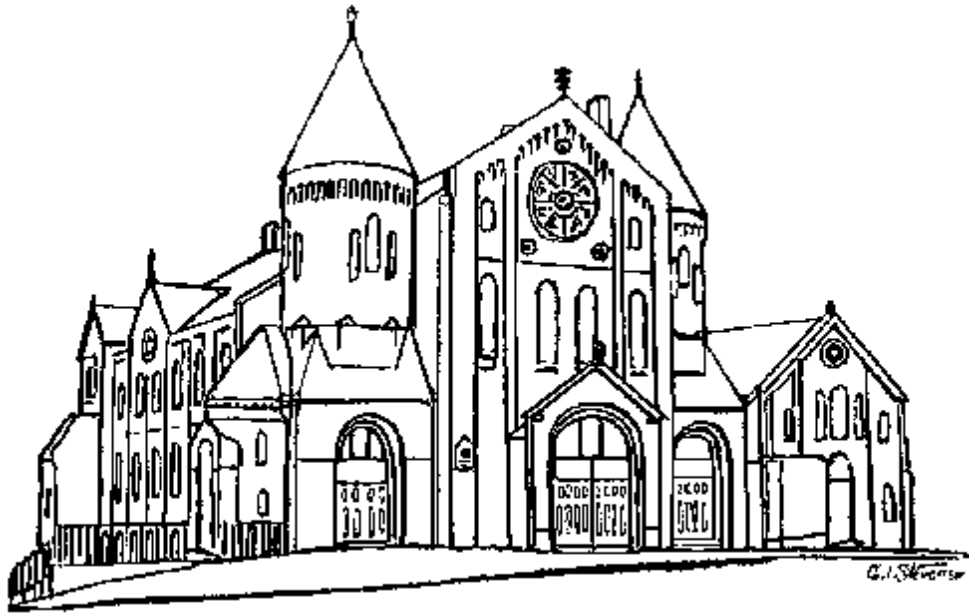


GOWER STREET UNITED CHURCH

St. John's, Newfoundland & Labrador

ANNUAL REPORT 2017



Ministers:

The Rev. Dr. D. Paul Crittenden (December - August)

The Rev. Marion Davis (September – December)

Minister Emerita: The Very Rev. Dr. Marion Pardy

Choir Director: Dr. D. 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: 753-7320

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

Our Vision:

***To be Present and have a Presence
- in Our Faith and Physical Communities***

- ***Use our assets to maintain a faith presence that is attentive to the ever-changing needs of Gower and the greater community in which we live***
- ***To be present and to actively engage with the downtown faith community to achieve the full potential of a shared mission.***
- ***Offer hope, build bridges and provide help to others and ourselves that is sustained by our Christian faith.***

Our Core Values:

- Meaningful worship of God and Christian development in a sacred gathering place.
- Compassionate responsive Outreach
- Living in a Christian community that is respectful, diverse and inclusive
- Music as a cherished part of our worship, outreach and church culture.

Our Mission:

- To be a visible sign of God's love and caring in our community
- To nurture Christian Faith through Worship and in ways that are relevant to our world
- To work collaboratively with other Faith Communities.

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.

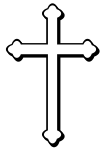


TABLE OF CONTENTS



CONTENTS:

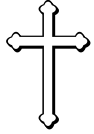
CHURCH BOARD ANNUAL REPORT	4
FROM THE MINISTERS DESK	8
WORSHIP & SACRAMENTS COMMITTEE.....	8
HERITAGE AND ARCHIVES COMMITTEE.....	10
MINISTRY & PERSONNEL COMMITTEE.....	11
OUTREACH COMMITTEE.....	12
PASTORAL CARE COMMITTEE.....	13
PROPERTY COMMITTEE	14
STEWARDSHIP COMMITTEE.....	15
VISION 2025 IMPLEMENTATION COMMITTEE.....	18
COMMUNICATIONS COMMITTEE	19
GROUPS AND OTHER COMMITTEE REPORTS.....	21
GOWER COMMUNITY BAND	21
GENERAL PROTESTANT CEMETERY COMMITTEE	25
GOWER STREET UNITED CHURCH WOMEN	27
GOWER STREET MEN’S CLUB	27
SENIOR CHOIR	31
SENIORS CLUB	33
ORGAN RESTORATION COMMITTEE	31
BRIDGES TO HOPE.....	35
TRUSTEES	34
MINUTES OF 2017 CONGREGATIONAL MEETING	36

INSERTS:

FINANCIAL REPORTS

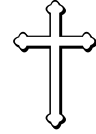
- **FINANCE COMMITTEE**
- **FINANCIAL REVIEW COMMITTEE**
- **FINANCIAL COMMITTEE Proposed Budget for 2018**

NOMINATING COMMITTEE - 2018



CHURCH BOARD ANNUAL REPORT

Respectfully submitted by Lorne LeDrew, Chair, Official Board



Undoubtedly 2017 was another eventful year for Gower Street United Church. We started the year with the Rev. Dr. Paul Crittenden and his wonderful sermons and who can forget the evening with his son the Rev. Dr. Jeff Crittenden at Wesley and the weeks he spent with us last August. The evening hearing *Fishing Tips* from the Rev. John Pentland was another unforgettable evening where all present came away inspired and realizing that we can make things better. With the Rev. Paul's departure we were fortunate and blessed to have the Rev. Marion Davis return to provide her steady hand and presence.

I would like to take a few moments now and review the Priorities that your Board pursued throughout the past year:

1. Permanent Clergy: Implement the JNAC process and pastoral search with the goal of having permanent clergy in place by July 1, 2018.

The JNAC report was presented to the Congregation on February 25 and assuming it received approval by the Congregation is now in East District wherein we are awaiting their declaration of a vacancy so we can commence the search process. I believe we are on track to have a clergy in place by July 1. Sincere thanks go out to Bert Riggs (Chair), Fred Harris and Rev. Grant Stuckless (East District reps) and committee members JoAnna Bennett, Larry Kelly, Peter Moore and Cheryl Trask.

2. Vision 2025: Initiate the Congregational Development Plan.

Work on implementing the Plan has progressed albeit not at the pace we had hoped. This may simply be due to all the other initiatives currently underway in the church, the structure we put in place to implement it and the fact that not enough people have taken the plan to heart and feel passionate enough about it to make it work. Whatever the reason we are re-jigging our approach in the new year to hopefully to see more progress. Having said that there have been a number of activities occur that relate to our Vision but may not have appeared in a Plan per se. (e.g., Street Reach moving in, the completion of the roof repairs, the new sound system, re-starting the tower clock, the transitioning of the Downtown Church Committee to a much more expanded United Community of Faith Committee and our pursuit of becoming an Affirming Congregation all lead us towards 2025". Finally, the development of Our Mission, Vision and Values statement is another tangible way that we can demonstrate what we are about and identify where we want to go.

3. Remits: Conduct information sessions with congregation which will enable the Board to cast a vote reflecting their wishes.

Numerous sessions were held culminating with the Board voting unanimously in favour of Remits 1 (Three Council Model), 2 (Elimination of Transfer and Settlement), 3 (Office of Vocation) and 4 (A Funding a New Model) in June and then in February endorsed the Remit 6 (One Order of Ministry) by a split vote of 6 in favour, 4 against and 4 abstentions.

4. Roof Project: Complete Phase 2 of the Roof Restoration Project including the launching of a Fundraising Campaign.

Phase 2 of the Project has been completed and a fundraising project is commencing immediately.

5. Pastoral Care: Revitalize Pastoral Care

In September the Rev. Florence Sanna was hired on a part-time basis to conduct and coordinate Pastoral Care. This has been very successful and when we have our new minister in place we will find a more permanent solution.

6. Finances:

- a. Continue to manage soundly our overall financial situation;**
- b. Organize a fundraiser;**
- c. Develop a Narrative Budget for 2018 Budget process.**

Although we ended up with a relatively small shortfall we came close to balancing our books again this year. A significant increase in rental income and our investments have been the main contributor. We did not undertake a fundraiser event this year due to just too many things going on.

7. Communications: To continue to improve our Communications with the Congregation, other Faith Communities and the Community at large.

The Communications Committee has established a Gower Facebook page and it is being kept current with regular updates and multiple posts every week. If you are not on Facebook I strongly urge you to “Friend” us, as it is a great way to stay in the know as to what is happening at Gower and in the greater Church. The Committee also developed the promotional and educational material for the Remits exercise, the Rev. Dr. Jeff Crittenden event and others.

During the past year we also had the Street Reach program (Thrive Community Youth Network) begin delivering their Program from our Lecture Hall. This has been a win-win situation as it not only provides Street Reach with an excellent location, it also provides us with needed revenue and even more importantly an opportunity to expand our Outreach opportunities. The Affirming Congregation is also an exciting opportunity to live out our belief that we are all God’s people and to do more than conduct same sex marriages. Our Vision is to be a truly inclusive congregation in all aspects of our Church life and this provides us the opportunity to do this more intentionally.

Finally, last Spring we established a small committee to review our Constitution to make it more reflective of our current realities by making the Board smaller and more flexible. After numerous conversations and discussions, the final product is being presented today for your approval. I urge you to support it, as although not perfect, we think it provides the type of guiding document that we can operate under most effectively and do the work you need us to do on your behalf. If we find that any part of it is not working then we will be back to change it until we get it right. I would like to stress that the new Board is to be inclusive and open and

anyone and everyone is welcome to attend and participate in our meetings at any time. I want to thank all the members of the Board who have made all the things I have described above possible.

2018 promises to be another memorable year for Gower as we welcome a new minister and take another step in the life and times of Gower.

In closing I want to express my sincere gratitude to the Rev. Florence, Linda, David, Doug, Dana, Edsel and Carl. I would also like to thank all the many volunteers who serve in so many ways as members of the Board and various committees, groups and project teams - all of whom we simply could not get by without. I would also like to thank the following who assisted our staff on an ongoing basis: Bert Riggs, Diane Hogan, Peter Myles, Bonnie Trudel, Gwen Alcock, Pat West, Paula Vaughan and Dolores Vaughan. And, finally a sincere thank you to Rev. Marion Davis whose steady hand continues to guide us.

Blessings and thanks to you all!

FROM THE MINISTER’S DESK
Respectfully submitted by the Rev. Marion Davis

When I returned to Gower in the role of minister on August 22, 2017, it felt as if I had never been away. Very quickly I was immersed in the many joys and responsibilities as well as the number of activities that happen here. As I look back at the calendar, in the first week there were two funerals, fall plans to review with various leaders and, of course, preparation for Sunday worship. It seems there is never a “slow time” in the church. Baptism preparation, hospital visits, weekly meetings with Doug to discuss music for Sunday, meeting with W&S to make decisions related to worship and use of the church sanctuary, meeting with those who need help with food vouchers to feed themselves and their families, attending UCW and Men’s Club meetings and other functions, Seniors’ Club suppers, United Community of Faith gatherings as well as other community events such as the “Fairness for All” initiative at City Hall,

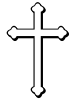
From Remembrance Sunday until Christmas Eve each Sunday was “special” with a Covenanting service on November 19 and then the Organ Sunday when Carl preached the sermon in music as we celebrated the Restoration of the Casavant pipe organ – now completely paid for. The season of Advent leading to Christmas always holds special meaning not only on Sunday but through the week as well with the Stella’s Circle mid-week Christmas worship and dinner, the Pottle Centre lunch, and the staff lunch. Good things happen around food! The Gower Community Band was featured prominently not just in worship at Gower but in their tremendous community service in places such as Pleasantview Towers. Both the Worship and Sacraments Committee and the Pastoral Care Committee do not have a chairperson. In October, the Rev. Florence Sanna was appointed Minister of Pastoral Visitation to make home visits.

A minister’s work at Gower would not be possible except for those whose support is so valued and supportive. Linda Hogan, our Office Manager, and David Noseworthy, our Custodian, work faithfully along with our ministry staff, greatly facilitating the work that we do. The value of their work is difficult to measure. Many thanks for all that they do. Thank you, also, to our many faithful volunteers and their valued assistance. At this time I do particularly want to thank Bert Riggs and the members of the Joint Needs Assessment Committee for the endless number of hours they have devoted to the work towards calling new ministry personnel.

It is uncertain right now how long my tenure at Gower will be as the JNA assessment will conclude and then the work of a Search Committee begins. I agreed when I was appointed that I will stay until June 30, 2018 or until such time as a new minister is appointed. Whatever the time frame happens to be I will happily continue to work with the people of Gower and together we do the work God is calling us to do.



COMMITTEE REPORTS



WORSHIP & SACRAMENTS COMMITTEE Respectfully submitted by the Rev. Florence Sanna, Committee Member



We are one of the Committees which currently has no Chair, and in spite of this the work of the Committee continues with cooperation of the Committee members.

The Worship and Sacraments Committee is responsible for providing for regular and special worship services, the administration of the Sacraments, developing policy with respect to the admission, transfer and removal of membership. Aspects of worship, include the order of worship, the music, Confirmation, Sacraments of Baptism and Communion, weddings and funerals. It is the Worship and Sacraments Committee which approves Baptism and Confirmation.

The choirs and band enriched and continue to enrich our worship services throughout the year. Sincere thanks and appreciation are extended to Dr. Doug Dunsmore, Carl Goulding and the Senior Choir; Dana Collins and Children's Choir; and Dr. Edsel Bonnell and the Gower Community Band.

The Rev. Dr. Paul Crittenden presided for the first part of the year and the Rev. Marion Davis presided for the second part of the year. They were complimented in worship leadership by the Rev. Dr. Jeff Crittenden, the Rev. David Guzzwell, the Very Rev. Dr. Marion Pardy, Bert Riggs, and the Rev. Florence Sanna.

In 2017 we had 9 Baptisms, 22 Deaths and 5 Weddings. Holy Communion was served five times throughout the year.

Last fall Gower Street United Church participated in a Block Party which involved residents of the area and congregational members from the Kirk, the Anglican Cathedral and Gower Street. This venture was deemed successful by all who participated.

The Downtown United Churches in St. John's have been meeting for a number of years. This group has been expanded to include all of the United Churches in the city. The new name is the United Community of Faith Committee. The main focus of the Committee is to take action on things in which we have a common interest. It is this group which promotes the combined church services in the winter and summer months.

One of the initiatives of this group has been to agree on one wedding fee for the United Churches. The Committee also agreed to offer two joint worship services in 2018. The first will be this spring, May 27 at 7:00 p.m. at Gower Street United Church. Another service is scheduled for October 2018, at Cowan Heights United Church.

In the immediate future Gower will be participating in the evening (7:30 p.m.) Holy Week services March 26 to 29. Monday, March 26 – Cochrane Street; Tuesday, March 27 – First United; Wednesday, March 28 – Gower Street; Thursday, March 29 – George Street. The three-

hour Good Friday service will be held starting at 12:00 noon at St. James. It was agreed, by the United Community of Faith Committee, that all loose collection will be forwarded to Bridges to Hope.

The Worship and Sacraments Committee agreed that Confirmation preparation will be offered in the fall of 2018 with Confirmation scheduled for Pentecost in 2019. Invitations to potential confirmands who are in grade eight or higher will be forthcoming. Potential confirmands in grade seven who have been regular church participants can also be considered. If there is someone in your family who will be seeking Confirmation in 2019 please watch for information in September of 2018. Also, at that time, sessions will be offered for those persons interested in Adult Confirmation. This presents the opportunity to invite people to consider “official” church membership through transfer of membership, re-affirmation of faith and confirmation.

Current members of the Worship and Sacraments Committee are: Gwen Alcock, Angeline Anstey, the Rev. Florence Sanna and the Rev. Marion Davis.

The Worship and Sacraments Committee extend thanks to the Rev. Marion Davis and all other persons who participated in worship throughout the year. If there are omissions to this report I apologize.

CHURCH MEMBERSHIP AS NOTED IN THE OFFICIAL REGISTERS

Baptism

Harper Dorothy Adey

William & Heather (Whitten) Adey

Ashley Emma Nixon

David Eric Austin & Andrea Elizabeth (Brown) Nixon

Fynn Henry Mercer

Thomas Mercer & Sara (Moody) Mercer

Charlotte Joy St. Croix

Ronald Curtis Roy & Gillian Joy (Mews) St. Croix

Lea Noseworthy Blake

Andrew Blake & Caitlyn Mary (Fitzgerald) Noseworthy

Mya Jean French

Dwayne & Dawn (Griffiths) French

Owen William Young

Andrew & Vicki (Colbourne) Young

Michael Maxwell Brennan

Michael P. & Alyssa P. (Feener) Brennan

Kate Emily Hinwood

Robert Michael & Carla Ashley (Colbourne) Hinwood

Marriages:

Nicholas Albert William Croke & Robyn Louise LeDrew

Cody Bruce Sears & Laura Elizabeth Squire

Stephen Milton Pope & Esther Ellen Mooney

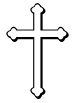
Colin William Brenton & Robyne Marie Whalen

Marshall Heber Bursey & Tara Marie Coady

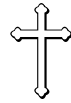
Deaths:

William Campbell Adey
Jean Snelgrove (Spurrell)
Cyril R. Courtney
Ida Mae Dowden (Blackwood)
Eng Fong Gin
Vera Violet Hodder (Mercer)
Olwyn Jean Taylor (Howell)
Dorothy Pearl (North)
Hubert Chafe
Beatrice Hussey (Matthews)
Clara Coultas (Culter)

Norman Morris
Hazel Warr (Gosse)
Peter Young
William White
Janet Louise Quinn (Maundy)
Audrey Elizabeth Green (Downing)
Albert Carson Taylor
Harold Johnson
Susan Jill Lambert
Susie Noseworthy (Slade)
Minnie Delaney (Reynolds)



HERITAGE AND ARCHIVES COMMITTEE **Respectfully submitted by Jim Hiller, Chair**



Very unfortunately, we have had to replace Garfield Fizzard as church archivist. This is due to his illness, and we remember and emphasize his significant contributions to Gower and to the wider community. Gar has been a central and important figure.

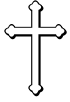
His replacement is to be Bert Riggs, who has ample qualifications for the position. We hope that the Archives Room can be reorganized, stabilized, and placed on a self-regulating basis.

We were glad to welcome Peter Moore as student assistant during the summer. Among other things, he carried out work in the archive, helped redesign the Family Tree and the clergy list, did research for Gower Remembers, gave tours, and provided instruction on the new sound system. We are very grateful to him.

The church participated in the Doors Open weekend once again last September. For various reasons there were fewer visitors than in previous years, but those committee members who were involved felt that the experience was worthwhile.

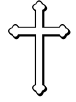
With reference to the 1890s building, we have had discussions with the Men's Club and others about changes and alterations. The committee's position is conservative, but it is always willing to consider new initiatives. By "conservative" we mean that proposed changes to the 1890s building have to be very carefully debated. Our church is an historical artifact, and we should act accordingly.

The new illustrated history of Gower should be submitted to the committee very soon. The committee has had several exchanges with the authors and with the publisher (Flanker Press), and we hope that the book can be published in 2018.



MINISTRY & PERSONNEL COMMITTEE

Respectfully submitted by Daryl Pullman, Chair M&P



2017 has been another busy year for the M&P committee. Although Gower is still in the process of finding a permanent minister, we have been served faithfully over the past year by the Rev. Dr. Paul Crittenden through the first half of the year, and then by the Rev. Marion Davis through the fall and into 2018. We are thankful as well that the Rev. Florence Sanna has agreed to serve as minister of visitation on a part time basis as Gower goes through this transition period in finding our next senior minister. The Committee would like to express its sincere thanks to those who stepped forward during the Rev. Davis' recent medical leave to provide continuing leadership. A special thanks goes to Bert Riggs, the Rev. David Guzzwell, the Very Rev. Dr. Marion Pardy, and of course, the Rev. Sanna as well.

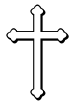
The M&P Committee worked on a number of initiatives throughout the year including continuing to examine the process by which the church ensures that all staff and volunteers who work with vulnerable individuals have completed police checks as per United Church guidelines. This is an important responsibility for the church and the committee is working with the Board to ensure that the process for completing police checks is both systematic and comprehensive. Under the direction of the Rev. Dr. Crittenden the committee began to explore alternative staffing possibilities so that Gower can more adequately meet the needs of the church and the broader community. A number of interesting ideas have been advanced some of which could include closer collaboration with other downtown churches. Our intent is to explore these possibilities further with the next senior minister when that person is in place.

The M&P Committee wants to acknowledge once again the on-going excellent service of our paid staff. Linda Hogan continues to provide excellent service as Office Manager for the congregation, including coordinating the activities of numerous volunteers who assist on a variety of fronts. The Committee expresses its sincere appreciation to Linda and to the many faithful volunteers who often work tirelessly behind the scenes. David Noseworthy continues to devote his energies to ensuring that our facility remains open and accessible for the many activities that occur here from week to week. We thank David for his excellent service as well. It is because of the faithful and competent support of our staff that Gower is able to expand its ministry to our community such as the Street Reach program that now uses our facilities on a weekly basis.

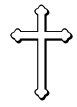
2017 was another banner year for music at Gower. On behalf of the congregation the M&P Committee wants to express its sincere appreciation to our outstanding music staff for its excellent leadership to the Gower community. Gower is known for its wonderful music and we are grateful to those who devote so much of their time, energy and talent to contribute so significantly to our worship experience. A special thanks to Dr. Doug (and Grace) Dunsmore and to Carl Goulding for providing such a meaningful worship experience on a continuing basis. Dr. Edsel Bonnell is to be commended for his outstanding dedication to Gower and the broader community in his leadership with the Gower Community Band. And a special thanks as well to Dana Collins for her continuing work with the youth choir.

Gower continues to be served faithfully by the members of the M&P Committee including Dr. Roy West, Marie-Beth Wright, Roberta Gill, and Dr. Pam Snow. All have been serving Gower

faithfully for many years. As Chair of the Committee I'd like to close this annual report by recognizing them for their faithful service.



OUTREACH COMMITTEE
Respectfully submitted by Jill Handrigan, Outreach Chair



In 2017, Outreach continued participating in a number of areas:

1. Supporting Mission and Service (M&S) through regular Minute for Mission, sharing information about Gifts with Vision and collecting birthday money for World Development and Relief. The M&S goal for 2017 was \$38,000.00.

M&S givings for 2017 (actual)	\$37,428.20
From Gower congregation	\$34,914.35
World Development and Relief	\$1,013.85
UCW	\$1,500.00

2. Supporting Bridges to Hope through regular volunteering at the food pantry, weekly collection and delivery of food and a Thanksgiving food drive. Pat West continues to serve on the Board of Bridges to Hope.
3. Promoting public awareness and communication around issues affecting Palestine through the Social Justice Movie Nights, moderated events at MUN, and sales of Zatoun olive oil, soap, and seasonings.
4. Taking leadership of White Gift Sunday, with donations from the congregation being distributed to Stella's Circle, Iris Kirby House, and Street Reach.
5. Operating Gower's Feeding the Community through a monthly Sunday supper (and occasional gap days) and a baking program to support Bridges to Hope's pantry of baked goods. The leadership for the monthly supper was transferred to Street Reach's administration at the end of December 2017, while Barb Myles continues to operate the baking program. The partnership between Gower and Street Reach was a natural fit once Street Reach became a tenant and is now more than ever a part of the extended Gower community. These efforts have been coordinated with other activities overseen by the Downtown Outreach Coalition. Gower was represented at the Coalition by Barb Myles in 2017.
6. Helping to support the sponsored family from Syria. Our year of sponsorship was concluded in 2017 and the Alsalama family continues to make Canada their home. The efforts to sponsor the family was an opportunity to bring together a broad range of individuals with a variety of strengths and talents. Many regular outreach supporters were involved in this rewarding endeavour.

These activities would not be possible without the regular work of the committee members and outreach supporters within and beyond the congregation. Many thanks to all who work tirelessly (and tiredly) to further outreach initiatives.

**Financial Summary for Outreach Committee, Gower Street United Church
January 1, 2017 to December 31, 2017**

Opening balance January 2017	\$28,917.43
2017 contributions to outreach programs	\$5,351.20
Expenses	
Gower, Feeding the Community	\$2,494.50
Zatoun	\$2,104.00



PASTORAL VISITATION
Respectfully submitted by
The Rev. Florence Sanna, Minister of Pastoral Visitation



In spite of the ongoing efforts of the Nominations Committee, there is no Pastoral Care Committee or Chairperson. Visitation continues with the dedication and cooperation of various groups.

The Men's Club and the United Church Women, ensures that worship services take place in various institutions in the St. John's area. These institutions include Pleasantview, Tiffany Village, Cambridge Estates and Hillcrest.

The United Church Women and the Men's Club both have people who visit and contact members by telephone or computer. In most cases, those visited and contacted are former members of these groups who no longer are able to participate actively in meetings and activities.

It takes a commitment of time and people power to ensure and offer monthly gatherings and to maintain contact with people within the congregation. Deep thanks is extended to everyone who takes the task of serving others and of bringing the "good news" beyond the walls of the physical structure of the Church.

In October 2017, the Rev. Florence Sanna was contracted as the Minister of Pastoral Visitation for Gower Street. She is responsible for home visits, with the Rev. Marion Davis assuming responsibility for hospital visits. Many of those visited have extended appreciation to Gower for a rich spiritual presence in their lives and in the community of St. John's.

As Gower's awareness of the aging demographics and the increased need for pastoral care evolves, consideration to filling the need for ongoing care and contact will be necessary.

Many thanks to those who visit and make contact with members of the congregation. Your presence is vital to “who we say we are” as a caring community of faith.



PROPERTY COMMITTEE
Respectfully submitted by Ed Moores, Chair



The physical structure of the Church continued to receive repairs and up-grades during 2017. The most significant of the improvements was the much-needed repair of the roofs of the Memorial Building and Annex. After years of attempting to stem the incessant flow of water at each rain storm, a further reassessment of the roof condition was undertaken. Professional consultants and roofers were contracted and the work commenced in the summer and continued to the end of the year and into January 2018. The work turned out to be more extensive than originally thought and the contractor repaired previous “fixes” that proved inadequate. This resulted in our having to utilize the contingency which had been reserved in the budget for the project. Nonetheless, the finished product seems to be of top quality and there have been no leaks noted since.

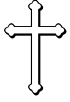
Related to the leak repairs, was the refurbishing of the paint and plaster throughout the buildings, including the Sanctuary. A substantial portion of this work was achieved through the utilization of labour acquired under various Federal Government programs. The work was completed under the guidance of our custodian, David Noseworthy, and the project supervisor, Bruce Nickerson, whose dedication is hereby acknowledged.

The installation of a new state-of-the-art sound system in the Sanctuary has proven to be a real benefit to the congregation. The Men’s Club is to be commended for this gift which has greatly improved the sound quality of Sunday services. Special mention is accorded Bruce Nickerson for his oversight of the project.

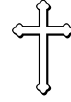
Other smaller projects and maintenance items continued throughout the year and 2018 will see more of the same.

Some of the items to be addressed this year include improvements to the clock winding mechanism, repairs to the windows at the front of the Sanctuary, and a new audio-visual system for the Lecture Hall.

Thanks are extended to Bruce Evans for chairing the Property Committee until the end of 2017 and devoting his time and efforts to the betterment of the Church.



STEWARDSHIP COMMITTEE
Respectfully submitted by JoAnna Bennett, Chair



The Stewardship Committee experienced a year of continued membership fluctuations so that with Margo Evans' resignation we reverted back a smaller group of four active and engaged members. The Committee continued its ongoing activities that support our Stewardship mandate and, overall, that of Gower. The following highlights these activities:

Committee Membership

Current membership consists of:

JoAnna Bennett – Chair
Cheryl Hanlon

Carl Stevenson – Dinner Theatre Co-Ordinator
Ruth Francis

Despite efforts to recruit new members it was not possible to increase our committee membership. The competing demands of family life and other church activities are recognized as challenges for potential committee members; the contributions of all committee members are very much appreciated.

Fund Raising Activities

Dinner Theatre

In May 2017, The Spirit of Newfoundland Dinner Theatre, the major fundraiser for the Stewardship Committee, provided another evening of entertainment for a sold-out audience. Under the expert coordination of Carl Stevenson and support from the Committee, the event raised \$2,500 and will continue as an annual fund raiser for the Stewardship Committee. Thanks to Carl and all who participated to helped make this event such a success.

The ONCE Christmas Concerts

Stewardship collaborated with the Men's Club, UCW and others who helped serve hot cider and cookies during the intermission of the ONCE Concerts held in December. This was a successful venture that provided positive feedback from concert goers and contributed to the revenue generated from this annual event.

PAR (Pre-Authorized Remittance)

The Committee continues its collaboration with the Board to support efforts to increase congregational awareness and involvement in PAR. Information made available through multiple forums highlighted the benefits of PAR to both the giving congregation and Gower Church. PAR givings remain at the same fairly constant level as previous years. Stewardship will continue to support PAR activities.

Narrative Budget

Following Congregational approval of the Vision 2025 Plan in 2016, the Stewardship Committee participated in discussions with Lorraine Busby, Chair - Vision 2025 Implementation Committee

to develop a Narrative Budget for 2018. The intent of this initiative was to present budget information in a different format that could be more readily understood by those not overly familiar with budgets. In addition to ongoing collaboration with Lorraine, discussions were held with the Finance Committee to support this initiative. This initial effort focuses on how funds at Gower are used to support our Core Values that were adopted this past year. We're happy to report that we have a Narrative Budget ready for your information.

Committee Engagement

Remits

Members of our Committee participated in day long discussions that led to Gower's approval of the newly proposed United Church Remits to reorganize the reporting and financial church structure.

JNAC

JoAnna also participated on the Joint Needs Assessment Committee as Gower continues its efforts to have a new minister available in the summer of 2018.

Committee Goals for 2018

The following goals have been identified for the Stewardship Committee for the coming year:

- Further develop our committee mandate in collaboration with the Gower Board and the United Church of Canada as the organizational structure changes over the coming year;
- Support and promote PAR contributions;
- Continue the annual Dinner Theatre fundraising event;
- Continue the Narrative Budget initiative into the coming year.

Called to Be the Church, a guide to increasing generosity and giving to support God's mission, highlights Stewardship as "an Integral Part of Faith" reflecting our New Creed that says "we are not alone, we live in God's world". This provides food for thought as we move forward to achieve our 2018 Stewardship goals.

Conclusion

I would like to express my sincere and heartfelt thanks to Carl Stevenson, Cheryl Hanlon and Ruth Francis for their efforts and support over the past year. I look forward to working with you as, together, we take on the challenges of 2018.



VISION 2025 IMPLEMENTATION COMMITTEE

Respectfully submitted by

Lorraine Busby, (Former) Chair, Vision 2025 Implementation Committee



Effective November 3, 2017, I resigned as chair of the Vision 2025 Implementation Committee. It is important to understand the broader, systemic challenges that led to this resignation. Simply: the congregation and the Board sanctioned a report that few had read and even fewer understood the implications of what the report proposed. Other than a few individuals who provided support on selective elements of the report, there was no buy-in to the Vision as a whole. After a year of working on the recommendations it became clear that I was attempting to

implement actions for which there was insufficient support, and even less collective investment in the outcome.

Nonetheless, over the 2017 year the following efforts were made to achieve the goals and outcomes of Vision 2025:

Creation of an updated Mission, Vision, Values statement: done

Focus Area 1: Gower as People

- **1.1 Create a congregational development plan:** it was not possible to move the congregational plan ahead as there was no consensus on what a congregational plan is, as an entity, and no consensus on expectations of the document.
- **1.2 Stabilize the total number of people in the broader Gower congregation:** at the April 6, 2017 Board meeting chairs of various committees agreed to solicit committee participation in any United Church sponsored webinars that are relevant to the work and responsibility of their committee.
- **1.6 Engage in consistent, timely and multi-media dissemination of information about Gower programs/activities/worship to the broader Gower community:** media press release on tower clock resulted in very good community engagement ; a joint interfaith community event was well promoted.

Focus Area 2: Gower as a Downtown Church

- **2.1 To be actively and consistently involved in the downtown United Church committee and to provide leadership there:** the Heritage and Archives Committee session with Jerry Dick, Executive Director of Heritage Foundation NL, contributed significantly to this outcome, as did the February 11th remit study session held at Gower Street United Church. Further activities by the downtown United Churches is recorded elsewhere.
- **2.3 With respect to Objective 2.2 (i.e. to lead in creating scenarios to decrease the number of downtown United Church pastoral charges) seek advice, planning resources, and leadership from East District and NL Conference.** The meeting on September 14 with the JNAC Committee included representation from East District and NL Conference so this was an opportunity to begin the discussion by alerting the representatives from these organizations to recommendations 2.2 and 2.3.
- **2.4 Undertake planning and preparations to take advantage of any emergent opportunities to share and economize on resources and special event programming with some or all of the other downtown United Churches:** ReVITALize dinner was planned under the leadership of Gower Street United Church, held in Wesley United Church, attended by members of multiple faith communities including all of the downtown United Churches, with a guest speaker and Sunday guest preacher from London, Ontario, panel participation from key community agencies, and support and participation by numerous individuals who all believe in the future of a shared faith community.

Focus Area 3: Gower and Sustainability

- **3.1 Develop a long-term stewardship plan:** Vision 2025 Implementation Committee chair met with the Stewardship Committee on January 26th and had an excellent discussion about possibilities and approaches.
- **3.2 Significantly increase the occupancy rate of the building both on the rental side and pro bono:** Larry Kelly acquired information on current rentals, space usage policies, and revenue data for analysis and further follow up. The rental of space to Street Reach significantly met this objective.
- **3.4 Develop, maintain annually, and communicate on a regular basis a narrative version of the Gower budget:** Under the leadership of JoAnna Bennett, and the sponsorship of the Stewardship Committee, this objective was completed for 2016 and 2017 budget years.

Focus Area 4: Gower and Society

- **4.1 (a) Develop a long term M&S plan:** discussed with Stewardship Committee on January 26; Outreach Committee tracking and reporting current contributions.
- **4.3: Incremental participation in new (to Gower) outreach, mission and service and social programs, activities and projects should align with the proposed longer-term outreach plan (4.1), should be approved by the Board.** The space rental agreement with Street Reach was leveraged into a partnership whereby this group took over the Gower Feeds the Community meal on the second Sunday of the month.

Development of a comprehensive communication strategy: a draft plan was created but rejected; see Communication Committee report for their actions outside of Vision 2025 efforts.

While not specifically a recommendation, Vision 2025 noted parking as a physical challenge associated with the church building (see page 9 of the Vision 2025 document). In September the City of St. John’s implemented a redesign of traffic flow through the intersections of Church Hill with Veteran’s Square and Queen’s Road. The traffic pilot project made a number of changes to traffic flow and added parking spaces on Church Hill and Veteran’s Square. The pilot was discontinued with unknown results and implications for Vision 2025.



COMMUNICATIONS COMMITTEE REPORT

Respectfully submitted by

Lynette Hillier, Communications Committee Chair



There have been a number of new, and ongoing, Communications activities this year towards a goal of enhancing communication activities within the congregation - and to the broader public - on the work and life of Gower Street United Church.

Tower Clock Announcement - January 2017

Members of the Communications Committee were pleased to work with the Vision 2025 Committee on this event. We circulated a prepared press release to local media on the restoration of the clock. We were pleased that The *Telegram* ran an article; VOCM featured it as a news piece and VOWR picked up the details for their audience as well.

In addition, the webmaster for www.gowerunited.ca created a new section on the Tower Clock and updated the Vision 2025 section in advance of the press release.

Remits Display for Congregation – February/March 2017

Communication assistance provided to help create a board display for the Vestibule to outline information for the congregation on the Remit vote undertaken by the United Church of Canada this past year. The board also served as an information piece during coffee hours.

Revitalize – Opportunities Borne Out of Challenges – April/ May 2017

Communication assistance provided to the committee organizing this event featuring the Rev. Dr. Jeff Crittenden including:

- Media interview with VOXM to promote ticket sales;
- Media advisory to all local radio stations;
- Public Service Announcements in *The Overcast*, Rogers Community Television Billboard, VOWR;
- Custom poster and printing to advertize the event.

Gower Street Block Party – September 2017

Communication assistance provided to the committee organizing this event included:

- Media interview with VOXM to promote event;
- Custom poster and invitation emailed to all local MHAs, MPs and community leaders;
- Public Service Announcements in *The Overcast*, Rogers Community Television Billboard, VOWR;
- On-air interview with VOWR.

City of St. John’s Traffic Pilot Project – Fall 2017

Communication assistance provided to help ensure that the congregation was aware of the impact of this pilot project next to Gower Street United Church.

- Congregation email, along with drawings, for circulation to the congregation;
- Social media posts;
- Circulation of the feedback survey link from the City of St. John’s post pilot project to all Gower Board members.

Street Reach Announcement of Move to Gower Street United – October 2017

Communication assistance provided in the development and release of a joint press release announcement with Thrive/Street Reach highlighting the move of this service to Gower Street United Church.

JNAC Congregation Survey - October 2017

Communication assistance was provided to the JNAC in order to help distribute the congregation survey in an electronic format for completion. The paper survey was converted to an electronic template that allowed the committee to be able to compile online results.

Christmas Eve Services Change Communication Plan – December 2017

In 2017, Gower Street United Church changed the time for the Christmas Eve Family Service from 7:00 p.m. to 4:00 p.m.

In order to help ensure that anyone who would normally attend this service was made aware, a communication plan was launched in early December to try and maximize the reach of this message.

- Custom social media posts starting the first week of December announcing the change;
- Public service announcement on VOWR at the beginning of December;
- Public service announcements distributed to all local radio stations during the week before Christmas;
- **On-air announcements** during VOCM's Irish Newfoundland Show on December 23rd advising the public of the change of time in the service;
- Notices distributed to *The Overcast*, Rogers Television Community Billboard and Aliant Television Community Billboard.



Social Media

This year, we've continued to focus on better utilizing Gower Street United Church's Facebook Page as a communication tool. With created content that features the activities of the church posted at least two to three times a week - the page has grown significantly. At the height of the 2017 Christmas Season, the Gower Street United Church Facebook Page was reaching **over 25,000**

Facebook users a week who engaged on the activity occurring on the page. Many rental users of the sanctuary space for concerts in the Fall would engage and tag the Facebook page while in attendance - all enhancing the visibility of the church.

If you have any announcements, photos of activities etc., from your group or committee involving Gower Street United Church please don't hesitate to send them along to lynette_hillier@hotmail.com and we'll be happy to schedule it to the page.

Social Media Policy

To help better guide our social media strategy, the Communications Committee drafted a Social Media Policy for review by the Board. The policy incorporates best practices from the United Church of Canada, and United Church's that have developed comprehensive policies around social media and website use. The policy was adopted in early 2017 and it will help guide the committee as we continue to structure the page with a goal of informing and engaging the congregation.

Gower Website

Under the volunteer leadership of webmaster Ken Butt, www.gowerstreetunitedchurch.ca continues to be a valuable resource for the congregation. We encourage you to visit, and pass along any information you wish to have highlighted directly to Ken for inclusion.

The site has all the most recent bulletins, announcements, newsletters and an up-to-date events calendar – all in one easy location!

Email

Thanks to the work of Linda Hogan, and the volunteers of the Gower Church Office, email continues to be a more regular method of communication to the Congregation. If you haven't yet provided the office with your home email address – drop us a note!

Communications Strategy

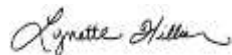
One of the objectives of the Committee to finalize a formal Communications Strategy for the church aimed at enhancing how we communicate both internally and externally.

The first step identified by the committee was to conduct a **Communication Audit** which is a comprehensive evaluation of an organization's ability to send, receive and share information with various audiences both within and externally to the organization.

The Communication Audit components completed to the end of 2017 include:

1. A Review of Communication Activities of Gower's Committees and Groups;
2. A Review of Communication Activities of the Gower Office;
3. Input from the Congregation on Communication/Outreach Vehicles at the 2017 Annual General Meeting.

Report Submitted by:



Lynette Hillier, Communications Committee Chair

GROUPS AND OTHER COMMITTEE REPORTS



GOWER COMMUNITY BAND 2017
Respectfully submitted by Edsel Bonnell, Director, Gower Community Band



2017: A Year of Milestones

The Band had cause for three-fold celebration in 2017, and celebrate we did! First, it marked the 10th anniversary of the GCB Terra Nova Program and its unique competition for

young composers at the MUN School of Music to create music for the concert band genre; second, the GCB itself celebrated 20 years of music and service within the Gower Band Program, and third, the overall Gower Youth Band/Gower Community Band outreach concept entered its 45th year on All Saints' Day!

ACTIVITIES: The Year of Milestones was planned by the Executive Committee in the fall of 2016, and work began with the first 2017 practice on January 11 with the development of an initiative to increase the Terra Nova Program at MUN Music with the addition of a new category for Arranging Music for Concert Band to be added to the awards for original compositions. Guidelines were drawn up and the MUN Music Dean and Faculty heartily endorsed the expanded program on January 30. The new prize will be funded by the Jack Green Memorial Fund provided by generous support from long-time GCB patron Trudy Green. On March 23 the Band presented a salute to "Love, Spring, and Hope for the World" at Meadow Creek Retirement Centre, and on April 9 the Band's annual Palm Sunday Musicale featured the famous Wilhousky setting of "Mine Eyes Have Seen The Glory" for Band, Choir and Organ through the never-failing collegiality of Choral Director Dr. Douglas Dunsmore and Organist Carl Goulding. On April 30 the Band announced awards totalling \$3,200 in scholarships from The Gladys L. Roberts Memorial Scholarship, the Anthea Bonnell Memorial Fund, the GCB Legacy MUN Music Sustaining Scholarship, and the Terra Nova Program as well as an additional \$1,200 from the fully-endowed Gower Youth Band Legacy Entrance Scholarship at the School of Music. On May 3 the Band, under the direction of Associate Director Ron Collins, participated in the Rotary Music Festival with an adjudicated session and a concert performance. It was commended for its "maturity of playing throughout the Band" and earned a Gold Award. The Band also participated in the June 4 Communion Service at Gower. The celebrations moved into high gear with a Banquet on Thursday, October 19, for members and guests, expertly prepared and served by the Gower Men's Club. The Very Rev. Dr. Marion Parry, a distinguished Honorary member of the Band, reviewed the ministry and outreach of the Gower Band Program, and a presentation of Distinguished Service Awards saw 34 GCB members receive specially-designed pins for service of 10-19 years (Bronze), 20-29 years (Silver), and 30 years and over (Gold). The Awards represented a total of 750 person-years of community service through music! This milestone event was followed on Sunday, October 22 by the 10th Anniversary Gala Concert of the GCB Terra Nova Program, featuring a selection of outstanding compositions from a total of nearly 70 works composed for concert band by composition students during the 10 years of this competition. The Year of Milestones drew to a close with GCB Principal Trumpet Janet Howells playing "The Last Post" and "Reveille" at the Remembrance Service in Gower on November 12, the Annual Christmas Musicale of the Band at Gower on December 10, and Christmas carol services and concerts at the Shrine Club on December 17 and the Pleasantview Towers December 22. In addition to the Milestones marked in 2017, the Band increased its music library and held workshops to enhance technique and musicality in the study of advanced repertoire. Seven new members were welcomed to the ever-growing "GCB family", which continues to serve visiting musicians who come to NL to study or work. And the Executive Committee has been developing a new musical outreach program in the downtown community which it plans to initiate in the coming year.

FINANCES: Total income for the band in 2017 was \$18,312.31, comprised of \$6,680 in gifts from GCB supporters, \$3,120 in concert proceeds, \$447.31 in earned interest from reserves for Scholarships and Awards and Instrument & Equipment funds, and \$8,065 from Band members through personal donations and fund-raising events. Total expenditure for 2017 was \$20,498.56, comprised of \$4,284.70 in Scholarships and Awards, \$777.85 in performance

expenses, \$747.50 in Instruments Repairs & Maintenance, \$972.60 in new music, \$4,437.89 in members' events and projects (including our GCB 20th anniversary banquet), and \$9,278.02 in general operating expenses and rentals, including an annual grant of \$4,800 to Gower to help compensate for any potential loss of outside rental income which may result from the GCB's sole use of the Band Room facilities in the Memorial Building. This expenditure total for 2017 is also slightly higher than normal because of a number of "one-time" expenditures, i.e.: a donation to Gower of \$677.25 to purchase wireless microphones for the church's new sound system, \$861.30 to upgrade the GCB website, and purchase of additional GCB uniforms for new members, the cost of which will be recovered from the members themselves (except students). Overall, the Band spent \$2,186.25 more than income received in 2017; but the payments issued for Scholarships and Awards are actually funded from our Reserve Fund of specific donations for scholarships as reported in previous years' surpluses. This transfer adjusts the actual Operating Expenditure for 2017 to indicate a surplus of \$2,098.45 to be brought forward to the 2018 year. As always, details of finances are available upon request from the Band.

APPRECIATION: In Annual Reports during the past 44 years, I have always expressed profound personal gratitude to the Gower church family (Board, Committees, Groups, Ministers and Staff, and Congregation), our supporters, and the Band members themselves. Last year, I eulogized the spirit and example of "the heart and soul of Gower Bands", our beloved Anthea. This year, I must pay special tribute to the GCB Executive Committee, led by General Manager David Robbins. In 2017 we were successful in adding accounting expertise to the group in the person of Edward Chaytor as Treasurer. He quickly professionalized and modernized the admittedly amateur and outdated financial system of the Director who had acted as "pro tem" Treasurer since 1973! On behalf of the Band membership, I express grateful appreciation to the hard-working volunteers who comprise the Executive team in addition to the Director, General Manager, and Treasurer: Associate Director Ron Collins, Secretary Erin Dawe, Social Committee Chair Janet Howells, Membership Committee Chair Suzanne Orsborn, and Webmaster Maurice Babin. I must also thank Dr. Donald Buell, who graciously agreed to serve on our Terra Nova Program Adjudication Committee after the passing of our colleague and friend, Kjellrun Hestekin. He has brought his expertise, enthusiasm (and good humor!) to the adjudication process and also to the enhancement of the TNP and valuable liaison with MUN Music faculty and student composers. I am proud and excited to serve with such a dedicated group, and to enjoy the confident sense that with such competent administration, the mission and mandate of the Gower Community Band will continue to go from strength to strength in the years to come. Amen, and Hallelujah!

Edsel Bonnell, Director



ORGAN RESTORATION FUND COMMITTEE
Respectfully submitted by David Norris, Chair



Looking back almost eleven years, it was on April 22, 2007, that Gower Street United Church had a Special Congregational Meeting -- our 1930 Vintage Casavant Organ, Opus 1386, was on its death bed. It was non-functional in many respects, and extensive diagnosis indicated that a major refurbishment, costing a phenomenal \$500,000 was required to save it. The congregation struggled with the decision -- the cost was staggering -- the thought of taking on a half million

dollar debt was scary. But, by the end of that meeting, the faith of the congregation in the future of the church prevailed and the restoration project was approved.

We took the bold step of contracting to have the work done before we had the money. A Committee, chaired by Dan Simmons, got the actual restoration work moving with Casavant. We borrowed the money –the Board of Trustees, based on the funds entrusted to it, guaranteed the loan. At the same time, we set up an Organ Restoration Fund Committee to raise \$500,000!

Now – more than 10 years later, we can proudly say – We did it! – You did it! – The loan is paid off! – Our work is done!

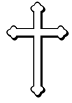
The ongoing commitment and support of the congregation has been phenomenal – and we had wonderful support beyond the congregation. I will not attempt to list all the individuals because there were so many elements to our success. Many of you will relate to a number of them, including: upfront pledges from the congregation; regular weekly congregational offerings; donations in memoriam; choral recitals led by Doug Dunsmore and the Choir (and also choral groups outside Gower); organ recitals by Carl Goulding; Gower Community Band concerts led by Edsel Bonnell; Carl Stevenson Art Exhibitions; the consistent support of the Men’s Club and the UCW; and we had loyal congregation members who had moved away, come forward with generous gifts.

In addition to those closest to the Gower community, throughout the campaign, we found that Gower had many new friends: we had charitable foundations, and philanthropists – previously not associated with Gower also step up with generous contributions. We even had external groups performing in the sanctuary pass the hat for the organ.

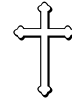
From the outset, we had a sincerely dedicated Organ Restoration Fund Committee, which reached far beyond the undersigned, and over time included: David Roberts, Carl Stevenson, Carl Goulding, Doug Dunsmore; Lloyd Gill; Lynette Hillier; Ken Butt; Ken Peters; Edsel Bonnell; Henry Andrews; Shirley Andrews; Garfield Fizzard; the late John Evans; the late Geoff Peters and of course, right from the campaign launch, the Ministry Personnel and other Staff at Gower Street United Church. While the membership of the committee changed from time to time over the years – your dedication, commitment and support was ever present, and is so much appreciated.

Collectively, this multi-dimensional support, over many years, is what made it happen! Together, your efforts in supporting the organ restoration have breathed new life into this sanctuary and the heritage of Gower Street United Church.

I have one remaining, but very pleasant duty, and that is to express
ONE GREAT BIG THANK YOU!!



GENERAL PROTESTANT CEMETERY COMMITTEE



The General Protestant Cemetery Trustee Board Inc. Report of the Chairman of the Board To the Annual General Meeting Tuesday, February 6, 2018

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. We used several thousand square feet of sods this year.

During the year we had 226 burials, a decrease of 18 over the previous year; of these 65.92% were cremations, a decrease over the previous year. The following breakdown may be of interest:

Burials in:	<u>2014-15</u>	<u>2015-16</u>	<u>2016-17</u>
The General Protestant Cemetery	3.11%	6.97%	6.97%
Mount Pleasant Cemetery	85.21%	79.50%	79.50%
The Field of Honor	11.28%	11.48%	11.48%
Memorials Gardens Cemetery		2.05%	5.75%
	<u>100%</u>	<u>100%</u>	<u>100%</u>
Total Burials	257	244	226
Cremations Included	58.75%	67.63%	65.92%

Your Board met nine times during the past year.

Our Trust Fund for Perpetual Care last year was \$312,248.00. This year we added \$25,000.00. The fund now totals \$337,248.00. This is invested in GICs to earn an average of approximately 1.40%.

Since 2012, we have taken \$290,000.00 from our trust fund to complete Memorial Gardens. We have paid \$89,000.00 back into the trust fund. We will eventually pay back the full amount.

There have been eighteen burials in Memorial Gardens.

All maintenance at Memorial Gardens such as grass cutting, snow clearing etc. is done by our own staff. We started a safety program last year for all our employees and completed it this year with an ATV course. This was a requirement of Work Place NL.

Approximately 260 feet of concrete headstone base was installed in Memorial Gardens and approximately 70 feet in the Field of Honour section. This will ensure that all the headstones will remain level and will eliminate the need to level them up from time to time as we have to do at Mount Pleasant.

This year we are planning on extending the chain link fencing around the boundary as well as completing some paving at Memorial Gardens.

We have sold 78 of the 120 niches in the Columbarium installed at Mount Pleasant in 2015.

The Memorial Service at Mount Pleasant went well. The weather was good, attendance was very good; however our offering was down a small amount from the previous 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 the previous year.

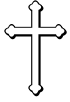
We appreciate those member churches that support the cemeteries financially and otherwise and thank them most sincerely. However we are still not receiving financial support from some of our 18 member churches. Each representative should make sure that their church's assessment is paid each year.

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 STREET UNITED CHURCH WOMEN
Respectfully submitted by Karen Tuck, President



Over the past year our UCW unit has sustained an active membership of ten to fifteen members per meeting.

In January Lorraine Busby visited our meeting to discuss some aspects of Gower's Vision 2025 document and to get opinions of how the UCW fit within it. In March we had an installation of new members to the Executive. Some existing members assumed new responsibilities.

Two major fundraisers were held, those being our Spring Tea and Sale and our Christmas Tea and Sale. Both were supported well by the congregation and the local community. Many friends of the UCW assisted with serving and contributed baked goods or hand made products for which we are always thankful. The income from our efforts allows us to contribute to the support of the church, and the Mission and Service Fund, as well as to community agencies.

We held a successful Bring and Buy evening in April. We were able to assist JoAnna Bennett financially in a small way as she prepared for her trip to Kenya and were pleased to have her join a meeting upon her return to give us a talk and slide show of her experiences.

In September we had a discussion about whether we would like to reorganize our meetings in some way or to tweak them in order to be true to the purpose of the UCW. As a beginning we decided to devote a large part of the October meeting to talking about something for which each person is thankful. The sharing of personal stories and experiences was well received. Of course, tea and refreshments accompanied our circle time.

In November we were invited to join the Men's Club for a supper and to listen to Rev. Marion Davis talk about her trip to Iceland and to see many of the pictures she took.

We continue to provide a regular worship service at Tiffany Village which amounts to nine per year. Additionally we were able in December to host a Christmas party for the participants of the Pottle Centre. This year we served the meal at noon instead of in the evening and the change was appreciated by everyone.

This year we were able to participate in the UCW Spring Rally, East District AGM and the World Day of Prayer.

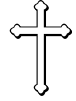
Two members passed away this year, Jean Taylor and Clara Coultas. We remember them and their contributions to the work of the UCW and to the life and work of the church. They are fondly remembered and sometimes we find ourselves saying things like, 'well, Jean used to say' or 'Clara was good at...' Their legacy lives on and we are thankful.

**GOWER STREET UNITED CHURCH WOMEN
FINANCIAL REPORT
JANUARY 1, 2017 – DECEMBER 31, 2017
Respectfully submitted by Anne Lambert, Treasurer**

Balance brought forward January 1, 2016	\$ 656.58
INCOME:	
Membership monthly offering	\$ 1156.00
Donations	\$ 150.00
Bring & Buy Fundraiser	\$ 236.00
Spring Sale	\$ 2345.80
Fall Sale	\$ 4497.76
Tiffany Village	\$ 359.65
 Total Income:	 \$ 8745.21
EXPENSES:	
Gower Street United Church	
Operating Fund	\$ 4800.00
Mission & Service	\$ 1500.00
In Memoriam	\$ 100.00
Syrian Family	\$ 300.00
Operational:	
Donations, gifts .	\$ 231.05
Spring Sale	\$ 180.04
Fall Sale	\$ 151.02
Bank charges	\$ 60.00
Pottle Centre Luncheon	\$ 110.19
East District Dues	\$ 160.00
Outreach: United Church	\$ 348.33
Community	\$ 700.00
 Total Expenses:	 \$ 8640.63
 Net balance	 \$ 761.16



GOWER STREET MEN'S CLUB
Respectfully submitted by Peter Nell, President



The Men's Club continues to receive wonderful support from the Gower Street congregation. This support allowed us to have another successful year in 2017. Thank you!

Our monthly meetings provide a time of fun, fellowship and good food for those attending the Men's Club while enabling us to plan our projects and fund-raising activities. These activities allow us to contribute to our church and outreach help to organizations and individuals in the wider community. As usual we held our Take-out Teas fundraiser and our Flipper Dinner in the spring and our Auction and Men's Club Christmas Dinner later in the year. All four events were strongly supported.

Commitment and involvement of the membership are keys to the Men's Club success. During the year we have enjoyed some interesting talks and activities at our meetings, including: in January, Patrick Griffin gave us information about MAX, a Newfoundland-created business focusing on fitness, sports and after-school programs; in February, Edward Roberts presented a talk on World War One, enjoyed by our membership and our invited guests, the St. James UC Men's Club; in April, at our Appreciation Dinner with 40 guests we enjoyed anecdotes from club members and guests; in May, the Rev. Dr. Paul Crittenden and the Rev. David Guzzwell presented a commentary and a slide show on the Holy Lands which they had recently visited; in June, the Club had our annual restaurant outing, to the Golden Phoenix; in September, we welcomed congregation members for a most interesting account by Justin Barbour of his (and his dog's) trek across Southern Newfoundland; in October Dr. Douglas House and his son Adrian gave an illustrated presentation on Doug's father, Dr. Edgar House, one-time principal of Bishop Feild College; in November, after a joint meal with the United Church Women and others, Rev. Marion Davis, with technical assistance from her daughter, Jill Handrigan, gave a slide presentation with commentary, of her recent trip to Iceland; at our Christmas Dinner in December, a talk from JoAnna Bennett covered her trip to Kenya and Christmas customs in that country.

During the year, the Men's Club: undertook and completed a project to provide a new Sanctuary Sound System; catered a meal for the Gower Community Band Anniversary Dinner in October; and started creation of an Operations Manual covering the various activities undertaken by the Club.

We continue to support the Seniors Club program by both driving participants and cooking some of the dinners. We thank Gola Roberts and her team for their work with the Seniors Club and the opportunity it gives us to serve.

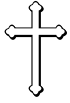
All the members of the Men's Club contribute in many ways. We are especially thankful to Max Beckett who is responsible for visitation and spends many hours visiting with our members who can no longer attend our dinner meetings.

We welcomed a few new members in 2017. We hope more members of the congregation will join us in 2018.

Finally, I would like to offer my thanks to all the club members who make all these activities possible. We look forward to another year of service, fellowship and good dining in 2018.

**Gower Street United Church Men's Club
Financial Report
December 31, 2017
Respectfully submitted by Lester Barbour, Treasurer**

	<u>2017</u>	<u>2016</u>
Revenue		
Dinner meetings	\$ 2,480.00	\$ 2,288.00
Donations	550.00	2,500.00
Auction	5,372.00	6,615.00
Ladies Night	2,535.00	3,095.00
Take-out-Teas	21,635.00	21,659.00
Flipper Dinner	6,164.00	6,545.00
Other	<u>1,335.00</u>	<u>0.00</u>
Total Revenue	\$40,071.00	\$42,702.00
Expenses		
Dinner meetings	\$ 3,757.00	\$ 3,433.00
Donations	5,270.00	3,500.00
Auction	614.00	784.00
Ladies Night	1,324.00	1,649.00
Take-out-Teas	9,148.00	8,757.00
Flipper Dinner	2,629.00	2,688.00
Tower Project	0.00	5,000.00
Tables & Chairs	0.00	14,111.00
Sound System	23,575.00	0.00
Bank Charges	98.00	127.00
Kitchen	612.00	520.00
Luncheons	145.00	316.00
Misc.	<u>941.00</u>	<u>276.00</u>
Total Expenses	\$48,012.00	\$ 41,102.00
NET: Surplus (Deficit)	\$ (7,941)	\$ 1,600.00
Cash Balance January 1	\$23,405.00	\$21,805.00
Surplus (Deficit)	<u>(7,941.00)</u>	<u>1,600.00</u>
Cash Balance December 31	\$15,494.00	\$23,450.00



SENIOR CHOIR
Respectfully submitted by Karen Butt, Vice President



The Senior Choir has continued to support the church during Sunday services and also by taking part in other services throughout the year 2017. Together with our conductor, Dr. Douglas Dunsmore and our organist, Carl Goulding we feel blessed and honoured to be able to offer our talents to Gower. The choir practices at 10:00 a.m. Sunday mornings with occasional times added for special services.

In January we welcomed three new student members, recipients of the Choral Bursary Program: Chanel Rolle, Suzannah MacKenzie Sutter and Jessica Pereversoff. They enhanced our choir with their vocal skills. Chanel performed solos and Suzannah and Jessica also performed solos and accompanied us on violin during the semester.

Early in the month, we were saddened by the passing of two much loved former choir members; Campbell Adey and Cyril Courtney. Cam, Emeritus member, had been a faithful member of the bass section of our choir for more than forty years. The Senior Choir sang at his funeral which was held in our sanctuary on January 9. In recent years Cyril Courtney, a former choir member, had, until his illness, led the congregation with a hymn sing before Sunday services. The choir sang at Cyril's funeral which was held at Carnell's on January 14. We have fond memories of these two men and their contribution to sacred music at Gower.

During the month of February, the choir hosted Coffee hour after church. Thank you to those who helped with this. Also, the choir held an election of officers, conducted by Carl Stevenson, past president. Those elected were: President - Roberta Gill, Vice-President - Karen Butt, Secretary/Treasurer - Marilyn Peters, Gown Conveners - Sandra Davis and Ruth Churchill. On Palm Sunday, in the afternoon, the Gower Senior Choir and Anchormen Chorus collaborated to present a joint concert to support the Choral Bursary program which has been formed to continue the financial support started by the Bruneau Foundation last year. In addition, Gower Choir members and supporters held a bake sale following the concert. It was a wonderful afternoon and the events were very successful in raising funds for the program.

The Senior Choir provided music for two services on Easter Sunday. A brass ensemble accompanied some of the anthems and hymns at the 11:00 a.m. service. We were happy to have Rachel Stevenson, a former youth choir member, who was visiting from away, join the choir and enrich one anthem with a short solo.

In June, the final numbers for the April concert fundraiser was realized: \$2119.40. This money, administered from the office, is used for the students singing in our choir, under the Choral Bursary Program.

On June 25th, following our morning service, our conductor, Doug Dunsmore was recognized by the Gower Board for his Arts Achievement Award from the NL Arts Council. The choir gave him a card and a token gift. Congratulations Doug!

On September 10, Senior Choir resumed for the Fall. We were pleased to welcome back two returning choral students: Chanel Rolle and Suzannah MacKenzie Sutter.

On September 20, it was decided that an additional choir practice would be held one Wednesday a month, from 5:00-6:00 p.m. to rehearse anthems.

On October 1, following the morning service, some choir members attended a Block Party organized by the Anglican Cathedral, The Kirk and Gower. Following a light lunch and conversation, those attending gathered inside the Cathedral to sing hymns to close the event.

On October 8, the Wendy L. Stevenson Choral Bursary was established by the Stevenson family, as they are the principal sponsor. This offers the opportunity for young singers to sing with the Senior Choir and help maintain our high standard of leadership.

On October 24 the choir sang at Janet Quinn's funeral which was held in the sanctuary; she had been a member of the alto section of the Choir a number of years ago.

In October, an executive meeting was held. All current executive members were present to discuss the year's events. Roberta, our President, informed us she was going to be out of the country visiting her family for the next few months. We wish her and her family all the best!

Our Remembrance Day service was held on November 12.

In early November, we were greatly saddened by the passing of Harold Johnson, a faithful choir member in our bass section up until his recent illness. The Senior Choir, with heavy hearts sang at his funeral held in the sanctuary on November 13. We have fond memories of him and miss him dearly.

On November 19, the choir sang at the covenanting service for the Rev. Marion Davis in the afternoon. The anthem was "Take My Life and Let It Be".

November 28 was a Celebration Sunday acknowledging the final payment on the Organ Restoration Fund. A wonderful musical sermon was given by our talented organist, Carl Goulding.

December is always a busy month for our choir. In addition to our regular rehearsals, the Christmas Eve service rehearsal was held in the sanctuary on the afternoon of December 23. On December 24 the Senior Choir sang at the 11:00 a.m. worship service and, at 10:30 p.m., the Senior Choir, accompanied by Carl Goulding on organ and Grace Dunsmore on flute, began the Christmas Eve service with carols from the balcony. Family members and alumni of the choir also joined the Choir for the candlelight service.

The choir maintains two bank accounts:

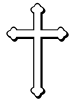
1. Special Projects Account

Opening balance, Jan. 1, 2017: \$3661.13
Closing balance, Dec. 31, 2017: \$3631.13

2. Social Account (funded by weekly contributions)

Opening balance, Jan. 1, 2017: \$ 95.19
Closing balance, Dec. 31, 2017: \$137.69

To date, the Senior Choir has 34 members and 3 Members Emeritus (Dorothy Dick, Barbara Moulton and Jean Adey). The choir extends a thank-you to director Dr. Douglas Dunsmore, organist Carl Goulding and Grace Dunsmore for their leadership; and to the Gower congregation who faithfully support the music program of the church.



SENIORS CLUB
Respectfully submitted by
Gola Roberts, Coordinator, Gower Seniors Club



The Seniors Club continues to enjoy great gatherings with an average attendance of 68 except for the Christmas Gala and Spring event each of which reaches 130 plus. Over the past two years, the age range is 60 plus and more males and couples come along to the gatherings.

The Men's Club maintains a central role by providing monthly drives to and from the gatherings and also through the sharing of meal preparations.

The Seniors Club is proud to say that outreach between the Club, and our congregation and the community at large is positive as well.

A prime example of the interfacing between our congregation and the Seniors Club is during the time of the Christmas Gala. Several members participate in the serving the dinner and stay to partake in the festivities that follow.

Reaching out to the wider community is quite significant, in that, our attendance rate is approximately 95 percent from outside of the Gower congregation.

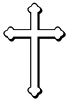
We also contribute to Bridges to Hope through our Christmas stocking of money and food.

The Seniors Club appreciates the support of the Men's Club who since 1982, have actively participated. In acknowledgement of this type of commitment, a donation of \$500 was given towards their cause.

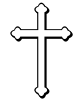
The Seniors Club also appreciates the support from the Board of Gower Street United Church; the many volunteers who drive, help to set up and serve dinners and contribute through monetary donations and in other ways. A special thank you is extended to our various volunteer musicians, especially the Walsh Family Band who have been devoted to us over many years. Also, thank you to the Men's Club, our caterers, for our Christmas dinner and to Pat Burton and team for the May event.

A warm thank you to our ministers, the Rev. Dr. Paul Crittenden, the Rev. Marion Davis and the Very Rev Dr Marion Pardy for their faithful support, the Office Manager, Linda Hogan and the custodian, David Noseworthy for thier support and help.

In closing, a special thank you to Sharon Monahan, Secretary/ Treasurer and Joyce Power, Member at Large for their endless support and very active participation in helping to make the Senior Club activities enjoyable and special.



SENIORS CLUB FINANCIAL REPORT
JANUARY 1, 2016 - DECEMBER 31, 2017
Respectfully submitted by Sharon Monahan, Treasurer



Bank Balance brought forward January 1, 2017 **\$ 1012.95**

Income:

Dinners	\$4610.00
Other Collection/Donations	<u>\$ 72.00</u>
Sub-total	\$4682.00

Total Revenue **\$ 5694.95**

Less Expenses:

Dinners	\$3751.21
Hired Help (clean-up)	\$ 525.00
Gifts (entertainment, birthdays)	\$ 310.00
Bank Fees	<u>\$ 59.40</u>
Sub-total	<u>\$4645.61</u>

Less Donations:

Bridges to Hope	\$ 150.00
Gower Men's Club	\$ 500.00
Other	<u>\$ 50.00</u>

Total Donations **\$ 700.00**

Total Expenses **\$ 5345.61**

Balance **\$ 349.34**

Bank Balance as of December 31, 2017 **\$ 349.34**



BRIDGES TO HOPE



Report to our Partner Churches for 2017

Bridges To Hope is a unique partnership of Presbyterian and United Churches operating a food pantry and other programs. Please visit our website, <http://www.bridgestohope.ca> and Facebook page, <https://www.facebook.com> to become more familiar with our services.

2017 was an important year for us as we made some significant changes in our operations. We also experienced continued demand of our services: daily food hampers increased by 6%; Christmas hampers increased by 8%; Bags To School also increased.

Vision

A community where each person has access to sufficient and wholesome food

Mission

Inspired by values of dignity, respect and hospitality, Bridges to Hope supports people in need through direct food assistance, instructional cooking programs, and food security advocacy in metropolitan St. John's. Fundraising, food donation, volunteer participation, and a healthy workplace are essential elements in sustaining these activities. In association with the United and Presbyterian churches, Bridges to Hope is a non-profit society committed to accountable stewardship, good governance, open communication, and justice in all our relations.

Staff

Following the departure of our Executive Director in May the operations continued with the three continuing staff. This has required acceptance of changing roles and responsibilities. This adjustment is ongoing and the staff have responded well. We have also introduced a participatory medical benefits program.

Food Donations

Our food donations come from several sources: our church partners; corporate and school food drives; Community Food Sharing Association; purchases; baking on site. In 2017 we have improved our management of the flow of product from these various sources resulting in more efficient distribution at lower cost.

Marketing

We have launched an aggressive initiative to raise our profile and community awareness through use of social media, primarily Facebook. We invite everyone in your congregations to become a Friend on Facebook. And spread the word to all your regular friends! Please. We have already seen the tangible results of this profile in the community through increased traffic on Facebook, especially when people volunteer to push the Donate button which we conveniently provide on our website, using Canada Helps.

Finances

We depend on voluntary donations. In 2017, donations from our church partners increased almost 29% to \$18,560. This is our dependable core support and very much appreciated. Such an increase in support is simply wonderful! But it still represents less than 9% of our total revenue. We put a lot of attention and energy into fundraising initiatives. In September we held a fundraising event, which though modest in size, was quite successful. We plan to have a larger similar event in 2018. We are also seeking to encourage regular donations through our website. Those people who volunteer to become monthly donors are our Ambassadors. Already, in the last four months of 2017, our Ambassadors more than doubled and their monthly donations increased almost 50%. We believe this has much upside potential. There are many, many individuals and organizations who voluntarily choose to support us and what we do. We are humbled by your confidence and trust, and seek to be worthy.

New Pantry Facility

We continue to have dreams of a new pantry facility to cope with increases in clients, food storage, and hamper preparation, as well as necessary updating and improvements for the safety, security and conditions for our clients, volunteers and staff. We hope to fulfill this dream in 2018. More later.

Thank You

Once again, we extend a sincere THANK YOU to you all for your continued support. We invite you to attend our annual meeting later this spring.

Roger Angel
Chair

On behalf of the Board, staff and our many volunteers



GOWER STREET UNITED CHURCH BOARD OF TRUSTEES

Respectfully submitted by Edward Roberts, Chair



This Report describes the activities of the Board of Trustees of Gower Street United Church for 2017.

The United Church Manual, 2016 (the most recent edition, which is still in force) mandates that each congregation must have a Board of Trustees [page 135], which holds the “congregational property” of each of the Church’s congregations – Gower Street, in our instance. The Manual defines “congregational property” as being “any kind of property that a congregation might own, including land, buildings, money, investments, furniture and equipment” [page 134]. The legal régime in the other nine provinces and the Territories is laid down by an Act of the Canadian Parliament and in Newfoundland and Labrador by the *United Church Act* passed by the Dominion of Newfoundland’s House of Assembly in 1926 [Chapter 5, Statutes of Newfoundland, 1926; as amended in 1961, Chapter 8 and 1982, Chapter 36]. The local statute is still the law of the land!

To underline the obvious, each congregation’s Trustees may “own” the property, but they hold it subject to the rules laid down by the two Acts and by the Manual. Over and above that,

Gower Street's congregation, at the 2012 Annual Congregational Meeting, laid down further detailed rules for our Board.

2017 Trustees:

The congregation elected 15 Trustees at the 2016 ACM. They were: Eric Hodder, Diane Hogan, Linda Nickerson, David Norris, Suzanne Orsborn, Sheridan Parsons, Mark Peters, Richard Pike, David Roberts, Edward Roberts, Dan Simmons, Carl Stevenson, Roy West, and Betty Ann Williams. The Minister also serves as a Trustee. Edward Roberts was appointed Chair of the Board, and Diane Hogan its Secretary. Richard Pike and Betty Ann Williams, members of the Board for several years, resigned as Trustees during the year. Linda Nickerson, Mark Peters and Dan Simmons have decided not to stand for re-election. I thank all five of them for their support and advice as Trustees.

Sheridan Parsons has served as a Trustee for many years, and as Chair for a large part of his time on the Board. He, too, has decided not to stand for re-election. I spoke of his contribution in my 2016 Report, and so will simply say that he has served Gower Street extraordinarily well, with great skill and devotion. Every member of our congregation is indebted to him. We shall miss him greatly.

2018 Nominees:

While the 2012 Resolution authorized the appointment of up to fifteen Trustees, experience has led me to suggest to the Congregational Board that only ten Trustees be elected to serve for 2018. Our Minister, currently the Reverend Marion Davis, will be the eleventh. Ten names will be put forward for election at the 2018 ACM. They are: Fred Earle, Eric Hodder, Diane Hogan, David Norris, Suzanne Orsborn, Ken Peters, David Roberts, Edward Roberts, Carl Stevenson, and Roy West.

Financial Results:

The Trustees are responsible for all the "congregational property", as I said above. Our principal obligation is to supervise Gower Street's Endowment Fund, which holds bequests and gifts that were made to Gower Street with the understanding that the annual income would be paid over to the Church Board to help it to support the congregation's activities each year. In all, the Trustees transferred \$72,615.78 to Gower Street during 2017. This included money received from the Gordon Butler Estate (\$25,550) and the Audrey March Estate (\$13,813.15) as well as the interest and dividends earned by the Endowment Fund.\$5,948.55 from NLCU; \$11,565.20 from SWM; and \$15,738.88 from CIBC Wood Gundy.

The Endowment Fund was valued at \$802,625 on December 31, 2017. This money is invested primarily in guaranteed investment certificates, mutual fund units, and equity investments, with a small balance being held in cash. The Fund holdings at Scotia Wealth Management constituted 35.2% of the total, those at CIBC/Wood Gundy 32.2%, those at the Newfoundland and Labrador Credit Union 20.8% with 2.5% being held in a savings account at Scotiabank and a further 9.3% being held in the Church's account there.

Rate Reset Preferred Shares:

Some years ago, the Trustees made a substantial investment in Rate Reset Preferred shares issued by major Canadian corporations. These paid a much higher interest rate than that available at the time from guaranteed investment certificates; the money they earned was transferred to the church each year. The rates were set for five years, with the proviso that they

would be reset in a stated percentage above the Bank of Canada’s prime rate at the end of the fifth year. The steep decline in the Bank of Canada rate over recent years meant that the forecast reset rate was less than the initial rate, and consequently the market value of the Reset Preferred Shares decreased. Fortunately, the recent increases in the Bank of Canada rate have had a dramatic impact on the value of preferred shares. The difference between the book value and the market value of those held by the Trustees, which was \$78,557 at 31 December 2015 decreased to \$36,653 by 31 December 2016 and to \$10,460 on 31 December 2017. The “mark to market” loss continues to fall, and was \$7,020 at the end of January. The preferred shares have continued to generate the income they promised, which means that they have yielded a far greater return than if the money had been invested in GICs over the period. The prospect of further increases in the Bank of Canada rate may very well erase the remaining “paper loss” on these shares.

Gower Street received no bequests during the year.

**GOWER STREET TRUSTEES
ASSETS UNDER ADMINISTRATION**

	31 December 2016	31 December 2017
Assets	\$785,842 ¹	\$802,625 ^{2,3}
Expenses	0	0

¹ Net of (\$36,653) unrealized decrease in “market” value, being the difference between the book value and the market value at December 31, 2016.

² Net of (\$10,460) unrealized decrease in “market” value, being the difference between the book value and the market value at December 31, 2017.

³ \$6,886 earned during 2017 was turned over to Gower Street in February 2018.

MINUTES OF 2017 CONGREGATIONAL MEETING

Gower Street United Church Annual Congregational Meeting February 26, 2017

Welcome and Opening Prayer

The meeting was called to order by Lorne LeDrew, the Chair of the Board who expressed thanks to the Men's Club for providing the soup for lunch and to the UCW for the desserts. Rev. Dr. Paul Crittenden opened the meeting with a prayer.

Appointment of Chair and Secretary, Approval of Agenda and Minutes

On a motion by Rev. Dr. Marion Parly seconded by Ken Butt, Lorne LeDrew was appointed to chair the meeting and Dan Simmons to act as secretary.

The agenda was approved on a motion by JoAnna Bennett, seconded by Carl Stevenson.

The minutes of the 2016 annual congregational meeting were approved on a motion by Rev. Florence Sanna, seconded by Roberta Gill.

The minutes of the Special Congregational Meeting held on June 12, 2016 were approved on a motion by Rev Parly, seconded by Carl Wright.

Message from the Chair of the Official Board

Lorne LeDrew referred to his written report submitted to the meeting. He thanked all those who had stepped up during the year as Rev. Guy Matthews remained on medical leave, expressing special thanks to Rev. Parly, Keith Wiseman, Doug Dunsmore, Rev. Sanna and Rev. David Guzzwell. He commented that 2016 had truly been a time of growth for Gower.

He reviewed the progress during the year on the seven goals outlined in his written report.

The Chair expressed thanks to David Wardlaw, Angeline Anstey, Bruce Nickerson and Linda Nickerson whose terms on the Board were completed in 2016, and sincere thanks to Rev. Crittenden for keeping Gower moving in the direction that it needs to go.

Message from the Minister

Rev. Crittenden presented a written report. He added how impressed he has been with the energy and focussed drive at Gower. He remarked on the degree of cooperation with the other Downtown United churches and stated that it is a time to be united. He said that his work is to prepare for the calling of a new minister for Gower, which in a sense is like the transfiguration theme of the service this day.

In Memoriam

The names of members of the congregation listed on page 8 of the Annual Report who had died during the year were read by Rev. Crittenden who followed with a prayer.

Reports of Committees and Groups

Finance Reports

Treasurer Fred Earle referred to the written report of the Finance Committee that had been prepared by Ken Peters, the financial statements for 2016, the budget for 2017 and the report of the Financial Review Committee, all of which were presented to the meeting.

He carefully explained the Statement of Financial Position, the Statement of Operations and Changes in Fund Balances and the Statements of Revenues and Expenditures for the Operating

Fund, the Restoration Fund, the Endowment Fund, the Organ Fund and Other Funds. The Operating Fund resulted in a deficit of \$4,370 for 2016, which was an improvement compared to the budget and the prior year.

The Treasurer reviewed the 2017 budget, which projects a deficit of \$16,466, explaining how revenue estimates were made and how expenditure amounts were determined. Generally, expenses can be predicted with greater accuracy than revenues, which are dependant on congregational givings, fundraising and investment income. He said that additional fundraising effort in 2017 could offset the projected deficit.

In answer to questions from the floor he said that:

- Budgeted offerings are higher for 2017 than the reported number for 2016 because the 2017 projection includes Men's Club contributions that had been reported separately in 2016.
- Contributions from the Band are included in offerings.
- Reporting of investment details of the Endowment and Manse Funds, as recommended by the Financial Review Committee, will come from the Trustees, not the Treasurer and Finance Committee. The Chair added that some information is contained in the Trustees' written report.
- The Cemetery Fund is not a Gower Fund. Information reported by others is included for information only.
- Contributions, other than bequests, that are not directed to a particular fund are included in the Operating Fund.

The Treasurer concluded that there had been positive financial results for 2016 with a smaller than budgeted deficit.

The 2016 Financial Statements were approved on a motion by Barbara Myles, seconded by Ken Butt.

The 2017 Budget was approved on a motion by Eric Hodder, seconded by Lorraine Busby.

Several members commented on the thoroughness and clarity of the Treasurer's presentation.

Other Reports

Written reports were presented from the Worship and Sacraments Committee, the Heritage and Archives Committee, the Ministry and Personnel Committee, the Outreach Committee, the Pastoral Care Committee, the Property Committee, the Stewardship Committee, the Vision 2025 Implementation Committee and the Communications Committee. The Chair opened the floor for questions or additional comments.

Rev. Guzzwell, for the Outreach Committee, spoke to the need to approve a Mission and Service funding goal for 2017. The goal was set as \$36,000.00 on a motion by Rev. Guzzwell, seconded by Rev Sanna.

Regarding Pastoral Care, the Chair reported that Keith Wiseman's position has not been filled since he had left to take up his studies at the Atlantic School of Theology. The Board will be looking at how to restructure the provision of that service.

From Communications Lynette Hillier asked for responses from the members present to a short survey which was distributed.

Lloyd Gill asked that the record show that the Vision 2025 Committee has done some magic with the clock in the clock tower, which has been put back in working order.

Groups and Other Committee Reports

Written reports were presented from the General Protestant Cemetery Committee, the Gower Community Band, the Gower Street Men's Club, the Senior Choir, the Senior's Club, the Gower United Church Women, the Organ Restoration Committee, the Trustees and Bridges to Hope. It was noted that the balance of the organ refurbishment loan is now down to about \$13,000.

Nominations Committee

Reverend Pardy presented a written report.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting extended deep appreciation to, and acknowledged the contributions of, Karen Tuck as Chair of the Pastoral Care Committee, Bruce Nickerson as Chair of the Property Committee, Sheridan Parsons as Chair of the Board of Trustees and David Wardlaw as Vice-Chair of the Board, all of whom had resigned their positions in 2016.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting extended the terms of the following Board members who had completed one term of office: JoAnna Bennett who was elected to the Board as Chair of Stewardship and whose term is extended to 2020, Gwen Alcock who was elected to the Board as a member-at-large and whose term is extended to 2020, and David Robbins who was elected to the Board as a member-at-large and whose term is extended to 2020.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting elected Gola Roberts as Vice-Chair of the Board.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting elected Bruce Evans as Chair of the Property Committee.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting elected Edward Roberts a Chair of the Board of Trustees.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting re-elected Angeline Anstey as Chair of the Worship and Sacraments Committee until August 31, 2017, making an exception to section 6.3 of the Gower Constitution.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting elected David Norris, Suzanne Orsborn, David Roberts, Dan Simmons, Carl Stevenson and Roy West to the Board.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting expressed deep appreciation to Lorne LeDrew, Chair of the Board, all the Officers, and all other continuing and new Board members for their leadership and contribution to Gower Street United Church in this way.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting decided to not fill the vacancy of the Chair of the Pastoral Care Committee and to authorize the Board to fill the vacancy upon recommendation from the Nominations Committee.

Rev. Pardy stated that the present constitution was adopted in 1989, with some revisions since then. We are now in a new age regarding volunteering. Gower members volunteer in multiple places. Recruiting for Gower committees has been challenging. The constitution assumes a large pool of people from whom to recruit.

On a motion by Rev. Pardy, seconded by Rev. Sanna, the meeting authorized the Board to establish a task group, in consultation with the Vision 2025 coordinating group, to examine the present constitution and to propose revisions to present to the Board and to the next annual meeting.

Rev. Pardy expressed thanks to committee members Judi Somers, David Roberts, Linda White and ex officio member Lorne LeDrew.

Other Business

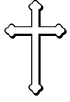
The Chair advised the meeting that Rev. Crittenden's term ends on August 31, 2017. The Board recommended the appointment of Rev. Marion Davis, former minister at Gower, as supply minister from September 1, 2017 to May or June 2018, as may be necessary. The appointment was approved on a motion by Ken Butt, seconded by Carl Stevenson.

For the information of the meeting the Chair advised that a request had been sent to East District to start the Joint Needs Assessment process for the call of a permanent minister.

Adjournment

The meeting was adjourned.

FINANCIAL REPORTS



FINANCE COMMITTEE Respectfully submitted by Ken Peters, Chair



2017 FINANCE REPORT

This has been another relatively good year for the finances of Gower Street United Church. We had strong revenues with a total income of a little over \$392,000. Included in this number is the revenue from the Men's Club for their significant investment in the new speakers and control panel that was installed in the sanctuary. The cost of this project was a little over \$23,000. Backing this number off leaves us with a more reflective number of approximately \$369,000. A couple of highlights on the revenue side is we had good performance from our endowment fund with a contribution of a little over \$71,000 up from a little over \$63,000 last year. Our rental income also improved nicely to contribute over \$54,000 compared to \$39,000 last year. On the giving side we continue to see a decline year over year. Our envelope contribution is off from \$204,000 in 2016 to \$193,000 in 2017. The envelope contributions have steadily declined over the last five years. On a positive note, we anticipate rental income moving into the \$70,000 dollar range next year. Our association with Street Reach has proven positive from the perspective of outreach and at the same time contributing to the cost of operating our facility. We have repeated use from organizations such as Shallaway, Lady Cove and The Once. Then we have all our organizations that contribute financially and with tremendous commitments of their time. The Men's Club, the UCW, the Gower Community Band and the Stewardship Committee just to name a few. We appreciate all you do.

On the expense side, our revenues are used to support the operation of the church. The largest portion of the expenses are used for salaries and benefits of our dedicated staff. The other two areas that contribute to the bulk of the expenses are heat and light and the maintenance of the church. We have seen an increase in the price of heating fuel throughout the year and this has resulted in a fairly steep increase in our heating costs. We have also spent a considerable amount on the maintenance and repairs to the church. The interior of the church has seen significant improvement over the last year. We are hopeful going forward that with most of these jobs now either completed or in their final stages of completion that our annual repairs and maintenance will be reduced going forward. We work hard along with all of the various committees to control our expenses as best as possible.

Your Stewardship Committee has constructed a narrative budget to help explain in words as opposed to numbers how our revenues contribute to the life of the church and all its many activities. Gower Street United Church is a very busy building with an active congregation and the narrative budget helps bring these numbers into written text. It's a very positive perspective.

I would like to thank the other members of the Finance Committee. They are your treasurer, Fred Earle, Jordan Wright and Pat West.

Sincerely,
Ken Peters
Chair, Finance Committee

**GOWER STREET UNITED CHURCH NARRATIVE BUDGET
THE STORY OF OUR CORE VALUES AS REFLECTED IN 2016 -2017
EXPENDITURES**

In 2017 Gower updated its Core Values Statements to publicly celebrate what is most important to us as a congregation and faith community. As we prepare for the 2018 fiscal year, it is helpful to consider if we are actually supporting these Core Values. Did our expenditures last year and the year prior follow through on what we profess to be most valued? Are we living out our mission and ministry as a United Church congregation? The intent of the information presented below is to help you find the answers. It is presented as an adjunct to the annual budget you normally review at this time.

CORE VALUE 1: MEANINGFUL WORSHIP OF GOD AND CHRISTIAN DEVELOPMENT IN A SACRED GATHERING PLACE

\$ 221,300

Gower Street United Church is perhaps most recognized for its stately presence in the core of the city so it is important that our sacred space is welcoming to all. In 2017 almost 45% of expenditures, up from 41% in 2016, were invested in maintaining a safe and comfortable building that allows for key activities directly linked to worship and Christian development to take place. The long list of contributions include traditional activities (**such as Sunday services, Sunday School events, weddings and counselling, baptisms, funerals, confirmation and other special services**) through to the logistical happenings that go beyond the basics (**the preparation and issuances of bulletins, dedication to greeting and ushering, installation of seasonal decorations, and other expressions of welcome**), along with equally important representations of our faith commitment (such as expressed through **the Prayer Shawl ministry and VOWR services to shut ins**). Gower Street United Church can take pride in knowing that worship and Christian development exist today, and will continue to be possible into the future, because of the very significant investments made in the care and protection given to worship in a cherished building.

CORE VALUE 2: COMPASSIONATE, RESPONSIVE OUTREACH

\$74,500

Faith in action is important to the Gower community. Whether it is remembering our own members in a time of need (**pastoral care, visiting hospitals and care facilities, memorial profiles in *Gower Remembers*, new member support, Seniors Club**) or extending a hand of kindness to those around us (**Gower Feeding the Community, contributions to the Bridges to Hope Food Bank, refugee family sponsorship, Street Reach, social justice movie viewings, and usage of the Benevolent Fund**), or **working in cooperation and coordination with the Downtown Churches Coalition Committee**, there are expenses involved to put outreach into meaningful practice. In the past year, Gower Street United Church cumulatively committed 15%, up from 11% in 2016, of its expenditures towards activities and commitments that impact those beyond our building walls.

CORE VALUE 3: LIVING IN A CHRISTAIN COMMUNITY THAT IS RESPECTFUL, DIVERSE, AND INCLUSIVE

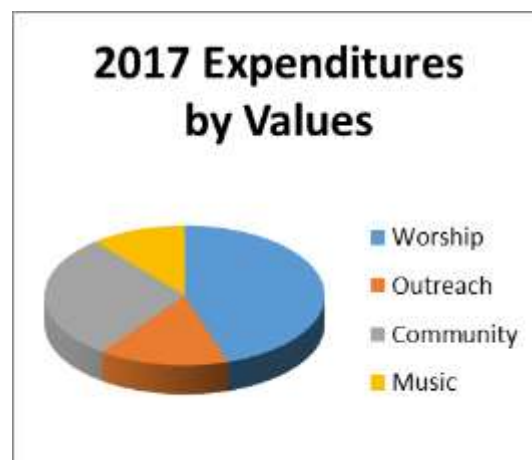
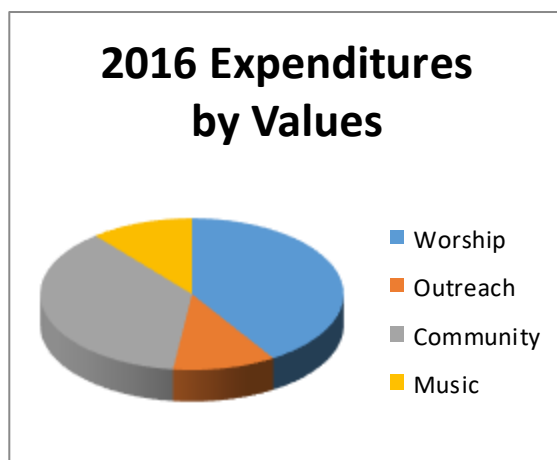
\$ 144,440

Respect, diversity and inclusiveness speak to the community values that we expect of ourselves and others. On a daily basis, the activities of the **Men’s Club** and the **United Church Women** have long reflected the foundation of our church community values. On the global level, ongoing support to **Mission and Service** allows us to extend our faith further. In the past two years greater local participation was shown through various **inter-faith and inter-denominational activities**, along with continued **participation in NL Conference, East District and the Downtown United Churches Committee**. Our achievements are carefully documented and maintained through dedicated **Heritage and Archives** work. As we look forward we anticipate formalizing our **Affirming status**. Collectively these actions have amounted to 29% (2017) to 37% (2016) of our annual expenditures. Although the expenditures have decreased from one year to the next, many of these activities and associated costs within this category are multi-year in nature.

CORE VALUE 4: MUSIC AS A CHERISHED PART OF OUR WORSHIP, OUTREACH AND CHURCH CULTURE

\$54,700

Music underlies much of the joy and spirit of worship, outreach, and community. Thus it is fitting that Gower Street United Church has directed 11% of its expenditures in both 2016 and 2017 to choirs (**Senior Choir, Junior Choir, joint choirs with other groups, visiting choirs**), **guest soloists, guest musicians, choral scholars, the Gower Community Band, various Sunday School music activities, and special fund raising performances**. The **Wendy Stevenson Choral Bursary** has been instrumental in supporting music student enhancements to our Senior Choir. In 2017 we celebrated the early **retirement of the major loan** taken out to refurbish the beloved **Casavant organ**. Our annual investments in maintaining our ability to produce first class music performances has enhanced faith, worship, outreach, and the building of community. With the pay back of our organ loan, the option is open to consider new and greater music possibilities. As we reflect on where Gower can go next with its music programs, we are positioned to continue this legacy of excellence into the future.



**Gower Street United Church
Statement of Financial Position
December 31, 2017**

ASSETS

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2017 Total	2016 Total
Current assets							
Cash	(40,962)		77,751	4,218	0	41,007	164,879
Short term investments			186,183			186,183	286,183
Accounts receivable and inventory	4,192					4,192	3,076
HST rebate receivable	6,721					6,721	3,747
Due from (to) other funds	87,997	(18,551)	(172,163)	4,638	98,079	0	0
Total current assets	<u>57,948</u>	<u>(18,551)</u>	<u>91,771</u>	<u>8,856</u>	<u>98,079</u>	<u>238,103</u>	<u>457,885</u>
Capital assets	1,913,163			462,372		2,375,535	2,375,535
Long term investments			537,530			537,530	398,609
Total assets	<u>1,971,111</u>	<u>(18,551)</u>	<u>629,301</u>	<u>471,228</u>	<u>98,079</u>	<u>3,151,168</u>	<u>3,232,029</u>

LIABILITIES

Current liabilities							
Payables and accruals						0	6,872
Current Portion of long-term-debt						0	37,295
Total current liabilities	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>44,167</u>
Long term debt	0			0		0	15,834
Total liabilities	0	0	0	0	0	0	60,001

FUND BALANCES

Fund Balance	<u>1,971,111</u>	<u>(18,551)</u>	<u>629,301</u>	<u>471,228</u>	<u>98,079</u>	<u>3,151,168</u>	<u>3,172,028</u>
Total Liabilities and fund balance	<u>1,971,111</u>	<u>(18,551)</u>	<u>629,301</u>	<u>471,228</u>	<u>98,079</u>	<u>3,151,168</u>	<u>3,232,029</u>

Gower Street United Church
Statement of Operations and Changes in Fund Balance
December 31, 2017

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2017 Total	2016 Total
Revenue							
Offerings	220,977	11,963	-	18,415	78,679	330,034	396,652
Investment income	72,231					72,231	63,099
Rental income	57,633					57,633	39,593
Fundraising	5,575					5,575	2,956
United Church Women contributions	4,800				1,800	6,600	6,300
Other income	-					-	17,011
Transfers from other Funds		21,539				21,539	18,107
Unrealized gain(loss) on investments			25,377			25,377	21,559
Gower Community Band contributions	5,043				677	5,720	5,050
Men's Club contributions	25,245				750	25,995	19,611
Total revenue	391,504	33,502	25,377	18,415	81,906	550,704	589,938
Expenditures							
Salaries and wages	205,280					205,280	226,134
Repairs and maintenance	57,459	34,938		-		92,397	48,693
Utilities	55,500					55,500	40,626
Office and sundry	30,343					30,343	24,545
Committee expenses	21,218					21,218	7,285
Insurance	13,143					13,143	13,826
United Church assessments	14,577					14,577	14,186
Interest on long term debt		758		329		1,087	2,477
Other fund expenses		42,438			92,849	135,287	82,919
Interest and bank charges	2,581	151				2,732	3,894
Total expenditures	400,101	78,285	-	329	92,849	571,564	464,585
Excess (deficiency) of revenue over expenditures	(8,597)	(44,783)	25,377	18,086	(10,943)	(20,860)	125,353
Fund balances, beginning of year	1,979,708	26,232	603,924	453,142	109,022	3,172,028	3,046,675
Fund balances, end of year	1,971,111	(18,551)	629,301	471,228	98,079	3,151,168	3,172,028

Gower Street United Church
Statement of Revenues and Expenditures - Operating Fund
December 31, 2017

	<u>2017</u> <u>Total</u>	<u>2016</u> <u>Total</u>	<u>2018</u> <u>Budget</u>
Revenue			
Offerings	220,977	218,562	228,700
Investment income	72,231	63,099	62,000
Rental income	57,633	39,593	45,000
Mens Club contributions	25,245	19,111	
Fundraising (net of expenses)	5,575	2,956	8,500
United Church Women contributions	4,800	4,300	
Gower Community Band contributions	5,043	4,800	
Other Income	-	4,216	
Total revenue	<u>391,504</u>	<u>356,637</u>	<u>344,200</u>
Expenditures			
Salaries and wages	205,280	226,134	224,204
Repairs and maintenance	57,459	30,586	22,500
Utilities	55,500	40,626	42,000
Office and sundry	30,343	24,545	23,530
Committee expenses	21,218	7,285	14,950
Insurance	13,143	13,826	15,300
United Church assessments	14,577	14,186	15,682
Interest and bank charges	2,581	3,819	2,500
Total expenditures	<u>400,101</u>	<u>361,007</u>	<u>360,666</u>
Excess (deficiency) of revenue over expenditures	(8,597)	(4,370)	(16,466)
Fund balances, beginning of year	<u>1,979,708</u>	<u>1,984,078</u>	
Fund balances, end of year	<u><u>1,971,111</u></u>	<u><u>1,979,708</u></u>	
Committee Budgets			
Worship & Sacraments			2700
Christian Education			200
Outreach			200
Heritage & Archives			3000
Pastoral Care			250
Official Board			1500
Vision 2025			1500
Communications Committee			600
Stewardship Expenses			<u>5000</u>
			14950

**Gower Street United Church
Statement of Revenues and Expenditures - Restoration Fund
December 31, 2017**

	<u>2017 Total</u>	<u>2016 Total</u>
Revenue		
Offerings	11,963	12,572
Grant revenue	-	12,795
Gower 200 fund	21,539	18,107
Men's club donation		-
	<u>33,502</u>	<u>43,474</u>
Total revenue	33,502	43,474
Expenditures		
Repairs and maintenance funded by Gower 200	34,938	18,107
Other fund expenses	42,438	2,181
Interest on debt	758	1,250
Interest and bank charges	151	75
	<u>78,285</u>	<u>21,613</u>
Total expenditures	78,285	21,613
Excess (deficiency) of revenue over expenditures	(44,783)	21,861
Fund balances, beginning of year	<u>26,232</u>	<u>4,371</u>
Fund balances, end of year	<u>(18,551)</u>	<u>26,232</u>

**Gower Street United Church
Statement of Revenues and Expenditures - Endowment Fund
December 31, 2017**

	<u>2017 Total</u>	<u>2016 Total</u>
Revenue		
Unrealized gain(loss) on investments	25,377	21,559
Endowment Fund Donations	<u>0</u>	<u>75,000</u>
Total revenue	25,377	96,559
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	25,377	96,559
Fund balances, beginning of year	<u>603,924</u>	<u>507,365</u>
Fund balances, end of year	<u><u>629,301</u></u>	<u><u>603,924</u></u>

**Gower Street United Church
Statement of Revenues and Expenditures - Organ Fund
December 31, 2017**

	<u>2017 Total</u>	<u>2016 Total</u>
Revenue		
Offerings	18,415	38,234
	<hr/>	<hr/>
Total revenue	18,415	38,234
Expenditures		
Repairs and maintenance	-	-
Interest on long term debt	329	1,227
	<hr/>	<hr/>
Total expenditures	329	1,227
Excess of revenue over expenditures	18,086	37,007
Fund balances, beginning of year	<u>453,142</u>	<u>416,135</u>
Fund balances, end of year	<u><u>471,228</u></u>	<u><u>453,142</u></u>

Gower Street United Church
Statement of Revenues and Expenditures - Other Funds
December 31, 2017

	Archives Fund	Handbell Choir	Benevolent Fund	Bequest Fund	Cemetery Fund	Choir Fund	Bridges to Home	Garden Fund	Gower Youth Band	Sound System Memorial Fund	Christian Education Trust	D Diamond Organ Memorial Fund	Memorial Fund	Benevolent C&S Head Fund	Chaplaincy Fund	Outreach Fund	History of Gower Fund	Mens Club	Mission & Services Fund	Gower 200 Fund	Pew Certificates	Clock Tower	Other Funds	2017 Total	2016 Total		
Revenue																											
Offerings			1,870		1,240	3,394	1,336		60				734			3,221		60	35,678		29,961	1,546	-	78,679	52,284		
UCW contributions																300			1,500					1,800	2,000		
Gower Community Band										677														677	250		
Mens Club contributions							500												250					750	500		
Total revenue	-	-	1,870	-	1,240	3,394	1,836	-	50	677	-	-	734	-	-	3,521	-	60	37,428	-	29,961	1,546	-	81,908	55,034		
Expenditures																											
Other fund expenses			3,662			4,290	1,836	71	430				1,448			2,484			40,744	21,539	12,900		3,536	92,849	60,738		
Total expenditures	-	-	3,662	-	-	4,290	1,836	71	430	-	-	-	1,448	-	-	2,484	-	-	40,744	21,539	12,900	-	3,536	92,849	60,738		
Excess (deficiency) of revenue over expenditures	-	-	1,602	-	1,240	-	896	-	71	380	677	-	714	-	-	1,037	-	60	-	3,316	(21,539)	10,661	1,546	-	3,536	(10,943)	(25,704)
Fund balances, beginning of year	972	495	1,594	27,645	2,296	(4,977)	2,653	(309)	(185)	800	220	7,721	7,721	(74)	29	29,816	11,795	290	(49)	21,539			(483)	106,022	134,728		
Fund balances, end of year	972	495	-	27,645	3,536	(3,375)	2,653	(380)	(573)	1,477	220	7,721	7,007	(74)	29	30,843	11,795	340	(3,365)	-	16,661	1,546	(4,019)	95,079	109,022		