

Dear Friends:

Into the darkness of this world Into the shadows of the night Into this loveless place You came Lightened our burdens eased our pain And made these hearts Your home Into the darkness once again O come Lord Jesus come

Maggie Dawn | Into the Darkness

Frosty mornings and longer nights are with us now as we approach the Seasons of Advent and Christmas. And yet in the darkness, we live in hope, confident that God is with us. Much has taken place since our Harvest Update and we would like to time this opportunity to provide a brief update.

OCTOBER Corporation & Advisory Board: At our Annual Meeting of Vestry (October 29, 2023), Shumaila Desrochers and Catherine Laing were appointed Rector's Warden and Deputy Rector's Warden, respectively. Sean Joseph was elected People's Warden with John Joukema elected to the role of Deputy People's Warden. Our first meeting of Advisory Board will be December 5th where we will elect a Chair. We are grateful for Sarala Golla and Chris Bird who have stepped down from Corporation. Their dedication and leadership have served our parish well.

Among other reports that were accepted, both F2023 Financial Statements and F2024 Budget were unanimously approved. Our F2024 budget is conservative in nature. We have adopted a budget that best reflects our current economic realities. We prayerfully approved a 5% increase in general offering and expenses were budgeted between 3 – 5% except for salaries which will remain unchanged for F2024. Even with these measures, our approved budget shows a deficit of \$10,700. While we have some reserves to cover a modest deficit, it is only with the generosity of our parish family that we will be able to achieve this plan and hopefully overcome the approved deficit. Clearly, your continued financial support of Christ Church is of utmost importance to us. We continue to closely monitor both our income and expenses, and this will guide our future decisions. Our 2023 Vestry Report & Frequently Asked Questions are available online at: www.christchurchbrampton.ca/annual-vestry-report















PARISH UPDATE The Reign of Christ, November 2023

NOVEMBER | <u>Coffee Hour</u>: We still take joy in the return of coffee hour last November after hitting the pandemic pause in March 2020 ~ the fellowship and new friendships being formed are marvels to witness.







<u>A Month of Remembering</u>: On November 5, we had our Remembrance Service with Major (retd) Javaid (Jim) Bakhsh reading the Honour Roll and Katie Clark playing on trumpet, The Last Post and then Reveille after a moment of silence. It is always a moving service.

The proceeds of our Remembrance Day lawn signs sales resulted in over \$1,000 being delivered to the Poppy Fund of the Royal Canadian Legion, Branch 15. Legions across Canada provide valuable help to our Veterans and their families. Thank you to all that supported this initiative.





On Remembrance Day, Martha Whittaker (Parish Administrator) and John Joukema (Deputy People's Warden) placed a wreath at the Cenotaph on behalf of the parish. As a regimental church, this is an important part of our place in the City of Brampton



Barbara Westney, Samir Tikaram and Chinweike Chike attending Synod as our Lay Representatives.



Peter Volkes (Engagement Reviewer), Beth Cope (Counter) and Kathy Newbert (Treasurer) preparing financial reports.



Our Envelope Secretary, Carolynne Atkinson, preparing Interim Tax Receipts.



PARISH UPDATE The Reign of Christ, November 2023

ADVENT | A SEASON OF PREPARATION

Please consider joining us for our special Advent services that will warm your heart, put a smile on your face and prepare you for the Birth of our Saviour.

1st Sunday of Advent December 3 | 10:00 am

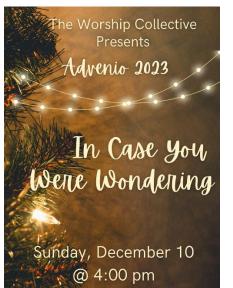


Christmas Pageant

Sunday, December 3rd In-Person @ 10:00 am Online @ 4:00 pm

Christ Church Brampton 4 Elizabeth St. N.

2nd Sunday of Advent December 11 | 4:00 pm



3rd Sunday of Advent December 17 | 10:00 am



Join us for our annual tradition of

Lessons & Carols

Sunday, December 17th In-Person @ 10:00 am Online @ 4:00 pm



Pageant Preparation It takes a village

Advenio Rehearsal Dedicated Saturday Afternoons

Advent Children's Choir Rehearsing for Lesson & Carols

Upcoming Services:

4 th Sunday of Advent December 24	In-Person @ 10:00 followed by an enhanced Coffee Hour Online 4:00 pm								
Christmas Eve December 24	In-Person @ 7:00 pm Online December 25 @ 10:00 am								
Christmas Day December 25	In-Person @ 10:00 am								

All are invited | All are welcome | No experience required





OUTREACH | CARING & SHARING



We are privileged once again to be able to bring hope to so many through the annual Caring & Sharing ministry. This a longstanding tradition at Christ Church going back generations. Each year it grows and changes as we adapt to current circumstances. We work in partnership with local ministries/agencies and support those within our orbit at Christ Church.

The last couple of years approximately \$10,000 has flowed through this ministry. The needs of our community have never been greater ~ basic needs of shelter, food and clothing have grown even more scarce. It can often feel that the need exceeds our capacity, but with God's good grace, working through us, we have been able to meet the needs time and time again. It is always a blessing to see so many people take part in this ministry initiative.

What Can You Do to Help?

- Purchase gift(s) and/or cards Take an ornament with gift suggestions included from the Caring and Sharing Tree.
 - Bring the wrapped gift or card **with the original tag** to the church before 10:00 am Sunday, December 17.
- Make a financial contribution and we will do the shopping for you. Please mark your contributions as Caring & Sharing.
 - Place in the Sunday offering
 - o e-Transfer to: <u>christchurchbrampton@bellnet.ca</u>
 - No password required
 - If you believe we may not have your address, please include that too!
 - Donate via CanadaHelps to Christ Church Brampton *
 - www.canadahelps.org/en/charities/christ-church-brampton
 - Donations are tax receiptable and will be included in our 2023 tax processing.
- ✓ Shop for gifts.
- ✓ Drive to deliver on Sunday, December 17
- \checkmark Show Up to be a packer/wrapper Sunday, December 17 from 11:00 am to 2:00 pm.

* CanadaHelps is the tax receipting agency

Whatever your talents they are greatly needed and appreciated. Thank you in advance for your prayers and participation. May our blessings overflow. For further information please contact: Jean Jamieson at: 416-457-5686 / jean@adamsjamieson.com

"Worship Fully | Spend Less | Give More | Love All"

© The Advent Conspiracy

See our website at: <u>www.christchurchbrampton.ca/caring-and-sharing</u> for more information. Why not ask your family, friends, and neighbours if they would like to get involved?



RESOURCE **M**ANAGEMENT

Interim Receipts

As you review your enclosed Interim 2023 Tax Receipt (January 1, 2023 to October 31, 2023), prayerfully consider your offerings to Christ Church. We continued to be blessed by many parish families who are generous and regular in their offerings. They know that their contributions to support the ministry of Christ Church whether they are worshipping with us either In-Person or Online. Please note that Tax Receipts are prepared confidentially, and we do not have access to the information. You are most welcome to contact our Envelope Secretary, Carolynne Atkinson, at 905-453-8323 or email at: cdatk26@gmail.com should you require more information. Additionally, should you wish to convert to Pre-Authorized Giving ("PAG") or amend an existing monthly donation, Carolynne would be happy to help. PAG forms are available on the website www.christchurchbrampton.ca/how-to-give

Please note that contributions made by E-Transfer are included as Christ Church is the receipting charity whereas contributions made via CanadaHelps will not be included as CanadaHelps is the receipting charity.

Your donation makes a difference to Christ Church and to you at tax time

From time to time, it is helpful to remind ourselves about the tax benefit of donating to Christ Church. As a self-sustaining church, your donation is gratefully received and used for the mission of God right in our neighbourhood and beyond.

But did you know that your donation and resulting tax receipt is also helpful to you? Many people make charitable donations before the year-end to both help their chosen charities but also to obtain a tax credit when filing their annual income tax.

Saving taxes for doing good. Generally, for every \$1,000 donated, tax savings in 2021 range from \$445 to \$540 for a high-income earner with income over \$216,511, to between \$405 and \$500 for someone at or below that amount.

Source: Tim Cestnick, Your Guide to Charitable Giving & Estate Planning, Fall 2022 pp 7

When considering your donation to Christ Church, consider what that donation actually costs you. Some **illustrations** are below:

Income	onation mount	Ta	x Credit	Cost of Donation			
\$ 35,000	\$ 1,800	\$	683	\$	1,117		
\$ 50,000	\$ 3,000	\$	1,165	\$	1,835		
\$ 75,000	\$ 5,000	\$	1,968	\$	3,032		
\$ 100,000	\$ 7,500	\$	2,972	\$	4,528		

https://www.canada.ca/en/revenue-agency/services/charities-giving/giving-charity-information-donors/claiming-charitable-tax-credits/calculatecharitable-tax-credits/calculator.html

2024 Envelope Distribution

As we approach the calendar year-end, Carolynne will be busy reviewing and organizing the various tasks associated with her role as Envelope Secretary. Another "behind-the-scenes" volunteer that we are thankful for! The 2024 Envelope Sets will be available for pick-up at the church during Advent. Many of our Envelope Subscribers have moved to E-transfer, however in most cases we provide them with a set of envelopes...a helpful reminder (and cost effective) to make an e-transfer!

2023 Tax Receipts

2023 Tax Receipts will be made available in February. Providing an interim receipt at this point provides an opportunity for you to confirm its accuracy from January 1, 2023 to October 31, 2023. It goes a long way to ensure that our annual tax receipting process goes smoothly. Should you have any questions or need for clarity, please contact Carolynne.



F2024 Financial Results – Quarter 1 (September 30, 2023)

Below you will find results for the first quarter of our fiscal year (July 1, 2023 to September 30, 2023) compared to the same time period in 2022.

Christ Church (Brampton)

For the period ended September 30, 2023	Actual September 30, 2023						Actual					
DRAFT							September 30, 2022					
Statement of Operations		General Fund		Future Ministries	Total		1	General Fund		Future Ministries		Total
Revenue												
Donations	\$	82,610			\$	82,610	\$	82,136	\$	4,692	\$	86,828
Rental income		9,369				9,369		8,925				8,925
Other income		1,960				1,960		80				80
Investment income		2,016				2,016		1,957				1,957
Memorial income												-
HST rebates		2,026				2,026		1,918				1,918
Program Offset		100				100						-
Grant income		-				· ·						-
Total revenue	\$	98,082	\$	-	\$	98,082	\$	95,016	\$	4,692	\$	99,708
Expenditures												
Salaries and benefits	\$	66,518	\$	13,238	\$	79,756	\$	56,813			\$	56,813
Diocesan allotment		16,550				16,550		15,007				15,007
Repairs and maintenance		13,837				13,837		10,657				10,657
Utilities		2,317				2,317		2,404				2,404
Insurance		7,237				7,237		6,703				6,703
Harmonized sales tax expense		3,677				3,677		2,664				2,664
Special Projects								359				359
Program education		1,393				1,393		1,132				1,132
Music		583				583						-
Outreach expenses												-
Professional fees		2,100				2,100		2,100				2,100
Admin expenses		4,140				4,140		2,278				2,278
Bank charges and interest		179				179		316				316
Total expenditures	\$	118,531	\$	13,238	\$	131,769	\$	100,433	\$	-	\$	100,433
Excess (deficiency) of revenue over expenditures before other items	\$	(20,449)	\$	(13,238)	\$	(33,687)	\$	(5,417)	\$	4,692	\$	(725)

Key Points:

- Our general offerings are **5% less** as compared to the same time period last year.
- There has been a **drop Pre-Authorized Givings** because of people moving or dying. We are now seeing the cumulative effect in our financial results. See Harvest Letter here: <u>www.christchurchbrampton.ca/board-communications</u>
- We closely monitor our expenses. We are expecting expense increases in the months to come resulting from heavier programming months, colder weather and inflationary pressures.
- Our financial results do guide us in making prudent financial decisions.



PARISH UPDATE

The Reign of Christ, November 2023

Financial Giving: Christ Church has been blessed by the ongoing generosity of our parish family. The life and vitality of our Church and the community we serve is important to us. We are grateful to those who have played a part in ensuring our ministry continues to flourish. Intentional, purposeful, and sacrificial gifts allow us to thrive as a parish family.

Many of our Envelope Subscribers continue to make regular donations by way of the mail, drop-off, arranging for a pickup or using an electronic method of giving. Other ways to give include:

- 1. <u>Pre-Authorized Giving ("PAG")</u> is convenient way of giving to Christ Church in that a set monthly amount is withdrawn from your bank account. PAG provides a convenient way to ensure your offerings are received on a regular basis. PAG forms are available here: <u>www.christchurchbrampton.ca/how-to-give</u>
- 2. <u>E-Transfers</u> via the Interac system.
 - a. Simply set-up Christ Church Brampton as a payee on your internet banking account.
 - b. Email address required: christchurchbrampton@bellnet.ca
 - c. No password is required; if you are new to us, please ensure your name & address is included.
 - d. Upon making an offering you will receive an email notification as will Christ Church.
 - e. Your offerings will be included in your annual tax receipt.
- 3. You can donate electronically via <u>CanadaHelps</u> using your credit card through the Christ Church Brampton website. We currently have parishioners who are monthly subscribers using CanadaHelps and others who are periodic. This link below is available on our website at: <u>https://www.canadahelps.org/en/charities/christ-church-brampton/</u>
- 4. You can <u>drop off</u> your church envelope in the mail slot at the church The not-so-obvious-mail slot is located just below the buzzer on the right hand side of the office doors...it's a wee bit tricky because it is a vertical slot. Of course, you may place it on the offering plate should you be attending in-person worship.
- 5. You arrange for a **pick-up** by calling Martha at: Office: (905) 451-6649 / Phone or Text: 416-420-3765

Whichever way you donate to Christ Church, know that we are grateful for your contribution.

STAFFING CHANGE | FAREWELL TO THE REV. NELSON CHARLES

Many of you are probably aware that Nelson's last Sunday is today, however it is worth repeating if you did not know. The following was announcement was made at our in-person service on November 12, 2023, by Shumaila Desrochers (Rector's Warden) and Sean Joseph (People's Warden):

"Many of you are likely aware that Nelson Charles joined Christ Church, as our Associate Priest, a year ago on the 1st Sunday of Advent, on a part-time basis for the period of one year. As your Wardens, we can be called upon to make difficult decisions. These decisions are prayerfully made and always with an understanding that we are working to put God's plan for Christ Church into action. Today, therefore, it is with mixed emotions that we inform you that Nelson's last Sunday with Christ Church will be Sunday, November 26th.

Nelson remains a Priest within the Anglican Church of Canada and we are hopeful that he will secure a position soon where his gift of ministry will continue. We are making this announcement today with Byron here among us as he has a long-scheduled vacation planned and will not be with us for the next 2 Sundays. We know that you will keep Nelson, his family and our parish family of Christ Church in your prayers during this time of transition."

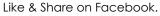


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HELP US SHARE OUR STORY

By following Christ Church on our social media platfroms you can participate on God's mission in Brampton. By sharing or liking our posts, it is an easy way to extend an invitation to family, friends and neighbours ~ you might give them the hope that they are looking for. The following are easy ways to help you tell our story in photos that are full of life.







Follow us on Instagram



Subscribe to our YouTube Channel and read our weekly annoucements.



Sacred Sewers meets monthly on the 4th Saturday



A full Sunday School making Christmas Pageant props



Gathering before worship with guest preacher The Right Rev. David Lehmann, Bishop of Caledonia



A warm Sunday welcome!

OUR THANKS

In closing, we offer our deepest thanks to all those who join us in partnering with God and His mission in Brampton and beyond. We are looking forward to seeing you over the season of Advent.

Shumaíla Desrochers Rector's Warden Sean Joseph People's Warden Catherine Laing Deputy Rector's Warden John Joukema Deputy People's Warden