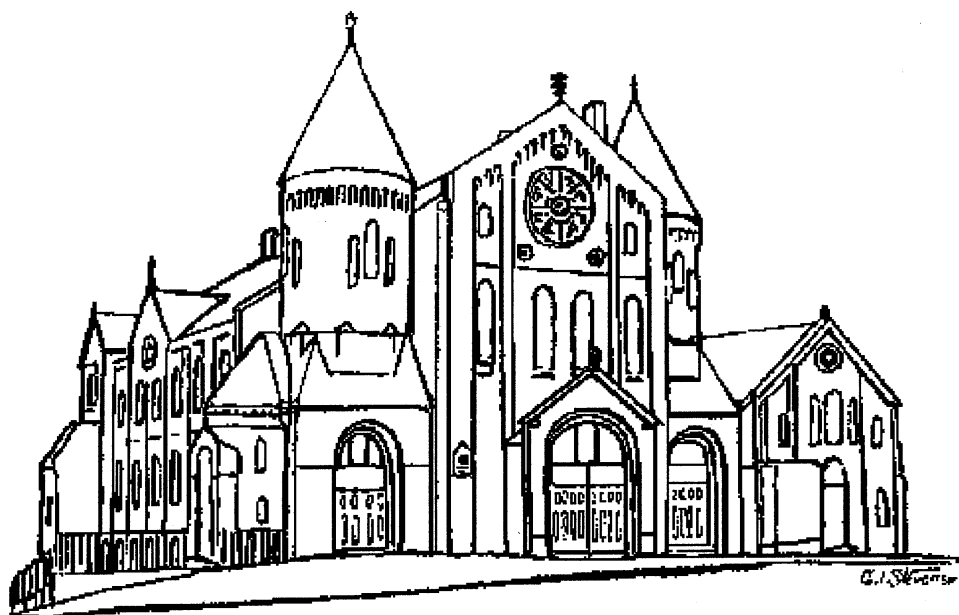


GOWER STREET UNITED CHURCH

St. John's, Newfoundland & Labrador

ANNUAL REPORT

2014



Minister: Rev. Guy Matthews

Congregational Designated Minister: Keith Wiseman

Minister Emeritus: The Very Rev. Dr. Marion Pardy

Choir Director: Dr. Douglas Dunsmore **Organist:** R. Carl Goulding

Band Director: Dr. Edsel Bonnell

Office Manager: Linda Hogan **Caretaker:** David Noseworthy

Board Chair: Lorne LeDrew

99 Queen's Road, St. John's, NL A1C 6M6 Telephone: 753-7286 - Fax: 383-0145

E-Mail: gsuc@nl.rogers.com Website: www.gowerunited.ca

GOWER STREET UNITED CHURCH MISSION STATEMENT

We are a faith community within The United Church of Canada, committed to the Christian Development of all people in our midst, and the living out of that faith in our relationship with each other and in the wider community through worship, education, pastoral care and outreach.

We are committed to following Christ's example of reaching out to each other and to all peoples in the spirit of peace, compassion and justice.

We seek to interpret God's mission for us through an informed and prayerful understanding of the Bible, a belief in God's love for all people and in the Spirit of God in our lives and in our world.

We attempt to meet the spiritual, emotional, physical, social and psychological needs of all members of the congregation within the heritage of our Christian faith.

We are committed to the maintenance and development of our church building and property as a visible sign of God's presence and love, and to serve as a means by which we carry out our mission in a Christian congregation.

OUR CREED

**We are not alone,
we live in God's world.**

**We believe in God:
who has created and is creating,
who has come in Jesus, the Word made flesh,
to reconcile and make new, who works in us and others by the Spirit.**

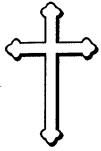
We trust in God.

**We are called to be the Church:
to celebrate God's presence,
to live with respect in Creation,
to love and serve others,
to seek justice and resist evil,
to proclaim Jesus, crucified and risen, our judge and our hope.**

In life, in death, in life beyond death, God is with us.

We are not alone.

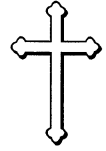
Thanks be to God.



CHURCH BOARD ANNUAL REPORT

Respectfully submitted Faith, Spirit and Vision;

by Lorne LeDrew, Chair, Official Board



The past year has certainly flown by and here we are into 2015 - our 200th year of existence as a church community. Wow!! But before I get into that I would like to reflect on the past year and highlight some of the great work of the various groups and committees in the Church. As you read through each Report you will see what I mean. At the beginning of this year the Board identified Four Priorities that we wanted to concentrate our energies. These Priorities were:

1. **Develop plans for the 200th Anniversary Celebrations.** The Board asked Edsel Bonnell to take on this project and as you know by now he did with great success. Plans are in place and activities scheduled throughout the entire year in concert with the activities being planned by East District for all the St. John's area churches. Jim Hiller and the Heritage and Archives continue to play an active role in the planning as well as overseeing the writing of a book to commemorate the History of Gower.
2. **Look for opportunities to cooperate with downtown churches.** Members of the Board have been active participants in a rejuvenated Downtown Churches Committee. We meet on a monthly basis and all agree that the group is making great progress and gaining some valuable ideas and resources.
3. **Develop long term plan for the Future** – Preliminary work has been completed in identifying a lead person, developing a terms of reference and a consultation process. David Wardlaw has agreed to lead the Project and will be completing this project over the coming months.
4. **Strengthen Financial Position.** We undertook four initiatives in this regard the first being to conduct a major fund raiser – The Split Peas Concert was held in the fall and was quite successful. We also set out to reduce our heating costs and stop the leaks. We did have some experts come in and we tweaked the system somewhat. However, given the age of the system and the set up itself the savings have been modest. We did complete the repairs to the Turret which has stopped the leaks over the Elevator meaning we can soon have it operational again. A huge thank you to the men's Club for making this project happen. In 2015 we will be tackling the other leaks specifically in the link to the Memorial Building. We had also aimed to increase rentals which unfortunately we did not accomplish but we did keep them at the same level as 2013 which was a significant increase over previous years. We have already assured bookings for 2015 that will increase this amount substantially. The last initiative was to increase participation in PAR and as per the Stewardship report we did see an increase. Overall as you will see when we review the Financials we did strengthen our position and came much closer to a balanced budget than we have for a long time.

I think there is little doubt that your Board has made significant progress on all four Priorities.

As the year progressed I was pleased, as I am sure you were, by the increase in the numbers in our Sunday School and the Junior Choir. Our thanks go to Dana Collins and Carolyn Anstey-Moore and their teams for making this happen.

The Gower Lunch Program has become an integral part of the downtown community and its success in attracting a major donor is a testament to that. Barb Myles and her team continue to do a wonderful job.

On behalf of the Board I want to thank you for all your financial support throughout the year. Our offerings were up considerably over 2013. Thanks for stepping up to the plate (all pun intended!!). Furthermore I want to thank you for your support for all the various activities and fundraisers held throughout the year. These included the Dinner Theatre (Thanks Jeff and Carl); Gower's Got Talent (Carl Wright and company), The Take out Teas, Flipper Dinner and Auction (Men's Club), Carl Stephenson's Art Exhibition and The Split Peas Concert. Lastly we thank you for your ongoing contributions to the Organ Restoration Fund (which is running ahead of schedule), the Mission and Services Fund and the bequests and gifts to the other various critical funds of the church. As I mentioned earlier all these have helped to bring us closer to a balanced budget this year than we have for a long time. However, we can't let up and as you will see in the proposed budget if we continue as we are we will soon return to the days of balanced budgets.

As I mentioned earlier the Gower 200 Celebrations have recently been launched and a full schedule including more than 13 major events will be held throughout the year. I want to thank all the people that have already worked so hard to put together this plan and I thank them in advance for the work still to be done leading up to each event. I look forward to joining with you in all the celebrations as we make this year a year to remember.

On your behalf I would like to express sincere gratitude to those members of the Board who have come to the end of their term or are stepping down for other reasons. Sincere thanks to Barb Myles, Cheryl Trask, Carolyn Anstey-Moore, Geoff Wright, Gail Wideman, Tom Strong and Cal Best.

On a personal note I want to thank all those who have worked with and supported me during my first year as Chair of the Board. A special thanks to the members of the Board, the Staff and of course Rev. Guy.

A Prayer for the Annual Congregational Meeting

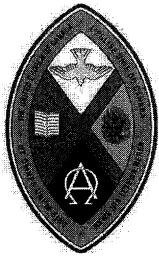
Ever-present God,
as we gather for the Annual Meeting of our Congregation
we give thanks for the many gifts we have received.

We pray for your guidance in this meeting
and ask that you give us wisdom in our speaking,
attentiveness in our listening
and sound judgment in our decision-making.

Help us to carry out the work before us
and keep us faithful, each in our own unique ways.

These things we ask for the sake of your glory
and in the name of Jesus.

Amen



MESSAGE FROM THE MINISTER

Rev. Guy Matthews

Just the other day I had a chance meeting with someone I knew from a previous Pastoral Charge and they asked how things were going at my new Church. I quickly replied, “Wonderful”, and then added, “But it’s not new anymore, I have been there three and a half years”. We were both shocked.

Time has gone by so very quickly and for me this has been an amazing journey. I have felt and experienced the continued support of the staff, the board with its capable executive, the musicians, all the committees and their leaders, the many volunteers, and especially the congregation as we continue being the Church at Gower Street. Together we have worshipped and prayed, reached out to the community, learnt, feasted, and worked to maintain our magnificent, but aging, building.

I am so grateful for the support on a daily basis of our Office Administrator Linda Hogan; Property Manager, David Noseworthy; Pastoral Care Minister, Keith Wiseman; Choral Director, Dr. Doug Dunsmore; Organist, Carl Goulding; and Band Director, Dr. Edsel Bonnell. Their dedication and outstanding work do so much to make the ministries and activities of Gower work so smoothly. It is an honour to work with such a great team. I am also so thankful for the support they and all of you offered to our family when Deanna was ill during the late summer and early fall.

From a minister’s point of view, finances are always the Elephant in the room because people are not always comfortable talking about it and yet the church cannot carry on its life and work without money. As you will see from the enclosed Financial Statement, we have had a really good year in that what looked like a huge budgeted deficit has turned into a fairly modest one by year’s end. We are thankful for the work of our Finance and Stewardship folks for keeping our needs before the congregation, but we are also extremely grateful for how you, the congregation has responded.

I have heard congregational members comment on the energy and enthusiasm they feel around Gower, and I agree. There are more children and young families. Some people have come back to worship and we are talking about our faith and our future. This is especially true as we enter our 200th year as a congregation. Throughout the year there are plenty of activities and events planned to help us honour our heritage, celebrate our present and plan for the future with, as our Gower 200 theme says, “Faith, Spirit, and Vision”. We hope that everyone will make an effort to be a part of these celebrations and to reconnect and recommit to Gower Street United Church and its vibrant life and ministry.

There are challenges ahead as our world, our community, and our lives change - but there has always been change and for the past two hundred years the congregation at Gower has adjusted and adapted to be who God called and needed them to be. We are no different. We need to be willing to seek and to listen and then to move forward. I can’t believe that after just 200 years God is finished with us yet.

Most of all I want to thank my wife Deanna and our sons Dylan and Douglas whose continued love and support make it possible for me to be the best I can be.



CHURCH MEMBERSHIP
AS NOTED IN THE OFFICIAL REGISTERS



BAPTISMS:

Jonathan Graham Martin
Tyler Robert Nixon
Mason Arthur Burt
Ella Elizabeth Joannah Janes
Max Daniel Whiffen
Mason Nicholas Boland White
William Joseph Burse
Madelyn Grace Richards
Carter John Martin
Sophie Susan Eileen Phillips
Liam Douglas William Druken
Ethan Andrew Francis Stokes

Benjamin Frederick Kayser
Lena Olive Jamshidi
Sadie Seto Dillon
Alyssa Chantal Harvey
Abigail Olivia Evans
Emily Mary Vardy
Ella Andie Marie Wright
Grayson Ronald Soper
Cameron David John Barnes
Jonah Leo Oliver Bavington
Michael Rupert Hinwood
Andrew Harold Martin

DEATHS:

Dorothy Barbour
Calvin Sheppard
Louis Elphage Wynn Jones-Bernard
Clyde Taylor
Sherry Diane Moores-Kinsella
Wilfred Allen
Boyce Hayward Taylor
Stella Josephine (Pynn) Hudson
Patricia Allen
Susie Fleming
Pauline A. Parsons
Calvin L. Vardy
Harold L. Udell
Robert John LeDrew

Robert Charles Parrott
Ester Francis Noftall
James Street
Joan Gear
Violet Chafe
Creusa (Cray) LeDrew
Stephen Joseph Hoskins
Robert Churchill
Joy M. Vardy
Nellie J. Brace
Henry Ross Bennett
Tina C. Hynes
Minnie Clarke

WEDDINGS:

Paul Ducey/ Lenore Rodway
Michael Freake/ Laura Brain
Leo Pomroy/ Ashley Morrissey
Mark Bulger/ Shannon O'Keefe
Christian Somerton/ Danielle DuChene
David Winsor/ Meghan Tracey
William Adey/ Heather Whitten

Allan Yetman/ Crystal Coish
Bethany Holmes/ Nicole Hillier
Kenneth Barnes/ Candace Whelan
Gerard Furlong/ Sarah Thompson
Brent Pitcher/ Nicole Sweetapple
Jeffrey Cleary/ Courtney Fowler
Robert Paddon/ Kimberley Sparkes

COMMITTEE REPORTS



WORSHIP & SACRAMENTS

Respectfully submitted by Angeline Anstey, Chair



Mandate

The mandate of the Worship & Sacraments Committee includes providing for regular and special worship services, the administration of the sacraments, developing policy with respect to the admission, transfer and removal of membership. The committee has the responsibility to recruit, train and organize people to assist the clergy at the service of Holy Communion, support the clergy in the organization and conduct of Baptism, and recruit and organize greeters and ushers for all services. The committee also has the responsibility to advise the clergy and board on the use of the church sanctuary.

Services of Worship:

Rev. Guy Matthews continues to inspire and motivate us through his worship leadership and through his visionary involvement with groups and committees. Our Congregational Designated Minister, Keith Wiseman, continues his well-received and compassionate work in Pastoral Care, assisting with worship on occasion. Our musical staff- Carl Goulding, Doug and Grace Dunsmore, Dana Collins and the members of the Senior and Junior choirs contribute significantly to the quality of worship at Gower; and the Gower Community Band under the leadership of Edsel Bonnell continue their tireless and uplifting musical ministry to our congregation and the community at large. We are also grateful for the participation of groups/committees and of other clergy who have been willing to lead in worship. There is a growing interest in welcoming other congregations to our church for worship and in joining with them in their sanctuaries. Sermons are available on the Gower website, are broadcast on VOWR on occasion and hearing devices are available from the ushers.

Sacraments: Holy Communion was celebrated four times throughout the year and there were 25 Baptisms.

Funerals: Twenty-four funerals were registered at Gower this year.

Marriages: Fourteen marriages were performed or registered at Gower this year.

Committee Members:

The Worship & sacraments is able to fulfill its mandate because of the efforts and support of other members of our congregation. We are very grateful to:

- All who volunteered to participate in worship and to those who operate the sound system and who maintain the Gower website.
- All who have willingly help with the serving of Communion throughout the year.
- The Sunday School who participate in Children's Time and the Christmas pageant.
- The Outreach Committee for their regular Minute for Mission, Birthday Sunday and Food Bank promotions.
- The Pastoral Care Committee who work so closely with Keith to minister to those unable to attend regular worship.
- Carl Wright, Chief Usher and Doug Peters, Chief Funeral Usher, and all those who serve on the ushering teams.

- Gail Wideman who organizes the Greeters for each Sunday, and those who volunteered to be a Greeter.
- Judi Somers who continues to organize supplies for our regular Fellowship Time after church, and to the committees/groups/ individuals who make our congregation and visitors feel very welcome each Sunday.
- Carl Stevenson who continues his financial support of our committee with proceeds from his annual Art Show.
- Pat West who maintains the Church Rolls.
- Linda Hogan, David Noseworthy and office volunteers for their tireless support in many ways.

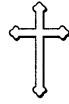
The Committee:

Again I express my deep appreciation and thanks to the very supportive Worship & Sacrament Committee members: Keith Wiseman, Gwen Alcock, Cal Best and Linda White for all their help this past year. Rev. Guy continues with his engaging and focused support and Keith continues in his Discerning process for full-time ministry supported by the W&S Committee.



CHRISTIAN EDUCATION COMMITTEE

**Respectfully submitted by Carolyn Anstey-Moore, Chair, CE Committee,
and Sunday School Coordinator**



The Committee membership is currently: Carolyn Anstey-Moore (Chair), Dana Collins

The CE Committee held monthly meetings during the year, with discussion focused on the committee's work, in particular in the areas of youth ministry and the Sunday School program.

We are always looking for new committee members! We are currently down to a skeletal committee, with only two members, which limits the work that we can do. If you are interested in serving on this vital committee or helping with Sunday School, please contact Carolyn Anstey-Moore (by phone 754-6922 (evenings) or by email carolynansteymoore@nl.rogers.com)

Update on Sunday School Program:

Sunday School is held during the 11 am service and is a combined, multi-age class. About 28 children are registered this year ranging from 3 to 11 years of age. We continue to use the lectionary-based curriculum "Seasons of the Spirit", which combines traditional bible stories with modern social and environmental themes. Six (6) members of the congregation volunteer as teachers. In addition to Sunday School, we also have a nursery for pre-Sunday School-aged children. Each Sunday it is tended by a church volunteer, allowing parents to attend the service.

Various special Sunday School sessions were held throughout the year. On Palm Sunday, the children participated in the service by handing out palms to the congregation; while on Easter

Sunday, the children participated in a Resurrection Eggs activity that taught the meaning of the various Christian Easter symbols, and told the Easter Story in a hands-on, interactive way.

The Sunday School program finished on June 15, 2014 with Junior Congregation, for ages 3 and up, held throughout the summer months. The 2014-2015 Sunday School program recommenced on Sept. 7, 2014.

The Sunday school children participated in a number of special worship services over the 2014 Advent season. On November 30, the children and parents enjoyed the 3rd Annual Santa Claus Parade Family Luncheon. It was a great success again this year, and families enjoyed a lunch of mac & cheese, hotdogs and sweets before heading to the Downtown Santa Claus Parade. On Sunday, Dec. 7, the Sunday School children performed their Christmas Pageant as part of the White Gift Service. This was led by Dana Collins and included musical support by the junior choir. The children also provided an encore performance of their play at the Christmas Eve service.

In addition, most of the Sunday School children are also members of the junior choir, which is directed by Dana Collins, and practice Sundays at 10:30 before the service. This past year, the junior choir performed at a number of special worship services, including the Family Sunday, Thanksgiving, White Gift, and Christmas Eve services.

We thank all of the Sunday School teachers for their continued commitment and enthusiasm, as well as the parents and rest of the congregation for their support throughout the year. Also, many thanks to Susan Wilton for her continued dedicated work in organizing and maintaining a clean and safe church nursery, and to our many nursery volunteers for their support.



HERITAGE AND ARCHIVES
Respectfully submitted by Jim Hiller, Chair



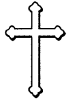
The Heritage and Archives Committee has been working on projects to mark the congregation's 200th anniversary in 2015, in collaboration with the Board and Edsel Bonnell, who is coordinating these activities.

A bronze commemorative plaque will be placed on the west wall of the sanctuary, and funds have been raised to pay for a new illustrated history of the congregation since 1815. The final arrangements for this book are still under discussion at the time of writing. We hope that it will be published by the end of 2015, but this is uncertain. There will also be a lecture series.

The committee would very much appreciate donations or copies of any archival material relating to the church. A special effort should be made this year to retrieve such materials, so please contact the Gower archivist, Garfield Fizzard, or any member of the committee.

The committee has also been discussing a records management policy for the church.

The "summer student" working for the church and the committee in 2014 proved to be extremely pleasant and useful, and we hope that this addition to our resources can continue.



MINISTRY & PERSONNEL
Respectfully submitted by Bradley Smith, Chair M&P



During the past year the staff have been very dedicated to their roles and have continued to provide the level of service we have become accustomed to.

The past year was relatively quiet for the M&P Committee. During the summer we were again very fortunate to obtain student assistance through Student Employment Programs. Julia Moyst, Elizabeth Tuck and Jillian Grenning all did a great job. They assisted in many roles including scanning documents, doing historical research, scheduling appointments, greeting visitors to Gower, clerical duties, recording and managing bookings, and performing financial tasks to name a few.

David Noseworthy and Linda Hogan were very busy this year and we thank them for their continued dedication and hard work.

We must extend many thanks to the following volunteers:
 Margot Evans, Grace Thornhill, JoAnna Bennett, Peter Myles, Doreen Riche, Diane Hogan, Delores Vaughn, Paula Vaughn, Pat West, Angeline Anstey and Gwen Alcock. Our many volunteers seem to “come through” when they are needed most! They assisted with greeting people and directing them appropriately, providing general information, providing clerical duties, maintaining records and coordinating the distribution of newsletters and other mail-outs.

We are very lucky and fortunate to have Keith Wiseman within the Gower family. He continues to provide leadership and coordination in Pastoral care that is appreciated by many. Thanks Keith!

Throughout the year our music staff continually go beyond the norm and provide us with the wonderful music that the Gower congregation cherishes. We wish to thank Doug Dunsmore, Dana Collins, Carl Goulding, and Edsel Bonnell for continuing to provide a ministry of music that we all cherish.

Personally, I would like express my sincere thanks to the members of the M&P Committee; Roy West, Pam Snow, Marie Beth Wright and Roberta Gill who continue to provide faithful service to Gower and for their patience and help in guiding me through my first year with the committee.

Last but not least, the Committee expresses sincere gratitude to Rev. Guy whose leadership, guidance and dedicated spirit continues to inspire us all to do more.



OUTREACH COMMITTEE
Respectfully submitted by Barb Myles, Outreach Chair



Over the past year, Outreach has continued participation in a number of areas:

- Supporting Mission and Service through regular Minute for Mission, sharing information about Gifts With Vision and collecting birthday money for World Development and Relief. The M and S goal for 2014 was \$36,500.00

M and S givings for 2014	total	\$38,233.55
From Congregation		\$36,644.20
World Development and Relief		\$1,089.35
UCW		\$500.00

- Supporting Bridges To Hope through regular volunteering at the food pantry, weekly collection and delivery of food and two major food drives: The Lent Bank which raised \$1280.00 and “Lose Pounds for Thanksgiving” which collected 920 pounds of food. Congregation members contributed to a basket of gift-cards which were auctioned at the November Chair-ity Auction. Pat West also serves on the Board of Bridges To Hope.
- Increasing public awareness and communication around issues affecting Palestine through the Social Justice Movie Nights and sales of Zatoun olive oil, soap and seasonings
- Taking leadership for White Gift Sunday, with donations going to Iris Kirby House, Stella’s Circle (Emmanuel House and Naomi Centre), For the Love of Learning and Street Reach
- Operating the Gower Street Lunch Program each Wednesday except for a 3 week break in August. New volunteer groups include the RCMP Vets and Karwood, with new groups for 2015 including Edgar Elliot and friends, and First United from Mount Pearl. We successfully applied for funding from a local insurance provider and received \$21,570.00 to support operation of the lunch program.

New initiatives in 2014

- coordinating and hosting the first meeting of downtown “outreach type” groups in May, in an effort to increase communication and identify gaps and overlaps in service. Follow-up meetings chaired by other groups is anticipated.
- providing the concept and \$1000.00 in seed money for a pilot project in slow cooker education, delivered by Bridges To Hope to a group of single parents
- regular communication with St. Thomas’s, George Street United and The Gathering Place related to provision of Christmas Dinner and additional meals over the Christmas period for downtown residents needing our support.

These projects would be impossible without the regular work done by members of the committee: Len Busby, Jill Handrigan, Rev. Guy Matthews, Pat Mercer, Judi Somers, Katherine Tuck and Pat West (serving on the Bridges To Hope Board). As I complete my time as Chair, I would like to express my sincere thanks to all of them. The committee welcomes new members anytime!



PASTORAL CARE COMMITTEE
Respectfully submitted by Christopher Wright, Chair



Visitation Programme:

The Pastoral Care Committee and a number of other Gower members of the Congregation have visited over 60 people connected with Gower. Visitations are often for those members who are unable to attend church for a variety of reasons. Visits have also been made to local hospitals and Care Homes. Each visitation is a chance to meet and talk, to ask how they are, and if they have any requests to forward to the church. Usually a prayer and short reading is shared if the person being visited so wishes. The Committee members and others also make telephone contacts as part of their visitation programme. Visiting is the main purpose of our Committee’s work and it is a joy to meet people and it is reciprocated by those receiving the visit.

Care Home Services:

The UCW and Men’s Club conduct regular monthly services at Tiffany Village and Cambridge Estates respectively. The Committee is very thankful for their dedication in providing an important link from Gower to these residents. The Pastoral Care Committee is responsible for monthly services at Hillcrest Estates and the St. John’s Long-Term Care Facility. Many who attend the services are not from our church or from our denomination but they invariably express their appreciation and they attend faithfully and enjoy worship with us. Last December Rev. Veronica Brett-Williams conducted Communion at the Long-Term Care Facility and Hillcrest. We will continue this for future services on a periodic basis.

Pastoral Care Workshop:

The Committee held a workshop on November 1 on “Spiritual approaches to families copy with a loved one with dementia.” The excellent presentations by Rick Maher from the St John’s Long –Term Care Facility, and a representative from the Alzheimer’s Society, gave the participants some meaningful insights in the realities of those suffering from dementia. Some practical approaches were highlighted and discussed concerning the spiritual needs of the sufferer and those who are care givers.

Christmas Gift Programme:

A Christmas gift package of fruit, biscuits, sweets, and a Christmas card from Gower was assembled on December 13 and delivered to 70 people. The Committee wishes to thank those who put the gifts together and to those who distributed them. It is great to see the smiles and receive the thanks when people receive them!

Anniversary and Birthday cards:

On behalf of the church we send a birthday card for Gower people who have reached the wonderful age of 90 years and beyond, and we give a flower basket to those who celebrate their Golden Wedding and beyond.

Committee Members:

Keith Wiseman (Congregational Designated Minister), Christopher Wright (Chair) Rev. Veronica Brett-Williams, Karen Butt, Phyllis Cole, Maude Peach, Shirley Chafe, Judi Kelland, Max Beckett



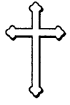
PROPERTY COMMITTEE
Respectfully submitted by Bruce Nickerson, Chair



The Property Committee headed by Bruce Nickerson reports the completion to roof and window repairs on the south east corner of the church totaling \$58205.05. This was a joint project of the Church and the Men’s Club, which was aimed at getting the elevator back in operation. There is still some outstanding maintenance issues to complete before the elevator is operational.

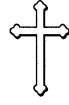
The Rental Sub-Committee headed by Robert Tipple has had a successful year securing a new rental for the Lecture Hall. In addition we would like to acknowledge a generous donation from the Gower Community Band of \$4800.00 toward the operating costs of the band room in the Memorial Building.

The church continues to be challenged by several roof leaks in a deficit financial position.



STEWARDSHIP COMMITTEE

Respectfully submitted by - JoAnna Bennett, Chair



2014 was a year of re-growth and refocus for the Stewardship Committee. With changes in committee membership, priority attention went to recruitment for new members combined with the ongoing fundraising events.

Committee Membership

Member activities, combined with the efforts and support of Rev. Marion Parry, have been successful in rebuilding our group. We have also recruited additional ad hoc members who can be available for specific events in lieu of participating as full committee members. We are approaching 2015 with energy and enthusiasm to be fully involved in the work of the Stewardship Committee.

Fund Raising Activities

- *Dinner Theatre*

Under the direction of Carl Stevenson and Geoff Peters, the Spirit of Newfoundland Dinner Theatre provided an evening of entertainment for a sold out audience. The event raised \$3,500.00 and will continue as the major fund raiser for the Stewardship Committee. Thanks to Carl and Geoff for their efforts to make this event such a success.

- *PAR (Pre-Authorized Remittance)*

The Committee participated in Board supported efforts to increase awareness and involvement in PAR through strategic availability of PAR information; Sunday Bulletin and Newsletter highlights of the benefits of PAR to both the giving congregation and Gower Church. These efforts saw an increase numbers of PAR giving's. Stewardship will continue to support PAR activities.

- *THE ONCE Concert*

Unlike the past year, we were not directly involved in the ONCE Concerts initiative of providing hot cider and cookies during their concert intermission. Our involvement in this fund raiser will be reviewed for next year. Thanks are extended to the ONCE Group and to concert goers who contributed \$3,855.00 through a voluntary collection at the three concerts.

Plans for 2015

Plans for the coming year include a committee review of stewardship and how it can support and influence Gower congregational members to contribute their time, talent, initiative and financial resources in a variety of ways to enhance stewardship at every level and aspect of life at Gower. The Spirit of Newfoundland Dinner Theatre will continue to be our major fundraiser.

To outgoing Stewardship Committee members, Gar Fizzard, Pat West and Albert Noftall we extend our thanks and appreciation to your contributions to the Committee. A warm welcome is extended to new members Lorraine Moores and Cheryl Hanlon. I would like to personally thank long term members Carl Stevenson and Geoff Peters for your support and guidance throughout the past year; your combined experience and expertise have been invaluable for me as the new committee chair. I look forward to working with all of you as we continue our Stewardship activities that celebrate Gower in this exciting Bicentennial Year.

GROUPS AND OTHER COMMITTEE REPORTS



GENERAL PROTESTANT CEMETERY COMMITTEE Respectfully submitted by Bill Bussey on behalf of Vernon Simmons



The General Protestant Cemetery Trustee Board Inc. Report of the Chairman of the Board To the Annual General Meeting -Tuesday, February 3, 2015

We continue to make improvements to our cemeteries each year. In addition to our regular maintenance at Mount Pleasant, we filled, leveled and re-sodded a large number of graves and leveled up a number of headstones.

During the year we had 230 burials, an increase of 12 over the previous year; and of these 59.12 % were cremations, a small increase over the previous year. The following breakdown may be of interest:

Burials in:	<u>2011-12</u>	<u>2012-13</u>	<u>2013-2014</u>
The General Protestant Cemetery	5.30%	2.75%	4.78%
Mount Pleasant Cemetery	79.60%	84.86%	82.61%
The Field of Honor	<u>15.10%</u>	<u>12.39%</u>	<u>12.61%</u>
	<u>100%</u>	<u>100%</u>	<u>100%</u>
Total Burials	226	218	230
Cremations Included	51.32%	52.75%	59.12%

Your Board met nine times during the past year.

Our Trust Fund for Perpetual Care has decreased and now totals \$247,000.00. This is invested in GIC's to earn an average of approximately 1.30%.

We have taken \$290,000.00 from our trust fund for Memorials gardens since 2012.

MAE Engineering consultants redesigned our drawings for a steel building, which cost less than the original wooden building. After St John's Municipal Council had approved our building design, we proceeded to tender for construction of the building. On April 19 2014 we received ten bids. Baraco Atlantic Corp. had the lowest bid which was accepted. The final cost of the building was \$289,000.00. The building is completed except a few minor things including landscaping to be finished in the spring. We held back enough money to make sure the work will be done.

We plan on moving into Memorial Gardens in early spring 2015. We will have to purchase a back hoe and an ATV and trailer at an estimated cost of \$136,000.00. We estimate that the additional operating expenses for our new building will be \$12,000.00 a year.

The columbarium is paid in full, and we have sold 78 of 80 niches. In September 2014 we prepared an area and poured the foundation for eight new columbarium's, west of the existing columbarium. We have two sections on order which will hold a total of 120 niches and will be

installed in the spring of 2015. The cost is \$67,800.00. We were successful in getting Heritage Memorials to give us a four year interest free loan to pay off the cost.

The Memorial Service at Mount Pleasant went well; the weather was good, attendance was good, and our offering was down from last year. Another service was held at the General Protestant Cemetery with a small number of attendees; everything went well, and the offering was up from last year.

We finally have our Fundraising Committee in place, consisting of five people, Chairman Jeff Peters, Members Judy Barnes, Judy Kennedy, Don Rixmann, Lester Stoyles, Ed Thistle. The committee met on December 3rd, 2014 with the Board of Directors to discuss several areas that could be considered but no decision was made. We agreed to meet again in 2015.

We appreciate those member churches that support the cemeteries financially and otherwise and thank them most sincerely. However, we are still not receiving financial support from some of our 18 member churches. The cemeteries are the churches' responsibility. Each representative should make sure that his or her assessment is paid each year.

I am pleased to place on record thanks to our cemetery staff; we have a dedicated staff, and the feedback from the public is excellent. We appreciate the work done by Bill, Vince and Graham. We operate six days a week, sometimes through difficult and challenging situations, especially during the winter season.

A special thanks to the members of the board who have given me their full support during the past year. Thank you.

Respectfully submitted,
Harold Chubbs, Chairman of the Board



GOWER COMMUNITY BAND 2014: "A Year to Grow"!
Respectfully submitted by Edsel Bonnell, Director, Gower Community Band



The dust was still settling on the memorable and highly successful "GCBXL!" 40th anniversary activities in 2013, when the Band adopted a theme for 2014 as "A Year to Grow!" in the hiatus before joining the celebration of Gower's Bicentennial in 2015. A Strategic Plan was prepared to "Grow Musically" through repertoire expansion and workshop activity in technique and musicality; "Grow Physically" by encouraging new membership, and "Grow Altruistically" to strengthen our community service footprint and our focus on education and scholarship. Happily, we can report success in all three elements. The Band enjoyed a season of skills improvement through exploration of some 60 scores specially selected from classical, popular, concert, sacred, and new composition genres; membership increased by 15%; and a major review of the unique GCB Terra Nova Program for new composition (now in its 8th year) was conducted in collaboration with MUN School of Music, resulting in significant enhancement of the process and a commitment to scholarship growth.

ACTIVITIES: The band performed on 16 occasions during the year: The funeral service for our dear friend and active supporter through the entire history of the Band, Mrs. Dorothy Barbour, at Gower on Jan. 27; the Gower Talent show on March 13 (with the debut performance of our low-

brass quartet, “Four Be Low”!); Musicales at Gower on Palm Sunday (April 13), the UC Anniversary service (June 8), Remembrance Sunday (Nov. 9), and during Advent (Dec. 14); a total of 7 Seniors’ Concerts, including the traditional “Hoyles and Escasoni” Christmas Eve visits, moved in 2014 to the new St. John’s Long Term Care Center; performances at the St. John’s Rotary Club and the Shrine Club; and the annual GCB Terra Nova Gala concert and awards presentation on October 19.

FINANCES: Total income for the Band during 2014 amounted to \$10,286, comprised of \$6,395 in gifts from GCB families and supporters, \$2,980 in performance revenue and honoraria, and \$911 in Members’ fund collections. Total expenditure amounted to 14,815.04, comprised of \$3,075.19 performance expenses, \$1,582.17 instrument purchases & maintenance, \$100 music purchases, \$2,880 in scholarships and training (in addition to the \$1,000 endowed GYB Legacy Scholarship at Memorial University), \$1,659.78 events & members’ programs, and \$5,507.90 in operating expenses. This latter amount included \$4,800 to Gower Street United Church as a contribution to the operating expenses of the Band Room complex in the Memorial Building. After deductions of \$2,850.97 assigned to the Reserve Fund for instruments (capital assets) and GCBXL Year (2013) expenses, the actual current account deficit for 2014 is (\$1,678.07), which will be recovered from members’ gifts and special projects. Details of finances are available from the Band or the Church office.

APPRECIATION: Once again, I must express my personal and profound appreciation to all members of the Gower Community Band for their talents, hard work, financial and moral support, good humour, camaraderie, and commitment to community service. They are led by the outstanding administration of our dedicated General Manager, David Robbins, and his superb Executive Team. Of course, I hasten to acknowledge the never-failing support, collegiality, skill and friendship of my Associate Director, Ron Collins M. Mus., as well as our recently-appointed Associate Conductor, Chris Miller M. Mus., whom we welcome back to NL and the GCB after studying and working abroad for several years. And as always, I am grateful (and humbled!) by the patience, forbearance, wisdom and cheer-leading of our Honorary Life Member, Anthea.

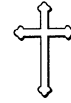
On behalf of all the forgoing, my final words of heartfelt thanks go to the Board, Ministers, staff, colleagues in music, and the congregation of Gower. Dr. Jason Caslor, Instrumental Conducting professor at MUN, expressed it best in an article he wrote for the national music magazine “Canadian Winds” about the GCB, which he described as being “at the heart of community service through music in Newfoundland for over 40 years”. He gave credit to “the people of Gower Street United Church, who had the vision to establish a non-denominational community-based band program which would provide music education and instruments, scholarship support, and opportunities for community outreach to anyone with a love of music and a commitment to service.”

THANK YOU ALL. HAPPY BICENTENNIAL, GOWER, AND WE WISH YOU MORE OF THE SAME IN THE YEARS TO COME!



GOWER STREET MEN'S CLUB

Respectfully submitted by Roy West, President



Once again the Men's Club has received tremendous support over the year from the Gower Street congregation – We thank you! . Thanks to this ongoing support we have had another successful year of fellowship at our monthly meetings and in our various fund-raising activities.

During 2014 the Club was able to carry out all its usual fund-raising activities, namely Take out Teas in March, the Flipper Dinner in May and the Men's Club Auction in November. All were highly successful. These events enable us to continue our support and service to our church and the local community. We would like to thank all those in the congregation who help us with these activities, such as baking cookies for and delivering Take out Teas.

This year we helped the congregation by making a further donation towards the cost of repairs to the South East Tower (\$7000), undertaking the cost of re-wiring the stoves in the kitchen and funding the necessary repairs to the elevator which sustained water damage due to the problems with the South East Tower. Funds raised at the Flipper Dinner are donated to outreach projects. This year we were able to make donations to Emmanuel House, VOWR, the Agnes Pratt Chaplaincy Fund, the United Church Mission and Service Fund, Bridges for Hope and Burry Heights Camp. In addition we made a special donation of \$500 to the Burry Heights Camp Roof Appeal.

Keeping busy is one of the keys to the success of the Men's Club. In addition to the above activities we conduct a much appreciated monthly service at Cambridge Estates Home, take a turn at preparing lunch for the Street Reach Program (X3) and helping the Gower Seniors Program by both driving people to meetings and preparing some of the meals We wish to thank the Gower Seniors Program for its donation towards the Men/s Club activities.

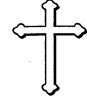
During the year we have been privileged to have some great speakers at our monthly meetings. In January David Rendell, Vice-President of Emara spoke on the "Maritime Electrical Link"; February saw David Wardlaw giving us an "Overview of Memorial University of Newfoundland"; in September Rev. Guy let us into the secrets of the "Sermon Creation Process"; John Ottenheimer presented "Organizing a Leadership Bid" in October and the day after Armistice Day in November Edward Roberts appropriately gave us extracts from his new book "A Blue Puttee at War". On the occasions when we have a speaker of interest to the wider congregation we have taken to inviting women to join us. Obviously men are always welcome to join us at any time.

Each year United Church Men's Clubs in the city invite each other to our dinner meetings. This year St. James United Church Men's Club came to Gower and they hosted a return visit to St. James in October. This shared fellowship with other churches is one of the highlights of our very active year.

Finally, I would like to offer my thanks to all the club members who make all these activities possible. It is not possible to thank them each by name. So many make so large a contribution.. We look forward to another year of faith, fellowship and service in 2015.



GOWER ST. UNITED CHURCH MEN'S CLUB
FINANCIAL REPORT
December 31, 2014



	<u>2014</u>	<u>2013</u>
Cash Balance Jan. 1	<u>38,578</u>	<u>25,537</u>
<u>REVENUE:</u>		
Dinner Meeting	1,347	1,424
Donations	1,600	185
Auction	5,187	5,711
Ladies Night	2,980	2,815
Take Out Teas	19,683	21,167
Flipper Dinner	5,413	5,430
Other	0	0
	<u>36,210</u>	<u>36,732</u>
<u>EXPENSES:</u>		
Dinner Meeting	2,384	2,400
Donations	4,200	3,590
Auction	660	644
Ladies Night	1,570	1,597
Take Out Teas	8,610	9,617
Flipper Dinner	2,316	2,211
Tower Project	33,340	2,129
Bank Charges	101	100
Kitchen	1,330	693
Luncheons	929	710
Misc.	943	0
	<u>56,383</u>	<u>23,691</u>
NET: Surplus/(Deficit)	<u>(20,173)</u>	<u>13,041</u>
Cash Balance Dec. 31	<u>18,405</u>	<u>38,578</u>



ORGAN RESTORATION FUND COMMITTEE

Respectfully submitted by David Norris, Chair



During 2014 we received cash contributions (donations/offerings) totaling \$37,879, which enabled us to continue the progress of paying down the organ restoration loan. As of December 31, 2014, after meeting our interest obligations, the balance on the organ loan had been reduced to \$93,967, down from \$127,303 at the end of 2013. It must also be noted that, after meeting all of its obligations to other funds, the organ fund had a net cash balance of \$16,823 at yearend. With this cash balance therefore, we effectively have the ability to reduce the organ loan to just over \$77,000. In other words, by the end of 2014, we had achieved almost 85% of our initial objective of funding the \$500,000 capital cost of the organ restoration.

Our ongoing success in the Organ Restoration Financial Campaign continues to be attributable, to the wonderful commitment and generous support of the Gower Congregation. This has come to us throughout the campaign in the form of regular direct donations, special donations in memory of family and friends, as well as continuing support for, and attendance at, various functions and activities sponsored by; the Men's Club, the UCW, the Choir, and the Band. In addition, it must again be emphasized that our success is also very much attributable to support from the broader community – the various “friends of Gower”; the foundations, the charitable funds, and various members of the music community.

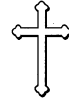
We wish to acknowledge as well the ever-present commitment and dedication of Carl Stevenson through his annual November Art Exhibition and Sale. Carl's efforts, supported by his family and those that have purchased his works, again provided a special lift to our campaign in 2014, as they have in each year since we initiated the restoration project. Again we wish to underline how important these efforts are in advancing the campaign and, how greatly they are appreciated.

The Organ Restoration Committee wishes to emphasize its sincerest appreciation, on behalf of the entire Congregation, to every individual, group and organization that have supported the Organ Restoration Campaign to this point. As we continue the campaign in 2015, working through the “home stretch”, we invite and welcome your ongoing support.



SENIOR CHOIR

Respectfully submitted by Carl Stevenson, President



We have had another busy year under the direction of Dr. Douglas Dunsmore. Our membership now stands at 38. Over the past year we have added several new members: Adam Johnson and Andrew Dunsmore to the tenor section and Betty Parrell, alto. Several regular members have had some medical issues and are only able to attend when they are up to it. Just recently we have acquired Rachel Lutz, soprano, who comes to us from Wolfville, NS and we may (hopefully) have several others joining shortly.

Our additional activities during the past year were:

- February was our month to look after post-service coffee/reception in the Tait/Osmond room.

- The choir took part in the very successful “Gower’s Got Talent” show put on in February both through singing and organizing a bake sale.
- The choir provided several appropriate anthems at the 8:00AM communion and the 11:00AM services Easter Sunday. Between these two services we enjoyed a fellowship breakfast in the Lecture Hall organized by the choir executive and several additional choir members.
- Our pre-summer barbeque was held at Karen and Ken Butt’s in June. We were off for the summer but did sit in on an ad hoc basis for some of the summer services.
- Although there were a number of funerals at Gower this past year, we were not requested to sing at any. In 2013 we sang at six where a number of loved ones connected to the choir had passed away.
- Our annual Christmas party was held at the Stevenson’s on December 5th and a fine evening was had by all.
- During the advent season we again provided appropriate anthems at each service and for the Candlelight Communion Service on Christmas Eve. Additional instrumental music for this event was provided by Grace Dunsmore on flute accompanied by Carl Goulding. It is quite obvious that our choir members have increased for this service (by some 8 or so) since we usually have former members who are home for the Christmas season join us.

The choir has two bank accounts in its name:

1. Special Projects Account – funded by monies from the sale of our “Christmas at Gower” CD’s, a bequest from the estate of the late Seaward Green and other bequests during the year.
2. Our Social Account – funded entirely by the choir itself from our weekly rehearsal contributions.

Special Projects Account

Opening balance, Jan 1, 2014	\$3516.01
Closing Balance, Dec 31, 2014	3796.01

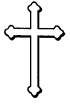
Social Account

Opening balance, Jan 1, 2014	\$ 413.48
Closing balance, Dec 31, 2014	466.95

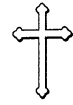
Our executive committee: Carl Stevenson – President
 Roberta Gill – Vice-President
 Marilyn Peters – Secretary/Treasurer
 Ruth Churchill & Sandra Davis – Gown Conveners

Choir Members Emeritus: Jean & Cam Adey, Dorothy Dick, and Tom Sparkes

The choir would like to thank Dr. Douglas Dunsmore, Carl Goulding, and Grace Dunsmore for their help and leadership during the past year. We hope that our musical endeavours have been favourably received and have added positively to worship at Gower.



SENIORS CLUB



Respectfully submitted by Gola Roberts, Coordinator, Gower Seniors Club

The Gower Seniors Club has enjoyed another successful year. The monthly gatherings maintained a steady attendance. The Christmas Gala and the May year-end celebration exceeded our expectations.

The Seniors Club is very fortunate to have the ongoing support of the Gower Men's Club in sharing the preparation of meals, and the continuation of driving the seniors to and from the monthly gatherings. This outreach shown by the Men's Club is indeed a blessing.

The Seniors Club is proud to boast about the exceptional connection held with the congregation. Several members of the congregation consistently help each month to set-up and assist with serving the meals. During the Christmas Gala, many members of the congregation gather to help with kitchen and serving duties and to socialize during the dinner and enjoy the entertainment. It is a spirited evening of "togetherness."

The Seniors Club is a community at large outreach program that is supported by Gower Street United Church since 1981. We are pleased to give back a small token of appreciation. \$500.00, which was raised through fundraising made during the monthly gatherings, was given to the Men's Club. During the Christmas Gala, the Seniors Club collected \$100.00 and a large amount of food for Bridges to Hope.

In closing, I would like to give a special thanks to the following people: Reverend Guy Matthews for his unfailing devoted support, Linda Hogan for her patience and help, and to the various entertainers who willingly volunteered their time and musical talents. As well, a sincere thank-you to Sharon Monahan (secretary-treasurer) for her outstanding help and support, Joyce Power (member at large) for her invaluable help, especially for her exceptional energy put into various kitchen maintenance, and Carrie Lethbridge for being our conscientious communicator prior to each monthly gathering.

FINANCIAL REPORT - JANUARY 1, 2014 - DECEMBER 31, 2014

Bank Balance brought forward January 1, 2014		\$ 178.38
Income:		
Dinners	\$4463.50	
Other Collection/Donations	\$ 115.00	
Total Income	<u>\$4578.50</u>	
		\$4756.88
Less Expenses:		
Dinners	\$2816.51	
Hired Help (clean-up)	\$ 450.00	
Gifts (for entertainment)	\$ 110.00	
Bank Fees	\$ 59.40	
Total Expenses	<u>\$3435.91</u>	
		\$ 1320.97
Less Donations:		
The Gathering Place	\$ 30.00	
Bridges to Hope	\$ 100.00	
Gower Men's Club	\$ 500.00	
Total Donations	<u>\$ 630.00</u>	
Bank Balance as of December 31, 2014		\$ 690.97

Respectfully submitted, Sharon Monahan, Treasurer



GOWER STREET UNITED CHURCH WOMEN

Respectfully submitted by Linda Nickerson, President



The Gower UCW maintained an active membership of approximately 30 members with an average attendance per meeting of 20-22 women.

During the year we held two major fund raising events-the Paddy's Day tea and sale and our annual Christmas tea and sale. These two events allowed us to continue our annual contributions to the Operating Fund, the M & S Fund and our usual outreach and community donations. We also held two smaller fund raising events among our members and friends. The income from those "Bring & Buy" fund raisers provide us with income for our operating expenses.

In May, we held an invitational dinner for members of the Wesley UCW, which was well attended by both groups. Following dinner we had guest speaker from "Team Broken Earth". She provided us with a very insightful overview of their recent mission to Haiti, including her personal and professional experiences as a physiotherapist, while there.

Our monthly service at Tiffany Village continues to be a rewarding experience for our members and appreciated by attending residents, The Pottle Centre Christmas dinner was well attended and enjoyed by participants. We continue to support the Wednesday lunch program 2-3 times annually. Several of our members regularly visit our sick or shut in members. In December, 5-6 members held an afternoon tea at St. Patrick's Home for several of our members who reside there.

In 2014 we lost 4 of our long-term UCW members: Joy Vardy, Sue Fleming, Dorothy Barbour and Josephine Hudson. These women were very involved in UCW in the formative years and their legacy and contributions to UCW will always be an integral part of our history.

On behalf of the members of Gower UCW, I would again like to thank all those people who assist us throughout the year with our various endeavours. Your contributions and assistance are greatly appreciated.

GOWER STREET UNITED CHURCH WOMEN
FINANCIAL REPORT
JANUARY 1, 2014 – DECEMBER 31, 2014

Balance brought forward January 1, 2014		\$644.42
INCOME:		
Membership monthly offering	\$ 1364.55	
Donations	\$ 915.00	
Bring & Buy Fundraisers	\$ 475.00	
St. Patrick's Tea & Sale	\$ 2055.95	
Fall Sale	\$ 3882.60	
Shoe Project	\$ 6.50	
Tiffany Village	\$ 174.00	
AGM	\$ 50.00	
 Total Income:	 \$ 8923.60	 \$ 9568.02
EXPENSES:		
Gower Street United Church		
Operating Fund	\$4000.00	
Mission & Service	\$1000.00	
Organ Fund	\$ 500.00	
In Memoriam	\$ 100.00	
Operational:		
Donations, gifts .	\$ 299.23	
St Patrick's Tea	\$ 182.13	
Invitational	\$ 199.66	
Fall Sale	\$ 204.64	
Bank charges	\$ 58.00	
Wednesday lunch program	\$ 195.29	
Catering	\$ 63.40	
Pottle Centre Dinner	\$ 185.00	
East District Presbytery	\$ 892.63	
Outreach: United Church	\$ 400.00	
Community	\$ 600.00	
 Total Expenses:	 \$ 8879.98	
Net balance		\$ 688.04

Anne Lambert
Treasurer

GOWER STREET UNITED CHURCH

2014 FINANCIALS

FINANCE COMMITTEE

Respectfully submitted by Ken Peters, Chair

Another year is now in the books as they say and I am happy to report that we had a much better year than we anticipated. This time last year I had the task of presenting a rather bleak looking budget. I am very happy to report that things turned around dramatically in 2014. Although we are still dealing with a deficit, it is nowhere close to where we feared it might have been. After years of declining giving's we saw a significant shift in the other direction. This is certainly a very positive and encouraging piece of news. We had been dealing with declining revenues for a number of years but that all changed last year. I am hopeful that we can continue this trend.

Last winter was a difficult one weather wise. It started early and ran late. This winter hasn't been near as bad. A combination of milder weather and lower fuel costs can only help with the reduction of expenses going forward. We still have to deal with some property repairs on the church. As you are all aware the stairwell that joins the memorial building and the sanctuary has been leaking badly for the last few years. We have tried to put this repair on hold for as long as possible but I fear that the time is fast approaching when we will be forced to deal with this expense.

Last year I spoke about the need for us to develop a plan to address the revenue side with regards to the day to day operations. We need to be able to generate revenue that will come from sources other than the pockets of the congregation. We need to continue to look at ways that we can start to make this happen and we need to continue to explore what funding is available through other various agencies.

Just this past year some members of our board started meeting with board members of other downtown United Churches. We meet monthly and share ideas and exchange information. We have discussions about funding , revenue streams and expenses amongst other topics. We are all dealing with similar issues and are sometimes trying similar things. We are learning from each other and only positive things can come from these types of exchanges.

I would like to recognize and thank the members of your finance committee. Your treasurer Fred Earle, Pat West, Jordan Wright and Rev Matthews. Thank you all for your support.

FINANCIAL STATEMENTS - 2014

Respectfully submitted by Fred Earle, Treasurer

Gower Street United Church
Statement of Financial Position
December 31, 2014

ASSETS

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2014 Total	2013 Total
Current assets							
Cash	43,070		10,215	26,790		80,075	78,032
Short term investments			284,925			284,925	250,000
Accounts receivable	500					500	2,947
HST rebate receivable	4,381					4,381	3,165
Prepaid expenses						0	4,727
Due from (to) other funds	82,921	27,327	(176,630)	(9,967)	76,349	0	0
Total current assets	<u>130,872</u>	<u>27,327</u>	<u>118,510</u>	<u>16,823</u>	<u>76,349</u>	<u>369,881</u>	<u>338,871</u>
Capital assets							
	1,913,163			462,372		2,375,535	2,375,535
Long term investments							
			467,412			467,412	491,625
Total assets	<u>2,044,035</u>	<u>27,327</u>	<u>585,922</u>	<u>479,195</u>	<u>76,349</u>	<u>3,212,828</u>	<u>3,206,031</u>

LIABILITIES

Current liabilities							
Payables and accruals	305					305	305
Current Portion of long-term-debt	10,000			33,000		43,000	43,000
Total current liabilities	<u>10,305</u>	<u>0</u>	<u>0</u>	<u>33,000</u>	<u>0</u>	<u>43,305</u>	<u>43,305</u>
Long term debt							
	35,834			60,967		96,801	140,137
Total liabilities	<u>46,139</u>	<u>0</u>	<u>0</u>	<u>93,967</u>	<u>0</u>	<u>140,106</u>	<u>183,442</u>
Fund Balance							
	1,997,896	27,327	585,922	385,228	76,349	3,072,722	3,022,589
Total Liabilities and fund balance	<u>2,044,035</u>	<u>27,327</u>	<u>585,922</u>	<u>479,195</u>	<u>76,349</u>	<u>3,212,828</u>	<u>3,206,031</u>

Gower Street United Church
Statement of Operations and Changes in Fund Balance
December 31, 2014

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2014 Total	2013 Total
Revenue							
Offerings	258,764	20,603		35,379	75,771	390,517	304,330
Investment income	56,531					56,531	52,227
Rental income	30,115					30,115	30,910
Fundraising	10,339					10,339	8,630
United Church Women donation	4,000			500		4,500	5,640
Unrealized gain(loss) on investments			11,038			11,038	-
Men's club donation		32,000		2,000		34,000	2,000
Total revenue	359,749	52,603	11,038	37,879	75,771	537,040	402,449
Expenditures							
Salaries and wages	230,400					230,400	221,132
Repairs and maintenance	23,161	58,377		-		81,538	17,304
Utilities	62,941					62,941	62,543
Office and sundry	14,510					14,510	15,261
Committee expenses	5,554					5,554	6,829
Insurance	13,608					13,608	11,760
United Church assessments	11,051					11,051	10,201
Interest on long term debt	2,049			3,359		5,408	6,734
Other fund expenses					45,336	45,336	6,566
Interest and bank charges	3,272	389				3,661	2,888
Total expenditures	366,546	58,766	-	3,359	45,336	474,007	361,218
Excess (deficiency) of revenue over expenditures	(6,797)	(6,163)	11,038	34,520	30,435	63,033	41,231
Fund balances, beginning of year	2,004,693	33,490	574,884	350,708	58,814	3,022,589	2,981,361
Fund balances, end of year	1,997,896	27,327	585,922	385,228	89,249	3,085,622	3,022,592

**Gower Street United Church
Statement of Revenues and Expenditures - Restoration Fund
December 31, 2014**

	<u>2014</u> <u>Total</u>	<u>2013</u> <u>Total</u>
Revenue		
Offerings	20,603	21,459
Men's club donation	<u>32,000</u>	<u>-</u>
Total revenue	52,603	21,459
Expenditures		
Repairs and maintenance	58,377	5,763
Interest and bank charges	<u>389</u>	<u>398</u>
Total expenditures	<u>58,766</u>	<u>6,161</u>
Excess (deficiency) of revenue over expenditures	- 6,163	15,298
Fund balances, beginning of year	<u>33,490</u>	<u>18,192</u>
Fund balances, end of year	<u><u>27,327</u></u>	<u><u>33,490</u></u>

**Gower Street United Church
Statement of Revenues and Expenditures - Investment Fund
December 31, 2014**

	<u>2014 Total</u>	<u>2013 Total</u>
Revenue		
Unrealized gain(loss) on investments	11,038	(1,288)
	<u>11,038</u>	<u>(1,288)</u>
Total revenue	11,038	(1,288)
Expenditures		
Interest and bank charges	<u>0</u>	<u>0</u>
Total expenditures	<u>0</u>	<u>0</u>
Excess (deficiency) of revenue over expenditures	11,038	(1,288)
Fund balances, beginning of year	<u>574,884</u>	<u>576,172</u>
Fund balances, end of year	<u><u>585,922</u></u>	<u><u>574,884</u></u>

**Gower Street United Church
Statement of Revenues and Expenditures - Organ Fund
December 31, 2014**

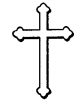
	<u>2014</u> Total	<u>2013</u> Total
Revenue		
Offerings	35,379	45,373
United Church Women donation	500	500
Men's club donation	<u>2,000</u>	<u>2,000</u>
Total revenue	37,879	47,873
Expenditures		
Repairs and maintenance	-	2,326
Interest on long term debt	<u>3,359</u>	<u>4,490</u>
Total expenditures	<u>3,359</u>	<u>6,816</u>
Excess of revenue over expenditures	34,520	41,057
Fund balances, beginning of year	<u>350,708</u>	<u>309,651</u>
Fund balances, end of year	<u><u>385,228</u></u>	<u><u>350,708</u></u>

Gover Street United Church
Statement of Revenues and Expenditures - Other Funds
December 31, 2014

	Archives Fund	Handbell Choir Fund	Benevolent Fund	Bequest Fund	Cemetery Fund	Choir Fund	Bridges to Hope Fund	Garden Fund	Gover Youth Band Fund	Sound System Memorial Fund	Christian Education Trust	D Osmond Memorial Fund	Benevolent Fund	Chapelway Fund	Dorcas Bread Fund	Outreach Fund	History of Gover Street Fund	Mens Club	Mission & Studies Fund	Other Funds	2014 Total	2013 Total	
Revenue																							
Offerings	-	-	510	-	1,880	-	955	-	675	-	-	-	-	25	-	22,790	9,750	50	39,004	132	75,771	16,085	
Total revenue	-	-	510	-	1,880	-	955	-	675	-	-	-	-	25	-	22,790	9,750	50	39,004	132	75,771	16,085	
Expenditures																							
Other fund expenses	25	-	839	-	1,880	500	955	93	675	-	-	-	-	25	773	1,848	-	-	38,534	-	46,336	6,566	
Adjustments re prior years	-	-	420	-	2,020	-	-	-	2,855	-	-	-	-	520	-	-	-	-	-	6,225	-	12,900	-
Total expenditures	25	-	419	-	3,900	500	1,840	93	3,530	-	-	-	-	545	773	1,848	-	-	38,534	6,225	59,236	6,566	
Excess (deficiency) of revenue over expenditures	-	-	91	-	2,020	-	985	93	2,855	-	-	-	-	520	-	20,942	9,750	50	470	6,103	17,535	9,519	
Fund balances, beginning of year	597	466	1,674	22,845	2,020	1,600	985	980	2,885	800	220	7,721	5,891	49	773	10,466	-	-	-	-	58,814	49,295	
Fund balances, end of year	572	466	1,765	22,845	-	1,020	-	267	-	800	220	7,721	5,891	49	-	31,408	9,750	50	470	6,103	76,349	58,814	



TRUSTEES



Respectfully submitted by Sheridan Parsons, Chair of Trustees

SUMMARY OF ENDOWMENTS AND MANSE FUNDS

	Book Value	Market Value	Income	Return of Capital
ENDOWMENT FUND				
CIBC Monthly INC. Fund	\$184826.00	\$210197.00	\$6083.04	\$5721.00
Scotia McLeod	\$270617.00	\$253836.00	\$7470.33	
Bank of Nova Scotia GIC	\$20000.00	\$20000.00	\$400.00	
SUBTOTAL	\$477329.00	\$484033.00	\$13913.37	
MANSE FUND				
NL Credit Union	\$264925.48	\$264925.48	\$2430.53	
TOTAL	\$742254.48	748958.48	\$16343.90	\$5721.00

BEQUESTS

TO THE ENDOWMENT FUND: The Endowment Fund consists of bequests left by individuals in their wills to Gower St. United Church. The money in the fund is held in trust with the interest used in accord with the instructions in the wills. Where no direction is given in the will, the interest is applied to the Operating Fund. Before the establishment of the Endowment Fund in 1996, unless the wills instructed that the funds be kept in trust, generally the bequests were used as revenue by the church in the year they were received or shortly thereafter.

We hold in grateful memory the following individuals who, through their final act of stewardship, have provided for continued financial support of the church they loved.

Clarence & Ruth Badcock	Marjorie Peters Velda Richards	Willis Benson Thomas & Helene House
Daphne House	Marion Soper	Walter Grouchy
Kay Grouchy	Frances Lench	Rev. Walter H Macabe
Leslie LeDrew	Grace & Wilfred Barbour	Carrie Martin
John & Blanche Taylor	Edna Stephenson	Alma Pittman
Gladys Roberts	Zeta Butt	Ethel Janes
Dr. Thomas Stentafor	Peggy Snelgrove	Frank Leamon
Margaret Whelan	Doug Osmond	Gertrude Barbour
Beatrice Day	Frances Wells	Harold Lake
John & Maude Leamon	Dr. Harry Roberts	Uriah (Hughie) Alcock
Audrey March	Hilda White	Olga Anderson
Kevin Osmond	James Nurse	John F. Pittman
Dr. Herbert Pottle	Gordon Butler	Harold Butler
Elinor M. Soper		Edna Green

We would also like to thank all those who have made offering to the different funds and to the Church in memory of their friends and loved ones.



PROPOSED BUDGET - 2015



**Gower Street United Church
Statement of Revenues and Expenditures - Operating Fund
December 31, 2014**

	2014 Total	2013 Total	2015 Budget
Revenue			
Offerings	258,764	221,413	246,800
Investment income	56,531	52,227	50,000
Rental income	30,115	30,910	40,000
Fundraising (net of expenses)	10,339	8,630	19,000
United Church Women donation	4,000	5,140	
Men's club donation	-	-	
	359,749	318,320	355,800
Expenditures			
Salaries and wages	230,400	221,132	229,000
Repairs and maintenance	23,161	9,215	29,500
Utilities	62,941	62,543	55,300
Office and sundry	14,510	15,261	18,150
Committee expenses	5,554	6,829	12,050
Insurance	13,608	11,760	13,300
United Church assessments	11,051	10,201	15,526
Interest on long term debt	2,049	2,244	1,900
Professional fees	-	-	
Interest and bank charges	3,272	2,490	2,700
	366,546	341,675	377,426
Excess (deficiency) of revenue over expenditures	(6,797)	(23,355)	(21,626)
Fund balances, beginning of year	2,004,693	2,028,048	
Fund balances, end of year	1,997,896	2,004,693	
Committee Budgets			
Worship & Sacraments			2600
Christian Education			500
Outreach			200
Heritage & Archives			2500
Pastoral Care			250
Official Board			1000
Stewardship Expenses			5000
			12050

Gower Street United Church
Minutes of the Annual Congregational Meeting
March 2, 2014
Lecture Hall, following morning service

1. Welcome

David Roberts, Chair of the Board opened the meeting and welcomed those present. About 70 members of the congregation were in attendance.

2. Opening Prayer

Keith Wiseman, Congregational Designated Minister led us in prayer.

3. Appointment of the Chair and Secretary for the Meeting

Moved by Ken Peters and seconded by Ken Butt that David Roberts chair the meeting and that Karen Butt act as Secretary

Carried

David Roberts thanked the Men's Club for preparing the soup, the UCW for the dessert and all who helped with the lunch in any way.

4. Adoption of Agenda

Moved by Ken Butt and seconded by Carl Stevenson, that the Agenda as circulated be adopted.

Carried

5. Approval of the Minutes of the 2013 ACM

The minutes of the last Annual Congregational Meeting held February 24, 2013 were moved for acceptance by Carl Wright and seconded by Linda Hogan

Carried

6. Message from the Chair of the Board

The Chair, David Roberts referenced his report on pages 4-5 in the 2013 Annual Report. He noted that it has been a good year with great spiritual leadership and with much activity and events in the church. There is a financial deficit that will be addressed by the Finance Committee later in the meeting. He has served as Chair for 6 years and has found it a challenging and rewarding experience. David thanked everyone with whom he has worked.

7. Message from the Minister

Rev. Guy Matthews was not in attendance due to illness.

8. In Memoriam

Keith Wiseman, Congregational Designated Minister asked us to remember those loved ones who passed away in 2013 as he read aloud the names listed on page 10 in the 2013 Annual Report.

9. Reports of Committees and Groups for Approval

- Finance – Ken Peters, Chair referenced the Financial Report in the Annual Report and stated that there had been a budgeted operating shortfall of \$25,000 for 2013; Finance had met the budget for the year although they had hoped that it could have been reduced further; revenue sources were down a little, but expenses continued to climb.

Fred Earle, Treasurer reviewed the Statement of Financial Position as of December 31, 2013 which includes The Operating Fund and the other major Funds of the church.. Finance also have

prepared and submitted a report on several other smaller Funds and it is included in the Annual Report. Most of our assets (~\$2,000,000) are in the Operating Fund. . Fred said that our operating shortfall of \$23,355 cannot be sustained. . Salaries and Utilities are the biggest expenses. With regards to Other Funds, (Dorcas Beads, Bridges to Hope, Outreach) there are some surplus monies that will be investigated.

Motion

Ken Peters/Ken Butt

That the Financial Statements for 2013 be accepted as submitted in the Annual Report.

Carried

Ken Peters reported that revenues have been declining by about 2 1/2 -3% annually. Envelope offerings are down, but not by as much as it appears due to a one time donation of \$15,000 included this year. Rental Income has increased by about 20%; the Rental Sub-committee formed last year has found other ways to utilize the buildings. The Official Board may raise \$15,000 next year, which would mean increased revenue of \$5,000. Salaries and wages cannot be reduced. Expenses for repairs are unpredictable. Organ maintenance expense could be moved. The Rental Sub-committee has been working with Finance in inspecting the building to find ways to cut down on heating costs; drafty vents have been closed, timers for thermostats have been adjusted and radiators in vestibules have been set lower. There will be a meeting with RS Rogers to investigate the installation of separate thermostats for different rooms. As a means to generate revenue, Ken reported that it will offer an expense breakdown to the congregation to enable members to sponsor an activity or project. It has been determined that an outside auditor is not necessary thus reducing expenses by ~\$3500. For 2014. a Committee will be formed, acting at arm's length to develop new procedures for dealing with cash. It consists of Fred Colbourne, (Chair), Andrew Orsborn and Roy West.

Motion

Ken Peters/Wilson Hiscock

That the Year End Financial Statements be prepared by the Church's Treasurer and that we no longer will avail of the services of an outside accounting firm.

Carried

Motion

Ken Peters/Jim Churchill

That the new Audit Committee on behalf of the congregation have full and open access to the financial operations of Gower St. United Church and all the various funds that encompass its asset pool.

Carried

Motion

Ken Peters/Pat West

That the Budget for 2014 as submitted in the Annual Report be accepted.

Carried

• **M&S** –Barb Myles referred to the Outreach Report for the Annual Congregational Meeting and presented the following Addendum:

M&S Givings, 2013 – Total \$40,455.39

From congregation \$37,886.00; World Development and Relief \$1069.39; UCW \$1500.00

The M&S Goal for 2013 - \$36,500

Correction: Lunch time is 12:00 – 1:00 on Wednesdays.

Motion

Barb Myles/Len Busby

That the goal for the Mission and Service Fund for the year 2014 be \$36,500

Carried

It was queried whether we had enough surveys completed at Gower last year to receive results from the National Office.

- **Nominations Committee** – Rev. Dr. Marion Pardy, chair, referred to the report as submitted. She stated that it is a privilege and honour to serve this committee. She thanked committee members: Judi Somers, Linda White, David Roberts, and Rev. Guy Matthews.

Expression of Appreciation

Motion

Marion Pardy/ Carl Stevenson

That the ACM extends deep appreciation to the following, who have completed their term of office on the Official Board and to those who have resigned their position, acknowledging their contribution to Gower Street United Church:

- David Roberts – completed six years as Chair of the Board;
- Mary Taylor Ash – completed 4 years as Vice Chair;
- Karen Butt – completed two terms (6 years) as Secretary;
- Lorne LeDrew – completed 4 years as Chair of Ministry and Personnel Committee;
- Bruce Evans – completed two terms (6 years) as Chair of Property Committee;
- Geoff Peters – completed two terms (6 years) as Chair of Stewardship Committee;
- Florence Sanna – completed one term (3 years) as Member-at-Large;
- Dan Simmons – completed two years as Member-at-Large.

Carried

Extension of Board Member on the Official Board who has completed one term of office

Motion

Marion Pardy/ Carl Stevenson

That Angeline Anstey, who has completed one term of office (3 years) as Chair of Worship and Sacraments, be extended for another term of 3 years (2017);

That Barbara Myles, who has completed one term of office (3 years) as Chair of Outreach Committee, be extended for another term of 3 years (2017);

That Carolyn Anstey-Moore, who has completed one term of office (3 years) as Chair of Christian Education Committee, be extended for another term of 3 years (2017).

Carried

Election of Members to the Official Board

Motion

Marion Pardy/Carl Stevenson

1. That Lorne LeDrew be elected as Chair of the Official Board,
2. That David Wardlaw be elected as Vice Chair of the Official Board.
3. That Dan Simmons be elected as Secretary of the Official Board.
4. That Bradley Smith be elected as Chair of Ministry and Personnel Committee.
5. That Bruce Nickerson be elected as Chair of Property Committee.
6. That JoAnna Bennett be elected as Chair of Stewardship Committee.
7. That Cal Best be elected as Member-at-Large.
8. That Gwen Alcock be elected as Member-at-Large.

9. That David Robbins be elected as Member-at-Large.

Carried

Motion

Marion Pardy/ Carl Stevenson

That the Annual Congregational Meeting authorize the Nominations Committee to examine the Constitution with respect to items pertaining to board membership and other items relevant to the nominations process and report any proposed changes, following the procedures as contained in the Constitution.

Carried

Adoption of Report

Motion

Marion Pardy/ Carl Stevenson

That the Nominations Report to the Annual Congregational Meeting including the Draft Proposed Composition of the Official Board of Annual Congregational Meeting, March 2, 2014 be approved.

Carried

• **Other Reports**

Motion

Carl Stevenson/Ken Butt

That all other Committee and Group reports as written in the circulated 2013 Annual Report be accepted.

Carried

Roy West, Chair of Men's Club reported that they have honoured their commitment of \$25,000 made in 2013 for work on the S.E. turret and have submitted a cheque to the Board for that amount.

10. Any Other Business

Pat West noted that the money for repairs and maintenance in the Operating Fund is not meant for roof repairs and suggests that the Board look at a fundraising campaign for roof repairs and at ways for the congregation to increase their contributions. The Bequest and Memorial Funds that are not designated could be directed towards a roof fund.

11. Adjournment

The meeting was adjourned on a motion by Roy West at 2:25 PM.

David Roberts, Chair

Karen Butt, Secretary