

# STEWARDSHIP OF TREASURE

2022-2023



"For where your treasure is,  
there your heart will be also."  
- Matthew 6:21



## LETTER FROM FR. SIMON

Dear Parishioners,



Dear Parishioners, I want to give thanks to Jesus for what He has accomplished through our parish over the last year. To give context, we entered the pandemic three years ago, and restrictions were more-or-less lifted one year ago. Since then, we have seen steady growth, increased numbers, lots of new faces, and—the thing that gets me the most excited—stories of how people are discovering Jesus for the first time and how people are taking steps to go deeper with Him.

We depend on people like you to fund the mission. Thank you for your generous giving, it is making a huge difference. In the last year we've seen an increase of in-person attendance at Mass from an average of 700 (Spring 2022), to 1,100 (Fall 2022), to 1,200 (Winter 2023). Every single weekend, I meet people who are coming here for the first time. For over a year, we've been able to show our guests hospitality through the café and Next Steps Centre. You supported our purchase of a new digital organ, giving over \$34,000. It is already being used to lead us deeper in prayer. It's worth celebrating that we have over 700 people in 102 Life Groups, where people connect, grow, and pray together. We've also had over 150 people join us for the Rescue Project this Lent. Most notably, as part of our commitment to give 10% of our regular income to those in need, we partnered with several individuals and families and joyfully gave away over \$140,000 in 2022! Your financial contributions have made all of this possible.

We have many ways to give, but our most preferred method is Automatic Giving, because it's easy, consistent, and requires the least amount of work to manage. Also, you're less familiar with how taxes works in Canada, I wanted to note that if you donate to Saint Benedict through Automatic Giving, you can claim 29% back as an income tax deduction. If you've been giving through cash or by tapping a credit card in the foyer, that's wonderful, but you might as well benefit from the government incentive as well.

Regardless of how you choose to give, we are so grateful. Please prayerfully consider how you might increase your investment in the mission of Saint Benedict Parish for this coming year.

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 WITNESS OF OUR GIVING

When I was a young man, I left home to pursue a career in the Navy, a career that spanned 32 years. During that time, I got married and had children. I willingly took on the responsibility of husband and father, to provide for my family - food, shelter, medical coverage, education, as well as the other necessities of life. Among these responsibilities were the needs of others (charitable donations), and active participation in my church, which included giving.

My father taught me to be conscious of my obligation as a Catholic to share my treasure as part of being a member of a faith community. He said I should consider my weekly church giving as much a part of my faith as going to Mass. This support was not to be taken from 'what was left over', but it was to be considered a priority in the same manner that I provided food and shelter for my family.

I have been faithful to his teaching, setting aside money each month. First it was cash in the collection basket, then a monthly cheque in an envelope. But, as I was often away from home, this meant writing a series of cheques to cover the time I would be away from my family and the parish. However, with the introduction of automatic giving, my money would be sent in on a regular basis, either weekly or monthly. I immediately signed up for this to ensure that my Sunday collection was always on time. However, I still have to ensure that 'special' collections that come up during the year are also met.

I strongly encourage parishioners to adopt Automatic Giving as the way to ensure they give on a regular basis. This gives parish leadership a steady inflow of cash to take care of the many parish needs and to plan ahead.

**ROBERT LANCASHIRE**



## THE WITNESS OF OUR GIVING

My husband and I joined Saint Benedict Parish during the COVID pandemic. We were drawn to the parish from watching Mass online and from hearing the experiences of a friend who worshiped there. We started our giving through e-Transfer at first, because we were mostly attending Mass virtually, but as restrictions lifted, we became regular in-person attendees. We felt so welcomed that I felt the call to get involved in ministry and to support the parish's mission financially. We also realized that because of our inability to be there in-person every week, our giving wasn't consistent. That's when we decided to sign up for Automatic Giving! It just made sense. It saved on the cost of envelopes, the need to remember to e-Transfer if we weren't there in-person, and it was so easy to sign up. We are very glad we did!

Now whether we're there in person or on vacation, we know that we are supporting God's work through Saint Benedict Parish.

As someone once said, "When life blesses you financially, don't raise your standard of living. Raise your standard of giving."

**GOLDIE FAGAN**



## THE FRUIT OF OUR GIVING

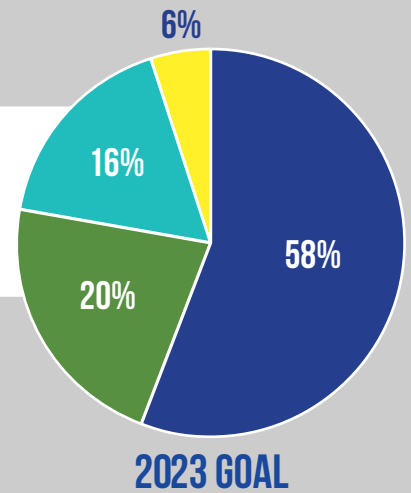
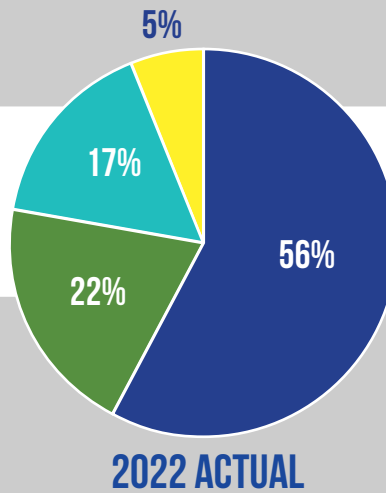
### Bible Study

Over the years, we have taken part in several Bible Studies at Saint Benedict, led by Dinah Simmons. from Dinah.

Dinah is extremely knowledgeable and always prepared, and she tries to simplify things in the Bible so it isn't as confusing. As a study guide, she is very patient and always willing to listen, and she is someone who many parishioners reach out to when looking for answers to their faith-related questions.

**CATHY & LEO BROOKS**

# WAYS TO SHARE YOUR TREASURE

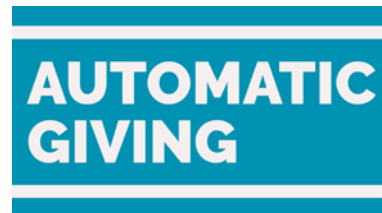


## LOOSE CHANGE

No matter how you give to our parish, we are so grateful for your contributions. If you give to our parish with loose change, though, did you know that you could get a tax receipt at the end of the year? That means that by simply giving with Automatic Giving or envelopes instead of loose change, you can get deductions on your income tax at the end of the year, which puts more money back in your pocket, even if you give the same amount. This year may be the right time to change how you give!

## AUTOMATIC GIVING

There is no wrong way to give to the parish, but there is one way that might be the best: Automatic Giving (also known as AG). It is a safe, secure process for automatic withdrawals from your bank, and it gives you the flexibility of choosing weekly, bi-weekly or monthly donations. The consistency of AG is incredibly helpful when it comes to budgeting for the parish; just like your personal budget, it's much easier to manage your finances when you know how much is coming into your account on a consistent basis.



Setting it up is simple: you fill out the AG form, send it in with a void cheque, and it's all done. You can change the amount you give at any time by emailing [finance@saintbenedict.ca](mailto:finance@saintbenedict.ca), no questions asked.

All of our AG transactions are managed by RBC, which means we're protected by their security features, and the system we use greatly reduces the amount of time spent handling transactions, especially compared to giving with envelopes or e-Transfers. There's also less room for error with year-end tax receipts, as AG transactions are automatically posted to your account, whereas other forms of giving require manual posting.

If you move from giving with an envelope to AG, you can help reduce the cost of printing and mailing envelopes, which costs more than \$7,500 each year, not to mention the environmental cost of printing that many envelopes.

Unlike giving online with a credit card, with AG there are much lower transaction fees. We currently pay 3% on all online credit card transactions. 3% may not sound like much, but over the course of a year, it makes a real difference in what we can invest in our mission.

Please consider using Automatic Giving for your regular Sunday offering.



If you are currently giving using e-Transfers, it's worth considering a move to Automatic Giving. Unlike e-Transfers, which have to be manually processed by our finance team each week, Automatic Giving allows for a recurring donation to be automatically deducted from your bank account each month. This saves time and reduces administrative costs for the church, allowing the finance team to focus on other important tasks. So if you regularly give with e-Transfers, consider making the switch to Automatic Giving to simplify your donations and continue to support our mission.

# LEGACY GIVING

Put simply, Legacy Giving is when you give by leaving an amount of money in your will to the parish. A Legacy Gift can be any amount, and can have significant income tax benefit for the estate of the donor. It can also take many forms, and may be made by individuals, families, organizations, or corporations. A Legacy Gift can be directed to the parish's general giving fund, or it can be directed to a specific ministry: evangelization, liturgy, music, youth, catechetics, etc.

To set up a Legacy Gift, simply name Saint Benedict Parish as your beneficiary to one of the following:

- A lump sum cash bequest or a bequest of a specific asset (shares of publicly traded securities, real estate, etc.), or a bequest of a percentage of the residue of your estate stated in your will. You may establish the gift when you make a new will, or by way of making a codicil to your existing will.
- Life Insurance Policy
- Tax Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- Retirement Income Fund (RRIF)
- Life Annuity or Charitable Life Annuity
- Charitable Remainder Trust, Private Charitable Foundation, or Endowment Fund.

After giving your Legacy Gift prayerful reflection, please contact your financial or legal advisor to document your Legacy Gift.

## 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.

## 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 a 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](mailto:chrisyetman@saintbenedict.ca) or 902-410-3946.

## E-TRANSFERS

Giving by e-transfer is a safe, convenient, and easy way to share your treasure. You can do an e-transfer without the need for either a credit or debit card. The parish bank account is set up to automatically deposit all e-transfers received from major financial institutions which means no security question is necessary. You can also set up recurring transfers which means you do it once and then don't have to worry about it after that. To use e-transfers please use the following email address: [finance@saintbenedict.ca](mailto:finance@saintbenedict.ca)

## NEED MORE INFORMATION?

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



## THE PARISH PASTORAL COUNCIL (PPC)

The Parish Pastoral Council (PPC) is an advisory body to the Pastor. The PPC's mandate is to articulate the vision, mission, and strategies that will guide the parish and monitor progress to provide ongoing insight. The current PPC has been meeting since spring 2021 and includes Jeffrey Allen, Marian Coffin, Dorothy Edem, Lori MacDonald, Eric Myatt, David Soriano, Anna Stuart, Tanya LaRue, Noreen Smith, Fr. Alex and Fr. Simon.

Over the past 18 months, the PPC has guided the development and communication of the parish's new vision, led the consultation for the Synod, and provided insight and guidance on the priorities and key initiatives and projects related to living out the parish's vision. The PPC is currently focused on supporting the Parish Leadership Team with initiatives like expanding prayer and building greater leadership capacity in the parish.

The PPC and Parish Finance Council collaborate when financial decisions require long term insight or where the implementation of the parish vision has financial implications. For example, when the parish considered options for replacing the organ, the Finance Council shared the financial implications of various options for with the PPC, and the PPC provided the Finance Council and the Pastor with insight into the importance of the organ and how the financing of the organ could be aligned with the new Game Plan.



## THE FRUIT OF OUR GIVING - OCIA

When we rediscovered our faith a few years ago, we began trying out various churches in the area. Unfortunately, or fortunately for us, they all left us feeling unfulfilled spiritually, that is, until we discovered Saint Benedict Parish. Our friends invited us to attend Mass one Sunday, and as we didn't have a parish we belonged to, we thought there would be no harm to give it a try. We are so glad we did. From the moment we stepped into the doors for the first time, we could feel the Holy Spirit. We feel as though God led us to this parish.

The ministries, Sunday Mass, and everything about Saint Benedict Parish has been a wonderful experience for us. We both took part in the Alpha program, which was spectacularly run, and we are both currently attending OCIA (Order of Christian Initiation for Adults) and plan to have our children baptized in the coming months after we formally join the church. All the staff are welcoming, friendly, warm, and open, as are the volunteers, from the greeters to the hospitality at Alpha, serving coffee with a smile.

We could go on for pages praising all the wonderful experiences we have had so far at Saint Benedict. We truly believe that they spread the word of the Lord with love and compassion in their hearts and have helped us grow in our faith, even in the relatively short time we have been regular attendees. The Father, Son, and Holy Spirit are truly at work at Saint Benedict.



## THE FRUIT OF OUR GIVING - OCIA

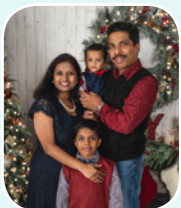
I grew up Catholic, but left the church many years ago. I recently started to give church another try, as I wanted stability in my family life. I had my First Communion when I was eight years old, and I am now getting confirmed. I was delighted to find a warm and friendly community at Saint Benedict Parish. The OCIA program has been an enlightening experience for me, as it has enabled me to make a smooth transition into the church. Through OCIA, I was able to join a Life Group. I'm looking forward to continuing my faith journey, and to establish a solid faith foundation in my daughter's life.

IZZY WHITE



## NEW ORGAN

In November 2022, we announced that we would be purchasing a new organ for our church, as our old organ was in dire need of replacement. Thanks to the generosity of a major donor who covered two-thirds of the cost, and the contributions of our parishioners, we were able to fund the entire purchase of a new organ. The organ was installed in early 2023, and it has already greatly enhanced our Sunday Masses and Gregorian Prayer Nights. We are deeply grateful to all who contributed to this important project and look forward to the continued use of this beautiful new organ in the years to come.



## THE FRUIT OF OUR GIVING - PACT

"This is my body; do this in remembrance of me."

As parents, the biggest question in front of us was, "How do we help a nine year old understand the true meaning of this verse?" And how do we teach him the importance of Reconciliation and Holy Communion without making him feel overwhelmed or stressed?

The PACT family Sacramental preparation process was an answer to this question. We registered our son Ruben for First Holy Communion preparation with PACT. We brought in a reluctant little boy for his first in-person class this past November, and we slowly saw a transformation. This was all thanks to the PACT team for making sessions so interesting, interactive, and meaningful, so Ruben could have fun and also learn the importance of what he was going to receive.

Ruben went all the way from "Do I have to attend these sessions?" to "When is the next session? Have we done our photo challenge for this week? I enjoy the sessions so much!"

Thank you, PACT team. This would not have been possible without your teaching and support. We feel blessed to have PACT members guide Ruben in this beautiful journey.

DIANA & BENZIGAR FERNANDEZ



## THE FRUIT OF OUR GIVING Bible Study

I was born and raised in Ghana. I came to Halifax in 1989 to teach at Mount Saint Vincent University. As a leader of the Divine Grace Life

Group since 2018, I am always looking for opportunities to grow spiritually and to support my group. A friend strongly recommended a Bible Study she liked to call 'Wisdom'. I enjoyed this course and learned a lot, which increased my faith. Since then, I always try to take part in a Bible Study at Saint Benedict whenever I am able. Currently, I am taking part in a study titled 'The Kingdom of God: The Essential Message of Jesus'.

Why do I like taking part in these studies? The leader always provides insight into the context of the Bible, looking at details like the setting, the culture of the time, the community of the author, the written word and interpretation, and how it relates to us today. I also gain insight from others sharing their understanding and relating it to their lives and community. These studies equip me with more knowledge and understanding of difficult concepts, which I like to share with my Life Group members to help them grow. I have experienced a deeper understanding of Christ's role in the plan of salvation, and I have a better understanding of myself as a Christian and a disciple.

I have grown in understanding that Christianity is not just going to church and giving money. Christianity is accepting Jesus as your Lord and Savior, and building a strong relationship with Him. We also assert our Christianity by abstaining from sinful things and loving and serving God, self, and neighbor unconditionally.

I look forward to more Bible Studies in the future.

**FELICIA EGHAN**



## THE FRUIT OF OUR GIVING Alpha

For many years, I stepped away from the Catholic Church, carrying some resentment with me. In recent years, I heard Jesus

had been calling me back to him, but I did not listen. Jesus was patient, blessing me with some wonderful people in my life who led me to Saint Benedict Parish, and eventually to Alpha. During one of my early visits to Mass at Saint Benedict, Father Simon invited anyone who was new at the parish to come chat with him after Mass. I did, and I told him why I had been away from the church. Father Simon asked if he could pray over me. That idea was very foreign to me, but Fr. Simon is blessed in his ability to convey God's love. He helped me let go of my resentment.

Not long after that, a parishioner invited me to Alpha, and I agreed to come. Alpha has become an incredible blessing, helping me to know the glory of God, and it has led to an insatiable thirst to grow closer to Jesus. Fr. Simon once quoted a simple prayer in his homily: "Jesus, open a door today, that I may speak your name." After attending Alpha, God has called me to be in leadership at Alpha, helping others to open the door to him and speak his name. I liken my Alpha experiences as a guest and team member to a reunion with an old friend, where my relationship with Jesus grows deeper while helping guide our Alpha guests.

Alpha has helped me to know that Jesus will always be at my side; at Mass, while praying, and in the hearts of my Saint Benedict family. All he asks from me to open the door. If you are unsure about attending a future Alpha, I hope you may know the glory of opening the door to your loving friend Jesus!

**MIKE MCLONEY**



## THE FRUIT OF OUR GIVING - Life Groups

We were looking for a church and decided to try Saint Benedict Parish. As soon as I walked through the doors, we experienced an amazing feeling of love and peace. It was as though I was home. That was the beginning of an amazing journey for us. We met some wonderful people and after we took part in Alpha, we were asked to start a Life Group, with the help of a wonderful couple, Marie and Sheldon Casey.

Our Life Group has been such a blessing to us. We love our group, which has been meeting every second week since Fall 2014. It is hard for us to tell you how much this group has meant to us. We are all family, helping one another through tough times, and celebrating good times. We have grown so much in our faith journey together. We have listened to each other and prayed with each other.

Personally, our group has meant a great deal to us as a couple, it has helped us to realize how fortunate and blessed we are to have come to Saint Benedict Parish. We are far better people than we were before.

**COLIN AND ANDI MACMILLAN**





## THE FRUIT OF OUR GIVING

### Alpha

Years ago, after a youth retreat, I felt very close to God. I felt like there was something more, and that I was just skimming the surface of a relationship with him. I could feel that God had a plan for me. However, I quickly lost sight of this feeling. From then on, my relationship consisted of going to church a few times a year.

During a semester abroad, a few classmates and I would go swimming after classes. One day shortly after I got in the water, the current changed and wave after wave kept crashing down on me, leaving me barely any time to get a gasp of air. I lost my sense of direction and began saying my goodbyes. Suddenly, a man with long dark hair and a beard threw me onto his surfboard and said, "Do not let go." I almost drowned that day.

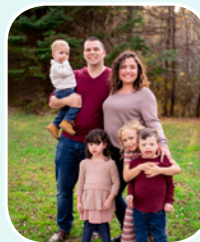
Days later, when I was recovering from the shock, I went out with my classmates and they pointed out two teenagers. They said that they were the ones who had saved me. I had never seen these men before. They were young, blond, and none of them had a beard! They reassured me that they were the men who saved me. I was so confused.

15 years later, after a difficult move to Nova Scotia, I had many unanswered questions. I found an online Mass at Saint Benedict Parish where they mentioned Alpha. I decided to try it. Maybe I would get some answers. I am so glad that I did! Not only did I feel comfortable to explore and share my questions and concerns with others my age, but I rediscovered that relationship with God that I had only skimmed the surface with before.

Alpha helped me come to a very important conclusion after so many years. I can finally understand my story and share it with others. I can now confidently say that I saw Jesus that day. He saved me, and he has a purpose for me. I am living this purpose at Saint Benedict Parish, helping others find their way to Jesus through Alpha. I am also in two Life Groups with friends that I made at Alpha.

I am so glad that I began this journey and took a chance with Alpha.

**SARA LINERO**



## THE WITNESS OF OUR GIVING

Our family is very grateful for the community and support provided by Saint Benedict Parish. When we got married in 2014, we registered as parishioners after settling down in the neighbourhood. We have been granted opportunities to grow in our faith through Alpha, Connect Groups, and then Life Groups. We've also been able to volunteer individually with the Youth Ministry and Music Ministry throughout the years. These experiences helped us to form great friendships, both for ourselves and our children.

We financially support the parish to help the mission of forming disciples who go out and transform the world. The parish offers a wide variety of faith formation programs that support all four of our children. Our children will grow to have authentic relationships with Christ through the people they meet each week at Saint Benedict Parish. For this, we are very grateful, as we believe that a community with Christ at its centre will help our children grow in their own relationships with Christ.

Giving to the parish with Automatic Giving helps our family to be consistent with our donations, even when we may be unable to attend due to illness or travel. Automatic Giving is also particularly helpful for families like ours who juggle the responsibilities of family life each week. Automatic withdrawals mean we never forget our collection money on any given week.

**RYAN AND SARA CLEVELAND**



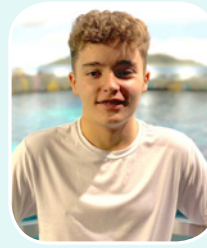


## THE FRUIT OF OUR GIVING Life Groups

I'm a work-from-home mom in Mumbai, India, trying to be who Jesus has called me to be. It's very clear to me that Jesus is alive when I watch the Mass at Saint Benedict Parish and listen to the homilies, hear about the activities, outreach programs, Praise & Worship nights and everything else that Saint Benedict offers! I truly enjoy being part of a parish Life Group where each of us is thirsting to learn more about God's word, and how we can apply it to our daily lives. Also, it is so easy to share our thoughts and views, I really enjoy that.

Being so far across the world from our brothers in Christ makes it all the more special to be able to connect each Friday. Sometimes we wish we were closer, so we could be there to lend a helping hand. But until then, we're just glad we can lift each other in prayer. Being able to pray for and with each other is truly a blessing. Personally, I have become aware that each one of us has a cross to bear. No matter what I'm going through, it's comforting to know that there are others with me on this journey to salvation. And so, community is key. I sure am glad for this online community God gave us when we needed it most!

**MARIETTE D'SOUZA**



## THE FRUIT OF OUR GIVING Youth

With 100% confidence, I can say that we have a top notch community at The Rise, and everyone who attends is welcomed by everyone with wide open arms. They are brought into the group with no problem. The night is filled with prayer, fun, and all sorts of cool things.

I have been so blessed to encounter all the amazing leaders, my brothers and sisters through The Rise. Not too long ago, I was lucky enough to have one of the amazing leaders personally guide me through a challenge I was having spiritually, and it deepened my relationship with God.

But beyond all that, it's an experience that I, and many others, look forward to each week. The leaders have personally helped me grow in faith, whether it's with teachings, guidance, or just being there as a friend when I needed direction.

No matter what is going on outside of the church, Thursday nights at The Rise have been a guiding light for my week. If you are in junior high or high school, I cannot recommend it enough. I guarantee you will have a great time, and that you will grow in prayer and in faith in our Lord Jesus.

**KEIRAN BRAY**



## THE FRUIT OF OUR GIVING - Life Groups

Our group of 12 disciples comes from a bit of a distance, all the way from beautiful Kentville, Nova Scotia. Our group is a mixture of cradle Catholics and those who have joined the Church through the Rite of Christian Initiation for Adults. We range in age from 40 to 75 years old, and we have a lovely mix of young mothers, single folks, parents, and grandparents. We were involved in Alpha, and on the team in our own parish. We grew closer and wanted to build on that bond of like-minded people who had fallen in love with Jesus.

We had one person in our Life Group who prayed during Lent for God to reveal his real presence in the Eucharist. On Palm Sunday, when Fr. Alex elevated the chalice during the Communion Rite, he witnessed actual blood in the cup and on the arms of Fr. Alex. He was overcome with emotion as he realized that God had answered his prayer and had given him such a profound experience of the Mass. This had an incredible impact on the members and reconfirmed that God is personal, he is always listening when we pray, and he wants to show us the depths of his love.

We know that we are on the journey together of becoming Catholic Christians, sharing our faith along the way and focused on bringing others to Christ!

**DONNA MACDOUGALL**





FR. SIMON LOBO  
Pastor



MARIA PACURAR  
Chair



RHINA GAGASSA-SORIANO  
Vice-Chair



GREG EWERT



REBECCA KING



BEN NEAVES



OMOTOLA OWWOEYE



SHAWN QUINN



MARK YOUNG



CHRIS YETMAN  
Finance Manager

## FINANCE 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 2022	
St. Vincent de Paul	\$ 20,617
Pro-Life	\$ 1,307
Good Friday/Holy Lands	\$ 3,925
Development & Peace	\$ 3,516
Papal Charities	\$ 1,126
<b>Total</b>	<b>\$ 30,434</b>

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

## BUILDING AND GROUNDS RESERVE FUND

Due to the amazing generosity of our parishioners our building mortgage was fully paid off at the end of 2020. To plan for the future long term maintenance requirements of the Church building the decision was made to establish a Reserve Fund whereby all amounts received would be held on deposit with the Archdiocese until such time that they were needed. In 2022 donations received totaled \$43,234.



### THE FRUIT OF OUR GIVING SBPKids

Our family is so grateful to be parishioners at Saint Benedict Parish. In particular, we value the high-quality programming offered for children. Our three youngest daughters look forward to participating in the SBPKids program each week. They love the music and jokes, and we love to see them grow in their relationship with Jesus. The content is age-appropriate and delivered in a way that is engaging and allows them to move around, which is especially necessary for our active kids!

Our oldest daughter has been participating in The Encounter for a few years now. It was so great that this program was delivered online when health restrictions did not allow for in-person gatherings. Being able to connect with her peers in a supportive way allowed her to stay connected to her faith. Now that she can join in person, she is making more new friends and having a lot of fun!

We thank God for Laura and the gifts that she brings to these programs. Our family's participation in SBPKids and The Encounter helps our family feel that we belong at Saint Benedict Parish.

LEANNE JENNINGS



The fall out from the pandemic has impacted all of us, especially financially. Remarkably, the generosity of our parishioners has continued. As a result, the Go Out Team has been able to continue to support those who are less fortunate.

In 2021, Saint Benedict Parish committed to tithing 10% of the parish's income directly to outreach in our community. The Go Out team was formed. SBP Cares was then established as a parish outreach ministry to provide financial help, social service navigation, and spiritual support to individuals and families in our parish and in the greater community who are experiencing uncertainty with housing, finances, mental health, and other issues. We also provide people we help with a Good Neighbour whose purpose is to check in regularly to make sure all is going well.

So far, more than 30 individuals or families have received support like grocery cards, furniture, clothing, money for heat and electricity, help with medical bills and prescription medications, Christmas gifts, rent money, moving expenses, bus passes, laundry tokens, and transportation costs to medical appointments, and more.

We have also been able to collaborate with government and social service agencies to enable many of those we are helping to get additional financial support in the form of rent, fuel, and pharmaceutical subsidies. We were also able to source free food and clothing through other agencies, and we have helped people get psychological assessments that in turn have allowed them to receive disability funding.

We have a website where parishioners and others can sign up to bring a hot meal to the shelter residents. We are happy to report that because of your generosity, we are now providing a hot meal every weekday for all three men in our shelters.

We secured government funding to purchase a washer and dryer so the shelter residents can clean their clothing and bedding, as well as funding for a generator to support the shelters during power outages.

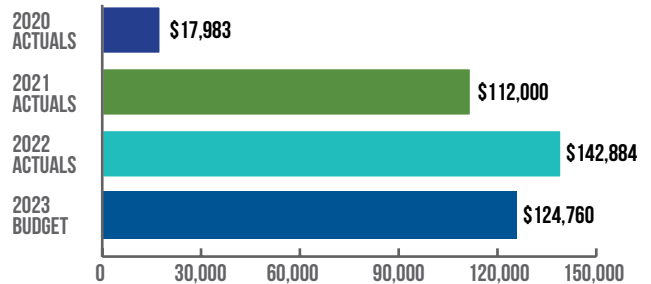
The support we have received from parishioners has enabled us to be a beacon of hope for many people.

## 2022 DONATIONS

Based on our commitment to tithe 10% of the parish's ordinary income and your continued generosity the Go Out Ministry was able provide support in the amount of \$142,884 to those in need. Funds are used to support those individuals and families most in need, our Emergency Shelter Residents, and local organizations focusing on the most vulnerable in society.

For 2023 we have allocated \$124,760 to support our Go Out Ministry based on 10% of our total projected ordinary income.

### Donation Amounts



### THE FRUIT OF OUR GIVING Go Out Ministry

Saint Benedict Parish has opened their hands and hearts not only to me, but to my son. They helped us when I was starting over with parts of my life, helping me look for an apartment, find furniture, get grocery gift cards, and just even just giving us a call to make sure we were doing okay.

The support from the church was so delightful and welcoming, and they were just genuine people wanting to help without any judgement. The support was just not for our needs; they went above and beyond to call and had open ears to listen and a shoulder to cry on when needed.

Without this church, I'm not sure where we would be. We are truly grateful for them.

AMANDA MCRAE



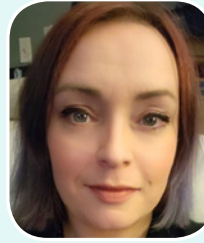
## THE FRUIT OF OUR GIVING Go Out Ministry

Caring for three individuals with mental challenges has been overwhelming at times, to say the least.

In recent months, we have had the privilege to be accepted into the SBP Cares program. This has been instrumental in our survival as a family. SBP Cares members are kind, caring individuals who I thank God for everyday, as they have helped us on so many levels. Financially their assistance has enabled us to maintain a safe and secure home. They have connected us with other professionals who can assist us, and most importantly, they've provided a level of emotional support. The time they have invested in being there for me is something I would have not found in any physician's or counsellor's office. It is their love and kindness that helps me stay focused on my goals for our family. I could have not been successful in these endeavours without them.

I am so grateful for God's blessings, and that is exactly what this program is.

**CATHERINE SHANKS**



## THE FRUIT OF OUR GIVING Go Out Ministry

Saint Benedict Parish has helped my family more than I could have imagined. I hope the people who have given the church the funds to

help us know just how appreciative we are.

In our household, mental health and a physical disability are a couple of our biggest struggles. Also, we have difficulties financially, as we have only one income. My spouse had a rough upbringing and didn't think there were many good people around until he walked into Saint Benedict. He was unable to help out with paying bills, and I could only get so many work hours, but when things got really bad, the church was there to support us.

Not only have we been given contacts who can help us in the long run, but we have had help with groceries and furniture. When things hit a very low point, SBP Cares was able to save the day. We couldn't afford to keep up with bills and groceries as well as Christmas and our rent. We were lucky enough to have gifts for our two girls and our rent covered for January, allowing us to play catch-up in other areas. Knowing that there are people out there who care about us makes all the difference in the world. Thank you.

**DANIELLE LOHNES**



## THE FRUIT OF OUR GIVING Go Out Ministry

I have received support from Saint Benedict Parish that I desperately needed. They have helped me by covering some of my medical expenses, as I have a rare melanoma eye cancer that requires me to travel to see specialists. The parish has provided me with gift cards for food, gas, a winter coat, and other items. Because of my poor eyesight, I was unable to email my doctors or read my test results, so the parish was kind enough to purchase an inexpensive tablet that not only allows me to communicate with my doctors but also to have video calls with my grandchildren, which means a great deal to me.

I have a parishioner who visits and calls me to see how I am doing and if I require anything. She is a very sweet person, and I enjoy our visits immensely. I have been able to attend Mass at the parish, and I have always felt so welcomed.

A measly thank you doesn't seem enough for what Saint Benedict has done for me. Honestly, I had resorted to selling furniture and other items to help pay expenses. It was hard to accept help, but I am grateful that I did, as I'm not sure what would have happened if I had not.

Thank you for being such a kind and thoughtful parish that is here to help those in need. Your caring and compassion mean so much.

**ANN ENSLOW**





## FUNDS ON DEPOSIT WITH DIOCESE

It is common practice for parishes that through the years have accumulated excess funds in their operating bank account to put them on deposit with the diocese. These funds accrue interest at a very good rate and are accessible at any time should they be needed for parish operations. As of December 31, 2022 our funds on deposit are as follows:

Fund	Amounts	Comments
General Fund	\$355,065	unrestricted
Reserve Fund	\$116,609	restricted for building needs
Refugee Fund	\$11,078	restricted to support our sponsored family
Family Faith Formation	\$7,415	restricted to support family faith formation initiatives
<b>Total</b>	<b>\$490,167</b>	



### THE FRUIT OF OUR GIVING PACT

My family is new to Saint Benedict Parish. On our way back from our first Mass at Saint Benedict, our daughters happily said this church smelled like a new car. My wife and I agreed.

We have taken part in the PACT process for our daughter Kaylee's First Reconciliation and First Communion. The four women leading PACT have done an inspiring and profound job. Their presentations and planning have helped us to rejoice in the beauty of what the Church proclaims. The atmosphere was so friendly. It was so nice to sit down in PACT, and now we miss those Saturday mornings.

When we are kept home from Mass, we participate online. It is unbelievable that our questions are answered so quickly by our chat hosts. We love that, and we feel like we are present in the church from our living room.

The Catholic Church needs more Saint Benedict Parish. We will keep praying for you parishioners of Saint Benedict. May God bless us all, and may God bless the church!

**SAM LUBIN**

## DIOCESAN ASSESSMENT

The Diocesan 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 years "net assessable revenue" which is income less certain allowable deductions.

Year	Total Paid Per Year
2019	\$169,164
2020	\$91,207
2021	\$123,806
2022	\$174,300



### THE FRUIT OF OUR GIVING - Youth

Growing up, I was always surrounded by faith, but I never experienced it myself. It was just a thing that my family would talk about that never concerned me. We did silly traditions that I would dread because I never took the time to understand them.

When I was 12, my sister brought me to a youth group at another church. At first, I was hesitant to go, because I assumed it was going to be two hours of talking about Bible stories and I wouldn't be able to relate to it. To my surprise, it was more than just relatable. We touched on topics that every person, young or old, could relate to. It was a new way of bringing faith into everyday situations.

I did not embrace my faith confidently at first, but I still stayed. I knew by the way it was impacting my peers around me that it was special, and that I had to see it through. I began reading the Bible on my own. One thing that helped me navigate my faith, emotions and challenges, were the people at The Rise. Not only did they encourage me, but they embraced my journey. The leaders at Saint Benedict Parish helped me and continue to help me with my faith.

The Rise is a perfect place to be vulnerable about anything. The Rise changed my life and way of thinking for the best. I will always feel blessed that I was introduced to it.

**JOSEY EL-CHEIKH**

# YEAR END FINANCIAL REPORT 2022

## COMPARATIVE STATEMENT OF REVENUE AND EXPENSES

Year Ending 31st December 2022 Actuals & Budget along with 2023 Budget amounts

Revenue/Expenses	2022 Actuals	2022 Budget	Variance	2023 Budget	% of Total 2023 Budget
<b>REVENUE</b>					
Ordinary (Sunday Collections)	\$ 1,255,981	\$ 1,227,100	\$ 28,881	\$ 1,207,600	80%
Extraordinary (Christmas & Easter Collections, Reserve Fund, Diocesan Rebates, Bene Dictus Advertising, Religious Education, Bequests, Gov't Grants, Clergy Rent, Little Church donations, etc)	\$ 361,218	\$ 310,750	\$ 50,468	\$ 292,570	19%
Other (Parish Mission donations, Programs, Alpha donations, Bible study books, Showcase sales, Interest on Deposit, etc)	\$ 29,760	\$ 20,100	\$ 9,660	\$ 18,200	1%
<b>Total Revenue</b>	<b>\$ 1,646,959</b>	<b>\$ 1,557,950</b>	<b>\$ 89,009</b>	<b>\$ 1,518,370</b>	<b>100%</b>
<b>EXPENSES (Explanatory Notes Below)</b>					
Staff Salaries	\$ 541,384	\$ 527,000	\$ 14,384	\$ 561,795	37%
Buildings & Grounds (3)	\$ 227,237	\$ 218,289	\$ 8,948	\$ 196,020	13%
Diocesan Assessment	\$ 174,810	\$ 185,000	\$ (10,190)	\$ 190,000	13%
Outreach Donations (4)	\$ 142,884	\$ 130,710	\$ 12,174	\$ 124,760	8%
Administration (5)	\$ 138,741	\$ 146,626	\$ (7,885)	\$ 117,074	8%
Music and AV	\$ 135,514	\$ 44,000	\$ 91,514	\$ 40,760	3%
Staff & Clergy Benefits (Pension, Health, Dental)	\$ 107,985	\$ 108,824	\$ (839)	\$ 112,159	7%
Clergy Salaries	\$ 85,128	\$ 85,128	\$ -	\$ 85,128	6%
Worship, Sacraments, Liturgical (6)	\$ 38,848	\$ 21,200	\$ 17,648	\$ 33,425	2%
Evangelization and Discipleship (7)	\$ 13,875	\$ 5,500	\$ 8,375	\$ 14,000	1%
Communications (8)	\$ 12,543	\$ 19,749	\$ (7,206)	\$ 16,200	1%
Children's Ministry	\$ 8,670	\$ 8,900	\$ (230)	\$ 15,600	1%
Youth Ministry	\$ 5,892	\$ 5,800	\$ 92	\$ 9,950	1%
<b>Total Expenses</b>	<b>\$ 1,633,511</b>	<b>\$ 1,506,726</b>	<b>\$ 126,785</b>	<b>\$ 1,516,871</b>	<b>100%</b>
<b>Excess of Revenue over Expenses</b>	<b>\$ 13,448</b>	<b>\$ 51,224</b>	<b>\$ (37,776)</b>	<b>\$ 1,499</b>	

### NOTES TO THE 2022 RESULTS

- Total Revenue is showing an \$89,009 increase vs budget due to increased Ordinary Giving & Bequests,
- Total Expenses are up \$126,785 vs budget due mainly to the cost of the new digital organ & Outreach Support

### EXPLANATORY NOTES ON EXPENSE CATEGORIES

- 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.
- Includes all support to individuals and organizations providing Outreach to the less fortunate.
- Includes all costs associated with the administration of the parish such as office supplies, printing and stationary, photocopying, postage, cost of Sunday Offertory envelopes, telephone & internet, police checks, banking charges, database fees, pension solvency, clergy rent etc
- Includes all costs such as candles, sacristy supplies, mass wine and altar breads, parish decorations, books & missals, funeral/wedding stipends, etc.
- Includes all costs associated with Alpha, Bible studies, parish mission etc.
- Includes all costs such as printing of the Bene Dictus, livestream and various licensing fees etc.





## THE FRUIT OF OUR GIVING - OCIA

I joined OCIA (the Order of Christian Initiation for Adults) in December, and from the first icebreaker I knew it would be an adventure. I met these strangers not knowing it was the beginning of several friendships. Angelo and Charles, who help lead OCIA, are incredibly knowledgeable and kind. The other team members are all so generous with their time and service.

OCIA sessions were captivating from day one. The videos we watched were wonderful, and there was a good balance of heartfelt messages and historical references. I have been learning with my whole heart engaged. The Holy Spirit is in the room with us, and I've seen an abundance of patience and love as we tackle difficult questions, the mysteries of faith, and our own revelations along this journey.

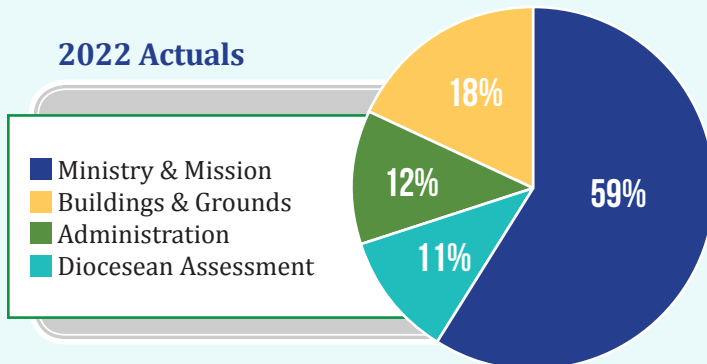
The very first time I sat in a pew at the back of Saint Benedict Parish, I felt a wave of peace wrap around me, and I just rested there. I knew I was finally home. I was encouraged to take part in Alpha that summer. I felt special, even though I was not officially Catholic. Alpha was truly a gift for me, being given the opportunity to learn about Jesus with another group of lovely people.

Now on Sunday, I am part of the hospitality ministry, I attend OCIA sessions, and I invest in these new beautiful friendships. My faith is thriving. Sunday is my favourite day of the week, and I am so grateful to be part of this community.

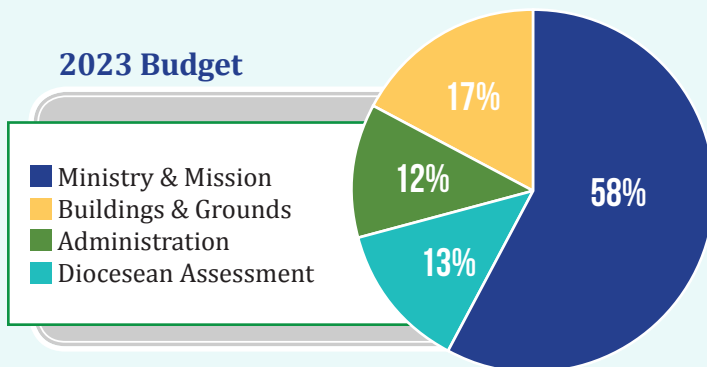
JACINDA JENNINGS

## 2022 ACTUALS VS. 2023 BUDGET COMPARISON

### 2022 Actuals



### 2023 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 including salaries 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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