



Warden, Treasurer and Clergy Meeting

June 19 2025 62nd Meeting

My soul truly waiteth in silence upon God, (Psalm 62)

Topics Today



Bishop's
Update

Charge followup
General Synod



Executive
Archdeacon

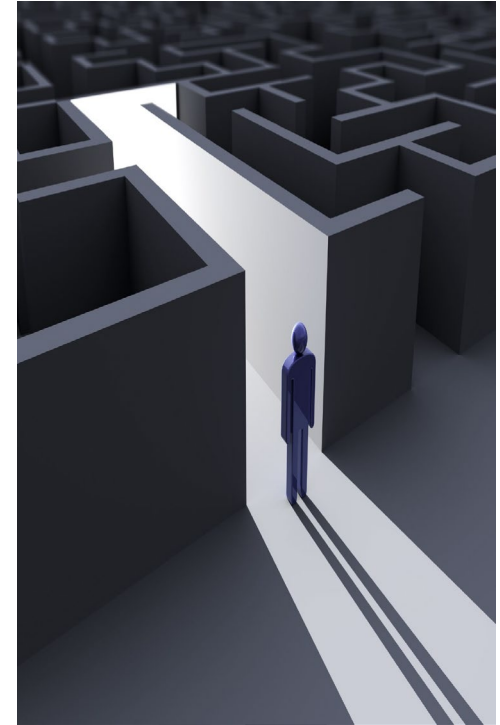
Safe
Church/Screening in
Faith



Finance:
Insurance
CM&M
Cemeteries



Q&A

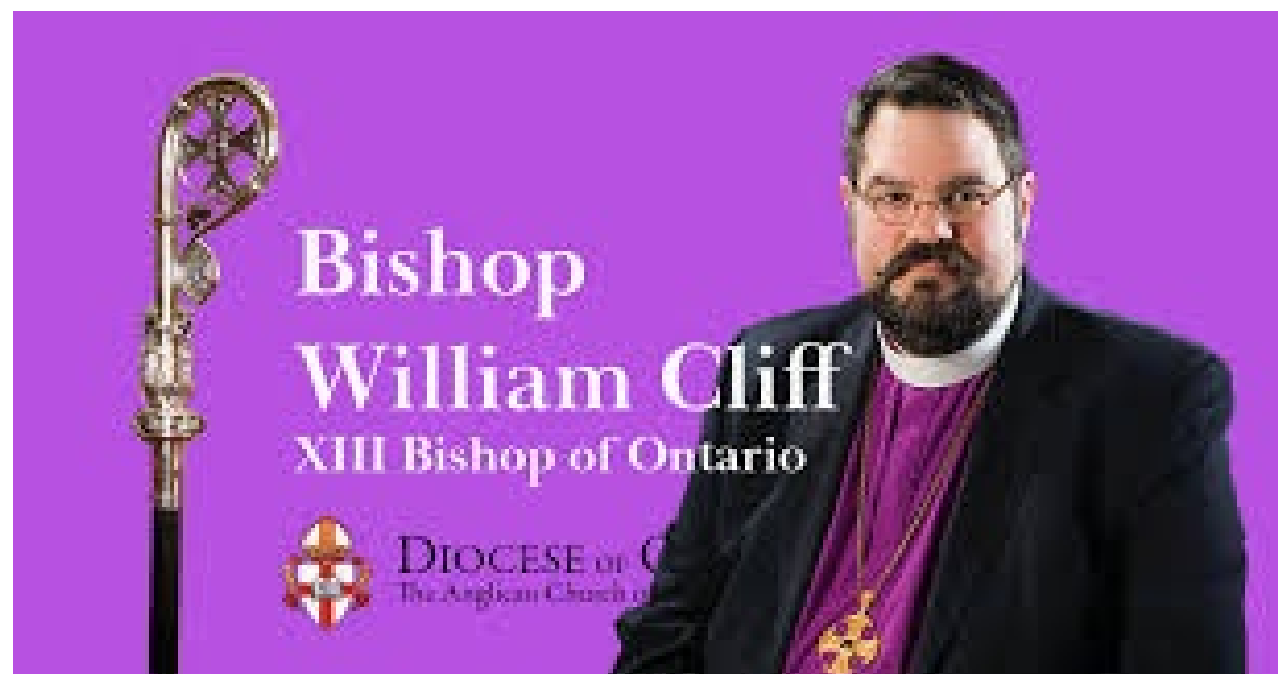


A photograph of two hands raised in prayer, holding a glowing white cross. The hands are silhouetted against a bright, orange and yellow sunset sky with scattered clouds. The sun is visible as a bright orb behind the cross, creating a lens flare effect. The overall mood is spiritual and hopeful.

Opening Prayers

Bishop William Cliff

From The Bishop's Office



Executive Archdeacon

Finance

Insurance Coverage

Why?

Church insurance protects your church from financial hardship if something happens to the property or someone is injured or harmed while on the premises or in programs/activities

Property



Liability

Insurance Update - Provincial

- Executive Officers meeting to develop a coordinated, Provincial strategy for insurance
- Working Group focused on:
 - Short/Mid Term - Containing the increases, driving value
 - Longer Term - Alternate approaches
- Information exchange, shared best practices and group actions (eg Meeting with Ecclesiastical Canada Exec team) to support the Short/Mid Term
- An independent consultant has been engaged to help understand needs, options and alternatives for the future

Insurance Providers – Diocese of Ontario

Insurers



Broker



HUB Ottawa Office Service Team



SERVICE TEAM

David McNamara
Vice President, Ottawa Branch
Manager

Moufid Kayal
Principal Account Manager

Ingrid Franco
Supporting Account Manager

CLAIMS

Tracey Timmone
Senior Analyst

MARKETING

Moufid Kayal
Principal Account Manager

RISK SERVICES

Léopold Boutin, Eng., CRM, ABCP
Senior Risk Consultant Engineer

Cemeteries

Bereavement Authority of Ontario is the Regulator for the Funeral, Burial and Cremation Services Act

- The BAO had previously provided some flexibility for smaller, volunteer driven cemeteries
- Several dioceses (including ours) have consolidated funds for Care & Maintenance.
- The FBCSA requires that all C & M Funds are held and reported on directly by a Trust Company
- BAO conducting a detailed Inspection of C&M funds held by the diocese
- Direction (current)
 - Larger C&M funds (threshold being negotiated) must setup and maintain their own Trust Account
 - Smaller ones would need to setup with the Public Guardian & Trustee (Full Trusts accounts not practical)
 - Optionally, the diocese could become the licensee for all cemeteries (not practical)

Cemeteries

Bereavement Authority of Ontario is the Regulator for the Funeral, Burial and Cremation Services Act

Many smaller cemeteries are already struggling

- Limited income from sales
- Limited income for C&M funds
- Increasing costs (grass cutting, insurance, etc)
- Increased regulatory requirement
- Declining number of volunteers able to carry on the work

Dioceses of the Ecclesiastical Province of Ontario are working together and with the BAO

Working with the Provincial Government to create and implement flexibility

Longer term direction continues to be the “abandonment” process to municipalities

Cemeteries

- Last interactions with the BAO have made it clear that prior flexibility is not longer at play
- Changes being proposed give the BAO further power:
 - Entry, Search and Seizure without a warrant or court order
 - Administrative Penalties for lack of compliance, up to \$25,000
 - Intention is not a factor, only compliance
- Per the Registrar, the “Public Good” is defined as Compliance with the FBCSA
- The 7 dioceses and the Province view this as a significant matter and are engaging at Queen’s Park

Care and Maintenance Funds

The FBCSA requires all C&M funds to be held in a Trust by an eligible Trustee/holder

For many years, the diocese has held a consolidated C&M Fund which “pooled” the C&M funds for cemeteries of the diocese. Currently appx \$1.5M held for 45 Cemetery Boards

Previously, the BAO has allowed for the diocese holding funds in a central fund with a Trust provider.

BAO is now requiring that these funds come into full compliance

- Two groups with different implementation and timing

Diocese of Ontario is one of several dioceses working

Care and Maintenance Funds

- Current approach:
 - The cost and effort to setup a full trust is hard to justify for smaller amounts of funds
 - Current “line” for small vs large is being proposed as \$50k of C&M funds
 - 8 Cemeteries in the DoO are in this grouping
- Larger holdings can go and setup a trust fund with an eligible Trust Company
- Smaller holdings can choose to work with a Trust Company or use the Ontario Public Guardian and Trustee
 - Simpler setup
 - More cost effective for small funds

Care and Maintenance Funds – Next Steps

- Complete the Inspection and Audit of the C&M funds underway with the BAO
- Agree and receive approval from the BAO:
 - Adjust balances of holding to facilitate the windup (unrealized gains, etc)
 - Adjust for any funds in the C&M trust that are not C&M
 - Final transfer amounts and the transfers to a new trustee/OPGT
- Review the viability of each cemetery going forward
 - Transfers to Municipality where it is in the best interest of the cemetery
- Target to complete by end of 2025

CMM

CMM Accounts for 75% of diocesan income

Based on Assessable Income for 2 years prior

Assessable = Total Income - excluded/non-assessable income

Excluded/non-assessable:

- Pass Thru (PWRDF, etc)
- Cemetery
- Capital Projects
- Large Ministry programs with income
- Grants, loans, etc
- Funds invested in Investments/Reserves

CMM rate has been 20% for many years

CMM Challenges

Two year lag creates issues and challenges, particularly with changing income levels

Spreadsheet used to calculate (Greensheet) is complex and can be intimidating

Review of the financials and “Greensheet” is very time consuming

Variability in the perspective, attitude, co-operation

Drawing investment funds to support operating deficits makes the withdrawal assessable as income

Policy has been to complete all before executing/communicating

CMM Planned Actions

-
- 1) Allow use of simplified tool or Excel tool. Provide online training

 - 2) Churches that submit and provide draft calculations will be reviewed first. When reviewed, the approved calculations will be available and usable

 - 3) Churches to provide Vestry Report and Financial Data and in many cases completed CMM Calculation by end of June of prior year

 - 4) Churches that do not provide data by September of the current year will be assessed CMM based on their T3010 filing. Can be adjusted if detail and actuals are provided

 - 5) Review non-assessable criteria. Communication and teaching to follow decision.

NEXT MEETING

THURSDAY
SEPTEMBER 18TH
2PM

ONGOING PLANNING:
THIRD THURSDAY OF THE
LAST MONTH OF EACH
QUARTER



September

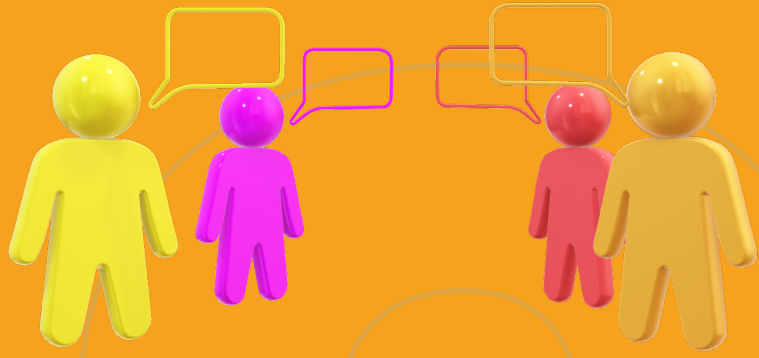
2025

Sun Mon Tue Wed Thu Fri Sat

	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Holidays and Observances: 1 Labor Day

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QUESTIONS?

