

MY PAYMENT INFORMATION

Please use this checklist to indicate your desired contributions. We will use this information to record your offerings.

Regular Offering \$ _____

I Direct this debit to be made **Monthly** **Weekly**

Building Fund \$ _____

I Direct this debit to be made **Monthly** **Weekly**

Bishop's Debt Fund \$ _____

I Direct this debit to be made **Monthly** **Weekly**

If you have a specific date or preferred time of the week or month ,please indicate below:

Total Weekly Amount

Total Monthly Amount

Signatures of Account Holder(s)

Date



st.martinscathedral

A family of worshipping Christians; where the faith is taught –where people of all ages can grow in love and commitment to Christ in an atmosphere of caring, sharing, loving and respect for all persons; - where opportunity is provided for witness and service in the wider community.

**Our Narrative Budget
For 2009**

Introduction

Once again it is time to tell the stories behind the numbers.

This narrative budget tells you where your money goes and how it is used. It is a story to make you proud of every dollar you contribute. We know the budget will speak meaningfully to you about the deeper value of your tithes and gifts.

How did we do in 2008? Not only did we meet our budget, but through prudent leadership, faithful weekly offerings, fundraising and the gifts of time by our lay people, we were able finish the year with a surplus, and retire our debt to the Anglican Foundation. (One of our smaller loans)

Again in 2008, we witnessed a remarkable development in the sense of our Church moving from just being a congregation to a community. We have integrated young people more fully into the life of our worship and outreach, new people have joined our Church and St. Martin's is definitely known as a Community that Cares.

From each offering received from you and your fellow parishioners, St. Martin's builds on a vision established over 50 years ago when Anglican people gathered in this community to build a Church.

That vision began with a sense of Christian duty to reach out to the poor, lonely and oppressed. St. Martin's grew into a Church that helps people succeed with a positive approach to life, and is still growing by presenting an unchanged Gospel in a radically changed world!

Your offerings are not just numbers to be totaled up. They are a real and important reflection of a relationship you have with God and His Church in this town and our diocese. Your offerings are a gift, which empowers St. Martin's to make a difference.

We hope, that as you read through the pages of this budget, you will see the bright beautiful vision of God's Church known in this place as St. Martin's, and know there is much to celebrate.

Rev. John+



My Personal Pre Authorized Debit Payment Plan agreement with St. Martin's Cathedral

Instructions:

1. Please complete all sections in order to instruct your financial institution to make payments directly from your account.
2. Please sign the Terms and Conditions on the reverse of this document.
3. Return the completed form with a blank cheque marked "VOID" to St. Martin's Cathedral 132 Airport Blvd, Gander NL , A1V 2E7 or pass it to one of the Clergy or Parish Treasurer.
4. **Important:** If you have a joint account and if more than one signature is needed on your cheques ,both must sign this form.
5. If you have any questions, please call the office at 256 3838

Please Print Clearly Names of Account Holder (s) _____
Address: _____
Phone: _____ email _____

Branch Number **Institution Number**

Account Number

Name of My Financial Institution _____

Branch Location _____

Branch Address| _____

City/Province _____

Postal Code _____

I agree to participate in this Pre Authorized Debit Plan and authorize the Payee (St. Martin's Cathedral) and any successor or assign of St. Martin's Cathedral to draw a Debit in paper, electronic or other form for the purpose of transferring funds to St. Martin's Cathedral as an offering on my account indicated above at the Financial Institution indicated above and I authorize the Financial Institution to honour and pay such debits.

I Understand that this agreement shall be binding on me as if signed by me, and, in the case of paper debits, as if they were cheques signed by me.

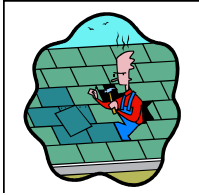
I may revoke or cancel this Agreement at any time upon notice being provided by me either in writing or orally. I acknowledge that in order to revoke or cancel the authorization provided in the Agreement, I must provide notice of revocation or cancellation to the Payee.

Payment Information and Authorization on the Back of this Form

Other Staff Members

The ministry of a Church requires a tremendous amount of “people hours”! We are thankful that worship to administration, many people offer themselves. However, because of the size of our parish, additional people are required for specific tasks. These are compensated positions

Custodian



Mr. Derek Dyke is our full time Custodian. He keeps our buildings safe, fresh and clean. He cuts grass in the summer, cleans pathways in the winter. His regular custodial work and maintenance includes St. Martin’s bowling lanes and Synod office, Derek works with our Church groups: setting up and taking down tables, chairs and equipment for meetings, fellowships and fundraisers. We have been

blessed with Derek’s carpenter skills and his abilities as a plasterer and painter. Derek does countless “small jobs” and repairs around our parish that otherwise would cost a substantial amount through the run of a year. He also helps with our youth intervention, and community outreach programs and supervises Mr. Tracey Flynn as part of our outreach.

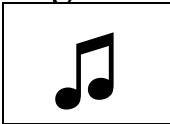
That’s Not All!

Derek’s job description continues to be connected to our Mission Statement. He sets aside a portion of time each week to be available to our shut-ins, seniors and others who have special needs. As a representative of St. Martins he will do small jobs, absolutely free of labour charge in home and garden to bring a blessing to others. Often, when asked why we do this, Derek responds:” **I am here from your Church to show we care”**

	2008	2009
The Custodian’s Salary	\$28,080.00	\$28,500.00
Benefits and Revenue Canada:	<u>\$ 6,400.00</u>	<u>\$ 6,400.00</u>
	\$34,480.00	\$34,900.00

The Cost for 2009: \$34,000.900

Organist



Church organists with training in traditional music are hard to find. The result is empty organ benches all across the country. In recognition of the demands placed on an organist, and the difficulty in finding them, St. Martin’s budgets an amount to compensate our organist . This year we continue

the challenging search for a new Organist ,and work toward finding innovations and new resources for singing God’s praise in Worship.

The Cost for 2009: \$10,000.00 (Same as last year)

Let’s Talk about Funding The Ministry of Our Church

The **ACTUAL** Operating Budget for 2009 is: **\$335,622.00.**

This Where our Money Comes from:

There are certain amounts of Money we know we will receive this year.

The Diocese

Chaplaincy Grant	(\$1152.75Mth)	\$13,833.00
Rent for Synod Office	(\$1750.00 Mth.)	\$21,000.00
Archive Room and Joint Committee Office	(\$ 528.00 mth)	\$ 6,336.00
Peyton’s Pins	(\$1300.00 mth for 9 mths.)	\$11,700.00

Subtotal : **\$52,869.00**

We anticipate income from these sources but can only estimate amounts based on previous years experience,)

Advent Cards	\$6,000.00	Sunday School	\$1,500.00
Parish Center Rentals	\$ 3000.00	Fund Raising	\$4,500.00
Flower Donations	\$ 2,500.00	(Lenten Card Money goes directly to the Diocese)	A.C.W. \$6,000.00

Subtotal **\$23,500.00**

We anticipate in 2007 total extra income of **\$76,369.00**

MEETING THE BUDGET:

WHAT WE NEED IN THE ENVELOPE OFFERING EACH WEEK IN 2009

Total Amount Needed for Operating Budget	\$335,622.00
Less amounts we know we will receive &	\$ 52,869.00
Less amounts we anticipate receiving	\$ 23,500.00 = (76,369.00)

Budget Amount needed for weekly offering is: \$259,253.00

We add the Total Amount needed for Debt: \$ 43,392.00

This gives us the yearly amount we need to receive in weekly offerings \$302,645.00

Weekly amount needed for Budget	\$4985.00
Weekly amount needed for Debt	\$ 834.46
Total amount needed in offering per Sunday	\$5819.46

Challenges and Vision

We are offering thanks this year for the inspiration of the Holy Spirit, and how our people have responded to that Vision. We continue to view the following items as a priority for the future

Some of the Items included in our discussions include:

1. To continue to challenge the heavy debt load of St. Martins.
 2. To create a new parking space around the Church Building for the convenience of parishioners and visitors.
 3. Finish the Furnace project by installing Vapour Barrier under the Church, getting scientific measurement of humidity and deal with it as required for the future well being of our building
 4. Make sure the Wheel Chair entrance is replaced with an effective and efficient product.
 5. Repairs to the Brick Chimney at the North East of the Church Building
 6. **In The Hall:** A Long term plan for the use of our building
 7. Install a proper elevator to give easy access to all floors of our Building
 8. Refresh the kitchen, and consider the need for a second dishwasher.
 9. Plan to replace aging windows, and paint the exterior of the Parish Center
-
1. **On a Spiritual Note:** Plan for effective use of our buildings as we reach out to the Community around us.
 2. To continue to develop pastoral visiting programs for all generations of our community.
 3. To strengthen our youth ministries and activities.
 4. Focus our outreach to the community and the world around us.
 5. To work with our Diocese in support of the ministry of the Church in Central Newfoundland
 6. To develop the ministries and focus of our leaders with the goal of bringing a sense of joy and accomplishment to our various ministries.
 7. Effective, more vibrant worship.

Staff Clergy

The Rector: Every parish in our Diocese has a Rector. This is the priest who has been chosen by the people and licensed by the Bishop to be the spiritual and administrative overseer of a parish. There has been a traditional expectation within the Anglican Community that our leaders be well educated, professional and prepared for the many complex tasks and demands of Ministry today.

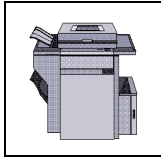
Our Associate Clergy: In our parish The Revd. Brian Candow is the Associate Priest. He works side by side with the rector as an advisor, assistant, friend and pastor. Large parishes like ours have a workload that is far too great for one priest. For that reason the ministry is expanded through the hiring of other ordained ministers to be assistants in the ministry of the person chosen and inducted as the Rector.

Part Time Associate: The Revd. Harvey Bullen has a long time affiliation with St. Martins. He is a part time associate, primarily responsible for St. Martin's duties as Diocesan Chaplain to James Paton Memorial Hospital. He is also involved worship, visiting, and helping in the ministry training of Lay Persons.

The Parish of Gander has responsibility of providing chaplaincy to all Anglicans who become patients at James Paton Memorial Hospital, or any of the Senior's homes in our community. The diocese supports this ministry with a **Chaplaincy Grant** that we receive monthly.

		<u>2008</u>	<u>2009</u>
Basic Stipend: (Salary)	Rector	\$38,000.00	\$38,000.00
	Associate	\$38,000.00	\$38,000.00
Clergy Benefits and Revenue Canada	Rector	\$12,672.00	\$12,516.00
	Associate	\$12,672.00	\$12,516.00
Travel	Rector	\$ 3,500.00	\$ 3,800.00
	Associate	\$ 3,500.00	\$ 3,800.00
Honorarium	Part Time Associate	\$ <u>7,000.00</u>	\$ 7,000.00
		\$ 115,352.00b	
The Cost or Clergy Salaries for 2009:		\$ 115,632.00	

Photocopier For several years now, St. Martin's has shared the Diocesan Photocopier. Late in 2006, the old machine had to be replaced. Your vestry entered a cost sharing agreement with the diocese which covers



the purchase price and usage fees.

Cost for 2008: \$3200.00

Thinking about Automatic Debit

The work and health of St. Martin's is made possible through the giving hearts of its parishioners.

In response to changing life- styles and increased demands on time and energy, We seek to assist you.

Besides the convenience for you, digital donations help the church to stay on budget through the entire year, especially during the summer when attendance is generally lower. It also helps us be far more effective in all of our planning.

Pre-Authorized Giving may be a good choice for you.....

Why Not Consider Automatic Debit in 2009?

Automatic Debit was introduced as a convenient way for members and to provide consistent, year-round financial support for St. Martin's. Increasing numbers of people find that monthly or weekly direct debiting allows them to more intentionally plan and honour their financial commitments to their church.

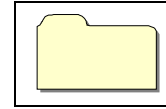
It is a safe, convenient and generous way of making sure that your offering is present at the Lord's Table every week.

If I use Automatic Debit , what do I do at the Sunday Offertory? Your parish will still supply you with your envelopes to place in the offering each week. Simply Write **Auto Debit** on the envelope. These envelopes are a reminder of your commitment through pre-authorized giving.

Further donations can be placed in your envelopes at any time.

For Your convenience, on The Last page of this budget you will find a Pre-Authorized Debit form. If you wish to begin or change your present automatic debit , simply fill it out, include a cheque marked void, and send it to the parish office.

Envelope Secretary and Parish Treasurer



The envelope secretary is a person who has the task of ensuring your offerings are recorded every week. In addition to that, the envelope secretary co-ordinates counting schedules, answers parishioner's questions, prepares your quarterly and annual statements, helps with the publication of the annual report. Our Parish treasurer works closely with the Rector, Envelope Secretary and the Vestry to ensure that funding is in place and that all of our operating expenses are paid. This includes payroll, dealing with Revenue Canada deductions, year end reports and accurate reporting.

In short, these persons (who are not staff!), spend a lot of hours each month in a position that carries great responsibility, working for the Church. We budget honorariums to compensate these hours and to say "Thank You!"

Envelope Secretary \$1,000.00

Treasurer: \$500.00

The Cost for 2008: \$1,500.00 (Same as last year)

Discretionary Fund



The people of St. Martin's have shown themselves to be extremely generous and outreaching. There is a wonderful network of care expressed through the daily lives of our people. Discretionary funds Allow the clergy to help people with special or immediate needs.

The Cost for 2008: \$1,000.00 (Same as last year)

Insurance

Insurance protects our investments, and in today's world liability insurance provides peace of mind and allows ministry to take place. In St. Martin's case we must maintain a required amount of insurance because of our loans (Mortgages)

At the time this budget was being written, we were negotiating a possible discount for this year.

Parish Center	\$ 4,751.00	Church Building	\$ 7,818.00
Rectory	\$ 557.00	Clergy House	\$ 696.00

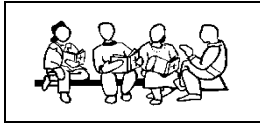
The Cost for 2008: \$13,802.00 (Same as last year)

Other Administrative Costs

Bank and fluctuating Interest Charges throughout the year:	\$2,500.00
Worker's Compensation remittance	\$1,650.00

The Cost for 2008: \$4,150.00 (Same as last year)

Youth Ministry



Our Youth Ministry is Still Growing by leaps and bounds!
Throughout the year our Sunday School teachers

need supplies and tools to work with. **Snacks and Treats** are also important in letting the children know we love them! The weekly offering from Sunday School goes into the general offering, and we budget to cover the cost of Sunday School Operations. As well we need resources for the Kid's Club, Servers, Readers, Jr. Sidespersons Youth Band, Dance Crew, Choirs etc.

The Cost for 2009: \$2,500.00 (Same as last year)



Youth Choirs

One of the strengths of our youth ministry has been in the offering of a music program. This has proven to be successful, as evidenced in the involvement of our young people at our contemporary worship and other special services. In order to keep this ministry alive, a number of years ago the vestry decided to enlist the services of a professional musician. This is done through Mr. Shawn Wiseman. Shawn meets with our Jr. and Youth choirs every week from October to May.

His fee for this work (H.S.T. included) is \$565.00 per month

The Cost for 2009: \$4520.00 (Same as last year)

Summer Program



For a couple of years we have held a parish camp at Mint Brook.

Last year the camp was not held, due to unforeseen circumstances. This year during our Anniversary Celebrations, we will be holding a series of events for our youth. We budget an amount for equipment, fees and supplies for a Vacation Bible School, Summer entertainment and other expenses so that as many children as possible can be involved.

The Cost for 2009: \$1000.00 (Same as last year)

Girl Guides

St. Martins is the sponsoring body for our own group of Beavers Cubs and Scouts. Just across the road there is a group of Girl Guides who also need help. Traditionally St. Martin's makes a donation to help them with their yearly program.

The Cost for 2009: \$500.00 (Same as last year)

Communications



Telephones are still the most important way of getting in touch. Each of our buildings has a telephone. With the exception of the Clergy homes, each line is routed through the Church so that we can provide a weekly telephone ministry.

St. Martin's is like other community businesses in that we are **unable** to have a family-calling plan. We regularly evaluate the costs and negotiate for the best possible commercial telephone plan. Estimated Cost Breakdown for our telephones:

Rectory \$1,500.00

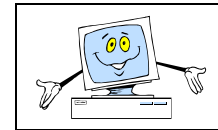
Associate's Residence \$1,500.00

Church \$1,200.00

Parish Center \$750.00 Parish Center \$750.00

The Cost for 2009: \$5,700.00 (Same as last year)

Internet Access, Website , Office and Church Supplies Photocopies and Bulletins



Today, the internet, email and the use of Websites is a primary tool for communication. Through the internet we communicate with the whole world. Our website is set up to provide a secure way for people to donate on line through **Canadahelps.org**. We use email regularly for our administration and communication with our parishioners.

Music License In today's world resources for music are readily available. We often photocopy music for use in the choirs, and public worship. It is illegal and unfair to use other people's music without paying a royalty. For that reason we must purchase a license every year.

In The Office and around our Parish : Supplies are needed for various fundraisers and special occasions .The Trumpet and the Bridge are our weekly bulletins. In addition to these publications, we produce Bible Studies, Sunday School Materials, Confirmation resources, Choir Selections, Palms for Palm Sunday Advent Folders, Church Envelopes, special bulletins and letters, quarterly reports, statements, letters Oil Candles and so on.

Included here is the cost for Communion Wine, Breads, Baptism candles, specially printed certificates and posters for Baptism ,Confirmation and such.

At the present time, we have a photocopier cost sharing agreement with the diocese. We purchase our own paper, accounting software, Computer repairs, ink cartridges stamps and other office supplies. The Rector, Associate, Treasurer , Envelope Secretary, Sunday School and Choirs all have need of office supplies to carry out ministry.

The Cost for 2009: \$8,300.00 (Same as last year)

Snow Clearing



Nobody avoids snow clearing!

At St. Martin's we have two major areas to keep clear in order for the daily work of the Church to continue. Part of our rental agreement with the Diocese and Peyton's Pins is that we keep the parking lot clear. It is an expense that can climb very high.

Obviously, we must keep the Church parking lot open so that our weekly services, programs and Sunday Worship may continue on schedule. The cost of snow clearing really is unpredictable because it is affected by the amount of snow we have. Experience of past years helps us determine the budget amount. We regularly evaluate the costs and negotiate for the best possible commercial plan. This year we have accepted a fixed rate contract for snow clearing.

The Cost for 2009: \$7,200.00 (\$ 800.00 less than last year)

Commitments and Responsibilities

Diocesan Assessment

We all know the Anglican Church is much bigger than what goes on at the parish level. Obviously our priorities are focused on what goes on at St. Martin's because for many of us, our local church is a reflection of what it means to be an Anglican Christian. Our diocese through the Bishop and committees, represents us on a provincial, national and international level. We have to be concerned with what is going on in the world around us.

Each parish is responsible for paying its fair share of the costs of providing diocesan programs, services, and other expenses associated with "doing business" as a diocese. In our diocese, the assessment is based on a fair evaluation of each parish's income.

The Cost for 2009 \$41,920.00 (Same as last year)

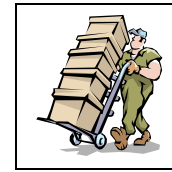
Anglican Foundation Membership

The Anglican Foundation is an extension of our National Church. The foundation provides low interest loans and grants to supplement projects and material need by local Churches. St. Martin's received a grant from the Anglican foundation during the time of the Cathedral renovations. We pay an annual fee to support the Foundation.

The Cost for 2009 \$50.00 (Same as last year)

Maintenance

Supplies



Every home requires the purchase of items to keep things in good shape. The list seems endless! Floor Wax to Light bulbs, emergency repairs, dish detergent to toilet paper, batteries for the microphones, salt to put by the doors to keep our visitors and Church family safe.

The Cost for 2009: \$2,000.00 (Same as last year)

Miscellaneous and Contingency Expenses

Experience is our guide in planning for these types of expenses every year. BUT... You never know what is going to happen next – But something **always does!** Things wear out, get broken, special events take place.



The Cost for 2009: \$2,500.00 (Same as last year)

Garbage Removal

Proper removal of waste is important for a large parish such as ours! Beside the Parish Center is a large metal bin. Waste from Synod Office, bowling lanes, parish functions in the hall and church, and offices goes here, and is regularly emptied by a contractor. This saves endless trips to the dump and keeps our environment neat and clean.



The Cost for 2009: \$1,100.00 (Same as last year)

Building Repairs

We would be "Penny Wise and Dollar Foolish" not to budget for repairs! Every year we look at our buildings and plan ahead for repairs and maintenance that we know needs to be done. Good planning will keep parish property in shape, and avoid a situation where we must undergo several heavy projects at once. This year we **MUST** fix the brick chimney. Based on planning and evaluation, we maintain the same cost for our residences, and parish center but must increase the Cathedral budget.

Repairs to Houses \$3,000.00 Repairs to Church \$10,000

Repairs for Parish Center \$2,500.00

The Cost for 2009: \$ 15,500.00

Utilities

Town Assessment



Under the *Municipalities Act*, Church property in Newfoundland are no longer legally exempt from property taxes. Towns can, at their own discretion grant exemptions. This Year the Town of Gander has levied a \$ 500.00 charge on each of our buildings.

The Cost for 2008: \$2000.00 (Same as last year)

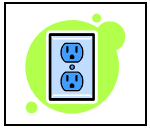
Fuel for Church



This is a major expense every year! Like every householder, we are subject to the rise and fall of fuel prices. The heat is monitored every day and after each service to conserve as much fuel as possible. We have seen that the new system is much more efficient than the old one, and anticipate with unstable fuel costs that this figure will be accurate for 2009

The Cost for 2008: \$21,000.00 (Same as last year)

Electrical



Our residential coast varies. The Rectory on Airport Boulevard is a newer home. Built with fairly modern specifications, is slightly the most energy efficient of the two. The Clergy house on Lindberg Avenue is in good shape, but lacks the insulation needed to make it as efficient as we would like. With the exception of the Church, all of our buildings have electric heat. The Church now uses electric heat for the porches and fellowship room

Rectory: \$3,200.00

Clergy House \$3,800.00

Parish Center : \$16,000.00

Church \$6,000.00

The Cost for 2009: \$29,000.00 (Same as last year)

Alarm Systems



Our rental agreement with the Diocese includes the provision of an alarm system in the parish center. We also are required to have a fire alarm monitoring system in the Church Building.

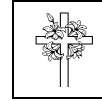
The Cost for 2008: \$1,000.00 (Same as last year)

Flower Fund

This is an amount we spend every year on flowers for the Church. This expense is generally covered by extra donations, but is paid for out of our operating account

Cost for 2009: \$2,500.00

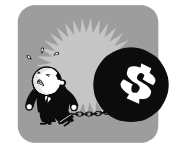
All Saints Cemetery



All Saints Cemetery is a place we share with other denominations. The cemetery charges each Church a fee based on the number of members. This covers the cost of maintenance, services and expansion to the cemetery grounds. The ministerial and cemetery committee are negotiating with the Town of Gander in anticipation of a greater municipal commitment to cost sharing, but at the present we retain the same assessment as last year.

The Cost for 2009: \$3,668.00 (Same as last year)

Debt



Our Parish has a substantial debt. As of January 1, 2009, we owed **\$211,112.00**. In 2008, we did have a surplus in income and like last year, we have been able to pay down some more of our debt. Please remember that St. Martin's is a church **without** any savings, endowments or investments. **Your regular weekly offerings are**

absolutely essential for our survival and growth!

We have paid off the Anglican Foundation loan! (It had the highest interest rate.) This loan was a supplement to the main mortgage at the Bank of Montreal. We remember that need to reduce our debt as quickly as possible. To a degree, debt can be a motivator, causing people to work together to achieve a goal. However, large debts can strangle vision, dampen enthusiasm and prevent new things from happening.

The Cathedral renovation loan continues to be the greatest burden. We are paying \$3,374.00 per month. On average, **\$1,430.00** of that amount is interest. The mortgage is not a fixed rate loan, so interest payments did decrease in 2008.

We are uncertain where interest rates will go in 2009 so the budget figure for debt here, represents our best evaluation as we prepare for 2009 (We keep it the Same as last year)

Cost of Debt for 2009: \$43,392.00 (\$3,616.00 per month)

Bottom line for Debt Payments:

We need to receive \$834.46 per week in Sunday Offering