

From Our Pastor

In the Gospel of St. Luke, Jesus notices a poor widow quietly placing two small coins into the temple treasury. He tells His disciples, "Truly I tell you, this poor widow has put in more than all of them" (Luke 21:3). Her gift was simple, but it revealed a heart full of trust, gratitude, and love for God.

That story reminds us that real stewardship begins with the heart. It is not measured by the size of the gift but by the spirit in which it is given. When we offer what we can, God works through it in ways we often cannot see.

Over the past weeks in our Good News series, we have been reflecting on how the Gospel lifts us above the noise and negativity of the world. The Good News is that God is with us, God is for us, and God is at work in our lives and in our parish. This stewardship report is one more sign of that Good News. It highlights the generosity of our parishioners, the ministries that continue to grow, and a financial picture that reflects both responsibility and hope for the future.

Your giving truly makes a difference. It allows us to welcome new families, support those in need, form our young people, celebrate the sacraments, and share the message of Jesus here in Parry Sound. Most of all, it strengthens us as a community of faith.

Thank you for your generosity, your prayers, and your commitment to the mission we share. I am grateful for each one of you, and I look forward to what God will

continue to do through our parish in the coming year.

With gratitude and prayer, I remain, Yours in Christ,

Fr. Jerry Tavares

Pastor

* Fruit of our Giving

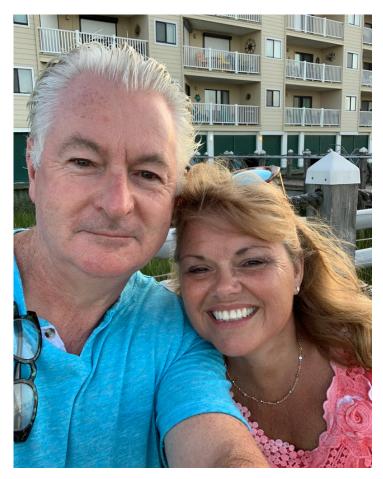
My family and I have been part of St. Peter the Apostle parish dating back 30 years. Attending first as campers from Killbear Provincial Park and then as cottage owners.

During this period, that saw us transition from parents to grandparents and from living in Canada to the United States, we always felt St. Peter's was an oasis of warmth and fellowship where we experience the true face of summer.

Father Tavares has created a warm and welcoming environment at St. Peter the Apostle where one's journey of Catholic faith is nurtured and allowed to blossom. The liturgy is beautiful, and homilies are deep and thoughtful in content, and delivered in a warm and loving fashion. Every Sunday indeed one leaves Mass inspired to carry forth God's word.

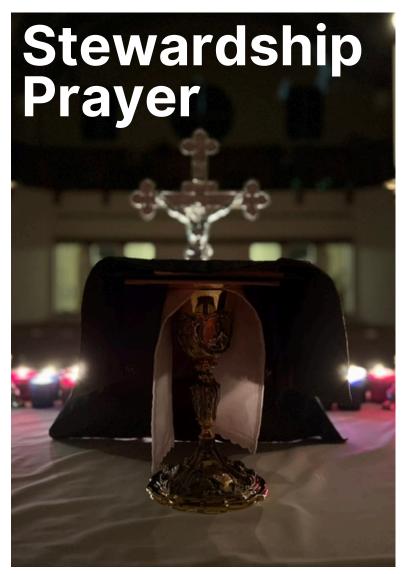
So inspiring, in fact, that my wife, after almost 40 years has recently enrolled in the OCIA/Becoming Catholic Program at St. Peter the Apostle, as she takes the important next step in her faith journey.

There are many demands on one's personal finances. As a family, we continue to prioritize giving to St. Peter the Apostle to support the mission of the Church. In a world which sometimes seems unmoored, St. Peter's serves as a worthy reminder of what is important in one's life and what we should support and cherish.





- Michael and Elizabeth Sheridan



Lord God,

You are the source of every good gift, the author of all creation, and the mystery behind every human life. We praise You and thank You for Your power, Your goodness, and Your faithful love.

All that we are and all that we have comes from Your hand. In Your great mercy, You have given us Your Son, Jesus Christ, to guide us, to save us, and to show us the way of generous love.

By the gift of Your Holy Spirit, make us one family in faith. Fill our minds with Your truth and our hearts with Your love, so that united in Christ, we may become a community of compassion and service.

In the spirit of Jesus, we commit ourselves to being good stewards of the blessings You have entrusted to us. May we joyfully share our time, our talents, and our material gifts as a living sign of the treasure we hold in Christ our Lord.

Amen.

How we Give

Planned

Growing in generosity means being intentional about our giving. Planning our giving means that we intentionally set aside money from our budget to give away. An efficient way to plan our giving is to give electronically.

Priority

Making giving a priority means giving it first place in our budgets. Growing in generosity requires that we don't give leftovers, we give out "first fruits" back to God.

Percentage

In planning our gifts, we pick a percentage to give away, keeping in mind the biblical standard of the tithe or giving ten percent back to God. Identify a percentage of your income to give away.

Progressive

Our goal over time is to increase the percentage of our income that we give away. As God blesses us financially we recognize that we have been blessed to be a blessing.

Completed Projects



Security Upgrades (via Provincial Grant):

- Installation of Security Cameras
- · New locking mechanism for Church doors
- · Exterior lighting for the Church
- Internet/network upgrades



Building Upgrades:

- Temporary patchwork on the front stairs for safety.
- New Washer and Dryer
- Tear out and rebuild of the Rectory Bathroom to remove the mould (Labour donated).













Still to come



- Stairway to Heaven (New front stairs)
- Repairing the front columns and rotting windows
- More Security Improvements (Provincial Grant)
- Retaining Wall between Rectory and Church needs replacing
- · Address the flooring in the Church

**Believe, Belong, Share

We have lived in many communities across Ontario and British Columbia over the past fifty years, and throughout that time our Catholic faith has been a steady anchor. Wherever we travelled, every parish we entered offered peace, familiarity, and a sense of home.

Our backgrounds are different, but together we have always found strength in belonging to a parish community. Being raised in a Dutch immigrant farming family meant attending Mass and Holy Days was a central part of life, and over the years our faith has guided us through marriage, family, and the many chapters of life.

We have been part of many parishes, yet arriving at St. Peter the Apostle felt different right away. After meeting Father Jerry, we immediately felt welcomed and at home. His homilies are honest, relevant, and deeply meaningful, offering guidance that carries into daily life. We often talk about them afterward, and even share insights with others at work in



simple, approachable ways. The continued growth of our parish speaks to the way he connects with people.

We appreciate that Father Jerry is not afraid to ask for help. Ministry needs willing hands, and being invited to bring up the gifts at Mass or help prepare Grade 2 students for First Holy Communion has been a real joy. His gratitude is always sincere and encouraging.

We are also grateful for Kristen, who supports the parish with warmth, skill, and dedication. She plays a vital role in making everything run smoothly.

St. Peter the Apostle has brought us tremendous joy. The liturgy, the preaching, the community, and the spirit of welcome makes this parish feel like home. Giving each week to the collection is something we do gladly, because we believe in supporting the parish that supports us. It is not a burden but an expression of gratitude and faith.

We are thankful to belong here, and grateful for the ways this parish helps us grow closer to God.

** Feels Like Home



Being part of our parish fills us with a deep sense of joy and gratitude. There's something truly special about walking through the doors and feeling instantly embraced, not just by familiar faces, but by a spirit of welcome that runs through everything we do. It's in the warm greetings, the shared prayers, and the quiet moments of connection that we find a sense of home.

What we love most about our parish is the way it lives out its faith. The beauty of the liturgy lifts the soul, and the reverence in our worship grounds us in God's presence in every moment. We have seen firsthand how our community rallies around those in need, celebrates together in joy, and supports one another through life's challenges. Whether it's through outreach programs, prayer groups, or simple acts of kindness, there's a genuine desire here to serve and uplift.

We give because we believe in the mission of St. Peter the Apostle Parish. Every contribution, no matter how small, whether financial, material, or through our time, becomes part of something greater. It helps keep our doors open, our ministries thriving, and our outreach growing.

But more than that, giving is a way for us to say thank you: to God, to this community, and to the many people who have poured love and faith into our family.

Supporting the parish financially is a tangible expression of our commitment to the values we share: compassion, service, and faith. It's a way of participating in the ongoing story of our Church, ensuring that others can experience the same sense of belonging and hope that we have found here.



SUMMARY STATEMENT OF REVENUE AND EXPENSES FOR THE PAST EIGHT YEARS

| | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 |
|---------------------------|------------------|----------------------|----------------|-------------|----------------|------------------|-------------------|------------|
| Bank Balances | \$216,607 | \$151,681 | \$89,954 | \$47,319 | \$41,003 | \$40,378 | \$16,674 | \$10,126 |
| Term Deposits | \$130,324 | \$122,188 | \$122,188 | \$121,233 | \$119,993 | \$109,742 | \$152,291 | \$160,286 |
| | | | | | | | | |
| Operating Revenue | | | | | | | | |
| Offertory | \$232,974 | \$219,094 | \$184,473 | \$141,118 | \$148,329 | \$159,937 | \$158,673 | \$166,038 |
| Special Collections | \$17,836 | \$16,085 | \$13,974 | \$13,212 | \$11,887 | \$20,269 | \$23,044 | \$41,426 |
| Bequests/Estates | \$500 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$0 | \$ 0 | \$0 |
| Donations-Operating | \$29,122 | \$7,403 | \$2,257 | \$22,046 | \$7,268 | \$16,056 | \$14,701 | \$8,197 |
| Other Revenue | \$30,455 | \$18,570 | \$45,133 | \$15,076 | \$20,436 | \$36,765 | \$31,088 | \$25,761 |
| CEWS Reimbursement | : Federal CC | OVID-19 wag | ge support | \$15,808 | \$20,794 | | | |
| Total Operating | \$310,887 | \$261,153 | \$245,838 | \$207,260 | \$208.714 | \$233,027 | \$227.506 | \$241,422 |
| Revenue | ψοιο,σο <i>ι</i> | Ψ=01,100 | Ψ= 10,000 | Ψ=07,=00 | Ψ=00,711 | 4 _00,0_2 | 4 | 4 , |
| | | | | | | | | |
| Operating Expenses | | | | | | | | |
| Wage and Benefits | \$93,640 | \$83,482 | \$74,778 | \$67,026 | \$61,002 | \$60,604 | \$68,924 | \$78,710 |
| Overhead | \$91,455 | \$84,758 | \$94,519 | \$96,978 | \$94,755 | \$110,851 | \$112,442 | \$94,600 |
| Special Collections | \$8,312 | \$8,388 | \$7,842 | \$10,586 | \$6,672 | \$11,747 | \$16,401 | \$32,156 |
| Diocesan Levy | \$39,468 | \$27,071 | \$25,239 | \$25,464 | \$26,679 | \$28,376 | \$27,084 | \$28,265 |
| Priest Benefit Levy | \$12,802 | \$8,208 | \$8,381 | \$9,454 | \$9,627 | \$10,396 | \$10,487 | \$11,309 |
| Total Expenses: | \$245,677 | \$211,907 | \$210,759 | \$290,490 | \$198,736 | \$221,974 | \$235,338 | \$245,040 |
| | | | | | | | | |
| Operating Excess | \$65,210 | \$49,246 | \$35,079 | -\$2,230 | \$9,978 | \$11,053 | -\$7,832 | -\$3,618 |
| Revenue/Expenses | 303,210 | Ş 1 3,240 | 433,079 | -\$2,230 | 49,970 | Ş11,033 | -\$7,032 | -93,010 |
| | | | | | | | | |
| Capital Donations | \$23,867 | \$59,071 | \$56,149 | \$1,003 | \$7,960 | \$2,325 | \$10,225 | \$14,935 |
| Capital Expenses | \$23,867 | \$59,071 | \$54,540 | \$1,003 | \$14,339 | \$40,618 | \$11,143 | \$37,514 |
| Capital Excess | \$ 0 | \$ 0 | \$1,609 | \$ 0 | -\$6,379 | -\$38,293 | -\$918 | -\$22,579 |
| Revenue/Expenses | ΨΟ | Ψ0 | Ψ1,003 | Ψ-0 | Ψ0,575 | 430,233 | Ψ310 | Ψ22,373 |
| | | | | | | | | |
| Net Operating & Capital | \$65,210 | \$49,246 | \$36,688 | -\$2,230 | \$3,599 | -\$27,240 | -\$8, 75 0 | -\$26,197 |

This year's numbers reflect not only financial health but spiritual growth as well. Offertory contributions are steadily increasing, Mass attendance is up, and more parishioners are engaging in programs like OCIA and faith formation. Combined with stable expenses and a strong operating surplus, these trends show a parish that is growing in both generosity and discipleship.



Scan the Code for more detailed information

Sunday Collections

| 2024 Month | Offering | | | | |
|------------|--------------|--|--|--|--|
| January | \$16,016.97 | | | | |
| February | \$14,677.62 | | | | |
| March | \$16,785.72 | | | | |
| April | \$17,746.96 | | | | |
| May | \$16,951.72 | | | | |
| June | \$20,940.00 | | | | |
| July | \$20,911.57 | | | | |
| August | \$21,444.35 | | | | |
| September | \$23,008.28 | | | | |
| October | \$17,961.08 | | | | |
| November | \$16,604.38 | | | | |
| December | \$29,925.22 | | | | |
| Total | \$232,973.87 | | | | |

Loose Cash

If you usually give loose cash, did you know you can receive a tax receipt? By switching to Automatic Giving or offertory envelopes, you can claim your donations at tax time while giving the same amount. It might be the perfect moment to make the change. Thank you for supporting our parish!

Automatic Giving (Pre-Authorized)

Automatic Giving is a simple, secure, and consistent way to support our parish. With Pre-Authorized Giving, your offertory is withdrawn directly from your bank account on a schedule that works for you. It provides steady support for our ministries and helps the parish plan responsibly. You can start or make changes anytime. To enrol, complete the form and attach a void cheque, or learn more on our parish website.

Online Giving

You can give online using your credit card from any device, anytime. It's a simple and flexible way to support our parish.

Three Reasons to Consider Giving Online

- 1. A reliable backup. If you forget your envelope or are away, you can give right from your phone. Online donations are receipted at year end, just like Automatic Giving or envelopes.
- 2. Safe and secure. Online giving is processed through Tithe.ly, a trusted platform used by thousands of churches with strong security and regular audits.
- 3. Simple and convenient. Just like shopping or ordering online, it's quick and easy. You can support your parish whenever it works best for you.

Traditional Envelopes

Traditional offertory envelopes are a simple, reliable way to give. Place your donation in your assigned envelope and add it to the collection at Mass. Your gifts are recorded for a year-end tax receipt and offer a familiar, hands-on way to support the parish.

Visual Summary



Diocesan Assessment

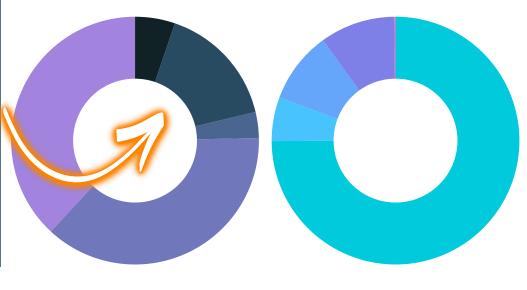
The Cathedraticum, also known as the Diocesan Assessment, or Levy, is the monthly contribution each parish makes to support the ministry of the Bishop and the operations of the Diocese of This Peterborough. Levv ensures that the Diocese can carry out its essential work: pastoral care, clergy support formation, evangelization initiatives, diocesan offices, and the many ministries that serve all our parishes. Every parish contributes, ensuring fairness stability in the shared mission of the Church.

Operating Expenses

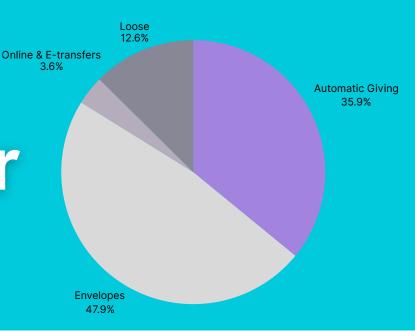
- Priest Benefit Fund 5.2%
- Diocesan Levy 16.1%
- Special Collections -3.4%
- Overhead 37.2%
- Wages & Benefits 38.1%

Operating Revenues

- Offertory 74.9%
- Special Collections 5.7%
- Donations 9.4%
- Other Revenue 9.8%
- Bequests/Estates -0.2%



How You Share Your Treasure











"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

- 2 Corinthians 9:7





St. Peter the Apostle Parish is a Catholic Christian Community of Disciples of the Lord Jesus. We believe that everyone is called to be on a spiritual journey and what matters is not where a person is on that journey, but actually being on the journey. Therefore we seek to welcome all people, regardless of the stage of their spiritual life, their struggles and failures. We simply ask that you walk with us and be open to what God is calling you to. We believe that God calls each member of our parish to worship, to grow, to serve, to connect and to give.













Love God · Love Others · Make Disciples