

ST. PAUL'S CATHEDRAL
VESTRY 2025



SUNDAY, FEBRUARY 22, 2025



**St. Paul's
Cathedral**

LONDON, ONTARIO
ANGLICAN DIOCESE OF HURON

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ST. PAUL'S CATHEDRAL BALANCE SHEET -AVAILABLE UPON REQUEST

NOMINATING COMMITTEE REPORT- TO BE ANNOUNCED AT VESTRY MEETING

Cathedral Directory 2025

Staff

Dean of Huron & Rector of St. Paul's Cathedral
Senior Associate Priest/Director of Pastoral Care (Honorary)
Director of Faith Formation (Honorary)
Executive Director
Deacon
Resident Theologian (Honorary)
Honorary Assistant Emerita
Organist & Director of Music (Jan-April)
Organist & Director of Music (April-Dec)
Children's Ministry
Parish Co-Ordinator
Treasurer
Facility/Plant Manager
Part-time Property Maintenance
Receptionist/Security (Jan-Oct)
Receptionist/Security (Nov-Dec)
Livestream Techs
Woodland Cemetery, Mausoleum and Crematorium
Woodland Cemetery, Mausoleum and Crematorium
General Manager
Paul's Place Foodbank
Paul's Place Fellowship
Health & Safety Representative

The Very Reverend Dr. Kevin George
The Venerable Sam Thomas
The Reverend Dr. Dawn Davis
Kevin Miller
The Reverend Pat Henderson
The Reverend Dr. Joshua Samuel
The Reverend Canon Marian Haggerty
Dr. Matthew Pope
Laurence Williams
Heather Clark
Carrie Fieldhouse
Norma-Jean Greenslade
Kevin Willaert
Shiella De Leon, Kevin Mitchell
Bright Arinaitwe, Olakunle Aoko
Jessica Fogarty
Olakunle Aoko/Jade Vagna

Kerry Blackwell
Shiella De Leon
Heather McNamara
Carrie Fieldhouse

Parish Council

Churchwardens
Deputy Warden
Lay Delegates to Synod

Council Members

Youth Delegate

Gordon Rolleston, James Ferguson
Doreen Kyomugisha
Brian Elliott, Elizabeth Elliott, Doreen
Hodkinson
Carolyn Doyle, Suzanne Edmondson,
Tina George, Heather Clark, Mary Ann
McDowell
Victor Onebunne

Parish Organizations

Anglican Church Women ACW
Anglican Fellowship of Prayer

Gayle Anderson/Judy Brown
The Reverend Pat Henderson,
Linda Gregson

Altar Guild
Altar Servers
Alongsiders

Judy Brown
The Reverend Pat Henderson
The Reverend Pat Henderson

Bell Ringers

Stephanie Allen, Jean Willadsen,

Coffee Hour Co-Ordinator
Communications
Finance
Greeters/Welcoming Committee
Heritage Committee/Archives
Knitting for Peace
Lay Administrants
Prayers of the People
PWRDF- Alongside Hope
Readers
Refugee Committee
Scrabble Club
Tours

Lynn Watson, Murray Hunter,
Allan Nagata
Heather Clark
Brian Elliott, Stacey Clark
Vaughan Radcliffe
Carrie Fieldhouse
John Lutman
Heather Clark
The Reverend Pat Henderson
The Reverend Pat Henderson
The Reverend Pat Henderson
Carrie Fieldhouse
The Reverend Pat Henderson
Heather Clark
The Reverend Pat Henderson

Woodland Cemetery Board

Greg Childs (Chair), Brooke Noftle, Elizabeth and Brian Elliott, Vaughan Radcliffe,
Gord Rolleston (Appointed Warden), The Very Rev. Dr. Kevin George, Ex-officio.

In Memorium

Marianne Marcella Bilyea (Letwin), Ann Crow, Robert Francis Delbridge,
Thomas “Tom” Edward Haggerty.

Baptism

Alicia Jithin, Abraham Jithin, Veera Harika Bezawada

Marriages

Peter Bertram Hockin and Charlotte Edith Dykes,
Angela Louise Marshall and Katarzyna Banasik,
Eric Michael Armstrong and Stephanie Hosang,
Joshua John Andrew Waters and Joe Angel Thangella

Vestry Agenda-Sunday February 22, 2026

1. Call to order and Opening Prayers
Musical Offering -Laurence Williams
2. Expression of Thanks
3. Appointment of a Vestry Clerk- Carrie Fieldhouse
4. Regrets
5. Approval of Agenda
6. Approval of the minutes February 23, 2025
7. Prayer for the Faithful Departed
8. Presentation of Reports
 - A. Paul's Place-Kevin George
 - B. Woodland Cemetery-General Manager-Kerry Blackwell
 - C. Warden's Report-Jim Ferguson
 - D. Rector's Report- Kevin George
9. Reception of 2024 Audited Financial Statements for Woodland Cemetery- Bruce Orr
10. Reception of 2025 Financial Statements(unaudited) for Woodland Cemetery-Bruce Orr
11. Adoption of 2026 Woodland Cemetery Budget- Bruce Orr
(See Handout A- to be circulated at Vestry)
12. Reception of the 2024 Audited Financial Statements for St. Paul's Cathedral
13. Reception of the 2025 Financial Statement (unaudited) for St. Paul's Cathedral
14. Adoption of 2025 Budget for St. Paul's cathedral-Bruce Orr
15. Presentation of the Nominating Committee Report- See Handout
 - A. Wardens
 - B. Parish Council Members at Large
 - C. Lay Delegates to Synod
 - D. Alternative Delegates to Synod
 - E. St. Paul's Cathedral Finance Committee
 - F. Woodland Board of Directors
16. Ratification of Appointments:
 - A. Alongside Hope- (Primate's World Relief and Development Fund) Representatives
 - B. Anglican Fellowship of Prayer Representative
 - C. Auditors for St. Paul's Cathedral and Woodland Cemetery, Mausoleum and Crematorium- Ford Keast LLP
 - D. Signing Officers- Wardens and Rector
17. New Business
18. Recognition of members of Parish Council
19. Final word of thanks
20. Announcements
21. Motion to Adjourn
22. Closing Prayer

Report of the Dean 2025

It would be fair to say that 2025 was a year of change — and of growth — at St. Paul's Cathedral. I say that knowing full well that even the mention of the word change can stir anxiety. That said, I believe this past year has been a watershed season in the life of our community. It has been an extraordinary year, in large part because of your faithfulness and your willingness to embrace the vision before us. The work unfolding at St. Paul's would not have been possible without the dedication and diligence of our staff. Carrie Fieldhouse, Jessica Fogarty, Shiela de Leon, Kevin Willaert, Kevin Mitchell, and Deacon Pat Henderson have each been critical to our ongoing ministry. So too have Kevin Miller, our Executive Director, and Sam Thomas, our half-time Senior Priest Associate.

At the outset, I must address a painful reality. As leadership prepared the budget you will consider at this year's Vestry meeting, it became clear that a reduction in staffing costs was necessary. Sam was among the first to name the financial strain facing us and made clear that he did not want the cost of his employment to hinder the Cathedral's future. Kevin Miller likewise expressed that the long-term health of St. Paul's was his primary concern. We owe both Kevin and Sam a deep debt of gratitude for their steady leadership and wise counsel. I am grateful that Sam will continue to minister in an unpaid capacity as Senior Priest Associate. His willingness to serve in this way is a gift. He is more than a colleague; he has become a true brother in Christ. He now joins Archbishop Linda Nicholls, the Rev'd Canon Dr. Dawn Davis, the Rev'd Dr. Joshua Samuel, and Canon (Emerita) Marian Haggerty as Honorary Assistants. The contributions of these faithful clergy strengthen our common life and help us live the Gospel more fully at St. Paul's. Given the prolonged absence I experienced in the second half of 2025, we are especially indebted to this team for carrying the work forward with steadiness and grace.

With that said, allow me to say more about the year that was.

In January, our "Dreams & Visions" began to take root as we undertook the work of reorganizing our worship space. By the end of January, our church was free of pews. The underbelly of the floor was exposed, allowing for the much-needed shoring up of the main beams that run east to west through our nave. Under the caring and watchful eye of our Warden, Gordon Rolleston, the EllisDon crew worked diligently to complete the renovations by mid-June, just as promised. This, in turn, allowed us to host the General Synod of the Anglican Church of Canada during the final week of June (more on that later). While all of this was unfolding, we continued worshipping in Cronyn Hall. As we learned a few years ago, the beautiful space provides a surprisingly wonderful setting for prayer and praise.

Once completed, the nave is simply spectacular. The acoustics, the beauty, and the sheer grandeur of the space are more accessible than I could have imagined. The final element — and in many ways the centrepiece of the work — is the Labyrinth. A gift of Roland Vishnu, it is a one-of-a-kind work of art by Jason Vivash. The 27-foot pathway to Jerusalem has already begun drawing seekers who are looking for a place to meditate and reflect. Perhaps it is fitting, then, that the very first liturgical act in the renewed space was a Baptism, held at the very centre of the Labyrinth. We baptized the space along with one of God's own beloved. Once the space was blessed in its renewed life, we were honoured to host the triennial gathering of the General Synod of the Anglican Church of Canada.

The opening liturgy of the Synod welcomed the Retired Presiding Bishop of The Episcopal Church, Michael Curry. Over 500 people filled the Cathedral — and we were blessed to see it full again on a weekday. Midweek, the Church elected its next leader, Shane Parker, as Primate of the Anglican Church of Canada. To complete the trifecta, the Cathedral was once again filled to capacity for his installation as Primate. It was an unforgettable moment when the Archbishop was led into St. Paul's to the rousing sound of "Days of Elijah," sung with joy and conviction. Members of St. Paul's African community choir prepared especially for that moment — and, as always, they did not disappoint.

God continues to show us what is possible here. In the midst of physical upheaval, we took a significant step forward in deepening and elevating our worship through the appointment of Laurence Williams as our new Director of Music. Laurence joined us from London, England, and within just a few short weeks it was clear that music ministry at St. Paul's was poised to flourish. Since his arrival, our choir has grown — not only in number (though they have doubled in number), but in spirit, faithfulness, and impact. The addition of two children's choirs and the introduction of monthly Children's Evensong and Compline services have demonstrated just how powerfully music can shape and lift a community. Laurence has also renewed our Tuesday noon-hour recital series, which regularly draws between 70 and 100 attendees, further expanding our reach into the wider community through sacred and classical offerings. And friends — Laurence is just getting started.

Meanwhile, we have also seen significant growth in formation within our community. The Rev'd Dr. Dawn Davis hosted a session of Renew, a program centred on prayer and deepening one's relationship with God. Participants from St. Paul's and across the Diocese entered into a season of intentional formation that enriched not only those who attended, but the communities to which they returned. The program was offered again this year, with Mary Ann McDowell stepping into a leadership role.

Also, in 2025, the Venerable Sam Thomas launched a Wednesday morning Bible study followed by the lunchtime Eucharist, with a simple soup luncheon afterward. These gatherings regularly welcome between 15 and 25 participants each week. Sam's faith-filled leadership of this has been a great gift to St. Paul's. This community-building and faith-forming ministry would not be nearly as effective without the faithful generosity of Shiella De Leon, Jessica Fogarty, and Liz Elliott, who prepared soup week after week. These gatherings have fed body, mind, and soul. In addition, I also offered a couple of book studies in 2025, each drawing more than a dozen participants. There is, without question, a growing hunger for a deeper, more layered experience of faith at St. Paul's Cathedral.

In the meantime, we have seen incredible growth in our children's ministry. When I first began, we had two children in church school — a brother and sister. Now, each week, we welcome between eight and twelve children, and their enthusiasm is contagious. In addition, Mary Ann McDowell has been leading a youth group that meets every Sunday after church. Once again, we are witnessing our young people take an active role in exploring their faith and discerning how they can participate more fully — not only within the life of the church, but also in reflecting the love of Christ beyond our walls.

In every faith community, pastoral care is critically important. St. Paul's is no different. Often people feel that the work of pastoral care is in the exclusive care of clerics. This can be all the more pronounced when the parish is a cathedral and has a bevy of clerics in its membership. This past year saw the Pastoral Care Team, under the direction of Sam Thomas, come together and take a more proactive role in visiting and offering care and attention to members who are unable to make it to church regularly or those who are struggling or ill. This has been a welcome addition to the pastoral care offered by Deacon Pat, Sam, and myself and has deepened the bonds of affection we have for one another as a community. Having been laid up in rehab for my broken leg from August to November, I can testify to just how meaningful it was to be visited by a couple of caring souls from our community. We look forward to further growing this ministry in 2026.

Another important development over this past year has been the creation of a Hospitality Team. Under the direction of Dawn Davis, this group has built on the strong foundation of our sidespersons' ministry, giving particular attention to those attending our church for the first time. They have taken care not only to welcome newcomers warmly, but also to follow up with them — and with the Pastoral Care Team — to ensure that a connection is formed that might extend beyond those first few visits. They have been exceptional in their ability to welcome and to model for all of us what a kind and attentive response to the newcomer looks like. This ministry will only continue to grow, because hospitality lies at the heart of everything we are seeking to do at St. Paul's. As Dean, it has been heartening to see how

the community as a whole has grown in its response to those who cross our threshold. I see, more and more, your capacity to show compassion and kindness, especially toward some of our most vulnerable neighbours. This is important. Some of our neighbours come to us carrying complex challenges and may present in ways that can understandably engender fear, particularly for those unaccustomed to walking alongside people experiencing homelessness. We are fond of quoting Bruce Howe, who described us as “the church at the heart of the city with the city at its heart.” That begins — and continues — with heart. Increasingly, I see the radical hospitality of Jesus, the sacred heart of Jesus, at work in this community. Thank you.

When I arrived at St. Paul’s, I felt we were being called to explore ways for our community to become more visibly diverse, reflecting more fully the city around us. A little more than a year ago, we began hosting African Fellowship services on Saturday evenings. These monthly services have drawn between fifty and eighty people, and they have been organized and led by members of the St. Paul’s community who have joined us from Anglican churches across Africa — from Uganda, Nigeria, Ghana, Kenya, Zaire, Madagascar, and beyond. The worship follows the Anglican liturgy as it has been lived and loved in their home contexts. As a result, the service is often two to three hours in length and includes vibrant praise music, dance, and deeply joyful prayer. Each celebration concludes with a generous time of fellowship, gathered around food from across the African continent. As we move into 2026, we are shifting this service to the first Sunday afternoon of each month, making it part of our regular Sunday offerings. This transition has also included new opportunities for African music within our Sunday morning liturgies and has coincided with a visible increase in the number of families in our congregation who are newcomers to Canada. It is a sign of the Spirit at work among us, widening our circle and enriching our common life.

All of this has resulted in growth.

Category	2023 Attendance	2025 Attendance	% growth
Easter Attendance	223	270	+22%
Average Sunday	97	116	+20%
Average Weekly	112	187	+67%
Christmas Attendance	459	725	+58%
Pentecost Sunday	112	107	-4%
Second Sunday of Sept	127	126	--

Figure 1

While numbers are not everything, they do help us discern patterns and trajectories. They tell a story — not the whole story, but an important part of it. It is heartening to see the steady rise in Sunday morning attendance, particularly at Easter and Christmas, where the increase has been significant. These are moments when the wider community crosses our threshold, and the growth suggests that something life-giving is happening here. The number that most captures my attention, however, is the average weekly attendance. This figure reflects not only Sunday worship but participation in services throughout the week — weekday Eucharists, African Fellowship, special liturgies, and other gatherings for prayer. A church that gathers only on Sunday will often struggle to deepen community and sustain momentum. A church that gathers throughout the week begins to form a different kind of rhythm — one marked by consistency, shared life, and deeper discipleship. The 67% increase in average weekly attendance signals that St. Paul's is becoming that kind of community. We are not simply drawing a larger crowd for major feast days; we are cultivating a pattern of regular, faithful gathering. That speaks to *habitus* (more on this later). It suggests that worship is becoming woven into the ordinary cadence of people's lives.

It is also worth noting that these figures do not include our formation programs, Bible studies, book studies, Renew, children's and youth gatherings, choir rehearsals, hospitality events, and pastoral care visits. If those were included, the picture of growth would be even more pronounced. What we are seeing is not merely an uptick in attendance but an expansion of participation across the breadth of our common life. Taken together, these trends suggest that the changes we have navigated are bearing fruit. The growth is not accidental. It is the result of intentional leadership, faithful service, experimentation, and a community willing to lean into what God is doing among us.

At the same time, the growth we are experiencing has meant navigating some painful departures. Not everyone is comfortable with change. People come to church with their own motivations and needs, and no community can be all things to all people. For some, the changes in the nave were simply too much. For others, the move away from clericalism toward more lay-led ministry was a step too far. Some find even the occasional African drum in worship unsettling. Still others have shared candidly that the less formal tone of my leadership is not what they expect in a cathedral church. Whatever the reason, we have sought to listen carefully and to respond with kindness to those who have chosen to take their leave. At the same time, we have tried not to lose sight of what we believe God is calling us to be in this city. Holding those two commitments together has not always been easy, nor has it been without personal cost. As Dean, it has been painful at times to see our intentions misunderstood and the message we are striving to embody interpreted in ways that do not reflect our heart. My prayer is that each of God's beloved who no longer

worships here has found a warm and welcoming community where they may continue to grow and flourish in the faith.

Anthony B. Robbins offers what he calls the Seven Habits of Highly Ineffective Churches. They are both humorous and uncomfortably close to home: elevate mediocrity to a spiritual discipline; take no risks; practice the evangelism strategy of “If they want us, they know where to find us”; blame early and often; always be prepared to make an account of the excuses that are within you; make it clear that the job of the pastor and staff is to keep everyone — meaning members — happy; and, of course, spend as little money as possible.¹

In one way or another, I have seen each of these at play in the churches I have served over the past twenty-nine years. Elements of them have crept into our common life here as well. At their core, each of these habits is rooted in fear. Part of my role as Dean is to remind us to take the words of Jesus seriously: we need not be afraid. The work before us may feel overwhelming at times, but it is not beyond us when we respond in faith rather than in fear. Rather than being held hostage by ineffective habits, I believe we are steadily cultivating habits that are faith-filled and life-giving.

Robbins’ response to ineffective practices is what he calls the Seven Habits of Highly Effective Churches. These communities strive for excellence in service to Christ. They cultivate innovation and holy experimentation. They take initiative in building relationships beyond their own congregation. They accept responsibility for mistakes, learn from them, and let grace abound in all things. They are “always prepared to give an account of the hope that is within them” (1 Peter 3:15). They are willing, when necessary, to let people go in order to remain focused on their core mission. And finally — memorably and unapologetically — he says, “Splash it on!”²

What holds these habits together, I believe, is the radical hospitality of Jesus. More and more, I see us embodying these practices. A positive culture shift is underway. Like hosts preparing their home, we are learning to offer our best to those who come week after week as guests of Jesus. We are creating new opportunities for meaning-making and relationship-building. When we get things wrong, we are learning to acknowledge it with humility and grace. It is increasingly common to hear people speak openly of their faith and their hope for the future of St. Paul’s. And though it is sometimes hard, we have also blessed people as they discern a call elsewhere. And yes — we are learning to “splash it on.” Robbins illustrates this with a simple story. A hospice nurse once brought a woman home for her final days and noticed a large bottle of perfume on her dresser. “Would you like a little behind your ears?” she asked. “Honey,” the woman replied, “why don’t you just

splash it on?” God loves cheerful givers. Thanks be to God, I see us giving more and more freely, wisely, and generously in God’s cause.

Set side by side, the contrast is clear. One path leads to stagnation and self-preservation; the other to growth, courage, generosity, and hope. I am deeply thankful for the many ways I see our community leaning into these “effective habits.”^b Yet what we are navigating is rooted in something far older — a habitus that predates anything learned thirty, one hundred or even two hundred years ago. Canadian philosopher and theologian James K. A. Smith describes habitus as the acquisition of a “Christian way of life,” not merely an intellectual worldview.³ It is a formation of the heart — something bigger than any one of us, a communal disposition that is slowly inscribed within us through shared practice. A habitus takes root so deeply it becomes second nature. It is carried in a community of practice. As Smith writes elsewhere, “we are what we love.”⁴ We are created in love, for love, and by Love. The more we practice the radically hospitable love of Jesus together, the more that love overflows into the world around us.

In this season of change at St. Paul’s Cathedral, we are reaching back into our communal memory. We are tapping into something larger than our oldest member, larger than the Dean, larger even than the Bishop. I am inviting us to reach back to the earliest followers of the Way of Jesus — not simply to admire them, but to embody the radically hospitable love that defined their life together. We seek to cultivate a pattern of dispositions, values, and practices shaped by the Gospel. Through the power of the Holy Spirit and the steady rhythms of communal life — liturgy and worship, the sacraments, pastoral care, hospitality, stewardship, and the teaching of the faith — we may indeed be transformed from the inside out.

I can see the green shoots sprouting as all aspects of life at St. Paul’s increasingly embrace habits of hospitality and welcome. For instance, the incredible ways I see the ACW and the Altar Guild not only adapting but leaning into these changes display a remarkable willingness to hold fast to the Gospel. It would be too easy to fall back on recent memory and declare that “we have never done things this way before.” Instead these women are leading the way for us. These groups play a vital role in the life of this community, and their willingness to continue being formed by the teachings of Jesus is an extraordinary witness to the rest of us. I want to thank Gayle Anderson and Judy Brown for their leadership and for their steadfast support of the pastoral team at St. Paul’s. This is also true of the Parish Council of St. Paul’s, and true of the Wardens who lead that council. I am thankful for Jim Ferguson, Gord Rolleston and Doreen Kyomugisha for their steady hand and their faithful leadership through a challenging year. Due to a change in policy at The Diocese of Huron Church, House where Doreen is employed, she will be stepping down from her role at the

Vestry but has agreed to join our Finance Committee. We thank Doreen for her dedication in this role for the past year.

All of these green shoots remind serve as a great reminder that if we dare not only to remember the teachings of Jesus and of the early church, but to be re-membered by them, we may find ourselves released from grievances rooted in recent memory and strengthened by a far older muscle memory — one that reaches back beyond the assumptions of the past two centuries, even to what our namesake, St. Paul, wrote to the Christians in Colossae. If we take his words seriously, I am confident that the future on this corner of downtown London is dynamic and bright. Generations yet to come may encounter the living God because of the faithful habitus of St. Paul's.

What did he write?

“Therefore, as God’s chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you. And over all these virtues put on love, which binds them all together in perfect unity.” (Colossians 3:12–14)

May this be the habitus that defines St. Paul's in the years ahead!

Vestry Meeting Minutes – Sunday, February 23, 2025

65 members present

1. Call to Order and Opening Prayer – Dean Kevin George

Musical Offering – Laurence Williams

2. Expression of Thanks to ACW and Altar Guild (Lunch), Bright and Tristan (Technical), Carrie Fieldhouse (Vestry Prep)

3. Appointment of a Vestry Clerk – Carrie Fieldhouse

4. Regrets: Linda Gregson

5. Approval of Agenda

Moved: Bette Ferguson Seconded: Lynn Watson Carried

6. Approval of the Minutes of February 18, 2024

Moved: Gord Rolleston Seconded: Bette Ferguson Carried

7. Prayer for the Faithful Departed

8. Presentation of Reports

A. Paul's Place – Kevin George

[Slide Show Presentation] Strategic Plan. Vision and Mission. Rebrand. Take opportunity to visit, volunteer and experience Paul's Place. Began over 40 years ago and expanded into an incredible ministry. Reviewed new strategic plan. Food Bank, lunches and Christmas Share. Is there more, are we doing enough, all we can do? Need for furniture. Beginning to think about ways of what a furniture bank would look like. Partnerships and how to honour these and other partnerships. Communication. Prime Rib Dinner Fundraiser raised over \$20,000. Thank you to all who participated. Expressed thanks to Heather, Shiella and Kevin and the many volunteers. Served over 4000 in the last three months.

B. Woodland Cemetery WC – General Manager – Kerry Blackwell

Kerry comes with incredible amount of experience and is already doing incredible work. Kerry shared her connection with SPC. A welcoming community and so much growth. [Slide Show Presentation] Highlights. Full report in Vestry Report. New Director of Finance, Bruce Orr. Kerry understands our values and makes WC more welcoming and open. Artifact re: rules at WC found in floor of cathedral during renovation.

C. Renovation Update – Gord Rolleston

[Slide Show Presentation] Brief update of renovation. Began January 6, 2025. Two months. Reinforcement of floors. Drawings received from Architect and Mechanical Engineer received. Building Permit can now be submitted. Next steps discussed.

D. Rector's Report – Kevin George

Kevin George – Labyrinth being created by an artisan from Paris, ON. One Year in Review video shown. Thankful for Sam Thomas and all his help along with his wife and the pastoral team. The pastoral staff here all pitch in. Culture is slowly changing. Opportunities to engage community. It's a fun place to be a priest. Discomfort is where God is at work. Thanked everyone. God is unfolding beautiful things in the downtown core and here.

Dreams & Visions – Suzanne Edmonson

Volunteer role as coordinator of this campaign. Moved and inspired by the testimonials and thanked everyone for sharing. Past campaigns. Thanked everyone for the commitment. Our moment and opportunity to move SPC forward. Cathedral with charisma. Today is the office launch. Five year and 1.5 million goal. Well on the way. Handed out pledge form and campaign letter. Show our own investment to the community. Funds will be raised in a wide variety of ways. Grants. Raising awareness will be as important as raising funds. Fundraising dinner. Think about ways you would like to be involved. Time for SPC to shine.

Thanked Suzanne and the entire committee.

Music @ SPC

Kevin highlighted the high standards of music excellence here at SPC. We lost Ian Sadler but blessed with Dr. Matthew Pope who stepped up. Such an incredibly graceful and kind person. Grateful for you and the choir. Amazing.

Adoption of reports moved: Clark Leith Seconded: Gord Rolleston Carried

9. Reception of the 2023 Audited Financial Statements for Woodland Cemetery – Bruce Orr

Bruce was hired as CFO for both WC and SPC. Thanked Kerry. Shared background. Mentioned that WC is in very good hands. Great plans. [Slide Show Presentation] Bruce reviewed statements [see Vestry Report].

10. Reception of the 2024 Financial Statement (unaudited) for Woodland Cemetery – Bruce Orr

Reviewed statements [see Vestry Report]. Transitional reasons for loss. Forecasting profits for 2025.

Motion to accept 2024 Financial statements and 2023 audited FS for WC

Moved: Mary Ann McDowell Seconded: Stephanie Allen Carried

11. Adoption of 2025 Woodland Cemetery Budget – Bruce Orr

(See Handout A – To be Circulated at Vestry)

Reviewed. Question – Relationship between SPC and WC. 1800's moved burials to WC. Set up 1800's. WC belongs to SPC. Since that time, it's grown into one of London's largest and oldest cemeteries. Thriving business. We manage it. Motion re: Governance. Motion moved by Bruce Seconded: Greg Childs Carried.

12. Reception of the 2023 Audited Financial Statements for St. Paul's Cathedral – Bruce Orr/Norma-Jean Greenslade [see Vestry Report]

13. Reception of the 2024 Financial Statement (unaudited) for St. Paul's Cathedral [handout] – Norma-Jean Greenslade

All these numbers have been reviewed by our FC, PC. Bruce moved 2023 and 2024 seconded by Clark Leith Carried

14. A Financial Way Forward – Six Year Forecast for St. Paul's Cathedral
(See Handout B – Circulated at Vestry) – Bruce Orr/Kevin George

Bruce – Context over the next six year. [Slide Show Presentation] Leap of Faith Budget. 2025 Deficit. Reviewed the six-year forecast. The six-year forecast will be reviewed every year. Reviewed graph. Creating infrastructure. If we do nothing within five years surplus would be gone. 2025 and 2026 will be building investment years. We must commit to a portion of that operating surplus. No benefit not using it. 2025 large deficit 2026 half then balanced and surplus. A bit scary, a bit risky but the alternative is not a good scenario. Utilize what we have. Facilities revenue is the key and the challenge. Every year we will review the plan and look again. Facility rental revenue review. Kevin Miller – four main sources of revenue available to SPC. Second floor, fellowship centre, nave, and shared spaced. Examples discussed. Conservative approach. Recording studios is an actual need here in London. We believe these numbers are conservative. We budgeted below market value. Need to accomplish to find a sponsor to build relationships. Show vision. Research has been done and the numbers are not overexaggerated. Kevin George – Shift from Trinity Centres Foundation. Stepped away from that relationship. We believe we built good local relationships. Hurdle was they wanted to create a super structure, but we would lose control of direction it was going. Primarily a

church and we will work with the arts. Confident we can do this in house here. A lot of numbers but a lot of possibilities. Incredible opportunities to enhance music. Nobody is interested in blowing a million dollars but we also shouldn't be happy we hoarded a million dollars. It's not what we are meant to do. Opportunity for us. God is inviting us to use some of our resources for building a community. It's already starting to grow. A little more effort in the next two years it will take off. It's not spending it's investing. Investing in our people, the vulnerable, our community.

15. Adoption of 2025 Budget for St. Paul's Cathedral
(Refer to Handout B – to be circulated at Vestry)

Bruce Orr – Reviewed Budget. Asking to approve 2025 Budget. We will keep reviewing this every year. It's not meant to be static for six years. For Vestry we must take that leap of faith. FC reviewed and are very supported. Q & A

Motion to accept Moved Bruce Orr Seconded: Mary Ann McDowell Carried

Thanked Bruce, Norma-Jean, FC, Warden. Bruce thanked Norma-Jean for working in the background the way she does.

16. Motion Re Transfer of Funds to Woodland Cemetery - See Page 103

Moved: Greg Childs Seconded: Gord Rolleston Carried.

17. Motion Re Woodland Advisory Board - See Page 103

Moved: Doreen Kyomugisha Seconded: Suzanne Edmondson Carried.

18. Presentation of the Nominating Committee Report - See Page 60

[Slide Show Presentation]

a. Wardens Moved: Lynn Watson Seconded: Pat Henderson Carried

b. Parish Council Members at Large Moved: Bette Ferguson Seconded: Jean Willadsen Carried

c. Lay Delegates to Synod Mary Ann McDowell Seconded: Gord Rolleston / Youth Delegate Victor OneBunne Moved: Barb Seconded: John Lutman

d. Alternate Delegates to Synod

f. St. Paul's Cathedral Finance Committee

16. Ratification of Appointments:

a. Alongside Hope – (Primate's World Relief and Development Fund) Representatives

- b. Anglican Fellowship of Prayer Representative add Linda Gregson
- c. Auditors for St. Paul's Cathedral and Woodland Cemetery, Mausoleum and Crematorium – Ford Keast LLP
- d. Signing Officers – Wardens and Rector
- e. Heritage Committee Chair John Lutman and Secretary Linda Gregson

Move Vestry to ratify the committee appointments as presented with addition of Linda Gregson. Moved: Bette Ferguson Seconded: Allan Nagata Carried

17. New Business

18. Recognition of retiring members of Parish Council

Greg Childs – Warden. It takes a lot of dedication and love to be a warden. SPC is most demanding place to be a warden. Greg will continue to serve. Express our gratitude and token of appreciation. Applause. Greg – impressed with volunteers and clergy. Faith has kept us going.

Retiring Peter Hadley, George Lemac, Scott Davis

19. Final word of thanks from Kevin George

A joy to have brother Sam to join him here. Confident and so supportive. Challenges and a gift to all of us. Thank you Sam.

Sam said Kevin is a hard worker. He keeps going. He thanked so many of us who are doing ministry here. On our behalf a big thank you to Catherinanne and Kevin to giving us excellent leadership in this place. Kevin echoed words about Catherinanne. Her kindness and incredibly helpful.

20. Announcements

21. Motion to Adjourn moved by Sam Thomas

22. All Are Welcome - See Page 10

Special Vestry September 28, 2025

The purpose of the special vestry is to present the following motion:

WHEREAS the land at 195 Dufferin Ave is registered in the name of the Diocese of Huron in trust for St. Paul's Cathedral;

AND WHEREAS Sifton Limited is the owner of the office building located on the land;

AND WHEREAS work is currently underway to convert the existing building from office space to residential units that will be offered at and under market rate;

AND WHEREAS the City of London has made available to Sifton a Loan/Grant Agreement in the amount of \$1,410,000.00 to assist in the redevelopment of the property, which is forgivable on occupancy of the building.

AND WHEREAS Sifton has requested that St. Paul's Cathedral and the Diocese of Huron assist them in obtaining the forgivable loan/grant agreement which will be registered against the cathedral's property held in trust by the Diocese of Huron;

BE IT THEREFORE RESOLVED THAT this special vestry approve the loan/grant agreement and request the Diocese of Huron execute any and all documents related to the aforementioned Loan/Grant Agreement.

As a bit of background, the building at 195 Dufferin is currently being renovated from office space to residential units - some of which will meet the affordable housing definition. The land is owned by the Diocese of Huron in trust for St. Paul's Cathedral, and Sifton Limited has a long-term lease which is due to expire in 2030.

The City of London is offering incentives to developers that are increasing the amount of affordable housing in the city. This 1.4M will come in the form of a grant/loan and becomes forgivable once occupancy is granted for the units.

However, since the agreement will be registered on title (which is in the name of the Diocese of Huron in trust for St. Paul's Cathedral) it has been deemed necessary to hold the special vestry.

REPORT OF THE WARDENS FOR 2025

2025 was another interesting, challenging but rewarding year for St. Paul's Cathedral. The warden team comprised of Gord Rolleston, Jim Ferguson and Doreen Kyomugisha were kept busy dealing with the finances, renovations, human resources and other ministries at the Cathedral during the year.

The highlights of 2025 include the completion of the major renovation project in the Nave. This project was a major undertaking involving removing the pews and replacing the flooring with new hardwood floors and the installation of a new heating and air conditioning system so that the Nave now has year-round climate-controlled temperatures including air conditioning during the summers. By far the most rewarding part of the renovation is the intricate labyrinth which provides a beautiful and thought-provoking focal point for the Nave. We appreciate the professional quality work performed by the general contractor, EllisDon, who completed the project on time and essentially on budget.

One purpose of the renovation project was to make the Nave space multi-purpose rather than just simply for our Sunday services. One goal in 2026 for the wardens and clergy leadership is market the Nave for facility rentals for conference meetings, weddings and other purposes.

We would be remiss if we did not express our gratitude to the Dreams and Visions team (and the donors who responded) in raising over \$500,000 in donations to the renovation project. We also thank the Diocese of Huron for both a \$500,000 grant as well as the \$500,000 loan to help us complete the financing of renovations. We also acknowledge with thanks, the loan made by Woodland Cemetery of \$300,000 to assist us in covering the final costs related to the project.

Another highlight of 2025 was that the hosting of the General Synod of the Anglican Church of Canada at the Cathedral last June. We welcome delegates from all corners of Canada to our Cathedral, including holding the holding several special services including the election and consecration of our new primate, Shane Parker. There were a lot of people involved in assisting the Cathedral in our hosting duties during General Synod and we thank the

volunteers of both the parish and the Diocese who helped make the General Synod sessions such a success.

Another highlight to mention was the hiring of our new music director, Laurence Williams, who joined us last April just in time to get ready for General Synod. He has been an inspiration to the Cathedral music programme – the growing accolades being expressed to the choir for their performances since his arrival speak for themselves

We also spent a significant amount of time on the conversion of 195 Dufferin Street property from office space to affordable housing residential housing. This project which has been in the works for a number of years was undertaken by Sifton Limited, our current tenant of 195 Dufferin Street and Homes Unlimited, the new tenant once the conversion is complete, involved a significant amount of work for the wardens as well as the clergy at the cathedral and the senior staff at the Diocese. The project is close to fruition as the final steps are taken with Homes Unlimited purchasing the converted building and signing the new ground lease with the Diocese of Huron on behalf of the Cathedral.

During 2025, we held several special vestry meetings to authorize different facets of the 195 Dufferin conversion project, including the approval of loan-grant arrangements with the City of London to help finance Sifton's renovations and the new lease with Homes Unlimited.

We are indebted to Barry Scott of Scott Petrie who has provided us with valuable and experienced legal advice and assistance as we dealt with the complex legal aspects of the conversion project and the new lease with Homes Unlimited.

Another accomplishment in 2025 involved the approval by the wardens and Parish Council of new terms of reference for the Woodland Cemetery Advisory Board so the Board can be reconstituted in 2026. At Vestry in February 2026, there nominations of new board members to sit on the Board to provide guidance to Woodlawn Cemetery and its management.

A critical part of the Cathedral is Woodland Cemetery who provide revenues to the Cathedral operating budget but also provide valuable death care services to our parishioners and the greater community. Woodland Cemetery is being well managed by a team of managers and staff ably led by its General Manager, Kerry Blackwell.

The Cathedral, of course, has also encountered a number of challenges during 2025. The first one involved the serious injury suffered by our Dean and Rector last July which resulted in his temporary disability leave. As a consequence of the injury, we were without the full-time leadership of our Dean from July when he went on vacation to late December. The wardens are grateful for the services of Archdeacon Sam Thomas who stepped in to take on the role of acting Rector during Kevin's disability leave on a full-time basis. We are also thankful for the leadership and guidance of our Territorial Archdeacon Amanda Longmoore during Our Dean's leave.

Another challenge in 2025 involved the need to expand our parish by welcoming new parishioners. We are encouraged by the number of new faces we see each Sunday, and we are confident that we will continue to attract new parishioners during 2026 and beyond.

As we reported to the parish it last fall in our October letter as well as in other communications, the Cathedral is facing a troubling financial situation as we deal with persistent ongoing structural deficits which are drawing down our capital reserves. The wardens and the Cathedral leadership are focused on the financial challenges facing the Cathedral and our goal in 2026 is to increase our revenues through stewardship initiatives as well as endeavouring to increase facility rentals and other sources of income to offset the ongoing operating deficits. One success in 2025 was the space sharing arrangement made with the Diocesan Archives who are relocating from Huron College to our Cathedral. The added revenues from the new arrangement will be most welcome.

As reported to the Parish last December, the wardens took some serious steps to reduce operating costs in 2026, including the reduction in senior staffing to help offset the substantial deficit we would otherwise have been facing. The decision to reduce staffing was not taken lightly and in the long run, is not something that the wardens wish to make permanent because the increased workload and burden placed on the remaining Cathedral staff as well as the wardens is not sustainable and will harm the ministries

operated at the Cathedral. It is our hope that 2026 will show the Cathedral turning the corner financially so that we can ensure that in future years we have the proper staffing and resources to enable us to fully carry on all of the ministries conducted by the Cathedral. We will miss the valuable services provided by Archdeacon Sam Thomas and our Executive Director, Kevin Miller.

A special thank you is extended to Bruce Orr, Woodland's Director of Finance, who provides, in addition to his duties at Woodland, his wisdom and experience to the wardens and the Cathedral leaders as the Cathedral navigates its path to future financial stability and strength.

It goes without saying, but nevertheless should be publicly acknowledged, that a successful church cannot be run by the clergy and paid staff alone. Scores of parishioners offer their time, energy and ideas to the Cathedral and its many programmes and committees. We would like to thank in particular the Altar Guild, the Anglican Church Women, Paul's Place and the Fellowship Centre, the choir, the Altar Servers, lay administrants, greeters, lay readers, Parish Council, the Finance Committee and our African Ministry participants, for all of their work in 2025.

We also cannot forget to thank our Rector and Dean, Kevin George and our Honorary Assistants, Archbishop Linda Nicolls, Archdeacon Sam Thomas, Reverend Marian Haggerty, Reverend Dr. Dawn Davis, Reverend Dr. Joshua Samuel and Deacon Pat Henderson for their time and expertise provided to the Cathedral.

In summary, we are blessed by all of our parishioners, volunteers and organizations and our clerical and lay staff who work tirelessly to do God's work in the Cathedral and also by our parishioners who support us financially and spiritually through Christian fellowship, stewardship and participation.

Respectfully submitted,

Gordon Rolleston, Churchwarden
James Ferguson, Churchwarden
Doreen Kyomugisha, Deputy Churchwarden



Vestry Report for Music in 2025

Director of Cathedral Music: Laurence Williams

Psalm 40; Verse 3:

"And He put in my mouth a new song, a hymn of praise to our God"

While we translate the Hebrew **Shir Chadash** as "a new song," the term more specifically denotes a song of joy or victory. This "newness" implies a fresh intervention from God—one that demands a new expression of worship.

"A new expression" is perhaps the most fitting description for the Music Department in 2025. This year, we uncovered fresh pathways to express our mission, and in doing so, we have drawn a wider, more diverse audience to St. Paul's, with many experiencing their first liturgical service.

General Synod & Massed Diocesan Choir

From Small Beginnings to a Massed Choir: By late June 2025, the Adult Choir consisted of just five dedicated singers. The hosting of the **General Synod** presented a unique opportunity for growth. By forging connections with Directors of Music across London and inviting singers of all denominations—and none—we assembled a powerful ensemble of over 70 voices for the event. The opening chords of Parry's majestic setting of "I Was Glad" remains a definitive highlight of the year.

The Birth of a New Tradition: The success of this gathering inspired the permanent formation of our **Massed Diocesan Choir**. This group now meets two to three times a year at St. Paul's to lead Evensong and other special services. This initiative serves a dual purpose: it provides a grander scale of music for the Cathedral and offers a welcoming "home" for singers from smaller parishes to experience the beauty of our space and community.

Adult Choir

Growth and Vitality: Following the Summer break, the Adult Choir returned with a renewed expression and a sense of purpose. Our ranks have grown to **20 dedicated members**, creating a vibrant blend of voices. This cohort spans a wonderful range of experience, from seasoned choral singers to one young tenor fresh from high school. Watching our younger members navigate the complexities of liturgy and Latin choral music for the first time has been heartening; I am immensely proud of the determination, patience, and enthusiasm shown by the entire ensemble.

Expanding the repertoire: This collective energy has allowed us to perform great and increasingly challenging repertoire. Composers often overlooked at our local academic settings are becoming exciting centrepieces for the choir, particularly the students to learn about.

In addition to this, in 2025, we premiered **two new works**, with two more additions planned for 2026. We are especially excited to feature:

Braylon Belanger: A premiere from one of our very own talented choir members.

Sarah Quartel: A new work (Eternal Love) from the internationally acclaimed local Canadian composer, written for our massed choir event.

Hywel Davies: A new addition to his envisaged set of 'O antiphons'.

Through these collaborations, the Adult Choir is not only preserving tradition but actively contributing to the future of choral music.

New Pathways: Compline - The last Wednesday of each month at 8:30pm.

A choir for Compline has been formed from the wider London community, including students from Western, wonderfully led and organised by Kate Helsen. This is a vital outreach step, both to Western students and the local community.

This service is a direct expression of our commitment to **radical hospitality**. By combining targeted community advertising with a thoughtfully curated environment—utilising candlelight, yoga mats, and the meditative space of the Labyrinth—we have created an immersive liturgical experience designed to welcome everyone exactly as they are. We are seeing new audiences come into the cathedral for this 25 minute service, including from outside the Christian religion. It proves that our looking to traditional services can offer various, equally valid avenues for religious encounters, providing a vital liturgical space for those who may not currently find their way to the Eucharist.

Children's Choir

Launched in September 2025 with 12 founding members, our children's music programme is an energetic and exciting part of our ministry that is already at 22 members and continues to increase. We provide this training **free of charge**. It must be emphasized that for a number of these families, the absence of a financial barrier is the deciding factor in their participation; without this funded model, these children would be excluded from high-quality musical and liturgical training.

The Melody Makers (Ages 5–8): Meeting on Tuesdays, this group focuses on foundational musicianship through aural teaching, folk and nursery rhymes, movement, and storytelling.

The Choristers (Ages 8–13): Meeting on Wednesdays, this robed choir is rooted in the Anglican tradition. At the time of writing, they have just completed their first (abbreviated) Evensong.

The decision to move the children's program away from Sunday mornings was intentional. While the Adult Choir remains the primary liturgical lead for Sunday services, we recognize that modern families find Sunday commitments increasingly difficult to manage. By transitioning to a mid-week model, we have successfully removed a significant barrier to entry, ensuring the program remains sustainable and accessible to the wider community.

New Choir Room

The arrival of the Diocesan archives necessitated a long-overdue transition: the retirement of the dusty and dank basement choir room, moving to a new Choir Room and Music Office in what was the Board Room. Our new, bright space—now adorned with historical photos of the choir—serves as a daily reminder that we are the current stewards of a rich and living tradition.

The physical move was no small feat. I would like to extend my sincere thanks to **Kevin Willaert** and **Jack Waism** for the monumental task of relocating (literally) tons of sheet music up three flights of stairs.

Lunchtime Live! Concerts

Our Tuesday recital series, rebranded as **Lunchtime Live!**, has been completely revitalized. By introducing a light lunch and diversifying our performers, attendance has skyrocketed from around 15 to up to **130 per concert**. Despite being free to attend, the series has achieved a net financial gain through donations.

Beyond the metrics, the impact is deeply personal; notably, a member from a group of visitors with profound disabilities was moved to tears by a cello trio, reminding us that our healing work occurs through a variety of new expressions.

We are profoundly grateful to our volunteers, whose "furious" sandwich-making and Radical Hospitality make this musical expression possible. Their dedication ensures we can continue providing valuable, paid performance opportunities for local artists.

The Instruments

Organ: While our organ continues to serve us beautifully, we are entering a vital period of stewardship to ensure its voice remains clear for future generations.

In early 2026, we will begin an intensive internal cleaning. This is partly in response to the "Dreams and Visions" renovations; while that project transformed our space, the resulting dust in the organ chamber now requires professional removal to prevent long-term damage. During this process, we will perform "surgical" maintenance on the instrument's lungs and throat: re-leathering the wind-chests to ensure steady air pressure and replacing the aging "tongues" of the reed pipes. This work will significantly enhance the clarity and brilliance of the organ's sound.

Looking further ahead, we must prepare for a full refurbishment of the console within the next five years. With its antiquated cotton-coated wiring and a failing memory system, the "brain" of our organ is becoming unreliable.

Taking these proactive steps now is not only fiscally responsible—preventing more costly emergency repairs—but essential for our musical mission. I am deeply grateful to the clergy and wardens for their foresight in supporting these initial stages of restoration.

Pianos: Significant successful work was undertaken on all our pianos this year by D&S Pianos. The Yamaha in the Cathedral was fully refurbished; The Yamaha in the choir room was too costly to refurbish and has been disposed of; A second hand baby grand has been provided for the choir room, which is extremely useful, not least for training the choristers. We also accepted a very generous donation from Bert Sommerfield of a semi-concert Kawai piano, which now happily sits in the Cronyn Hall. This has made the hall useful as a concert venue, and we are starting to see more inquiries for using this space for that purpose. The value of the piano was around \$40k. New adjustable benches have been provided for the two grand pianos. The upright brown piano in the fellowship room was surplus and was sold, whilst the newer upright Yamaha was retained and put on moveable

wheels to allow flexibility of use. It is used each week for our Melody Makers. We now have an exceptional outfit of pianos at the cathedral - a very rare and fortunate situation.

The piano from the Children's Chapel is going to Covent Garden Market where (astonishingly, despite London's UNESCO Music City status) it will become the first public playable piano in London.

A Final Highlight

The **Advent Carol Service** stood as one of the most poignant milestones of 2025. We were heartened by a significant turnout of **140 people**, far exceeding our expectations. The congregation was deeply moved by thoughtfully designed liturgy by Sam Thomas, and the power of the music presented by the Adult Choir and the Brass

For the department, this service was a "full-colour" realization of an eight month-long transformation. It served as a powerful validation of the months spent revitalising our music program, proving it to be a vibrant, life-giving, and educational space. In that moment, the hard work of the transition was fully realized and infused with a clear, renewed purpose.

Acknowledgments

My deepest thanks go to:

The Cathedral Staff & Wardens: Especially Kevin George and Sam Thomas, for their unwavering support and for bringing me to Canada to serve within this incredible ministry and in this beautiful space.

Matthew Pope: For the humility and deep care he brought to the Interim role.

Isabelle Li: My "Instagram Goddess" and tireless volunteer. Her work in raising our digital profile and her selfless hours of behind-the-scenes help have been foundational to this year's success. We simply could not have done any of this without her.

God has unfolded numerous gifts at St. Paul's this year. While I suspect next year's report may not be quite as breathless in its list of "firsts," that is a sign of our success: we have moved from the season of planting to a season of growth.

As I reflect on the hundreds of people who have graced our doors this year—many for the very first time—I feel a profound sense of peace. I am incredibly proud of what we have achieved together, and I look forward to the year ahead, knowing that our doors are open to the many more people we have yet to greet, and that our music department truly resounds with a new expression.

Laurence Williams Director of Music

Deacon's Report

The Reverend Pat Henderson



The very definition of the Greek word for deacon, diakonos, is "servant". Their ministry is an expression of Christ's love for His own, and they are called to follow His example of coming "not to be served but to serve".

Every day, I thank God for calling me to be a *servant*-leader in the church. By grace, on the 5th of June 2025 I began my **eighteenth year of ordained ministry** at the Cathedral. It is indeed an honour and privilege for me to serve God and the church at St. Paul's Cathedral and I feel blessed to be in your midst as we look forward with joy into the future.

In 2025, I continued to help facilitate and provide oversight of some of the lay ministries at the Cathedral, some of which is detailed below.

AFP – Anglican Fellowship of Prayer

As the clergy representative to AFP- Anglican Fellowship of Prayer, I give thanks to **Linda Gregson, parish representative** who so faithfully lifted up the activities offered by the AFP again this past year. She is such a blessing. For more information about AFP, I invite you to explore resources on their web page: <https://anglicanprayer.org>

In May the Anglican Fellowship of Prayer was pleased to present the **Bishop of Huron's Prayer Conference**. I attended expecting to join the Right Reverend Todd Townshend, Bishop of Huron and hear him speak from his experience with prayer. Unfortunately, due to health concerns he was unable to attend. But **Sharon Frank** (Lay reader & Prayer Team Leader) from St. Judes Church stepped in and offered her wisdom about prayer using some of the resources of the **Revive program** to encourage prayer in the life of the church and helping people to grow in the life of prayer.

Alongside Hope (formerly PWRDF)

As Parish Rep, I hope to continue to increase our level of awareness of the needs of this highly respected ministry and will also continue to seek to keep the parish informed of Alongside Hope initiatives and of ways that we can help, individually and collectively. Here

is a link to the annual report. https://alongsidehope.org/wp-content/uploads/2025/08/Annual-Report_2024-25.pdf

Altar Servers

As Chaplain to the Servers Guild, I give thanks to God for our current Altar Servers who have carried out their duties so faithfully this past year – a year of transition of our worship space and practices.



(L-R) Stephanie Allen, Pat Binnigton, Doug Campbell (Head Server), Tristan Fair, Clark Home, Raphael Jeyaseelan, Victor Onebunne & Azarlya Lajaku-Williams

Doors Open



Again, I would like to say a special “Thank You” to the 55 volunteers who made our Doors Open weekend such a success with your presence and all the effort that went into preparing displays. We could not have done it without you. I received so many positive comments from visitors who felt so welcomed by all of you and how they were impressed with our heritage property and our newly re-imagined space. The attendance including volunteers for the weekend was 599 souls. What a celebration! Please know that you were a blessing to many and for that I say “Thanks be to God”.

Intercessors - Prayers of the People

Reading Prayers of the People is a structured time for communal intercession in our worship. It's a way for the whole body of Christ to bring the world's needs before God, guided by scripture and the liturgical season. I give thanks to the members of our current team who lent their voices to read the pre-printed prayers in the bulletin.



Carolyn Doyle, Tristan Fair, Tina George, Catherinanne George, Kabasitta Golden, Hazil Malone, Marilyn Papple, Susan Patterson & Ann Tonkin

Lay Administrants

It was my honour to work alongside and provide leadership to the Lay Administrants this past year. Their work is often seen as a response to their calling to grow in faith and take an active role in the church's ministry.

Current members include:

Pat Binnington, Doug Campbell, Carolyn Doyle, Bette Ferguson, Marilyn Freeman, Lois Gosney, Peter Hockin, Hazil Malone, Mary Mitches, Marilyn Papple, Florence Perkes & Gord Rolleston



Pastoral Care

As part of my outreach ministry, I have been able to continue to connect with Mount Hope Center for Long Term Care and their Spiritual Care Director who provides a list of residents at **Mount Hope and Marian Villa**, she would like me to visit.

At each visit my intention is to be present, to offer a listening ear, and prayers as needed for body, mind or spirit, assuring the individuals that they are never alone, and that God was

always with them. After sharing communion, anointing and prayers, I leave a prayer card behind for quiet reflection. I also deliver a prayer square (anonymously made by one of our parishioners) to people who were in special need of care. I especially ask your prayers for the residents who have no family or friends to visit them.

Eucharist at Long-Term Care and Assisted Living Residences

It is my joy and privilege to continue to coordinate / officiate services at some of the long-term care and assisted living residences again this year. We provide services the 3rd Tuesday of each month. I am joined by our clergy members The Venerable Sam Thomas who preached and celebrated the eucharist at **Earls Court Village Long-Term Care**, and by The Rev. Canon Marian Haggerty who did the same at **Kensington Long Term Care and Kensington Village Retirement Community**. In their absence, I was joined by Archdeacon Amanda Longmoore and/or Dean Kevin George. The residents always express their gratitude for us bringing a church service to them as they are no longer able to attend their own churches.

Tours – Know Your Cathedral



Once again, we would like to thank our tour leaders: (*Ellen Atkinson, Doug Campbell, Greg Childs, Barry Fair, Bette Ferguson, Carol Grant, Linda Gregson, John Lutman, Jane Korhonen, Allan Nagata*) who participated at Doors Open and received visitors through out the summer and also welcomed outside groups from, Seniors Learning in Retirement (SLR), Kensington Residence, and Kensington Long Term Care.

Guests were particularly excited to see our newly renovated space and hear about our rich heritage and were delighted to experience the labyrinth and accept the invitation to follow a path to a calm centre, and be present with the Holy One, if only for a little while.

Refugee update

Hard to believe that it has been almost three years since Saleh arrived in Canada from Iran to live with his sister Sousan and her husband Jamil. Earlier this year Saleh moved out of his sister's home and is working as a painter to support himself on his own and to make ready for the impending arrival of his daughter Yarma. Please continue to keep this family and all refugees in your prayers.

As this vestry report also serves as an **update to the bishop's office** on my activities, what follows are some of the ministries I have been privileged to participate in at the parish, deanery and Diocesan levels.

I have been able to exercise my gifts and serve the Church in so many meaningful and wonderful ways this year, serving as deacon on Sundays and special services, taking home communions to parishioners, offering prayers for the sick and dying, officiating at the Tenebrae Service, Stations of the Cross, Evening Prayer after Doors Open, Choral Evensong with the Diocesan Choir and assisting at funerals. Very privileged to serve as Deacon of the Table at Clergy Conference, ACW Annual, Oaths and Declarations and Blessing of the Oils on Maundy Thursday. Also served as crucifer at the consecration of St. James in Ingersoll.

One of Bishop Todd's goals for licensed clergy to continue to upgrade their Education and increase collaboration with fellow clergy. To that end I have greatly benefitted from attending Clericus monthly meetings, Inductions, Conferences, Diocesan Clergy days and retreats and parish council meetings and give thanks for opportunities to continue to take advantage of ongoing growth and professional development as my day job allowed. By the way, I am now retired from my day job at Winmar.

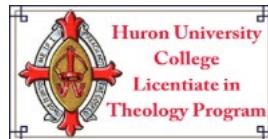
Once such clergy day in March focused on the topic: A theological, pastoral, and practical discussion on **Medical Assistance in Dying (MAiD)**. Our guest speaker was The Rev. Dr. Christopher Brittain (Dean of Divinity, Trinity College, University of Toronto). It was well received and very informative.

A Lenten Retreat to Inspire and Inform ...sponsored by the deanery of London "At the Cross: A Space for Spiritual and Political Conversations" with Rev'd Dr. Josh Samuel at St. Anne's Byron. We gathered for a day of presentations conversations and reflections as we explore with Dr Samel a fuller understanding of past and current influences and their impact on what it is to learn and grow into the fullness of Christ in a Canadian Context

In October I also attended St. Joseph's Hospital "**Spiritual Care Awareness Week**" event entitled "An Interdisciplinary Dialogue". Featuring Panelists Karen Perkin, RN, MSCN, Stephen Yeo, M.Div., RP, Dr. Serena Wong, Ph.D., C. Psych., VP – reflecting on "sacred

moments” and what it means to walk with people during difficult moments inside hospitals and long-term care.

Education & Collaboration



After having graduated from Huron’s Licentiate in Theology Program and in keeping with Bishop Todd Townshend’s desire for us to be lifelong learners...I continue to audit classes offered on-line in the evening. One course offered this year was particularly meaningful for me. It was entitled “The Heart of a Deacon: The Vocation of Diaconal Ministry”. Unexpectedly, **I was asked** by The Rev. Canon Grayhame Bowcott - LTh Program Director **to be the guest speaker for Lecture 5**. I was to talk about my calling, those who supported my journey, my vocational ministry, what it is like to be a Deacon at the Cathedral and to Serve as a Domestic Chaplain to the Bishop. Quite an honour.



I must say that it has also been quite an honour serving alongside my fellow Domestic Chaplains: The Rev. Michael Dekay and the Rev. Sarah Armstrong as we assisted the Bishop (Todd+) at Ordinations, Consecrations, De-consecrations, Confirmations, Celebration of New Ministry, Bishop Bob Bennett’s Funeral, Clergy Days and the 186th Synod of the Diocese of Huron.



I was humbled to be asked to serve at the Primatial Election in June as Chaplain for outgoing Acting Primate Anne Germond and as chaplain for our incoming 15th Primate of the Anglican Church - Archbishop Shane Parker. A rare opportunity to be present and witness this election up close and to serve.

Was pleased to be one of the hosts on behalf of the Anglican Deacons of Canada to be at the Convention Centre during the Election weekend to lift up the Diaconate to inquiring minds.

College of Deacons

Once again, I was pleased to help co-ordinate the **College of Deacons Outreach Project at Synod** this year as we looked to the generous spirit of the people of our diocese to provide hope to students who are food insecure at Huron University College, Rennison University College, Canterbury College **& those coming to Paul's Place** for assistance. **Grocery gift cards were collected in excess of \$7,000.00** and we were presented during the Synod gathering. My heartfelt thanks go out to all who donated and to my fellow Deacons who assisted in the tabulations.



I continue to support the College of Deacons by **maintaining the Deacon's Directory** and updating it as new information arises and I take responsibility of co-ordinating participants in the liturgy for our service held at our semi-annual mandatory meeting with the Bishop (+Todd).

Was also delighted **to host our Deacons meeting and prepare the luncheon** when we gathered at the Cathedral in November.

Pictured are some of attendees: *The Rev. Vermell Stephens - Regional Dean of Oxford, The Rev. Canon Ken Brooks, The Rt. Rev. Dr. Todd Townshend – Bishop of Huron, The Rev. Canon Gerry Adam, & The Rev. Canon Tom Patterson*

I will remain eternally grateful to my Bishop (+Todd), the Dean (Kevin+) for their continued confidence in me and will continue to pray for them and the clergy team at the Cathedral as they lead us in the coming years.

And so, as we move faithfully and prayerfully into 2026 may we rededicate ourselves to:

“Go in Peace to Love and Serve the Lord”

**Respectfully submitted,
The Reverend Pat Henderson
Deacon**

Senior Associate Priest/Director of Pastoral Care

The Venerable Sam Thomas

Our Wednesday gatherings continue to be a source of blessing and fellowship within our parish family. Each week at 11:00am, a faithful group of about seventeen participants comes together for Bible Study. Those who attend represent a beautiful mix of ages, backgrounds, and levels of familiarity with Scripture, creating a rich and welcoming environment for learning and spiritual growth.

We have been journeying through the Gospel of Luke, allowing its stories, teachings, and insights to shape our conversations and deepen our understanding of Christ's ministry. We begin each session by lifting one another in intercessory prayer, offering before God the needs and concerns shared by those present. This time of prayer has become a meaningful expression of our care for one another.

Our study is guided by several key hopes:

- To grow more deeply in our understanding of Scripture
- To nurture personal spiritual development
- To strengthen the bonds of Christian community
- To provide space for open conversation, honest questions, and shared prayer

The facilitator offers historical and cultural context to help illuminate the text, and participants engage thoughtfully with the material, contributing to a lively and supportive atmosphere.

Following the study, we gather at 12:15pm for a service of Holy Communion, and then share a simple soup lunch at 1:00pm. These moments of worship and fellowship extend the spirit of our study time and continue to draw us closer together as a community.

This ministry remains vibrant and spiritually nourishing. The steady attendance, heartfelt engagement, and mutual encouragement among participants speak to the meaningful role it plays in the life of our parish. We give thanks for the commitment of all who attend and for the ongoing leadership that helps this gathering remain a place of learning, connection, and grace.

Thank you for the opportunity to explore and learn scripture with you.

Honourary Priest Emeritus

The Rev'd Canon Marian Haggerty

The Year 2025 was a continuation of the ministry that I had done last year when Dean Kevin asked me to assist in the ministry of the Cathedral with Celebrating the Eucharist at Kensington Village in both the Nursing and the Retirement sides. I continue to do the anointing on the last Sunday of the month at St. David's Chapel as well as celebrating the Eucharist at the Wednesday noon hour services. I am honoured to be able to assist the Dean and the clergy team with these ministries that mean a lot to me.

Anglican Fellowship of Prayer

Linda Gregson

In supporting Deacon Pat with Anglican Fellowship of Prayer activities during the past year, I have shared information with regard to the monthly 'Let Us Pray' virtual gatherings through the Sunday Bulletin and the 'This Week at St. Paul's' emails. 'Let Us Pray' is organized by the National AFP Executive and offers an opportunity for members of the congregation to enrich their understanding of prayer. Further information can be found on the AFP website www.anglicanprayer.org.

Altar Guild

Judy Brown, President

I would like to thank the members of the AG for all your dedication to this very important group and to the clergy team for all your help and guidance.

This past year has been a very busy year for the AG with all the special services and changes that we have had to navigate in our new space.

We continue to look after doing the set-up for the 8 am and the 10 am Sunday services and the 12:15 service on Wednesday. We also are responsible for caring for the linens, the candles, the flowers and the general maintenance of our sacred spaces.

The AG does all the set-ups for all the special services that happen throughout the year. Easter has many services, Tenebrae, blessing of the oil, Ash Wednesday, Good Friday and Easter Sunday. We have Thanksgiving and Christmas as well. The decorating of the church

is done by the AG. The memorial flowers are also prepared by the AG. If anyone would like to put memorial flowers at the altar, please talk to a member of the AG.

In June we held General Synod in our newly renovated space with the installation of our new primate with the Eucharist service being set-up by the AG.

In September St. Paul's hosted Doors Open and the AG put out a display of our beautiful frontals and had the door of the sacristy open for anyone to visit in there.

October, we had synod in the nave and in November there was an ordination and Priesting. The AG did the set-up for these services.

We have 4 groups working on a rotating schedule of 1 week per month and we have 3 to 4 meetings a year to prepare for all our events.

We clean the silver and brass 3 times a year to keep it looking clean and sparkly.

If you would like to become a member of this very important group, please talk to one of the clergy team or an Altar Guild member.

Children's Ministry

Sunday School at St. Paul's has taken great strides forward. On Sundays it is not uncommon to have 8-12 children in attendance. Just a year or so ago, we would be giving thanks for the one or two who could attend. The children continue to enjoy time together learning about the faith.

The Christmas Eve children's service last week was a big success with around 150 in attendance, including approximately 45 children, we are thankful to Mary Ann McDowell and Heather Clark for their efforts for this event. We are also grateful to Laurence Williams for preparing our young singers in the children's choir.

At the end of 2025, our Children's Ministry leader for many years, resigned from her position effective December 31st. We will miss Heather's enthusiasm, dedication and contributions to this Ministry and wish her the best in her future endeavours.

Floshade Aoko has taken on the duties of Sunday School on an interim basis while we figure out the longer term plans for the Children's Ministry. Floshade has extensive experience as a Sunday School teacher and we thank her for stepping in to help us during this interim period.

Anglican Church Women (ACW)

Gayle Anderson, President

Once again, I am privileged to report on the happenings of our ACW

Perhaps you are wondering what ACW means -----ANGLICAN CHURCH WOMEN and every woman of St. Paul's Cathedral is technically a member. We have our meetings on the 2nd Wednesday of the month @1:30 pm in the Guild Room. Please feel free to attend.

The year 2025 was a busy year for us with two major events happening In May we held a very successful Rummage Sale. We have such fun preparing for this event as we also do for our well-known Christmas Bazaar. Both were very successful and we were able to present to Dean Kevina a substantial cheque for the Cathedral.

Some of our other events were the yearly "Red & White" Potluck in February.

In May Suzanne Edmondson gave a talk on

"Vintage Clothing". It was very interesting as she brought a great selection of her collection.

We ended our year with " Burgers and Beer " at Rev. Canon Marian Haggerty's beautiful garden.

In October we enjoyed having Sheilla from the Daily Bread and Heather from Paul's Place speak to us about everything that they do here at St. Paul's. We gave them each a \$\$ Donation as well as some toiletries for Female Clients. It was interesting to be informed as to the daily happenings here at St. Paul's Thank you for everything that you do.

In November we had the pleasure of an afternoon with our "Artist in Residence' Catherine Morrissey. She described interesting things about her beautiful Art which hangs in Cronyn Hal

Unfortunately, our Christmas Event had to be postponed until January because of a nasty winter snowstorm.

As I conclude my report I would like to reflect upon the many years that the ladies of the church have contributed to the functioning of St. Paul's-----not just the current ladies but the many who have laid a path for us.

Thanks be to God.

Heritage Committee

John Lutman, Chair

The St. Paul's Cathedral Heritage Committee participated in the Heritage Fair held at the Central Branch of the London Public Library on February 15, 2025. Our table, in keeping with the theme of the event - "100 Objects and Gems: The History of London" – with the aid of photographs, artifacts, posters, pamphlets and publications, and the expertise of Committee volunteers, expressed St. Paul's Cathedral contributions to London's history.

In September St. Paul's participated in the annual Doors Open event. A display was prepared that highlighted the history of the building and the contributions of the congregation to the wider London community from the congregation's establishment in 1827 to the present day. Dez Nacario, the Diocese of Huron Archivist, helped staff our table and provided additional display items from the archives.

The Heritage Committee established an Art Subcommittee staffed by committee members Catherine Morrissey (Chair), John Lutman and Barry Fair. The purpose of the committee is to bring better order to the cathedral's art collection and its many artifacts and also to keep track of present and past donations of materials from congregants, the Diocesan office and other parishes relating to St. Paul's or of a theological nature. The Committee is fortunate that much has been accomplished in the past in the creation of a database recording information as far as can be determined for each item (at present totalling 500 entries). In the future, photographs for each entry will be added to the database. The Committee will compose policies relating to accessioning and deaccessioning of works of art and artifacts in the cathedral's holdings. It will also address the past practice whereby information was not recorded or provided at the time of the donation. This unfortunate trend continues to this day. The committee intends to prevent this in the future by addressing by developing policies that will establish protocols to keep track of items that have been borrowed, moved, deaccessioned or lost from the holdings. Other policies will be developed to address issues regarding storage, preservation, conservation, principles and practices. This will be a multi-year, if not permanent, operational goal of the Committee.

The Committee worked on composing and revising policies most particularly as relates to securing volunteers when vacancies arise.

The Committee has been diligent in developing ideas and events regarding the congregation's 200th anniversary in 2027.

The Long Time Parishioners continues to meet. Topics discussed include A.C.W. history, the Junior Choir, the Sunday School, the Servers Guild and the Cathedral Vergers. The Diocese of Huron Archives will continue to provide access to primary sources relevant to any research required. Interviews with past clergy and parishioners continue.

Committee member Gord Rolleston designed a tray to hold an array of banner finials. The Committee focused on the cabinets located in the nave which hold banners once flown within the Cathedral. Issues concerned access, conservation and security.

The Committee in a sense “rescued” the former board room table for use in the second-floor heritage room. Its massive size provided far more space for Committee members to sort and arrange archival materials.

Just when you think that the Committee has within its holdings every past booklet publication on the history and architecture of the cathedral, a surprise came our way – a booklet entitled “Restoration of St. Paul’s Cathedral, London, Ontario”. Published in 1892, it is essentially a plea soliciting funds for a major of expansion of the Cathedral in the form of transepts. A history of the building is included and a list of donors provided with the amount each has contributed. The campaign was successful as the transepts were built in 1893-95.

The St. Paul’s Cathedral Heritage Committee looks forward to the challenges of 2026 as it continues in its responsibility to collect, catalogue, preserve and make available to the cathedral community its archival and artifactual holdings.

St. Paul's Cathedral 2026 Vestry Property Report

Another year has passed and it was another year of challenge and change ... shouldn't be a surprise to anyone. We survived another stint in Cronyn Hall at the beginning of last year, without any hiccups, and are now we're in the newly renovated Nave space ready for a new year. Some past and future happenings are outlined below.

Kevin Willaert, our new Facilities Manager, was been brought in board, June 9/25, to oversee the daily operations and maintenance of the Cathedral. This position fills a huge need that a building of this age and complexity requires. Welcome aboard Kevin.

Beaver Fence - The beaver fence relocation, along Queens Ave., started in the summer of 2022, has finally been corrected. The stone caps that had cracked have been removed and replaced ... fingers crossed this has been a bumpy road.



Roof Repair – During the Nave renos the northwest Nave/Transept corner developed a roof leak ... fortunately the new flooring had not been installed. This roof valley had been

repaired the year before however this leak was in the roof areas on either side of the valley. Roof tiles were removed and the waterproofing was replaced. Roof Tile Management did this work.



Window repairs - The repairs to the Transept & Nave windows will be on-going. The repairs to the bowed stained glass panels in the south transept have been completed. The wood window frame restoration will continue on the transept window.

Nave Revitalization – The Nave renovations, which started on Jan 6/25, were completed just in time for the June Synod, thanks to EllisDon Special Projects ... it was a nail biter. The

finished space is spectacular with the labyrinth and A/C. Thanks to the Altar Guild for putting up with the revisions to the Sacristy.





Lighting Changes – The Nave lighting has been changed to LED, along with the lights in St. Aidan’s Chapel. This will reduce our energy foot print and operating costs.

The Clock – Kevin Willaert is hoping to have the tower clock and chimes up and running in 2026.

Crack Monitoring – Masonry crack monitoring in the Nave has been terminated. The most recent reports have shown no extraordinary building movement.

195 Dufferin Ave. - The Sifton Properties' building conversion, from office space to affordable housing, at 195 Dufferin Ave., is nearing completion.

Church House – The ground work for the installation of a geothermal supplemented heating/cooling system, at Church House, that draws heat from the earth in the winter and dissipates heat to the earth in the summer, has been completed. Hopefully there will be green grass in the Spring.

Archives – The Diocese of Huron Archives have been forced out of their space at Huron College to make room for students. The Archives has opted to make the Cathedral their new home and have rented a substantial amount of space here. The archives will occupy the old choir room (below the

Sanctuary), the west side of the second floor (except for the old Board room which is now the new choir room) and the Children's Ministry Room. The spaces will undergo some changes – openings between rooms will be added, new flooring and new wall paint. The washrooms will be upgraded and the hall will be painted. Air conditioning will be added. We ... that's us ... will do some of the painting any painters out there ... let Kevin or Gord know if you are willing and able to chip in.

The food bank storage room and waiting area will be relocated to the old nursery area. The archival storage, in the old choir room, will be mechanically modified to provide the climatic control that is required for an archive.

Internet – Our inhouse internet access has been enhanced to keep pace with the current standards.

Grounds Maintenance- In order to reduce our operating costs, we plan to end our contract with Crosby Landscape + Design. Grass cutting, edging, garden weeding etc. will be done by the work force that is available at Woodland Cemetery ... thank you Woodland. Details re the winter snow removal are yet to be finalized. Any assistance with the gardens will be a great help.

2026 will not be as dramatic as 2025 ... I hope ... but you never know. We will keep working away at the windows and Nave. All and any suggestions will be appreciated and considered.

Thanks to everyone for your patience and understanding over the past year.

A handwritten signature in dark ink, appearing to read 'P. G. Rolleston', written in a cursive style.

P. Gordon Rolleston, Warden

Property Chair



Woodland Cemetery GM Report

This past year at Woodland has been another time of transition as we worked through the rightsizing of our staff complement in alignment with the strengths and skills needed to best move the organization forward to achieve optimal efficiencies and profitability.

It has also been a time of development, for the property, our staff team, our systems and processes. We have experienced some setbacks this year on the property in April with a devastating windstorm and in October with a chain-saw wielding intruder intent on taking down trees. These were both very unfortunate events, which reactively prompted us to review our current processes, update/develop and implement enhancements.

As a result of the storm, after our grounds team worked diligently to complete the property clean up of more than 20 mature downed trees and damage to monuments, in addition to supporting our neighbours who had also been impacted; a comprehensive review was completed of the state of our trees. Those at high risk of disease or falling were removed and many have been pruned back to ensure the safety of our visitors, staff and neighbours.

Additionally, it has prompted us to review and develop/revise our policies and procedures for Risk Management, Emergency Planning and Business Continuity.

As a result of the chain saw cutting of several trees, and through the media coverage provided, some Woodland community members have taken on a more proactive approach when on property, helping to keep an eye out and reporting on any suspicious activity. Additionally, we have enhanced our security measures through additional cameras, monitored access to buildings and earlier evening gate closings.

Moving forward, plans for the property include additional scattering pillars for the scattering garden, green burial certification with a designated natural area, expanded plots for upright monuments, as well as surveying and pinning for additional sections to be developed and columbaria added. Over the next 2 years we will be developing plans



towards updating the Grounds equipment building, previously a horse stable and greatly in need of repairs.

As presented previously, the sustainability of the cemetery is very dependent on the continuous operation of the Crematorium. Due to financial limitations, the decision was made to move forward with the Crematorium update in 2026 on a slightly smaller scale than the original plans. The new plan will include for the physical expansion of the building to allow for updated, larger retort equipment, as well as adding an office, a washroom and most importantly, enhancing the aesthetics to create a more formal experience for families participating in witnessing ceremonies.

The renovation will be planned in 2 stages with the building expansion anticipated to begin in the summer, and the new retort installation to take place later in the year, once all approvals are in place from the Ministry of the Environment. This 2-stage process will allow us to limit our operational downtime, during which we will partner with Mt. Pleasant Cemetery, which is also undertaking the same upgrade in 2026.

Beyond the property, we've worked to further empower our staff through professional development opportunities as well as cross training to help enhance and streamline the support available to families. At the same time, we've been striving to enhance our processes to strengthen and elevate our services to the highest level of customer experience possible.

After more than a year of implementation, we finally have the entire cemetery digitized and can confidently unveil our digital navigation website, EverAfter, which will assist families in locating their loved ones on the property, as well as providing directions right to them via google directions.

In 2026 we will pair our service excellence with enhanced communications through meaningful e-newsletters, social media posts and an updated website; greater community engagement through a newly recruited Advisory Board of



Directors reflective of those we serve and finally with a loyalty program which encourages and rewards those who are part of the Woodland family.

As we once again find ourselves amid challenging economic times we continue to work under the premise of keeping expenses low. This past year, after many years of water leaks and very high water and maintenance bills, we have decided to implement cemetery watering through localized rain barrels, which should prove to be more cost effective as well as environmentally friendly. We are presently installing updated garage doors within the grounds building to help with heating efficiency and looking into the option of motion lighting within the Indoor Sanctuary and Mausoleum buildings. We have developed a conservative budget for 2026 which will be presented to the Finance Committee, and we greatly look forward to the opportunity of growth through the enhancements being implemented.

Respectfully,

Kerry Blackwell

General Manager

Woodland Cemetery, Mausoleum and Crematorium

ACW Statement

January 1st to December 31st, 2025

Balance Forward		\$1,872.93
INCOME		
Marmalade	\$320.00	
Rummage Sale	\$3,287.00	
Bazaar 2024	\$408.92	
Vestry Lunch	\$110.35	
Dues	\$280.00	
From Altar Guild	\$49.72	
Bazaar 2025	\$7,903.95	
TOTAL INCOME	\$12,359.94	\$12,359.94
		\$14,232.92
EXPENSES		
St. Paul's Cathedral	\$7,500.00	
Dreams and Visions	\$2,000.00	
Gifts	\$400.00	
Bazaar	\$434.90	
Potluck	\$102.08	
Office Supplies	\$21.80	
Coffee Donation	\$100.00	
Receptions	\$64.92	
Flowers and Memorials	\$588.67	
Speaker Fees	\$150.00	
Bank Charges	\$103.74	
Card Tables	\$372.83	
TOTAL EXPENSES	\$11,838.94	\$11,838.94
		\$2,393.93

RESPECTFULLY SUBMITTED,
ANN TOKIN- TREASURER

ST. PAUL'S CATHEDRAL ALTAR GUILD
FINANCIAL STATEMENT
For the Year Ended December 31, 2025.

Balance Forward from December 31, 2024	\$6,020.65
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Income

Funeral Donations	\$400.00
Wedding Donations	\$200.00
Memorial Flowers Donations	\$2,264.89
Donations for Easter Flowers	\$420.00
Donations for Christmas Flowers/Decorations	\$415.00
Investment Interest	\$192.60
Miscellaneous Donation (S/B for ACW)	\$ 2,000.00
Total Income for Period	\$5,892.49

Expenses

Memorial Flowers	\$2,460.97
Office Supplies	\$58.63
Dreams & Visions	\$1,000.00
Cheque Order	\$69.38
Flower Gifts for Staff/Members	\$252.91
Christmas Gifts	\$450.00
Easter Flowers	\$142.90
Thanksgiving Flowers/Decorations	\$163.30
Christmas Flowers/Decorations	\$289.26
Mother's Day Flowers	\$74.56
Artificial Flowers	\$80.80
Owing to ACW	\$2,000.00

Total Expenses for Period	\$7,042.71
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Balance on December 31, 2025	\$4,870.43
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Respectfully Submitted: Esther Moore, Treasurer.

St Paul's Cathedral 2026 Budget Operating Fund

	ACTUAL 2024	BUDGET 2024	BUDGET 2025	PROJECTED FOR THE 2025 YEAR	BUDGET 2026	COMMENTS
REVENUE						
COLLECTIONS	237,795	213,173	250,000	219,973	231,000	-assume growth 5%
DONATIONS	41,554	0	10,000	7,640	10,000	-ACW and misc fundraising
GRANTS	25,000	25,000	25,000	25,000	25,000	-Diocesan grant
FACILITY RENTAL	4,525	10,000	35,000	12,500	80,000	-includes \$50K from Archive rental
FUNDRAISING	11,279	3,000	15,000	9,000	25,000	
RENTAL INCOME	424,147	420,423	418,723	424,824	420,972	
WOODLAND SHARE	158,881	158,882	161,130	169,244	171,921	-actual amount
INTEREST INCOME	20,369	6,000	13,737	11,245	8,000	
INVESTMENT INCOME	18,133	39,100	25,500	11,900	25,000	-reduced as investments sold off
BEQUESTS & MEMORIALS	22,245		15,000	0	52,000	-two bequests expected in 2026
MISC INCOME	5,143	1,000	10,000	3,000	5,000	
TOTAL INCOME	969,071	876,578	979,090	894,326	1,053,893	
EXPENSES						
EMPLOYEE COMPENSATION	431,134	374,310	503,748	503,200	400,669	
EMPLOYEE BENEFITS	43,398	34,576	63,650	70,350	73,934	
APPORTIONMENT	156,295	156,295	159,421	148,589	190,482	-per Diocese
REPAIRS & MAINTENANCE	85,357	81,200	102,800	83,803	70,000	-does not include major window work
PROFESSIONAL FEES	83,664	35,000	45,000	83,975	45,000	-includes audit + 15K of legal
RENTAL MARKETING & PROMOTION			10,000	0	10,000	-to promote/support new rental income
INSURANCE	87,600	61,000	88,000	89,916	94,266	-assume 4% increase
MUSIC	60,552	42,750	60,000	63,404	71,000	-includes choir honourariums
UTILITIES	36,417	39,500	39,000	39,404	40,170	
WORSHIP	38,833	34,300	25,100	20,655	43,200	
EDUCATION & OUTREACH	21,230	8,000	20,000	12,429	6,700	
OFFICE	32,995	25,700	29,500	21,296	28,050	
CLERGY	37,997	19,880	20,380	29,434	24,880	
HOSPITALITY	9,718	10,050	12,060	13,631	10,800	
COMMUNICATION	3,045	11,900	12,950	7,142	12,950	
TOTAL EXPENSE	\$1,128,235	\$934,461	\$1,191,609	\$1,187,228	\$1,122,101	
OPERATING SURPLUS (DEFICIT)	\$159,164	\$57,883	\$212,519	\$292,902	\$68,208	

Notes

Diocesan loan of \$500,000-principal and interest payments totaling \$35,075 in 2026 will be paid by the Dreams and Visions pledges.

Woodland loan of \$300,000- due June 30, 2026.

Projected for 2025 column-this is not final-will change as we finalize the 2025 numbers.

St. Paul's Cathedral
Non-Consolidated Financial Statements
Year ended December 31, 2024



Independent Auditor's Report

To the Wardens of St. Paul's Cathedral

Qualified Opinion

We have audited the non-consolidated financial statements of St. Paul's Cathedral ("the Cathedral"), which comprise the Non-Consolidated Statement of Financial Position as at December 31, 2024, and the Non-Consolidated Statements of Changes in Net Assets, Operations and Cash Flows for the year then ended, and notes to the non-consolidated financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying non-consolidated financial statements present fairly, in all material respects, the financial position of the Cathedral as at December 31, 2024 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Cathedral derives revenue from offerings, donations, and fundraising activities, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Cathedral. Therefore, we were not able to determine whether any adjustments might be necessary to general fund offering revenue, donations revenue, fundraising revenue, excess (deficiency) of revenue over expenses, and cash flows from operations for the years ended December 31, 2024 and December 31, 2023, current assets and net assets for the years then ended. Our audit opinion on the non-consolidated financial statements was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Non-Consolidated Financial Statements section of our report. We are independent of the Cathedral in accordance with the ethical requirements that are relevant to our audit of the non-consolidated financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of Management and Those Charged with Governance for the Non-Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the non-consolidated financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of non-consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the non-consolidated financial statements, management is responsible for assessing the Cathedral's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cathedral or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Cathedral's financial reporting process.

Auditor's Responsibilities for the Audit of the Non-Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the non-consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these non-consolidated financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the non-consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the Cathedral's preparation and fair presentation of the non-consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cathedral's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cathedral's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the non-consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Cathedral to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the non-consolidated financial statements, including the disclosures, and whether the non-consolidated financial statements represent the underlying transactions and events in a manner that achieve fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



London, Ontario
December 10, 2025

**Chartered Professional Accountants
Licensed Public Accountants**

St. Paul's Cathedral
Non-Consolidated Statement of Financial Position
As at December 31, 2024

	Capital asset fund	Deanery fund	Special purpose fund	Endowment fund	Operating fund	Total 2024	Total 2023
Assets							
Current							
Cash	\$ -	\$ -	\$ -	\$ -	\$ 260,088	\$ 260,088	\$ 159,094
Accounts receivable (Note 5)	-	-	-	-	56,028	56,028	23,362
Government remittances recoverable	-	-	-	-	33,049	33,049	-
Due from Woodland Cemetery (Note 5)	-	-	-	-	-	-	150,364
Long-term investments (Note 2)	-	-	-	-	349,165	349,165	332,820
Capital assets (Note 4)	2,646,853	292,726	-	1,828,146	337,801	2,458,673	2,658,812
	\$ 2,646,853	\$ 292,726	\$ -	\$ 1,828,146	\$ 686,966	\$ 5,454,691	\$ 5,321,989
Liabilities							
Current liabilities							
Accounts payable and accrued liabilities	\$ -	\$ -	\$ -	\$ -	\$ 41,244	\$ 41,244	\$ 74,299
Government remittances payable	-	-	-	-	6,904	6,904	3,284
Deferred revenue	131,250	16,509	-	722,081	(869,840)	-	6,410
Due to (from) other funds	131,250	16,509	-	722,081	(821,692)	48,148	83,993
	-	-	-	-	147,193	147,193	158,116
Restricted contributions (Note 3)	131,250	16,509	-	722,081	(674,499)	195,341	242,109
Net assets							
Externally restricted funds (Note 2)	-	276,217	-	1,106,065	-	1,382,282	1,238,972
Internally restricted funds (Note 2)	2,515,603	-	-	-	1,361,465	3,877,068	556,506
Unrestricted funds	2,515,603	276,217	-	1,106,065	1,361,465	5,259,350	5,079,880
	\$ 2,646,853	\$ 292,726	\$ -	\$ 1,828,146	\$ 686,966	\$ 5,454,691	\$ 5,321,989

Approved by the Wardens:  

The accompanying notes are an integral part of these financial statements.

St. Paul's Cathedral

Non-Consolidated Statement of Changes in Net Assets **Year ended December 31, 2024**

	Capital asset fund	Deanery fund	Special purpose fund	Endowment fund	Operating fund	Total	
						2024	2023
Net assets, beginning of year	\$ 2,199,107	\$ 271,517	\$ 556,506	\$ 967,455	\$ 1,085,295	\$ 5,079,880	\$ 4,676,944
Excess (deficiency) of revenue over expenses	(38,479)	11,180	26,059	185,315	(4,605)	179,470	402,936
Interfund transfers (Note 9)	354,975	(6,480)	(582,565)	(46,705)	280,775	-	-
Net assets, end of year	\$ 2,515,603	\$ 276,217	\$ -	\$ 1,106,065	\$ 1,361,465	\$ 5,259,350	\$ 5,079,880

The accompanying notes are an integral part of these financial statements.

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St. Paul's Cathedral

Non-Consolidated Statement of Operations
Year ended December 31, 2024

	Capital asset fund	Deanery fund	Special purpose fund	Endowment fund	Operating fund	Total	
						2024	2023
Revenue							
Collections	\$ -	\$ -	\$ -	\$ -	\$ 258,655	\$ 258,655	\$ 185,161
St. Paul's Social Service	-	-	-	-	161,898	161,898	148,091
Donations	-	-	-	-	40,465	40,465	44,971
Grants	-	-	-	-	25,000	25,000	25,000
Bequests and memorials	-	-	-	-	22,245	22,245	700
Amortization of restricted contributions (Note 3)	-	-	-	-	11,067	11,067	226,485
Facility rental	-	-	-	-	4,525	4,525	6,953
	-	-	-	-	523,855	523,855	637,361
Expenses							
Employee compensation	-	-	-	-	400,941	400,941	420,092
Diocese of Huron apportionment	-	-	-	-	156,295	156,295	135,768
Repairs and maintenance	-	-	-	-	102,005	102,005	96,748
Consulting fees	-	-	-	-	90,858	90,858	-
Insurance	-	-	-	-	87,600	87,600	57,481
Employee benefits	-	-	-	-	72,450	72,450	63,918
Education & outreach	-	-	-	-	62,386	62,386	25,381
Music	-	-	-	-	60,477	60,477	54,366
Professional fees	-	-	-	-	57,295	57,295	62,545
Worship	-	-	-	-	38,833	38,833	28,134
Amortization	38,479	-	-	-	-	38,479	26,646
Clergy	-	-	-	-	37,997	37,997	16,556
Utilities	-	-	-	-	36,417	36,417	37,117
Office	-	-	-	-	34,552	34,552	21,802
Hospitality	-	-	-	-	7,695	7,695	10,969
Communication	-	-	-	-	2,996	2,996	7,905
	\$ 38,479	\$ -	\$ -	\$ -	\$ 1,248,797	\$ 1,287,276	\$ 1,065,428

Continued on the next page

The accompanying notes are an integral part of these financial statements.

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St. Paul's Cathedral

Non-Consolidated Statement of Operations (continued)

Year ended December 31, 2024

	Capital asset fund	Deanery fund	Special purpose fund	Endowment fund	Operating fund	Total	
						2024	2023
Deficiency of revenue over expenses before the following:	\$ (38,479)	\$ -	\$ -	\$ -	\$ (724,942)	\$ (763,421)	\$ (428,067)
Other income (expenses)							
Rental income	-	-	-	-	424,147	424,147	423,079
Unrealized gain (loss) on investments	-	3,980	(36,713)	138,610	98,806	204,683	144,812
Management fees (Note 5)	-	-	-	-	158,882	158,882	172,180
Investment income	-	7,200	3,750	55,845	18,133	84,928	90,184
Interest income	-	-	-	-	20,369	20,369	13,318
Realized gain on investments	-	-	61,597	-	-	61,597	-
Investment fees	-	-	(2,575)	(9,140)	-	(11,715)	(12,570)
Excess (deficiency) of revenues over expenses	\$ (38,479)	\$ 11,180	\$ 26,059	\$ 185,315	\$ (4,605)	\$ 179,470	\$ 402,936

The accompanying notes are an integral part of these financial statements.

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St. Paul's Cathedral

Non-Consolidated Statement of Cash Flows
Year ended December 31, 2024

	2024	2023
Cash provided by (used in):		
Operating activities		
Excess (deficiency) of revenue over expenses	\$ 179,470	\$ 402,936
Add (deduct) non-cash items:		
Amortization	38,479	26,646
Unrealized loss (gain) on investments	(204,683)	(144,812)
Realized gain on investments	(61,597)	-
Amortization of restricted contributions	(11,067)	(226,485)
Change in non-cash working capital items:		
Accounts receivable	(32,666)	(21,643)
Prepaid expenses	-	1,412
Accounts payable and accrued liabilities	(33,055)	6,796
Government remittances payable	(36,333)	(128)
Due from Woodland Cemetery	150,364	4,106
Deferred revenue	494	430
Restricted contributions	(9,833)	100,634
	<u>(20,427)</u>	<u>149,892</u>
Investing activities		
Acquisition of capital assets	(354,975)	(25,764)
Acquisition of long-term investments	(25,583)	(118,251)
Proceeds from disposal of long-term investments	501,979	-
	<u>121,421</u>	<u>(144,015)</u>
Increase in cash	100,994	5,877
Cash, beginning of year	<u>159,094</u>	<u>153,217</u>
Cash, end of year	<u>\$ 260,088</u>	<u>\$ 159,094</u>

The accompanying notes are an integral part of these financial statements.

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St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

Nature of Organization

St. Paul's Cathedral ("the Cathedral") is the Mother Church of the Diocese of Huron in the Anglican Church of Canada and it also operates Woodland Cemetery. The Cathedral is a registered charity, as such is exempt from income taxes under section 149(1)(f) of the Income Tax Act (Canada).

1. Accounting Policies

The accompanying non-consolidated financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The significant accounting policies are summarized below.

Fund Accounting

The Capital Asset Fund represents the equity in land and buildings at the Cathedral.

The Deanery Fund represents the proceeds that were received from the 1995 sale of the Deanery at 320 St. George Street. This is a restricted fund as Diocesan policy required that the proceeds from the sale be invested in interest-bearing securities. 90% of the interest that is earned is transferred to the Operating Fund and is used to provide housing allowances to the clergy.

The Special Purpose Fund reports funds that are internally restricted for expenditures that must be approved by 80% of vestry and any investment income earned on these funds are to be used for the Cathedral's operations.

The Endowment Fund reports restricted resources contributed for endowments to St. Paul's Cathedral. The interest earned from the endowments is to be transferred to the Operating Fund. Income on the endowments may be subject to various restrictions.

The Operating Fund reports revenue from collections, bequests, investments and rental property. The Fund also receives a portion of the revenue transferred from Woodland Cemetery. The funds are used for ongoing Cathedral operations and maintenance.

Revenue Recognition

The Cathedral follows the deferral method of accounting for contributions.

Unrestricted contributions and other revenue are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Restricted contributions and other revenue are deferred and recognized as revenue in the year in which the related expenses are recognized.

Endowed contributions are recognized as revenue in the endowment fund.

Gains from transactions that increase net assets, other than those from revenues, are recorded when realized.

Rental income and management fees are recognized as they are earned.

St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

1. Accounting Policies (continued)

Deferred Revenue

The Cathedral can receive lump sum payments in advance for parking, which are initially recorded as deferred revenue. The payments are recognized as income on a monthly basis over the term of the related agreement.

Financial instruments

Financial instruments are recorded at fair value on initial recognition. Freestanding derivative instruments that are not in a qualifying hedging relationship and equity instruments that are quoted in an active market are subsequently measured at fair value. All other financial instruments are subsequently recorded at cost or amortized cost, unless management has elected to carry the instruments at fair value. The Cathedral has not elected to carry any such financial instruments at fair value.

Transaction costs incurred on the acquisition of financial instruments measured subsequently at fair value are expensed as incurred. All other financial instruments are adjusted by transaction costs incurred on acquisition and financing costs, which are amortized using the straight-line method.

Financial assets are assessed for impairment on an annual basis at the end of the fiscal year if there are indicators of impairment. If there is an indicator of impairment, the Cathedral determines if there is a significant adverse change in the expected amount or timing of future cash flows from the financial asset. If there is a significant adverse change in the expected cash flows, the carrying value of the financial asset is reduced to the highest of the present value of the expected cash flows, the amount that could be realized from selling the financial asset or the amount the Cathedral expects to realize by exercising its right to any collateral. If events and circumstances reverse in a future period, an impairment loss will be reversed to the extent of the improvement, not exceeding the initial carrying value.

Capital Assets

The Cathedral's historical property and buildings that were owned prior to June 3, 1973 are recorded at appraised, amortized value. Purchases of real estate and other property, which are financed by the Operating Fund, are capitalized. The Cathedral's property and related assets are considered to be historical treasures for accounting purposes and, as such, are not subject to amortization.

Amortization of other Cathedral assets is provided on a straight-line basis over the following useful lives:

Building improvements	20-40 years
Land	20 years
Technological assets	5 years
Paving	20 years

Cash and Cash Equivalents

Cash as disclosed on the Non-Consolidated Statement of Financial Position consists of cash on hand and balances with banks.

St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

1. Accounting Policies (continued)

Related Party Transactions

Monetary related party transactions and non-monetary related party transactions that have commercial substance are measured at the exchange amount when they are in the normal course of business, except when the transaction is an exchange of a product or property held for sale in the normal course of operations. Where the transaction is not in the normal course of operations, it is measured at the exchange amount when there is a substantive change in the ownership of the item transferred and there is independent evidence of the exchange amount. All other related party transactions are measured at the carrying amount.

Contributed Services

Volunteers contribute a significant amount of time each year to assist the Cathedral in carrying out its fundraising activities. Due to the difficulty in determining the fair value, contributed services are not recognized in the non-consolidated financial statements.

Use of Estimates

The preparation of non-consolidated financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the non-consolidated financial statements and the reported amounts of revenue and expenses during the period. Specific estimates include the useful lives of capital assets and their amortization methods and rates. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in net revenue in the period in which they become known.

2. Long-term Investments

	2024	2023
Operating Fund:		
CIBC unrestricted investments		
(Book value \$216,418; 2023 - \$207,547)	\$ 214,134	\$ 196,151
Restricted for labyrinth construction	120,434	103,675
(Book value \$100,000; 2023 - \$100,000)		
CIBC Restricted for organ repairs		
(Book value \$3,486; 2023 - \$3,510)	3,233	3,233
	<u>337,801</u>	<u>303,059</u>
Endowment Fund:		
CIBC Endowments - restricted capital		
(Book value \$706,167; 2023 - \$692,628)	960,514	809,176
Diocese of Huron Endowments	746,208	669,133
CIBC Endowments - unrestricted		
(Book value \$130,931; 2023 - \$130,335)	121,424	120,041
	<u>1,828,146</u>	<u>1,598,350</u>
Balance forward	<u>\$ 2,165,947</u>	<u>\$ 1,901,409</u>

St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

2. Long-Term Investments (continued)

	2024	2023
Balance forward	\$ 2,165,947	\$ 1,901,409
Special Purpose Fund - internally restricted (Book value \$NIL; 2023 - \$436,715)	-	473,428
Deanery Fund - restricted capital (Book value \$305,739.68; 2023 - \$296,828)	292,726	283,975
	<u>\$ 2,458,673</u>	<u>\$ 2,658,812</u>

Long-term investments are recorded at fair market value based on published market quotations provided by a security dealer. The investments consist of shares in publicly traded companies, equity index funds, bond index funds, mutual funds, guaranteed investment certificates, money market funds, and amounts held in trust with the Diocese of Huron.

3. Restricted Contributions

	2024	2023
Beginning balance	\$ 158,116	\$ 283,967
Add: amounts received in the year	144	100,634
Less: amounts recognized as revenue in the year	(11,067)	(226,485)
Ending balance	<u>\$ 147,193</u>	<u>\$ 158,116</u>

	2024	2023
Contributions restricted for labyrinth construction	\$ 100,000	\$ 100,000
Contributions restricted for renew campaign	46,994	46,994
Contributions restricted for various Cathedral activities	199	11,122
	<u>\$ 147,193</u>	<u>\$ 158,116</u>

St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

4. Capital Assets

	Cost	Accumulated Amortization	Net	
			2024	2023
Historical treasures	\$ 1,563,788	\$ -	\$ 1,563,788	\$ 1,563,788
Building improvements	935,378	146,901	788,477	465,508
Land	281,999	-	281,999	281,999
Technological assets	29,297	23,372	5,925	11,784
Paving	12,302	5,638	6,664	7,278
	<u>\$ 2,822,764</u>	<u>\$ 175,911</u>	<u>\$ 2,646,853</u>	<u>\$ 2,330,357</u>

The land at 195 Dufferin Avenue and at 200 Queens Avenue is leased to a company, which has erected buildings on the properties. Upon the termination of these leases, the buildings become the property of St. Paul's Cathedral. The details of the leases on the above-noted properties are as follows:

195 Dufferin Avenue

A 20-year lease was entered into on October 1, 2010 and expires September 30, 2030. The annual base rent is \$190,000 and this rent continued through to and including the eighth lease year of the term ended September 30, 2018. The annual base rent was adjusted on October 1, 2023 to \$213,500 plus HST. The lease includes for a 10-year renewal at the option of the Cathedral beginning October 1, 2030, with rent adjustments mutually agreed by both parties at least 90 days before each adjustment date.

200 Queens Avenue

The 21-year lease commenced August 23, 1997 and ended August 22, 2018. The renewed agreement commenced on August 24, 2018, with an annual base rent of \$170,520 plus HST and will continue during the renewal term to August 31, 2030. A parking space lease with minimum annual payments of \$20,945 plus HST, which was renewed on March 1, 2011 has a term that expires on August 22, 2030.

5. Related Party Transactions

The Cathedral operates Woodland Cemetery (the "Cemetery"). The Cemetery was founded in 1879 as a new burial ground to replace St. Paul's Grove Cemetery. The Cemetery provides burial, mausoleum and cremation services in order to help provide funding for the Cathedral's operations. In 2017, the Cathedral advanced \$250,000 to the Cemetery to help fund the ongoing costs of the funeral home development. The loan is non-interest bearing, unsecured, with no specified terms of repayment. As at December 31, 2024, the balance of the loan was \$NIL (2023 - \$154,470).

The Cathedral receives a monthly share of revenue from the Cemetery at a fixed percentage determined at the start of the year as compensation for the Cathedral operating the Cemetery. During the year, the Cathedral's annual share of revenue received from the Cemetery was \$158,882 (2023 - \$172,180).

St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

5. Related Party Transactions (continued)

The Cemetery is required to follow the accounting policies legislated by the Bereavement Authority of Ontario.

The Cemetery's operations have not been consolidated with those of the Cathedral and as such an audited financial summary of the Cemetery as at December 31, 2024 and 2023 is as follows:

	2024	2023
Total assets (a)	\$ 13,831,673	\$ 13,171,515
Total liabilities (b)	(3,325,431)	(3,258,170)
Total net assets	<u>\$ 10,506,242</u>	<u>\$ 9,913,345</u>

(a) Includes \$10,068,184 (2023 - \$9,282,062) of funds held with a trust company pursuant to the Ontario Cemeteries Act.

(b) Includes \$NIL (2023 - \$150,364) loan payable to the Cathedral.

Results of Operations

	2024	2023
Total cemetery revenue	\$ 3,037,400	\$ 2,977,362
Total cemetery expenses	(3,187,894)	(3,029,189)
Investment income	742,977	363,243
Change in unrealized gain (loss) on investments	(61,807)	109,321
Gain (loss) on sale of capital assets	(17,548)	7,242
Excess (deficiency) of revenue over expenses	<u>\$ 513,128</u>	<u>\$ 427,979</u>

Cash Flows

	2024	2023
Cash from operations	\$ 611,781	\$ 509,292
Cash from prepaid burial fund	(150,364)	(9,458)
Cash used in investing activities	(791,504)	(448,262)
Increase in cash	<u>\$ (330,087)</u>	<u>\$ 51,572</u>

Included in accounts receivable is \$54,484 (2023 - \$21,515) from St. Paul's Social Services an organization with a shared board of directors.

6. Commitments

The Cathedral has entered into a contract with Hobbs Welding & Boiler Service Ltd. to update the heating systems and controls at a cost of \$203,685 exclusive of HST. In the year the Cathedral paid \$183,317 towards the contract with the remaining \$20,368 to be paid on completion of the project.

The Cathedral has entered into a contract with Crosby Landscape and Design to provide annual landscape and maintenance services until March 31, 2027 at a cost of \$60,072 exclusive of HST.

St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

7. Subsequent Events

Subsequent to year end, the Cathedral has entered into a contract with Moore Flooring & Design to provide and install flooring at a cost of \$110,405 exclusive of HST.

Subsequent to year end, the Cathedral has entered into a contract with J.L. Vivash Custom Wood Floors Ltd. to fabricate and install a labyrinth at a cost of \$65,900 exclusive of HST.

Subsequent to year end, the Cathedral has entered into an agreement with Ellis Don Special Projects to complete redevelopment of the nave and chapel at an estimated cost of \$132,654 exclusive of HST.

Subsequent to year end, the Cathedral has entered into an agreement with Howe US Inc. to purchase chairs at a cost of \$262,329.

Subsequent to year end, the Cathedral received \$300,000 from Woodland Cemetery under a promissory note. The loan carries an interest rate of 5% per annum and is to be paid in full on or before June 30, 2026.

Subsequent to year end, the Cathedral received \$1,000,000 from the Diocese of Huron to fund capital renovations to the premises at 472 Richmond Street. \$500,000 will be in the form of a grant and the remaining \$500,000 will be a loan, payable in monthly installments of \$2,923 per month beginning January 1, 2026 for sixty months. The loan bears a 5% per annum interest rate and begins to accrue June 13, 2025.

8. Internally Restricted Funds

The Cathedral's objective in managing capital is to ensure sufficient liquidity to meet its monthly operating requirements and undertake program initiatives for the benefit of its community, while at the same time taking a conservative approach towards management of financial risk. The Cathedral's capital is comprised of its net assets. External restrictions exist within the net assets of the endowment, capital asset, and restricted special purpose funds. The Cathedral's primary use of capital is to finance capital expenditures, future projects, and ongoing operations. The Cathedral currently funds these requirements out of its internally generated cash flows. The Cathedral is not subject to any externally imposed capital requirements, except for the externally restricted net assets.

9. Interfund Transfers

During the year, the Cathedral transferred \$354,975 from the Operating Fund to the Capital Asset Fund. This transfer is a result of the Cathedral needing to use its cash from the Operating Fund to make capital purchases.

It is the Cathedral's policy to transfer 90% of the interest income earned in the Deanery Fund to the Operating Fund. During the year, the Cathedral transferred \$6,480 from the Deanery Fund to the Operating Fund.

It is the Cathedral's policy to transfer the interest income earned in the Endowment Fund to the Operating Fund. During the year, the Cathedral transferred \$46,705 from the Endowment Fund to the Operating Fund.

The Cathedral sold its investments in the Special Purpose Fund and transferred \$582,565 to the Operating Fund to help finance renovations to the building.

St. Paul's Cathedral

Non-Consolidated Notes to Financial Statements
December 31, 2024

10. Financial Instruments Risk Management

Transactions in financial instruments may result in financial risks being assumed by the Cathedral. The risks identified by the Cathedral are as follows:

Credit Risk

Credit risk refers to the risk that a counterpart may default on its contractual obligations resulting in a financial loss. The Cathedral is exposed to credit risk with respect to accounts receivable and amount due from Woodland Cemetery. The Cathedral assesses, on a continuous basis, accounts receivable and provides for any amounts that are not collectible in the allowance for doubtful accounts.

Interest Rate Risk

The Cathedral is exposed to interest rate risk on its interest bearing investments. The Cathedral manages this risk through investing in fixed-rate securities of short to medium term maturity and plans to hold the securities to maturity.

Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. The Cathedral is exposed to market risk to the extent of its investments in marketable securities. The Cathedral mitigates this risk through the use of an independent investment advisor.

Liquidity Risk

Liquidity risk is the risk that the Cathedral will be unable to fulfil its obligations on a timely basis or at a reasonable cost. The Cathedral manages its liquidity risk by monitoring its operating requirements. The Cathedral prepares budgets and cash flow forecasts to ensure it has sufficient funds to fulfil its obligations.

Other Risks

The Cathedral is not exposed to significant currency risk.

There have been no significant changes in the nature, extent or concentration of the risk exposures from the prior year.

Woodland Cemetery Mausoleum and Crematorium
Financial Statements
Year ended December 31, 2024



Independent Auditor's Report

To the Wardens of Woodland Cemetery Mausoleum and Crematorium

Opinion

We have audited the financial statements of Woodland Cemetery Mausoleum and Crematorium ("the Cemetery"), which comprise the Statement of Financial Position as at December 31, 2024, and the Statements of Changes in Fund Balances, Operations, and Cash Flows, and Schedules to the Statement of Operations for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Cemetery as at December 31, 2024 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Cemetery in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The corresponding amounts were audited by another firm of licensed professional accountants who issued an unqualified audit opinion dated May 31, 2024.

We draw attention to Note 11, which describes the effects of a prior period restatement. Our opinion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Cemetery's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cemetery or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Cemetery's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the Cemetery's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cemetery's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cemetery's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Cemetery to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieve fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Ford Keast

London, Ontario
May 16, 2025



Chartered Professional Accountants
Licensed Public Accountants

Woodland Cemetery Mausoleum and Crematorium

Statement of Financial Position as at December 31, 2024

	2024	Restated (Note 11) 2023
Assets		
Current		
Cash	\$ 1,343,225	\$ 1,673,312
Accounts receivable (Note 2)	180,158	195,324
Inventory	32,657	30,134
Prepaid expenses and deposits	27,750	1,372
	<u>1,583,790</u>	<u>1,900,142</u>
Long-term investments, at market (Note 3)	<u>7,518,779</u>	<u>6,811,028</u>
Pre-need funds (Note 4)		
Trust fund investments, at market	<u>2,957,936</u>	<u>2,888,174</u>
Unsold ground and niches, at cost		
Surveyed but unsold ground	16,583	19,149
Niches	222,426	50,846
	<u>239,009</u>	<u>69,995</u>
Capital assets (Note 5)	<u>1,532,159</u>	<u>1,502,176</u>
	<u>\$ 13,831,673</u>	<u>\$13,171,515</u>
Liabilities		
Current		
Accounts payable and accrued liabilities	\$ 175,301	\$ 161,611
Government remittances payable	5,071	112,031
Due to St. Paul's Cathedral (Note 6)	-	150,364
Deferred revenue	179,484	186,243
	<u>359,856</u>	<u>610,249</u>
Deferred prepaid trust	<u>2,965,575</u>	<u>2,647,921</u>
	<u>3,325,431</u>	<u>3,258,170</u>
Net assets		
Operating fund	1,457,827	1,908,786
Care and Maintenance fund (Note 3)	7,110,248	6,187,562
Capital Asset fund	1,532,159	1,502,176
Endowment fund (Note 3)	406,008	314,821
	<u>10,506,242</u>	<u>9,913,345</u>
	<u>\$ 13,831,673</u>	<u>\$13,171,515</u>

Approved by the Wardens:


 Warden

 Warden

The accompanying notes are an integral part of these financial statements.

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Woodland Cemetery Mausoleum and Crematorium

Statement of Changes in Fund Balances

Year ended December 31, 2024

	Operating Fund	Care and Maintenance Fund	Capital Asset Fund	Endowment Fund	Total	
					2024	Restated (Note 11) 2023
Fund balance, beginning of year	\$ 1,908,786	\$ 6,187,562	\$ 1,502,176	\$ 314,821	\$ 9,913,345	\$ 9,485,366
Net revenue (expenses)	(28,477)	669,978	(140,604)	12,231	513,128	427,979
Interfund transfers (Note 7)	(422,482)	252,708	170,587	(813)	-	-
Funds applied for (Note 7)	-	-	-	79,769	79,769	-
Balance, end of year	\$ 1,457,827	\$ 7,110,248	\$ 1,532,159	\$ 406,008	\$ 10,506,242	\$ 9,913,345

The accompanying notes are an integral part of these financial statements.

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Woodland Cemetery Mausoleum and Crematorium

Statement of Operations

Year ended December 31, 2024

	Operating Fund	Care and Maintenance Fund	Capital Asset Fund	Endowment Fund	Total	
					2024	Restated (Note 11) 2023
Revenues						
Property sales	\$ 590,760	\$ -	\$ -	\$ -	\$ 590,760	\$ 604,947
Monuments and markers	507,218	-	-	-	507,218	516,326
Cremation income	451,326	-	-	-	451,326	407,890
Burial income	366,250	-	-	-	366,250	382,856
Funeral services	366,111	-	-	-	366,111	294,911
Care and maintenance	-	312,555	-	-	312,555	378,313
Auxiliary and other sales	189,102	-	-	-	189,102	199,821
Other revenue	156,981	-	-	-	156,981	110,068
Disbursement fees collected	74,060	-	-	-	74,060	64,496
Ground services	23,037	-	-	-	23,037	17,734
	<u>2,724,845</u>	<u>312,555</u>	<u>-</u>	<u>-</u>	<u>3,037,400</u>	<u>2,977,362</u>
Expenses						
Operating expenses (Schedule A)	2,467,001	-	-	-	2,467,001	2,319,958
Administrative expenses (Schedule B)	597,837	-	-	-	597,837	599,492
Amortization	-	-	123,056	-	123,056	109,739
	<u>3,064,838</u>	<u>-</u>	<u>123,056</u>	<u>-</u>	<u>3,187,894</u>	<u>3,029,189</u>
Net revenue (expense) from operations	<u>(339,993)</u>	<u>312,555</u>	<u>(123,056)</u>	<u>-</u>	<u>(150,494)</u>	<u>(51,827)</u>
Investment income (loss)						
Realized gain (loss) on investments	-	419,230	-	-	419,230	(2,500)
Unrealized gain (loss) on investments	-	(61,807)	-	-	(61,807)	109,321
Interest	7,918	-	-	12,231	20,149	365,743
Interest from care and maintenance	303,598	-	-	-	303,598	-
	<u>311,516</u>	<u>357,423</u>	<u>-</u>	<u>12,231</u>	<u>681,170</u>	<u>472,564</u>
Gain (loss) on disposal of assets	<u>-</u>	<u>-</u>	<u>(17,548)</u>	<u>-</u>	<u>(17,548)</u>	<u>7,242</u>
Net revenue (expense)	<u>\$ (28,477)</u>	<u>\$ 669,978</u>	<u>\$ (140,604)</u>	<u>\$ 12,231</u>	<u>\$ 513,128</u>	<u>\$ 427,979</u>

The accompanying notes are an integral part of these financial statements.

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Woodland Cemetery Mausoleum and Crematorium

Statement of Cash Flows

Year ended December 31, 2024

	Operating Fund	Care and Maintenance Fund	Capital Asset Fund	Endowment Fund	Total	
					2024	Restated (Note 11) 2023
Cash provided by (used in):						
Operating activities						
Net revenue (expenses)	\$ (28,477)	\$ 669,978	\$ (140,604)	\$ 12,231	\$ 513,128	\$ 427,979
Add (deduct) non-cash items:						
Amortization	-	-	123,056	-	123,056	109,739
Gain on disposal of assets	-	-	17,548	-	17,548	(7,242)
Unrealized loss (gain) on investments	-	61,807	-	-	61,807	(109,320)
Funds applied for	-	-	-	79,769	79,769	-
Change in non-cash working capital items related to operations (Note 8)	(183,527)	-	-	-	(183,527)	88,136
	(212,004)	731,785	-	92,000	611,781	509,292
Investing activities						
Change in long-term inventory	(169,013)	-	-	-	(169,013)	99,760
Purchase of capital assets	-	-	(170,587)	-	(170,587)	(257,904)
Increase in pre-need funds deferred	317,654	-	-	-	317,654	(242,973)
Net investment funds transfer to (from) unrestricted	653,198	(731,785)	170,587	(92,000)	-	-
Proceeds from disposal of assets	-	-	-	-	-	12,555
Increase in long-term investments	(769,558)	-	-	-	(769,558)	(59,700)
	32,281	(731,785)	-	(92,000)	(791,504)	(448,262)
Financing activities						
Advances to related parties	(150,364)	-	-	-	(150,364)	(4,106)
Repayment of equipment	-	-	-	-	-	(5,352)
	(150,364)	-	-	-	(150,364)	(9,458)
Increase in cash during the year	(330,087)	-	-	-	(330,087)	51,572
Cash, beginning of year	1,673,312	-	-	-	1,673,312	1,621,740
Cash, end of year	\$ 1,343,225	\$ -	\$ -	\$ -	\$ 1,343,225	\$ 1,673,312

The accompanying notes are an integral part of these financial statements.

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Woodland Cemetery Mausoleum and Crematorium

Schedules to Statement of Operations

Year ended December 31, 2024

	2024	2023
Operating expenses		Schedule A
Salaries and wages	\$ 1,416,738	\$ 1,380,926
Employee benefits	302,674	270,050
	<u>1,719,412</u>	<u>1,650,976</u>
Memorials	300,257	295,156
Grounds	105,912	91,140
Crematorium	99,387	77,673
Repairs and maintenance	71,768	19,625
Disbursement fees paid	69,229	39,499
Ancillary	62,244	68,258
Niches and ground sales	35,089	68,281
Automotive	3,703	9,350
	<u>\$ 2,467,001</u>	<u>\$ 2,319,958</u>
Administrative expenses		Schedule B
Management fees (Note 6)	\$ 158,882	\$ 172,180
Professional fees	100,371	85,346
Technology costs	79,859	35,250
Bank charges and interest	81,765	85,559
Utilities	66,091	76,659
Office	62,697	62,179
Insurance	29,963	26,286
Licensing and education	16,362	35,930
Telecommunications	5,927	9,448
Bad debts (recovery)	3,305	(6,968)
Property taxes (recovery)	(7,385)	17,623
	<u>\$ 597,837</u>	<u>\$ 599,492</u>

The accompanying notes are an integral part of these financial statements.

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Woodland Cemetery Mausoleum and Crematorium

Notes to Financial Statements
December 31, 2024

Nature of the Organization

Woodland Cemetery ("the Cemetery") was founded in 1879 by St. Paul's Cathedral as a new burial ground to replace St. Paul's Grove Cemetery. The Cemetery provides burial, mausoleum and cremation services in London, Ontario. As a non-profit organization, the Cemetery is exempt from income taxes under paragraph 149(1)(l).

1. Accounting Policies

The accompanying financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The significant accounting policies are summarized below.

Revenue Recognition

Revenue related to the sale of interment rights is recognized when the contract is signed and a deposit has been received. Revenue from the sale of products and services is recorded when the product is delivered or the service provided.

Unrestricted contributions and other revenue are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

The Cemetery accepts pre-payment for products and services to be provided at a later date. Revenue is deferred until products and services are delivered. Payments received are credited directly to the individual customer accounts and invested. Interest earned on funds is credited to the customer's account as earned. At the time of utilization, revenue to be recognized from prepaid trust funds will be equal to the payments received from the customer in relation to that portion of the contract being utilized plus any investment income earned on those payments, to a maximum value of the current retail selling price of the goods or services being utilized.

The Funeral, Burial and Cremation Services Act, 2002, requires that a certain percentage of sales of various products be set aside and invested to provide income for the care and maintenance of cemetery properties. These funds are recorded as externally restricted funds for care and maintenance. Contributions for care and maintenance that are to be held as trust funds and gains (losses) on the investment of these funds are recognized as direct increases (decreases) in net assets.

Investment income (loss), which consists of interest, dividends, income distributions from pooled funds, and realized and unrealized gains and losses, is recorded as revenue in the Statement of Operations, except to the extent that it relates to externally restricted funds for care and maintenance, endowments or deferred prepaid trust funds.

Deferred revenue

Revenue is deferred for monuments, markers and foundations paid for before year-end, while the work has not been completed. The revenue is recognized upon completion. Donations received for capital asset purchases are amortized over the life of the asset.

Woodland Cemetery Mausoleum and Crematorium

Notes to Financial Statements
December 31, 2024

1. Accounting Policies (continued)

Prepaid Burial Funds

Prepaid burial funds are held in trust and the investment income that is earned is accumulated and applied to each account. When the service is provided, as per Ontario legislation, excess amounts over the current cost of the service is refunded. Prior to 1992, Woodland Cemetery was required to hold only 65% of the original amount received in trust. The remaining 35% of the original amount and all investment income that was earned on these funds was held as a provision to pay out the current cost of services when they are provided. An estimation of the outstanding obligations to provide services from the pre-1992 funds is performed annually to determine any excess of accumulated income, which is reported as investment income.

Restricted investment income

The Cemetery earns investment income that is subject to external restrictions. This includes income earned on Endowment investments as well as income earned on funds held in trust for Care and Maintenance and Prepaid burials. Restricted investment income earned on Care and Maintenance and Endowment investments are recorded in the Statement of Operations. Restricted investment income earned on Prepaid burials is recorded on the Statement of Financial Position as an increase to the Prepaid burial funds liability.

Fund Accounting

The Endowment Fund reports restricted resources contributed for endowments to the Cemetery. The income from the endowments is used to help fund cemetery operations.

The Care and Maintenance Fund reports the resources that are used for Cemetery perpetual care and maintenance. This fund is in accordance with Provincial legislation requires that portion of the burial lot, columbarium niche and marker proceeds be placed in trust for perpetual care and that the capital never be depleted. The investment income from these funds must be used to maintain the Cemetery. Care and Maintenance contributions are recorded on the statement of changes in fund balances as a direct increase in the Care and Maintenance Fund.

The Operating Fund reports the net revenues and expenditures related to the Cemetery's operations. A portion of the Cemetery's revenue, as determined by Vestry each year, is transferred to the Cathedral's Operating Fund and it is to be used for Cathedral operations.

The Capital Asset Fund reports the new Cemetery asset acquisitions less amortization.

Unsold Ground and Niches

Inventory represent columbarium niches and ground interment lots which are measured at lower of cost and net realizable value. When the net realizable value is less than cost, the inventory value is written down. When circumstances which previously caused inventory to be written down no longer exist, the previous impairment is reversed. The inventory is then relieved based on average cost. Long-term inventory is inventory not expected to be available for sale in 2025.

Cash and Cash Equivalents

Cash as disclosed on the Statement of Financial Position consists of cash on hand and balances with banks.

Woodland Cemetery Mausoleum and Crematorium

Notes to Financial Statements

December 31, 2024

1. Accounting Policies (continued)

Financial Instruments

Measurement of Financial Instruments:

Financial assets and financial liabilities are measured at fair value on acquisition.

Subsequently from time to time the financial assets and financial liabilities are measured at amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the Statement of Operations as unrealized gains (losses) on investments.

Impairment:

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write-down and any subsequent reversal are recognized in the Statement of Operations.

Transaction Costs:

The Cemetery recognizes its transaction costs in net revenue in the period incurred. However, financial instruments that will not be subsequently measured at fair value are adjusted by the transaction costs that are directly attributable to their origination, issuance or assumption.

Capital Assets

Capital assets are recorded at acquisition cost. Amortization is provided on the straight-line method over the estimated useful lives of the assets at the following rates:

Cemetery building	20-40 years
Crematorium	5-40 years
Mausoleum	10-40 years
Machinery and equipment	10 years
Vehicles	15 years
Furniture and fixtures	5 years
Computer and technology	3-10 years
Roadways and paving	20 years
Fences and signs	20 years
Scattering gardens	40 years

Use of Estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reporting period. Specific estimates include allowance for doubtful accounts, inventory obsolescence, useful lives of capital assets, and amortization methods and rates. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in net revenue in the period in which they become known.

Woodland Cemetery Mausoleum and Crematorium

Notes to Financial Statements
December 31, 2024

2. Accounts Receivable

	2024	2023
Accounts receivable	\$ 190,047	\$ 293,291
Less allowance for doubtful accounts	(9,889)	(97,967)
	<u>\$ 180,158</u>	<u>\$ 195,324</u>

3. Long-Term Investments

Investments held for care and maintenance and endowments are recorded at market value according to the Cemetery's investment statements.

	2024	2023
Endowment	\$ 408,531	\$ 314,821
Operating	-	102,319
Care and Maintenance (cost \$7,172,055, 2023 - \$6,476,866)	7,110,248	6,393,888
	<u>\$ 7,518,779</u>	<u>\$ 6,811,028</u>

Investments held for care and maintenance, endowments, and pre-need funds are comprised of mutual funds and money markets. The investment income earned on these investments is reported in operations to be used for the care and maintenance and operations of the Cemetery.

Net assets restricted for care and maintenance consist of funds set aside from the sale of ground and cremation lots, niche, monument and marker sales. The Funeral, Burial and Cremation Services Act, 2002, requires that 40% of the sale of all ground and cremation lots, 15% of all niche sales, \$30 for each scattering interment, \$100 - \$200 for monument sales and \$100 for each marker sale be transferred to these investments. The Cemetery was in compliance with these requirements during the year.

4. Pre-Need Funds

In compliance with provincial legislation, the Cemetery maintains trust accounts for the investment of pre-need deposits. The invested funds along with their investment income are allocated to individual pre-need accounts until required, at which time the individuals' account balances are transferred to the unrestricted fund to apply to the cost of burial, cremation or funeral services.

	2024	2023
Prior to April 1, 1992	\$ 37,182	\$ 38,153
Subsequent to April 1, 1992	2,671,879	2,590,675
Funeral Services	248,875	259,346
	<u>\$ 2,957,936</u>	<u>\$ 2,888,174</u>

Woodland Cemetery Mausoleum and Crematorium

Notes to Financial Statements
December 31, 2024

5. Capital Assets

	Cost	Accumulated Amortization	Net	
			2024	2023
Land	\$ 1	\$ -	\$ 1	\$ 1
Cemetery building	853,791	509,741	344,050	363,835
Crematorium	753,678	492,897	260,781	269,052
Mausoleum	500,963	107,515	393,448	405,099
Machinery and equipment	195,437	54,015	141,422	147,217
Vehicles	118,282	16,643	101,639	109,524
Furniture and fixtures	28,981	21,791	7,190	12,986
Computer and technology	65,803	49,552	16,251	9,867
Roadways and paving	259,830	35,725	224,105	134,687
Fences and signs	260,037	233,401	26,636	32,322
Scattering gardens	38,016	21,380	16,636	17,586
	<u>\$ 3,074,819</u>	<u>\$ 1,542,660</u>	<u>\$ 1,532,159</u>	<u>\$ 1,502,176</u>

6. Due to St. Paul's Cathedral

Related party transactions that have commercial substance are measured at the exchange amount when they are in the normal course of business, except when the transaction is an exchange of a product or property held for sale in the normal course of operations. Where the transaction is not in the normal course of operations, it is measured at the exchange amount when there is a substantive change in the ownership of the item transferred and there is independent evidence of the exchange amount. All other related party transactions are measured at the carrying amount.

In 2017, St. Paul's Cathedral advanced \$250,000 to the Cemetery to help fund ongoing costs of the funeral home development. At December 31, 2020, the loan was unsecured, and due on demand. Effective January 1, 2021, the terms of the loan were revised such that the loan bears an interest at 3% per annum and was payable beginning January 2021. The loan was to be repaid in monthly installments over 5 years for a total of 60 payments. Early in 2023, the principal repayments were indefinitely postponed. The loan was fully repaid in August 2024.

During 2024, The Cemetery paid a management fee of \$158,882 (2023 - \$172,180) to St. Paul's Cathedral. The management fee amount, if any, will continue to be determined annually.

7. Interfund Transfers

During the year, the Cemetery transferred \$170,587 to the Capital Asset Fund. These transfers are a result of the Cemetery needing to use cash from the Operating Fund to make capital purchases or pay expenses from the other funds.

During the year, the Cemetery transferred \$813 from the Endowment Fund as a result of the Cemetery using endowment and care and maintenance funds for cemetery operations. The Cemetery also added \$79,769 of prior year interest to the Endowment Fund.

During the year, the Cemetery transferred \$252,708 to the Care and Maintenance Fund from the Operating Fund. This transfer was for previously realized capital gains recognized in the Operating Fund.

Woodland Cemetery Mausoleum and Crematorium

Notes to Financial Statements
December 31, 2024

8. Statement of Cash Flows

The change in non-cash working capital balances related to operations referred to in the statement is determined as follows:

	2024	Restated (Note 11) 2023
(Increase) decrease in current assets:		
Accounts receivable	\$ 15,166	\$ 9,846
Inventory	(2,523)	(30,134)
Trust fund investments	(69,759)	7,947
Prepaid expenses	(26,378)	-
Increase (decrease) in current liabilities:		
Accounts payable and accrued liabilities	13,686	126,106
Government remittances payable	(106,960)	(6,454)
Deferred revenue	(6,759)	(19,175)
Net change	\$ (183,527)	\$ 88,136

9. Financial Instruments Risk Management

Transactions in financial instruments may result in financial risks being assumed by the Cemetery or transferring to another party. The risks identified by the Cemetery are as follows:

Credit Risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss to the Cemetery by failing to discharge its obligation or make repayment. The Cemetery provides credit to its customers in the normal course of its operations for burial and interment services. Credit valuations are performed on a regular basis and the financial statements take into account an allowance for bad debts. The Cemetery minimizes its credit risk by conducting transactions with a large number of customers.

Currency Risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Cemetery has a bank account held in US dollar currency of \$89,585 (2023 - \$88,926) which has been converted to Canadian dollar currency at the year-end in the amount of \$126,552 (2023 - \$117,614). As such, the Cemetery is exposed to currency risk on this bank account.

Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. The Cemetery is exposed to market risk to the extent of its investments held for care and maintenance, endowment and pre-need funds.

Liquidity Risk

Liquidity risk is the risk that the Cemetery will be unable to fulfill its obligations on a timely basis or at a reasonable cost. The Cemetery manages its liquidity risk by monitoring its operating requirements. The Cemetery prepares budgets to ensure it has sufficient funds to fulfill its obligations.

The nature, extent and concentration of the Cemetery's exposure to the above risks did not change during the fiscal year.

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Woodland Cemetery Mausoleum and Crematorium

Notes to Financial Statements

December 31, 2024

10. Commitments

The Cemetery has accepted a quote from Canadian Portable Structures to provide a structure for an addition to the administrative office space for \$185,000 plus HST. A deposit in the amount of \$27,750 was paid during the year. This project has been placed on hold indefinitely to focus on other immediate projects.

11. Restatement of Comparative Amounts

The Cemetery is restating the Care and Maintenance Fund in order to report all contributions to the fund separately from the fund balance. The Cemetery is also restating the Endowment Fund to account for prior year contributions and income. The Cemetery is now recording the disbursements received from and contributions made to the investments as revenues and expenses of the Operating Fund. Accordingly, opening net assets as at January 1, 2023 and net revenue for the comparative year have been restated as follows:

	<u>2023</u>
Net Assets, Beginning of year as previously reported	\$ 9,499,306
Restatement of Endowment investments	<u>(13,940)</u>
Net Assets, Beginning of year as restated	<u>9,485,366</u>
Net revenue as previously reported	35,726
Increase in Endowment investment income	13,940
Increase in Care and Maintenance contributions	<u>378,313</u>
Net revenue as restated	<u>427,979</u>
Net Assets, End of year as restated	<u>\$ 9,913,345</u>

The Cemetery is restating the Capital Asset Fund and the Operating Fund to report all capital gains and amortization as net revenue of the Capital Asset Fund. The total amount of the restatement is \$357,362. There has been no change to net assets for this restatement.

12. Reclassifications

Certain of the comparative figures for the preceding year have been reclassified to conform with the statement presentation adopted for the current year.

**Woodland Cemetery, Mausoleum and Crematorium
Budget 2026**

	2024 Actual	Budget 2025	Prelim Actual	
			2025	Budget 2026
V6 Feb 9-26				
INCOME				
<u>Property Sales</u>				
301050 · Land Sales - Traditional Lots	325,842	321,000	293,180	300,000
301100 · Land Sales - Cremation Lots	28,382	42,000	35,226	35,000
301150 · Niche Sales	232,288	290,000	221,765	250,000
301200 · Discretionary Benefit Credit	(27,232)	(35,000)	(28,305)	(30,000)
301250 · Land Sales Trad - Discretionary	27,000	33,800	24,800	26,000
301300 · Land Sales Crem-Discretionary	4,500	4,000	7,500	8,000
Total Property Sales	590,760	655,800	553,966	599,000
<u>Burial Income</u>				
302050 · Traditional/Casket Burial	166,500	178,000	187,130	178,000
302100 · Cremation Ground Burial	101,880	117,000	80,837	90,000
302150 · Niche Inurnment	50,245	50,000	46,757	50,000
302200 · Scattering	14,040	15,000	11,500	15,000
302240 · Graveside Staff Services	28,856	32,000	24,450	28,000
302320 · Canopy Rental & Set Up	3,680	5,000	4,580	5,000
302350 · Overtime & Saturday Fees	14,950	13,000	21,300	13,000
302400 · Disinterments & Niche Removals	4,990	5,000	2,505	5,000
302450 · Discount re Prearranged Service	(18,930)	(21,000)	(24,859)	(25,000)
Total Burial Income	366,250	394,000	353,969	359,000
<u>Cremation Income</u>				
303050 · Cremation	424,865	463,000	555,456	560,000
303100 · Witnessing of Cremation	6,345	7,000	8,460	7,000
303150 · Precious Metals Recycling	17,075	13,000	17,029	5,000
303200 · Special Cremation Services	2,670	2,000	2,070	2,000
Total Cremation Income	450,955	485,000	583,015	574,000
<u>Monuments & Markers</u>				
304050 · Monuments (Upright)	185,091	200,000	218,802	200,000
304100 · Markers (Flat)	79,843	80,000	77,969	75,000
304150 · Benches & Other Memorials	0	15,000	14,265	15,000
304200 · Foundations	141,333	160,000	113,610	110,000
304250 · Inscriptions	100,952	110,000	100,195	100,000
Total Monuments & Markers	507,218	565,000	524,871	500,000
<u>Ancillary & Other Sales</u>				
305050 · Caskets	93,230	95,000	81,860	80,000
305100 · Urns	45,398	53,000	53,967	53,000
305110 · Velvet Urn Bags	0	0	45	0
305150 · Vaults (Urn & Casket)	8,430	9,000	8,875	9,000
305200 · Jewelry	2,058	1,500	4,588	5,000
305250 · Cameos & Emblems	4,791	4,300	4,476	4,300
305300 · Urn & Standing Niche Plaques	1,625	1,800	900	1,800
305350 · Bronze Scattering Plaques	18,845	23,000	19,580	23,000
305400 · Temporary Marker/Other Memorial	4,015	5,200	1,188	2,000
305500 · Vases & Lanterns	9,660	11,700	1,898	3,000
305550 · Tree & Rock Dedication	1,050	1,400	2,000	2,000
Total Ancillary & Other Sales	189,102	205,900	179,706	183,100
<u>Funeral Services</u>				
306050 · Co-ordination of Activities	99,750	107,000	102,428	107,000
306100 · Documentation	72,470	75,000	74,103	75,000
306150 · Transfer of the Deceased	101,466	110,000	110,244	110,000
306200 · Essential Care of the Deceased	5,610	6,500	5,555	6,500
306225 · Embalming	2,800	2,500	1,100	1,500
306250 · Facilities for Preparation	66,630	65,000	66,206	70,000
303250 · Holding Fees	225	300	535	300
303300 · Mailing of Cremated Remains	146	50	60	50
306300 · Other Services	12,845	9,500	24,034	20,000
306350 · Grave Set-Up and Staff Required	3,150	3,000	2,450	3,000
306400 · Peacehold Estate Planning	1,390	1,000	6,255	7,000
Total Funeral Services	396,481	379,850	392,969	400,350
<u>Ground Services</u>				
307050 · Special Maintenance Work/Garden	2,451	2,500	3,940	2,500
307100 · Monument Cleaning/Other Service	9,856	10,000	8,600	9,000
307150 · Servicing Vaults, Cement Shells	7,215	6,000	5,035	4,600
307200 · Install Vases, Lanterns, Cameos	3,515	4,000	1,350	2,500
Total Ground Services	23,037	22,500	18,925	18,600

**Woodland Cemetery, Mausoleum and Crematorium
Budget 2026**

	2024 Actual	Budget 2025	Prelim Actual	
			2025	Budget 2026
V6 Feb 9-26				
Other Income				
308050 · Administration & Other Services	13,188	15,000	3,807	5,000
308150 · Returned Cheque Fees	50	0	25	0
308200 · Bank Interest	53,807	55,000	12,664	15,000
308250 · Collections Agency Interest		0	7,482	0
308300 · Marketing Credit Allowance	29,976	30,000	92,433	93,000
308400 · Miscellaneous Income	26,003	2,000	18,718	2,000
308450 · Manager's Discount	(7,223)	(8,000)	(2,253)	(8,000)
308500 · Interest on Overdue Accounts	1,911	1,500	173	1,500
701100 · Inv Income on C&M Funds	305,224	325,000	340,506	350,000
Total Other Income	422,916	420,500	473,356	458,500
Disbursement Fees Collected				
309050 · Coroner's Fee	20,625	21,000	0	0
309100 · Municipal Death Registration	12,245	12,000	0	0
309200 · BAO Consumer Protection Fee	41,150	42,000	0	0
309250 · Revenue Reserve Disb Fees			0	
Total Disbursement Fees Collected	74,060	75,000	0	0
Total Income	2,990,780	3,203,350	3,080,808	3,082,550
COST OF GOODS SOLD				
Cost of Goods Sold - Ancillary				
350050 · Caskets	29,129	30,000	23,877	30,000
350100 · Urns	15,723	15,000	21,527	23,000
350110 · Velvet Urn Bags	796	700	215	200
350150 · Vaults (Urn & Casket)	5,278	3,500	6,040	7,000
350200 · Jewelry	737	500	1,734	500
350250 · Cameos & Emblems	1,862	2,000	1,603	2,000
350300 · Urn & Standing Niche Plaques	243	300	122	300
350350 · Bronze Scattering Plaques	2,851	2,500	9,585	10,000
350400 · Other Memorials	654	700	310	700
350500 · Vases & Lanterns	4,052	4,000	705	4,000
350900 · Peacehold Estate Planning Cost	480	1,380	4,690	1,380
Total Cost of Goods Sold - Ancillary	61,784	60,580	70,408	79,080
Cost of Goods Sold - Memorials			108	
351050 · Monuments (Upright) Expense	146,414	150,000	125,345	150,000
351100 · Markers (Flat) Expense	31,796	30,000	31,627	30,000
351150 · Foundations Expense	54,515	45,000	53,874	60,000
351200 · Inscriptions Expense	52,293	50,000	47,801	50,000
351250 · Ancillary & Other Memorials	100	0		0
351300 · Freight Charges on Ancillary	1,863	1,200	1,413	1,200
Total Cost of Goods Sold - Memorials	286,881	276,200	280,168	291,200
Disbursement Fees Paid				
352050 · Coroner's Fee	18,975	20,000	0	0
352100 · Municipal Death Registrations	12,435	12,000	0	0
352150 · Ancillary Items	271	0	0	0
352200 · BAO License Fee (Consumer Prot)	37,398	37,000	40,560	0
Total Disbursement Fees Paid	69,079	69,000	40,560	0
Cost of Goods Sold-Niche/Ground				
353010 · Domes	216	0	5,507	500
353025 · Indoor Columbarium	2,485	0	4,964	5,000
353045 · Mausoleum	1,222	0	4,276	1,200
353050 · Serenity - Phase 1	3,223	0		0
353100 · Serenity - Phase 2 & 3	19,542	52,200	21,713	52,200
353150 · Trinity Garden Domes	239	0	0	0
Inventory Shrinkage			(14,682)	
354000 · CGS Land Trad	8,163		542	0
Total Cost of Goods Sold-Niche/Ground	35,060	52,200	22,350	52,200
Total COGS	452,935	457,980	363,486	422,480
Gross Profit	2,537,846	2,745,370	2,697,321	2,660,070
EXPENSE				
Salaries & Wages Expense				
401050 · Management	462,572	508,000	485,184	511,000
401100 · Cemetery & Funeral Directors	177,657	239,000	181,065	173,000
401150 · Administrative Staff	321,085	314,000	251,817	213,000
401200 · Grounds Staff	328,323	327,000	328,601	345,000
401250 · Grounds Staff - Seasonal	62,390	80,000	21,425	63,000
401300 · On-Call Wages	36,700	37,250	36,375	37,250
402650 · Vacation Pay Expense	31,372	40,000	78,644	10,000
Total Salaries & Wages Expense	1,448,109	1,545,250	1,396,111	1,352,250

**Woodland Cemetery, Mausoleum and Crematorium
Budget 2026**

V6 Feb 9-26	Prelim Actual			
	2024 Actual	Budget 2025	2025	Budget 2026
Employee Benefits Expense				
402050 · Canada Pension Plan	67,452	70,000	69,675	63,000
402100 · Unemployment Insurance	28,448	30,000	26,938	27,000
402150 · WSIB	15,724	15,000	7,552	13,500
402200 · Employer Health Tax	15,162	12,000	8,066	10,800
402250 · Pension Plan	56,142	55,000	56,362	50,000
402300 · Medical Benefit	44,517	45,000	46,747	45,000
402350 · Dental Benefit	10,899	13,000	8,843	9,000
402400 · Life Insurance Benefit	9,055	9,800	9,268	9,800
402450 · LTD Benefit	20,960	23,000	16,142	16,000
402500 · Clothing Allowance	1,744	1,750	2,693	2,800
402550 · Mileage & Travel Allowance	1,208	1,000	649	1,000
402600 · Cell Phone Reimbursement		0		0
Total Employee Benefits Expense	271,302	275,550	254,936	247,500
	18.7%	17.8%	18.4%	18.3%
Crematorium Expense				
404050 · Cremation Rebates-Funeral Homes	36,025	48,000	56,050	56,000
404100 · Crematorium Repair & Maintenan	6,506	5,000	5,365	5,000
404150 · Crematorium Supplies	10,736	10,500	9,500	10,500
Mt Pleasant - one time costs				21,600
404200 · Storage Container	1,223	1,200	1,323	1,200
404250 · Transfer of Deceased	44,853	40,000	49,350	50,000
404300 · Shipping of Cremated Remains	44	0	0	0
Total Crematorium Expense	96,387	104,700	122,004	144,300
Amortization of Fixed Assets				
405050 · Building (Office, Grounds x2)	19,785	20,000	18,180	20,000
405100 · Crematorium & Retorts	38,534	38,000	41,334	38,000
405150 · Mausoleum	12,510	12,500	11,540	12,500
405200 · Machinery & Equipment	17,172	24,000	18,706	24,000
405250 · Vehicles	7,885	7,900	8,771	7,900
405300 · Furniture & Fixtures	5,796	5,800	5,317	5,800
405350 · Computer & Technology	5,448	5,500	6,494	5,500
405400 · Roads & Paving	9,290	10,000	12,872	10,000
405450 · Fences, Signs & Water Lines	5,686	5,700	5,118	5,700
405500 · Scattering Garden	950	950	871	950
Total Amortization of Fixed Assets	123,056	130,350	129,202	130,350
Grounds & Vehicle Expense				
406050 · Grounds Care & Maintenance	21,588	18,000	22,269	18,000
406080 · Endowments-Ground Maintenance			287	
406350 · Endowments revenue			(17,490)	
406100 · Tree Maintenance	64,824	30,000	20,336	30,000
406150 · Security	11,728	10,000	9,164	10,000
406200 · Vehicle Expense	3,703	4,000	2,961	4,000
406250 · Waste Bin Removal	5,109	5,000	5,531	5,000
406300 · C&M on Monuments, Foundations	2,653	500	0	3,000
Total Grounds & Vehicle Expense	109,615	67,500	43,398	70,000
Equipment & Tools Expense				
407050 · Maintenance & Repairs	19,369	21,000	39,267	30,000
407100 · Small Tools & Equipment	4,493	4,000	7,529	4,000
407150 · Shop Supplies	8,606	8,500	7,651	8,500
Total Equipment & Tools Expense	32,468	33,500	54,447	42,500
Utilities & Fuel Expense				
408050 · Equipment Fuel	15,624	19,000	19,307	19,000
408100 · Gas	23,143	20,000	19,863	20,000
408150 · Hydro	15,444	14,000	16,055	17,000
408200 · Water	11,880	12,000	7,839	8,000
408250 · Telephone & Internet	5,927	6,000	8,119	6,000
Total Utilities & Fuel Expense	72,018	71,000	71,183	70,000
Office Expense				
409050 · Office Cleaning	10,149	12,000	14,788	16,800
409100 · Office Furniture & Fixtures	2,065	2,000	788	2,000
409150 · Answering Service	6,615	6,000	5,898	6,000
409200 · Office Supplies	12,619	8,800	11,541	8,800
409250 · Postage	1,387	1,600	1,175	1,600
409300 · Advertising & Sponsorships	9,356	7,500	6,933	7,500
409350 · Staff Appreciation	5,418	2,400	12,620	10,000
Board/Memorial Expense				700
409400 · Printing & Toners	6,253	7,000	3,649	7,000
Total Office Expense	53,853	47,300	57,384	60,400

**Woodland Cemetery, Mausoleum and Crematorium
Budget 2026**

V6 Feb 9-26		Prelim Actual	
	2024 Actual	Budget 2025	Budget 2026
Computer Maintenance & Support			
410050 · IT Support	22,071	23,000	22,440
410100 · Software Licensing	54,511	54,000	69,069
410150 · Hardware	1,475	550	1,462
410200 · Web Services & Domain Reg	1,798	1,800	5,677
410250 · Environmental & Other Charges	4	20	0
Total Computer Maintenance & Support	79,859	79,370	98,648
Licensing & Education			
411050 · BAO Licensing & Director Fees	1,439	1,440	1,623
411100 · OACFP & Other Membership Fees	3,274	3,500	3,626
411150 · Education & Conference Fees	9,907	10,000	3,420
411200 · Hotel, Meals & Travel	1,742	3,000	1,567
Total Licensing & Education	16,362	17,940	10,235
Professional Fees			
412050 · Accounting	255	500	314
412100 · Audit	34,480	30,000	32,500
412150 · Legal	9,530	10,000	8,395
412200 · Consulting Fees	23,631	15,000	6,086
412250 · Insurance	29,963	30,000	31,291
Total Professional Fees	97,839	85,500	78,586
Miscellaneous Charges & Fees			
			(963)
413050 · Bank Fees	2,573	2,000	2,399
413100 · POS - Credit Card Fees	43,717	40,000	40,195
413150 · Trustee Fees	32,359	26,000	65,784
413170 · Minister of Finance	0		2,810
413200 · Payroll Fees	3,028	7,000	5,676
413250 · Bad Debts Expense	3,305	5,000	4,350
413300 · Collection Agency Fees	88	100	88
413350 · Miscellaneous Expense	3,566	2,000	308
Total Miscellaneous Charges & Fees	88,635	82,100	120,647
Other Expenses			
414050 · Property Tax	(7,387)	0	0
414100 · Lease Expense	5,269	5,000	4,394
414200 · Cost of long term inv sold	0	0	0
705000 Finance Charge overdue AR			(133)
705100 · Gain/Loss on Disposal			4,358
705200 Unrealized FX Exchange			5,422
708100 · Extra Expense			95,555
709000 · Share to St Paul's Cathedral	158,882	161,130	169,245
Total Other Expenses	156,764	166,130	278,841
Total Expense	2,849,278	2,706,190	2,706,031
Net Ordinary Income	(111,432)	39,180	(18,710)

CAPITAL PROJECT BUDGET-2026

Office carpet/paint	\$10,000
Grounds Equipment	50,000
Scattering posts	26,280
IT equipment	4,000
Mausoleum Niche Plates	2,500
Admin sidewalk	20,000
Storage cabinets	1,200
Single garage Doors (2)	6,000
Vestibule Reno	7,500
Contingency	22,520
	\$150,000
Crematorium Renovation	\$1,800,000