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# Warden, Treasurer and Clergy Meeting

## October 16 2025      63<sup>rd</sup> Meeting

*O God, Thou Art My God; early will I seek thee (Psalm 63)*

# Topics Today



Bishop's  
Update



Executive  
Archdeacon  
Safe  
Church/Screening in  
Faith



Finance:  
Insurance  
CM&M  
Cemeteries  
Info Tech



Q&A



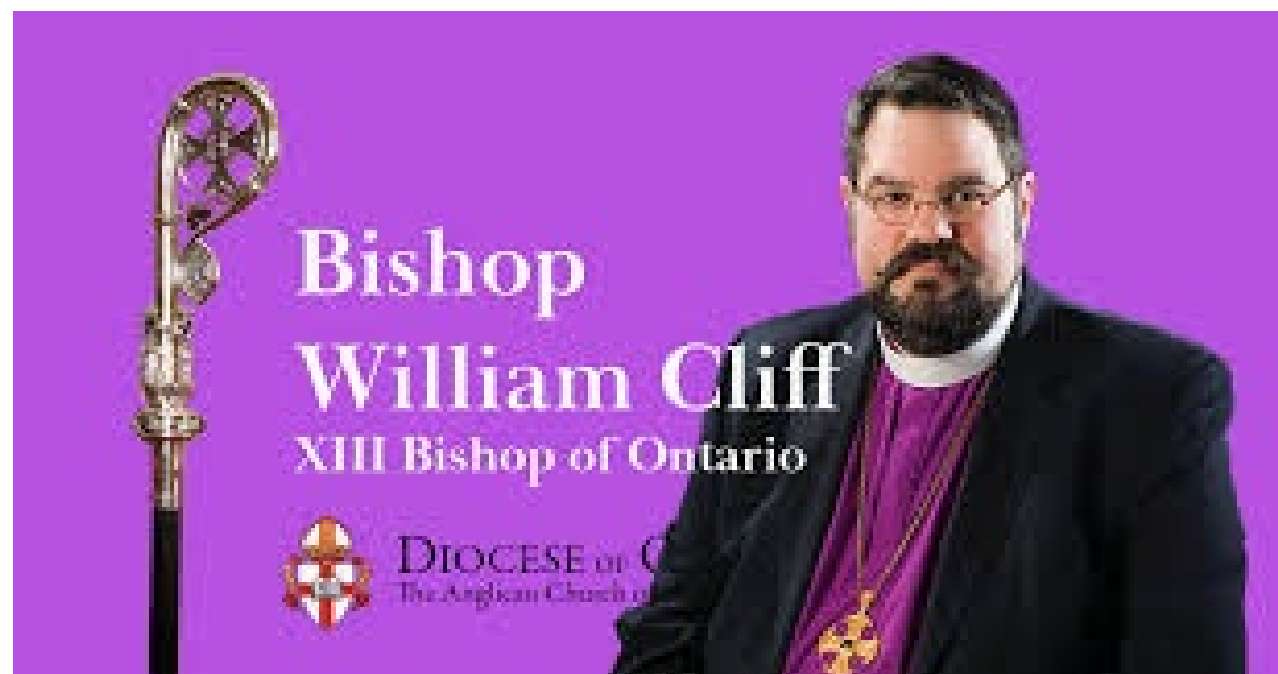
A photograph of two hands raised in prayer, holding a glowing white cross against a dramatic sunset sky. The sun is low on the horizon, creating a bright lens flare and reflecting on the water below. The sky is filled with soft, orange and purple clouds.

# Opening Prayers

## Bishop William Cliff



# *From The Bishop's Office*



# **Executive Archdeacon**

# Finance

# Insurance Coverage

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## 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 Providers – Diocese of Ontario

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## Insurers



## Broker





# Insurance Update – 2025 Packages

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- 2025 Documents, Invoicing distributed
- Challenges caused delay in completing and issuing packages
  - Change of Broker
  - Ecclesiastical Insurance – new system, document packages, underwriting
  - Tools used to produce invoicing
  - Work to optimize coverage/cost
- Base line of increase: 3% inflation in Replacement Cost    0% increase in premium rates
- Decision not to “Top Up” the Deductible Reduction Program

• Average Invoice	\$7,360	Median Invoice	\$4,588
Average Increase	-3%	Median Increase	-2%

# Insurance Update - Provincial

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- Provincial Task Force to develop a coordinated strategy for insurance
- Working Group focused on:
  - Short/Mid Term - Containing the increases, driving value, learning from each other
  - 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
  - Completing review of individual dioceses and providing feedback
  - Will present alternatives

# Insurance Update – 2026

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- Work has begun with HUB on the Property and Value Listing
- Ecclesiastical underwriting developing proposed changes
- Do not yet have “guidance” for 2026 budget planning
- Provincial Meeting with Ecclesiastical Executive Team – Nov 11 in their Toronto HQ
- Will consider input from Consultant review of our package and the overall provincial review
- Consideration of potential adjustments available

# Cemeteries

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- 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

# Cemeteries

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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)
  - As churches/cemetery boards can no longer manage, move cemetery to municipalities

# Cemeteries

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- 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:
  - Expanded search and seizure
  - 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

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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

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- 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

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- 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 Q1 2026

# Cemeteries

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- 2 Cemeteries have been transferred to municipalities in the last several months
- 10 other Cemeteries are being worked with municipalities for transfer
- A number of other cemeteries are advising that they do not see that they will be able to continue in the longer term
- Until being assumed by a Municipality, the responsibility for a cemetery remains with the church that holds the Operator's License. Where there is no longer an active board, the Wardens become responsible

# CMM

- 1) Beginning communications on final 2025 CMM
- 2) Churches that did 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
- 3) Receiving 2026 CMM calculations from some churches. Reviews will begin in Nov
- 4) Review non-assessable criteria. Communication and teaching to follow decision.
- 5) Development of an Artificial Intelligence Agent for CMM is moving forward.

# Information Technology Update

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- Now working through the final preparation to move our email system from Canadian Web Hostings to Microsoft Exchange
  - Exchange is the “gold standard” of corporate email
  - Security
  - Integration with our other systems
  - Speed and reliability
- First stage is moving active “XXXX.Ontario.Anglican.ca” users
- Second stage will standardize for all active ministry clergy
- Third stage will standardize for churches/parishes



# Information Technology Update

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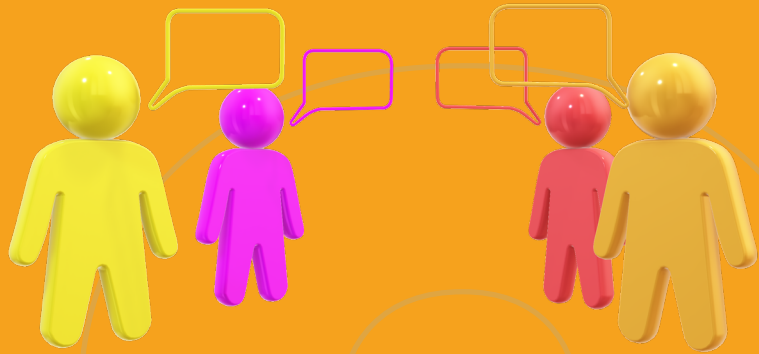
- Once the roll out is complete, each Cleric and Church/Parish will have:
  - Secure email with protection from a variety of threats
  - Access to the range of Microsoft Office products/services
    - Outlook
    - Word, Excel, Powerpoint
    - Teams
    - Security
    - One Drive and Sharepoint
- Will enable further enhancements and capability
  - Invoices and Statements (of all kinds) and other documents (eg Insurance) would be placed in each church's One Drive rather than emailing a PDF
  - Integration with Sage Payroll to provide a "Portal" for those on payroll
  - A diocesan "Intranet" shared across churches, clergy, wardens, treasurers

# NEXT MEETING

THURSDAY  
DECEMBER 18TH  
2PM

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





# QUESTIONS?

