



## PARISH DEMOGRAPHICS: Understanding Our Community

As we strive to better serve our parishioners and plan for the future, it's essential to understand the makeup of our community. Here's a closer look at the current demographics of St. Augustine's Parish:

**Age Distribution:** The average age of our parishioners, including children, stands at 57 years old. This is notably higher compared to the average age of 45.7 years in Dundas, Ontario, as reported in the 2021 federal census. Age distribution within the parish is diverse with the majority being over 50. This highlights the need for both continued support for our senior members and engagement initiatives for our younger generations.

**Family Composition:** Family composition numbers reveal that most of our parishioners' households have no children under the age of 18. This suggests that the majority of our community members are either older adults or families with grown children. We have a smaller percentage of families with one, two, or three children, which underscores the importance of creating family-friendly programs and services to attract and retain young families.

**Marital Status:** Our parish is composed of a diverse array of marital statuses. Nearly half of our parishioners are married, while a significant portion are widowed. Single, separated, divorced, and "annulled" individuals also make up a notable part of our community. This diversity highlights the need for inclusive pastoral care and community activities that cater to all.

By understanding these statistics, we can better tailor our programs and services to meet the needs of our parishioners. We are committed to fostering a vibrant, inclusive community where everyone feels valued and supported.

## PARISH OFFERINGS: Reflecting on Trends and Planning for the Future

Over the past decade, we've noticed a significant decline in our parish offerings, a trend that becomes strikingly clear when visualized on a graph. Adjusting for inflation, we see that our offerings in 2024 (up to September) are at \$211,050.93, against a budgeted target for the year of \$297,500.00.

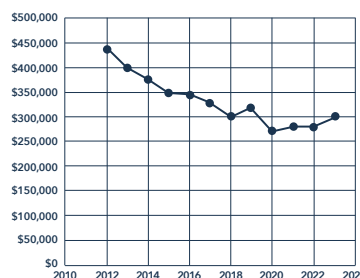
The graph illustrates a consistent downward trend from 2012, when our contributions were \$431,385.31, to recent years where we've seen offerings dip to under \$300,000. This trend highlights broader economic challenges and potential shifts in our community's financial landscape.

Despite these challenges, our commitment to the parish's mission remains strong. We understand the importance of adapting to these changes and finding innovative ways to support our activities and outreach programs.

We're exploring various strategies to enhance engagement and foster a renewed sense of stewardship among our parishioners. This includes initiatives to connect more deeply with our community, promote transparent communication about our financial needs, and develop creative fundraising events.

With your continued support and participation, we can ensure that St. Augustine's Parish thrives for many years to come.

## SUNDAY OFFERINGS 2012 TO 2023



## ADDRESSING OUR DEBT WITH THE DIOCESE OF HAMILTON

We want to keep you informed about the financial status of St. Augustine's Parish, particularly regarding our debt with the Diocese of Hamilton. The total amount outstanding is **\$1,247,982.37**.

Up to this point, we have been fortunate to have an interest vacation, meaning we did not have to pay any interest on this debt. However, this interest vacation is most likely coming to an end. The interest rate on this debt is **4%**, which means that our interest payment for the year 2025 will be **\$49,919.29**, or just under **\$50,000**. This is a significant amount, and it highlights the importance of our collective efforts to manage and reduce this debt.

We are committed to working together as a community to address this challenge. The Stewardship Committee will be organizing a variety of fun and engaging events. These events will not only help raise funds but also bring us together as a community, strengthening our bonds and shared commitment to St. Augustine's Parish.

Your continued support through donations, pre-authorized giving, and participation in parish events is crucial in helping us meet our financial obligations and ensure the long-term stability of St. Augustine's Parish.

Thank you for your ongoing generosity and dedication to our parish. Together, we can overcome this challenge and continue to thrive as a vibrant and welcoming community.

# PRE-AUTHORIZED GIVING AT ST. AUGUSTINE'S PARISH

We would like to remind you about the importance of pre-authorized giving (PAC) at St. Augustine's Parish. This convenient and reliable method of giving allows you to support our parish on a monthly basis, ensuring a steady stream of income that helps us plan and manage our finances more effectively.

## Why Pre-Authorized Giving is Important

Pre-authorized giving provides several benefits for both the parish and our parishioners:

- **Consistency:** Regular monthly contributions help us maintain a stable financial foundation, allowing us to budget and allocate resources more efficiently.
- **Convenience:** With PAC, your donations are automatically deducted from your bank account, saving you time and effort.
- **Tax Benefits:** Both pre-authorized giving and traditional envelope donations are eligible for income tax benefits, increasing your overall capacity to give. Under the Canadian tax system, tax credits reduce the amount of tax you owe and can even result in a refund if the total amount of your eligible tax credits exceeds the amount of tax you owe. This means that your contributions not only support the parish but also provide you with financial benefits. In general, the first \$200 of charitable donations reported on your tax return will bring about a 15% federal tax credit, and donations above that amount will normally bring 29% in federal tax credit. If you have income subject to the highest federal marginal tax bracket, the federal tax credit can be increased to 33% for donations claimed (up to the amount of your income that is subject to the highest tax bracket). There is a maximum charitable donation limit of 75% of your net income.

## Updating Your Contributions

We encourage all parishioners already enrolled in pre-authorized giving to consider reviewing and updating their contribution annually. This ensures your donations continue to reflect your financial situation and support the ongoing needs of our parish. Even a small increase can make a significant difference in our ability to serve the community and maintain our facilities.

## How to Enroll

Enrolling in pre-authorized giving is simple. You can sign up by completing a PAC form available at the parish office or by e-mailing Cindy. Once enrolled, your monthly contributions will be automatically deducted, providing you with peace of mind and ensuring your continued support for St. Augustine's Parish.

## Envelope Giving

For those who prefer traditional methods, envelope giving remains an option. Like PAC, envelope donations are also eligible for income tax benefits, making it a valuable way to contribute to our parish.

Your generous support, whether through pre-authorized giving or envelope donations, plays a crucial role in sustaining our parish and its mission. Together, we can ensure that St. Augustine's Parish continues to thrive and serve our community for generations to come. Thank you for your continued commitment and generosity.

## NEW GOVERNANCE MODEL

Father Scott has created a new Parish Advisory Council including a Finance and a Pastoral Council.

Finance: Fr. Scott Whitfield, Erin Hunking (Treasurer), Martin Strybosch, Rick Adamczyk, Steve Altmann, Ravi Tyronne and Ron Simpson.

Pastoral: Fr. Scott Whitfield, Dave Weber (vice-chair PAC), Yvette Beach, Mario Perez, Raylene D'Amore, Vanessa D'Sa, Erin Hunking (Treasurer representing finance).

A Parish Executive Team has been formed to help set the parish agenda, keep things moving forward and handle key issues that may arise. Fr. Scott Whitfield, Erin Hunking and Dave Weber form the Executive Team.

A Building Committee has also been formed to assess the needs of the parish buildings and infrastructure. It will report to the Finance Council.

## ST. AUGUSTINE'S PARISH

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