

St. Margaret of Scotland Anglican Church

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Annual Vestry Report

February 15th, 2026



Reports for 2025 and Budget for 2026

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Simon Bell is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/84511247482?pwd=Kkp883HmrOGf8ysHSaB24PoTKz4RI0.1>

Meeting ID: 845 1124 7482

Passcode: 018807

VESTRY AGENDA

1. Opening Prayer
2. Appointment of Vestry Clerk & Scrutineers
3. Acceptance of Minutes of Vestry and Special Vestries in 2025
4. Acceptance of Vestry Reports
5. Motion to accept Regional Ministry Memorandum of Understanding
6. Financials for 2025 & Budget for 2026
7. Motion to Accept Unaudited Statements
8. Social Justice Vestry Motion
9. Motion to Adjourn
10. Closing Prayer

ANNUAL VESTRY MEETING MINUTES

Sunday February 23rd, 2025

Opening Prayer 11:55 a.m.

Sue Taylor appointed as vestry clerk.

Dylan Chandler and Don Bemco appointed as scrutineers.

Sharon Zacchigna motions to accepts the Vestry and Special Vestry minutes from 2024. Motion is seconded by Maggie Prentice. 25 in favour. None opposed. Carried.

John Snow motions to accept the Vestry reports as written. Motion is seconded by Michelle Sinclair. 25 in favour. Non opposed. Carried

The term for Peter Beckett (People's Warden) and Laura Johnston (Deputy People's Warden) has come to an end. They have both agreed to stand for re-election. No one else wishes to stand. Peter and Laura are both reappointed for another term.

St Giles Ministry Centre Update:

- Things are progressing well.
- Currently in site plan approval process which proceeds the formal building permit process.
- City has asked that we hire a landscape architect and a geotechnical engineer. The fees for these contractors are well within our budget.
- Sean anticipates that we should have site plan approval in the fall of this year and building permit should be secured in time for a construction start in the Spring of 2026.
- In the meantime, Sean is looking into renovation and repairs for our current building which included: recladding the outside stucco, removal of rooftop unit on top of the sacristy and changing to a small furnace unit, slight resloping of the outside sacristy roof area to alleviate the moisture leakage.
- Fire hydrant testing capacity will occur in April, ground water testing in May or June, as well as soil testing.
- Transformer capacity will also be looked at as it's thought to not be enough.
- City has asked that we consider installing charging units for electric vehicles and we are investigating this in terms of cost, revenue potential, location, etc. If we went ahead with this, we would start small with 3 stations with the potential to expand in the future.
- Regarding portables: Sean has advised that we keep them on site as long as possible because we can subtract their square footage from the area of the addition, as it may reduce what the city charges for development fees
- Renovation and building project will give us better fire protection as a sprinkler system will be installed,
- We are also looking at getting an electronic sign somewhere on the corner of Ford/Hanmer.
- Next building meeting will be in March, and we may be looking at outside planning material at that meeting.
- There were no questions asked following this update

Regional Ministry Update

Current Regional Ministry churches include: Trinity, St Paul's Midhurst, St John's Craighurst, Christ Church-St Jude's Ivy, St George's Utopia, and St Margaret. Our current staffing configuration is: Rev Andrew Kuhl (St Paul's and St John's and well as heading up our Latino ministry), Rev. Susan Snelling (Christ Church-St Judes and St Georges as well as half time at St Margaret), Father Simon Bell (Incumbent of St Margaret and Trinity),

and Rev Colin Bowler (quarter time assistant priest at Trinity). Going forward we are looking at appointing a three-quarter time Executive Pastoral Administrator to take on the practical, governance, and administrative work that the clergy are presently doing in order to free them up to focus more on ministry and growth. This would be a shared staff between Trinity, St Margaret, St John's and St Paul's. We are currently in the process of applying for funding from the Diocese for this position.

Financials for 2024 & Budget for 2025:

- Overall, we're in pretty good shape, we had a good 2024.
- The revenue we received was 90% of our planned budget.
- Donations have remained strong despite starting a capital campaign.
- We rely heavily on our parishioners for donation, in terms of our expenses. Parishioner donations represented 59.5% of our total operating budget for 2024.
- Overall, our expenses in 2024 came in \$25,000 underspent. We do, however, owed \$33,000 to the Diocese. So, in the end, we were only \$3331.05 overspent for 2024 and early in January we were able to pay a good portion of the money owed to the Diocese.
- Budget revenue figure for 2025 is a 0.6% increase in expected revenue over 2024 budget (but a 9.8% increase over the actual expenses for 2024).
- Expected revenue for 2025 has been lowered for portable to church usage.
- Expenses have been increased in 2025 for fundraising and mailing costs.
- Property costs for 2025 have been increased by 35%.
- If portables do need to be removed this year, money will come from the St Giles Ministry Centre funds because they are part of that project.

Additional remarks on budget by Father Simon:

- It's healthy for us to rely on ourselves to keep ministries going rather than outside income. If outside income is lost that the church is dependant upon, then the church is in a really precarious position.
- We want to spend more on ministry than building and administration, and we are in a healthy place currently because this is what we are doing. St Margaret is a really healthy and vibrant community of faith.

Lorraine Chew motions to accept our unaudited financials statements. Motion is seconded by John Snow. All in favour. Carried unanimously.

Refugee Project

Samra and Omar Manla have asked St Margaret to consider bringing some of their family members, who are Syrian refugees currently stranded in Turkey, to Canada. We are working with an agency called AURA. We need approximately \$50,000 to bring 3 people to Canada. We would need these funds before we can start the application process. We are striking a committee within the Regional Ministry to work on fundraising. If you have any interest in being a part of this committee, please speak with Beth Staffler or Canon Simon. We are hoping to get this underway in August, but we need to have the money in place before then.

Vestry Motion on Deacons

We are a missional church and as such, the walls of this church extend to the community. This can take a toll on clergy. One form of help is in a deacon who is ordained to the church and serves the parish. A deacon allows us the opportunity to take Christ into the community which is what the mission of the church is. Being a deacon is a lifelong commitment to this parish and this ministry.

A deacon is a continuous line of ministry within a parish and clergy who are wise rely on them. They are to extend the ministry for the parish beyond the liturgical life. They aren't there to replace the priest.

Questions:

- Is this a paid position? No, this is not a paid position, although mileage and expenses do get reimbursed and it does something include an honorarium.

- Why do we need to have a motion about this? Because that's what the Diocese requires. Also, we want the church to affirm and value this role as an important ministry.

A separate vote will be held when a specific individual comes forward.

Motion read:

“Be it resolved that the Parish of St Margaret’s, Barrie supports in everyway and with enthusiasm the concept of a deacon in our midst to model baptismal and deaconal ministry in the world and is a person who will lead and encourage our community in our own baptismal ministry.”

Doug Court moves to accept the motion as read. John Snow seconds the motion. 35 are in favour. None are opposed or abstain. Motion is carried.

Justice Vestry Motion

“We the Parish of St Margaret, Barrie in the Diocese of Toronto urge the Province of Ontario to reverse the planned closure on safe consumption sites in Ontario and to lift the ban on the creation of any new sites in order to expand the life saving harm reduction services to Ontarians.”

There is currently no safe injection site in Barrie, nor is there a proposed site as a result of the provinces ban. It's important to look at the whole picture. Safe injection sites aren't just for using drugs. It also is for safe disposal, getting clean needles, reducing infections and diseases, to name a few. Counselling is also provided at these sites as is medical care, if needed. Safe consumption site often means less need for paramedic services and less need for hospital emergencies.

Opportunity provided for questions. There are now.

Motion reread.

Laura Johnston moves to accept the motion as read. Don Bemko seconds the motion. Majority are in favour. 2 abstain. 1 opposed. Motion is carried.

Other Matters:

- Laura is currently updating nametags and people are encouraged to wear them.
- Question around storage space so that we can free up space in the church. Unfortunately, there is no viable space in the portable. Corporation will discuss the possibility of getting a Sea-CAN and the permit process associated with this.
- Question around snow removal fees as our contractor didn't do the best of jobs. Jane Salmon indicated they they've struggled because of the amount of snow we've received but they have been good at coming back when we've reached out for them with requests. We will tender again for next winter.
- Jane gives a special thank you to Simon, Joy, Peter, and Grant who've helped her this year.

Doug Court motions to adjourn Vestry. Motion is seconded by Maggie Prentice. Motion carried unanimously. Meeting is closed in prayer by Father Simon at 1:00 p.m.

Special Vestry September 28th, 2025

A special Vestry meeting was held on Sunday, September 28th, 2025 after the service to Approve the Financial Statements for 2025.

A Vote was taken, and approval was given.

FROM THE PARISH REGISTERS

The Sacrament of Baptism

12 Baptisms were performed in 2025.

Confirmation

No Confirmations took place in 2025.

The Sacrament of Holy Matrimony

No Marriages took place at St. Margaret in 2025.

Funerals/Burials 2024

4 funerals/burials took place in 2025.

THE COLLEGE OF BISHOPS PASTORAL LETTER TO VESTRIES

To the clergy, churchwardens and parishioners of the Diocese of Toronto:



Diocese of Toronto
Anglican Church of Canada

Beloved Siblings in Christ,

“So they cast [the net], and now they were not able to haul it in because of the quantity of fish.” – John 21:6

God’s goodness to the Diocese of Toronto amazes us every day. As your bishops, it is our joy and privilege to bear witness to the rich blessings, the varied gifts, the talents and skills, the sacrificial generosity, and the deep faithfulness of the Body of Christ in this Diocese. Every parish and community, and the many devoted Anglicans who make them up, inspire us. It has been a natural response for us to “Lift Up Our Hearts” in a spirit of gratitude and encouragement in 2025.

The very first Call of our Cast the Net visioning process was a Season of Spiritual Renewal. We heard over and over again that our Diocese is hungry to know and love God more deeply. During the season, more than 40 workshops were offered, geared to priests, deacons, lay leaders and people desiring to deepen their spiritual lives, hone leadership skills and discern God’s call. We held five “Lift Up Our Hearts” worship services: at St. James Cathedral; All Saints, Whitby; Trinity, Streetsville; St. James, Orillia; and St. Paul, Bloor Street. Large crowds gathered to worship, sing and pray for the renewal of the Church. Each one was a moment of grace and joy. The Season of Spiritual Renewal officially draws to a close with the end of the season of Epiphany 2026. Now a small group gathers to discern how we continue to grow disciples, enhance ministry and form servants of the Gospel, building on the foundation of what has been offered. Stay tuned!

The Netminders is a group of clergy, lay leaders and staff who continue to help parishes engage with the Cast the Net Calls and to bring them to life in each community. Every parish was invited to choose three or four Calls from the 20 – those that reflect the ministry that they are a part of now or hope to be in the future – and to bring them to Synod for discussion and mutual encouragement. With each part of the Body engaging our common Calls in different ways, we move as one.

At the annual clergy conference last May at Trent University, our speaker, the Very Rev. David Monteith, Dean of Canterbury, offered reflections based on Jesus the Good Shepherd, an image that resonated with our clergy, particularly in this time of disruption and uncertainty. Our clergy work so hard at hauling in the nets, and we say to them now, to all our priests and deacons: we see you, and we are grateful to God for the ministry that you do. The annual clergy conference is always a wonderful opportunity to renew friendships and make new ones, and this year was no exception. It was also our joy to host smaller clergy retreat days in the spring and fall. These were opportunities for clergy to gather in deanery groups for Bible study, to hear from their bishop and archdeacons, to deepen fellowship with one another and to share a meal. We want to respond to Call #12 to “continue and enhance support for all ordained people” as they engage in vital ministry.

Regarding shared ministry, our partnership with the Diocese of Brasilia continues to flourish, now entering our third year of seven. Our motto, “Partners in Christ, united in mission” (Parceiros em Cristo, unidos na missão) is grounded in Calls #4 and #13 regarding our participation in God’s healing work and ministries of service in the world. Dr. Paulo Ueti from Brasilia and the Rev. Canon Dr. Christopher Brittain from Toronto offered an online bilingual study day on liberation theology for clergy and lay leaders of both dioceses last March. The Rev. Dr. Rodrigo Espiuca from Brasilia invited us to seek signs of resurrection in his keynote address at the Outreach Conference in October. Bishop Mauricio Andrade participated in our bishops’ Advent series in December.

Looking ahead, we will welcome Dr. Paulo Ueti as our guest speaker at this year's clergy conference, and we can't wait to receive a delegation of Brazilian youth for the ReCharge Youth Retreat. We also hope a small group of Toronto Anglicans can visit Brasilia this year.

We are pleased to be moving ahead with our work on equity, decolonization, diversity and inclusion with the hiring of our new EDDI Advisor, Dilesha Stelmach. Dilesha brings a strong experiential and educational background in this ministry, centered around Ephesians 4: 4-6: "there is one body, one Spirit, one hope of your calling, one Lord, one faith, one baptism, one God and Father, Creator of all, who is above all and through all and in all." With support from our HR department and the Bishop's Committee on Intercultural Ministries, Dilesha is mindfully engaging, both practically and theologically, with our people – volunteers, staff, clergy – and with our infrastructure – policies, practices and the constitution and canons of the Diocese. She will be helping us to see the familiar in unfamiliar ways as we build up the ministry of every single beloved child of God in our Diocese.

To all our faithful people in so many vital ministries in our Church: thank you. To our hard-working churchwardens and treasurers, children and youth ministry workers, parish musicians, office administrators and envelope secretaries, altar guilds and custodians, ACW and outreach volunteers, and countless committee members: thank you. To our diocesan volunteers, members of Synod Council and participants on bishop's committees: thank you. To the staff team at the Synod Office: thank you. Together we all make up the strong net of the Diocese of Toronto, and together, by following the ways of Jesus, we receive "more than we can ask or imagine" – so many blessings collected in our net that we are barely able to haul it in.

When the nightly news seems especially dire, when anxiety is pervasive and the future seems uncertain, God's reign can feel far away. Yet our commitment to our baptismal covenant, our tenacious acts of faith, persistent resistance to the powers of evil, small but powerful acts of kindness towards our neighbours, and a deep, unshakable, unwavering belief that "the earth is the Lord's and all that is in it" (Psalm 24) will carry us through troubled times.

Please pray for us, as we pray daily for you.

Yours faithfully in Christ Jesus,

+ Andrew Toronto

The Right Reverend Andrew J. Asbil

Bishop of Toronto

+ Riscylla Shaw

The Right Reverend Riscylla Shaw

Suffragan Bishop of Toronto

+ Kevin Robertson

The Right Reverend Kevin Robertson

Suffragan Bishop of Toronto

INCUMBENTS ANNUAL REPORT

St Margaret's has been through three cycles of growth and decline in its short history. Each of these cycles of growth has been led by a different cleric and each of the process of decline can be linked to the limited capacity of the building and the nature of our identity as a pastoral-size church (the one-priest-one-parish model of being church). As your Incumbent I led the third cycle of growth with the anticipation that we would have solved the limited capacity of the building by the time we reached the third peak of growth. That peak of growth was reached in the year before the Covid pandemic when we had maxed out the building capacity, but Covid has changed us in so many ways.

As hard as we have tried, it seems like we have been unable to escape the impact of the Covid Pandemic. Our lives have been transformed. The way we interact and the routines we live by have been altered and it seems like there will be no return to the "old normal" or the assumed way we lived and worked. At St Margaret's we have seen that the most in the significant numbers of people who attend or participate on-line, the extent to which we are still careful around physical interaction, and the way in which we have prioritised family and smaller in-depth or personal interaction above larger community interaction.

As a parish we have had to adjust accordingly. We have had to adjust our expectations of how many people or who will participate in events, how people participate and what is an optimum way of us encouraging participation. By-and-large people are more inclined to participate in things that are family orientated (families want to be together), that accommodate smaller groups with higher levels of personal or in-depth participation and where people's personal boundaries and choices are clearly respected. I see this repeatedly in how people participate in the Eucharist, organise funerals or weddings and interact with us pastorally.

In the post-Covid period we have done a number of things to adapt. Beth Steffler's role was intentionally shifted towards building community capacity around community events to encourage people to participate and to rebuild the social connection that was undermined by the pandemic. We have seen a dramatic decline in pastoral volunteers while simultaneously experiencing a significant increase in the need for pastoral care associated with folk become increasingly isolated. That isolation has been paralleled by a growing numbers of our parishioners who are either elderly or have health concerns. To meet this need we have launched a retirees group and had to re-organise pastoral care in a variety of forms. We have also tried to adapt the types of ministry that we do with young people and children. We have intentionally encouraged the participation of young people in the services and community events in a way that accommodates the need for families to be together, while simultaneously trying to reconnect with families and children who we lost contact with during Covid. Finally, there has been a significant increase in the numbers of people accessing our deacon's cupboard, pantry box and ministries of compassion. These ministries have become a key marker of community participation and support.

During and following the pandemic we put a lot of energy into redrafting and rethinking the St Giles Ministry Centre. The project has come a long way in the past three years and we finally look like we will be putting shovels in the ground in the near future. Simultaneously we have been directly impacted by the need within the Diocese for parishes to explore regional ministry as a new way of working in order to deal with the shortage of clergy. That has increased the work-load of our existing clergy. But it has meant that we have made some significant cultural shifts from the one-priest-one-parish model to a model that is more orientated to sharing the gifts of the clergy team and having more lay staff with specific gifts to help ministry flourish. Finally we have been impacted by a broader demographic shift in Barrie. That has resulted in the planting of the Latino congregation and an increased ministry to and inclusion of other immigrant groups that has increased the diversity of our community at St Margaret's.

This is all happening within the context of a growing public interest in faith exploration amongst younger people and younger adults who have had less of a connection to the historical church. For some time now there has been a growing interest amongst young adults in some of our historical expressions of Christianity that is socially relevant and engaged. Many of these folk are interested in finding out more and are generally less

informed about the assumed details of our faith. This means we are also needing to adjust the way we communicate about our faith and the extent to which we can make church more open-ended and informative and far less about assumptions about what people know and what motivates them to participate.

As we plan for the next five years these considerations will need to directly inform our approach to ministry and I can see them playing out in the following ways:

1. The fourth cycle of growth is going to need to prioritise: youth and children's ministry in a way that relates to the priority of family; pastoral care that deals with the pandemic of isolation and loneliness; ministry to retirees and the elderly that supports individuals navigate their way through some significant life transitions; ministry to young adults that is inviting and exploratory of our Anglican heritage and that is open and engaging with the key social issues of our day; Latino ministry that diversifies the range of liturgical engagements and fosters stronger lay leadership within the Latino community; the celebration of cultural diversity in our leadership and ministry; and builds upon a broader range of staff with particular gifts that enhance and create an environment of flourishing of ministry.

2. The building needs to be a priority as we gear up for a fourth cycle of growth. By the time that cycle of growth peaks we need to have the space to accommodate it so we do not go through another cycle of decline because we have, yet again, outgrow the building.

As your Incumbent and I am excited at what the next five years holds. I am looking forward to us finally getting shovels into the ground and I am even more excited at us working out the nuts-and bolts of growing the ministry at St Margaret's. This post-Covid period has been tough on us and we want to acknowledge that, but we have seen some significant growth in the types of ministries we are involved in. I believe that as we spend this year consolidating where we are and set new priorities we will be adding to the solid foundation that is the community of St Margaret's. Thank you for your investment and participation in the life and ministry of St Margaret's.

Yours in Christ

Simon+

ASSOCIATE PRIEST VESTRY REPORT

The drop-in on Mondays continues to be busy. The children are happy to be here and play well together. We have 8-10 children each week with moms and caregivers. Eileen Whitehouse began volunteering in this outreach ministry this year.

Sunday School continues with fluctuating numbers. Not all of our teachers returned in the fall but there is a core of people who make this happen week by week. We are still using the Illustrated Ministry curriculum which has adaptations for younger and older students. It follows the lectionary that we use in church so families can talk about what they learned at church together.

We held another successful Day Camp. And learned an important lesson about inclusion. 19 children were registered. Our teen helpers were fantastic. Special thanks to Alba Aray, Eileen Whitehouse, Beth Steffler, Jane Salmon and Jocelyn Snelling for their dedication and hard work. The theme was Waves of Wonder. We learned about our resource, water, and some of the stories in the bible having to do with water: Moses and the rock in the wilderness; Jesus sleeping in the boat during a storm; the stream of water in Revelation's new heaven and a new earth. Stations were science, create, games, and story.

The pastoral care team is active visiting the ill in hospital and at home, as well as shut ins. If you know of someone who is in hospital or you think needs a visit, please let me know. Lay anointers have an important role to fulfill during our services. Many people in the congregation benefit from this ministry.

It is my pleasure to be part of the team serving the needs of the parish. I look forward to what this year will bring.

Susan Snelling

LATIO MINISTRY VESTRY REPORT

Submitted by Rev. Andrew Kuhl

Associate Priest Latino Ministry

A warm thank you for your support of this new and growing ministry as part of St. Margaret's Anglican Church. In 2025 we had the majority of our second full year of ministry as Santa Margarita. With its varied ups and downs we are settling into a much more regular gathered community with our average attendance fluctuating between 20-30 members.

We are celebrating our second anniversary as a congregation February 15th (The last Sunday before Lent) with a potluck and a joyous service together. (and You are welcome!).

Through the first part of the year we celebrated our way into Lent, with both a large feast for Candelaria and a cake to celebrate our first year, and then with first communion classes for a trio of candidates throughout the Lenten season. Through out the year we also celebrated three baptisms. And I also was invited by a local funeral home to do two funerals for local Spanish speaking families. We have also marked a variety of festivals and feasts.

One of the joys of the past year has been learning how to do Bi-lingual liturgy together with both St. Margaret's and the broader regional ministry. These opportunities to gather together in worship and prayer remind us that we are part of a broader church.

As we have grown together through our worshipping life, I am also being drawn more into the lives of our members and our community as a whole. With our Whatsapp group, and through social media we communicate and share what is coming up in our ministry. It is a joy to join the Latino community at Barrie Carnival and other celebrations, and I was even invited to bless a restaurant this past December.

I have been working to connect with Fr. Augusto Nunez and his Migrant Worker's ministry as an opportunity to build connections, and Fr. Hernan Astudillo is hoping that we might gather this upcoming year for a joint picnic between San Lorenzo and Santa Margarita.

As we look ahead at 2026, I hope that together we will work to begin to meet the deeper spiritual needs of our community, grow musically, and continue to grow. As we say in our service as we dream up ideas and plans, poco a poco (little by little). We journey with faith, hope and love.

WARDENS' VESTRY REPORT

2025 Services

We have welcomed several new members to our congregation. This has meant increasing numbers for "in person" worship at the 10:00 Sunday services during the January – May and September – December period, averaging 69. The "summer" period from June – August saw an average of 55 which is also an increase from previous years. Highlights re attendance were Easter Sunday with 142, Palm Sunday with 85, a baptism in May with 114, Christmas Eve at 5 pm with 76 and Christmas Eve at 7 pm with 95. The 8:30 a.m. Sunday and 11:00 Wednesday services continue to have a small but faithful attendance. The Latino Services saw an average of 22 in attendance in the January – May and September – December periods. The average for the summer period, June – August, was 11, with no services for 3 weeks in July. Latino Services attendance is bigger during Feast Days and special services like Palm Sunday with 55 attending.

Financial News

The biggest change, as noted in the Financial Report, was the retirement of our Treasurer, Joy Packham and the welcoming of new Treasurer, Samantha Campbell. Please see the Financial report for further details re finances and our heartfelt thanks for Joy's many years of service.

Central Simcoe Regional Ministry

Rev. Canon Simon continued to divide his time between St. Margaret's and Trinity as the incumbent for both parishes. The Rev. Susan Snelling continued at St. Margaret in a half-time capacity as well as being the incumbent for St. Jude's Ivy and St. George's Utopia. Rev. Susan continued her ministry to youth and young families. The Caregiver and Tot program on Monday mornings continues to be successful, and Messy Church had an average of 20 attendance.

Rev. Andrew Kuhl continued to lead our Latino congregation as well as St. Paul's Midhurst and St. John's Craighurst.

The Very Rev. Alex Hewitt remains a welcome presence at our services and Messy Church. The Rev. Lt. (Naval) Christian Pichette has continued with us in 2025 as an occasional associate priest.

Sue Taylor is now the Pastoral Executive Assistant for the Regional Ministry. Gillian Seaman is the Parish Administrator for Trinity and St. Margaret's.

It has been a blessing to have a wider selection of events, courses and services to attend due to being part of a regional ministry.

Online Worship and Presence

We continued to have online services as part of our worship options. We continue to be grateful to Deputy Rector's Warden David Paradis for his leadership and his 5 hour weekly time commitment to this now permanent part of our ministry. Thanks also to Emmanuel Brodie-Mendes and Alan Lawrence

Jane Salmon had hoped to launch a new website in the latter part of 2025. However, it was difficult to get this done due to other pressing demands on her time, including managing the Treasurer role between Joy's departure and Samantha's start. Gillian Seaman and Deputy People's Warden Jenette Denny have now been tasked with redoing the website and the goal is completion and launch in April 2026. Thanks to Lynn Lockhart for agreeing to manage the current website until the end of March.

Our Parish is blessed with Committed People

It takes a minimum of 45 hours per week of volunteer time to cover the needs of a parish. As always, there are many people who deserve thanks for their efforts and commitment to St. Margaret's. Thank you to Simon Bell for his continued leadership and ministry. Thanks to Rev. Susan Snelling, Rev. Andrew Kuhl, Canon Alex Hewitt, The Rev. Lt. (Naval) Christian Pichette and Beth Steffler for their roles in leadership and ministry. Pauline Cook, Deputy Rector's Warden, and Laura Johnston, Deputy People's Warden, as well as Rector's Warden Jane Salmon continue to staff the church office. Pauline Cook, Jane Salmon and People's Warden Peter Beckett, ensure that weekly offerings are counted and safely deposited. Thanks to Samantha Campbell for stepping up to the Treasurer role. Thanks to our other Deputy Wardens, David Paradis and Jenette Denny, for sharing their skills and time.

There are numerous other essential volunteers needed to run our church. Our Advisory Board, Altar Guild, Stewardship and Pastoral care teams, Envelope Secretary, Building Committee, Coffee and Funeral Convenor, Sunday School Team, Sidespeople, Telephone Committee and all the volunteers who have helped at funerals, fundraising events, programs, coffee hours, Day Camp for children and other events and services are very appreciated.

St. Giles' Ministry Centre and Building Maintenance Update

Things are progressing well, with the Site approval process with the City almost complete and the Building Permit process soon to start. The hope is to have shovels in the ground in 2026 but this will depend upon the completion time of the Building Permit. We continue to get closer to our fundraising goal for the remaining \$400,000.

The large portable that had been used by the Barrie Montessori School had a major flood due to a burst pipe in February 2025 and the decision was made to shut off the water and cancel the lease with Montessori due to the amount of damage. The portable is at least 30 years old and will be torn down once construction begins on the St. Giles' Ministry Centre. An agreement was made to continue to allow the Montessori school to leave their own portable and shed on the property for a monthly fee. This has replaced at least some of the income we were getting from the big portable.

A mandatory Building inspection was successfully carried out for the Diocese of Toronto. The report was mostly positive with the understanding that any deficiencies would be remedied by the building project. Chubb continued to do work on Fire suppression equipment. Regular maintenance continued for our rooftop air/heating units which are at end of life but should last until the building project commences thanks to our excellent heating/air repair company. Every effort is being made to have all our (new) air and heating units located inside the building as part of our renovation and building project. Some minor plumbing work was needed on our bathroom drains. The heavy snowfall in 2024/2025 caused the usual leaking in the narthex at the end of February. We then tried to clear some of the snow off the roof, which did help stop a lot of the leaking. The ice storm in March caused damage to some of the trees on the property. One tree near the Montessori entrance had to be taken down and several others were heavily pruned by a crew of church volunteers.

Engineers from various companies involved with our building project have visited the church to look at logistics and lots of testing work for the City of Barrie permit process has been carried out this past year. Our architect, Sean O'Reilly, of 3stones architecture, has met with the church building committee and Corporation several times to discuss things like lighting, floors, colours, and kitchen needs. There will be a kitchen that will support catering including dishwasher, double oven and multiple burner stove, large refrigerators, freezer, various sinks etc.. Laundry facilities will also exist in the small basement area for our church linens and kitchen laundry. These upgrades will improve our ability to host successful church/community events and offer rental income potential.

TipTap Project

We have decided to continue with our TipTap “board” due to the success of the pilot project. The revenue received more than pays for the cost of offering this service.

Yours in Christ,

Jane Salmon

Rector’s Warden

St. Margaret of Scotland Anglican Church

Peter Beckett

People’s Warden

St. Margaret of Scotland Anglican Church

MISSIONAL LAY ASSOCIATE REPORT

There’s always something happening at St. Margaret’s!

Some activities were more popular than others. Here are a few highlights:

- Western Event – an afternoon of games, food, music and fun
- Shrove Tuesday Pancake Supper
- Tubing at Snow Valley
- Lenten services and suppers with our Westside Lutheran friends
- Yard sale and BBQ
- Summer Day Camp
- Christmas Market – more vendors, served over 100 lunches, surpassed \$6000!
- Christmas potluck supper
- Retiree’s Group - various activities, speakers and outings

2025 was the 40th anniversary year for St. Margaret’s. There was a celebratory Eucharist with Bishop Peter Fenty on Sunday September 14 followed by a luncheon at the Barrie Country Club. There was also a barbeque lunch two weeks after that. Many photos and stories were shared.

As many of you are aware, much time was spent working with AURA (Anglican United Refugee Assistance) and our regional committee to begin the process for sponsorship of Leyla and Derde, Syrian refugees currently residing in Turkey. We have been successful in getting the application submitted and are now waiting for Immigration Canada to complete their assessment to grant Permanent Residency to these family members of parishioners Omar and Samra.

If you have any suggestions for events or other activities that you would like to see happen, please come and have a chat with me. Of course, we are very hopeful that some activities will be interrupted by renovations in 2026, but rest assured, there will still be lots happening.

Stay tuned...

Respectfully Submitted,

Beth Steffler

Lay Associate

KNOCK YOUR SOCKS OFF VESTRY REPORT

*“And do not forget to do good and to share with others, for with such sacrifices God is pleased.”
Hebrews 13:16*

Once again you have answered the community’s request for support. We have been able to continue providing not just socks but warm winter clothing, toiletries, sleeping bags, backpacks and duffel bags to those who need them. I am pleased we are able to continue distributing these items through the Busby Centre, Samaritan House, the Salvation Army, the Elizabeth Fry Society, the John Howard Society, and Youth Haven on a regular basis. All of these agencies greatly appreciate your continued support and donations. We are still accepting donations of clean and usable items throughout the year. They do not need to be brand new, but we ask that all items have functioning zippers, all of their buttons, and have been washed etc. Please do not hesitate to reach out if you have any questions.

Laura Johnston
Deputy People’s Warden

MUSIC MINISTRY VESTRY REPORT

Here we are at the start of another year. A year to see what opportunities await us in 2026. Our choir has been up and running since the end of February 2024. We meet each Sunday morning at 9:30 to sing through the hymns for that Sunday. This gives parishioners a chance to become familiar with any new hymns, or refresh any hymns we haven’t sung for a while.

Many thanks to Craig as he continues to lead our music ministry. We look forward to 2026 and the opportunities to continue to enjoy our music ministry at St. Margaret’s.

Anyone interested in joining us in making a joyful noise to our Lord please feel free to speak with any choir member. We would happy to have more voices.

Respectfully submitted by
Pauline Cook

ST GILES MINISTRY CENTRE VESTRY REPORT

While there are no physical results yet, our new hall advanced through the building permit application process. In early January – 2026, the City erected a “Public Notice” of a Site Change Proposal sign on our property. We are now in the final stages of the application process and on track to proceed with a Building Permit in hand to get formal contractor quotes, Diocesan approval and finally get shovels in the ground hopefully sometime in the second half of this year.

The plans are getting highly detailed as several decisions on a variety of design choices and options were settled throughout 2025 by our committee collaborating with our architect.

You will recall the project working budget of four million dollars and a high-level building design was approved by all parties in 2023.

The \$4,000,000.00 financing components consist of:

Sale of St. Giles Capital Fund: \$2,400,000.00

Diocesan Grants – MAF and Baker fund: \$800,000.00

SGMC Capital Campaign - Parish Fundraising: \$400,000.00

Pre-approved Diocesan Line of Credit: 400,000.00

Currently two priorities are actively underway:

City of Barrie Building Permit – Initiated in September 2023 and underway proceeding well through the processes.

SGMC \$400,000.00 Capital Campaign: Launched in September 2024 with 61% already pledged.

Thank you to all our team who have strived tirelessly to bring us this far:

Canon Simon Bell, Reverend Dr. Amy Pauley, Reverend Susan Snelling, Father Alex Hewitt, Reverend Bill Welch, Jane Salmon, Grant Robinson, Peter Beckett, Joy Packham, Laura Johnston, Doug Court, Beth Steffler, Pauline Cook, Lynda Reid, Margaret Paradis.

Also, a huge Thank you to our Architect Sean O'Reilly and 3Stones Architecture + Design.

Our very generous Congregation and all our Donors contributing to the project.

In 2026 our St. Giles Ministry Centre goals:

Securing final approvals and our building permit from the city of Barrie,

Getting Quotes and final Vestry Diocese approvals.

Making our \$400,00.00 capital campaign goal, \$155,000 left to raise!!

Contractor hired, start building our hall!

SUNDAY SCHOOL & MESSY CHURCH VESTRY REPORT

Submitted by Jane Robinson

Our children continue to enrich and contribute significantly to our parish. We were thrilled to see many children attend the Family Service on Christmas Eve. Seeing them certainly encourages our hopes for the coming year! Special thanks go to Lesley Stott for planning and organizing a puppet show, "The Innkeeper's Amazing Night," which looked at the Christmas story and the transformative power of Jesus through a new lens. Thanks also to Val Namujju and Violet Paradis for their spirited live-action addition to the story.

In Sunday School, we are continuing to using Mini Revolutions curriculum and are finding the variety of games, discussion, prayer and interactive learning to be very effective. This resource also makes excellent connections between the Bible and children's own lives. The curriculum follows the lectionary so that parents and children can discuss common scripture each week. Thanks go to the dedicated team of 4 teachers and 2 senior youth assistants who make our Sunday School possible. We have chosen to offer an all-ages approach this year, with children from 3-12. We have a regular group of 23 participants in our program. Anyone interested in joining this ministry is certainly welcome.

Messy Church, led by Alex Hewitt and Susan Snelling and their team continues to have great success. Here, a cohort of children and their families enjoy the experience of prayer, Bible story, song and craft as well as the fellowship in sharing pizza together after the worship. Approximately 20-25 people attend including 12-14 children. The children are generally aged 4-8 years old. All parishioners of any age are welcome to join in this alternative form of worship offered once a month on a Saturday from 4-7pm. See sign for details.

FINANCE REPORT FOR YEAR ENDING DECEMBER 31, 2025

GRANTS RECEIVED IN 2025

- Canada Summer Jobs: As part of Trinity Church's summer job grant, we received a few hours a week of a summer student who worked on tidying up our gardens and grounds.
- Diocese of Toronto Ministry Allocation Fund \$20,000 received in April and a further 20,000 received in November towards new regional ministry initiative. The November monies are to cover November – December 2025 and January – April 2026 so \$13,394 is carrying forward to 2026 budget.

OPERATIONS 2026 Budget

- Forecasting for 2026 used the 2025 revenues and expenses as a starting point except for categories where other estimates are known. We hope to lessen our arrears to the Diocese in early 2026.
- Yearly dividend income from St. Margaret's and St. Gile's Rectory funds remained similar to 2024 at \$20,262.84 and we expect that to be similar in 2026.
- It costs a minimum of \$23,404 a month to keep the church operating or \$280,848 yearly. Our minimum monthly known expenses for 2026 include: \$584 insurance; \$1,509 on office, licenses, postage, advertising, bank fees, copier etc.; \$3,661 on property maintenance, utilities, Internet, phone, security; \$15,163 on staffing; \$2,530 on Synod Allotment fees. Any building repairs or other unexpected expenses can increase that figure.
- We save on expenses thanks to our Corporation volunteers. Our Treasurer spends 5-10 hours a week on accounts and more than that at audit time. Three of our Wardens provide 9 office hours a week, maintaining office records, responding to inquiries, working on projects for the church, arranging and overseeing building maintenance, providing food assistance to the public and working on Warden duties. Another 5 volunteer hours per week by a Warden goes into the preparation of online service links, service screens and operating the sound system/livestream. Our expenses would be even more difficult to balance with our income without these volunteers.
- Our revenue from MAF grant money is decreasing this year. \$20,000 was received in May 2025 and \$20,000 in November 2025 but \$13,394 carries over to January – April 2026. \$16,000 then arrives for May – Oct. 2026 and a further \$16,000 to cover Nov 2026 – April 2027. This means a total of \$34,727.34 grant money for 2025.
- Our proposed income for 2026 is \$289,957, more than received in 2025. We expect up to \$6,200 less rental income from Montessori and Elections Canada, decrease in MAF grant but hope to make up the difference with donations etc. to meet our estimated 2026 expenses are \$289,957. The Audit may change our figures.
- The Corporation will meet to approve this budget before Vestry meeting in February and will monitor it throughout the year.

OF NOTE

- Thank you to Joy Packham for her over thirty years of dedication and service as St. Margaret's Treasurer. Her diligence and devotion to St. Margaret's have been much appreciated over the years and she will be missed.
- Thank you to Samantha Campbell for stepping up to volunteer for the Treasurer position in September 2025. Her many hours of work in learning about Diocesan financial procedures, participating in the

OBSERVATIONS FROM 2025

OPERATIONS

There were three major changes in 2025: the retirement of Joy Packham as Treasurer in August, the start of Samantha Campbell as our new Treasurer in September and then a migration of all financial data from Joy's QuickBooks desktop version to an online QuickBooks product in October 2025. Morrison CPA, who also do our audits, assisted us with this process. The advantage of online QuickBooks is that the Rector's Warden can also easily log on and see financial information without needing to ask the Treasurer for updates. Our accountant can also easily see our files both for audit time and if assistance is needed at other times. It has taken until late January for needed data adjustments to be completed, although a few anomalies remain.

- At first look, our received operating Income of \$273,364 fell short of our initially budgeted revenue of \$300,098 by \$26,733.55. However, an incorrect 2024 grant amount of \$34,535 was inadvertently left in our proposed 2025 budget, so our operating budget should have been set at \$265,563. If this corrected income budget amount is used, our revenue was \$7,801.45 over budget. However, to further complicate matters the last \$20,00 of our \$40,000 MAF grant, received in November 2025, was expected to be applied evenly to cover November 2025 until April 2026, which meant the actual MAF income intended for 2025 expenses was \$26,606. \$13,394 of that last \$20,000 MAF grant money is now being earmarked for spending in 2026. Therefore our corrected income budget would have been set at \$252,169, which is not enough to cover our expenses for a year, and would require increases in donations. All of the above has been considered when setting our income budget for 2026.
- Noted differences in income, other than above, is that \$3,905 less in special donations (Christmas etc.) were received compared to 2024. We surmise that mail strikes were partially to blame for this as well as the current economic situation.
- Our unaudited actual operating expenses were \$297,472.22. However, \$67,629.42 of this amount is awaiting the audit to clarify. Property Costs came in \$12,853.63 more than budgeted, although that budget area had been increased from 2024 amount to account for inflation. Repairs/upgrades to our Chubb Fire Security system cost \$5676 – \$4,964 higher than budgeted and an extra snow clearing cost due to the snowy January and February 2025 was needed. There was also a required property inspection for the Diocese that added costs.
- At the end of 2025, we were \$50,189.70 in arrears to the Diocese for Synod Allotment and Staffing costs. This also happened in 2024 where we were \$45,978 in arrears for 2024 in January 2025 and so in many years we start off with a deficit to the Diocese. We hope to change this pattern.

CAPITAL PROJECTS (major purchases & repairs)

Significant progress has been made on the St. Giles Ministry Centre building project, and we are closer to shovels in the ground. We are currently almost finished with the first Site Permit process and then will move into the official Building Permit stage. The City of Barrie has been receptive to our project and while there were many tests to be done, documents to complete and adjust, things have been going quite smoothly.

We spent \$125,434.95 on expenses for this project, including City fees, architect and engineer fees, environmental testing and other site preparation fees. We did receive 21,387.80 in interest fees on our GIC which holds our grant money for this project.

transition to a new QuickBooks online software and working closely with the Jane Salmon during this transition period has been invaluable to St. Margaret's.

2025 ACTUAL INCOME/EXPENSES (unaudited)			
	OPERATIONS	CAPITAL	NOTES
INCOME			
Dividends	20,263		St. Giles, St. Margaret's Rectory Funds
Designated Donations- Faithworks, Deacon's Cupboard, Discretionary, Pastoral Care, Food Pantry Altar Flowers	8,970		
Donations – PAG, Envelopes	152,317		
Donations – Special (Thanksgiving, Easter, Christmas)	7,095		
Donations – Visitors in envelopes	100		
Donations – Open, Tip Tap	20,489		
Fundraising Events	12,840		
Portable and Church Rent	10,200		
Daycamp	1,090		
MAF Grant	40,000		20,000 May – Oct & Nov – Dec 6666.67, but 13,334 to be used Jan April 2026
St. Giles Ministry Centre		120,616	Capital is donations for St. Giles Ministry Centre
Interest		21,387	GIC - St. Giles Ministry Centre
TOTAL	273,364	142,003	
EXPENSES			
St. Giles Ministry Centre		125,434.95	Architect, Engineer, City Site Plan and Permit process etc.
Payroll	20,261		
Administration	27,245		Licenses, Insurance, Audit, Bank charges, Copier, Office supplies, etc
Designated Expenses	1186		Flowers, Envelopes, Calendars, Alta & Chancel items
Ministry & Outreach	7144		Communion supplies, Youth ministry, Discretionary, Faithworks remit to Diocese
Fundraising	8,847		
Daycamp	731		
Property	50,651		Maintenance, Utilities, Security, Internet etc.
Salaries, Wages	99,564		\$50,189.70 or roughly 4 months behind on payments to Diocese
Synod Allotment	11,995		Behind on Diocese payments – our allotment is 28,789.32
Other	69,847		Audit will determine
TOTAL	297,471		

PROPOSED 2026 BUDGET

INCOME	
Rectory Fund Dividends	20,262
Designated Donations – Faithworks, Deacon’s Cupboard, Food Pantry, Discretionary, Pastoral Care, Flowers etc	7,000
Fundraising	11,000
Donations – PAG monthly, Envelopes, Special, visitors, TipTap, Memorial	212,968
Other Income – MAF Grant, Other	34,727
Portable Rent and Church Usage	4,000
TOTAL	289,957
EXPENSES	
Administrative Payroll	27,000
Administration – Insurance, audit, Office, banking,	28,270
Chancel, altar, Envelopes, Sunday School	1,182
Fundraising	3345
Ministry and Outreach	7,193
Property, Utilities, Security, Computer	46,486
Clergy and Staff	146,120
Synod Allotment	30,361
TOTAL	289,957

Respectfully submitted by Jane Salmon, Rector’s Warden

SOCIAL JUSTICE VESTRY MOTION

Recommitting to “protect, sustain, and renew the life of the earth.”

We, the parish of St Margaret’s in the Diocese of Toronto,

- **Pledge to honour our baptismal commitment to “safeguard the integrity of God’s creation” and**
- **urge the Government of Canada to honour its commitments to the Paris Accord, 2015: to reduce greenhouse gas (GHG) emissions by 40-45% below 2005 levels by 2030 and to achieve net-zero emissions by 2050.**

In our baptismal covenant, we pledge to “safeguard the integrity of God’s creation and respect, sustain, and renew the life of the earth.” This is part of our duty of care for our neighbour, particularly those who are most vulnerable to the ravages of climate change, and for whom Christ had a preferential bias.

Over 88,000 peer-reviewed scientific studies on the damage caused by CO₂ point in the same direction: that the planet is warming at a rate that poses significant threats to Creation.¹

¹ <https://news.cornell.edu/stories/2021/10/more-999-studies-agree-humans-caused-climate-change>

The consequences of the warming include:

1. More frequent and more severe weather events (hurricanes, floods, fires, tornadoes)
2. Increased desertification of land and acidification of the oceans
3. Reduced food production capability from the land
4. Rising sea levels from glacial melt
5. Loss of freshwater resources
6. Loss of habitat and sustainability for plants, animals, and other organisms.

Secondary consequences of global warming are already massive.

1. Wars over resources
2. Increased numbers of people displaced by climate impacts
3. Diminished biodiversity
4. Increased numbers of invasive species of plants and insects due to the changing climate zones
5. Increased economic inequality (the most vulnerable nations and people will suffer the most.)
6. Increased health issues from heat, smoke, and water scarcity.

Our lived experience of 2025 offers independent confirmation of the science. It was the hottest summer on record (following the previous hottest summer of 2024) ² It was the second most destructive forest fire season in Canada, with attendant smoke hazards for much of the country.³ While harder to quantify, we have also experienced many significant floods following torrential rains.⁴

Despite these growing impacts, and the overwhelming scientific evidence, the amount of CO₂ has increased every year.⁵ Scientific data alone has failed to persuade governments and industry to protect the most vulnerable and future generations by ensuring a livable planet. As Christians, we must embody our faith commitment with actions that show our care for those whom we may not know, but who will be most susceptible to the climate emergency.

Our faith informs the way we act. We proceed in hope – not fantasy, not wishful thinking – but Christian hope, which means living ‘as though’ we already dwell in the kingdom of God. Consistent with living this way, we celebrate all of creation, and protect woodlands and animals, birds and sea creatures, oceans watersheds, clean air and the rains, thanking God for their variety and working to ensure their vitality.

If we live this way, we will plant more forests, not chop them down⁶. We will use less energy, particularly in transportation, industry and agriculture. We will not consume more than our basic needs. We will recycle and repurpose, sharing more with our neighbours who have less.

We will also advocate for governments to honour their climate commitments. In 2015, 196 countries adopted the landmark Paris Agreement, a legally binding international treaty on climate change. The goal of the Paris Agreement is to limit global warming to well below 2 degrees Celsius, preferably to 1.5 degrees Celsius, relative to pre-industrial levels. According to the Intergovernmental Panel on Climate Change, to achieve this goal and a net-zero-emission world by 2050, countries must significantly reduce their greenhouse gas emissions without delay. **Yet, current global commitments fall far short of this, leading to projections of warming by 3 degrees Celsius by 2100.**³

² <https://www.cbc.ca/news/science/risky-heat-climate-central-1.7636309>

³ <https://www.cbc.ca/news/climate/wildfire-season-2025-1.7606371>

⁴ <https://www.theweathernetwork.com/en>

⁵ <https://ourworldindata.org/co2-emissions>

⁶ <https://www.toronto.anglican.ca/diocesan-life/social-justice-advocacy/creation-care/communion-forest-movement/>

Since 1990, the Government of Canada has made many domestic and international commitments to address climate change, including commitments to reduce its greenhouse gas emissions and reach net-zero emissions by 2050.⁷ Yet Canada’s greenhouse gas emissions have decreased by only 8.5% in the 19 years since then.⁸ Oil production from the tar sands generates as many CO² emissions as all Canada’s other human-generated sources combined.⁹ Canada is the worst performing of the G-7 countries in terms of meeting its targets.¹⁰

In June 2025, the General Synod of the Anglican Church of Canada passed Resolution A200 endorsing the Fossil Fuel Non-Proliferation Treaty, and urging the federal government to:

- **End expansion of any new coal, oil or gas production** in line with the best available science as outlined by the Intergovernmental Panel on Climate Change (IPCC) and the United Nations Environment Programme;
- **Phase-out existing production of fossil fuels in a manner that is fair and equitable**, taking into account the respective dependency of countries on fossil fuels and their capacity to transition; and
- **Ensure a global just transition to 100% renewable energy globally**, support dependent economies to diversify away from fossil fuels, and enable all people and communities, not least the Global South, to flourish.¹¹

This vestry motion, which urges the government of Canada to honour its commitments to the 2015 Paris Accord, aligns with General Synod’s Motion. Moreover, it aligns with our Diocesan Cast the Net Call #8 “Intensify advocacy and action in response to the climate crisis,” and our own baptismal commitments. There are many ways in which we can bring action and advocacy to bear on the climate crisis. To learn more, please refer to the additional resources in support of this motion, which will be made available on the Diocesan website at www.toronto.anglican.ca/vestrymotion

⁷ <https://www.canada.ca/en/services/environment/weather/climatechange/climate-plan/climate-plan-overview/healthy-environment-healthy-economy.html#toc14>

⁸ <https://www.canada.ca/en/environment-climate-change/services/environmental-indicators/greenhouse-gas-emissions.html>

⁹ Nature Briefing, January, 2024

¹⁰ https://www.oag-bvg.gc.ca/internet/English/att__e_43947.html

¹¹ <https://fossilfuelstreaty.org/faith-letter#faith-letter> laying out a binding global plan to: