



Open Hearts • Open Minds • Open Arms

ANNUAL REPORT 2021

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Table of Contents

Our Vision, Core Values and Mission _____	3
Our Creed _____	4
Report from the Chair _____	5
From The Minister's Desk _____	6
Pastoral Care Minister _____	8
Children, Youth and Young Families Minister _____	10
Worship and Sacraments Committee _____	12
Church Membership as Noted in The Official Registers _____	14
Gower Handbell Choir _____	15
Pastoral Care Committee _____	17
Heritage and Archives Committee _____	18
Ministry and Personnel Committee _____	20
Outreach Committee _____	21
Property Committee _____	22
Stewardship Committee _____	23
Communications Committee _____	25
Gower Community Band _____	25
Gower Street United Church Women _____	27
Gower Street Men's Club _____	29
Senior Choir _____	33
Seniors Group _____	35
Gower Affirm Advisory Group _____	36
Warm and Dry Fund _____	36
General Protestant Cemetery Committee _____	37
Bridges to Hope _____	39
Board of Trustees _____	42
Gower Endowment Fund _____	46
Minutes of 2020 Annual Congregational Meeting _____	47
Finance Committee Report _____	51
Financial Reports _____	53
Covid 19 Committee _____	54

Our Vision:

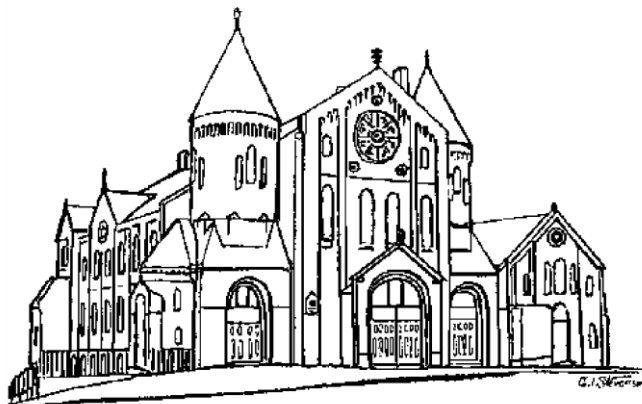
The people of Gower Street United Church are committed to doing right by Jesus' teachings: loving, serving, giving generously in our local, regional, and global communities. We envision a vibrant and evolving community where tradition is honoured, change is embraced, and injustice is challenged. We are dedicated to welcoming and affirming, engaging participation of all, including people of any age, colour, race, ethnicity, faith, gender identity, sexual orientation, ability, marital status, family composition, and social or economic circumstances.

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.
- Inclusive and Innovative, using new ways to connect without community where they are, and to expand activities in our church that achieve our mission.

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

The New Creed (Voices United 918)

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.

Report from the Chair

Respectfully submitted by Patrick Griffin

To the congregation of Gower Street United Church,

This annual report reflects on a milestone year for our church. We celebrated the 125th anniversary of our current building in the fall of 2021. What history! Thanks to countless volunteers, cake bakers, the Gower Community Band, and the creative minds behind a historical video of Gower, our congregation had a fitting celebration to mark the anniversary. It was a highlight, among many in the fall, when things appeared truly “normal”. Youth group returned to in-person meetings, the Men’s Club returned to their vibrant monthly meals, our Congregational Christmas Dinner and bake sale had a full house, and various groups and committees did their work in person.

All these events, and more throughout 2021, showed two core things about Gower. One, our connections to the church remain strong, despite how far COVID may temporarily push us apart to our homes. And two, everything is better in person!

To be sure, one reason our congregation remained as connected as it was in 2020 and 2021 was because of our *virtual* links, particularly through our streaming services. That will continue to serve us in 2022, but I hope it will *complement* rather than *replace* all of our in-person work for the church this year.

Looking Ahead

I believe there is a defining challenge in 2022: how can we successfully move past COVID and fully re-energize the work and mission of Gower? At its core, that is an individual question before each of us. As a volunteer, financial supporter, regular worshiper, committee member, helper in the kitchen, driver of congregants, etc...what impact do we wish to have and what role can we take on?

We are blessed with an active congregation and rich lists of volunteers. However, in my opinion as Chair, we need many, many more people sharing their skills and time. Our congregation changes and evolves each year, our own schedules affect how and when we can serve, and our passions adjust to new interests. But this year especially, I hope more hands are raised to help Gower and, together, we work to make 2022 another successful year, and one that puts us on a solid path for the next 125 years.

From the Minister's Desk

Respectfully submitted by The Rev. Pamela Jones-Fitzgerald

In the following pages we find Gower's annual reports for 2021. They reflect the gains and losses, inflation rates and cost of living adjustments that congregational leaders and members have had to address effectively and faithfully over the past twelve months. They reflect numbers during the ongoing pandemic. These are important matters to integrate, quantify and balance.

We are eminently grateful to the members of the Gower faith community whose gifts of time, talent and resources helped to advance our life and the work reflected in the pages of this report during the last year. Amongst these numbers are the members of our congregation who passed. All of these people were not simply numbers to us. No number can begin to measure what they meant to us.

News of their deaths left us breathless. They were our friends. They were part of our family. They were our companions on life's way - people who knew and carried pieces of our story and pieces of Gower's story, as surely as we knew and carried pieces of theirs. We knew them by name. We loved them. And they us. We are stronger for having known them. And we miss them, even as we turn now to the opportunities and challenges of a new year ahead.

In the same way, no number can adequately describe what it meant to make new friends this year, or to experience so many amazing, lay-led small group ministries and learning opportunities, or to gift so abundantly to the social agencies in our neighborhood and to the national M&S Fund. No number can adequately describe our worship together, our "Pause and Pray," or to listen to the inspiring sounds of our vocal and bell choirs and the powerful vibrant music of the Gower Community Band, as well as many on-line and in-person activities that enable the care and presence of God's Holy Spirit to move amongst us. Good planning happened. Careful listening took place. Deep, deep compassion was extended. Wise decisions were made, and some bold actions taken.

It was a positive, solid year (despite the continuing influence of pandemic restrictions), made possible by the gift of thoughtful minds, loving hearts, dedicated, committed labor, God's unconditional love and grace. Many of them! Thank you!

As we move into the year ahead all pandemic restrictions will lift. We have no choice but to cling to faith, hope, love and of course the scientific evidence which has moved us through these times.

In this new time, one that seemed all but lost during the pandemic, Jesus invites us to keep a very close eye on him and the wonderful stories of his love and life in sacred text. He leads us through deep valleys and precarious peaks. He sustains us when we are worn out and tired. His love remains steadfast and strong. He lifts us up when we need to be carried, He is our anchor in the storms of life, He is the sunshine in the brightest of days!

As we make our way into this year ahead, and as we go back to living as “normal,” it is extremely important to ask ourselves...how are we to be **fully** engaged in our faith personally and corporately as disciples of Jesus Christ?

As we keep moving forward as a prominent, welcoming, impactful, justice-seeking faith community with “open hearts, open minds and open arms,” in the downtown core, our answers to these two questions will matter and guide us.

May blessings be yours as we journey together visioning and discerning where God’s spirit of life, love and hope is leading. I’m extremely grateful for the year that has passed and abundantly excited as we journey together into this year ahead!

Rev. Pamela

Pastoral Care Minister

Respectfully submitted by The Rev. Ettie Gordon-Murray

Each year gives me deeper insights into the role of Pastoral Care in the lives of those we serve, and each year gives me a greater awareness of Pastoral Care at Gower Street United Church - to say the least, it is a team effort amongst clergy, members of the Pastoral Care Committee, and congregants. Our chair, Tony Chadwick brings energy and vitality to the role of chair and to team members alike. Permit me to thank him for his personal support and tireless efforts to keep pastoral care the vital presence that it is in our Gower Street United Church community and beyond.

During 2021, while the majority of pastoral visits (following health care guidelines) continued to be virtual, via telephone, through the sending and receiving of cards, and occasionally “face time”; there were a few months when in person visits were permissible - a joy for all.

Birthday cards with the support of Dorothy Moores continue to be sent for significant birthdays. This year we were able to send rose-bowls for significant anniversaries as well as at times when it seemed a special ‘hug’ from our church family might brighten someone’s day. I was privileged (during this pastoral year) to journey with those who lost loved ones by presiding at their funerals/memorial services with families who found loving, thoughtful ways to remember them and express love even in the midst of trying pandemic times.

I continue to compose “prayer together while apart” each week published to Soul Food page on our website - a way devised to assist us in staying connected since almost the beginning of COVID-19 arriving in our province in 2019. I truly appreciate your thoughts and comments as well as the time and energy of guest presenters such as Marion Pardy and Patricia Mercer. If you haven’t visited Soul Food for a while or would like to visit it for the first time it can be found here [Soul Food - Gower Street United Church \(gowerunited.com\)](http://gowerunited.com)

Additionally, during this pastoral year I was spiritually blessed to be part of and one of the co-leaders (together with Rev. Pamela and Rev. Rebecca) of the Lenten and Advent pauses - especially Advent when we were able to gather in person.

Permit me to share a snippet of a recent conversation between myself and a friend who said “...Ettie, my observation during the pandemic is - more people say they feel loneliness - some who say they did not know what loneliness felt like - along with that they admit it is more difficult to seek ways to relieve loneliness when “self-isolation” is usual and expected...” I agree with her, and I share it with you as a way to remind all of us that loneliness is truly a time to reach out. Remembering we are not alone - we journey with God and each

other. When you reach out for pastoral presence you provide me (and those who provide pastoral care) with an opportunity to fulfill the mandate of pastoral presence - one of the mandates of our church and the ministry of Jesus.

All-in-all, with the support of all of us working together, pastoral care continues its presence in times of change - when seeking baptism for child, preparing for marriage, hearing of news of a significant change in a person's health, surgical procedures -with uncertain outcomes, the journey with loved ones in palliative care, a loved one's death or sudden death, and personal moments of loneliness or doubt.

As your Minister of Pastoral Care, it is always my aim to be present for you and with you on your journey as it unfolds - in the silence, the lament, the joy, and peace... I am glad to serve as pastoral care minister at Gower Street United Church. While I sense there is reciprocity in our pastoral relationship, I often sense that it is through pastoral presence that God has given and is giving me the close relationship, I seek with God.

Peace, health, love, joy,

Ettie

Children, Youth and Young Families Minister

Respectfully submitted by Rebecca Pike

2021 we were all hoping would bring a return to “normal”. What is “normal,” though? In 2021 we again found ourselves in a year filled with unknowns, new variants and more lockdowns, more uncertainty every day.

While the Spring of 2021 saw another lockdown for a while, our families could still stay connected via online Youth Group and Jr. Congregation with programming and worshipping online. Our ministry team was able to offer online Lenten Pauses for a time of weekly reflection during the season of Lent while we had to remain physically apart. Then we saw a slow, gradual return to worship again after another lockdown. Late in the spring Youth Group was able to meet a couple of times in person.

Summer was filled with in-person worship and being together in our Sanctuary. I spend most of the summer in worship leadership and planning a return to Jr. Congregation and Youth Group, with dreams of family events monthly. I had the privilege of sharing in worship leadership during summer and into the fall. I also journeyed with those who lost loved ones by presiding at their funerals with families who found unique ways to remember them and express love even during trying times.

Our Youth Group met in person with new members, and more significant numbers all fall. In November, Junior Congregation started in person. We also had Intergenerational Worship; while small in numbers due to a swim meet, it was terrific to work with the youth to plan and lead worship. It was a blessing to see young children back together, exploring faith and learning in our community.

Before the December lockdown again, we were able to have our first Sundaes on Friday family event, with plans of having monthly family events continue in 2022. Rev. Ettie, Rev. Pamela, and I were able to share in the leadership of in-person Advent Pauses. Our Youth Choir and young people worked hard to prepare for a special Christmas Eve Worship. While sadly, this had to change with the Alert level change on December 22, the energy from our families in all of 2021 was unstoppable.

I want to thank Dana, Hayley, and Noah Collins for stepping up and helping make our Christmas Eve family worship the wonderful time of worship it was. Dana, I am genuinely grateful for your endless support and musical gifts!

To all the families, it is my privilege to connect with each of you and share in your journeys in life. Also, my gratitude to the entire Gower community for welcoming me into this

role as clergy upon my graduation and my appreciation to the board for all their hard work with the region to make this official, especially Daryl and Patrick.

I look forward to what lies ahead for us as we grow in community and family programming in 2022. It is my honor to get to work with this community every day. I am not looking forward to “normal” anymore, just grateful to continue to find ways for this community to be together safely and happily as we grow in faith.

With grace and blessings,

Rev. Rebecca

Worship and Sacraments Committee

Respectfully submitted by Angeline Anstey, Chair

The year 2021, year two of the Covid-19 pandemic, again challenged the ministry and worship of Gower St. United Church with a two-month closure of our sanctuary from February - April. We were able to build on our capability to be a congregation with open hearts, minds, and arms with enhanced audio/visual aids for live-streaming services and with a dedicated Ministerial Team and Board adapting to the challenges of live-streaming services, while striving to minister to our congregation both in-person and virtually.

The Worship & Sacraments Committee is responsible 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 W&S Committee which approves Baptism and Confirmation.

Our Ministerial team at Gower: the lead minister the Rev. Pamela Jones-Fitzgerald, the Minister of Youth and Families, the Rev. Rebecca Pike (commissioned in the Spring of 2021) and our Pastoral Care minister the Rev. Ettie Gordon-Murray have given so much of themselves to their respective ministries and strive daily to meet the needs of all members of our congregation. We appreciate others who have taken services during vacation time, Rev. Pamela's sick leave and on special occasions: the Very Rev. Dr. Marion Pardy, the Rev. Karen Thorne, the Rev. Cordell Parsons, the Rev. Roger Janes, Katie Vardy, the Gower Men's Club, Bert Riggs, and the Gower Cares Youth.

In June following preparation by the Rev. Rebecca Pike, we welcomed new Confirmands Kate Griffin and John Purchase (including Elliot Peters at a later date), and later the Reaffirmation of Faith by Patrick Griffin.

On October 17, 2021 we celebrated the 125th Church Building Anniversary of Gower co-presided by the Rev. Pamela Jones-Fitzgerald and The Very Rev. Dr. Marion Pardy with a stirring service of celebration including a presentation by Douglas Peters whose family has been active at Gower since 1896, video greetings from past clergy and reflections from current committees/groups, dedication of a portrait of the Rev. John Potts who had officiated at the dedication of our present building on Oct. 4, 1896 and inspirational music by the Choir and Band.

Throughout another challenging year our music groups at Gower adapted to changing protocols to provide inspirational enhancement to our services of worship (see separate reports).

The Worship & Sacraments Committee is supported by dedicated volunteers: Gail Wideman, Greeters and Carl Wright, Ushers. We also are appreciative of those who registered congregation members when required. We also thank David Noseworthy and the Covid team for their continuing efforts to maintain a safe worship environment this year. This year our committee lost one of its most supportive members - the Rev. Florence Sanna. We have deeply felt her loss and are so grateful for her faithful dedication to the ministry of Gower.

As I finish my final term as Chair of the Worship & Sacraments Committee, I express my sincere appreciation to our committee which includes our clergy, Dr. D. Dunsmore and music staff, Gwen Alcock, and new member Karen Tuck with the support of our Greeting and Ushering teams- it has been very rewarding to serve Gower in this way.

Church Membership as Noted in The Official Registers

Baptisms:

James William Selby Roberts, child of James and Heather (Vokey) Roberts.

Aspen Collin Oakley Hefford, child of Juanita Hefford

Sam Wayne Brenton, child of Colin and Robyne (Whalen) Brenton

Gabriel Charles LeDrew Barter, child of Grant LeDrew and Charlene Barter

Miles John Snook, child of Brandon and Anna Snook

Weddings:

James Albert Phillip McDonald and Mimi Esete Sheriff

Gary Patrick Jordan and Ann Charlotte Stinson

Craig Joseph Whittle and Alyssa Marie Moores

Confirmation:

Kate Griffin

Elliott Peters

John Purchase

Profession of Faith:

Anthony Chadwick

Patrick Griffin

Transfer of Membership:

Stephen Gray

Deaths:

March C. Wilson

Doris Lillian Field

W. Claude Robbins

Luke Gill

Mary Grace Thornhill

H. Neil Winsor

Mary Buffett (Spencer) Roberts

Rev. Theodore Clem Rodgers

Elizabeth Jacqueline Lamb

Duane Butt

Lulu Yvonne Case

Shirley Dudley

Robert Keith Sears

Rev. Florence Ann Sanna

Elizabeth Louise (Jamieson) Pike

Marc Conrad Wilson

Gower Handbell Choir

Respectfully submitted by Doug Dunsmore, Choir Director

As many of our congregation would know, for many years (mid 1980s to the late 1990's) we had the pleasure of an active handbell choir among us. Not only did it become an icon of bell choirs in our province, but it was also a wonderful youth outreach project for Gower.

As our choir members grew up and left home, it became impossible to continue with the choir. Demographics at Gower (and many other churches) changed, and the number of teenage congregation members fell off drastically. Occasionally we would bring graduates from the choir together to play during the Christmas season, but apart from that, the bells fell silent.

Recently, a survey was circulated among the congregation to get opinions on various topics. One of the themes that arose from the survey was an interest in re-invigorating the handbell choir. I had been "toying" with the idea of trying to aim for an intergenerational bell choir, but the survey indicated that many adults would be interested in populating the choir under the right circumstances.

Accordingly, I decided to do a survey of my own to see how significant the interest to try for a "re-start" actually was. I let it be known that we would be looking for people which fell under specific categories:

1. People who could READ music ... mandatory (we would need at least 11 people)
2. People who could demonstrate that they could physically "ring" handbells correctly.
3. People who were willing to commit to a MINIMUM of three scheduled rehearsals to investigate possibilities of performing during the Christmas season of 2021.

To make a longish story short, IT WORKED!

We drew prospective members from many differing parts of the congregation including members of the Gower Community Band, retirees who are Gower members and members at large from the congregation. These were new members who were excited at the prospect of doing something musically different and potentially "fun.". It is interesting to note that only one person who played in the original handbell choir had time to take part in this new group ... so one can say this is a NEW group!!

We practiced three Wednesdays in a row and performed two works on our December 19 Christmas Sunday Service. (Good King Wenceslas and Carol of the Bells)

The ringers worked hard and made incredible progress over a short period of time. They were happy with their performance as was the congregation. SO WAS !!! There were MANY people who wanted to us to know that they were excited to experience the "re-birth of this special ensemble.

Hopefully, this is just the beginning! It is our intent to plan some specific rehearsals to perform during the Easter season this spring (2022)

Warmest thanks to all who "stepped up!" Hopefully, we will be able to round up a few more potential ringers for the next effort between now and Easter.

You will be "Hearing" from us in the future, I am certain!!

Respectfully submitted,

Doug Dunsmore

Pastoral Care Committee

Respectfully submitted by Tony Chadwick, Chair

With the limitations on personal visits imposed by COVID regulations, the work of Reverend Ettie has had to focus on distant communications via telephone, sympathy, thinking-of-you cards, cards at time of illness or hospitalization, and email. Notable birthdays and anniversaries have been marked in the traditional way with cards and rose bowls, but in-person visits had to be scaled back to those occasioned by bereavement.

When the alert level just before Christmas was lowered, the Pastoral Care Committee was able to organize the distribution of Christmas Bags. Reverend Ettie and I gathered the various items to put into the bags for the shut-in seniors in our congregation: a battery-operated t-light, a packet of biscuits (suitable for diabetics), a candy cane, a tea bag, a Christmas card, and the bulletin for the Christmas Eve service. The assembling took place on Saturday 18th December with Maude Peach, our perennial helper, Pamela and Kate Griffin, and Nicole, Clara, and Elliott Peters, who were drawn in by Reverend Rebecca from the youth group, all helping. Some 50 bags were prepared. Our delivery system this year was made much easier by Pamela Griffin and Nicole Peters volunteering to drop off a large number to people living in their area. Maude Peach and Reverend Ettie took most of the rest, leaving some to be delivered by Lloyd Gill, and one distant one, on the Indian Meal Line, by Dr. Darryl Pullman. Pastoral Care is very grateful for the help we received for this important outreach in the Christmas season.

One final note: the Pastoral Care Committee membership has been much reduced this past year as former committee members have now become recipients of our care. We welcome new members!

Respectfully submitted,
Tony Chadwick

Heritage and Archives Committee

Respectfully submitted by James Hiller, Chair

The Heritage and Archives Committee has been largely absorbed with the proposed condominium tower development across the street from Gower. We are part of an inter-church group (the Ecclesiastical District Working Group) which is highly critical of the city for allowing and promoting this scheme; the other members are the Basilica Heritage Foundation and St. Andrew's Church. We have not been able to persuade the Anglicans to join; they sold the property in the first place, and we suspect that they have undertaken not to intervene. We have worked harmoniously with the other members of the group.

The development will include town houses, to which we do not object, and a condo tower which we think is inappropriate for the site. It will loom over the churches - up to five stories above Harvey Road, and 8 - 10 stories above Queen's Road. The tower is also of a discordant modernist design. We would prefer to see a low-density development which fits in with its surroundings. We have received strong support from other cultural and heritage-minded groups, including the Arts community. In continuing meetings with municipal, provincial, federal, and UN representatives (including three NL cabinet ministers), we have stressed the proposed development's failure to follow national or even municipal heritage standards for the district, and how its placement can harm future heritage conservation and development prospects in Heritage Area 1, such as achieving a World Heritage designation.

During the summer, H&A Committee members helped organize and participated in the weekly Ecclesiastical District Summer Tours (Basilica, Kirk, Gower, Cathedral), which had good attendance, especially considering the pandemic situation. Gower received approximately \$120 in cash donations from tour participants, directly and from the collective tour donation box.

Last summer, H&A Committee member and Archivist Linda White and a student (Michaela Doucette) hired on a federal grant cleaned out the Fizzard Room and sorted the archival collection. This was a massive job, and Linda is to be congratulated. The Archive is now accessible, and we would welcome further donations of documents. An application to fund a student for the Archives during 2022 has been made to the Canada Summer Jobs program (with thanks to Marie-Beth Wright).

During the fall, the H&A committee recommended to the Board the official dedication of several original paintings of clergy and other important Methodist personages in Gower's possession. Portraits of the Potts and Knight families were subsequently dedicated, and dedications of the remaining works are expected in spring 2022. The Committee has been

able to provide several biographical documents related to these. Gower Archives resources also played an important role in the production of the 125 Anniversary video that premiered during the October celebrations.

Through the H&A Committee and the Ecclesiastical District Working Group, Gower is also participating in the Digital Twin heritage project application led by Professor Mario Santana Quintero of Carleton University. The funding proposal has been submitted to NSERC and we await their decision; the work to be undertaken at Gower and within the other District churches could begin during summer 2022.

H&A Committee welcomes its newest member, Ken Peters, who kindly accepted the Committee's invitation this January.

We have lost a key member in Edward Roberts. He was always supportive, and his influence was considerable, on heritage matters and within the Working Group

Dr. James Hiller

Robert Pitt

Committee Co-Chairs

Ministry and Personnel Committee

Respectfully submitted by Daryl Pullman (Chair) on behalf of the M&P Committee.

The M&P Committee serves in a consultative and supportive capacity for the staff of the Pastoral Charge. As such, M&P addresses human resource issues related to working conditions, remuneration, continuing education, and position descriptions for our various staff. Current members of the M&P Committee include Marie-Beth Wright, Roberta Gill, Pamela Snow, Roy West, and Daryl Pullman who serves as Chair. The Chair thanks the members of the committee for their outstanding dedication and support over this past year.

This past year has been a particularly busy one for the M&P committee with several significant changes occurring with our ministerial and support staff. We are pleased to report that Rev Rebecca Pike, who had been serving in a temporary part-time position, has accepted a permanent part-time position (30 hours/week) with Gower as Minister for Children, Youth and Families. We congratulate Rev Rebecca on completing her studies this past year and for her commissioning on May 16 to the Ministry of Education, Social Justice and Pastoral Care. We appreciate her dedication to the children and youth of our congregation and her ongoing efforts to build that ministry.

In addition to Rev Rebecca, we were able to hire a part-time (12 hour/week) office admin person. Nancy McCarthy joined the Gower staff in late October and is scheduled to be in the church office 3 afternoons per week. Nancy holds a similar part-time position with George Street United Church so is familiar with the policies and procedures necessary for running an efficient and effective church office.

Our senior minister, Rev Pamela Jones-Fitzgerald, had to take an unanticipated medical leave from July through to mid-October. We are thankful that she was able to return to work in October and to assume her full-time responsibilities in November. We want to acknowledge the work of both Rev Rebecca and Rev Ettie Gordon-Murray who took on additional responsibilities during Rev Pamela's absence. Rev Ettie continues to provide outstanding pastoral care, support, and comfort to many in the Gower community despite the additional challenges presented by the pandemic.

We again want to express our appreciation to Rev. Pamela for her continuing leadership and to her and the rest of the worship team for their dedication and commitment throughout what have been very challenging circumstances. Covid restrictions have varied throughout the year, and the worship team has needed to be flexible in continuing to provide high quality worship experiences whether in person or remotely.

Our caretaker/custodian David Noseworthy continues to provide custodial and maintenance support for our aging building, ensuring it is both safe and accessible. He has again been both gracious and flexible in adapting to the changing environment.

We express again our sincere appreciation to our excellent music staff who have continued to dedicate additional time and effort to enhance our worship experience during these trying times. A special thanks to Dr. Douglas Dunsmore (Minister of Music) and Carl Goulding (Organist) for giving of their time and talent. We acknowledge Ron Collins (Director, Gower Community Band) as well and Dana Collins (Youth Choir Director) for their dedication and service.

Finally, we acknowledge the efforts of all those who have volunteered their time and effort throughout the year. We again extend a special thanks to Ken Butt for contributing his technical expertise throughout the year, and to Nicholas Decker as well who has been assisting in this regard since October.

Submitted by Daryl Pullman (Chair) on behalf of the M&P Committee.

Outreach Committee

The Chair position has been a 'work in progress' since the last Annual Congregational Meeting. Thus, there is no report.

The M&S fundraising goal for 2021 was \$33,000

Actual giving's to M&S in 2021 was \$27,305.32

Property Committee

Respectfully submitted by Ed Moores, Chair

The pandemic-mandated reduced activity in the buildings during 2021 heavily reduced the number of major projects undertaken. Smaller projects and maintenance continued as normal. Status reports on projects are as follows:

Interior:

- Minor repairs to the furnace have been completed. The condensate pump and the supply tank have been replaced without disruption to operations.
- Mold removal has been completed in the lower portion of the Memorial Building's rear stairwell. Work to complete the plaster removal in the upper part of the stairwell is awaiting a decision of our insurance company.
- Another project being considered is flooring replacement in the Band Room. This will likely be a cost-shared venture between the Men's Club and the band.

Exterior:

- The final decision on the fate of the West wheelchair ramp at the Gower Street entrance will be made when the costs are known. The project is slated for this Spring.
- The windows on the East side of Band Room are in disrepair and will require replacement or extensive repair.

Organ:

- In mid-January, it was noted that there was water infiltrating the "works" of the organ. This was subsequent to Casavant's bi-annual inspection which took place in November 2021. It was later determined that the source of the leaks appears to be at the juncture of the roof above the Tait-Osmond room and the South exterior wall. We have solicited the advice of Casavant regarding proper n measures to protect the interior pipes/chests/electronics pending completion of the exterior repairs which will be undertaken post haste.

Respectfully submitted,
Ed Moores, Chair

Stewardship Committee

Respectfully submitted by Lorne LeDrew, Chair

In 2021 The Stewardship Committee guided its activities by recommendations contained in the Stewardship Report prepared by Rev. Roger Janes, of Regional Council in February 2021 and the Mission Articulation Plan (MAP) completed in April 2021

Goals for 2021

1. Create a living narrative budget relating our activities in depicting Gower as a church with Open Hearts, Open Minds and Open Arms.
2. Promote consistent giving's by Increasing PAR giving's by 5% per year (combination of increasing numbers on PAR and by increasing giving's of people currently on PAR).
3. Annually provide an opportunity for all members to intentionally and prayerfully consider their giving's.
4. Develop a plan for Legacy and Planned Giving.
5. Create and promote ways to make it easy for people to give year-round and spontaneously.
6. Invite participation in the larger mission of the Church.
7. Conduct annual/bi-annual major fundraiser for Gower (\$25K+).

Accomplishments:

After much work By Tony, Ken, Fred, and Rev. Pamela the Narrative Budget was recently released. This document relates our investment of resources, with the revised Values contained in our revised Vision Statement. As time moves on, we should see the shift of our investments to match more closely what we have stated is important to us- Our Values!

With extensive promotions through all our modes of communication, we continue to urge people to enroll in PAR and through a letter campaign to those already on PAR to consider increasing their amount on an annual basis. We currently have 74 people on PAR.

Throughout the Fall Stewardship Campaign, we encouraged all givers to consider increasing their commitment to Gower. This was done through a letter campaign and messages from the Pulpit. We also had Rev. Roger Janes speak from the Pulpit as well as conduct a seminar on Legacy giving.

We continue to seek more ways that people can give to Gower, the latest being the Text to Donate campaign. This tool is mainly directed to non-regular attendees at Gower and those attending events at Gower who may be moved to spontaneously make a donation. We had limited success with our first attempt which was mainly due to the cancellation of events around Christmas due to COVID. We do, however, feel that this is a worthwhile tool, and we will be using it again from time to time.

We had embarked on a major fundraiser to coincide with the 125th Anniversary of the Sanctuary, however, prevalent COVID restrictions at the time forced us to reduce the scale significantly. Nevertheless, the Dessert Auction and Concert was a wonderful success thanks to the hard work of Tony Chadwick, Dave Robbins, and Fred Earle and of course all the performers and participants. It's our intention to make this an annual event.

We look forward to a 2022 that will have minimal COVID impacts, and one in which we can come together more often and work together to continue to enable Gower to not just survive but to thrive!

Respectfully submitted by your Stewardship Committee:

Anthony Chadwick
Ruth Francis
Ken Peters
Rev. Pamela
Lorne LeDrew (Chair)

Communications Committee

Respectfully submitted by David Robbins, Chair

Our Gower Communications Committee includes Ken Butt, Jill Handrigan, Rev Rebecca Pike, Rev. Pamela Jones Fitzgerald, Patrick Griffin, and David Robbins (Chair). This committee was very active in 2021 with a focus on supporting our virtual church services and activities and trying to stay in contact with as many people as we can through social media.

We are proud of our website as it is a welcoming and inclusive site that provides new viewers with relevant information on how to participate in our various activities while also supporting our congregation with the key information they need. Led by Rev Rebecca Pike and Rev Pamela our weekly “What’s Up at Gower” is our way to keep our congregation, as well as friends of Gower, informed of upcoming activities and emerging events. If you are not receiving the email, please give us your email address and sign up! Along with our seasonal Newsletter, the Bulletin and the Announcements are also posted on the website.

Again, as with the previous year, we are really pleased with our investment in an Audio/Visual system as it has allowed us to stay in touch with Congregants and friends locally, nationally, and even internationally. Now you can stay connected to Gower while away on or on vacation! Even people who have moved away can now return to Gower!

Gower Community Band

Respectfully submitted by Ron Collins, Director

GOWER COMMUNITY BAND 2021: Ups and Downs in Year 2 of the COVID-19 pandemic

OVERVIEW: Like 2020, 2021 was a year interrupted by COVID-19, though some performances did go ahead when conditions allowed.

ACTIVITIES: When our 2020 schedule was interrupted in March due to COVID-19, many hoped that it would be cleared up before 2021 and that life would return to normal. This was certainly not the case, and although regular operation of the GCB was again interrupted through parts of 2021, there were some highlights.

We began rehearsals in January 2021 in the sanctuary to allow for social distancing and air circulation. The government COVID-19 briefing on February 8th said all “group recreational and arts activities” were suspended, so the GCB entered another hiatus phase. We resumed on April 7th, with an eye towards a possible performance before the summer

break and the hopes of a return to the band room in September based on the news that vaccines were coming soon. We played in church on Sunday May 16th and again on Sunday June 20th before our summer break. There was an incredible amount of anticipation and excitement in September when we returned to rehearsals in the Band Room! Band members were required to declare their vaccination status and continue using bell covers when playing and masks when moving about the room, but the return to our familiar rehearsal space was joyous. It is difficult to work on intricate and detailed music in the church because of the distance involved, and the ability to be together in our traditional format and in our own band room made it possible to prepare for fall performances, including a proper Terra Nova Program concert (postponed from 2020) in November.

On October 16th we took part in the variety show celebrating the 125th anniversary of the current Gower building, which was our first performance of the 2021-2022 season. The next morning (Sunday, October 17th) I was privileged to deliver a brief talk about the outreach of the Gower band program. Since this included the legendary Gower Youth Band, I enlisted Director Emeritus Dr. Edsel Bonnell to share the writing duties with me. We finished 2021 with our Terra Nova concert on November 25th and our traditional Christmas Musicale at Gower on December 19th. We were planning to resume our annual carol service with the Shriners this year, but they decided to cancel based on the arrival of the Omicron variant of COVID-19. We once again shared video links of our Christmas pieces with various senior's residences in the St. John's area because in-person performances were not allowed.

FINANCES: Due to a change of personnel in the position of Treasurer for the GCB, the financial statement of the band for 2021 is greatly delayed. It will be forwarded as soon as possible.

APPRECIATION: First, a special thank you goes out to the brass quintet made up of members of the GCB. Their ability to play in small venues and at events with limited seating due to COVID restrictions were an integral part of keeping the GCB "out there". They played for several funerals and an event for the Gower Men's Club. We express our ongoing thanks to the administration team at Gower Street United Church for their support as we moved rehearsals from the band room to the sanctuary for part of the year. I wish to thank our Executive Committee (Dave Robbins, Dana Collins, Erin Dawe, Janet Howells, and Suzanne Orsborn) for their work, and Director Emeritus Dr. Edsel Bonnell for his continuing support and encouragement.

Ron Collins, Director Gower Community Band

Gower Street United Church Women

Respectfully submitted by Helene Drodge, President & Anne Lambert, Treasurer

Gower UCW has continued to function as best we could during these unpredictable Pandemic times in 2021. Our meetings were held in person when possible or by Zoom & some were cancelled.

Our numbers have diminished over the past couple of years. In 2020, we lost Bernice Soper, Elizabeth Cameron, Alma Stead & Emma Wells. In 2021, we lost Linda Clarke, Grace Thornhill & Lulu Case. These ladies were valuable and active members of our group, and they are truly missed. We keep in touch with members who can no longer attend meetings with cards, phone calls, e-mails & visits when possible. We are hoping to increase our numbers for UCW in the future!

Some of our activities included a Bring & Buy in the spring, Dinner with the Men's Club in the fall, Bake Sale at the Congregational Dinner (which was very successful), Christmas Luncheon & Sing Along for our friends from the Pottle Centre & last but not least, our own Christmas Potluck Party & Sing Along!

We would like to extend a sincere Thank-you to our Ministry team for their ongoing friendship and support. It's very much appreciated!

We are looking forward to more normal times in 2022!

Respectfully Submitted: Helene Drodge, President

GOWER STREET UNITED CHURCH WOMEN
 FINANCIAL REPORT
 JANUARY 1, 2021 - DECEMBER 31, 2021
 GOWER STREET UNITED CHURCH WOMEN

Balance Forward 31 December 2020: 191.60

Income

Membership Donations	747.00
Bring and Buy Fundraiser	145.00
Bake Sale	1559.00
	2451.00

Total Income

Expenses

Bank Fees	59.40
Disbursements:	
United Church	1700.00
Community Outreach	500.00
Total Expenses	(2259.40)

Closing Balance 31 December 2021 \$533.77

Gower Street Men's Club

Respectfully submitted by Bert Riggs, President

Year two of the COVID-19 Pandemic was not quite as difficult for the Men's Club as the first year (2020) had been. Dinner meetings were not held during the first half of the year but began again in September, under strict observation of COVID-19 protocols. As well, nine meetings of the Club Executive were held, four of which were in April and May dealing mainly with the decision to offer a take-out flipper dinner to those wishing to avail of such a culinary repast.

The year began with an Executive meeting on January 25, where we engaged in a spirited discussion of possibilities for projects during the coming year, considering the restrictions imposed by COVID-19. While there were several ideas that offered potential, it was agreed to remain in a holding position for the coming months and provide whatever assistance to the church that our current assets would allow. Our commitment of \$5,000 to help defray the cost of the new video-streaming technology that had been installed in the church sanctuary fell into that category. A dinner meeting was planned for February 23, but it was necessary to cancel this, again because of COVID-19.

Our second Executive meeting for the year took place on April 14. At this meeting it was decided to prepare 250 flipper dinners for sale as a take-out meal on Saturday, May 8; the cost of each dinner would be \$25.00. Various changes to the way we served a flipper dinner in the Lecture Hall were adopted to make the event safer and easier to put together. Three subsequent Executive meetings were held on April 20, April 27 and May 04 to make needed decisions regarding this dinner, including the distribution of tickets for sale to team captains, the development of a floor plan for the most efficient and orderly creation of production lines, and the arrangement for volunteers for pastry making, vegetable peeling, getting the food into the appropriate containers, and the most efficient way to distribute the meals to those who had purchased tickets. Needless to say, the event went off without a hitch, with every meal but one picked up in record time. Our heartiest thanks to Club members, members of the United Church Women and others who gave of their time and energies to make the event such a success. It was a learning experience, one that will probably be repeated at a future time.

One of the outreach projects the Men's Club conducts with profits raised from the flipper dinner is to make financial contributions to a number of St. John's-based social agencies and organizations. This year we were happy to disburse cheques for \$250.00 each to the following eight groups: Agnes Pratt Chaplaincy Fund; Bridges to Hope; Burry Heights;

Emmanuel House; Gower Street United Church Mission and Service Fund; the Pottle Centre; the Vera Perlin Society; and VOWR.

The Men's Club also agreed to provide \$200.00 to be used for the purchase of plants and maintenance of the garden area and planters on the west side of the Memorial Building.

The other major event in which the Men's Club participated in the Spring of 2021 was officiating at the Gower church service on May 16, while our ministers were attending regional (formerly known as conference) meetings. Club President Bert Riggs led the service, with Club Secretary Lloyd Gill offering the children's story, Vice-President David Robbins coordinating music from members of the Gower Community Band, Team Captain Douglas Peters reading the scripture and Choir Director Douglas Dunsmore leading the singing.

The Fall of the year is not often viewed as a time for new beginnings, but for the Gower Men's Club, September marked a return to regular dinner meetings. It began on September 14 with a meeting of the Executive, where it was revealed that we had been asked to participate in the special church service being held on October 17 to mark the 125th anniversary of the opening of the Gower church building. Our participation would involve a 1.5-minute presentation about our past, present, and future plans as a service agency that is an integral part of the Gower community. Lloyd Gill agreed to represent the Men's Club in this celebration.

One week after the Executive meeting, on September 21, we held our first dinner meeting since October of 2020. President Bert Riggs led off devotions with a brief overview of the life of St. Matthew, whose feast day coincided with the meeting. Fish and brewis was the entrée, ably prepared by Albert Spurrell and Lloyd Gill. The entertainment for the evening was a performance by four members of the Gower Community Band.

During the business meeting that followed the meal, we were informed that Max Beckett had stepped down as Chair of our Visitation Committee and that Robert Pike had resigned as interim Captain of Team 2 and as a member-at-large of the Executive. Chair of Nominations Roy West recommended Tony Chadwick as a new member-at-large and assured the gathering that he would be seeking individuals to fill the other vacancies. As the search for a captain for Team 2 had been ongoing, the membership agreed to a suggestion from the Executive that if no one was willing to accept the captaincy of Team 2 that we would realign our structure to have three teams instead of four, with a redistribution of the current members of Team 2 to one of the other teams. This subsequently happened, with the new teams labelled A, B, and C.

Other business included a decision to postpone the annual Ham & Beans Supper and Auction until the new year; to donate \$1,000.00 to VOWR to assist in the cost of repairing damage caused to its transmitter by a recent windstorm; to cater to the proposed Seniors' Club Christmas Dinner on November 30.

Executive and Dinner Meetings were held during October and November. Highlights from those meetings include: the Congregational Christmas Dinner to be held on December 7; a presentation at the October dinner meeting from James Case on his historical novel entitled *Ananias*; a presentation at the November dinner meeting by Larry Mahoney on his research on Joseph W. Nichols, art teacher at the Methodist College during the 1870s and 1880s and author of *A Century of Methodism in St. John's, Newfoundland* (1915); Douglas Peters agreed to become new chair of the Visitation Committee and Edward Moores to be the third member-at-large on the Executive; a presentation from Edward Moores, who also chairs the church's Property Committee, on possible projects involving the church infrastructure that the Men's Club may be able to undertake; agreeing to requests from the UCW to hold a bake sale and from the Stewardship Committee to have a silent auction during the Congregation Christmas Dinner.

Both the Seniors' Club Christmas Dinner and the Congregational Christmas Dinner were well-attended with excellent food prepared and served by members of the Men's Club.

The Club lost two long-time members during the past year: Claude Robbins and Rev. Clem Rodgers; donations in their memory were made to Gower Street United Church. We have had several resignations during the past year, but we have had one new member join us during that time and are always encouraging new members to become part of the fellowship and camaraderie that have been hallmarks of the Gower Street Men's Club for more than forty years.

"Everybody can be great. Because anybody can serve. You don't have to have a college degree to serve. You don't have to make your subject and your verb agree to serve. You don't have to know the second theory of thermodynamics in physics to serve. You only need a heart full of grace. A soul generated by love." - **Martin Luther King, Jr.**

Respectfully submitted,
Bert Riggs, President

GOWER ST. UNITED CHURCH MEN'S CLUB
FINANCIAL REPORT
 December 31, 2021

	<u>2021</u>	<u>2020</u>
<u>REVENUE:</u>		
Dinner Meeting	797	770
Donations	250	540
Auction	0	0
Ladies Night	1,460	395
Take Out Teas	0	1,949
Flipper Dinner	6,880	0
Other	<u>0</u>	<u>538</u>
	<u>9,387</u>	<u>4,192</u>
<u>EXPENSES:</u>		
Dinner Meeting	981	1,174
Donations	8,400	1,400
Auction	0	0
Ladies Night	1,120	0
Take Out Teas	0	252
Flipper Dinner	2,538	0
Projects	0	16,589
Bank Charges	104	100
Kitchen	204	140
Luncheons	0	0
Misc.	<u>250</u>	<u>664</u>
	<u>13,597</u>	<u>20,319</u>
<u>NET:</u>		
Surplus/(Deficit)	<u>(4,210)</u>	<u>(16,127)</u>

Senior Choir

Respectfully submitted by Roberta Gill, President

During the year 2021, the Senior Choir and other members of the music ministry team, provided a variety of musical contributions as the pandemic continued for another year. In the month of January, since a limited number of persons could attend Sunday worship, virtual services were aired as well. The Senior Choir were not able to safely perform in the choir loft, thus a quartet comprised of three students—Marigold Benoit, Grace Rose, and Aiden Saccary—joined Dr. Douglas Dunsmore with Carl Goulding at the organ to provide the service music for the month of January.

This arrangement had to be modified in February when a new Covid cluster necessitated a lockdown for two weeks. Virtual services continued with Dr. Dunsmore as soloist. The Good Friday music was provided by the Dunsmore family of Doug, Grace and their daughter, Erin. As regular events slowly began to resume in the city, the church could admit six instrumentalists on Easter Sunday, to accompany Doug and Carl with inspirational renditions of such pieces as “Lift High the Cross” and “Glorious Risen Christ.”

On April 11, the church reopened, allowing for a restricted number of worshippers. As May 2 was the final Sunday for our Choral scholars this term, a selected number of choir members, serving as soloists, provided the service music until June 30.

A welcome return of the Senior Choir on September 9 found us at 10 am, practicing, masked and distanced, in the front pews of the main floor of the sanctuary. Our anthems were performed standing behind the communion rail. Our numbers were increased by the addition of three student singers: Nicholas LeBlanc, Marigold Benoit, and Stephanie Russell, realizing an average of 16 to 18 singers per service.

On September 17, our choir was able to provide music for the 125th anniversary of worship in our present building. Our anthem spot that Sunday featured a rendition of “When in our Music God is Glorified”, accompanied by two instrumentalists, Janet, and Stephen Howells, along with Carl Goulding at the organ.

On December 12, we said farewell to our students for the term. The remaining members of the choir moved into the choir loft for just one Sunday, December 19. There we enjoyed the special Christmas Musicale presented by the Gower Community Band, under the direction of Ron Collins. Also, during that service, a new multi-generational bell choir, directed by Dr Dunsmore, gave their first performance to an appreciative congregation.

Unfortunately, our plans to hold our much beloved Christmas Eve communion service were thwarted, as, during December, Covid levels had once again drastically increased,

necessitating the cancellation of in-person worship. However, our faithful music ministry team did not fail us. The 4 pm family service went ahead with music provided by Dana Collins and her talented family. The late-night communion service music was competently led by Doug, Grace, and Erin Dunsmore. We are blessed at Gower with so many capable, devoted musicians.

Various administrative tasks continued over the year, such as our collections for social events in order that we could provide gifts of appreciation, Christmas gifts to our musicians and cards of sympathy and birthday wishes for significant birthdays. One such birthday deserves special mention as Eric Hodder, a faithful member of our bass section, turned 90 in January.

Occasionally, choir members are asked to provide musical leadership for funeral services. In one case, a large donation of thanks was made by the family of Maude Peach. That generous donation was respectfully accepted into the Stevenson Choral Bursary fund.

The balance of the choir accounts on Dec. 31st, 2021, was as follows:

Chequing account	\$538.95
Special Account	\$3111.13

Again, many thanks to our Ministry personnel, our staff, our Board, and anyone who facilitated the continuation of the music leadership, which enhances our worship services. I speak on behalf of the Senior Choir community in saying we look forward to singing again in our loft with Choirmaster, Doug, directing at the podium, and Carl accompanying us at the Casavant console.

Respectfully submitted by Roberta Gill, president

Seniors Group

Respectfully submitted by Tony Chadwick, Chair

The traditional Spring and Fall dinners for the Seniors' Group had to be cancelled because of the pandemic. But, with the relaxation of COVID-19 regulations, your Seniors' Group decided to go ahead with the Seniors' Christmas Dinner. The weather on Tuesday 30th November was windy and wet until about 4 o'clock in the afternoon, probably the main cause why about twenty guests did not show. However, those who did brave the weather were treated to a wonderful evening of dinner and entertainment. The Men's Club did their usual fantastic job of preparing the meal - turkey, with all the trimmings (including savory in the stuffing that Doug Peters managed to procure at the last minute), and Christmas pudding with sauce and ice-cream. Albert Spurrell managed, with difficulty, to procure three turkeys, and all the necessary vegetables. And a team of thirteen served the meal to the 40 or so guests.

Then came the entertainment, provided once again by the Walsh Family. What a fabulous group of musicians! Not only did they perform the songs they had prepared, they responded as well to requests from the audience, who clearly enjoyed themselves, singing along, and, in some cases dancing {don't tell the COVID watch}. When the time came to close the evening with "Silent Night" and the Ode to Newfoundland, people were reluctant to leave, continuing their conversations with bursts of laughter. Seniors left with three door prizes, a magnificent Gift Basket put together by Linda Nickerson, and a Christmas "grab bag" each.

The evening was made possible by the small organizing committee: Linda Nickerson, Joyce Power, and Tony Chadwick. A generous contribution made it possible to provide free transportation for those who needed it. We hope to get back into the rhythm of four dinners a year, with the next one tentatively scheduled for Easter 2022.

Respectfully submitted,
Tony Chadwick

Gower Affirm Advisory Group

Respectfully submitted by Gail Wideman, Chair

Report unavailable at the time of distribution.

Warm & Dry Fund

Respectfully submitted by Lorne LeDrew, Chair

Despite a couple rough years financially the contributions toward the Warm and Dry Fund continue to come in. Contributions to the fund for 2021 totaled \$13,315.25. Thanks to all who continue to donate.

As you may recall the original loan balances were $\$150,000 + \$50,000 = \$200,000$. Total contributions to date are $\$120,269.40$ plus we received the Heritage NL grant of $\$39,104.28$ for total receipts of $\$159,373.68$. The current loan balances as of Dec 31, 2021, are $\$66,250.00 + \$24,404.68 = \$90,654.68$. So, although we have come along way, we still have a way to go.

Thanks to all for your continued support!

Lorne LeDrew (Chair)

The General Protestant Cemetery Trustee Board Inc.

Report of the Chairman of the Board

Respectfully submitted by Harold Chubbs, Chairman of the Board

We are sorry that we are unable to have our Annual General Meeting again this year because of COVID19 restrictions.

We continue to make improvements to our cemeteries each year. In addition to our regular maintenance at all three Cemeteries, we filled, leveled and re-sodded a large number of graves and levelled up a number of headstones. We use several thousand square feet of sods per year.

During the year we had 226 burials, an increase of 12 over the previous year, of these 173 or 76.50% were cremations, an increase over the previous year. The following breakdown may be of interest:

Burials in:	<u>2018-19</u>	<u>2019-20</u>	<u>2020-21</u>
The General Protestant Cemetery	4 (2.11%)	12 (5.61%)	20 (8.85%)
Mount Pleasant Cemetery	142 (74.74%)	161(75.23%)	159 (70.35%)
The Field of Honor	21 (11.05%)	21 (9.80%)	12 (5.31%)
Memorials Gardens Cemetery	23 (12.11%)	20 (12.11%)	35 (15.49%)
Total Burials	190 100 %	214 100%	226 100 %
Cremations Included	127 66.84%	156 72.90%	173 76.50%

Your Board met only seven times during the past year because of COVID-19.

Our Trust Fund for Perpetual Care last year was \$257,000.00. This year we added \$10,500.00. The fund now totals \$267,500.00. This is invested in GICs to earn an average rate of approximately 0.04%.

Since 2012, we have taken \$424,000.00 from our trust fund to complete Memorial Gardens. We have paid \$153,252.00 back into the trust fund. We will eventually pay back the full amount.

There have been 115 burials in Memorial Gardens. We installed two new sections of concrete headstone foundation in 2021.

We plan on having a Columbarium installed at Memorial Gardens this year.

All maintenance at Memorial Gardens such as grass cutting, snow clearing etc. is done by our own staff.

We have sold 107 of the 120 niches in the Columbarium installed at Mount Pleasant in 2019. We have ordered another Columbarium which will arrive in May or June.

Because of COVID-19 outbreak, we were unable to hold on-site memorial services in either of the cemeteries in 2020 and 2021.

The Rev. Bill Mercer, Minister at Wesley United Church, prepared a service that was broadcast virtually and incorporated all three cemeteries.

Portions of the service were recorded at each cemetery and joined together for one continuous service that was broadcast on Facebook, U-Tube and over VOWR.

We are especially grateful for the work that Rev. Mercer and his technical assistant, Mark Chafe, provided to ensure the success of a "virtual" service during a time when gatherings were prohibited. We received many favourable comments about the service.

We miss the offering that we usually receive at the Memorial Services, however we did receive many donations through the mail this year.

Judy Kennedy from St. Andrew's Presbyterian Church has been appointed to the Executive Board. We still need another member for the Board. Please call the office if you are interested.

We appreciate those member churches that support the cemeteries financially and otherwise and thank them most sincerely. 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 months.

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

Bridges to Hope

Respectfully submitted by Eleanor Bonnell, Chair of Board of Directors

Bridges to Hope, like most other organizations in NL, has just come through a second year of operating under COVID-19. With COVID levels of restriction rising and falling, this meant that management were faced with fluctuating COVID Levels, but still working at maintaining a functioning operation with staff, volunteers, and clients. Despite often difficult conditions, Bridges to Hope was able to adapt successfully, and maintain its services. January saw the Pantry, which had been in a separate building from the Main Offices, move to the main floor of our Cookstown Road facility. A generous donation from Rotary and funds from City of St. John's enabled us to establish this larger, fully functioning Pantry, user friendly for staff and volunteers, in which to prepare food hampers for our clients. Offices of Bridges to Hope have moved upstairs in our building, which now also has a Board Room for meetings. Rotary's donation also enabled the conversion of the former Pantry into a Food Storage Facility. We have always had a shortage of storage space, which limited us from being able to participate in Food Rescue. We now have relationships with grocery stores who donate usable food that otherwise would have been thrown out, reinforcing our mission to reduce food wastage and increase food security for our clients. In November Bridges to Hope received a generous donation from Tim Horton's Smile Cookie Campaign and were able to purchase a Company Van to be used to pick up food from Food Drives, as well as shopping, and participating in more Food Rescues, thus expanding on our mission.

In August we had our Bags to School program and delivered 370 Back Packs full of quality curriculum based, age appropriate, school supplies to students of all grades to enable them to be prepared for classes. We also distributed over 2,000 Smart Snack Kits which provided school age children access to Healthy Food as recommended by Canada Food Guide.

In December we again partnered with Rotary to provide gift cards for 350 of our clients to purchase their Christmas food supplies at Colemans. COVID prevented us from providing actual Christmas hampers. Many of our clients preferred the gift cards as they then could make their own Christmas food choices for their families based on family size and need. This year we have increased our partnership with Local Wellness Collective and Connections for Seniors. These organizations deliver hampers for us to client members of our community who cannot physically access our pantry. Most days around 30 of these hampers are prepared by staff and volunteers in addition to the hampers they prepare for our regular clients. Over 3,000 hampers were delivered to vulnerable people in our community. Our own

regular client numbers vary from day to day depending on various circumstances including weather, but we had around 9,600 come for hampers this past year. Because of COVID we are also seeing new clients who need our assistance because of lower or no income.

Bridges to Hope requires the help of many people to carry out its programs. The increase in client numbers, and the work involved in carrying out our operations required that we increase staff. We depend upon our volunteers to assist in our Pantry, and to bake bread and cook meals in our Commercial Kitchen. They are an asset. As long as we had low COVID levels we had loyal volunteers who continued to come on a regular basis, and we were most grateful for their help. Unfortunately, with rising COVID restrictions, most were not available to work with us, we were unable to bake and cook, and at COVID Levels such as the current Level 4, volunteers were not allowed to be on our premises as our insurance only allows staff under the circumstances. Fortunately, we have an excellent staff, and they have all taken on extra work. Jody Williams is our Manager, Lesley Burgess who worked part time last year, has been hired full time as Procedure and Policy Coordinator, Raylene Roche, the Outtake Co-ordinator who was part time, has seen her hours extended, and Emily Noel, who was a summer student with us, has been hired part time to help with the Pantry for as long as needed. We appreciate their cooperation and willingness to help under COVID regulations.

Before COVID, the greater percentage of food for distribution was from donations from the general public. Our Participation Churches were consistent supporters as their congregations brought food items to church each Sunday. They also had Food Drives and other events at which donations of food were brought. Congregation members often dropped by our facilities bringing extra donations. COVID meant these activities were not allowed. Many members of the general public and other organizations and businesses also used to bring food donations and held Food Drives. All this came to a halt in 2020 with COVID regulations. 2021 saw some easing of these, and our Churches responded. Last year there were 10 successful Food Drives sponsored by our Participating Churches! Businesses and organizations are also responding and again supporting us with Food Drives and food donations.

We have, however, a challenge because of the quantity of food we need to maintain the number of hampers we pack. We are faced with having to purchase a higher percentage of our supplies. We pack Healthy Hampers to try to encourage healthy eating, and this involves fresh fruit and vegetables as well as eggs, when available. All of this is purchased. We make soups, our own bread, and items such as lasagna for which ingredients must be purchased. Many items that used to be donated such as tins of milk and cereal are so

increased in price, we see fewer donated, and we purchase them too as they are staples in our hampers. It is challenging, but we are a Food Bank, and our staff works very diligently to meet the challenge. We thank all those who donate food or funds to help us operate, and our staff who find the most efficient way to use our food and money.

We acknowledge the financial assistance of First Dawn Eastern Edge Regional Council of the United Church. We are a part of their Outreach Ministry and receive the benefits and supports it provides, and which have been valuable to us. We also acknowledge the support of the Presbyterian Synod of the Atlantic Provinces.

As a non-profit organization, we are dependent on the kindness and generosity of others for our existence. A list of donors is printed in the Annual Report of Bridges to Hope, a more comprehensive report compiled for our Annual General Meeting, and which is sent out to the Participating Churches at that time. We encourage you to read it. Our meeting this year will be held in April 2022.

Hopefully COVID will soon be under control, and some restrictions will be lifted so that the burden it places on all of us can be eased, and life can return to whatever will be the 'new normal.

Eleanor Bonnell
Chair, Board of Directors
Bridges to Hope

Board of Trustees

Respectfully submitted by David Norris, Chair

Report for the Year ended December 31, 2021`

Respectfully submitted by David Norris, Chair, March 8, 2022

1. Gower Street Church's Trustees are responsible for the safekeeping and management of the Congregation's real property and its Endowment and other funds held in trust. This report describes our activities during 2021.
2. The Board of Trustees was created by statute law, and specifically - in the context of Newfoundland and Labrador - *the United Church of Canada (Newfoundland) Act*. [Statutes of Newfoundland, 1926, c. 5; as amended by Statutes of Newfoundland, 1961, c. 8 and 1982, c. 36.] The Trustees are also governed by the detailed provisions of the United Church Manual, which require that they be elected by the Congregation and that they report to the Official Board as is necessary and appropriate. Gower Street's Trustees are elected for a term of three years and may be elected for successive terms.
3. Fourteen members of our Congregation served as Trustees during 2021. They were Edward Roberts, Fred Earle, Eric Hodder, Diane Hogan, Lorne LeDrew, Doug Moody, Suzanne Orsborn, Ken Peters, Dan Simmons, Tracy Sullivan, Roy West, Linda White and myself. Our Minister, the Reverend Pamela Jones-Fitzgerald is a Trustee by virtue of her office.
4. Edward Roberts served for many years as a Trustee, including several years as Chair, right up until his passing in early 2022. His dedication and leadership in sustaining and promoting the interests of Gower Street United Church over several decades were exemplary and invaluable. Edward of course, was also widely recognized for his leadership and multi-faceted contribution to the province in the broadest sense. Gower was very fortunate indeed that Edward chose to maintain an unwavering dedication, loyalty, and leadership in the affairs of this Church. We are genuinely grateful for his generous support, wise counsel and particularly, his warm friendship. We extend our sincerest condolences to Edward's family, and in doing so, we emphasize our deepest appreciation for his wonderful contribution to Gower Street United Church over so many years.

THE ASSETS MANAGED BY THE TRUSTEE

5. At the request of the Official Board, I assumed the role of Chair of the Board of Trustees in February of 2022. The principal responsibility of the Trustees is to manage Gower's Endowment Fund. The fund is a legacy which has been built up by members of Gower Street's Congregation over many years. The fund is strong evidence of their commitment to Gower Street, and over and above that, it generates a significant portion of Gower's operational revenue.

6. In addition to the Endowment Fund, Gower Street continues to benefit substantially from the Bequests made to it by the late Gordon Butler and Audrey March. Those responsible for the administration of the two Estates made payments to Gower Street again this year in accordance with their Wills. These payments do not become part of the Endowment Fund, but are transferred immediately to the Official Board and used to support the day-to-day operation of the Congregation.

THE 2021 PERFORMANCE OF GOWER'S ASSETS:

7. Gower's financial investments are held by CIBC Wood Gundy and Scotia Wealth Management, through their St. John's offices. John Mahoney at CIBC Private Wealth Management, and Dean Hong, at Scotia Wealth Management, are our two principal advisors.

8. The combined total value of our funds was \$878,448 at the end of 2021, compared with \$788,972 at the end of 2020 - which reflects a capital appreciation during the year of 11.3%. (The attached table outlines a comparative summary of our assets). In addition, it should be emphasized that all the income from the fund is transferred each year to the Official Board. In this regard, the dividend and interest income from the funds provided a further return of 3.5% during 2021 (Discussed below) for a combined overall return of 14.7 %. The assets are invested in securities issued by leading Canadian corporations: primarily banks, insurance companies, and utilities.

9. The investments held by the Trustees in Gower's Endowment Fund realized income of \$27,939 (3.5%) during 2021 through dividends and interest. Those funds held by Scotia Wealth Management, valued at \$440,982 as of 31 December 2021, earned income of \$17,467 (4.9%). Those held by CIBC/Wood Gundy were valued at \$436,988 at the end of the year; they provided realized investment income of \$10,472 (2.4%). It should be noted through most of 2021 a very substantial portion of the funds held by CIBC/Wood Gundy were invested in Fixed

Income securities as opposed to equities. This reflected the Trustees' Investment policy, and reflected the historically low interest rate environment. When the realized income is combined with the capital appreciation, the Scotia Wealth Management portfolio yielded a total return of 29.4% and the CIBC Wood Gundy portfolio recorded a total return of 3.0%. Also, at the end of the year, we held \$478 at the Newfoundland and Labrador Credit Union, which reflected the value of one voting share and a small cash balance.

10. In reviewing the performance of the portfolio in 2021, it must be noted that during the year, a total of \$215,000 previously held in Guaranteed Investment Certificates (GICs) matured. These securities had paid interest rates ranging from 0.85% to 2.25% in the past.

11. The Trustees assessed the market at the time these securities matured and determined that, in the continuing low interest rate environment, reinvestment of all these funds in GICs would yield even lower interest income for the Church than we had been receiving. Therefore, the Trustees in consultation with our investment advisors decided to invest part of the maturing funds in well-established equities (With track records of paying dividends of 3% to 5%) and part in fixed income (GICs paying interest of 1.0% to 1.6%). Accordingly, we invested approximately \$100,000 in relatively proven dividend-paying stocks and the remaining \$115,000 in GICs.

12. To accommodate this change, it was necessary to revise our asset mix investment guidelines to permit a maximum equity component of 60% and a minimum fixed income component of 40%. We sought advice on this change and our advisors confirmed that it represented a reasonably balanced income/risk /asset preservation approach.

13. Clearly, 2021 was a year of continuing volatility in the financial markets - with the continuation of historically low interest rates. In this context therefore, we regard the overall outcome as very positive, and reflective of our conservative investment policy and the prudent advice we have received from our principal investment advisors.

BUTLER, MARCH & ROBERTS' ESTATES & BEQUESTS:

14. Mr. Butler's Estate, which is managed by the Bank of Nova Scotia Trust Company, paid \$29,405 to Gower during 2021, while the bequest from Mrs. March's Estate, managed by the United Church Foundation, yielded \$15,592 for a

combined total of \$44,997 (compared with \$42,547 in 2020).

15. The other bequest managed by the Trustees is the fund in memory of Gladys L. Roberts, a life-long member of our Congregation. The fund is held at, and managed by, Scotia Wealth Management. It was worth \$21,650 on 31 December 2020 and \$27,790 on 31 December 2021, a capital appreciation of 28.3%. The income it generates is divided equally each year between the Gower Community Band (as successor to the Gower Youth Band) and the Minister's Discretionary Fund. This income amounted to \$894, a yield of 4.1% during 2021.

DAY-TO-DAY MANAGEMENT & 2022 OUTLOOK

16. The ongoing affairs of the Trustees are managed by our investment Committee, which throughout 2021, consisted of Edward Roberts, Suzanne Osborn and me. Ken Peters kindly agreed to join our Investment Committee in February of this year, following the sad passing of Edward Roberts. The Committee meets - either in person or through the internet - when necessary, and we have made it an established practice to report any significant developments to all our colleagues, by email.

17. As an early update on 2022, we note that on December 31, 2021, preferred shares valued at \$50,000 were redeemed for cash. These funds have since been reinvested by the Investment Committee of the Trustees, 50% in equities and 50% in GICs, consistent with the approach adopted in 2021.

THE ENDOWMENT IS A LEGACY:

18. Gower's Endowment Fund holds assets accumulated over many years. It earns a substantial income for Gower Street each year, all of which is paid over to the Official Board to help to defray its expenses. The Fund is a legacy to those who have gone before and should be treasured and respected because of that. Today's Trustees are as equally dedicated to preserving the funds as were all those who have served as Trustees over many years.

Gower Endowment Fund

Gower Street United Church Endowment Fund

Assets as of Dec 31, 2021, vs. Dec 31, 2020

Investment Portfolio	31/12/2021	31/12/2020	
Scotia Wealth Management			
...Cash & Securities maturing within one year	53,148	2,663	
...Preferred Shares	139,800	153,220	
...Equity*	248,034	198,309	
Total Scotia Wealth Management	440,982	354,192	
CIBC Wood Gundy			
...Cash & Securities maturing within one year	70,999	219,209	
...GIC's (maturing beyond one year)	50,000	-	
...Fixed Income Balanced Funds	216,471	215,044	
...Equity	99,518	-	
Total CIBC Wood Gundy	436,988	434,253	
NLCU			
...Residual Cash + Voting Share	478	527	**
Total Endowment Fund	878,448	788,972	**

*Gladys Roberts bequest (Dec 31, 2021, = \$27,790 vs Dec 31, 2020, = \$21,650) is included in the main SWM portfolio.

** Certain 2020 balances restated to conform with 2021

MINUTES OF 2021 CONGREGATIONAL MEETING

Respectfully submitted by Ruth Francis

Gower Street United Church

ACM

May 30th, 2021

Present: 41 in person, 6 on Zoom.

Welcome: Chair Pat Griffin There will be 3 speakers. Patrick Griffin, Gail Wideman and Ed Roberts. We have Zoom members online. Any remarks will be done from the mics which will be cleaned after speaking.

Prayer: Rev. Pam

Appointments: Chair Lorne LeDrew called for Pat Griffin to be Chair and Ruth Francis to be Secretary for this meeting. Motion: Rev. Marion Parady/ Daryl Pullman ... passed.

Adoption of Agenda: Tony Chadwick/ Jim Hiller ... passed.

Minutes of 2020: Motion to adopt...Lorne LeDrew/ Judi Somers... passed

Message from the Chair: There has been a great job done by Lorne and the Covid Committee to allow us to open safely. Thanks to the congregation for adhering to the rules. We have a great connection to the outside world thanks to our AV equipment and our online broadcasts. With the vaccines now we don't know how that will affect us in our worship. We have gotten many things done during this year thanks to everyone involved.

Minister's Report: Our three ministers wrote reports for the Annual Report. This has been a roller-coaster year with everything closed. We have grown in many ways. We have especially missed the children. We hope that in the Fall we will get back to having coffee and fellowship downstairs. As you all know, Linda Hogan left in the summer. We miss her very much and thank her for her work for Gower. We have substantial new technology installed in the church and have gained a large online congregation. We get letters from all parts of the world commenting on our service. The Worship Team is working together to plan the ministry and

music for each service. Our thanks to Ken Butt for, without him and all his volunteer hours, this would not be possible.

In Memoriam: Names of the deceased members from the congregation, from the past year, were read, followed by a moment of silence.

Committee Reports:

Pastoral Care: Work is ongoing

Men's Club: The Financial Report will be added to the written report.

Outreach: A motion was made by Judi Somers, Seconded by Rev Marion Pardy, that the goal be set for the M&S fund, at \$33,000. Passed

Nominations Committee: Thanks, of appreciation from Gail Wideman and Rev Marion Pardy go to Lorne Ledrew as Board Chair, Judi Somers as Chair of Nominations, and Jim Hiller as Chair of Heritage and Archives, who will be stepping down from these positions.

New: Elected to the Board: Carolyn Anstey-Moores as Vice President, Fred Earle as Treasurer, Jim Hiller and Rob Pitt as co-chairs of H & A with one vote, and Lorne LeDrew as Member at large. Motion Gail Wideman/ Marion Pardy. Carried.

Non-Board members accountable to the Board: Ed Roberts - Trustee

Pat Griffin - Regional Rep.

Doug Moody - Bridges to Hope Rep.

Motion: Any vacancies to be filled will be done. Gail/Judi passed

Appreciation to Pat and other Board members, thanks to the nominations Committee and to members of the congregation attending. Gail and Judi

Financial Report: Covid relief fund - \$60,000. large endowment fund. *Operating fund* has a surplus operating budget. There were two large donations in Dec. plus \$36,000 from Canada Wage Subsidy. Rental was down but there was a savings in salaries.

QUES. Rev. Marion: Does this take into account the new proposals?

ANS. Yes. The increase in salaries will be \$5,000 or \$6,000.

The *Restoration Fund* includes the Warm and Dry Fund and the Heritage Grant. There were some repairs done (\$39,104) and windows replaced (\$16,589 donation from the Men's club) We made a lump sum payment on the loan. (\$48,729) The AV equipment cost \$26,907.

Endowment Fund: Revenue from market value change in investments - \$11,947. Fund balance end of year: \$786,694.

Organ Fund: There were no expenses. The value of the organ is \$462,372. With no depreciation and the fund year end is \$480,623.

Other Funds: M & S: As money comes in it gets sent out. Revenue \$26,855, dispersed, \$26,855

2021 Budget: Projecting Total Revenue - \$338,800. Total Expenditures - \$365,700. Total Deficit - \$26,900

Motion to approve all reports: Roy West/ Daryl Pullman passed.

New Business: We are offering 2 positions to be advertised for the Fall. A Youth and Young Families Minister and an Office Administrator. What does the Church need? We need to help the congregation to grow and to reach more and younger families. We need more cost into administration.

a) Youth and Families Minister: M & P 30 hours are sufficient hours to fulfill the job proposed for the new position. The salary cost is given to us. The next step is to go to Regional and ask for approval. There will be an open competition and hopefully this will be in place by Sept. 2021.

Ques: Jill Handrigan: In the job description, what is the minimum training needed? Do they need social media development? *Ans:* Rev. Pam: Anything developed for social involvement needs a theological degree, knowledge of social media, and we use liturgy etc. that is already developed.

Bert Riggs: Corrections are needed in the job description: little points to be fixed in the official job description. Motion: Pat/ Daryl

b) Part-time office administrator 10 hours a week to begin in Sep. 2021.

Ques: Rev. Marion: Can we submit editing?

Ans: Yes

Ques: Jill Handrigan: Has there been any thought about sharing with another Congregation?

Ans: Yes. That has been discussed and we can see that this is done when the job is advertised,

Ques: Daryl Pullman: Does this have to be approved by Regional?

Ans: Pat: Part-time work only has to be approved by the Congregation. We could have the competition read out at other Churches.

Ques. Rev. Marion: Could we budget at 15 hours and reconsider \$18.00 an hour since \$18.85 is the living wage amount?

Ans: Ken Peters: It's hard to afford at \$15.00. Not recommended.

Proposed Motion: Pat/ Daryl Revisit the amount. It's possible for the church to do this, before the proposal is posted, once settled. *Lynette Hillier* proposed an increase to the living wage with 25 hours to the Ministerial position. *Pat Griffin:* This was already discussed, and we don't want to lump these together.

Vote was taken and passed with Lynette Hillier dissenting.

Ques: Dave Guzzwell: Is 10 hours a week enough time to get the work done?

Ans. Pat: It's possible to use summer students as well as volunteers. Fred Earle has been doing a lot of the work on finances that Linda Hogan did.

Proposal: Hiring a person on commissioned-based pay, to find renters for Gower's available rentable areas. Motion Pat/ Carolyn Passed.

Endowment Fund: Ed Roberts, Chair of the Gower Trustees, explained how the Endowment Fund is managed. The United Church of Canada act says that the congregation elects the Trustee Board. They are the legal owners of the church property and responsible for bequests and the dealings with the capital and the interest from them. In a bequest, Mrs. March, after death we get the capital. Gordon Butler left a substantial income to Gower. Also, Gladys Roberts left a substantial amount, \$790,000, which is invested in stocks and bonds etc. and that has increased. The Trustees administer it and \$27,000 is paid to the Board. This is income, not capital. This capital enables us to borrow money when needed, e.g., for the furnace and the organ. The congregation can change the policies on this but if we start using the capital, we will start losing money and assets.

Funds began in the 1980's when we sold two manses. The Minister is now given a living allowance.

Condo project: Three Churches are involved: Gower, The Kirk, and The Basilica. We have been in contact with the City Council about the impact it will have on the Churches, parking, and the Heritage District. We've had no compliance from the city. There have been press releases and interviews done. There's been a letter to the joint congregations. The buildings will go there, and we are ignored by the city council.

Comment: Bert Riggs: We have to support the work of the committee. There will be a Municipal Election soon. We can, as a Church, point out what the consequences of their actions will be. We are a UNESCO Heritage site and they are getting rid of our green space and our parking.

Adjourned: 1:55

Respectfully Submitted

Ruth Francis, Secretary.

Finance Committee Report

Respectfully submitted by Ken Peters, Chair

Unfortunately I am unable to be present for the congregational meeting as I am recovering from COVID. All is well, and should be out and about in another few days.

Another year is in the books as they say. Certainly 2021 has been a challenging year. The second year of living with COVID and the restrictions the virus has imposed upon us. Not only have limitations been put on each and every one of us socially but it has had economic implications as well. Fortunately through the continued support of the congregation we have pulled through these tough couple of years. With our Treasurer (Fred Earle) availing of the various programs offered by the Government of Canada, additional support from some of our renters, church groups and in particular significant donations from a congregation member have greatly improved what would have been a couple of financially devastating years.

Last year I referenced our insurance costs and the need for these to be addressed. Over the course of the year we had numerous discussions with representatives from district as well as with the agents representing the insurance company. The church insurance policies are negotiated by the United Church Of Canada and then we all pay our proportional share. Aware of the financial pressures these rates were having on congregations, the United Church negotiated three coverage options, all with various levels of costs and varying levels of coverage. Unfortunately for Gower, we are deemed an historic property and as a result are required to carry coverage for full replacement cost. The most expensive option offered. The United Church of Canada is very aware of the high cost of insurance and the financial

implication on all its congregations. They are continuing to look at alternatives and hopefully will have some additional options in the future.

This coming year we are proposing a budget with a significant deficit. One that we know will raise questions and concerns. It has raised many from us as well. There are several points of context to help explain how we have come to this proposed budget.

1. It was agreed unanimously by the board during this past year that we would invest in the Youth and Family ministry at Gower. This involved the approval and hiring of Rev. Rebecca. I think we would all agree that Rev. Rebecca has become a significant piece of the ministerial team and we feel so pleased and fortunate to have her in this roll.
2. Over the past number of months Pat Griffin and I have had various levels of discussion with the executive director of Music NL. A two pronged approach was discussed. The first involved Music NL moving their office to Gower. (Small staff of 2) The second involved Music NL taking on the role of Rental Agent for Gower. At the time of the budget confirmation this arrangement had not been finalized but we felt confident that a deal was imminent. Fortunately, over the last few days it has been confirmed by Music NL that approval for this structure has been granted by their Board of Directors. I believe Pat will speak to this in more depth at the congregational meeting.

With this being said let me explain the proposed deficit and what this may mean going forward. Unfortunately we are almost quarter way through 2022 and this arrangement won't be fully implemented until we are possibly half way through 2022. So we have some catching up to do and a deficit for 2022 is very likely but going forward here is what we hope it will look like.

1. Music NL will pay \$1500 a month in rent to operate out of Gower. (Small staff 1-2 people)
2. High potential that we have another long term tenant that will join Music NL. Another \$1500 a month. These two parties potentially contribute \$36,000 annually. The deficit is cut in half.
3. Music NL has over 600 members that are always looking for space for not only concerts but things such as song writing circles, music lessons, conferences,

gala events etc. Having Music NL with us in this capacity could potentially be a game changer for the finances at Gower. All we would require is an additional \$3000 in additional rentals a month to balance the budget. Pat, myself and with direction from the board will work with Music NL to make this as productive and financially rewarding for all involved. At the same time not disrupting the activities and traditions of Gower's many groups and committees.

We hope that the Gower congregation will support and welcome this new initiative. We truly believe that as I said earlier, this could be a game changer for the finances at Gower and hopefully assist in taking the financial pressure off the congregation.

Financial Reports Respectfully submitted by Fred Earle, Treasurer

**Gower Street United Church
Financial Statements
December 31, 2021**

**Gower Street United Church
Statement of Financial Position
December 31, 2021**

ASSETS

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2020 Total	2019 Total
Current assets							
Cash	54,395		9,207			63,602	115,845
Short term investments	10,255		115,418			125,673	164,925
Accounts receivable	24,802					24,802	17,490
HST rebate receivable	10,248					10,248	3,474
Due from (to) other funds	(168,569)	87,931	0	16,169	64,469	0	0
Total current assets	<u>(68,869)</u>	<u>87,931</u>	<u>124,625</u>	<u>16,169</u>	<u>64,469</u>	<u>224,325</u>	<u>301,734</u>
Capital assets	1,913,163			462,372		2,375,535	2,375,535
Long term investments, cost			634,214			634,214	584,705
Long term Investments- change in MV			119,609			119,609	31,868
Total assets	<u>1,844,294</u>	<u>87,931</u>	<u>878,448</u>	<u>478,541</u>	<u>64,469</u>	<u>3,353,683</u>	<u>3,293,842</u>

LIABILITIES

Current liabilities							
Payables and accruals	14,972					14,972	42,263
Current Portion of long-term-debt		22,145				22,145	22,145
Total current liabilities	<u>14,972</u>	<u>22,145</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>37,117</u>	<u>64,408</u>
Long term debt	<u>60,000</u>	<u>68,510</u>	<u></u>	<u>0</u>	<u></u>	<u>128,510</u>	<u>150,653</u>
Total liabilities	<u>74,972</u>	<u>90,655</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>165,627</u>	<u>215,061</u>

FUND BALANCES

Fund Balance	<u>1,769,322</u>	<u>(2,724)</u>	<u>878,448</u>	<u>478,541</u>	<u>64,469</u>	<u>3,188,056</u>	<u>3,078,781</u>
Total Liabilities and fund balance	<u>1,844,294</u>	<u>87,931</u>	<u>878,448</u>	<u>478,541</u>	<u>64,469</u>	<u>3,353,683</u>	<u>3,293,842</u>

Gower Street United Church
Statement of Operations and Changes in Fund Balance
December 31, 2021

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2021 Total	2020 Total
Revenue							
Offerings	222,535	4,000		1,970	34,507	263,012	298,083
Investment income	72,057					72,057	69,471
Rental income	24,770					24,770	23,530
Fundraising	5,363					5,363	2,976
United Church Women contributions	1,140				100	1,240	1,500
Other income - special offerings	3,915	13,315				17,230	20,628
Transfers from other Funds		8,296				8,296	4,050
CEW Subsidy/ Gov NL subsidy	24,091					24,091	36,474
Heritage NL Grant		-				-	39,104
Change in value of investments			91,754			91,754	11,947
Gower Community Band contributions		10,000			-	10,000	800
Men's Club contributions	200	5,000			250	5,450	16,989
Total revenue	354,071	40,611	91,754	1,970	34,857	523,263	525,552
Expenditures							
Salaries and wages	225,570					225,570	217,539
Repairs and maintenance	20,937	-		4,052		24,989	15,924
Utilities	52,227					52,227	40,899
Office and sundry	12,801					12,801	10,070
Committee expenses	5,136					5,136	5,085
Insurance	26,829					26,829	24,739
United Church assessments	15,902					15,902	15,902
Interest on long term debt		3,869		-		3,869	6,315
Other fund expenses		6,187			37,992	44,179	75,939
Interest and bank charges	2,486					2,486	4,309
Total expenditures	361,888	10,056	-	4,052	37,992	413,988	416,721
Excess (deficiency) of revenue over expenditures	(7,817)	30,555	91,754	(2,082)	(3,135)	109,275	108,831
Fund balances, beginning of year	1,777,139	(33,279)	786,694	480,623	67,604	3,078,781	3,185,888
Fund balances, end of year	1,769,322	(2,724)	878,448	478,541	64,469	3,188,056	3,294,719

Gower Street United Church
Statement of Revenues and Expenditures - Operating Fund
December 31, 2021

	<u>2021</u> Total	<u>2020</u> Total	<u>2022</u> Budget
Revenue			
Offerings	222,535	224,326	188,500
Investment income & Bequests	72,057	69,471	70,000
Rental income	24,770	23,530	50,000
Mens Club contributions	200	400	
Fundraising (net of expenses)	5,363	2,976	5,000
United Church Women contributions	1,140	1,500	
Gower Community Band contributions		500	4,800
Canada Emergency Wage Subsidy/ Gov NL subsidy	24,091	36,474	-
Other Income	<u>3,915</u>	<u>3,669</u>	<u>5,000</u>
Total revenue	<u>354,071</u>	<u>362,846</u>	<u>323,300</u>
Expenditures			
Salaries and wages	225,570	217,539	258,225
Repairs and maintenance	20,937	15,924	22,500
Utilities	52,227	40,899	54,300
Office and sundry	12,801	10,070	8,446
Committee expenses	5,136	5,085	6,300
Insurance	26,829	24,739	28,000
United Church assessments	15,902	15,902	16,000
Interest and bank charges	<u>2,486</u>	<u>4,309</u>	<u>2,600</u>
Total expenditures	<u>361,888</u>	<u>334,467</u>	<u>396,371</u>
Excess (deficiency) of revenue over expenditures	(7,817)	28,379	(73,071)
Fund balances, beginning of year	<u>1,777,139</u>	<u>1,748,760</u>	
Fund balances, end of year	<u><u>1,769,322</u></u>	<u><u>1,777,139</u></u>	
Committee Budgets			
Worship & Sacraments			3500
Family Ministry			1000
Christian Education			200
Outreach			500
Heritage & Archives			200
Pastoral Care			400
Official Board			500
Stewardship Expenses			<u>6300</u>

**Gower Street United Church
Statement of Revenues and Expenditures - Restoration Fund
December 31, 2021**

	<u>2021</u> Total	<u>2020</u> Total
Revenue		
Offerings	4,000	7,440
Heritage NL Grant	-	39,104
Warm & Dry Fund offerings	13,315	16,959
AV system project donations	8,296	4,050
Gower Band - AV system donation	10,000	
Mens Club - AV system donation	5,000	
Mens Club	<u>-</u>	<u>16,589</u>
Total revenue	40,611	84,142
Expenditures		
Restoration expenses	320	15,507
Interest on debt	3,869	6,315
AV system expenditures	<u>5,867</u>	<u>26,907</u>
Total expenditures	<u>10,056</u>	<u>48,729</u>
Excess (deficiency) of revenue over expenditures	30,555	35,413
Fund balances, beginning of year	<u>(33,279)</u>	<u>(68,692)</u>
Fund balances, end of year	<u><u>(2,724)</u></u>	<u><u>(33,279)</u></u>

Gower Street United Church
Statement of Revenues and Expenditures - Endowment Fund
December 31. 2021

	<u>2021</u> Total	<u>2020</u> Total
Revenue		
Market value change in investments	91,754	11,947
Endowment Fund Donations	<u>0</u>	<u>0</u>
Total revenue	91,754	11,947
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	91,754	11,947
Fund balances, beginning of year	<u>786,694</u>	<u>774,747</u>
Fund balances, end of year	<u><u>878,448</u></u>	<u><u>786,694</u></u>

Gower Street United Church
Statement of Revenues and Expenditures - Organ Fund
December 31, 2020

	<u>2021</u> Total	<u>2020</u> Total
Revenue		
Offerings	1,970	2,370
	<hr/>	<hr/>
Total revenue	1,970	2,370
Expenditures		
Repairs and maintenance	4,052	-
	-	-
	<hr/>	<hr/>
Total expenditures	4,052	-
Excess of revenue over expenditures	(2,082)	2,370
Fund balances, beginning of year	<hr/> 480,623	<hr/> 478,253
Fund balances, end of year	<hr/> <u>478,541</u>	<hr/> <u>480,623</u>

Gower Street United Church
Statement of Revenues and Expenditures - Other Funds
December 31, 2021

	Archives Fund	Benovelent Fund	Cemetary Fund	Choir Fund	Bridges to Hope	D Osmond Organ Memorial Fund	Memorial Fund	Outreach Fund	History of Gower Fund	Mens Club	Mission & Services Fund	Gower Band	Clock Tower	Prayer Shawl	Other Funds	2021 Total	2020 Total
Revenue																	
Offerings		609	360	3,166	1,515			1,319			26,955	399		134	50	34,507	63,947
UCW contributions											100					100	0
Gower Community Band																0	300
Mens Club contributions											250					250	
Total revenue	0	609	360	3,166	1,515	0	0	1,319	0	0	27,305	399	0	134	50	34,857	64,247
Expenditures																	
Other fund expenses		224		3,350				633			18,694				15,091	37,992	33,525
Total expenditures	0	224	0	3,350	0	0	0	633	0	0	18,694	0	0	0	15,091	37,992	33,525
Excess (deficiency) of revenue over expenditures	0	385	360	(184)	1,515	0	0	686	0	0	8,611	399	0	134	(15,041)	(3,135)	30,722
Fund balances, beginning of year	1,319	1,114	115	(5,638)	345	7,721	(1,023)	21,716	12,049	(2,330)	804	1,410	5,831	0	24,171	67,604	36,882
Fund balances, end of year	1,319	1,499	475	(5,822)	1,860	7,721	(1,023)	22,402	12,049	(2,330)	9,415	1,809	5,831	134	9,130	64,469	67,604

COVID 19 Committee

Respectfully submitted by Lorne LeDrew, Chair

Given as we are moving closer to normalcy, this a good time to recognize the great work done by so many people over the past two years. In many ways it seems like just yesterday that we held a meeting in the Lecture Hall on Saturday, March 14, 2020, and decided to take temporary measures as the Pandemic arrived on our shores. Well, here we are two years later, and it looks like we can finally relax most controls and return to normal - whatever that means these days.

The COVID 19 Committee was formed to manage our response and to guide us through the pandemic. The committee was composed of Rev. Pamela, Patrick Griffin, Fred Earle, Ken Peters, Daryl Pullman, Dave Robbins, Ed Moores and Lorne LeDrew (Chair). Over the two years others were periodically brought into the discussion including Doug Dunsmore, Carl Goulding, Carl Wright, Angeline Anstey and the other members of the Board and staff.

Throughout the past two years we closely monitored and followed all guidance from the Provincial Department of Health, the First Dawn Eastern Edge Regional Council and our Congregation. During this period, we made many difficult decisions and I think in hindsight there wasn't one that we later regretted.

There are many people that made this journey less arduous as it may have otherwise been. As we were no longer able to have you come to Gower each Sunday, we were able to bring Gower into your home each week. This was almost entirely due to the work and dedication of one person - Ken Butt. His tireless work cannot be over-stated. We all owe Ken our deepest gratitude. As Ken provided the technical knowledge to bring worship into our homes.

It was the worship team that lifted our spirits during those long times of isolation and loneliness. Rev. Pamela, Rev. Ettie, Rev. Rebecca, Doug and Grace Dunsmore, Carl Goulding, along with many more stepped up time and time again. When we were allowed back in the Sanctuary many worked together to make it a safe environment, especially Dave Noseworthy, Ed Moores, Ken Peters, Carl Wright and the ushers, Lester Barbour, and Bert Riggs.

From a financial perspective Fred Earle kept a steady eye on all the various financial programs available and you can rest assured that we took advantage of them all.

This was two years that none of us ever want to see repeated. Nevertheless, the work of all those mentioned above along with your steadfast trust, patience and belief in Gower brought us through with a sense of community and strength to carry on.

Thank you All!!

Respectfully submitted

Lorne LeDrew (Chair)