



THE ROMAN CATHOLIC PARISH OF OUR LADY OF MOUNT CARMEL

June 30, 2024

RE: Year Filled of Faith and Generosity: A Homily Accompanying the Parish Finance Annual Report Presented to the Faithful of Our Lady of Mount Carmel Parish in Freelon, ON.

One Year Anniversary

It's exactly one year today since I celebrated my first Mass in this parish. Thank you for all the prayers, understanding, and support you have given to me and the parish. With that in mind, I intend to present our Parish Annual Finance Report, especially since our readings talk about the richness and poverty of Christ.

I remember when the Bishop proposed I go to Freelon, my first question was, "Where is that?" He tried to explain how beautiful the town is and how wonderful the people are, saying he wouldn't even mind retiring here. But I still had no clue where it was until a priest told me, "You know, when driving to Kitchener, you see Ponderosa Yada Yada Resort?" Then I knew where it was. So, I got excited, not because of Ponderosa, but because of the words of the Bishop. So, when my friends and I drove here to visit, I saw why the Bishop wanted to retire here. The houses and lands are impressive—they look like they have their own postal code. They are massive. Indeed, you excel in everything. So, what do today's readings invite us to do as people who seem to have it all together?

The Example of Christ's Generosity

St. Paul said, "Now that you excel in everything, I want you to excel in generous undertakings." He points to the ultimate example of generosity—Jesus Christ, who, though rich, became poor for our sake, so that by His poverty we might become rich.

The Humility of Christ & Emulating His Generosity

One might wonder, Jesus' family was not rich—He was born in a manger, His dad was a carpenter. Yes, that's true. But we are talking about His state before He was born. He is God. But He emptied Himself of that glory and power and took on the fullness of humanity to bestow the blessings of divinity on humanity, on those who believe and become members of His body.

This is the kind of generosity we have to emulate—emptying ourselves. One way of doing that is by sharing our blessings. The more we empty ourselves, the more we help others, and the more we become like Christ, who emptied Himself for the benefit of others.



79 Freelon Road,
Freelon, ON L8B 0Z3



905-659-3305



office@olmcf.com



www.olmcf.com



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Financial Report and Community's Generosity

In looking at our parish's financial report, we see this principle of generosity put in action. We saw a slight decline in our regular collection. As a loving mother, our Church understands the economic pressures on her children, the ongoing health concerns, and the limited incomes of her elderly members. It's a question of fair balance, as St. Paul said. I remember my professor being asked about helping others—at what point you should start helping and when you should stop. When you help, it should not put a burden on you. That's what St. Paul said. But despite these economic pressures and challenges, **you** have shown remarkable resilience and generosity. It was easy to say, "No, I cannot give right now." But you still chose to give, making it possible for us, our Church, to do the activities we have had in our first year together.

Funding Parish Programs

With your generosity, we were able to fund our parish programs. It helped to improved the parish and school relationship—I visit their classrooms and do many activities with them. Go to each classroom at least once a month, if they have school wide activities, I go. I played soccer with them. I dressed up as Harry Potter for their Halloween Dance. But that was not enough. I also asked them to come here to the church. There was a time when we spent \$700 for a Mass; we did that twice, to make it more special. I kid you not, those memories will last forever in our Children's heart. They haven't had a school Mass held in the Parish for a long time. It is important too for the students to see and experience Mass in their home Church, especially since some of them have never been to a Church.

Catechetical Resources and Maintenance Costs

The Church also started giving catechetical resources to those who seek to receive Christ through the Sacraments. The most expensive of all, costing 60% of our operating budget, is the maintenance of our three properties: the church, the hall, and the rectory. The repair for the furnace at the rectory alone was \$7,000. Next, 25% of our operating cost was spent on what happens inside these sacred walls, hoping to provide a place worthy of our liturgies. When I got here, some of the things we used in liturgy were dated, like some of our ritual and liturgical books. The sound system was so old that I was told the models were already illegal in Canada. We needed to update those.

Liturgical Resources

We also got vestments, altar covers, chalices, and a monstrance. Unfortunately, these things deteriorate over time—in our case, a very long time. The Church says that the sacred vestments and sacred vessels used in Mass should be made from precious material, worthy of the importance and sacredness of the Eucharist.





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Rising Costs and Long-Term Investments

Compared to last year's numbers, our operating cost is significantly higher this year. First, everything is more expensive now, like what we budgeted for the sidewalk and its actual cost—a \$10K difference. Second, people like to save money. That's good. But what I learned was using the same air filter for many years is not saving. We need to look at the long term; this is why I believe investing is the way to go. That's how I see the things we have done in the past year. I believe these will benefit the health and growth of our church community in the long run.

Operating in the Red and Future Plans

With all these expenses, we operated in the red. I wish I could say that for 2024, I could significantly cut down expenses and generate more income. Unfortunately, most expenses are recurring, with the exception of the vestments, liturgical books, and computers. For the winter, I'm planning to shut the Hall completely, as it does not generate money. So I would try to save at least on that cost. It cost us \$14K last year for the Hall. I already talked to the diocese about repurposing it for possible income.

Revenue Challenges and Collaborative Efforts

Other than these, I can't guarantee that we could cut down on other expenses, like the furnace. I wish I could say it's fixed now. There were days I didn't have heat. Our operating cost will continue to rise. This is why we also need our continued collaborative effort. The same goes for revenues; our main source is our regular collection. People suggest fundraising and generating more income. In a sense, we have done this with grants and donations, like for the security monitoring service. The works we have done in the rectory, new floors, painting, and the gutter were all paid for by the diocese. In our parish picnic, we will have an open house to see the works we have done in the rectory.

Upcoming Projects and Community Involvement

Just last week, a contract was approved to do some work on our church building. This is through the generosity of our Diocese. We are going to start with the sacristy and the annex. My proposal is to extend the annex to us as a multi-functional hall. We also got some funding for materials for the rectory's balcony, but not for labor. So for those of you with carpentry skills (I definitely do not), if you want to help, I would appreciate it.





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Conclusion and Call to Action

So that's where we are right now. When you see the report, look beyond the numbers and see the faces and lives touched by your contributions. Whenever I go to our school here, I can say that every student knows their priest. That's how it's supposed to be in a Catholic school. I feel like a celebrity. The students are so happy to see me, especially the younger ones. They always ask me, "Father Arpee, what's my name?" Then I need to break their heart by saying "Sorry, kiddo, unless you're Filipino, you all look the same to me. Just kidding. Even Filipinos, I can't tell them apart now." But that goes over their head.

But kidding aside, I am hoping to create that same vibrant and faith-filled community here in the parish and I need your help. Just as Paul called the Corinthians to remember the poor in Jerusalem, we are reminded to care for those in need within our community. Whether through financial donations, volunteering our time, or sharing our talents, each act of generosity helps sustain and grow our parish family.

In the coming months, we will have special weekends dedicated to showcasing the importance of each ministry in our liturgy. These ministries—Lectors, Altar Servers, Hospitality, CWL, and Eucharistic Ministers—are essential to our parish life. I will talk about them in my homily in the hope to help you discern which one you could serve that is flourishing not just for our Church but for you personally. I encourage each of you to reflect on how you can contribute your time, talents, and treasure to these ministries.

Final Words

Let us be inspired by Christ's example, by generously giving our time, talent, and treasure. This is the first step toward becoming like Christ, who, being rich, humbled Himself and became poor for our sake. Thank you for your unwavering support and generosity. Together, let us strive to embody the spirit of Christ, who gave everything for us. Thank you again and may God bless you all and happy Canada Day weekend.

Blessings Always,


Fr. Arpee



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Freelon, ON L8B 0Z3



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office@olmcf.com



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Ash Wednesday Mass at Mary's

Recognizing the parish's crucial role in nurturing faith, the Diocese, recently, they approved a contract to improve various parts of our church, starting with the renovation of our Annex and Sacristy. Last August, they work on new floors and paint in the rectory. We have also received a generous offer to upgrade our sound system.

Though the funds come from outside, this still gives us avenues to contribute to our parish by helping our pastor be the best steward of our parish resources by joining our consultative body or offering constructive suggestions for pastoral plans. This is our spiritual home, and we each play a vital role in its care and flourishing.

We received funding for materials to redo the rectory balcony. If you want to help Fr. Arpee build it, let us know.

THANK YOU.



Questions, comments, suggestions?
Send them to pastoroffice@olmcf.com.

For a more detailed financial statements
Send them to finance@olmcf.com



Ash Wednesday Liturgy at OLMCES



**2023
FINANCE
REPORT**

As we work to make our parish lively with great initiatives, we are blessed with many chances to see how we can help more. By giving our time, talent, and treasure, we can grow as God wants, both as individuals and as a faith community.

To help us discern how best to serve our parish, we will have special weekends to show the importance of each ministry in our liturgy. These ministries are Lectors, Altar Servers, Hospitality, CWL, and Eucharistic Ministers.

Let us think about how we can support our parish with our time, talents, and treasure, each playing a key role in our shared mission.

REVENUES

Category	2023	2022
Offerings/ Collections	128,113	133,646
Donations (Charities)	36,254	753
Grants & Rebates	8,772	1,500
Rentals/Others	29,041	24,524
Total	202,180	160,423

THANK YOU FOR YOUR GENEROSITY.

There was a decline in our regular offerings, but a notable increase in our gross income due to grants and other charitable contributions, which are used for specific purposes like our new walk and the security upgrade.



Fr. Arpee with Gr.8's after their School Halloween Dance party

This year we went through transition as
WE THANK FR. ED
for shepherding us for six years
and welcomed our new pastor.



While our increased income reflects strong community support, necessary investments in parish programs, liturgy, and catechetical instruction raised our operating costs, which are essential for the long-term health and growth of our church. Notably, 60% of these costs went toward maintaining, repairing, and providing utilities for our three buildings.

EXPENSES	2023	2022
Wage & Benefits	90,469	83,211
Operating	101,397	66,504
Diocesan Assessment	8,041	8,388
Major Improvements	37,989	21,433
Diocesan Collections	11,075	9,200
Total Costs	248,971	188,736
NET	-46,791	-28,313

Your contributions are essential for sustaining these important aspects of our parish life.

The collected offerings fund the parish's operating costs and enable us to run essential programs. These offerings support a dignified place for worship and liturgy, bring Jesus through the Sacraments, house and hospital visits, and classrooms and schools visits, helping us reach and serve every member of our community.



Assets & Liabilities (Year-End)

Category	2023	2022
Bank Balance	36,445	89,477
Building Fund	4,187	0
HST Recoverable	4,108	2,395
Accounts Payable	0	0
Chancery (Owing)	8,041	8,388
Equity	36,692	83,484
Total Assets & Liabilities	44,733	91,872



OUR LADY OF MOUNT CARMEL PARISH
FINANCIAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2023
REVENUES AND EXPENDITURES

	2023	2022
	Actual	Actual
REVENUES		
Offerings-weekly, Easter, Christmas New Year	114,868	119,883
Donation from OLMC School	500	700
Weddings and funerals	500	850
Bank interest	3,001	1,163
Cell tower	22,605	22,161
Hall rentals	2,800	1,200
Donations from other registered charities (inlcuding Diocese, Canada helps, foundations)	11,346	53
Mass intentions	2,020	2,410
Religious articles	635	1,303
One Heart One Soul (transferred from Diocese for Sidewalk repaving)	24,408	0
GST/HST REBATE	1,272	1,500
Anti-Hate Security & Prevention Grant	7,500	0
Special collections (Share Lent, Missions, disaster relief, etc)	10,725	9,200
	202,180	160,423
EXPENDITURES		
Church building - repairs, maintenance, utilities, insurance	23,226	16,082
Rectory - repairs, maintenance, utilities, taxes, insurance	20,984	13,561
Marian Hall - repairs, maintenance, utilities, taxes, insurance	16,607	13,759
Sanctuary, sacristy, choir, hymnals, missals, etc	25,245	15,670
Food and household supplies	11,587	8,200
Office and administration	8,174	4,434
Salaries & benefits, pastor & secretary	66,896	64,370
Payroll Costs	9,986	8,331
Parish Events (Retirement Party Father Ed)	2,332	0
Retreats, seminars and education	1,245	0
HST unrecoverable portion	3,584	2,998
Remittance of special collections (Share Lent, Missions, etc)	10,725	9,200
Mass Stipends	2,000	2,310
Major Improvements- etc sidewalks, painting rectory, annex	37,989	21,433
charitable work	350	0
Chancery assessments	8,041	8,388
	248,971	188,736
Excess of Operating Revenues over Operating Expenditures	-46,791	-28,313

CONDENSED BALANCE SHEET AT DECEMBER 31

	2023	2022
	Actual	Actual
ASSETS		
BANK BALANCE AT END OF YEAR-GENERAL	36,445	89,477
-BUILDING FUND BALANCE	4,187	
HST RECOVERABLE AT YEAR END	4,101	2,395
TOTAL ASSETS	44,733	91,872
LIABILITIES AND EQUITY		
ACCOUNTS PAYABLE	0	0
CHANCERY ASSESSMENT OWING	8,041	8,388
EQUITY	36,692	83,484
TOTAL LIABILITIES AND EQUITY	44,733	91,872