

**ST. MARY STAR OF
THE SEA PARISH**

MAY 2025

ISSUE 03

*A HARBOUR OF REFUGE,
A BEACON OF HOPE*



Fiat

Spring Newsletter



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THE GIFT OF GIVING

A message from the St. Mary Star of the Sea finance council

Welcome to our 2025 Fiat Spring Issue. The first two issues of our quarterly magazine were dedicated to introducing our ministries and allowing you to see the good work that they are doing in our parish community aligned to our parish vision, to be the lighthouse of Port Credit - a harbour of refuge and a beacon of hope. This issue will focus on the temporal affairs of our parish providing you with the financial health of St. Mary Star of the Sea so that you have an in depth view into where we stand financially. This benchmark of our financial health will help you understand how you as a member of the St. Mary Star of the Parish family are allowing your gifts to flourish with our parish family and how you can contribute to our financial planning for the coming years.

The “Gift of Giving” in our Catholic Faith is a gift of the special ability given to each of us by the Holy Spirit to generously contribute our charisms of time, talents and treasures to support God’s work and to aid those in need motivated by love for God and others. The word that we can use to describe such giving is stewardship: joyfully giving with a spirit of generosity to support our parish in its vision - to be the lighthouse of Port Credit, a harbour of refuge and a beacon of hope. Each one of us plays an important role in supporting this vision through our ministry involvement serving the needs of our community.

With the absence of the gift of giving, the Church is exposed to the risk of financial limitations, the reduction of resources to support ministries and the efforts to reach out to the community. With the gift of giving being present in the Church, we foster the spirit of generosity and sacrificial giving in our congregation, in turn inspiring others to also give. This creates a strong, supportive environment for funding the mission of the Church, the work of God. What are the Gifts of giving?

Financial Giving

Through contributions to the Church through your weekly offering, support of our monthly building fund, support of parish ministries like our outreach to families and the youth, and assistance to those in need through your offering to the St. Vincent de Paul Society, ShareLife and other collections throughout the year.

Time & Talent

Volunteering of one’s time, skills, and resources for various ministries and projects within the parish community.

Sacrificial Giving

To give beyond what would be expected through demonstration and a willingness to share one’s resources for the greater well being of the Church.

The Gift of giving spiritually, financially, time and talent, and sacrificially are powerful tools to advance God’s kingdom to meet the needs of our parish community and the needs of others. We are forever grateful for the gifts you have shared and the generosity you have provided over the years.

With our openness and reception of God’s grace, direction and guidance may we continue to use our Gifts of Giving to ensure that St. Mary Star of the Sea remains a thriving harbour of refuge and beacon of hope for everyone.

“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

The image shows the interior of a church, viewed from the back of the sanctuary looking towards the altar. The architecture features a high, vaulted ceiling with exposed wooden beams and a series of dark wooden pews arranged in a central aisle. At the far end, a large, colorful stained glass window is set within a pointed arch. The altar area is visible through the window, and the overall lighting is dim, with light entering from the side windows and the altar window. The text "Financial Health" is overlaid in white at the bottom.

Financial Health

OVERVIEW OF CHURCH FINANCES

PROVIDED BY THE
FINANCE COUNCIL

To support the mission of the Church, to go and make disciples (cf. Matt 18:19-20) and achieve the vision of St. Mary's, to be the lighthouse - a harbour of refuge and beacon of hope, we rely on the generosity of our parishioners through your weekly offertory contributions - your "gifts of giving". The financial needs of the Church, to fund the mission can be broadly categorized as "day-to-day operations" and "renovations".

In general terms, the day-to-day operations include the payments for salaries of our pastor, laypersons and musicians; Church and Rectory utilities and general expenses, and programs sponsored by the Church such as our Faith Formation, Sacramental Preparation, Family and Youth Ministries. The renovation needs refer to major upgrades of the Church and Rectory, beyond annual general maintenance needs.

The weekly offertory and parish collections are expected to fund all of these expenses. Note, however, that the offertory collections are not exclusively retained by our Church, as follows:

a.) The Archdiocese of Toronto draws, from each parish, a percentage (15% for St. Mary's Star of the Sea) of the offertory receipts to help fund the mission of the Archdiocese of Toronto

(eg. supporting Catholic charities and parishes in need, etc.); and

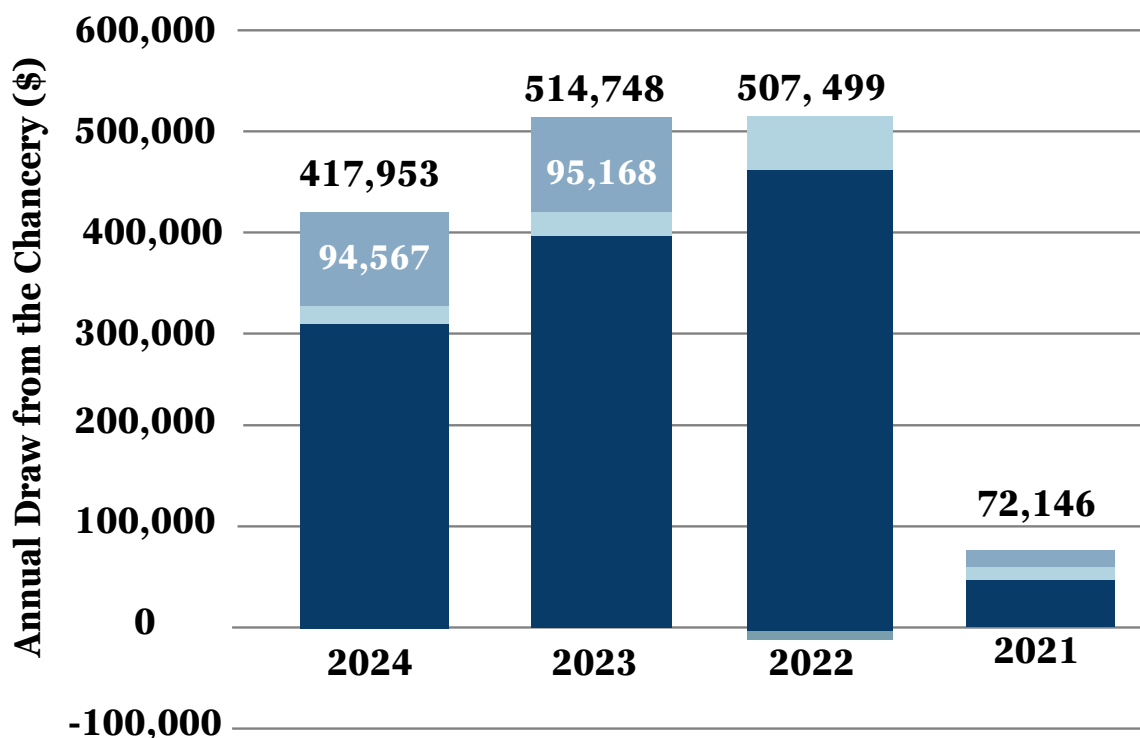
b.) Special Diocesan Collections (eg. ShareLife and Shepherds' Trust donations) are dedicated to programs external to our Church and proceeds are forwarded directly to the Archdiocese. These funds, therefore, have no net financial impact on the Church in support of the day-to-day operations.

In the past, when the annual total collections and receipts of funding exceeded the value of payments, the Church established a Reserve Fund (The Chancery) through the Archdiocese of Toronto, accruing above prime interest on these funds. While this reserve is intended to provide financial security for the Church operations (eg. in the event of an unexpected drop in offertory contributions such as during a pandemic) and to fund longer term renovations or upgrades for the Church and Rectory, we have had to draw from the Reserve Fund in the order of \$95,000 per year (see Figure 1) to help fund the Church's day-to-day operations. At this rate, the reserve will be depleted in just a few short years, exposing us to financial limitations that will affect our ministries and our effort to reach out to the community.

The above is presented graphically in the following.

Figure 1 Annual Draw from the Reserve Fund, summarizes the amount drawn from the Reserve Fund from 2021 to 2024. The coloured boxes represent how the money was used: a) Construction Contracts; b) Professional Services related to the renovations; and c) supporting day-to-day operations. For more detail, the Section of this magazine titled “Building Renovations” provides a summary on the Church and Rectory renovations undertaken in the last four years. Figure 1 shows a draw from the Reserve Fund of about \$95,000 annually to fund day-to-day operations in 2023 and 2024.

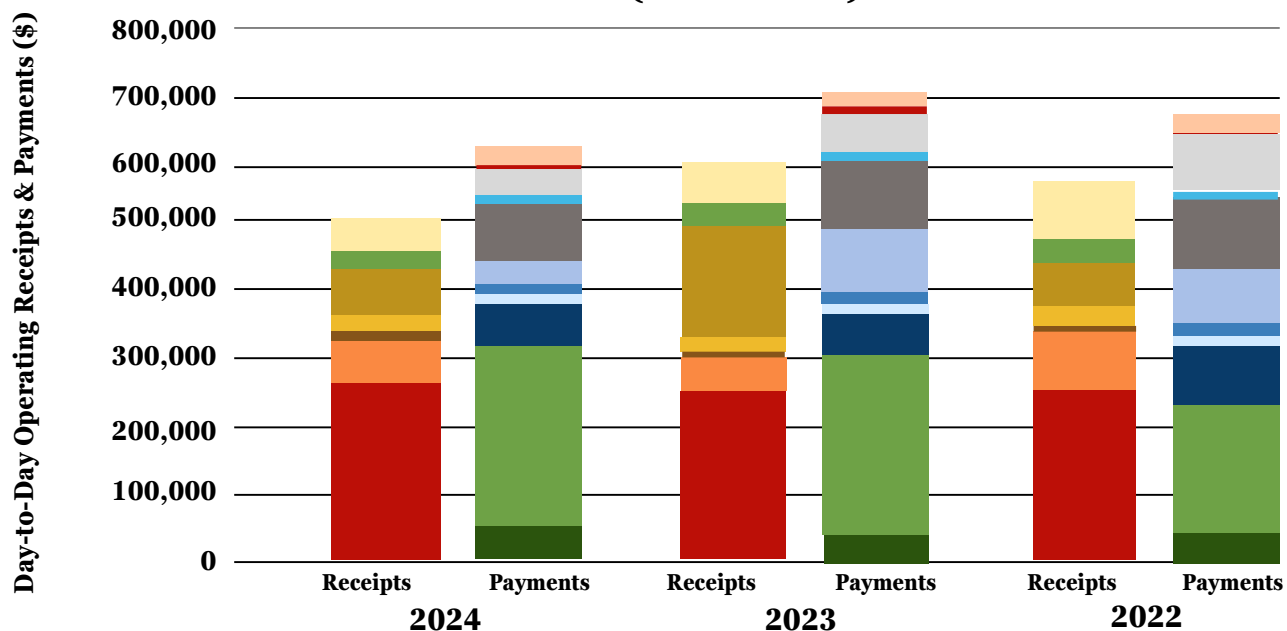
Figure 1 Annual Draw from the The Reserve Fund (The Chancery) (2021 to 2024)



- Annual draw to support day-to-day operations
*In 2022 Annual Draws were \$6,980 less than renovation costs incurred
- Professional Services in Support of Renovations
- Construction Contract Expenses

Figure 2 presents a financial summary of the Church's day-to-day operations as two sets of coloured bars (Receipts and Payments, respectively) for the years 2022 to 2024. The colour coding used in the bars is defined in the legend below the bars, and the quantum represented by each colour was derived through the Church's "Annual Report to the Faithful" which can be found on the inside back cover of the magazine. Figure 2 shows that "Payments" far exceed "Receipts" (exclusive of the draw from the Reserve Fund), reflecting the need to draw from the Reserve Fund to help fund the Church's day-to-day operations.

Figure 2 Day-to-Day Operating: Receipts & Payments (2022-2024)



Receipts

- Offertory|other parish collections (envs, cash, electronic)
- Baptism|Funeral|Marriage|Mass offerings|Donation|Bequest
- Parish prog: Community Meal|Faith Formation|Sacrament Prep|Youth
- Interest: Reserve (Chancery Investment)
- Other income: Admin|HST rebates|Govt funds (restricted)|Article sales
- Building Maintenance (Green envelopes)
- Special Diocesan Collection |ShareLife|Shepherds Trust|Missions etc.

Payments

- Clergy Salaries & Stipends
- Salaries: Lay Employees|Musicians| Payroll Expenses
- Diocesan Assessment|Clergy Health & retirement|Hospital Chaplaincy
- Parish prog: Community Meal|Faith Formation|Sacrament Prep|Youth
- Utilities: Church & Rectory
- Sundry: Services|Supplies|Admin|Govt Specified|Furniture & Equip
- Insurance: Church & Rectory
- Disbursement of Special Diocesan Collections
- Other Expenses
- Interest Income Reinvested

How You Fund the Mission

"St. Mary's has always been more than just a church—it's been the heart of my family's faith for generations. It's where I was baptized, where we've celebrated weddings, welcomed new life, and come together in times of loss. St. Mary's is a sacred space filled with love, prayer, and enduring memories. Choosing to be married here wasn't simply about tradition—it was about honoring the faith that has guided my family and I, and continuing the legacy of those who stood at the same altar before me. In that moment of Holy matrimony, surrounded by family and the presence of God, it truly felt like coming home. We are deeply grateful to begin this new chapter within these cherished walls." - *Jessica & Frank, Married Spring 2024*



"St. Mary's is a sacred space filled with love, prayer, and enduring memories"



"In 2022, Luna LaFontaine was baptized at St. Mary's Star of the Sea, in the same church as her parents, Kyle and Julia, and her godparents were baptized, and where both sets of grandparents were married. It all began when Luna's great-grandparents, Emidio and Almerinda Piergiovanni immigrated from Italy and became members of our Parish community. For the past 72 years, St. Mary's Star of the Sea has been a constant presence in the social and spiritual lives of four generations. Our family is proud of and immensely grateful for this long-standing and strong connection to St. Mary's Star of the Sea." - *Luna LaFontaine, Baptized 2022*



In 2024 St. Mary Star of the Sea had:



25 Baptisms



15 Funerals



3 Marriages



23 First Communions



13 Confirmations



34 New Registered Families



At the Easter Vigil, our parish had:

3 RCIA

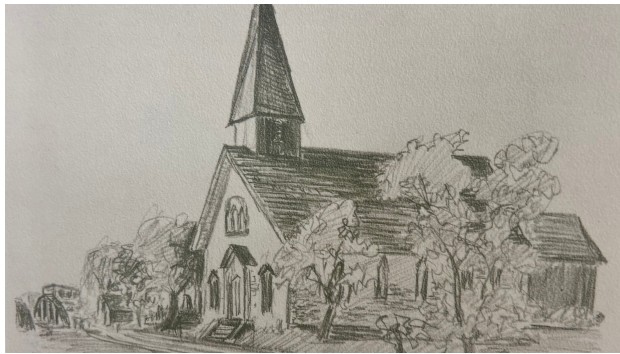
1 Reception

1 Adult Confirmation

Building Renovations

St. Mary Star of the Sea Church has a deeply rooted history in Port Credit dating back to 1880, when the original church was built immediately west of the St. Mary Star of the Sea Catholic Cemetery (southwest corner of Lakeshore Road West and John Street). This Church was replaced by a new Church in 1952. Celebrating 73 years, the St. Mary Star of the Sea Church has been

designated under the terms of the Ontario Heritage Act and is part of the Old Port Credit Heritage Village Conservation District. The two storey Rectory constructed in 1961 is physically connected to the Church, by a one storey Parish Office, and provides the residence for our Church pastor. Only a few selective renovations have been undertaken to both buildings since their construction.



In 2020, the firm Lynch + Comisso Architecture and a team of subconsultant engineers and other professionals undertook a detailed building condition assessment to identify and prioritize necessary repairs and upgrades. A final report was submitted detailing their observations and recommendations with 'order of magnitude' budget estimates. The recommendations were grouped as follows:

Category 1 - Safety and Code Requirements

- Safety and building code related items to be rectified
- Items to be replaced immediately due to failure.

Category 2 – Good Practice and Maintenance

- Recommended improvements for longer term maintenance and enhancements.

Guided by a thorough review of the recommended works and a further prioritization by the Church's Finance Council, upgrades have been undertaken over the last five years at a total cost of \$1.51 million. This work was funded through a direct draw from the Church's Chancery Reserve Fund, held with the Archdiocese. The work undertaken is summarized together with the payments made (net of HST).

COMPLETED RENOVATIONS (2020-2024)

2020	<ul style="list-style-type: none"> • Building Condition Assessment Report • Rectory - Roof <ul style="list-style-type: none"> ◦ Existing low sloped roof was leaking and found to be in poor condition and replacement was recommended. ◦ Top priority was assigned to the replacement of the Rectory and Office roof and skylights to prevent further water infiltration. <p>Payments: \$182K (Professional Services: \$41K and Construction: \$141K)</p>
2021	<ul style="list-style-type: none"> • Rectory - Roof <ul style="list-style-type: none"> ◦ Completion of the work begun in 2020. • Project Management <ul style="list-style-type: none"> ◦ Preparation of work scope and construction contract tender documents for priority renovation projects to be undertaken in 2022 and 2023 <p>Payments: \$72K (Professional Services: \$27K and Construction: \$45K)</p>
2022	<ul style="list-style-type: none"> • Church, Rectory & Parish Office - Fire & Life Safety <ul style="list-style-type: none"> ◦ There were several fire and life safety items that required immediate attention which included Code compliance upgrades, replacement of end of service life alarm panel and notification systems, installation of proper vent exhausts and Code compliant fire separation components for the Church, Parish Office and Rectory. • Rectory & Parish Office – Structural & Renovation <ul style="list-style-type: none"> ◦ Some structural deficiencies were identified that had to be rectified immediately. Water seepage in the basement and a number of other deficiencies were identified as building maintenance issues. ◦ Given the poor physical condition and state of the Rectory residence, a full renovation of the living quarters including upgrades to bathrooms, flooring, drywall repairs, insulation of the second floor ceiling, replacement of windows and patio door. ◦ A barrier-free washroom was installed in the Parish Office. • Rectory Courtyard - Perimeter Fence Replacement <ul style="list-style-type: none"> ◦ Replacement of deteriorated wood fence and gate with metal fencing around Rectory courtyard, Mary's Garden and HVAC units. <p>Payments: \$507K (Professional Services: \$44K and Construction: \$463K)</p>




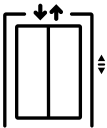



<h1>2023</h1>	<ul style="list-style-type: none"> • Church, Rectory & Parish Office - Fire & Life Safety <ul style="list-style-type: none"> ◦ Continuation of work started in 2022. • Rectory & Office – Structural & Renovation <ul style="list-style-type: none"> ◦ Continuation of work started in 2022. • Rectory Courtyard - Perimeter Fence Replacement <ul style="list-style-type: none"> ◦ Continuation of work started in 2022. <p>Payments: \$429K (Professional Services: \$34K and Construction: \$395K)</p>
<h1>2024</h1>	<ul style="list-style-type: none"> • Church Front Entrance - Safety <ul style="list-style-type: none"> ◦ The 2020 Building Condition Assessment Report had identified a need for masonry repairs for the stairs and retaining wall at the front of the Church. However, conditions had deteriorated significantly since 2020 raising public safety concerns associated with loose or fallen stones from the treads and risers of the front entry steps and loose pavers in the promenade area parallel to Lakeshore Road. A detailed condition assessment of this area was undertaken by Morrison Hershfield/Stantec Engineering Consultants in 2024. ◦ A construction contract was subsequently awarded in 2024 which included replacing all stones on the two sets of front steps and landing area; rebuilding stair walls, rebuilding the retaining wall along Lakeshore Road, and resetting loose pavers within the promenade area. <p>Payments: \$323K (Professional Services: \$18K and Construction: \$305K)</p>

These important and crucial investments help ensure that St. Mary Star of the Sea Church will remain a harbour of refuge and beacon of hope for many years to come.



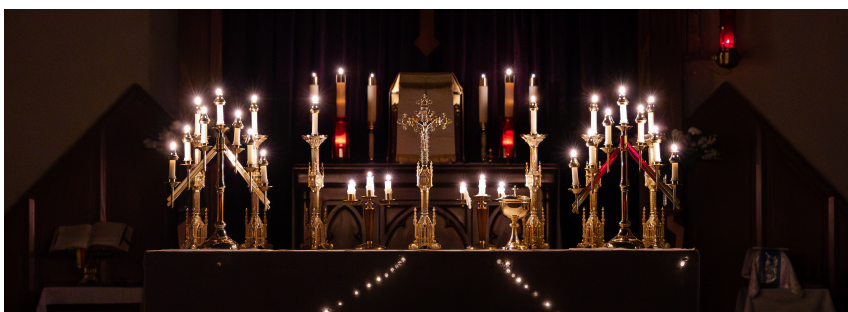
FUTURE RENOVATION NEEDS

While we have made significant and important investments in upgrades to the Church and Rectory, many additional renovations identified in the 2020 Building Condition Assessment Report and other needs which have surfaced subsequently remain on hold pending a replenishment of the Church's Chancery Reserve Fund. These include:

	<p>Church - Boiler System Replacement:</p> <p>Heating is provided by a boiler providing hot water to the Church through wall mounted radiators. The boiler system has exceeded its expected lifespan and, while it is being maintained on an annual basis, it will need to be replaced when it fails.</p>
	<p>Parish Office - Entrance Site Improvements:</p> <p>Due to the aging population of the parish, construction of an exterior ramp to provide a barrier free access to the Parish Office Area was recommended.</p>
	<p>Church - Sanctuary Walls:</p> <p>There are several cracks in the walls of the Sanctuary which need to be remedied and the walls painted at some point in the future. Of particular concern are cracks on the east side of the arch opening in the Sanctuary, wherein a structural engineering consultant has been retained to monitor the cracks and make recommendations as to the most appropriate remedial works which may be necessary.</p>
	<p>Church - Elevator:</p> <p>The current elevator, installed in 2001, has required a high level of maintenance, and will need to be replaced eventually, with one that provides sufficient turning radius for wheelchair access, which the existing one does not.</p>
	<p>Church - Sanctuary Carpet:</p> <p>The existing carpet is heavily stained and areas are well worn, and will need to be replaced in the future.</p>
	<p>Parish Hall (Church Basement) - Bathroom:</p> <p>The universal bathroom in Parish Hall should be upgraded to provide barrier free and wheel chair accessibility and meet current Building Code requirements.</p>
	<p>Parish Hall (Church Basement) - Kitchen:</p> <p>The kitchen exhaust system does not meet requirements for a commercial kitchen, and many other Building Code compliant upgrades and equipment replacement items have been identified.</p>

Designated Gifts

“when you look at the beautiful stain glass windows around the church, you get a sense of the parish history”



Tradition. It is a word that is used in the Church for the handing on of the faith from one generation to the next. There is Sacred Tradition which is Divine Revelation but there is also tradition (little ‘t’). For example, when you look at the beautiful stain glass windows around the church, you get a sense of the parish history, those who have donated those windows in memory of a loved one. These windows are just one of the tangible reminders that were made possible by designated offerings and gifts.

In honour of this tradition, we would like to highlight Designated Gifts that have been given over the past 6 years to express our appreciation and gratitude

- 1) The Nativity Figurines used at Christmas
- 2) The repair and renewal of the statues of Our Lady, Sacred Heart and the Infant Jesus of Prague
- 3) The six altar candlesticks used on Sundays and the matching paschal candle candlestick
- 4) The matching processional cross and missal stand for the altar
- 5) Annually, the paschal candle used throughout the Easter Season, Baptisms and Funerals
- 6) The dossal curtains (curtains behind the Tabernacle)
- 7) The Tabernacle Veils
- 8) The Altar of Repose for the Tabernacle
- 9) The altar linens used during Advent/Lent and Christmas/Easter
- 10) The statues of St. Anthony of Padua and St. Padre Pio
- 11) The Divine Mercy Icon

My sincere thanks to the parishioners who have and continue to remember St. Mary Star of the Sea in this special and lasting way. If you are looking to make an offering of a designated gift, there are more opportunities for giving to help make our sanctuary beautiful. **Please contact Rev. Fr Michael Simoes for more details.**

Flower Offerings

You may have noticed the various flower arrangements that adorn our sanctuary space. You may also ask, who pays for them? Parishioners donate them to the parish. Flower offerings, outside of Christmas and Easter, are not a line item in our parish budget. If you would like to donate flowers and offering them for a particular intention or event, please contact the parish office to schedule. We are grateful for those who have helped keep the liturgical environment at St. Mary’s warm and beautiful for God and for our parishioners.

ST. MARY STAR OF THE SEA

2024 ANNUAL REPORT TO THE FAITHFUL

RECEIPTS		PAYMENTS	
General Receipts	\$	General Payments	\$
Offertory	2 41,852	Lay / Musicians Salaries	231,292
Sundry (Admin Receipts, Articles/Candles Building & Maintenance Fund, HST Rebates, Govt. Funds, Socials, Family of Faith Parish Share & Subsidies)	95,361	Sundry (Admin, Articles / Candles, Professional Fees, Restricted, Socials, Staff Training)	77,651
Other Donations	39,862	Diocesan Assessments: Clergy Health & Retirement, Chaplaincy	66,096
Rental and Interest Revenue	23,516	Clergy Salaries & Stipends	53,290
Christmas and Easter	21,837	Payroll Remittances	37,964
Parish Programs (Charity, Faith Formation, Sacramental Prep, Youth)	15,538	Repairs & Maintenance	20,529
Mass Offerings / Intentions	10,635	Utilities - Church	15,619
Baptisms / Funerals / Marriages	7,515	Liturgy / Mass Payments	12,197
Other Parish Collections	5,809	Parish Programs (Charity, Faith Formation, Sacrament Prep, Volunteering, Youth)	11,454
Bequests & Legacies	3,000	Rectory Payments	10,665
		Office Services / Supplies	10,497
Special Diocesan Collections		Property Insurance	8,518
ShareLife Donations	31,829	Grounds Maintenance / Landscaping	7,470
Mission Co-Op Donations	3,015	Other Church Payments	6,721
Shepherds' Trust Donations	2,551	Hall Expenses	-
Marygrove Camp Donations	2,479		
Needs of Church in the Holy Land (Good Friday Donations)	2,399		
Canadian Missions Collection	1,849		
Evangelization of Nations (World Mission Sunday Donations)	970	Special Diocesan Collections Disbursed	46,118
Needs of the Canadian Church (Bishops' Collection)	826		
Other Special Diocesan Collection	190		
Pope's Pastoral Works (Papal Charities Donations)	10		
Humanitarian Relief Donations	-		
Other Receipts		Other Payments	
Investments Withdrawn	417,953	Property Additions / Restorations	305,373
		Reinvested Interest	21,439
		Furnishings / Equipment	3,747
Total Receipts for the Period	928,996	Total Payments for the Period	946,641
Opening Cash Balance	70,463	Ending Cash Balance	52,818
Total	999,459	Total	999,459

SUPPLEMENTAL INFORMATION

Account	Balance, Jan 01, 2024	Additions	Less: Repayments/Withdrawals	Balance, Dec 31, 2024
Investments at Chancery	733,357	18,502	378,993	372,867
Family of Faith Investments	99,477	2,937	38,960	63,454

St. Mary Star of the Sea Parish



PASTOR

REV. FR MICHAEL SIMOES

MSimoes@archtoronto.org

MEMBERS OF THE PARISH FINANCE COUNCIL

MICHAEL D'ANDREA

WENDY FIETTA

RORY KEILTY

JOHN KEYSER

OFFICE ADMINISTRATOR

MARILYN FERNANDES

MFernandes@archtoronto.org

LAY PASTORAL ASSOCIATE

ADRIENE GILL

AAadona@archtoronto.org

YOUTH MINISTER

SAMANTHA CAMERON

SCameron@archtoronto.org

CUSTODIAN

SERGIO IAVICOLLI

SUNDAY MASS:

Saturday (Vigil): 5pm

Sunday: 9am and 11am

CONFESSIONS:

Saturday: 9:30-10:30am

(or call the parish office for an appointment)

ADORATION:

Wednesday and Thursday: 9:30-10:30
(following Mass)

Friday: 9:30-12:00pm

First Friday: 9:30-12pm and 7-8pm

DAILY MASS:

Monday: No Mass

Tuesday: 7pm (Devotions to Sts. Anne and Joachim)

Wednesday: 9am (Devotion to Our Lady of Perpetual Help)

Thursday: 9am (Devotion to St. Jude)

Friday: 9am (Devotion to the Sacred Heart of Jesus)

Saturday: 9am (Devotion to St. Michael the Archangel)

11 Peter Street S, Port Credit

Mississauga, ON L5H 2G1

(905)-278-2058

StMaryStaroftheSeaMI@archtoronto.org