

225 YEARS OF GENEROSITY & JOY!

NARRATIVE
BUDGET 2018

It's a Celebration



CELEBRATING
225 YEARS

ST. GEORGE'S
ANGLICAN CHURCH

The Oldest Church with the Youngest Ideas

◆ 1792-2017 ◆



Dear friends,

There is a fragile sheet of paper in our parish archives, the oldest artifact of St. George's Church, dated February 17th, 1796. It is a list of names and pledges. A small and struggling group of settlers,

many of them refugees from the American Revolution, had been gathering in prayer since 1792, and they had discerned that the time had now come to build their church community a home. As Bishop Walter notes in his beautiful book Shaped by the Journey, "This precious old page is to succeeding generations an outward and visible sign of the deep commitment of our forebears and of their decision to found a church."

We are the benefactors today of 225 years of such generosity and commitment. The 46 names on that list committed a sum of 121 pounds, a remarkable amount in a day when families struggled just to get by. It is the first of countless St. George's stories of faithful people understanding their lives as blessed by God, making the choice to share their gifts for the sake of God's work, and making our church possible.

Our Narrative Budget for 2018 is called 225 Years of Generosity & Joy. It is part and parcel of our year-long celebration to mark the 225th anniversary of St. George's. As that initial subscription list represented "an outward and visible sign of deep commitment," so I trust that you will find this document to give words and pictures to the faithfulness of this community, to the difference God is making in ordinary lives through that faithfulness, and to the great joy we find in our church as we grow closer to God and respond to God's call to loving service.

This Narrative Budget also issues the same invitation that brought our ancestors together 225 years ago and compelled them to imagine building a church. We are asked to continue to build our church. Day by day, year by year, God needs us to receive the gifts passed down through the generations of faith, and to know that we, too, have the capacity to share. It is this history of generosity, in which we now participate, that allows this church to feed the poor, welcome the stranger, fill our city with prayer and praise, draw closer to God, and pass our faith along to future generations.

Yours faithfully,

Reverend Martha.



"Anyone who welcomes you welcomes me, and anyone who welcomes me welcomes the one who sent me."

(Matthew 10:40)

225 Years of Welcome & Friendship

In 2017, we have welcomed many new families to St. George's.

Grace Anglican Church and St. George's formally agreed to partner in ministry here at 83 Church Street. St. James Anglican Church closed at the end of last year and many from that community have found a spiritual home at St. George's. We are grateful for their generosity and joy in joining in service and fellowship with us. There is far more that we can do together than apart.

At the same time as we have come together with these other Anglican churches, we have also welcomed many other new people to St. George's in 2017, and they are eagerly getting involved in the friendship and ministry of our church.

After being at Grace since I was about eight or nine years of age, there is always some fear and trepidation of change, but you have welcomed Jane and me into this family and we are very appreciative. It has been one of the great blessings we have had in 2017. – Chuck Burke

We are feeling very welcome and at home at St. George's. There is a strong sense of community coming together to worship God and reaching out in Christ's love to the neighbourhood. We appreciate both the traditional liturgy and the more casual format of Advent Café. We've also learned that our daughter with special needs loves to hear the pipe organ! -Stephanie Wilton-Duncan



DID YOU KNOW?

It costs approximately **\$1,840 a day** in 2017 St. George's to open its doors and offer this building as a spiritual home to hundreds of families, as well as a haven of nourishment, sanctuary, recovery, warmth and prayer for people in need.



For whoever wants to save their life will lose it, but whoever loses their life for me will find it. (Matthew 16:25)

225 Years of Compassion & Service



God forms as a church for the sake of others. It is in sharing what we have that we ourselves are blessed.

The Breakfast Program and Out of the Cold are two of the many offerings made possible through St. George's. We support the clean water project in Pikangikum, Ontario. Our Krafty Korners group sends hand-made toques and scarves and mitts to Northern communities in need, as well as knitting pneumonia vests for people in India and Africa. We now are host to the Community Care Baby Shower which puts together layettes for new mothers in need. Our refugee committee continues to be hard at work raising the necessary funds to sponsor 10 people to start a new life in Canada as soon as their paperwork has been officially processed.



DID YOU KNOW?

- **DID YOU KNOW?**

The value of the Community Breakfast Program at St. George's is approximately \$186,500 as it offers breakfast daily 365 days of the year to anyone who comes through our doors.

How does that break down?

Church Costs:

\$40,000	Pro-rated parish cost (portion of heat, hydro, water, insurance, caretaker, maintenance, etc.)
2,500	Office administration (Secretary, Treasurer, printing, etc.)
<u>(6,000)</u>	Contribution from the Breakfast Program to help defray these costs
\$36,500	Net Cost

Value of Donations:

\$ 20,000	All food purchases (covered by donations to the Breakfast Program)
4,000	Equipment, toaster, refrigerators, freezers, etc. (covered by donations to the Breakfast Program)
100,000	6,666 volunteer hours at \$15 an hour (volunteered – no cost to the church)
10,000	Volunteer mileage (volunteered – no cost to the church)
10,000	Direct food donations (no cost to the church).
<u>6,000</u>	Contribution to St. George's to help defray church costs (covered by donations to the
\$150,000	Breakfast Program)



*Shout for joy to the LORD, all the earth. Worship the LORD with gladness; come before him with joyful songs.
(Psalm 100:1-2)*

225 Years of Prayer and Praise

225 years ago, our ancestors understood that they needed to build a church community in order to find the hope and courage they needed to forge a new life in the Niagara area. In the midst of today's hectic world, our church family provides this same grounding, connection and meaning, which is why we are investing so much thought and care into meaningful worship in a variety of styles and at times throughout the week that allow busy people to carve out time for prayer.

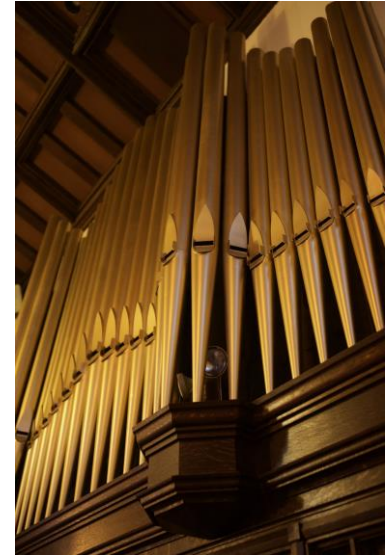
*"I come out of church, and I'm beaming! I talk to people about church, and I've never done that before!" –
Michelle Scott*



DID YOU KNOW?

Investment in music at St. George's in 2017:

\$25,000	Pro-rated portion of parish heat, hydro, insurance, admin, etc.
28,049	Music Director Salary
8,600	Soloists
1,000	Supply Organist
8,000	Advent Café Musicians
21,619	Director of Youth Music and Advent Café Programming
18,000	Music Staff Benefits
1,000	Choir Scholarship
<u>6,000</u>	Music Purchases and Requiem Mass
\$99,268	



*We will not hide them from their children;
we will tell to the coming generation
the glorious deeds of the LORD, and his might,
and the wonders that he has done. (Psalm 78:4-6)*

225 Years of Growing in Faith

The Anglican tradition is rich with signs, symbols and Scripture. Our teaching allows people to use both their hearts and their brains in knowing God, assuming every step of the way that we need to learn to listen to many different voices from a whole variety of experiences and backgrounds in order to understand even a fraction of the scope of God's mystery.

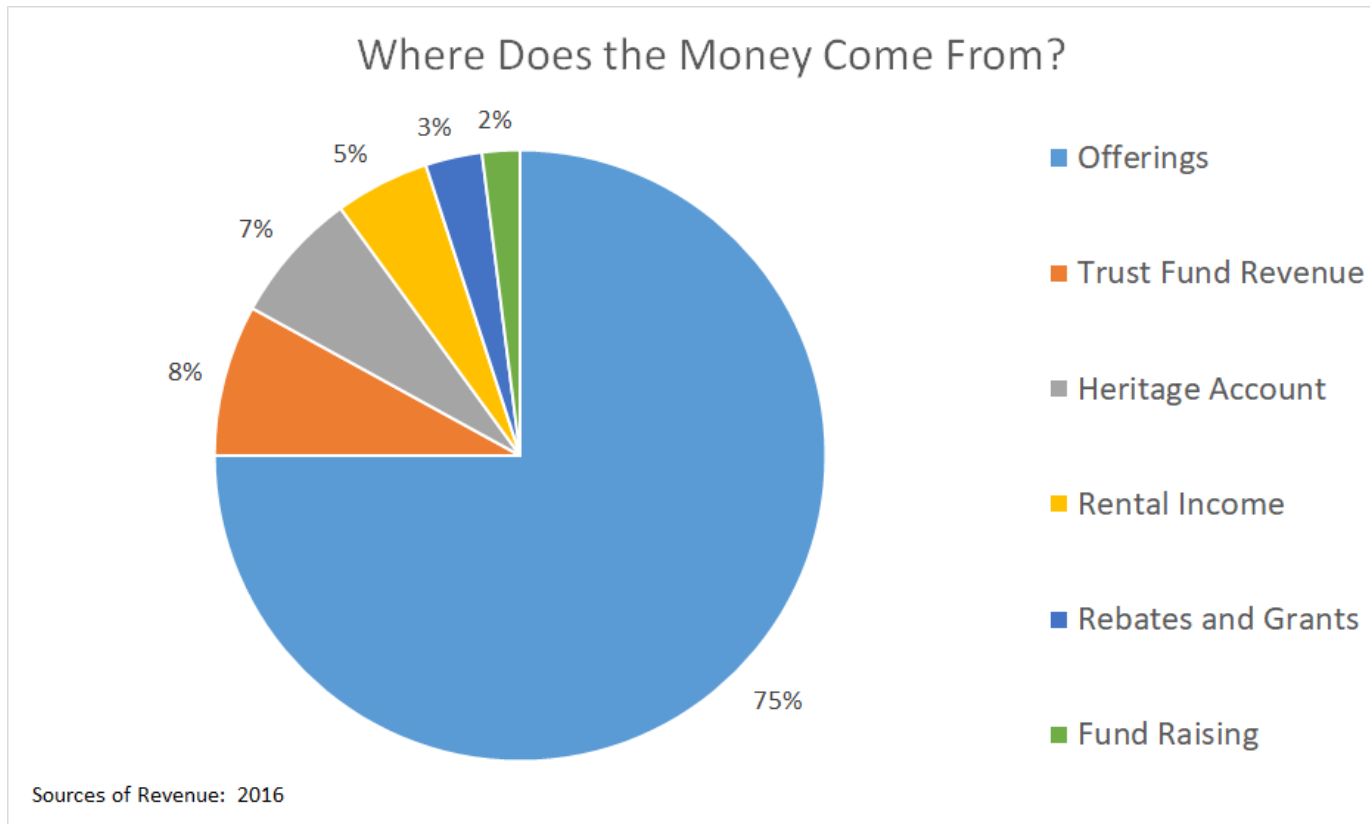
It is vital that we continue to pass the gift of our Anglican tradition on to future generations. We have made it a priority to develop faith study opportunities for people of all ages. Income through bequests specifically designated for youth and children's ministry have made possible the many new programs we have been able to offer our young people.



Ed Randle and Hendrix Paradise
share their birthday celebrations
at St. George's

DID YOU KNOW?

We are blessed at St. George's in having other sources of income to complement our regular offerings. But our endowments have restrictions around how they can be used and would evaporate quickly if we were to rely on them alone for supporting today's ministry. St. George's *of Today* must be faithful in supporting our current ministry and providing for generations to come.



Glory to God, whose power working in us can do infinitely more than we can ask or imagine. Glory to God, from generation to generation. In the church, and in Christ Jesus.

225 Years of Gratitude

We have our church today because of God's goodness and faithfulness blessing this community AND because people like you, with gifts like yours, have given generously for 225 years.

We are grateful that our average monthly income has significantly increased in 2017. Our people exemplify lives of generosity and service in our ministries here, and in many acts of service out in the community.

2017 has seen several major gifts and bequests that have also made possible the renovations to our Bear's Den and an expansion of our Children & Youth Ministry programs. Thank You!



There is one body and one Spirit, just as you were called to one hope of your calling, one Lord, one faith, one baptism, one God and Father of all, who is above all and through all and in all. (Ephesians 4:4-6)

Formally Coming Together

The people of Grace Church have been among the many households who have found a new home at St. George's this year. The administration of Grace Church has continued to operate separately from St. George's this past year for a variety of legal and canonical reasons. We look forward in 2018 to seeing our administration, reporting and meeting practices coming together as one, reflecting the reality of how truly we are already *living* as one church.



**There is one body and
one Spirit, just as also
you were called in one
hope of your calling**



Ephesians 4:4

*“Therefore every scribe who has been trained for the kingdom of heaven is like a master of a house, who brings out of his treasure what is new and what is old.”
(Matthew 13:52)*

2018 The Story Continues....

As the Oldest Church with the Youngest Ideas, our history of 225 years is also a story that looks forward to a bright future. We look forward to the continuation of our impactful and life-giving ministries of St. George's, as well as these new initiatives:

Social Justice & Outreach Reverend Michael's half-time position as Director of Social Justice and Outreach at St. George's has been made possible through our partnership with Grace Church. In 2018, we look forward to the great work that can be done through this new ministry position:

- 1. Social Justice and Outreach Advisory Council:** St. George's has groups and individuals that are already committed and engaged in social justice and outreach. Building upon our common heart for justice and outreach, the Social Justice and Outreach Advisory Council seeks to enhance communication, coordination and opportunities for growth across these groups.
- 2. Addressing Mental Health:** As St. George's seeks to welcome and respond to the needs of the most vulnerable we often encounter people struggling with mental illness and addiction. This goal seeks to assist the congregation and those struggling with mental illness and addiction through education, relationship building, support and advocacy.
- 3. Offering Community Within a Community:** This goal seeks to build upon the strong sense of community that St. George's offers while connecting with the wider communities of which we are a part – the faith community, our neighbourhood and the wider civic community. Building bridges with others who are passionate about justice and outreach is one way in which St. George's can continue to be a beacon
- 4. Living in Faith, Growing in Faith** Justice and outreach are integral to our life of faith. Justice and outreach are both a fruit of our faith and a seed for deepening our faith. This goal seeks broaden our understanding of the relation between faith and works of justice and outreach and offer opportunities for integration of faith and works.





Youth & Family Programming

This fall, we welcome Tanya Schleich into a half-time position at St. George's. Tanya will continue to coordinate nursery, Sunday School and Youth Group, while working in partnership with Mari Shantz, our youth music director. We are looking to expand our Youth Group this fall, as well as to begin a program for young people in post secondary education.

Montessori Rent

The Parish Council unanimously decided last year not to renew our lease with the Montessori School. It has been a fruitful 10 year partnership. Our expanding congregation now needs the space for Sunday School, Youth Group, Advent Café, Coffee Hour, Krafty Korner and ACW. We are offsetting part of the loss of income through rental income from the former Grace Church building. We hope and pray that our growing congregation will also want to be supportive of how our St. George's ministry will benefit from having some of our space back!

Monthly Evensong

Our Sunday morning 10am service is consistently quite full – thanks be to God! We will be offering a monthly evensong service at 4pm on Sundays as another opportunity for people to worship. This simple evening service, with music and prayer and Scripture, is a well-loved treasure of the Anglican tradition.

Seniors' Programming

We are offering a monthly shuttle from Ina Grafton retirement home for some of our senior members to reconnect with the worship life of St. George's. We are exploring other responses to the needs of our senior members as we program for 2018.



5% INCREASE IN GIVINGS

Why?

We are all familiar with the rising costs of caring for our own homes. These same rising costs affect St. George's. A 5% increase will continue to maintain our building and help to offset the loss of Montessori rent.

For example: If you are giving \$20/week, a 5% increase equals \$21/week – half a cup of coffee

In turn, this increase will:

- provide adequate space for developing youth, children and seniors' ministries
- allow us to expand and support our downtown ministry to some of our most vulnerable neighbours.



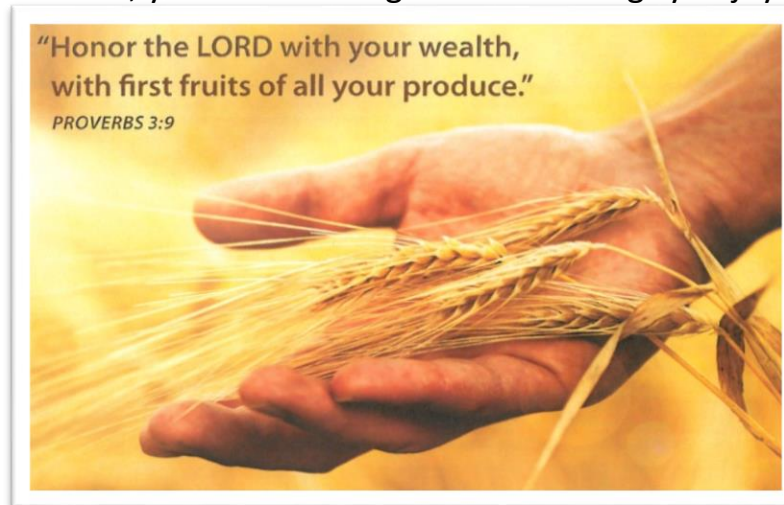
How? First Fruits & Proportional Giving

Church finances can seem overwhelming and somewhat mysterious... until you talk about proportional giving. Every household is asked

- to assess their annual income
- to decide what percentage of that income God is asking them to give to the church
- The Biblical tithe is 10%. Many households find that 5% of their money to the life of the church is a more realistic goal.

(Worksheets are available on our website for figuring out what proportional giving looks like for your financial situation)

- Whatever percentage you choose, be faithful in giving. Our Pre-authorized Giving program allows your gift to the church to come out of your bank account automatically once a month. It is a faithful and easy way to give of your “first fruits” back to God.
- St. George’s is glad for your gift. We hope and pray that you likewise feel gladness in your offering. No matter what amount you choose, you know it is right when it brings you joy!



Legacy Giving – Leaving Your Imprint to Benefit Future Generations

St. George's has been built by the generosity and faithfulness of men and women who have received God's good gifts and shared them. Recently, we have been able to initiate new ministries and help to care for our property through income from past endowments. Included in your Joyful Giving material, you will find a booklet on Legacy Giving. We ask you to consider:

1. The pillars of our church as ways to think about the pieces of ministry that have been of greatest value to you in your life at St. George's.
2. How you can give a gift that will make a lasting imprint to benefit ministry for future generations.



Glossary of Time & Talent

If you are not sure what groups or “time and talent” opportunities there are at St. George’s, see the glossary below for explanations of the various ministries.

GROUPS

Bishop Beattie (Women’s Fellowship) meets monthly starting in late fall and concludes with a dinner. Come for meaningful and good times.

Krafty Korners & ACW are groups of knitters, quilters and crafters. Come any Tuesday 10-2 and bring a light lunch. They knit for worthy causes and have made and given thousands of needed knitted items to keep people warm, and provide for new mothers in our city, one at a time! They always produce a beautiful quilt to be raffled at the Christmas Bazaar and spearhead the Community Care Baby Shower.

BAC (Brotherhood of Anglican Churchmen) is our Fellowship of Men. This group meets five to six times a year and enjoys dinner and a guest speaker.

Bridge Group meets in homes monthly for games of bridge.

Youth Group has regular activities for teens; carwash, canoe trip, overnights, gatherings with other youth groups.

Dinner Club meets four times a year, with groups of 6 to 8 members taking turns hosting for a meal and good conversation.

Ladies’ Golf plays from May to October, weekly on Thursday mornings.

Gardening Guild helps with planting, watering and weeding of our outside gardens.

Bereavement Group – There are two groups. One is for individuals and meets weekly (bi-weekly during summer months). The other is a family bereavement group where individual families can talk, share, and pray together.

Prayer Shawl knits and prays for specific people facing need and hardship. Shawls are then given to those for whom prayer has been requested, as a sign of our community’s care.

Potluck Group meets the third Thursday of the month for food, games and fellowship .



Time & Talent Opportunities

Lay Reader: assists in worship and communion at 8 and 10 am Sunday services, and leads prayers of the people.

Server: lights the candles, carries the alms plate, and assists in the service.

Communion Chalice Bearer: administers the cup (wine) during the Eucharist.

Scripture Reader: clearly reads the Old Testament and Epistle scripture lessons during worship service.

Sidesperson: hands out bulletins for the Sunday service and takes up the offering.

Greeter: warmly welcomes all, helps with seating, and introduces newcomers to others.

Altar Guild: regularly helps set up all items needed for weekly services, weddings, funerals, and special worship.

Chimes: keyboard player to play the chimes.

Senior Choir: practices Thursday nights September to spring, sings and leads in all music at the 10 am service.

Special Services Choir: meets in the choir room and sings at funerals, to lead the congregation in hymns and liturgy.

Tuesday Bible Study: we explore our faith together through Bible or book studies.

Community Breakfast Program: 31 teams prepare a hot, nourishing breakfast for the hungry 365 days of the year.

Community Dinner: One Wednesday per month, offers a hot meal and warm fellowship for all.

Scott Street Soup: a weekly soup lunch offered in an apartment complex in the north end of town.

Baby Shower: provides layettes and supplies for new mothers in need in our city.

Coffee Hour: provides refreshments, clean-up and set-up after Sunday Morning or Wednesday Night services.

Children's Choir (*George Express*): All children and adult helpers are welcome to join this growing and exciting ministry.

Church School: Can you teach Sunday School or help in the nursery? You are needed.

Children's Activities: All children are welcome, and adults to help.

Teens' Activities: offers many and good times, friendship, and learning. Adults are needed to assist.

Counting Team: counts the offerings after each service.

Dial-a-Ride: picks up and returns a person who requests a ride to worship or other church events.

Dialing Disciples: make twice yearly calls to every member to make connections and relay information.

Prayer Chain: Prayer chain members receive and share prayer requests and pray daily for those who ask for prayer.

Soup Sunday: Bring home-made soup or desserts, serve soups, pour coffee and tea, and help with cleanup.



Time & Talent Continued

Funeral Receptions: helps to provide hospitality for grieving families in hosting funeral receptions.

Property Maintenance: works with the Property Manager to provide light maintenance work around our church building.

Gardening: care and upkeep of our St. George's gardens.

Office Help: answering phones, stuffing envelopes, editing and simple administrative help in our office.

Communication: help with social media, poster design, live-streaming services and sharing our Christian message more broadly.

Pastoral Visitors: provide regular visits or phone calls to parishioners in hospital or others unable to attend services regularly.

Christmas Bazaar: crafts, baked goods, set-up, organization and hands-on help for our biggest fundraiser.

Neighbourhood BBQ: cooking, welcoming, organizing, distributing invitations, offering tours, set-up and clean-up as we welcome hundreds (or even thousands) to our church for our annual Neighbourhood BBQ.

Golf Tournament: give us your best swing (or just come out and have a great time!) at this annual fundraiser

Spring Frolic: A spring Bazaar with barbeque lunch and vendors from our neighbourhood.



EXPLANATION OF TERMS

St. George's is blessed with several different funds which help to finance our ministry. This blessing is sometimes a bit confusing though, and our parishioners sometimes wonder which money is available for what. Here is a guide:

Foundation Fund – Established in 2008, this money is held in a trust fund and has limits placed around how it can be spent. We can only use income from this fund, not principal. And it was set up with the intention of funding new ministry initiatives which develop and expand the faith offering of St. George's.

Endowment Fund – This Endowment Fund represents the legacy gifts of former generations of the St. George's faithful. **For information on how you can plan a perpetual gift to the ministry of St. George's, see the Legacy Giving booklet included in the Joyful Giving packages**

Heritage Fund – This money is held in a regular bank account and is used by St. George's for two main purposes:

- It operates as a Line of Credit to St. George's, paying for expenses when income is lean, with the expectation that we then "pay ourselves back" when income is coming in more abundantly.
- You will note in the above pie graph that this has been used as part of our annual operational budget to pay for regular building maintenance projects. **Through your generosity in 2015, we were able to reduce the amount of money that we used from the Heritage Fund for regular operations. It is not sustainable for us to use this money to be paying our bills.*

Offerings (Either through Pre-Authorized Offering or Envelopes) - This is the portion of our budget which is the most important and most clearly reflects the priorities, health and commitment of our congregation. This is the amount of money that is offered by our parishioners when they understand that their financial blessings come from God and choose to share out of those blessings – Regularly, Proportionally – with the life of the church.

Fundraising – Includes revenue from the Christmas Bazaar, Golf Day, Spring Frolic & Trivia Night.

