

Holy Myrrhbearers

ORTHODOX MISSION

Parish Council Meeting
Sunday 21 August 2016 - 4pm to 5pm
Afterfeast of the Dormition

Parish Council Attendance:

- Parish Priest, the Very Rev Geoffrey Ready
- Warden, Michael Dubinski
- Deputy Warden, Bernadette Voulgaris
- Treasurer, Jean Keen
- Social Convenor, Rachel Irene Cassar
- Secretary, Jacob McNair

Parish Member Attendance (Observers):

- Jolan Ready
- Christos Voulgaris
- Brian Keen

1. Opening prayer

The meeting was opened with prayer.

2. Regrets

Mission Coordinator, Roshan Carpenter

3. Correspondence

Fr Geoffrey distributed the letter of archpastoral blessing to establish mission from His Eminence Archbishop Irenée.

4. **Parish constitution and bylaws**

Fr Geoffrey read through articles IX and X on parish council and roles and responsibilities of individual members. It was agreed that the first parish assembly would be held in January 2017.

Action: Fr Geoffrey to arrange liturgically 'swearing in' of parish council members at a forthcoming Liturgy

5. **Charitable status**

Fr Geoffrey distributed the letter of approval as charitable organisation from Canada Revenue Agency and explained guidelines for good governance as well as annual reporting responsibilities.

6. **Mission committee**

Fr Geoffrey explained the role of the mission committee for planning and developing the mission's parish and liturgical life, outreach and service activities. A meeting will be held in early September following Roshan's return.

Action: Fr Geoffrey and Roshan to set up first meeting

7. **Finance report**

Treasurer Jean Keen distributed copies of first balance sheet and income statement (attached), and explained them. Donations from the first 12 Sundays of the mission totalled \$14,043.00 including one-off additional donations towards liturgical items (large mounted icons, chalice set). Expenditures totalled \$10,147.21 including the one-off liturgical items.

8. **Trinity College**

Fr Geoffrey reported that with a change of bursar at Trinity College no rental agreement had yet been established for the use of the chapel on Sundays. The worst case scenario was \$125 per week, though it is likely we will be charged less.

Action: Fr Geoffrey to follow up with Trinity College

9. **Archdiocese Dues and Reports**

Fr Geoffrey distributed example copies of the Archdiocesan Annual Parish Report which will need to be submitted next year; parish council members to read at home and bring questions to next meeting.

Fr Geoffrey explained that each parish and mission in the archdiocese is requested submit a tithe (10%) to the archdiocese. It was agreed that, in conformance with our dean's recommendation (his January 2016 letter was distributed) we would aim to gift 10% of general expenditures to avoid tithing on one-off purchases or funds earmarked (either by donor or by Parish Council).

10. **Insurance**

Fr Geoffrey distributed a copy of an archdiocesan memorandum from April 2013 stipulating required and optional insurance coverage. It was agreed that the parish council should acquire directors and officers' liability, abuse liability, and commercial general liability coverage. Fr Geoffrey mentioned that the Ontario Non-Profit Network offers its members discounted coverage.

Action: Jean to speak first to Byron Yankou (insurance broker who has attended some services)

11. **Clergy compensation and benefits**

Fr Geoffrey distributed copies of the archdiocesan policy on compensation and benefits for clergy adopted at the 2013 archdiocesan assembly and explained reporting requirements. Parish council members to review policy along with additional information in dean's letter from January 2016. It was agreed in the interim to maintain clergy salary at \$2,000 per month, without additional housing, car or other benefits, until the financial situation of the mission becomes clearer in the coming months.

Action: Jean to investigate housing, car and other benefits so parish council can weigh benefits or cost of including these in salary or separating them out

12. **Upcoming events**

A number of upcoming events were discussed, including:
12 September - beginning of new university term

End October - Doxacon sci-fi/fantasy and Orthodoxy conference
1 November - visit of Fr Daniel Byantoro

13. Any other business

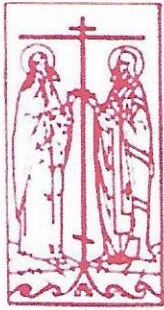
None

14. Next meeting

The next parish council meeting will be Sunday 25 September at 1pm in the Divinity Common Room after fellowship hour.

15. Closing prayer

The meeting was closed with prayer.



ARCHDIOCESE OF CANADA · ORC
hodox church in America

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bishopirenee@archdiocese.ca

N° 070

June 1st, 2016
Martyr Justin the Philosopher

The Very Reverend Archpriest Geoffrey Ready
Holy Myrrbearers Orthodox Mission
Trinity College
6 Hoskin Avenue,
Toronto ON M5S 1H8

Dear Father Geoffrey,

I pray that the Grace and Love of Our Lord and Saviour Jesus Christ be always with you.

I am sending you this official notification that you have my Archpastoral blessing and permission to establish a mission at Trinity College for the purpose of serving the spiritual needs of the Orthodox people of Toronto.

Asking your holy prayers for my unworthiness, I remain,

Yours in Christ's love,

+ Irénée

+ IRÉNÉE

Archbishop of Ottawa and Canada (OCA)



ARCHDIOCESE DU CANADA ·
ÉGLISE ORTHODOXE EN AMÉRIQUE





Very Reverend Archpriest Geoffrey Ready
Parish Priest
Holy Myrrhbearers Orthodox Mission
348 Deloraine Avenue
Toronto ON M5M 2B6

Our file
3057969

July 8, 2016

**Subject: Holy Myrrhbearers Orthodox Mission
Notification of Registration**

Dear Very Reverend Archpriest Geoffrey Ready:

We are pleased to inform you that Holy Myrrhbearers Orthodox Mission (the Charity) meets the requirements for charitable registration under the *Income Tax Act*.

Along with the privileges of charitable status, there are also certain obligations. The information on the back of this letter and the enclosed materials include important information about the operating requirements and obligations of the Charity.

Please take the time to review them and keep them for future reference.

You should also provide a copy of this letter and the enclosed materials to the person responsible for completing the Charity's annual information return, also referred to as Form T3010, *Registered Charity Information Return*.

Congratulations on becoming a Canadian registered charity. We wish you every success.

Yours sincerely,

Susan Kung
Charities Analyst
for Cathy Hawara,
Director General
Charities Directorate

Registration Information for Holy Myrrhbearers Orthodox Mission

▫ **Official Name**

The Charity is registered under the name that appears on its governing document: Holy Myrrhbearers Orthodox Mission.

▫ **Business Number/Registration Number**

The Charity's registration number is **76215 1298 RR0001**.

▫ **Effective Date of Registration**

The Charity is registered effective **June 4, 2016**.

▫ **Designation**

The Charity is designated as a **Charitable Organization**.

▫ **Reason for Registration**

The Charity is granted charitable registration based on the information provided in its application and its purposes found in its Constitution dated May 29, 2016. The Charity should have a governance structure in place that ensures that it can comply with all of the requirements of maintaining its charitable status. This includes regularly reviewing its purposes in its governing document.

▫ **Fiscal Period End**

The Charity's fiscal period end is established as **December 31**.

▫ **Due Date for Form T3010, Registered Charity Information Return**

The Charity must file its first information return on or before **June 30, 2017**, for the fiscal period ending **December 31, 2016**. The Charity must use Form T3010 (16) when filing. The Charity must file a complete information return **every year** within 6 months of its fiscal period end. If the Charity has not filed a complete information return, the CRA may revoke the Charity's charitable status.

If you have any questions regarding the information in this letter, please contact our Client Service Section at: **1-800-267-2384**.

SK/nh

Holy Myrrhbearers Orthodox Mission

Balance Sheet

As of 15 August 2016

	15 Aug 16
ASSETS	
Current Assets	
Chequing/Savings	
10000 · Bank of Montreal Operating	5,877.78
Total Chequing/Savings	5,877.78
Other Current Assets	
GST/HST Rebate Receivable	
14000 · GST (5%) Portion of Tax Paid	20.76
14100 · Ont (8%) Portion of HST paid	54.06
Total GST/HST Rebate Receivable	74.82
Total Other Current Assets	74.82
Total Current Assets	5,952.60
TOTAL ASSETS	5,952.60
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
24000 · Payroll Liabilities	2,056.81
Total Other Current Liabilities	2,056.81
Total Current Liabilities	2,056.81
Total Liabilities	2,056.81
Equity	
Net Income	3,895.79
Total Equity	3,895.79
TOTAL LIABILITIES & EQUITY	5,952.60

Holy Myrrhbearers Orthodox Mission
Income Statement
1 January through 15 August 2016

	<u>1 Jan - 15 Aug 16</u>
Income	
40100 · Tax-receipted donations	13,838.00
40110 · Cash donations - not receipted	205.00
	<hr/>
Total Income	14,043.00
Expense	
68110 · Website Costs	561.28
60410 · Paypal charges	33.38
60000 · Advertising and Promotion	92.50
62900 · Donate./purch. supp. and assets	
62910 · Liturgical Supplies	2,785.74
62920 · Choir expenses	107.55
62900 · Donate./purch. supp. and assets - Other	71.60
	<hr/>
Total 62900 · Donate./purch. supp. and assets	2,964.89
64900 · Office Supplies	54.68
66000 · Payroll Expenses	
66100 · Salaries Expense	6,000.00
66200 · CPP Expense	282.56
66210 · EI Expense	157.92
66000 · Payroll Expenses - Other	0.00
	<hr/>
Total 66000 · Payroll Expenses	6,440.48
	<hr/>
Total Expense	10,147.21
	<hr/>
Net Income	<u>3,895.79</u>



ARCHDIOCESE OF CANADA ORTHODOX CHURCH IN AMERICA

CANADIAN ORTHODOX CHURCH

Main Office:

3441, 15th Avenue RAWDON, QC J0K 1S0

Tel. 450-834-2870 or 450-917-0553

[Email: office@archdiocese.ca](mailto:office@archdiocese.ca)

Report for the Year _____ Annual Parish Report (Monastic Community Report*)

Parish Name _____

City _____ Province _____

Mailing Address:

Street Address / P.O. Box _____

City/Town _____ Province _____ Postal Code _____

Telephone number _____ Fax _____

Cell. number _____

Email _____

Web Site address _____

**Instructions - Please fill out this form and mail it to:
Archdiocese of Canada, Orthodox Church in America, 31
LeBreton Street North, Ottawa ON. K1R 7H1 Canada**

* For Monastic Communities, please provide only the information relevant to you.



General Information about Parish

1. Please indicate the founding date of your parish
and your Parish Feast Day _____

2. Which Liturgical calendar does your parish use? _____
3. How many baptised or chrismated parishioners (voting + non-voting total) ? _____
4. When was the last renovation to the Temple done and what kind?

5. What additional sacred buildings do you have in the vicinity of your Temple?
(Bell Tower, Chapel, Old Church or other) _____

6. Are there other buildings or property owned by the parish? (*Priest house, seniors complex, Parish Hall or other*)

7. Does your parish own the Temple building? _____
8. Do you have Insurance for the building. (**If yes please provide a copy of this policy**)
If not, why not? _____
9. Does your parish rent a Temple building ? _____
If Yes, please provide a copy of the rental agreement.
10. When is the last time your parish had a Hierarch visiting your parish, and served? (Please indicate the name of the visiting Hierarch) _____



11. Do you plan to invite the Bishop for a visit next year?
- a. _____ If yes, what are the dates? _____
- b. Would you like any parishioners to be awarded with Hierarchal Gramotas or St Tikhon's Medal at that time? _____
- c. If yes, please provide names _____
- _____
- _____
- _____
12. When was the last time you had the Dean visiting your parish? _____
13. Do you plan to invite the Dean for a visit in the coming year? _____
14. Does the parish provide housing for the priest? _____
15. How many other parishes are you responsible to look after? _____
- (include names and places, if applicable) _____
- _____
- _____
16. Does your parish have a written record in its Parish Council Minutes that is complying with the "Policies, Standards, and Procedures of The Orthodox Church in America on Sexual Misconduct"? Yes _____ No _____
- If Yes, on what date:** _____
- If No, why not, and when do you anticipate completing this requirement?** _____
- _____
17. Does your parish have a "screening program" for lay-persons who have responsibilities for, and contact with minors and persons in the parish who might be considered **"vulnerable persons"**¹? Yes _____ No _____
- If No, why not, and when do you anticipate introducing such a program?** _____
- _____
18. Has each person who has responsibilities for, and contact with minors and persons in the parish who might be considered **"vulnerable persons"**² submitted a police background check certificate? Yes _____ No _____
- If No, why not, and when do you anticipate completing this requirement?** _____
- _____
19. Does the parish have a Liability Insurance policy? (If yes please provide a copy of the policy) _____
- If No, why not?** _____
20. Is the parish in compliance with General Insurance recommendations from the Archdiocese of Canada as described in Memorandum #079 of 2013? _____
- _____

¹ As defined by The Criminal Records Act, **"vulnerable persons"** means persons who, because of their age, a disability, or other circumstances, whether temporary or permanent, are in a position of dependence on others or are otherwise at a greater risk than the general population of being harmed by persons in a position of authority or trust relative to them.



General Information about clergy

21. Rector of the parish:

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Date born _____ How many hours towards 20 hours of continuing education did you take this year? _____

Please list the name(s) of course(s) taken _____ hrs. _____

_____ hrs. _____

_____ hrs. _____

22. Second priest or deacon:

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Date born _____ How many hours towards 20 hours of continuing education did you take this year? _____

Please list the name(s) of course(s) taken _____ hrs. _____

_____ hrs. _____

_____ hrs. _____

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Date born _____ How many hours towards 20 hours of continuing education did you take this year? _____

Please list the name(s) of course(s) taken _____ hrs. _____

_____ hrs. _____

_____ hrs. _____

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Date born _____ How many hours towards 20 hours of continuing education did you take this year? _____

Please list the name(s) of course(s) taken _____ hrs. _____

_____ hrs. _____

_____ hrs. _____



23. Subdeacons or Readers:

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____

Name _____

Address _____

City _____ Province _____ Postal Code _____

Telephone _____ e-mail _____



Telephone _____ e-mail _____

Telephone _____ e-mail _____

Telephone _____ e-mail _____

Telephone _____ e-mail _____

25. Please indicate any pastoral concerns, needs or possible changes that you might recommend for improvement of the spiritual life and growth of those entrusted to your pastoral care _____

[illegible]



General Information about members of parish council

26. Warden/President (*Starosta*)

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____

27. Deputy Warden/Vice President

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____

28. Secretary

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____

29. Treasurer

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____

30. Head Auditor

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____



31. Members of Audit Committee

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____

Name _____
Address _____
City _____ Province _____ Postal Code _____
Telephone _____ e-mail _____
Year elected _____

32. If parish does not have an Audit Committee please explain why not (and when is it anticipated to be introduced)

33. Number of parishioners at Annual Parish Meeting in _____ . _____

34. How many **voting** members in the parish _____

35. When was the present parish council elected _____

36. How many parish meetings did the parish hold in _____ . _____

37. Date when the last parish council meeting was held in _____ . _____

38. Are there difficulties in meeting the quorum _____

39. Were there any changes on parish council in _____ . _____

40. Has each person on Parish Council (_____), upon taking office, read the document "Policies Standards, and Procedures of The Orthodox Church in America on Sexual Misconduct", and signed a document that indicates this has been done?

Yes _____ No _____

If not, why not: _____

41. Was the new Parish Council (_____), upon taking office, blessed for this service by the ruling bishop?

Yes _____ No _____ If not, please write a letter requesting this blessing.

42. Please provide a copy of the _____ Minutes of the Annual Parish Meeting.



Information about parish life

43. Number of Baptisms in _____. _____.
44. Receptions by Chrismation in _____. _____.
45. Number of Holy Matrimonies in _____. _____.
46. Number of Holy Matrimonies this year according to the Rite of the Second Marriage in _____. _____.
 - a. Did the Ruling Bishop bless each?
47. Number of Funerals in _____. _____.
48. Is there a Church School? _____ a. How many students? _____
49. Is there an Adult Education Program? _____ a. What kind? _____
50. Is there a Bible Study? _____ a. How often? _____
51. Is there a Choir or Cantor(s)? _____
52. Dates of your fiscal calendar _____
53. Is the parish Incorporated? _____ *(If yes, please provide a copy of the incorporation document).*
54. Do you have a copy of Approved Parish By-Laws, signed by the Bishop? _____
 - a. If not, please send a copy of the Bylaws with your Secretary's signature, for the Bishop's approval.
 - b. If there are no Parish By-Laws, why not, and when are you planning to establish them? _____
55. Is the parish registered with Revenue Canada as a Charitable Organization? _____
56. Please provide your Charitable Registration Number _____
If not, why not, and when are you planning to register? _____
57. Annual parish income in _____. _____.
58. Annual parish expenses in _____. _____.
59. Left over funds in the beginning of the new year _____
60. Parish's contribution to Archdiocese over last year
61. Please provide a copy of the parish's Annual Financial Report.



62. Did the parish conduct a special collection to support (SACSS, St. Arseny Orthodox Theological Institute, others) in _____.

63. If no, why not, and what kind of special collections does the parish plan to conduct in the coming year?

64. Does the parish plan to celebrate any important event (like an anniversary) in the coming year?



65. Do you have an official parish stamp? _____

(Please provide an example).

If not, please obtain one for next year.

This Report was completed on (date) _____ , _____

by: _____

Signature of Rector or Priest in Charge

Warden

Deputy Warden

Treasurer

Head of Audit Committee

Holy Synod of Bishops of the Orthodox Church in America

A. 2015 Membership

Please record the total number of members in good standing

Your answer

Please record the number of baptisms in the Parish over the past year

Your answer

Please record the number of Chrismations in the Parish over the past year

Your answer

Please record the number of weddings in the Parish over the past year

Your answer

Please record the number of funerals in the Diocese over the past year

Your answer

C. Programs and Projects

Programs/Projects in the Parish for 2015

Your answer

Programs/Projects in the Parish for 2016

Your answer

Education programs for Laity in 2015

Your answer

Planned Education programs for Laity in 2016

Your answer

Youth and Young Adult programs and ministries in 2015

Your answer

Planned Youth and Young Adult programs and ministries in 2016

Your answer

Diocesan special events in 2015

Your answer

Planned Diocesan special events in 2016

Your answer

Parish/Monastery special events in 2015

Your answer

Planned Parish/Monastery special events in 2016

Your answer

E. Diocesan Compliance Report

Has your Parish received the PSP

Your answer

Has your Parish formally adopted the PSP in the minutes of the Council/Board

Your answer

Has your parish done checks for clergy and minor orders

Your answer

Has your parish implemented a screening program for all those with more than an incidental contact with minors

Your answer

Does your parish have files (paper or electronic) of all background checks?

Your answer

Has your parish implemented the general supervision and two adult policy

Your answer

Has your parish given the PSP to each person required to receive it and have certified in written form their agreement to comply

Your answer



Deanery of Ontario

Archdiocese of Canada · Orthodox Church in America

Deanery of Ontario
Archdiocese of Canada (OCA)
c/o 10 Princip Street
Hamilton, Ontario
L8W 2M3
(905) 318-6436

His Eminence Archbishop IRÉNÉE
Archbishop of Ottawa & All Canada

January 16/29, 2016
Chains of Saint Peter

HAMILTON

**All Saints of North America
Orthodox Church**
Rev. Geoffrey Korz,
Rector & Dean

Dear Fathers & Members of Parish Councils:

Greetings in the Lord!

RE: Clergy Salary & Benefits / Archdiocesan Tithe

BRANTFORD

St. George Orthodox Church
Rev. Geoffrey Korz, *Dean*

As we begin the new year, please accept my heartfelt greetings and best wishes, along with our prayers for your parish and faithful.

CLERGY SALARY & BENEFITS

KINGSTON

**St Gregory of Nyssa
Orthodox Church**
Rev. Andrew Anderson
Priest-in-Charge

You may recall, at the Archdiocesan Assembly in August 2013, a number of resolutions were adopted which impact the parish councils regarding parish clergy and the Archdiocese.

These resolutions include:

OTTAWA

Annunciation Orthodox Cathedral
V. Rev. James Griggs, *Rector*
Rev. Deacon Sebastian Scratch
Rev. Deacon Dan Alexandru Moisa

1) The establishment of a **minimum \$3000.00 per month salary** (excluding benefits, housing, and vehicle allowance) for all full-time clergy (which should be pro-rated to other part-time clergy; e.g. a priest working 3 days per week or 60% shall receive a minimum \$1800.00 per month);

TORONTO

**Christ the Saviour
Orthodox Cathedral**
V. Rev. Vasyl Kolega, *Rector*

2) The establishment of a **travel allowance and a housing allowance** from individual parishes for all clergy of the Archdiocese;

St. Innocent Orthodox Mission
Rev. Geoffrey Ready

3) The establishment for full-time priests and lay employees of **paid holiday time**, equalling 3 weeks per year up to the end of the fifth year of service in the Archdiocese, 4 weeks from the start of the sixth year, and 5 weeks from the start of the eleventh year;

St. Seraphim of Sarov Mission
Rev. Alexei Vassiouchkine
Priest-in-Charge

4) That the calculation of vacation time **shall not include professional development time or clergy conferences**;

**St. Tikhon, Patriarch of Moscow
Orthodox Church**
V. Rev. Sergey Rasskazovsky,
Rector

WINDSOR

**St. John the Divine
Orthodox Church**
Rev. Constantine Katsilas,
Rector

5) The establishment, as far as possible, of two days off per week for full-time clergy;

...2

- 6) Payment by the parish of all required **Employment Insurance and Canada Pension Plan costs**, as required as a condition of employment;
- 7) The provision by the parish of paid participation in the **Provincial Health Care Plan, Dental Coverage, and Extended Health Care Coverage**. Further, all eligible employees, including clergy, shall be offered the opportunity for them to pay into Employee Life Insurance and Long-term Disability Insurance (at a rate of 100% of the premiums paid by the employee for these two benefits).

TITHE TO ARCHDIOCESE

In addition, parish councils are reminded of the obligation of each of our parishes to contribute to the Archdiocese a tithe of ten percent (10%) of the general fund donations received. (This tithe does not include monies earmarked for special capital projects, specified liturgical items, or decorative improvements to the church, if a detailed designation has been given by the donor: all these funds go entirely and directly to the specified project).

As your Dean, I am well aware that most parishes are in the process of working toward these two goals, and in many cases, have not yet reached them. I believe I can say with confidence that the Archbishop appreciates these efforts so far, and understands that each parish is doing its utmost to reach these goals progressively, little by little, each year.

In order to update His Eminence on the progress toward these goals, I am writing to request that your council kindly forward to His Eminence, with a copy to me, the following:

- a) **A summary copy of the 2016 parish budget;**
- b) **A breakdown of the salary and benefits currently paid to each member of the clergy, and each full-time lay employee (if any);**
- c) **A plan with timelines by which the parish proposes to work toward and meet the requirements of the resolutions outlined above.**

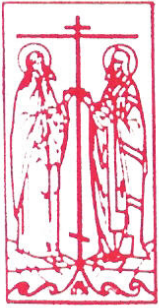
Kindly submit these items by the end of February 2016.

If you should have any questions about the details of the resolutions outlined above, or if you require additional information, please feel free to contact me.

Yours in Christ,



Father Geoffrey Korz,
Dean of Ontario
korzg@hotmail.com



Main Office:

31 LeBreton Street North

OTTAWA, ON K1R 7H1

Tel.: 1 (613) 233-7780

Fax: 1 (613) 233-1931

E-Mail: office@archdiocese.ca

secretary@archdiocese.ca

N° 079

April 16, 2013

Martyrs Agape, Chionia and Irene
of Dalmatia

MEMORANDUM

FROM: the Secretary of the Archdiocese of Canada, The Orthodox Church in America

TO: the clergy and parish councils of the Archdiocese of Canada, The Orthodox Church in America.

CHRIST IS RISEN!

RE: General insurance recommendations from the Administration of the Archdiocese of Canada (OCA).

Lately, some parishes have been inquiring about the insurance coverage that the Archdiocese of Canada (OCA) requires that they have. Therefore the Archdiocesan Administration has prepared the following points as guidelines for your consideration along with the recommendations and requirements of the Archdiocesan Administration.

1. Property – considerations and recommendations:

a. Building

THIS COVERAGE IS OPTIONAL BUT RECOMMENDED

- Regarding “Building and Contents,” the parish must make its own decisions about the coverage that it carries or would like to carry. The Archdiocesan Administration recommends that the parish be sure to educate its leadership and membership well with regards to the consequences of the various methods of insuring these items. Being under-insured in any of these categories is not recommended. The savings with regard to the amount of the premium does not compensate for the potential



financial and legal risk that a parish takes on by being inadequately insured.

- The “Guaranteed Replacement Cost” is not an obligation – but it is important for you to know the ramifications of choosing any other method of evaluating and insuring your property.
- In order to have the correct coverage, an assessment needs to be made, either by a professional assessor or an insurance company estimator.
- The “Guaranteed Replacement Cost” coverage guarantees the replacement of the building, even if the assessment was below value.
- Please note that in order to guarantee full replacement of the structure and contents, the building needs to be insured to within 90% of its replacement value. Any less insurance will result in all claims being paid out on a co-insurance basis (see “*co-insurance ratio*” below).
- All other alternatives such as a rough estimation of values, or selecting a specific amount of coverage, face the potential of taking on a co-insurance risk:

“Co-insurance ratio” – explanation: Example: if it costs \$100,000 to replace the structure and you ensure it for 50%, you would be responsible for \$50,000 in the event of the full replacement of the structure. Similarly, if you had a \$10,000 loss, you would be responsible for 50% of this, or \$5,000.

If the community has the intention of remaining operational after a fire, full coverage must be provided. It is strongly recommended that a proper assessment, either by the insurance company or a private assessor, be made on the property to determine its replacement value.

- Some parishes anticipate that, if their building were to be totally destroyed, they would simply close down and erect some sort of a small chapel or memorial plaque. As a result, they choose to provide minimal insurance on the property. This works fine if you have a total loss. But, if you have a partial loss where you can rebuild or repair, this can cause an unfortunate problem. If you have underinsured the property, you may find yourselves in a situation where the amount of the restoration or demolition costs that fall on your own shoulders is prohibitive.

b. Contents

THIS COVERAGE IS OPTIONAL BUT RECOMMENDED

- A careful and detailed inventory and assessment of the replacement cost of your contents is strongly recommended.
- It is very easy to be underinsured in the contents section. If there are pews, pews alone will cost between \$500 and \$1000 each. Remember to consider tables and chairs, kitchen appliances, vestments and holy items such as hand-written icons, chalices, crosses etc. If you are considering the replacement cost of all such items, the total of the insurance coverage can increase rapidly. Inadequate coverage may find you scrambling to find financial resources to replace these important items.
- Other items may be applicable according to the circumstances of the property.

2. Directors & Officers Liability Coverage - \$2,000,000

THIS COVERAGE IS AN ESSENTIAL REQUIREMENT

In the event of a claim against the parish, the leaders of the parish, the Directors and Officers of the parish are likely to be held legally liable by the complainants. In the event that the parish is incorporated, the liability will be limited to the parish council (including the priest). This is why this insurance coverage is important. If the parish is not incorporated, each and all the members of the parish may be held legally liable by the complainants. (Note: it is recommended that all parishes be incorporated in some fashion.)

3. Abuse Liability Coverage - \$2,000,000

THIS COVERAGE IS AN ESSENTIAL REQUIREMENT

With the increase in abuse claims (both sexual and other) within Christian communities, this coverage is essential.

4. Commercial General Liability Coverage - \$2,000,000

THIS COVERAGE IS AN ESSENTIAL REQUIREMENT

This is a standard requirement and the amount is a general minimum amount recommended. Your insurance provider will present you with a list of items covered in this category.

5. Explanation Regarding Group Benefits and their Taxability:

- a. It is strongly recommended that the clergy pay the premiums for the Life, Accident, Death & Disability Insurance (life insurance, death benefit or disability income benefit) and the Long Term Disability portion of the group insurance plan. If the parish pays any portion of that premium, the benefit (life insurance, death benefit or disability income benefit) becomes taxable upon the claimant when the claim is made. If the priest/deacon or lay employee pays the premium, the benefits are non-taxable for the person who pays the premium.
- b. It is strongly recommended that the parish pay the Health and the Dental Care premiums because these premiums are tax-deductible to the parish, and the cleric is not taxed on the benefits received.

With love in Christ.



Protodeacon Nazari Polataiko
Secretary of the Archdiocese of Canada,
The Orthodox Church in America



Policy on Compensation and Benefits for Clergy and Lay Employees of the Archdiocese of Canada

This policy is intended to ensure fair remuneration and benefits for parish priests and lay employees in our Archdiocese and to establish a minimum standard of compensation and benefits across the parishes.

1.0 Rationale and Guiding Principles

1.1 Purpose

The purpose of this policy is to provide direction and assistance to parishes, deans, the Bishop, and the central administration of the Archdiocese in matters relating to the terms and conditions of assigned parish priests in our archdiocese. As well, it provides direction for minimum remuneration and benefits for lay employees in the Archdiocese.

1.2 Scope

This policy applies to full-time priests and clergy who are assigned to positions that are understood to be half-time or greater. It also includes lay employees who are working a minimum of 24 hours per week. It does not apply to supply priests. Nor does it address the duties and responsibilities of the parish priest as these are beyond the scope of this policy.

It is understood that references to “employer” and “employee” in this policy concern compensation and day-to-day working conditions. These terms are subordinate to the spiritual and ecclesiastical relationship between the bishop, the priest, the deacon, and the parish and the general hierarchical structure of the Orthodox Church, which is guided by the canons of the Orthodox Church, the Statutes of the Orthodox Church in America, and the By-Laws of the Archdiocese of Canada.

2.0 Definitions

2.1 Full-time clergyman is one whose principal employment is as a clergyman. His compensation reflects that his Bishop, parish, and Dean deem his position to be full-time.

2.2 Half-time (or greater) clergyman is one whose parish, dean, and the Bishop agree that his service to the Church is deemed to be half-time or greater. For purposes of participation in the Archdiocese’s Group Insurance Plan, the clergyman must be seen to work the equivalent of 24 hours per week.

2.3 Full-time Lay Employee is one who is employed in a full-time capacity (35 hours a week or more) for the Archdiocese. He or she is entitled to participate in the Group Insurance Plan.

2.4 **Half-time (or greater) employee** is one who is employed for 24 hours per week or more in the Archdiocese. He or she is entitled to participate in the Archdiocese's Group Insurance Plan.

2.5 **Supply priest** is one who works on an irregular basis and who is paid on a per assignment or per service basis. He is not entitled to participate in the benefits plan.

2.6 **Employer** is the parish, Archdiocese, or other Archdiocesan organization responsible for compensation and benefits.

3.0 Compensation and Benefits for Parish Priests

3.1 Annual Compensation

3.1.2 All annual compensation guidelines will be reviewed and updated every three years by the Archdiocesan Council. It will make its recommendations to the Archdiocesan Assembly.

3.1.3 All full-time priests will receive a minimum salary of \$3000 per month. This base compensation does not include the Group Insurance Plan premiums paid by the Parish. If a parish requests an exemption to have minimum compensation below this starting point, the parish must make its request in writing, including the reasons for the request, to the Bishop.

3.1.4 The annual compensation paid to a priest who is full-time or half-time, must be agreed upon through discussions between the Parish Council and the Bishop or his designee. That is to say, all annual compensation arrangements must be approved by the Bishop.

3.2 Travel Allowance

Priests are entitled to a reasonable travel allowance. The reasonable per-km rate for travel allowance will be the rate established by the government of the province / territory in which the ecclesiastical institution is situated.

There are two methods of calculating the travel allowance:

Recommended method

The priest and his parish may agree to compensate travel through verifiable expense claims submitted monthly to the parish. These travel expense payments may vary from one month to the next. This method of payment is exempt from income tax, and the parish can claim a GST rebate of \$0.0124 per kilometer paid.

Alternative method

The payment may be based on the approximate monthly average kilometres travelled. This method of payment is regarded as a taxable benefit.

3.3 Housing

There are three options for considering housing allowances for full-time clergy. It is recommended that parishes consult the section on clergy residence deductions on the Canada Revenue Agency's website to know the tax implications for each scenario:

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/bnfts/brd/hsng/clrgy-eng.html>

- 3.3.1 In instances where clergy own their own homes, the parish should nevertheless provide a housing allowance to cover, at least partially, mortgage, property taxes, and utilities.
- 3.3.2 In instances where clergy rent housing, the parish should provide a housing allowance equivalent to fair market value, including the cost of utilities in the parish's locale. This allowance is a taxable benefit classified as income from employment under the general provisions of the *Income Tax Act*.
- 3.3.3 Thirdly, where the cleric resides in a parish-provided residence, this home must be kept in good repair by the parish, and the parish will cover the basic utilities.

3.4 Sick Days and Extended Sick Leave

- 3.4.1 Sick leave is provided for the protection of income that would have been lost due to legitimate illness, injury, or quarantine that prevents priests and other employees from performing their regular duties and that is not covered by any other form of income loss protection such as long term disability insurance and employment insurance.
- 3.4.2 Priests and lay employees with full-time assignments are entitled to ten sick days with pay per annum.
- 3.4.3 Half-time priests (see definition 2.2.4) are entitled to five days of sick leave with pay.

3.5 Earned Vacation Days

Full-time lay employees and priests shall accrue vacation entitlement at the following rates. Note that completed years of service in the Archdiocese are taken into account, regardless of length of stay in a specific parish.

- 3.5.1 Up to the end of the fifth year of service with the Archdiocese – three weeks per year.

ADOPTED AT THE 2013 TRI-ANNUAL ARCHDIOCESAN ASSEMBLY

- 3.5.2 From the beginning of the sixth year of service with the Archdiocese – four weeks per year.
- 3.5.3 From the beginning of the eleventh year of service with the Archdiocese – five weeks per year.
- 3.5.4 Paid vacation is not to exceed five weeks.
- 3.5.5 Employees may not carry forward vacation days from one year to the next.
- 3.5.6 Priests are not to exceed four Sundays per year as vacation days.
- 3.5.7 The priest or lay employee must have completed one full year in a given parish before becoming eligible for a vacation.
- 3.5.8 Lay employees and assigned priests other than those holding full-time assignments shall have vacation entitlements pro-rated to the term of the employment. This regulation does not apply to priests who are classified as supply priests or those assigned to less than a half-time appointment.
- 3.5.9 Full-time priests and lay employees may take vacation entitlement at a time mutually acceptable to them, their Parish Council and the Bishop.
- 3.5.10 Time spent participating in professional development or clergy conferences shall not be counted as vacation days.
- 3.6 “Days Off”

Insofar as it is possible, priests should have two days off per week. Each priest may decide to have these days as four half-days, or two half-days and one full day, if that works better for him. If the priest wishes to identify two specific days per week as his “days off,” he should make these days known to the Parish Council. If the priest’s services are required on a day he would ordinarily be “off,” he would be entitled to take another day that same week. “Days off” not taken are not cumulative and are not to be added to vacation time.

4.0 Group Insurance Plan for Clergy and Lay Employees

For all eligible employees, participation in legislated programs including Employment Insurance and the Canada Pension Plan is a condition of employment. Each parish will pay its legislated share of participation in these programs.

The following benefits program shall be provided to eligible lay employees and clergy (as defined under 2.2.1 and 2.2.2) of the Archdiocese. This insurance plan will be administered by the Archdiocese, and each parish will contribute a portion of the premium as outlined below. Parishes should seek professional advice on the taxation implications of these benefits because some are taxable while others are not.

- 4.1 Provincial Health Care Plan – where eligible. It is recommended that the parish pay the full premium.
- 4.2 Dental Coverage: The employer shall pay 100% of the premium.
- 4.3 Extended Health Care Coverage: The employer shall pay 100% of the premium.
- 4.4 Employee Life Insurance: The employee shall pay 100% of the premium.
- 4.5 Long-term Disability Insurance: The employee shall pay 100% of the premium.