strengthen my faith. Sometimes I think about how I almost missed all of this when I thought about quitting Alpha. Don't let fear control your heart. Trust in God.

BRYCE BALL



THE FRUIT OF OUR GIVING - Alpha & Life Groups

When I joined Alpha in 2018, I had no idea what to expect. I had just started going to Saint Benedict Parish, and I kept hearing about the Alpha course each week in church. I thought it would be a good way to meet some new people, and maybe it would even be an opportunity to learn something about the Bible.

I heard some personal testimonials about Alpha that were amazing; they certainly touched my heart. Being an introvert, I was nervous and very quiet for the first few weeks of Alpha. As I got to know my group members, I became more comfortable sharing and listening to others.

Our table host started talking about the Alpha Weekend Away and how it was a life-changing experience. I was a little skeptical when I saw a group photo of the weekend and how many people actually attended. Well, it was a life changing experience for me! I met so many beautiful people, listened to great talks and enjoyed the karaoke night.

That was only the beginning of my spiritual journey. I am still involved in Alpha, I take part in the discipleship programs offered at Saint Benedict, I belong to a group, and I was a participant in the Stella Maris pilgrimage last summer. I am still on my journey, and I'm learning with the support of so many beautiful people at Saint Benedict Parish. I love you and thank you all from the bottom of my heart.

SANDY BROWN



THE FRUIT OF OUR GIVING - SBP Kids Ministry, WOW, SHINE, PACT

Once I had more than one child, the idea of getting the family to Mass was daunting. What if the oldest child gets squirmy? What if the baby wakes and is fussy? If I have to shush the kids during Mass, what are we getting out of this anyway? To further complicate matters, my husband often works on Sundays.

I can truthfully say that the boys love participating in WOW, SHINE, and PACT. When I drop the younger ones off to WOW, they practically rush the gate to get into their rooms. Afterwards they tell me about the stories they have read, the videos they have seen, and they wave around their colouring pages with pride. One of the sweetest moments inspired by WOW came at bedtime one night when my two-year-old impulsively

blessed himself, pressed his palms together, and solemnly recited the words "Our Father," over and over again.

My oldest son's experience at SHINE has brought him so much joy. He shares with his brothers about the songs and stories (and even the prizes he has won). What he has learned there has made him ask so many questions at home and sparked a longing for knowledge about his friend, Jesus. The stories that are shared truly resonate with him, and it is easy to see how much he gains from being there.

As a mother, it is heartwarming to see my children embracing God and forming relationships with Him. They are not shy about sharing their enthusiasm, and have conversations about Jesus with their friends, and they are eager to invite them to Saint Benedict. This ministry greatly benefits the children, but it is the whole family who benefits: the parents can attend Mass and be totally present, their children's faith is cultivated, and the parents' own faith is enriched and reinvigorated by their children's enthusiasm.

SARAH MACDONALD

FINANCIAL COUNCIL

The purpose of the Saint Benedict Finance Council is to assist the Pastor, and the staff in the administration of the business and financial affairs of the parish. The Finance Council is responsible to the Pastor and meets on a monthly basis. Annual budgets are set in November for the coming year and reviewed mid-year to assess where we stand vs. income and expenditures.

The Finance Council is to follow the stewardship model of financial management to ensure:

1. Accountability for financial expenditures
2. Generation of income to meet the operating and capital needs of the parish.
3. Establishment in accordance with Canon Law (537) "In each parish there is to be a finance committee to help the parish priest in the administration of the goods of the parish, without prejudice to Can. 532. It is ruled by the universal law and by the norms laid down by the diocesan Bishop, and it is comprised of members of the faithful selected according to these norms."

Although Church Law (Canon Law) ultimately defines a parish finance council as being consultative, here at Saint Benedict it functions as a deliberative body with all non-budgeted expenditures needing approval by the Council.

SPECIAL COLLECTIONS

Amounts Collected in 2019	
Saint Vincent de Paul (poor box only)	\$19,214
Holy Lands & Local Charities	\$8,113
Social Justice	\$6,466
Development & Peace	\$3,094
Pro-Life Assistance	\$2,918
Papal Charities	\$603
Total	\$40,408

Note: All funds received are given to the respective charities or remitted to the Archdiocese.

The Witness of our Giving

"Our life is a gift from God; we have health, peace, joy, love, faith, and hope. We give back to God a portion of what He provides.

Deuteronomy 16:17 says: "All shall give as they are able, according to the blessing of the Lord your God that he has given you." Giving is a reminder that God is the supplier of everything we have; therefore our giving is an expression of our thankfulness to God who continues to bless us abundantly. Our funds help to sustain the needs of our parish, so it can operate and continue developing programs of faith and community.

Reasons to give to God:

Giving is from the heart

2 Corinthians 8:12: "For if the eagerness is there, it is acceptable according to what one has, not according to what one does not have."



Offering is a blessing

Acts 20:35: "In every way I have shown you that by hard work of that sort we must help the weak, and keep in mind the words of the Lord Jesus who himself said, 'It is more blessed to give than to receive.'"



Doing it expresses gratitude

2 Corinthians 8:7: "Now as you excel in every respect, in faith, discourse, knowledge, all earnestness, and in the love we have for you, may you excel in this gracious act also.

There are many ways we can give to our parish. We decided to use Interac e-Transfer. We send an email to finance@saintbenedict.ca from our online banking. It's as simple as sending money to a family member. For us, it is the easiest and most convenient way to give back to our parish.

SONIA & ROBERTO MENENDEZ



THE FRUIT OF OUR GIVING - Sacramental Preparation

We went through PACT with our two oldest children. It was an amazing experience for our family. We felt welcomed and supported through the whole process. Watching our children go through PACT with excitement and encouragement was something we didn't experience as children. We watched them take delight in the Sacraments, it was the start of a beautiful relationship for them. We're sure that they'll hold the memories forever - the memories of excitement and celebration in the Father's love for them.

The reconciliation service was the highlight for us as a family. There was beautiful music, a calm, quiet atmosphere, and it ended with celebration. To receive reconciliation with our Lord is to be celebrated!

ZACH & KELLY BRIGGS



The Witness of our Giving

“We have been issued a battle plan. We have seen Jesus conquer death and sin. He repaid our sins and has ransomed us from the evil one. He has fulfilled His mission and now, with the indwelling of the Holy Spirit, calls us to ours. We must go out to the highways and byways and tell everyone about Him, about the life and love that is eternal. We are called to share our money and talents to that end. All people and all things belong to God. All has come to us through the grace of God.

When He called our family to Saint Benedict, we intentionally decided to use Automatic Giving to give on a regular schedule. The ease of setting up Automatic Giving helped us put giving in a prioritized list, alongside our other monthly payments. It eased our worry and helped us fulfil our duty.

We have felt at times the struggle to give, but the amounts have never mattered. We have found that proactively denying ourselves our hard-earned money and re-directing it towards the mission is diligent stewardship of what has been provided to us by God’s grace. In doing so, not only do we imitate Jesus, who impoverished himself from Godliness to embrace our lowliness, but we become instruments of his unconditional love. It has helped us to trust in the Lord and his ability to take care of us. Join us in the mission to seek out and make disciples. Let us give abundantly to him who gave all for us!”

- GUY & JACQUELINE LUPIEN

ported into our tax software.

DIOCESAN ASSESSMENT

The Archdiocesan assessment is a monthly payment by each parish to the diocese which enables an equitable sharing of the resources of the Archdiocese among all of its members. It is calculated based on the parish’s previous two years of the “net assessable revenue” (ie. 2019 assessment is based on 2017 income) and uses ordinary income in the calculation but excludes special collections.

Year	Monthly Payment	Total Paid Per Year
2015	\$11,729	\$140,751
2016	\$12,437	\$149,244
2017	\$14,321	\$171,852
2018	\$13,181	\$158,166

LITTLE CHURCH

The money our youngest parishioners contribute through the Little Church supports 5 young children in developing countries. Valentino Ssegawa is an orphan living in Uganda and has completed his primary seven courses. Teddy also lives in Uganda with her single mother and several other siblings. Alejandra Raquel Perez Hernandez is an 11 year old girl who lives in Nicaragua with her family.

Through Chalice we also sponsor Prosper, a 10 year old boy who lives in Ghana and Fiella, a 10 year old girl who lives in the Philippines.

All the children write letters that express real gratitude for our support which enables them to go to school and provides other help for them and their families. They also send prayers and best wishes to us.

Our 2019 Little Church collections totaled \$2,151 (an average of \$179/month).The total cost of our sponsorships far exceeds the funds collected so the parish covers the additional cost from regular income.



YEAR END FINANCIAL REPORT 2019

COMPARATIVE STATEMENT OF RECEIPTS AND DISBURSEMENTS

Year Ending 31st December 2019 actuals & Budget along with 2020 Budget amounts

Receipts/Disbursements	2019 Actuals	2019 Budget	2019 Variance	2020 Budget (approved Dec 2019)	% of Total 2020 Budget
RECEIPTS					
Ordinary (Sunday Collections , Easter, Christmas)	\$ 1,293,674	\$ 1,275,000	\$ 18,674	\$ 1,338,200	87%
Extraordinary (insurance proceeds, Bene Dictus advertising, diocesan rebates, votive candles, bequests, Parish Debt, etc)	\$ 238,211	\$ 189,800	\$ 48,411	\$ 168,000	11%
Other (Alpha donations, Bible study books, Showcase sales, interest on deposit, etc)	\$ 27,799	\$ 20,010	\$ 7,789	\$ 23,600	2%
Total Receipts (5)	\$ 1,559,684	\$ 1,484,810	\$ 74,874	\$ 1,529,800	100%
DISBURSEMENTS (Explanatory Notes Below)					
Staff Salaries	\$ 503,760	\$ 524,300	\$ (20,540)	\$ 586,000	39%
Buildings & Grounds (1)	\$ 306,153	\$ 219,243	\$ 86,910	\$ 174,332	12%
Diocesan Assessment	\$ 169,170	\$ 169,170	\$ -	\$ 158,000	10%
Mortgage Principal and Interest	\$ 137,347	\$ 140,336	\$ (2,989)	\$ 137,400	9%
Administration (2)	\$ 95,978	\$ 97,426	\$ (1,448)	\$ 74,926	5%
Priests Salaries	\$ 81,371	\$ 81,371	\$ -	\$ 81,450	5%
Parish Life, Charitable Donations, Miscellaneous	\$ 28,916	\$ 17,000	\$ 11,916	\$ 22,000	1%
Staff Benefits (Pension, Health, Dental)	\$ 47,377	\$ 43,269	\$ 4,108	\$ 55,528	4%
Evangelization and Discipleship (3)	\$ 25,318	\$ 29,047	\$ (3,729)	\$ 35,400	2%
Music and AV	\$ 35,157	\$ 38,410	\$ (3,253)	\$ 45,210	3%
Worship, Sacraments, Liturgical (4)	\$ 50,939	\$ 45,444	\$ 5,495	\$ 54,106	4%
Communications (5)	\$ 33,638	\$ 37,474	\$ (3,836)	\$ 46,200	3%
Youth Ministry	\$ 16,680	\$ 16,793	\$ (113)	\$ 9,580	1%
Priests Benefits (Pension, Health, Dental)	\$ 8,472	\$ 8,472	\$ -	\$ 8,500	1%
Children's Ministry	\$ 9,992	\$ 10,788	\$ (796)	\$ 20,540	1%
Total Disbursements	\$ 1,550,268	\$ 1,478,543	\$ 71,725	\$ 1,509,172	100%
Excess of Receipts over Disbursements	\$ 9,416	\$ 6,267	\$ 3,149	\$ 20,628	

NOTES TO THE 2019 RESULTS

- Total Receipts showed a \$74,874 increase vs budget due to insurance proceeds from the July lighting strike (\$46,500) and the generosity of parishioners through regular giving
- Salaries were lower than budgeted due to a two month staff position vacancy as well as a later than anticipated hiring of the pastor's assistant
- The large variance in Building and Grounds is due to the purchase and installation costs of our new heating system

NOTES TO 2020 BUDGET

- Increase in staff salaries due to the following: mid-year hire of pastor's assistant in 2019 reflected over the full year in 2020, the office manager was hired part-time in October 2019 and was increased to full-time in January 2020 as per the previous position, and a budgeted salary to hire a managing director, which is currently on hold
- At the time the budget was approved there were no major building upgrades planned, resulting in lower Building and Grounds expenditures

EXPLANATORY NOTES ON DISBURSEMENT CATEGORIES

- (1) Includes all costs associated with maintenance of the building such as repairs & maintenance, equipment, snow removal, landscaping, municipal taxes, water, heat & lights, insurance, cleaning supplies, cleaning contract hours, etc.
- (2) Includes all costs associated with the administration of the parish such as office supplies, postage, maintenance of office equipment, etc. cost of Sunday Offertory envelopes, telephone & internet, police checks, banking charges, database fees, etc
- (3) Includes all costs associated with Alpha, Bible studies, parish mission etc. (some of these costs are re-couperated through extraordinary giving)
- (4) Includes all costs such as candles, sacristy supplies, mass wine and altar bread, parish decorations, books & missals, funeral/wedding stipends, etc.
- (5) Includes all costs such as printing of the Bene Dictus, Livestream and graphic design licensing fees etc.



THE FRUIT OF OUR GIVING: The Rise Youth Ministry

The Rise has impacted our lives in many amazing ways. We really look forward to attending The Rise every week, as a place where we can go and enjoy our night with God and friends in a kind, welcoming church.



SARAH: Many friends have said no to coming along to youth groups with me, but I knew I had to keep trying. That's when I met Abby! She was nice, friendly, and a perfect best

friend. We grew close very fast. That's when I decided to invite her to The Rise. She really enjoyed it, and I was so happy when her family decided to come to the weekly Mass as well. I was very proud of how she was so determined to find her relationship with God through The Rise.

I grew up going to different activities in the church. They were so fun, but I always wanted to be old enough to go to youth group, where all my siblings went. Once I was old enough, I really enjoyed it, and I knew I had to share that fun with others, so I invited Abby. We have a blast every week. We can't wait for the future to invite more friends and share this amazing experience.

ABBY: Before I started going to The Rise, I rarely went to church, and I didn't know much about it. Once Sarah invited me, I started going to The Rise, and I really enjoyed it a lot! I also began going to church every Sunday with my family, which I never did before. Now I can't imagine not going, it's something I always look forward to! Now I feel more connected with God and I look forward to learning more on this faith journey.

SARAH GIBSON & ABBY PELLEY



THE FRUIT OF OUR GIVING: Life Groups

I have been in a group for about nine years. I took Alpha the first year it was offered at Saint Benedict, and the following year I served in the kitchen for Alpha, also listened to the

talks and videos. While I did benefit from Alpha, it was not exactly what I was looking for.

I had been a Catholic my entire life, but I can say for certain that I was going through the motions, never really understanding how to interpret the readings in the Bible, and what they meant in today's world, even though I heard the readings many times over the years at Mass. As a child, we were not encouraged to read the Bible. I grew up in fearing God and would never have thought of him as my personal friend and confidant.

Nine years ago someone suggested that I join a group that was starting and I have to admit it was the best thing I could have done. Now I understand what it means to be a practicing Catholic. I have many good friends at the parish and consider Saint Benedict my home.

Through the years I have been in this group, I have learned to trust in God, not fear him, and to include him in all aspects of my life. I consider God as my best friend, and now I realize what he has done for me.

I have friends in my group who will be there for me, and who I care about greatly. We have serious talks, do a lot of soul searching, and have great laughs. Some of the original members are still in the group, even though some have moved. We've also gained new members who I consider great friends now, too.

I am so grateful for this group. I am very much still a work in progress, but I am certainly hoping I will learn more.

BRENDA SNOW



DID YOU KNOW?

- ◆ We spent \$4,871 on wine and hosts for Mass;
- ◆ 2,686 people came through our doors to celebrate Christmas, an increase of 6% over 2018;
- ◆ We spent \$8,440 ordering and distributing Giving envelopes; (by moving to automatic giving or online giving you will help us save this unnecessary expense and the environment)
- ◆ Our electricity bills, water expenses and building insurance totalled \$78,351
- ◆ We spent \$13,497 on photocopying and office supplies;
- ◆ To keep the kitchen stocked, we spent \$2,688 on coffee, tea, milk, creamers, napkins, and more.



THE FRUIT OF OUR GIVING - Alpha

When I was asked to write an Alpha witness, I found myself both excited and humbled for the opportunity to share my story and bear witness to the awesome experience that is Alpha. As I began to write my story, I was once again reminded that the Holy Spirit is helping to guide my words and, in all fairness, deserves a writing credit!

My invitation to attend Alpha was like so many others; I was asked many times, and on a Friday evening this past January, I finally accepted the invitation. I entered the basement of Saint Benedict with an open mind but a fortified heart. I found my place at table 3 where I met some nice people, ate a great bowl of chili, and settled in for the evening's events. "So far so good," I thought, but then came the discussion part of the evening. It was in the room with my group that the nice people from table 3 would become my brothers and sisters, and together with the Holy Spirit, they would transform a simple room into one of the safest spaces I have ever had the joy to be a part of.

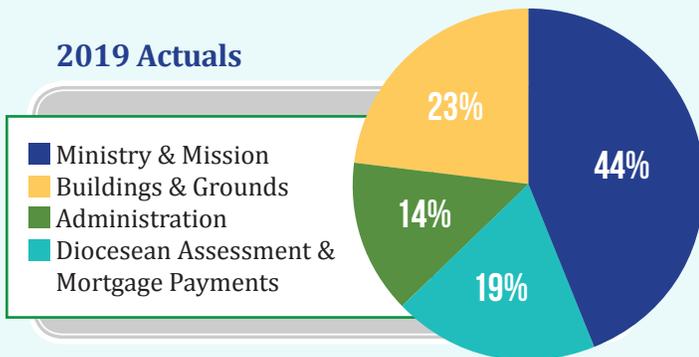
Then came the invitation to the Weekend Away. I quickly realized that my Friday evening safe space had grown to almost Sunday Mass proportions. Even in this large gathering, the Holy Spirit found me and I invited him into my life. I was prayed over, and I shed a few happy tears. An invitation to Alpha was my beginning and I look forward to the rest of the journey. And if you are reading this and find yourself noticing the overuse of the word 'invitation', it is no accident. Invitation has taken on a whole new meaning for me, thanks to Alpha.

- SHAWN QUINN

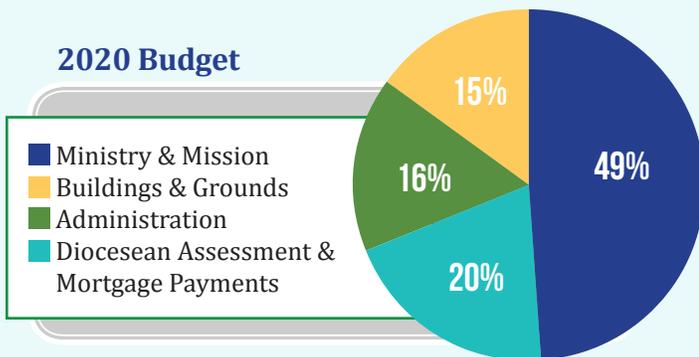
9 ACTUALS VS 2020 BUDGET COMPARISON

2019 \$14,097 \$169,164

2019 Actuals



2020 Budget



In an effort to be good stewards of your generosity, we are continuing to streamline costs so we can invest more in ministry and our mission.

NOTE: All projected expenditures have been grouped into larger buckets for ease of reporting

STEWARDSHIP PRAYER

Lord God, we give thanks for the inspiration of your Holy Spirit as we reflect on the Gospel call to exercise Christ's stewardship on our journey of faith. We ask you to guide us in our discernment, and show us how to be faithful in the plans we make, the actions we take, and the love we share on our pilgrim way. Give us the courage to find wisdom in our sacrifices, joy in our generosity, and hope in the compassion we show, especially to those most in need of your comfort and care. And create in us a more open heart and a greater awareness of our need to grow, to change, to be transformed, so that we may be better stewards of your gifts for the good of all.

We pray this in Jesus' name
Amen.



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SAINT BENEDICT PARISH

AUTOMATIC GIVING FORM

Thank you for your commitment to support the mission of Jesus Christ through Automatic Giving (formerly known as PAR) at Saint Benedict Parish.

Please choose one:

- New** Automatic Giving
- Make a change** to existing Automatic Giving (formerly PAR)

IMPORTANT: Your **Envelope/Giving #:** _____

(Note: 30 days' notice required for changes.)

I, _____ (**insert full name**), hereby authorize Saint Benedict Parish to automatically withdraw from my bank account as follows:

The amount of \$_____ is to be taken (**please choose only one**):

- monthly (12 payments) or;**
- bi-weekly (26) or;**
- weekly (52)** for an annual contribution of \$_____, starting on the ____ day of the month of _____, in the year, 20_____.

(Note: Start date cannot be in the current month.)

Important: Please attach a sample cheque marked "VOID", or take a picture and email it to finance@saintbenedict.ca. My mailing address and telephone number, and email address if different from on my sample cheque:

Address: _____

Phone: _____ Email: _____

I have read and agree to the following five notes:

1. This donation is made on behalf of me as an individual donor. All amounts are payable to Saint Benedict Parish and are drawn on or directed to you by my current financial institution on behalf of Saint Benedict Parish. Any delivery of this authorization to you constitutes delivery by the undersigned.
2. Your treatment of each debit shall be the same as if the undersigned has personally directed you to pay as indicated and to charge the amount specified above to the account of the undersigned.
3. I acknowledge that an Automatic Giving transaction may be disputed by me if the Automatic Giving transaction was not drawn in accordance with my authorization and that I have 90 calendar days to make a declaration to my financial institution in order to make a claim for an incorrect transaction.
4. I may revoke my authorization at any time, subject to providing notice within 30 calendar days to Saint Benedict Parish office. I understand I may also obtain a sample cancellation form or for more information on my right to cancel this pre-authorized debit agreement, I may contact my financial institution or visit: www.cdnpay.ca.
5. I may contact Saint Benedict Parish, 45 Radcliffe Drive, Halifax, NS B3M 0E1, phone 902-443-0725, email finance@saintbenedict.ca or visit: www.saintbenedict.ca.

Date: _____ X _____

Signature as you would sign your cheque

Saint Benedict Parish

ALL ABOUT AUTOMATIC GIVING (FORMERLY PAR)

- a. Similar to regularly authorized debits to your bank account such as: power, cable, telephone, insurance premiums and mortgage payments, this is a safe, secure, accurate and automatic process and is found to be very convenient to many parishioners.
- b. You authorize the amount and frequency of your offering, which can be changed or cancelled by you by contacting our parish office in writing.
- c. You will still receive personalized numbered envelopes for special collections. We encourage you to pick up a card from the basket at the back of the church and place it in the regular Sunday collection basket. This allows you to continue to participate in the Sunday worship offering.
- d. Automatic Giving is not set up to replace the "special collection envelopes" such as Vocations, Christmas or Easter, etc. We encourage you to please continue to use these special collection envelopes by enclosing your cheque or cash. Alternatively, you can give online towards these special collections at saintbenedict.ca/give.
- e. Confidentiality is always foremost when it comes to our parishioners, and in particular in relation to their finances. All Church offerings are handled by a limited number of parishioners on a strictly private and confidential basis. The Parish will not use or share your information for any other purpose.
- f. The chart below may assist you, along with your prayerful consideration, as to the amount of your regular Sunday offering:

Annual Household Income	Suggested Weekly Gift to Parish (rounded to nearest \$ amount)			
	1%	3%	5%	10%
\$10,000	2	6	10	19
\$15,000	3	9	14	29
\$20,000	4	12	19	38
\$25,000	5	14	24	48
\$30,000	6	17	29	58
\$35,000	7	20	34	67
\$40,000	8	23	38	77
\$50,000	10	29	48	96
\$60,000	12	35	58	115
\$70,000	13	40	67	135
\$80,000	15	46	77	154
\$90,000	17	52	87	173
\$100,000	19	58	96	192
\$120,000	23	69	115	231
\$150,000	29	87	144	288

To begin Automatic Giving, please complete this form and send it with a void cheque to finance@saintbenedict.ca. You will receive a notification confirming it has been received and set up. If you have any questions, you can direct them to finance@saintbenedict.ca.