Remembrance Sunday | November 8, 2026

PARISH UPDATE

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

Hasn't this been some glorious fall? Frosty mornings soon approach and longer nights are with us now. And yet in the darkness, we live in hope, confident that God is with us. Before the seasons of Advent and Christmas are upon us, we thought we would take this time to provide you with a brief update since we last wrote in August. (Available at: www.christchurchbrampton.ca/board-communications)

Corporation: At our Annual Meeting of Vestry (September 27), Stan Szepesi was appointed Rector's Warden. Sean Joseph was elected People's Warden with Jane Riske elected to the role of Deputy People's Warden. On Sunday, October 18th, it was announced that Erik Liscio was appointed Deputy Rector's Warden. We are grateful for Elizabeth Charters and Natacha Pennycooke who have stepped down from Corporation. Their dedication and leadership have served our parish well and they continue to be involved in other parish ministries.

Annual Vestry: Among other reports that were accepted, both F2026 Financial Statements and F2027 Budget were unanimously approved. Our F2027 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 at 2.5%. Even with these measures, our approved budget shows a deficit of $17,000. Collectively, we can overcome the approved deficit and begin rebuilding our reserves. 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 2026 Vestry Report & Frequently Asked Questions are available online at: www.christchurchbrampton.ca/annual-vestry-report

We encourage you to ready these informative pieces that tell the story of our parish family and answer many of the questions your may have about our budgeting process.

Of course we do!

That was the enthusiastic response to an invitation to home communion and, with that, a shared service was held with previously blessed bread and wine. The two parish visitors and those they were visiting leaned into "when two or more are gathered" during this intimate time. One of the parish visitors may have to brush up on her Urdu ~ even if the others speak only English. 😊

Last fall a group parishioners came together to re-boot our Parish Visitors. Following training, they are now out and about visiting within our parish community. The stories of connection and care are what makes this such wonderful ministry for both those being visited and those doing the visits.



If you are interested in Parish Visitors, please reach out to the Clergy, Elizabeth Charters or Wanda Malcolm.

F2027 Financial Results - Quarter 1 (September 30, 2026)

Below you will find results for the first quarter of our fiscal year *(July 1, 2026 to September 30, 2026)* compared to the same time period in 2025.

Christ Church Brampton

F2027 Q1 Results	Actual Q1 F2026 July 1, 2025 - Sep 30, 2025	Actual Q1 F2027 July 1, 2026 - Sep 30, 2026	$ Change	Budget Q1 F2027 July 1, 2025 - Sep 30, 2025
Revenue				
Regular Givings (see Note 1)	$ 56,252	$ 77,991	$ 21,739	$ 75,000
Grant Income	8,971	17,722	8,750	$ 17,500
Rental Income (see Note 2)	11,415	12,099	684	$ 11,250
Memorial and Special Gifts	-	-	-	$ -
Other Income	4,988	5,531	542	$ 5,600
Total revenue	**$ 81,627**	**$ 113,342**	**$ 31,715**	**$ 109,350**
Expenditures				
Salaries and benefits (see Note 3)	$ 87,907	$ 93,125	$ (5,218)	$ 92,000
Diocesan allotment	14,206	16,359	$ (2,154)	$ 16,500
Repairs, Utilities and Insurance (see Note 4)	17,688	24,399	$ (6,712)	$ 22,000
Admin expenses (See Note 5)	5,521	13,726	$ (8,205)	$ 8,750
Other Expenses	6,143	4,623	1,520	$ 3,250
Total expenditures	**$ 131,465**	**$ 152,233**	**$ (20,768)**	**$ 142,500**
Excess (deficiency) of revenue over expenditures before other items	$ (49,838)	**$ (38,891)**	$ 10,948	$ (33,150)

prepared by: Stan Szepesi

Notes:

1. Regular Giving: This is good news. We continue to see the results of our Generation-to- Generation campaign.
2. Rental Income: This is on track with a rental increase and recovery of Property Tax.
3. Salaries and Benefits: Partially offset by Diocesan grant income
4. Repairs: Extraordinary expense of Christ Church's share of replacement windows in the lower level.
5. Admin expenses: During this quarter there was a one-time adjustment was required.

We are encouraged to see the increase in regular givings and are hopeful that with trend will continue. The bottom-line number is skewed with some extraordinary expenses that we should normalize over remaining fiscal year. Should you have any questions or require further clarification, please do not hesitate to speak with one of the Wardens.

What We Are Building Together



Pray Boldly…

… we are fortunate that we can and have others pray for us, particularly when we are at a loss for words. Pray can be during Morning Prayer or Evening Prayer, through our Prayer Ministry, or at our Sunday services with Intercessions or Anointing. However, it is when relationships are formed and confidences are shared, that prayer takes centre stage. That is a big part of our non-DNA family.

No prayer is too small or too big. Easing a bad week at school, facing a diagnosis, discerning next steps, asking for the healing of a loved one ~ praying can work wonders.

A recent answer to pray came in the form of a text message: ***that's a bit of God ykwim*** translated to **y**ou **k**now **w**hat **I m**ean. Our young people, raised and held up in pray, are keeping us older folks well informed on current texting abbreviations. 😊

By sharing our 1st quarter results, we are reminded that budgets and financial commitments matter. Buildings, programs, and ministries matter. But they are never the final measure of Christian generosity. Love is. We give because we love God. We sustain ministry because we love our neighbours. Generosity is love taking material form. It is as simple as that. Where it becomes a challenge is when our financial resources do not keep pace with our ministries. On Harvest Sunday, Fr. Theadore reflected on our current financial situation, and it is worth revisiting his comments. Financial contributions are the primary source of our income and many of our faithful givers have either moved or passed away. We have benefited from the generations before us and now it is our time to step up as we look to the future. Together we can ensure that Christ Church is as viable and vibrant as the one we inherited.

> Fr. Theadore challenged us to increase our annual givings by 5% but recognized some are unable and some can do more. His full comments can be viewed here starting at the 1:39 mark. www.youtube.com/watch?v=14CSdVEK_gg&t=6351s

As your Wardens, we would be remiss without encouraging an additional challenge. We are focusing on increasing our regular electronic giving. Regular monthly electronic giving is both practical and predictable on both sides of the equation. Parish households and your parish home can plan accordingly.

2026 Wardens' Challenge:

Increase our monthly electronic givings by $17,000 per year by asking yourself:

- ✓ If you have not **adjusted your Pre-Authorized Remittance** ("PAR") over the years, maybe now is the time to do so? Or you can top-up with plate offerings that will be applied to your annual PAR givings.
- ✓ If you have been considering **enrolling in PAR**, instructing your **financial institution to make monthly e-transfers**, becoming a **monthly donor through CanadaHelps**, maybe now is the time to do so?

Why $17,000? Why focus on monthly electronic giving?

Our F2027 budget passed with a $17,000 deficit and we need to start closing the gap.

F2026 Operations Givings (General, Initial & Seasonal)				
CanadaHelps	E-Transfers	PAR	Total - Electronic	Total - All Donors
$ 21,930.30	$ 92,842.00	$ 123,619.62	$ 238,391.92	$ 326,898.42
F2023 Operations Givings (General, Initial & Seasonal)				
CanadaHelps	E-Transfers	PAR	Total - Electronic	Total - All Donors
$ 70,500.00	$ 73,867.50	$ 149,833.00	$ 294,200.50	$ 356,465.61
		Difference	$ (55,808.58)	$ (29,567.19)

1. Illustrated to the left is the aggregate change in electronic giving comparing F2023 to F2026.
2. $17,000 represents 30% of the change in total electronic givings and would substantially help close our offerings gap. Ideally, we are striving to return to our F2023 giving level.
3. Regular electronic giving ensures that parish households are supporting their parish home even when they cannot attend on Sunday.

How much should I give?

This question is one of the most commonly asked questions whenever talking about Christian stewardship. There are as many answers as there are people asking and as there are people giving. The tithe is the Biblical standard of giving - that is, giving one tenth (10%) of your income to the church. At Christ Church, we believe that our offerings should prayerfully reflect our relationship with God. We understand that tithing may seem daunting, and that you may not be able to tithe at this point in your life. One alternative is to commit a certain percentage of your income to the church. By committing to proportional giving, you return to God a portion of what God has given you.

Annual Giving Table

Annual Income	Towards Tithe 5%	Tithe 10%	Beyond Tithe 15%
$ 25,000	$ 1,250	$ 2,500	$ 3,750
$ 50,000	$ 2,500	$ 5,000	$ 7,500
$ 75,000	$ 3,750	$ 7,500	$ 11,250
$ 100,000	$ 5,000	$ 10,000	$ 15,000
$ 125,000	$ 6,250	$ 12,500	$ 18,750
$ 150,000	$ 7,500	$ 15,000	$ 22,500
$ 175,000	$ 8,750	$ 17,500	$ 26,250
$ 200,000	$ 10,000	$ 20,000	$ 30,000

1. To better help you reach the goal of tithing, please take some time to review the guideline table to the left.
2. **We strive to give proportionately** as we work towards the tithe or even exceed it.
3. Setting aside a proportion of your income for God's work is a discipline of the spirit. As such it might seem like a big step to take.
4. We recommend that you discern in prayer at what level you would like to give, set a plan to start, and get there over 3 to 5 years.
5. We are called to steward our financial resources in such a way that we are partnering with our good and gracious God.

"I give you a new commandment, that you love one another. Just as I have loved you, you also should love one another. By this everyone will know that you are my disciples, if you have love for one another."

John 13:34-35

Offerings & Tax Receipting

How to Give

(Registered Charity 130648892 RR 0001)

It is together, as a parish family, that we support the ministry of Christ Church in Brampton and beyond. While work for the church comes in many forms (*Time, Talent & Treasure*), without your financial support our life together would be diminished. We are so very thankful for your intentional and sacrificial gifts. As we contemplate the months to come, your regular ongoing gifts will be of vital importance. We offer several ways to give:

1. **Envelope Sets** are available by contacting the parish office.
2. **Pre-Authorized Remittance ("PAR")** is a monthly amount withdrawn from your bank account.
3. **E-Transfers** via the Interac system. Email address is: christchurchbrampton@bellnet.ca *If you are new to us please include your name and address in the notes section for receipting purposes.*
4. You can donate electronically via **CanadaHelps** using your credit card through the Christ Church Brampton website or here: https://www.canadahelps.org/en/charities/christ-church-brampton/
5. **More information** is available at: https://www.christchurchbrampton.ca/how-to-give

Need Help? Should you have any questions or need some guidance about any of ways to give, please do not hesitate to contact our Envelope Secretary, Ruth Wiggins at 416-706-8471 or email at ruth.wiggins@sympatico.ca

Interim Receipts

As you review your enclosed **Interim 2026 Tax Receipt (January 1, 2026 to September 30, 2026**), 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.** Should you wish to convert to Pre-Authorized Remittance ("PAR") or amend an existing monthly donation, Ruth would be happy to help. PAR forms are available on the website www.christchurchbrampton.ca/how-to-give or at the church office.

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

Your donation helps 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. When considering your donation to Christ Church, consider what that donation actually costs you. Helpful information is available at: www.canadahelps.org/en/tax-time/#calculator

Offerings & Tax Receipting

2027 Envelope Distribution

As we approach the calendar year-end, Ruth will be busy reviewing and organizing the various tasks associated with her role as Envelope Secretary. The 2027 Envelope Sets will be available for pick-up at the church during Advent.

New in 2027 Over the years, many of our Envelope Subscribers have moved to various forms of regular electronic giving and have asked not to receive a set of envelopes. As a result, new envelope numbers have been assigned to free-up envelope sets that can be re-assigned. Those households with new numbers will have a note indicating their new number included in this mailing.

All Envelope Subscribers are asked to destroy their unused 2026 envelopes at the end of the year.

2026 Tax Receipts

2026 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, 2026 to September 30, 2026. 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 our Envelope Secretary, Ruth Wiggins at 416-706-8471 or email at ruth.wiggins@sympatico.ca

A Heart Warming Close



"A big **THANK YOU** to our youth who helped to run the Trivia and Treats Event on Sunday. They played a big role in the success of the event. Everyone worked so well together and each group did a marvelous job in making their station and presentation of the trivia questions unique and fun. Thank you for being excellent leaders, role models and messengers of God's love to our young ones."

Shumaila Desrochers

A Final Word of 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. As we approach our Rededication Sunday on November 22 celebrating the formal conclusion of our 175th Anniversary, we ask you to join us in our confident hope knowing that everything we have comes from the One who sustains us and loved us first.

Stan Szepesi	*Sean Joseph*	*Erik Liscio*	*Jane Riske*
Rector's Warden	People's Warden	Deputy Rector's Warden	Deputy People's Warden
416-648-4606	416-985-2899	416-587-7082	905-457-1362