

CHRIST'S CHURCH CATHEDRAL
252 James St. North, Hamilton, ON
Canada L8R 2L3

A Place of Community, Compassion and Hope



Photo by Peter Macdonald

NARRATIVE BUDGET 2014

... Excerpts from the Dean's Report to Vestry for the year 2013

We face the challenge of being good stewards of a wonderfully beautiful, historic and cherished physical plant which is costly, at times unwieldy, and terribly important! As we move forward, we will consider exciting ways in which we can develop the resources of property here at Cathedral Place to ensure sustainability of both our buildings and our ministry. These decisions are significant and will affect the future of this place for generations to come; they are decisions which will involve our congregation and the Diocese and will be both carefully and comprehensively considered. The presence of the Church and, in particular, the Anglican Church - this Diocese and this Cathedral - is vitally important and deeply historic. We believe strongly that this presence needs to continue and the ongoing challenges of maintaining a beautiful and historic church, along with vibrant and vision oriented ministry, call us to be effective, visionary, and responsible. It will be an exciting adventure and a challenging piece of work - I look forward to it and invite you into it, with heart, soul, and mind!!!

My own sense of gratitude, as we complete another year and look forward again, is always imbued with my own thanks to so many others. I have the 'best' job in the Church - that of a Cathedral Dean. I am so grateful that I am here and that I work in the midst of so many dedicated staff and volunteers. It is a privilege to work so closely with Diocesan staff - we are blessed beyond measure to have them in our precincts and to call them friends and colleagues. Bishop Bird is so committed to our ministry and is so supportive that we are deeply grateful for his leadership and care of us all. Our daily lives would not flourish as they do without the impressive commitment of our honorary assistant clergy - to each of them, who help me and all of you in so many ways, our most profound thanks. I am particularly grateful to Bishop Spence, who so graciously led this place during my absence in the fall and who has agreed to stay one as Pastoral Assistant. His wisdom, insight, extraordinary faith and always appreciated sense of humour delights, comforts, and enlivens us all. Thanks you so much, Ralph!! Bill, Ann, Jody, Eric, Paddy, Clarence, Richard, and our wonderful and indefatigable J all make such a huge difference here. Thanks to them all!

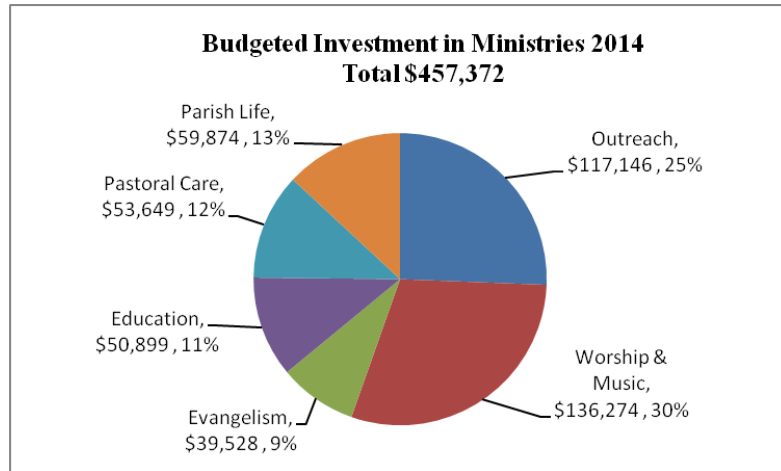
A special word to Michael Bloss and the members of our choirs. Michael is such a wonderful member of our staff team and so very talented and faithful - he understands and 'gets' us in so many ways. What a treasure he is! The members of our choirs are dedicated, talented, generous, and so deeply valued. We know that it is because of their hard work that so many find this place to be a place of peace and joy, of beauty and inspiration. Thanks to all of them!!!

My deepest gratitude, however, is to each member of this community. We thank you for your financial generosity, your prayers, and your presence. Without you, we would be lost! Thank you, thank you, thank you.

... Peter

INVESTING IN OUR MINISTRIES

Your gifts of time, talent, and treasure enable myriad resources and services to be provided through our ministries and by our clergy, staff and volunteers. Your gifts support six major ministries which are overlapping by their nature, and thus require considerable collaboration, partnership, and careful administration to ensure needs are met through effective use of resources. We estimate that our expenditures for 2014 will be approximately as depicted here:



These six ministries are further organized into four major categories that describe what we do on the following pages:

- Outreach (including Evangelism)
- Inreach (including Parish Life, Pastoral Care, and Education)
- Worship
- Stewardship

You will note that our Outreach ministry is comprised mostly of social justice initiatives.

OUTREACH

Things We Run

- Clothing Cupboard - 30+ people making use
- Meal Ticket Program - in excess of 12,500 in 2013
- Fresh Fruit giveaway - 600+ pieces of fruit / month
- Good2Go Food Bags
- Tours - 10,000+ visitors per year
 - Summer
 - Art Crawl & Super Crawl
 - Doors Open
- Volunteer Gardeners for Bishopsgate 150+ hours
- AIDS Vigil
- Makers Market - 8 per year, - & 12 mini-markets
- Prayer Shawls to Nursing Home Residents
- Mittens, Scarves, Hats for Daycare, St. Matthew's House, Clothing Cupboard, Mission Services, Jamesville Breakfast Program)
- Jamesville Childcare Centre – Christmas gifts (85+ / year)
- Book giveaway
- Dinners
- Integrity Niagara
- Cathedral Calendars and Christmas Cards
- Christmas Market

Groups and Activities We Support directly and indirectly

- HARRRP, ODSP program, Wesley Centre
- Tuesday morning Fellowship
- Jamesville Breakfast Club
- New Harbours Music Series
- St. Matthews House – food & money & gifts
- PWRDF
- Salvation Army Council
- Dundurn Place Care Centre

Things We Host

- 2 Adult Day School Graduations / year
- Community meetings/events (e.g. Poverty Roundtable, etc.)
- Out of the Cold (December — March)

INREACH

- Direct Pastoral Care
- Telephone Contact
- Newcomers Integration
- Prayer List
- Prayer Chain
- Adult Christian Education
- Baptismal Preparation
- Confirmation Preparation
- Altar Guild
- Library
- Sunday School
- Retreats
- Social Events that build community
 - Potlucks
 - Pancake Supper
 - Picnic
 - Lunches
 - Anglicans for Food and Fun (A.F.F.)
 - etc.
- Community Sisters (Women's Breakfast Group)
- Prayer Shawls
- Volunteer Appreciation
- Wood carving
- Gala
- Community Barbeque
- Guest Preachers
- Concert Series

WORSHIP

- 2 or more services each Sunday
- Midweek Eucharists
 - Daily at 12:15 (September – June)
 - Tuesday through Thursday (July – August)
 - Tuesday mornings at 7:30 (year-round)
- Teams
 - Greeters
 - Servers
 - Readers
 - Intercessors
 - Oblation bearers
 - Communion Ministers
- Hospitality After Services
 - Sunday mornings
 - Sunday afternoons
 - Diocesan Services
- Music
 - Choir
 - Diocesan Choir
 - Choral Scholars
- Baptisms
- Weddings
- Funerals
- Diocesan Services
 - Confirmations
 - Ordinations
 - Order of Niagara
- Carols & Lessons
- Evensongs
- All Souls' Requiem
- Liturgy Committee
- Altar Guild
- Seasonal Decorating
- Sound
- Vergers
- Orders of Service

STEWARDSHIP

- Preserve to Serve Campaign
- Endowment Funds
- Support the mission & ministries of the Cathedral
- Parish Administrator
- Treasurer & Assistant Treasurer
- Counters and Envelope Secretary
- Corporation
- Cathedral Council
- Contact
- Chronicle
- Vestry meetings & reports
- Volunteer Management & Screening
- Endowment Committee
- Columbarium Board
- Cathedral Place Property Management Committee
- Caring for the building
- Lay Weeders and property beautification
- Chapter of Canons
- Welcome brochures
- Stewardship information & programming
- Website Development
- Virtual tours of the Cathedral
- Public Relations
- Clericus
- Regional Council
- Synod
 - Sending Delegates
 - Hosting
- Looking to next year and beyond

... From the Stewardship Report to Vestry for the year 2013

“In past our Bishop Michael Bird announced a particular focus for the coming year on one of the petals of the Diocesan Vision including innovation, stewardship and works of justice. In 2013 however, he encouraged each of our parishes in the diocese to look to the very core of our Vision and to ask these questions: ‘What does following Christ passionately look like for you in your life?’ What would it look like for your congregation? What should it look like; what could it look like? What does following Christ passionately mean for us as Anglicans here and now?’ Those are important questions. For many at Christ’s Church Cathedral those questions are answered to a large extent by our Cathedral’s tag line: We are a place of community, compassion and hope”.



HOW YOU CAN GIVE

If you are not already giving proportionally (i.e. a percentage of your income), we ask that you prayerfully consider doing so. If you have not filled in an Intention Card for 2014 please take a few minutes to do so as this assists our budgeting process and our cash flow as well as your financial planning.

You can give by Pre-Authorized Payments, through weekly envelopes, or by special gifts and memorials. Our preference is that you use the Pre-Authorized Giving method because this ensures the Cathedral has regular cash flow to sustain its operations all year long.

GIVING IN 2013

Total giving to the Cathedral prior to year-end adjustments was \$309,397 (includes Parishioner Weekly Giving, Open Collection, Bishopsgate, Dean's Discretionary, Choral Scholarships, Outreach, and Special Offerings) against a budget of \$324,162 for a shortfall of \$14,765.

The analysis below identifies giving by regular identifiable givers

2013 ANALYSIS OF GIVING

Range of Annual Gift	# of Givers	# of Givers Cumulative	Total Given By This Group	Average	% of Total Donations	% of Givers
\$15,000+	2	2	\$33,313	\$16,656	11.9%	1.4%
\$10,000-\$14,999	2	4	\$23,498	\$11,749	8.4%	1.4%
\$7,500-\$9,999	2	6	\$16,000	\$8,000	5.7%	1.4%
\$5,000-\$7,499	8	14	\$46,124	\$5,766	16.5%	5.5%
\$3,000-\$4,999	21	35	\$78,663	\$3,746	28.1%	14.4%
\$1,000-\$2,999	39	74	\$62,339	\$1,598	22.2%	26.7%
\$500-\$999	19	93	\$12,957	\$682	4.6%	13.0%
\$1-\$499	53	146	\$7,424	\$140	2.6%	36.3%
Total	146		\$280,317	\$1,920	100.0%	100.0%

This analysis includes gifts to Parishioners Givings, Dean's Discretionary, Choral and Chorister Scholarships, Outreach, Bishopsgate, Flowers and Memorials.

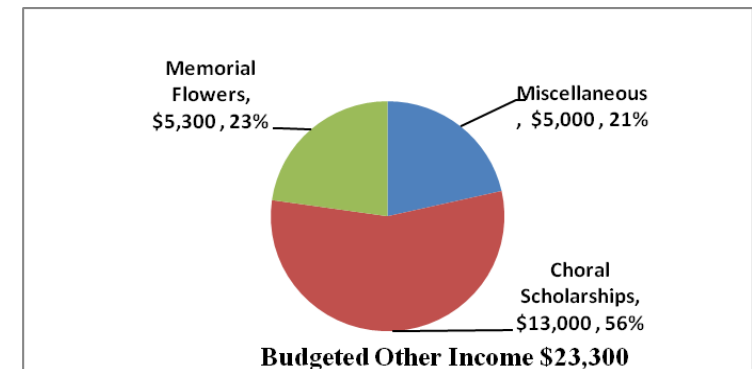
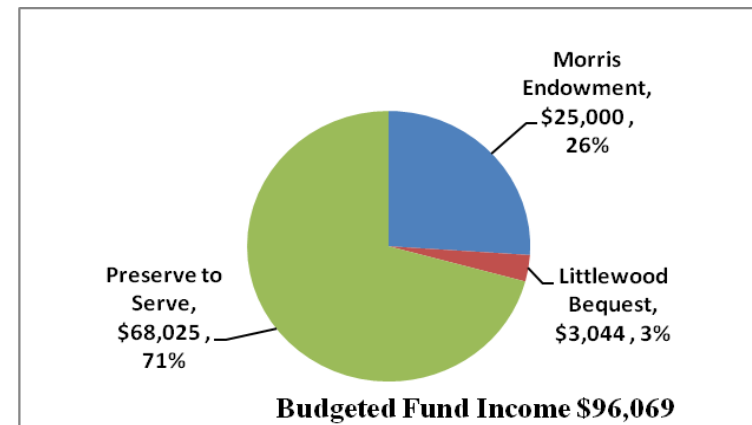
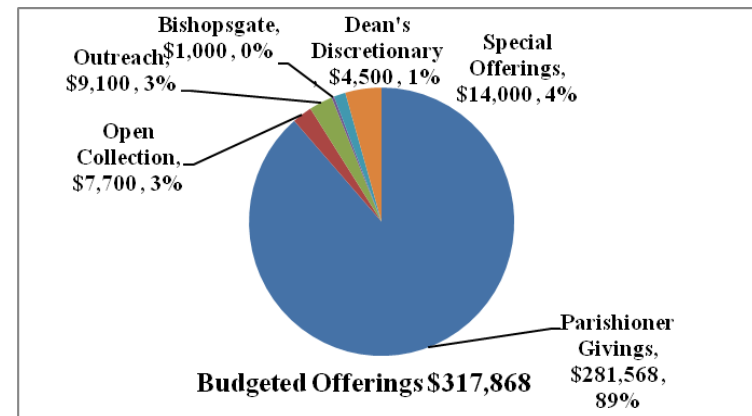
Excluded are gifts to PWRDF, Preserve to Serve, Diocesan Services, St. Matthew's House.

Givers include Members, Active Members, Shut-ins, Deceased and Past Members.

Excluded are Friends of the Cathedral and Visitors.

OUR SOURCES OF INCOME FOR 2014

Our total Income from all sources in 2014 is estimated to be **\$437,237**.



BUILDING A GENEROUS CULTURE OF STEWARDSHIP

Christian Stewardship is about understanding that all we have is a gift from God, and that when we give to parish ministries we're giving back to God what is God's in the first place.

Many people say that they feel personally rewarded by committing to an intentional program of giving to the church. They say that their commitment to giving is a kind of spiritual discipline, like prayer and worship, that helps them feel closer to God, and more closely linked to this community, its work and ministries.

We're learning how to be stewards of God's great gifts; and about the kind of life where we're trusting God with all that we are. Good stewardship is about understanding our mission and ministry, being hospitable and welcoming, building community involvement, being specific about our needs, communicating our financial situation, and being the best we can be in providing quality music, preaching, liturgy, and education.

We encourage you to make a conscious effort to determine an appropriate level of giving in proportion to your income. The Proportional Giving Chart will help you to determine your proportional gift. If you are not already giving proportionally, we suggest you prayerfully consider giving two percent of your income to the Cathedral this year. That's a good place to start. If you are currently giving proportionally we hope you will consider increasing your percentage gift by 2% for 2014..

For your convenience you can give by Pre-Authorized Payments, through weekly envelopes, or by special gifts and memorials.

We keep accurate and confidential records of your contributions, and we'll send you periodic and annual statements to facilitate your tax preparation.

Through our shared commitment we will continue to be a place of community, compassion and hope. Your response has been extraordinarily positive and we look forward to your continuing support.

PROPORTIONAL GIVING CHART

ANNUAL GIFT BASED ON A PERCENTAGE OF INCOME

Annual Income	2%	4%	6%	8%	10%	12%
\$10,000	\$200	\$400	\$600	\$800	\$1,000	\$1,200
\$20,000	\$400	\$800	\$1,200	\$1,600	\$2,000	\$2,400
\$30,000	\$600	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600
\$40,000	\$800	\$1,600	\$2,400	\$3,200	\$4,000	\$4,800
\$50,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000
\$75,000	\$1,500	\$3,000	\$4,500	\$6,000	\$7,500	\$9,000
\$100,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000
\$150,000	\$3,000	\$6,000	\$9,000	\$12,000	\$15,000	\$18,000
\$200,000	\$4,000	\$8,000	\$12,000	\$16,000	\$20,000	\$24,000

GIFT PLANNING

A Planned Gift is a way of contributing to the mission and ministry of the church from your accumulated assets. It is a deferred gift – you decide now how you would like your assets to be used later.

The most popular form of Planned Giving is to include a gift to the Church in your will e.g. Christ's Church Cathedral., the Primate's World Relief and Development Fund, the Anglican Foundation, etc.

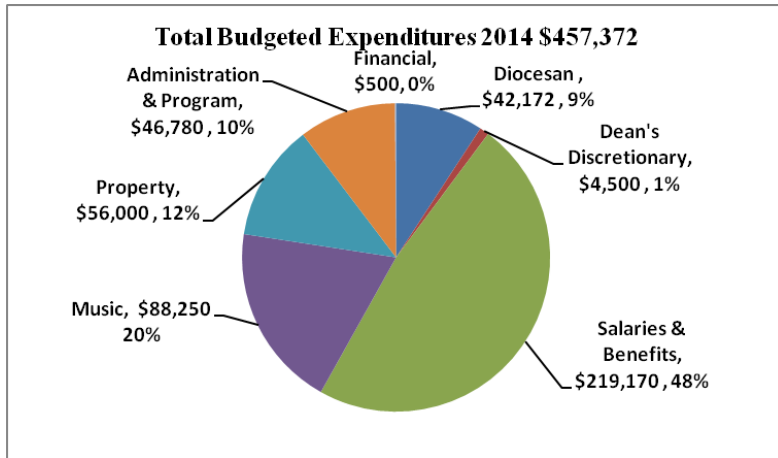
There are other ways to plan your response to God's generosity in your life. Some Planned Gifts may provide tax benefits today, others can give you a guaranteed income for life, and some enable you to give a significant future gift at a modest present cost.

As a good steward you will want to make sure any gift is well protected, well managed, and used for things you support. Decisions on these matters are a very personal and important part of your overall financial planning. Contact your Rector, Wardens, lawyer or financial planner for more information.

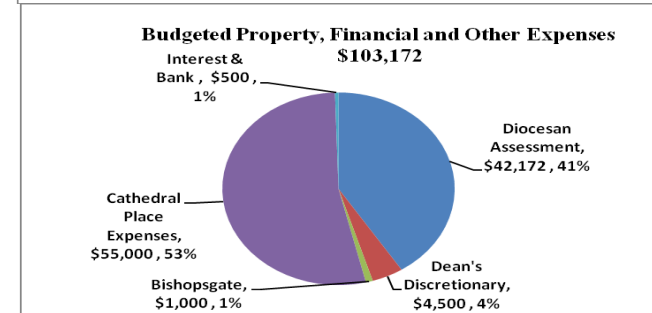
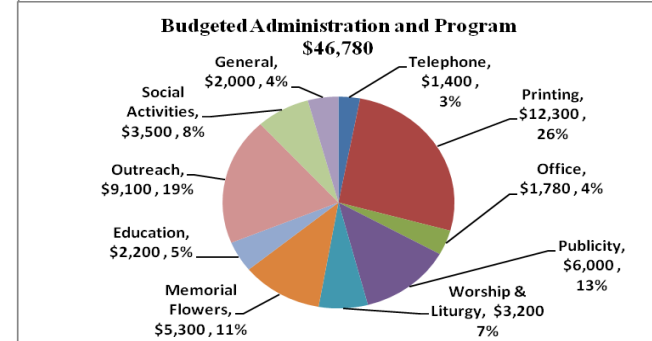
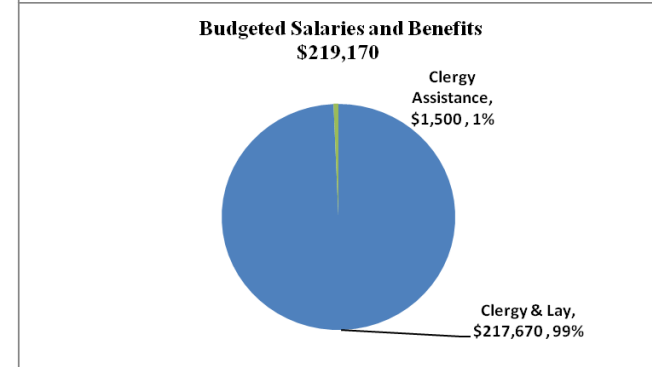
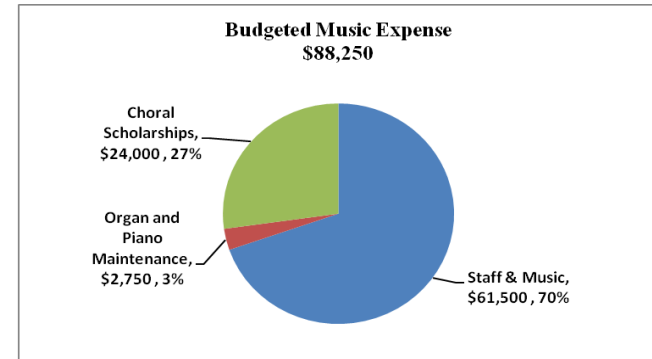
OUR INVESTMENTS IN MINISTRIES FOR 2013

Our investments in ministries for 2014 include salaries and benefits, music, property costs, administration and program, diocesan assessment, interest and bank charges, and various discretionary items.

In terms of ministries our expenditures are invested approximately as follows:



More details about our budgeted expenditures of \$457,372 are illustrated in the following charts:



SUMMARY OF OUR FINANCIAL POSITION

	2011 Actual	2013 Budget	2013 Actual	2014 Budget	2015 Budget
Receipts:					
Offerings	\$ 311,519	\$ 324,162	\$ 309,397	\$ 317,868	\$ 322,723
Funds	\$ 31,500	\$ 82,500	\$ 79,456	\$ 96,069	\$ 93,000
Other Income	\$ 6,693	\$ 6,200	\$ 28,438	\$ 23,300	\$ 16,640
Total Receipts:	\$ 349,712	\$ 412,862	\$ 417,290	\$ 437,237	\$ 432,363
Expenditures:					
Diocesan	\$ 42,172	\$ 42,172	\$ 42,172	\$ 42,172	\$ 43,015
Dean's Discretionary	\$ 4,791	\$ 4,500	\$ 4,091	\$ 4,500	\$ 4,500
Salaries & Benefits	\$ 174,267	\$ 197,450	\$ 186,752	\$ 219,170	\$ 223,553
Music	\$ 46,211	\$ 82,375	\$ 79,972	\$ 88,250	\$ 89,321
Property	\$ 51,085	\$ 53,500	\$ 52,747	\$ 56,000	\$ 58,750
Admin. & Program	\$ 32,623	\$ 32,274	\$ 51,207	\$ 46,780	\$ 47,710
Financial	\$ 385	\$ 1,000	\$ 350	\$ 500	\$ 500
Total Expenditures:	\$ 351,535	\$ 413,271	\$ 417,290	\$ 457,372	\$ 467,349
Receipts-Expenses	\$ (1,823)	\$ (409)	\$ -	\$ (20,135)	\$ (34,986)
Surpl. (Debt) start yr	\$ 21,541	\$ 19,718	\$ 19,718	\$ 19,718	\$ (417)
Debt Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -
Surpl. (Debt) end yr.	\$ 19,718	\$ 19,309	\$ 19,718	\$ (417)	\$ (35,403)



The Very Reverend Peter A. Wall,
Rector and Dean of Niagara

Are you exploring a faith community for the first time or returning to church after a time away? Relax and take your time. This is a friendly and inclusive church. Have a conversation with one or more of our clergy, staff, and parishioners. We hope you will join us to experience our faith journey, our exceptional music, and our wonderful liturgical prayer.



The Right Reverend D. Ralph Spence
Pastoral Assistant



Michael Bloss
Director of Music Ministries



Alison Meredith
Parish Administrator and Executive Assistant to the Dean

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