



ANNUAL REPORT 2020

Gower Street United Church



Email: office@gowerunited.com

Website: gowerunited.com

Tel: 709-753-7286

99 Queen's Rd. St. John's NL A1C 6M6

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 _____	9
Worship and Sacraments Committee _____	10
Music at Gower _____	11
Church Membership as Noted in The Official Registers _____	13
Pastoral Care Committee _____	14
Heritage and Archives Committee _____	15
Ministry and Personnel Committee _____	16
Outreach Committee _____	18
Property Committee _____	19
Stewardship Committee _____	20
Communications Committee _____	22
Children, Families and Education Committee _____	23
Gower Community Band _____	23
Gower Street United Church Women _____	25
Gower Street Men's Club _____	26
Senior Choir _____	28
Seniors Group _____	30
Gower Affirm Advisory Group _____	30
Warm and Dry Fund _____	31
General Protestant Cemetery Committee _____	32
Board of Trustees _____	34
Gower Endowment Fund _____	38
Minutes of 2020 Annual Congregational Meeting _____	39
Finance Committee Report _____	50
Financial Reports _____	51

Our Vision:

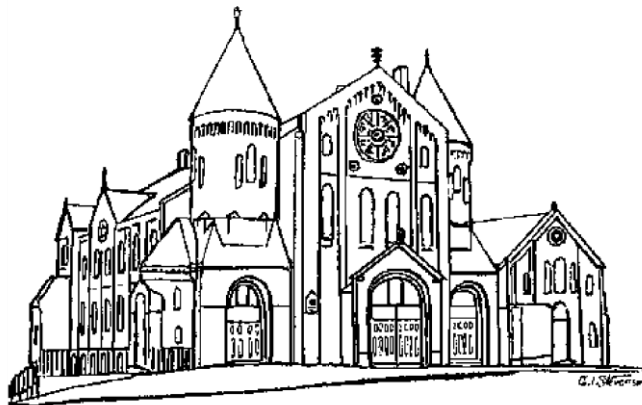
The people of Gower Street United Church are committed to doing right by Jesus' teachings: loving, serving, giving generously in our local, regional, and global communities. We envision a vibrant and evolving community where tradition is honoured, change is embraced, and injustice is challenged. We are 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.

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,

I want to begin the report from the Chair with things I'm grateful for at Gower:

1. The resilience of our Church. Someday soon, we will look back on this period, as we have in other challenging times, and take pride in how we moved forward through the pandemic, rather than staying still or worse. That's special.
2. Our shared vision. Open hearts, open arms, open minds, in an affirming place within the United Church of Canada. I can genuinely feel that we are continuing to settle into and embrace our new vision and bring it to life in our work and community.
3. Generous volunteers, supporters, staff. There were no days off for Gower from the first days of the pandemic. And that commitment has shown itself through, among others things, the continuation of excellence in worship, our online streaming projects, the completion of a renewed strategic plan, fundraising projects, and so on. So there is a special community at Gower, and it came together in service, once again, this year.

The results of these things are, I believe, significant forward momentum through 2021 and beyond. Just consider that for a moment, the work of Gower and its community has continued at such a pace that we will literally hit the post-pandemic ground running. For example:

- Our online streaming project is complete
- The Congregation and several rental tenants have returned to service
- We have completed a renewal of Vision 2025
- Our Youth Group has continued to meet, and Confirmation classes have started.

That momentum is critical, as significant challenges await us. First are the challenges and ambition that we set for ourselves in our Vision 2025 Mission Articulation Plan. That renewed direction for Gower Street to 2025 and beyond is ambitious and will be difficult, but we believe the potential outcomes can be transformative for Gower and our downtown community.



Second is our financial stability and ensuring that we continue to grow revenue through, for example, rentals, online donations from members near and far, higher rates of recurring revenue, and significant fundraisers. That will become a heightened focus for the Board and our Stewardship committee.

This is my first Annual Report as Chair of the Board, and I am sincerely grateful for our staff and members of the Board, and ongoing support from volunteers, for their work at Gower in support of our vision. I sincerely look forward to my second year and more.

From the Minister's Desk

Respectfully submitted by The Rev. Pamela Jones-Fitzgerald

It has been quite the year. Yet, we have moved through it with energy and grace! Hallelujah!!! Amen!

This report will celebrate all of you who have spent incredible time, talent and unwavering commitment guiding this great faith community that is Gower Street United Church through this pandemic. During the year 2020, we have all shared our profound gifts of compassion, justice, and love within our faith community and with the enhancement of new technology... waaaaaay beyond our front doors!

I am deeply grateful for all the gifts and Spirit you continue to sow in faith and love. Our faith community has continually kept growing during this past year...

When it felt like Church was taken away at the start of the pandemic, we found communion in a virtual community whose stained-glass windows became YouTube channels and Zoom screens that helped us reach one another.

When choir lofts were silenced, voices around kitchen tables and sofa-converted pews enabled us to sing our silent nights and hallelujahs. We added the wonderful voices of our choral scholars. Their commitment in this time to our faith community was unwavering!

In the chaos of this past year, we may not have done everything right, but we strengthened our commitment to always do the right thing - for one another, for our neighbor, and in the name of the Spirit with **open hearts, open arms and open minds**.



In a world filled with violence, hatred and turmoil, we declared that we need each other even with our differences, and we continue to honor the grace of the Creator's Spirit within each of us.

When we heard and knew that people were hurting, we bridged the gap with many small things that we do really well - we cultivated kindness and compassion even when grief, loss and fear were weighing us down. We continued Outreach even at a distance. We continue to reach for the stars even when the future is so unknown!

There was a time that we all took the sunrise and the powerful sound of the ocean waves for granted. Now we rise, celebrating what can come when we stand together, a loving faith community united in the unconditional love and compassion of Jesus Christ.

Over this past year, I have been astounded by a staff team whose commitment and passion for ministry is unrelenting, for the commitment of leaders in our congregation that refused to take a back seat even when the future, let alone the next day, was completely unknown. We got through it TOGETHER!

It is outstanding to watch and know the simple yet profound ways that each of you loves those in your bubble and beyond! We have a fire, passion and vision that still burns stronger, even when uncertainty at many times through this year seemed to want to paralyze us and stop us right in our tracks ... we pushed through with God's unwavering grace!

We have changed drastically in so many ways during this past year, but the foundations of who we are as disciples of Jesus Christ are even more real as we navigate our way through this pandemic. We are passionate, loving people!! I am even more encouraged and excited about our future together!

We are a community built on the unconditional love and passion of Jesus. So let it be said and known that we indeed are a church with open hearts, open minds and open arms.

In faith and hope,

Rev. Pamela



Pastoral Care Minister

Respectfully submitted by The Rev. Ettie Gordon-Murray

Pastoral presence has taken on new nuances since the beginning of the COVID-19 pandemic and its variants: cups of tea have become more telephone conversations; face-to-face visits have become more "thinking of you" cards and telephone calls; visits to those in hospital have become messages left with nursing personnel on hospital units and emergency rooms; talking with the unwell via a cell phone held by a loved one; visits to funeral homes, with those who grieve, have become telephone visits, and at times (when COVID guidelines allow), brief socially-distanced visits with loved ones to plan a funeral; all thoughtful ways of conveying the message that we (your church family) hold you and yours in thought and prayer in those uncertain places of illness, loneliness, death, and grief.

In special circumstances, as the first and second waves of coronavirus decrease; and life begins its return to some semblance of normalcy in personal care homes, long term care facilities, and hospitals (with appointments and attention to the safety and well-being of persons), face-to-face visits are becoming a possibility.

Another important way I have appreciated staying connected in this extraordinary time is through weekly prayer postings to "Soul Food" found on Gower's web page. It has given me joy to think prayerfully of congregants, adherents, and those for whom we pray as I prepare to be together while apart in this way. Feedback assures me - for some, it is a lifeline.

As we fast approach the jubilant Day of Pentecost, my prayer for you is that the Holy Spirit will spark new life and deeper insights into the mystery of the ministry to which Jesus has called us.

In the ongoing tumultuous days of the COVID-19 pandemic, may God bless us all with peace and deepening understanding into our part, inaction and Spirit, as present-day disciples who inhabit the earth and passionately care for each other in God's realm - in our time.

Peace, joy, and love,

Ettie



Children, Youth and Young Families Minister

Respectfully submitted by Rebecca Pike

Looking back over 2020, it almost seems like a blur! It was a year of shifting plans and creative thinking. Yet, as a community at Gower, I believe that we stayed connected and welcoming as we grew in new and unexpected ways.

In 2020, Gower Cares was developed, a group of Gower youth who are working to share connection and love within our community during the time of physical distancing, along with development for how we connect for worship and share in the community; while physically apart, we remained connected in Spirit.

With thanks to technology, our youth were still able to gather regularly. We used videos to share activities and time with families to keep in touch. Thankfully, many families were willing to send us videos to share in worship, including Ken Butt's exceptional skills mixing our children singing the Circle Song to see them during worship.

The hardest part of 2020 for me was missing being able to physically gather to explore faith and interact with our families. However, it was a highlight for the year that we could offer our Christmas Eve worship. While different, it was terrific to gather some of the families of Gower for this tradition.

I want to take a moment to thank all the families who embraced my ideas for ways to connect. To the youth who embraced a new approach to youth group, hopefully, we will be gathering in person soon! To Dana Collins, thank you for embracing new ways to do choir practice to bring us music for Christmas Eve and supporting Gower Cares. Finally, to Lincoln Addison, thank you for stepping into the Chair of the Children, Family and Education Committee and being a constant support to me.

Many dreams we had for 2020 didn't play out as we hoped, like regular family events and more intergenerational worships. Yet while reflecting on the blur of 2020, I am grateful that I got to walk this journey with Gower: it was a year of change, but there was always support in this community.

So as Tomos Roberts writes, "dream of tomorrow and all the things we can do. And who knows, if you dream hard enough, maybe some of them will come true". Let's continue to connect, to grow and to dream together, beautiful things are happening in this community.



Worship and Sacraments Committee

Respectfully submitted by Angeline Anstey, Chair

The year 2020 was one of the most challenging years for our congregation because of the worldwide Covid-19 epidemic. However, thanks to our creative Ministerial staff, Music Leaders and the tremendous efforts of our Video Master, Ken Butt, we were able to begin live-streaming our services, allowing our congregation to grow outside the walls of our Sanctuary. Without a doubt, this has been one very positive result of an otherwise tragic epidemic!

The Worship & Sacraments Committee is responsible for regular and special worship services, the administration of the Sacraments, developing policy concerning 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. In addition, it is the W&S Committee that approves Baptism and Confirmation.

Our Ministerial team: Our Minister, The Rev. Pamela Jones-Fitzgerald, The Rev. Ettie Gordon-Murray, Pastoral Care and student Minister of Youth and Families, Rebecca Pike, worked very creatively to meet the needs of our congregation. In addition, they worked cooperatively to provide meaningful worship and Outreach to all ages in our congregation and beyond with the move to live-streaming. Their efforts have been greatly appreciated by everyone.

Special thanks are due to other individuals who served in worship leadership throughout the year: The Very Rev. Marion Pardy for worship and Confirmation preparation, The Rev. Ettie Gordon-Murray, The Rev. Bruce Kearley, Katie Vardy, Stella's Circle and the joint city-wide "A Quiet Evening of Reflection" participants. In addition, we thank congregational members for their participation when asked.

In 2020 we had 5 Baptisms, 16 Deaths and no weddings. Holy Communion was served four times (in-congregation and virtually).

We continue to support Keith Wiseman in his pathway to ministry. Keith is enjoying ministry at St. Peter's United Church, St. Peter's, Cape Breton while continuing his studies towards his Designated Lay Ministry.



We appreciate the ongoing efforts of Carl Wright: Ushering Team and Gail Wideman: Greeters Team. They continue to make our Church a welcoming place while adhering to the Covid team's guidelines.

We also thank David Noseworthy for his continued care and the congregation members who are always willing to participate when asked.

We look forward to the day in the near future when we will see more of you in the Sanctuary and chat over a cup of tea after Church!

Music at Gower in the time of Covid

Respectfully submitted by Doug Dunsmore, Choir Director

I have been asked to report on the making of music for worship during 2020 and our COVID experience. It has been quite a journey, and we have needed to adapt several times to the changing conditions and requirements. Throughout this time, we endeavored to create a service that would be meaningful, respectful, and representative of the prayer, Word, and music that one might hear in the Sanctuary in a "normal" time. We did our best to use whatever resources that were available to us to meet that goal through every change.

January of 2020 started normally, and the Senior Choir, with our bursary students, was busy with the regular business of preparing and presenting the hymns, service music and anthems that are part of our worship service. However, when the pandemic became a reality, and we were all advised to stay home, it was no longer possible to meet as a choir and have music in this way. So, we began to create the music for services from our own homes and then pieced them together using technology.

From approximately March to May, all the music was recorded in private homes. For example, to prepare a single hymn, an accompaniment had to be recorded in the organist's (Carl or David) home, then sent to the singer's home electronically. The singer (Doug, Roberta, etc.) listened to the accompaniment with headphones, sang and recorded the vocal part on a smartphone, then sent it back to the editor (Ken), who put it together digitally, using special software. This included only ONE voice. If other voices or instruments were added, the number of re-recordings, transmissions back and forth and re-editing multiplied accordingly. This process was done for each musical part of the service.



When we wanted to include more people, the process quickly became much more complex. For example, our decision to include Sunday school members to sing the Circle Song in the spring of 2020 set in motion a process that included many planning calls and literally the sending of dozens of back-and-forth files and re-edits...all to produce a relatively short, but effective "choir" piece.

By June, regulations allowed us to go back into the church building (still no congregation) to record our services. It was great to have the organ and feel the Spirit of the place as we recorded the services.

For July and August, services were compiled from previously recorded material.

In September, regulations allowed for a small congregation each week. We asked three of our bursary students (Grace Rose, Marigold Benoit, and Aidan Saccary) to join me in providing the musical leadership. These services were live-streamed on YouTube, and it seemed that many people enjoyed the option of staying home but still being part of the Gower community.

The family service on Christmas Eve was very special - thanks to the music provided by the Sunday School and Youth Choir. The traditional late communion service was pre-recorded and provided a quiet, reflective time with the Christmas music we love so much.

Unfortunately, February brought another shutdown due to the rapid rise in Covid cases. During this time, only five people were allowed in the building, and we had to carry on with just Dr. David Chafe, and then later Carl and myself leading the music. When it was allowed, I was very happy to welcome three of our students back for a few weeks in April before they were finished for the term.

At various times throughout the year, we had participation in musical leadership and contributions from some members of our Senior Choir, as well as our bursary students, youth singers and soloists, and other musical friends of Gower.

Organist/accompanist duties were shared by Carl Goulding, Dr. David Chafe, Grace Dunsmore and others on occasion. In addition, at times (when COVID rules allowed), we recorded in the Sanctuary and gathered larger numbers of youth singers led by Dana Collins, and eventually welcomed Ron Collins and members of the Gower Community Band on some Sundays (in carefully controlled numbers).



Throughout parts of the 2020-21 year, we also provided several special events, including a Memorial Hymn Sing fundraiser in June and various special evening services for the Christmas and Easter seasons.

These varied processes all required extensive planning and the tireless work of our Video Master, Ken Butt, to make them viable for live and/or recorded broadcast. Ken's role in keeping us going and making this all possible cannot be emphasized too much - he has made an amazing contribution and commitment to our community.

While the year has presented many challenges, we have striven to meet them by learning new ways of doing things. We have acquired new audio/visual equipment, which has also helped us produce high-quality sound and images. Although things have been anything but normal, we hope our faith community has been enriched by these efforts and will continue to access our services either in person or online until the time when we can ALL be together in our beautiful Sanctuary.

Church Membership as Noted in The Official Registers

Baptisms:

Harlow Lily Rose Adey, child of Heather (Whitten) & William Adey

Evelyn Rose Hefferton, child of Amanda Hickey & James Hefferton

Olivia Jane Cantwell, child of Janet Lucas-Cantwell & Leon Cantwell

Chloe Rose Angel Evans, child of Hailey & Andrew Evans

Nash Everett Slaney, child of Amy & Patrick Slaney

Deaths:

Kenneth Jerrett

Danny Wen Cho Aue

Bernice Soper

Francis Edward Monahan

Beryl May Hoddinott

Elizabeth Cameron

Maxwell Kennedy

George Sheridan Parsons

Yvonne Jennett Humby

Kim Edward Mung Hong

Arthur James Piercey

Alma Stead

Laura Auchinleck

Emma Wells

Mark Cadwell

Oliver Pitcher



Pastoral Care Committee

Respectfully submitted by Tony Chadwick, Chair

The mandate of the Pastoral Care Committee is to oversee and support lay visitation within the congregation, maintaining contact with people confined to homes, institutions, etc., as well as advising the ministers on the special needs of individuals as they are identified. Your Committee is not alone in this work; the UCW and the Men's Club, for example, have their own supporting activities as they care for their own members, but for those members and adherents of Gower's Church who do not belong to a particular group, Pastoral Care tries to maintain a caring relationship in various ways.

In our COVID pandemic, we have had to adjust personal contacts while continuing to provide support for those in need. Reverend Ettie has the principal responsibility for identifying and providing care for those suffering bereavement. When possible, she visits funeral homes to offer condolences in person or to leave a card. Hospital visits have, of course, been curtailed, but Rev. Ettie still manages to contact the sick and their families to offer whatever support is possible.

With the help of Maude Peach and Patricia Mercer, we were able to continue the tradition of preparing Christmas baskets for some fifty of our members, while Lloyd Gill, Albert Spurrell and Lorne Ledrew assisted in the delivery. The baskets were simpler affairs this year - a card, a tea candle, a small chocolate bar and the order of service for the Christmas Day celebration - but they were well received.

Easter cards were also sent to mark Christ's resurrection, one of the spiritual acts that the Committee performs. Maude Peach and her team of Eric Hodder, Lorraine Moores, Doug Peters, Maude Maybe, and Dana Collins have been able to resume their worship service at Hillcrest Estates after a long break caused by the COVID regulations.

We continue to celebrate special Wedding Anniversaries (50 years and up - cards sent by Dorothy Moore) and Birthdays (90+) and hope to resume the gift of a rose bowl when visiting restrictions allow.

Although some committee members can no longer help in practical ways, their spiritual support continues to be strong: Max Beckett, The Rev. Veronica Brett-Williams, Patricia



Mercer, Lorraine Moores, The Rev. Ralph Moores, Maude Peach, Dolores Vaughan and Paula Vaughan. New members are always welcome!

A special note of thanks is due to the Reverend Ettie Gordon-Murray, who has tirelessly carried the brunt of the Committee's work. As the previous Chair said in her 2019 Annual report, Rev. Ettie "is a great 'team player,' working together for the sake of our people who know that someone is thinking of them."

Heritage and Archives Committee

Respectfully submitted by James Hiller, Chair

The Heritage and Archives Committee found that its usual blend of archival and general heritage work was interrupted in 2020-2021 by a developer's intentions over the road - by which I mean Queen's Road.

The developer intends to place a row of townhouses along Queen's Road, to which we do not object. However, he also intends to situate a ten-story modernist condo tower elsewhere on the property, to which we certainly do take exception. By the term "we," I should clarify; Gower Street UC has become allied with the Basilica and the Kirk in opposing the building of the condo tower. We think it would ruin the Ecclesiastical District of St. John's and negate any chance of the District becoming a World Heritage Site. Instead, we propose a low-density development that would blend in with the neighbourhood. The collaboration with the Kirk and the Basilica has been entirely positive and fruitful - as it should be.

Meetings connected with the development have taken a great deal of time. Robert Pitt has been especially valuable in developing slide presentations that have been shown to the City and the Province. Edward Roberts has been a supportive voice of reason. Linda White has carried the archival portfolio with success, in that we are to have a well-qualified archivist over the summer.

All in all, though the development "over the road" depends on the Council's decision which we cannot predict, the Committee has had a successful year, though COVID has severely restricted the number of actual meetings.



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.

Despite the severe reduction in many church-related activities due to Covid 19, this has been an especially active year for the M&P Committee. With the closing of the church building through the spring and summer, our support staff—Linda Hogan (office administrator) and David Noseworthy (custodian)—were laid off temporarily. Linda subsequently resigned from her position and moved out of the province with her family. We express our sincere appreciation again to Linda for her many years of faithful service. Subsequent to Linda's departure, we reduced the role of the office administrator to a part-time position beginning in the fall of 2020 and offered the additional administrative hours to Rebecca Pike, who had been working in a part-time capacity (12 hr/wk) as our Child, Youth and Families Minister. This has effectively provided Rebecca with a full-time position for the year (Sept 2020-Sept 2021), including ministerial and administrative responsibilities. In addition, this temporary situation has enabled us to assess what our administrative needs will be going forward. We commend Rebecca for her extraordinary dedication and service during the past year as she has juggled these disparate responsibilities.

For the past several months, the Committee has been working closely with the Board and with the MAP committee to assess Gower's overall staffing needs and determine how best to meet them given various financial constraints. As a result, we have completed a job description for the position of Minister of Child, Youth and Families (30 hr/wk), which, after approval at the AGM, is anticipated to be advertised this summer and will be commencing this fall. In addition, we have also completed a job description for the part-time office administrator position. Discussion about how to fill the latter part-time position is ongoing.



We express our appreciation to Rev. Pamela for her continuing leadership during the past year and to her and the rest of the worship team for their dedication and commitment throughout what have been very challenging circumstances. Creating meaningful worship experiences is difficult at the best of times. It is especially so when organizing and coordinating the various aspects of a successful service must occur from a distance. Rev. Pamela has been more than adequate in this regard, leading the worship team in providing consistently high-quality services.

Rev. Ettie Gordon-Murray continues to provide pastoral care, comfort and support to the broader church community. Her efforts are especially appreciated at a time when many who are housebound have endured even greater restrictions due to the pandemic.

We acknowledge with gratitude the efforts of our caretaker/custodian David Noseworthy, who has worked hard to adapt to changes in scheduling and working conditions over the past year. He has been both gracious and flexible in adapting to the changing environment as he works continually to keep the building safe and accessible.

We express our sincere appreciation to our excellent music staff, who dedicate so much time and effort to enhance our worship experience. This has been especially challenging when services have had to be recorded and/or live streamed while maintaining strict pandemic protocols. We acknowledge Douglas Dunsmore (Minister of Music), Carl Goulding (Organist), Dana Collins (Youth Choir Director) and Ron Collins (Director, Gower Community Band) again. Again, a special note of thanks and appreciation is due to Grace Dunsmore for her gift of time and talent and our choral scholars, Grace Rose, Marigold Benoit and Aidan Saccary. All of them do so much to enhance our music worship experience. Finally, a note of thanks is due to Dr. David Chafe as well, as he has filled in occasionally on the organ and piano.

Due to the unique pandemic circumstances, M&P did not conduct annual reviews of all staff positions in 2020. However, these reviews will be conducted later this year.

Finally, we'd like to acknowledge the efforts of all those who have volunteered their time and effort throughout the year. In particular, we commend Linda White for all that she and summer student Michaela Doucette accomplished last summer in cleaning up the church archives. We acknowledge as well the extraordinary efforts of Ken Butt in supplying technical support for the videotaping of online services over the past year. Ken's technical skills and



dedication, coupled with Rebecca's communications expertise, have allowed us to expand our congregation's reach during these most difficult times.

Outreach Committee

Respectfully submitted by Judi Somers, Chair

Covid-19 restrictions have affected Outreach's usual activities: Mission and Service updates to the Congregation, White Gift Service, Birthday and Anniversary Sundays, fundraising for Palestine and support for Bridges to Hope, but activities have been maintained.

Minute for Mission: Before the Covid-19 pandemic started, the Committee decided that Rev. Pam would provide M&S information for the congregation with help from committee members as needed. Our clergy have continued this plan throughout the year.

White Gift Service: Rev. Pam and Rebecca arranged the December White Give Service with input by Judi Somers. Donations from the service were given to Stella's Circle, Thrive and Iris Kirby House.

Birthday and Anniversary Sunday: Our clergy continued this monthly event for World Developed and Relief of the United Church of Canada.

Palestine Fundraising: Pat Mercer continued with the sale of some products for Palestine.

Bridges to Hope: Donations to Bridges to Hope have continued within Covid -19 restrictions. Including a month-long food drive during October.

The M&S fundraising goal for 2020 was \$35,000

Actual giving's to M&S in 2020 was \$26,249.75

From Gower Congregation	\$25,767.05
From World Development and Relief	\$482.70

I want to extend thanks to Pat Mercer, Pat West, Rev. Pam and Rebecca, and all the congregation members who support Outreach's efforts.



Property Committee

Respectfully submitted by Ed Moores, Chair

The past fourteen months or so have seen dramatic changes to how we conduct our lives because of the COVID-19 pandemic. The operations of the United Church have not been exempted, and our use of the physical structure of Gower Street United has been affected. Drastic reductions in the usual programs, rental clients, choir and band participation, youth groups, Men's Club, UCW, office activity etc., have resulted. Even the physical Sunday worship in the Sanctuary has been revised. While we have been fortunate to carry on with the help of electronic aids, the buildings have to be maintained to accommodate the return to "normal" activities in the near future. Accordingly, we have retained our custodian during the slow-down. He has used the time to tackle many of the repair jobs so badly in need of attention...paint and plaster, window leaks and water infiltration, to name a few. Special attention has been directed to sanitation also.

Up-dating items outstanding from the last Report (March 8, 2020):

Windows

The windows in the Garfield Fizzard Archives Room and the Common Room were installed in May 2020. This permitted the thorough cleaning of the Archives Room and the revamping of the archives. The Men's Club bore all window replacement costs, and we are very thankful for their generosity.

Interior Work

There are still areas of the Church needing paint and plaster, the most pressing of which is the memorial building's rear stairwell. Additionally, the windows in the Band Room need significant attention. These two items will be addressed as resources permit.

Exterior Work

There has been no change to the wheelchair access to the Lecture Hall. The west ramp is still not in use, and the east one continues to service the needs well. Nonetheless,



the fate of the west ramp has to be determined in the coming days as this door serves as a fire exit. Significant costs will likely be incurred whether the decision is to upgrade it to current codes or remove it and re-configure the adjacent steps.

The alley on the east side of the Church has been completely cleaned out, and unauthorized access has been denied by having the iron gate repaired and locked.

Parking

The city's stated intention of revising the plans of the green space near the Sergeants' Memorial did not result in the creation of additional parking as anticipated. The lack of parking will likely worsen in the near future as the re-development of the Cathedral Parish Hall property progresses. We are monitoring the situation closely.

Stewardship Committee

Respectfully submitted by Lorne LeDrew, Chair

During the past years, Stewardship has striven to increase the opportunities for members of the congregation to increase their contributions to Gower financially and through the offering of their skills and talents. Nevertheless, throughout this COVID year, we have not been able to conduct some traditional fundraisers such as the Spirit of Newfoundland Dinner theatre. However, we were able to hold the annual Christmas in-memoriam dedications and the Hymn sing, both of which proved very successful both from a financial perspective and getting people involved.

We continued to promote PAR and now have over ninety families enrolled, resulting in a consistent cash flow of approximately \$9,000 per month. This has been particularly beneficial as we experience the implications of the COVID-19 pandemic. During the past year, we have also promoted the use of e-transfers and CanadaHelps. In addition, we have prominently displayed a "Donate" button on our newly revamped website as well as in our weekly "What's Up at Gower" congregational email, which goes to over three hundred recipients.



We will be undertaking initiatives to increase the number of people making regular and constant donations through PAR and CanadaHelps, but to remind everyone of the importance of reviewing our giving's each year with a view to increasing them as we are able.

We recently initiated a fundraiser seeking donations in return for a Gower mask and T-shirt. (Get yours now before we run out!)

In 2021 we will once again produce a Narrative Budget that demonstrates what we "did" and intend to "do" rather than what we "spent." It will demonstrate how our investments of time and resources are being placed in alignment with our Vision of Open Hearts, Open Minds and Open Arms.

In 2021 we availed of the services of Roger Janes from the First Dawn Eastern Edge region, who analyzed our Stewardship potential. We have subsequently developed an action plan to implement the Recommendations. Furthermore, the entire Committee undertook the four-week course provided by the Region entitled "Called to be the Church," wherein we explored different approaches to Stewardship. Many lessons were learned!

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 by Increasing PAR giving's by 5% (combination of increasing numbers on PAR and increasing giving's of people currently on PAR).
3. Annually provide an opportunity for all members to consider their giving's intentionally and prayerfully.
4. Develop a plan for Legacy and Planned Giving.
5. Create and promote ways to make it easy for people to give of both their time and money year-round, and spontaneously.
6. Invite participation in the larger mission of the Church.

I wish to acknowledge and thank past members of the Committee, JoAnna Bennett (Past Chair) and Cheryl Hanlon, who has served for a number of years on the Committee. I also wish to welcome Tony Chadwick and Ken Peters, who have brought with them both enthusiasm and energy to the task of finding ways to enable all members to be good stewards of our Church, our community and the world we live in. They join Ruth Francis and yours truly on the Committee.

We look forward to working with you to uncover new and old ways to ensure the sustainability of all our programs here at Gower Street United Church.



Your Stewardship Committee:

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

Communications Committee

Respectfully submitted by David Robbins, Chair

Following Vision 2025, a Communications Committee was established and has been very active this year in developing policies, guidelines and effective ways to reach our whole congregation. Members of the Committee include Ken Butt, Jill Handrigan, Rebecca Pike, Rev. Pamela Jones Fitzgerald, Patrick Griffin and David Robbins (Chair).

This Committee was very active last year and expanded our presence on Facebook, Instagram, Twitter and, in 2019/2020, rebuilt our website to the new look you see today. We are proud of our website; it is a welcoming and inclusive site that provides new viewers with relevant information on participating in our various activities while also supporting our congregation with the vital information they need. Led by Rebecca Pike and Rev. Pamela, our weekly "What's Up at Gower" is our way to keep our Congregation and 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.

Our most significant and most ambitious initiative in 2020, in response to COVID-19, was to add a video system to our Sanctuary to facilitate the live streaming of our worship services. A volunteer team, was established chaired by David Robbins and led technically by Ken Butt, to design, install, and integrate complete live streaming enabling audio/visual system in the Sanctuary. The new cameras and LCD projector were integrated with our existing audio system, and along with a large screen, are now in place and operational within the Sanctuary. We are thrilled that since COVID-19, we have not missed a beat continuing to provide ministry via the Internet.

Congregants and friends locally, nationally and even internationally view our Sunday digital services on YouTube to great acclaim. Now you can stay connected to Gower while away on or on vacation! Even people who have moved away can now return to Gower! We welcome your feedback as we move into this new world of Gower!



Children, Families and Education Committee

Respectfully submitted by Lincoln Addison, Chair

Despite the challenges over the past year, significant progress was made in children, families and Christian education. Junior Congregation was offered in-person through January and February until being forced to shut due to Covid. In-person classes were led by Rebecca Pike, with support from volunteer parents, including Christina Doonan, Patrick and Pamela Griffin and Shelly Abbott. Following the turn to online worship, Junior Congregation worksheets and weekly activity videos focused on crafts, prayer and stories were provided by Rebecca Pike. In addition, children were invited to submit recordings of their singing "The Circle Song," which were played weekly with support from Jennifer Higdon on piano. Over the summer months, the online materials focused on an exploration of Charlotte's Web.

Apart from Jr. Congregation, the youth group also met in person for January and February, then moved to bi-weekly online meetings till June. This was restarted in October for bi-weekly online meetings. Soul-Food Videos were created to share gifts and talents from the Congregation with Storytime with Rev. Pam and crafting with some youth. The junior and youth choirs rehearsed and performed at Gower during Christmas.

The Committee extends thanks Lincoln Addison, Christina Doonan, Patrick and Pamela Griffin and Shelly Abbott for helping with Sunday School teaching. Thanks also to Dana Collins for organizing and leading the junior and youth choirs. A special thank you to Rebecca Pike for her excellent leadership during a challenging year.

Gower Community Band: Dealing with COVID-19

Respectfully submitted by Ron Collins, Director

OVERVIEW:

2020 will be remembered as the year of the worldwide pandemic known as COVID-19. All segments of society were affected, including both services at Gower and rehearsals and performances for the Gower Community Band.

ACTIVITIES:



2020 began as a fairly normal year for the GCB, with rehearsals and committee meetings throughout January and February. This led to our fourth Pops concert on March 1st, entitled Finding Hope In Winter, with Master of Ceremonies Andy Jones and musical guests the Gay Men's Chorus. Donations were accepted in support of CHANNAL. We did not know it at the time, but our last regular rehearsal in the band room was on March 11th. Restrictions brought on by the pandemic meant rehearsals were cancelled for the remainder of the season up to summer break. We continued our Terra Nova Program composition competition, with extended deadlines and revised submission protocols that allowed for digital submission while retaining composer anonymity. Winners were chosen by the adjudication committee and prizes were awarded. These compositions would normally have been performed in late 2020 but will instead be moved to a public concert whenever these types of events return. We hope it will be in late 2021. In the meantime, the Terra Nova program was suspended for 2021 but will return in 2022.

The GCB began limited rehearsals in October, with reduced numbers and social distancing in place, along with bell covers over all instruments and a 30-minute rehearsal time. This set of protocols allowed us to play services at Gower in October and November.

Our regular Christmas performances were all cancelled, so the GCB prepared concerts for Seniors' Homes via video recordings. These were made in the church, with band members occupying the floor space in front of the altar, the altar itself, the choir loft, and even the balconies to allow for safe social distancing. Video links were emailed to our regular Seniors' Homes and a few new ones as well.

FINANCES:

Total operating income (current account) for the Band in 2020 was \$6,158.57 comprised of \$1,050.00 in gifts from GCB supporters, \$624.53 in earned interest from reserves for Scholarships & Awards and Instrument & Equipment funds, \$2,150 from Band members through personal donations, and a transfer of \$2,334.04 from the Downtown Concerts Program Reserve Fund for expenses in that community initiative during the 2020 financial year. Total operating (current account) expenditure for 2020 was \$6,142.67, comprised of \$2,100 Scholarships & Awards*, \$2,484.04 in performance expenses, \$153.14 in new music, \$447.69 in members' events and projects, and \$957.80 in general operating



expenses. The surplus of Operating Income over Operating Expenditure is \$15.90, to be retained in our Reserve Funds for Scholarships and Awards. (*) *It should be noted that the amount of \$2,100 shown above for Scholarships & Awards in 2020 does NOT include the award of \$1,200 paid by MUN Music from our fully endowed Gower Youth Band Legacy Entrance Scholarship.* It should also be noted that our Reserve Funds for Scholarships and Awards, Instruments and Equipment, Downtown Concerts Program and GCB Strategic Plan all result from treasured gifts from benefactors to be held in trust for their specific purposes and are not included in annual operating (current account) income and expenditure. As always, however, additional details of finances are available upon request from the Band.

APPRECIATION:

The Gower Community Band is in many ways a community itself. It could not operate without the hard work and time commitments given by the members of the Executive Committee. General Manager Dave Robbins and committee members (alphabetically) Edward Chaytor, Associate Director Dana Collins, Joanne Connors, Erin Dawe, Janet Howells, and Suzanne Orsborn are instrumental (pardon the pun) in the band's ongoing success. I also wish to acknowledge the ongoing support of the Ministers, Boards, Committees, musical colleagues, and staff at Gower Street United Church, especially as we were able to move our rehearsals into the church itself since the band room would not allow for social distancing. Thank you very much!

Gower Street United Church Women

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

2020 was anything but a typical year for our group. Our meetings were limited because of the COVID-19 pandemic. We maintained a stable connection with our members via group emails and telephone connection with our visitation lists. We had two meetings in the fall months; during one, we hosted a Bring and Buy.

With respect to the guidelines for COVID-19, we are grateful that we were able to host a Christmas box lunch for the Pottle Center. While different than what we usually do, it was beautiful to gather and share this time with our friends at the Pottle Center.



We thank our Ministry team for their support and for assisting us with virtual meetings and connections. We look forward to having another Bring and Buy in June as our final meeting before a summer break.

**GOWER STREET UNITED CHURCH WOMEN
FINANCIAL REPORT
JANUARY 1, 2020 - DECEMBER 31, 2020**

Balance brought forward January 1, 2019	\$ 765.21
INCOME:	
Membership monthly offering	\$ 874.00
Donations	\$ 553.00
Bring & Buy Fundraiser	\$ 481.50
Tiffany Village	\$ 52.00
Total Income:	\$ 1960.50
EXPENSES:	
Gower Street United Church	
Operating Fund	\$ 700.00
Mission & Service	\$ 300.00
In Memoriam	\$ 100.00
Operational:	
Pottle Centre Luncheon	\$ 50.00
Bank Charges	\$ 122.00
Community Outreach	\$ 1000.00
Total Expenses:	\$ 2272.00
Net balance	\$ 453.71

Anne Lambert
Treasurer

Gower Street Men's Club

Respectfully submitted by Bert Riggs, President

For the Gower Street United Church Men's Club, 2020 began with a propitious start, with Executive Meetings held on January 14, February 11, and March 10. Plans were made for the coming year, including regular monthly dinner meetings, the annual Cold-plate Take-out and the annual Flipper Dinner (depending on the availability of flippers). The first dinner meeting was held on January 21 in the Lecture Hall, with new member Rex LeDrew being pinned. The second dinner meeting was held on February 18, at which we hosted members



of the Men's Club of First United Church, Mount Pearl. The Topsail Relics (Rev. Bruce Kearley and Cle Callan) provided musical entertainment after the meal. The third dinner meeting of the year was planned for March 17, but that came to naught, as the reality of regulations governing the spread of COVID-19 to the province hit home. Plans for the Cold-plate Take-out for March 24 were also cancelled in light of COVID-19, although a number of people who had purchased tickets indicated that they wanted the Club to keep the money as a donation. Luckily, most of the items that had already been purchased for the take-outs were either returned or such that they could be held over for future use (e.g., packaging). COVID-19 brought the activities of the Club to a halt for the next six months.

The Club Executive next met on September 22. It was at this meeting that we learned that our request to the Gower Board to have a member of the Club (usually the President) as a member of the Board had been agreed to. At this meeting, Peter Nell, who had been Club President for the past three years, informed members that he would not be continuing in that role. The Executive met again on October 13, at which time it agreed to resume dinner meetings the following week on October 20. At that meeting, Bert Riggs was nominated for President and David Robbins for the position of Vice-President. Both accepted the nomination and were acclaimed in the positions. In addition, Bert agreed to take on the additional role of Coordinator of Programming, while David agreed to be Coordinator of Devotions. Lester Barbour continues in the role of Treasurer and Lloyd Gill as Secretary.

The annual Ham & Beans Supper and Auction and the Congregational Christmas Dinner were both cancelled because of COVID-19 regulations regarding the size of gatherings. One more Executive Meeting was held before the year's end: on November 17. A dinner meeting was planned for December 01, but that was later cancelled due to COVID-19.

The cancellation of the Club's three major fundraisers (Cold-plate Take-out; Flipper Dinner; Ham & Beans Supper and Auction) put a serious dent in our ability to contribute to the Church and to several local charities that we contribute to each year. The reality of that is evident in our financial statement for the year. In 2019 we had revenues totalling \$46,503.00, while for 2020, revenues dropped to \$4,192.00. Expenditures diminished during 2020 but still amounted to \$20,319, which meant we ended the year with a deficit of \$16,127.00. However, we had had a surplus of \$35,720.00 from the previous year, which irradicated the deficit, but left us with a much smaller surplus to begin 2021. Some of the projects that we undertook



during the year were replacing the window in the Garfield A. Fizzard Heritage and Archives Room and two of the windows in the Common Room. These alone cost us \$16,589.00.

The Club was fortunate to welcome two new members during 2020: Rex LeDrew and Tony Chadwick. However, that still leaves us with fewer members than the previous year, as death claimed Kevin Warr, Max Kennedy, Dr. Kim Hong, Guy Taylor and Sheridan Parsons. We will miss their presence among us and hope to have a memorial service for them and other members we have lost in 2021 once the threat of COVID-19 is behind us.

Max Beckett, who chairs our Visitation Committee, and other members of that Committee, visited, either in person or by telephone, many of our members and others in our congregation who were ill or shut-in during the year. Unfortunately, COVID-19 forced us to shut down our monthly devotional services at Cambridge Estates after February; we hope to re-activate this outreach endeavour in the future.

The Men's Club currently has 41 members, several of whom cannot attend meetings because of illness. We hope to convince men of the congregation who are not part of the Club to join us in our fellowship of service to Gower Street United Church in the coming year.

Senior Choir

Respectfully submitted by Roberta Gill, President

The year 2020 unfolded in a normal fashion for the Senior Choir, with the first service of the year on January 5. Carl Goulding played a beautiful postlude at that service, "Toccata sur Il est né, le divin enfant," by composer Bédard.

On January 12, we welcomed six choral scholars into the loft:

Sopranos—Grace Rose and Marigold Benoit

Alto—Susannah McKenzie-Sutter

Tenors—Brandan Mallon and Aidan Saccary

Bass—Duncan Stenhouse

Then, the first abnormal event occurred on January 19, the cancellation of the morning service due to a state of emergency in our City: Snowmagedon.

February continued to be fairly normal as our choir hosted the post-service coffee hours for the month. However, on February 23, the Congregational Meeting was cancelled,



as was our regular 5:00 PM choir practice due to snowstorms and the lack of parking. Therefore, except for the March 1st Communion Service, our services did not go ahead in the Sanctuary—on March 8, this was due to a snowstorm, and from March 15 onward, it was due to a total lockdown of all essential services in the city because of the first cluster of the Coronavirus, Covid-19.

During the early months of the pandemic, services were streamed online with music capably provided by Carl Goulding, Doug and Grace Dunsmore, with occasional pre-recorded guests lending variety. Many of these online performances were accompanied by pianist David Chafe when Carl was on vacation. The services were streamed under the expert direction of our audio-visual specialist, Ken Butt. We appreciate the work of all volunteer participants who contributed to our early services.

In June, our annual Memorial Hymn Sing was recorded in the Sanctuary, using a small number of regular choir members. However, in the Fall of 2020, three of our choral scholars returned to provided musical leadership for the remainder of the year.

In July, Linda Hogan, Church Office Administrator, and faithful soprano, moved away with her husband to Ontario. Another unexpected event in such an unusual year! We were sorry to see Linda leave our choir, and we wish her well in her new home.

The year 2020 concluded with a very different Christmas Eve Communion Service, which was live-streamed on December 24, featuring some music by the bursary quartet, but mostly using music from our choir CD, "Christmas Eve at Gower."

The balance of the choir accounts on December 31, 2020, was as follows:

Chequing	\$443.84
Special Account	\$3141.13

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, 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.



Seniors Group

Respectfully submitted by Tony Chadwick, Chair

The onset of the pandemic called a halt to our preparations for the March 2020 Seniors Dinner. Since that time, with COVID regulations precluding any in-person meetings in the church building, the Seniors' Committee has not met. However, we hope that restrictions will have been lifted to allow for a Christmas Dinner in December 2021.

Gower Affirm Advisory Group

Respectfully submitted by Gail Wideman, Chair

The focus of the Gower Affirm Advisory Group is on making our affirmation and welcome of LGBTQ+ individuals and families a more visible and physical presence inside and outside the Church. As we work for justice on issues of gender and sexual diversity, we will continue to consider other barriers, prejudices, and historical injustices that have an impact on our community... where age, ability, or any other characteristic result in discrimination and will be public, intentional and explicit in this work.

PIE Day, March 14, challenges us as a faith community to be Public, Intentional, and Explicit in our affirmation and welcoming of all people who may be marginalized in our community but especially recognizing those who identify as LGBTQ+. In March 2020, a PIE Day event was planned but cancelled due to COVID. However, in 2021, the entire service on March 14 was dedicated to recognizing and educating about the significance of PIE Day with guest speakers, music, and presentations.

We are currently working with the Board and relevant committees to determine the next steps in achieving the following action goals:

Short Term

- Rainbow painted crosswalks or sidewalks leading to the church entrances.
- Signs mounted outside Queen's Road and Gower Street entrances with Affirm United logo.



Longer-Term

- An electronic sign posted outside the Church to offer affirming messaging and other information about church activities.
- The renovation of the male/female washrooms downstairs into several individual gender-neutral washrooms.
- The repair/replacement of the wheelchair ramp at the Gower Street entrance.

Going forward, we will continue to share resources, plan educational and celebratory affirming events, and seek guidance on activities, policies, and programs that ensure that Gower is a truly affirming ministry. We will also seek feedback, questions, suggestions and participation from the congregation and broader community. Creating opportunities for members of the LGBTQ+ community to be active participants in the ministry of the Church has been noted in the MAP report as a priority. One example might be holding a weekend forum or series for discussion and reflection. The overarching goal of Gower Affirm is to connect with, engage, and affirm LGBTQ+ individuals and families; to lift up their voices so that we can more fully understand the diverse spiritual and social supports our community of faith must provide.

Warm & Dry Fund

Respectfully submitted by Lorne LeDrew, Chair

Donations to the Warm and Dry Fund continue to come in thanks to so many people.

To date, we have received the following donations:

2018: \$50,621.72

2019: \$39,221.04

2020: \$17,111.36

Total: \$106,954.12

In addition to these donations, we have applied for and received a Heritage grant of \$39,104.28, bringing our total to the end of 2020 to \$146,028. The level of donations has fallen off during 2020 mainly due, we suspect, to COVID, but we are hoping to recover in 2021 and by the end of 2022 have the total amount of \$200,000 collected so we can pay off



the loan we took out three years ago. This is the only major loan outstanding by the Church, and to have it paid off in the five years as planned will be a great success. All thanks to you!

If you wish to make a further donation, you can go to the Donate button on our website or to the What's up at Gower weekly email, drop off a donation to the Church or add it to your PAR by just calling the church office.

No doubt, as difficult as these times are for everyone, it is heartening to see contributions continue to come in, so **Thank You to you all!**

Warm and Dry Fund Committee

Lorne LeDrew (Chair), Angeline Anstey, Ken Peters, The Very Rev. Marion Pardy

The General Protestant Cemetery Trustee Board Inc.

Report of the Chairman of the Board

Respectfully submitted by Harold Chubbs, Chairman of the Board

We continue to make improvements to our cemeteries each year. In addition to our regular maintenance at all three Cemeteries, we filled, levelled and re-sodded many graves and levelled up a number of headstones. We use several thousand square feet of sods per year. During the year, we had 214 burials, an increase of 24 over the previous year; of these, 156 or 72.90% were cremations, an increase over the previous year. The following breakdown may be of interest:

Burials in:	<u>2017-18</u>	<u>2018-19</u>	<u>2019-20</u>
The General Protestant Cemetery	9 (4.13%)	4 (2.11%)	12 (5.61%)
Mount Pleasant Cemetery	179 (82.11%)	142 (74.74%)	161 (75.23%)
The Field of Honor	18 (8.26%)	21 (11.05%)	21 (9.81%)
Memorials Gardens Cemetery	12 (5.50%)	23 (12.11%)	20 (9.35%)
Total Burials	218 100 %	190 100%	214 100 %
Cremations Included	136	127	156
	62.40%	66.84%	72.90%

Your Board met only four times during the past year because of COVID-19. Our Trust Fund for Perpetual Care last year was \$383,000.00. This year we added \$8,000.00, but we had to cash in a GIC for \$134,000.00 to do the paving at Memorial Gardens. So the Fund now totals \$257,000.00. This is invested in GICs to earn an average rate of approximately 1.40%.

Since 2012, we have taken \$424,000.00 from our trust fund to complete Memorial Gardens. We have paid \$142,752.00 back into the trust fund. We will eventually pay back the full amount.

There have been 72 burials in Memorial Gardens. Twenty of these were in 2020.

All maintenance at Memorial Gardens, such as grass cutting, snow clearing etc., is done by our own staff. We completed the paving at Memorial Gardens at the cost of \$147,000.00, and we did some re-paving at Mount Pleasant at the cost of \$48,000.00.

We have sold 119 of the 120 niches in the Columbarium installed at Mount Pleasant in 2015 and 67 niches in the Columbarium installed in 2019.

Because of the COVID-19 outbreak, we could not hold on-site memorial services in either of the cemeteries in 2020, and our revenue is down because of this.

The Rev. Bill Mercer, Minister at Wesley United Church, offered to deliver a service that would be broadcast virtually and would incorporate all three cemeteries.

Portions of the service were recorded at each Cemetery and joined together for one continuous service that was broadcast on Facebook, YouTube 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 appreciate those member churches that support the cemeteries financially and otherwise and thank them most sincerely. All of our 18 member Churches made contributions to the Cemetery this year. 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 of 2020 snowmageddon.



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

Board of Trustees

Respectfully submitted by Edward Roberts, Chair

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 2020.
2. The Board of Trustees, to use the official title, 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 2020. They were: Fred Earle, Eric Hodder, Diane Hogan, Lorne LeDrew, Doug Moody, David Norris, Suzanne Orsborn, Ken Peters, Dan Simmons, Tracy Sullivan, Roy West, Linda White and myself. In addition, our Minister, the Reverend Pamela Jones-Fitzgerald, is a Trustee by virtue of her office. Finally, two of our group, Lorne LeDrew and Tracy Sullivan, were elected at the congregation's most recent AGM.
4. The late Sheridan Parsons served for many years as a Trustee, many of them as Chair of the Board. He was its heart and soul for nearly two decades. He was also a pillar of the Men's Club. He retired from the Board several years ago. I know that I speak for every Trustee - past and present - and for every other member of Gower's Congregation when I acknowledge Sheridan's contribution to Gower Street over many years. We shall miss him greatly.

THE ASSETS MANAGED BY THE TRUSTEES:

5. The Trustees, by virtue of the Acts I have mentioned and well-established common law principles, are the legal owners of all of the property - whether real or personal - owned by



Gower Street's Congregation. That description captures both the buildings on Queen's Road and their furnishings and equipment, together with all the funds held by or on behalf of Gower Street in its different accounts, including the Endowment Fund. I hasten to add that the Official Board is both responsible for and authorized to deal with the actual management and operation of Gower Street throughout the year. That includes personnel issues, the day-to-day finances of the congregation, and the maintenance and operation of our buildings.

6. Our principal responsibility, as Trustees, is to manage Gower's Endowment Fund. As I've said in earlier reports, this 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 generates a considerable portion of Gower's operational revenue.

7. 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 2020 PERFORMANCE OF GOWER'S ASSETS:

8. 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.

9. The combined total value of our funds held by the two firms was \$788,677 at the end of 2020, compared with \$773,890 at the end of 2019 - which reflects a capital appreciation of 1.9%. (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 2020 (discussed below) for a combined overall return of 5.4%. The assets are invested in securities issued by leading Canadian corporations, primarily banks, insurance companies, and utilities.



10. The investments held by the Trustees in Gower's Endowment Fund realized income of \$26,770 (3.5%) during 2020 through dividends and interest. Those held by Scotia Wealth Management, valued at \$354,192 as of December 31, earned income of \$16,871 (4.9%). Those held by CIBC/Wood Gundy were valued at \$434,253 at the end of the year; they provided realized investment income of \$9,899 (2.3%). It should be noted that a very substantial portion of the funds held by CIBC/Wood Gundy is invested in Fixed Income securities as opposed to equities. This reflects the Trustees' Investment policy, and in today's world, the performance also reflects the current 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 6.8%. The CIBC Wood Gundy portfolio recorded a total return of 4.2%. At the end of the year, we also continued to hold \$232 at the Newfoundland and Labrador Credit Union, which reflected the value of one voting share.

11. The only change in the asset mix of our portfolio in 2020 related to a maturing \$50,000 GIC at Scotia Wealth Management. Given the prevailing low interest rates, these funds were redeployed into dividend-paying equities of reputable companies with an established dividend yield well in excess of available GIC rates.

12. Clearly, 2020 was a year of considerable turmoil on the financial markets - characterized by extreme volatility and historically low-interest rates. Therefore, in this context, we regard the 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:

13. Mr. Butler's Estate, which is managed by the Bank of Nova Scotia Trust Company, paid \$27,574 to Gower during 2020, while the bequest from Mrs. March's Estate, managed by the United Church Foundation, yielded \$14,973 for a combined total of \$42,547 (compared with \$41,372 in 2019).

14. 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 \$21,269 on December 31, 2019, and \$21,650 on December 31, 2020, a capital appreciation of 1.9%. 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 \$888, a yield of 4.2% during 2020.

DAY-TO-DAY MANAGEMENT & 2021 OUTLOOK

15. The ongoing affairs of the Trustees are managed by our Investment Committee, which consists of David Norris, Suzanne Osborn and myself. We meet - either in person or through the Internet - when necessary. In addition, we have made it an established practice to report any significant developments to all of our colleagues by email.

16. As we move through the early months of 2021, we note that the market value of our holdings in Preferred Shares have recovered substantially from the lows recorded in the last few years. Also, we note that we have GIC's totalling in excess of \$200,000 maturing this year. Accordingly, the Investment Committee of the Trustees is focused on addressing both matters in the weeks ahead in the context of our investment policy and the views of our investment advisors - all while recognizing the ongoing low-interest-rate environment and financial market volatility.

THE ENDOWMENT IS A LEGACY:

17. 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

Assets as of December 31, 2020, vs. December 31, 2019,*

Investment Portfolio	31/12/2020	31/12/2019*
Scotia Wealth Management**		
...Cash & Securities (GIC) expiring within one year	2,663	52,675
...Preferred Shares	153,220	149,100
...Equity	198,309	145,508
Total Scotia Wealth Management.....	354,192	347,283
CIBC Wood Gundy		
...Cash & Securities (GICs) expiring within one year	219,209	53,329
...Investments/GICs under management from July 25,2019	(inc. above)	165,565
...Fixed Income Balanced Funds	215,044	207,137
Total CIBC Wood Gundy.....	434,253	426,031
NLCU		
...Residual Cash + Voting share.....	232	576
Total Endowment Fund	788,677	773,890

**The classification of certain investments in 2019 has been restated to conform with the 2020 presentation for comparative purposes. The overall total remains unchanged.*

***Assumes the Gladys Roberts bequest (Dec 31, 2020 = \$21,650 vs. Dec 31, 2019 = \$21,269) is included in the main SWM portfolio*

MINUTES OF 2020 CONGREGATIONAL MEETING

Respectfully submitted by Karen Butt, Secretary.

Annual Congregational Meeting - October 18, 2020

1. **WELCOME:** Lorne LeDrew welcomed everyone. About forty people were in attendance in the Sanctuary, and eight attended online. Rev. Pamela opened with a prayer.
2. **APPOINTMENT OF Chair and Secretary:** Motion by Rev. Marion Pardy/Fred Earle, Patrick Griffin be appointed Chair and Karen Butt secretary. Accepted.
3. **Adoption of the Agenda:** Motion by Patrick Griffin/Daryl Pullman. Accepted.
4. **Approval of Minutes of the 2019 ACM:** Motion by Patrick Griffin/Tony Chadwick. Accepted.
5. **Message from the 2019 Chair of the Board:** Lorne stated that the ACM is taking place more than six months later than scheduled due to Snowmageddon and COVID-19. He referred to his report and highlighted;
 - Hiring of Rebecca Pike, Minister of youth and young families and the partnership with Dana Collins resulting in an exciting momentum
 - Intention to increase revenue through our properties
 - Developing a strategic plan for Outreach; to be worked on in 2020
 - Strengthening our connection with other churches in the community
 - Increasing engagement of Gower Community: launching the new website, increased Facebook presence, launching of "What's Up at Gower."

Lorne mentioned many accomplishments over six years, including the Gower 200 celebrations, the hiring of temporary ministers due to Rev. Guy's illness and leaving, a new constitution and restructuring of the Board, new sound system in the Sanctuary and A/V in the Lecture Hall, (thanks to Men's Club), a new roof for Memorial Hall, calling of Rev. Pam and hiring of Rev. Ettie and Rebecca. He thanked everyone, especially Rev. Pam, for their support. There are some challenges ahead, but feels we will meet them.



6. **Message from the Minister:** Rev. Pamela referred to her message in the 2019 report. She had not expected to return to congregational ministry, but it was the right time for her when she came to Gower. She thanked everyone for their support. Since the pandemic occurred in March, she has been thrown into the world of technology. We now have an online congregation, and we have received many positive emails and letters from away. Rev. Pam thanked Linda Hogan for all her work and dedication over the past years. A framed panoramic picture was sent to her as a thank you gift. Rev. Pam thanked all those who have been supportive and worked hard, especially David, Rebecca, Doug and Grace, music students, Dana, Ken and Rev. Ettie.
7. **In Memoriam:** The names of those members of the congregation who died during the past year were read aloud by Rev. Pamela and remembered in prayer. These people were listed in the 2019 Annual Report on page 11.
8. **Proposed Amendments to Church Constitution:** Lorne LeDrew proposed the following amendments to the constitution:

The Board

1. The governing body of the Gower Street Pastoral Charge is the Board, which shall have administrative and pastoral oversight over the life of the Pastoral Charge as required by the United Church Manual.

Membership of the Board

2. The Board shall consist of the following, all of whom shall be voting members:
 1. Minister, or if there is no Minister, the pastoral charge supervisor
 2. Chair of the Board
 3. Past Chair (one year)
 4. Vice-Chair of the Board
 5. Secretary
 6. Treasurer
 7. Chair of Ministry and Personnel
 8. Chair of Worship and Sacraments
 9. Chair of Finance
 10. Chair of Property
 11. Chair of Outreach



12. Chair of Pastoral Care
13. Chair of Communications
14. Chair of Children, Family and Education
15. Chair of Heritage and Archives
16. President UCW
17. President Men's Club
18. Member at large

3. All Board members must be full members of the Gower Street United Church congregation.

4. All Board members, with the exception of the President of the Men's Club, President of the UCW and the Minister (or the pastoral charge supervisor if needed) will be elected by an Annual Congregational Meeting (ACM), and will serve for two years, renewable upon recommendation of the Nominations Committee. The Nominations Committee (see Paragraph 18) will nominate persons for election to the Board at the ACM, and will also fill vacancies on an interim basis upon approval of the Board.

5. A Board member who fails to attend three consecutive meetings without adequate cause shall be deemed to have resigned.

Meetings and Quorum

6. The Board shall meet monthly (except for July and August), or at the call of the Chair.

7. A quorum for the Board shall be 1/3 of membership.

8. The Board Chair will call at least three meetings per year of the entire Leadership Team consisting of members of the Board and all chairs of recognized permanent and ad hoc committees and groups of the Church (see Paragraph 20).

9. Leadership Team gatherings will have three purposes:

- i. information sharing from the Board;
- ii. accountability reports from the Committee/group;
- iii. make recommendations to the Board.



10. Members of the Congregation are welcome to attend Board meetings as observers. The Board may also invite specific individuals to attend a meeting or meetings.

Officers

11. The Chair of the Board shall preside over meetings of the Board and ensure that the Board fulfils its responsibilities.

12. The Vice-Chair of the Board shall act in place of the Chair when necessary and take charge of such other duties, as may be required.

13. The Past Chair, which is for one year only, will provide support and assistance to the new Chair, as required.

14. The Secretary shall ensure that minutes are kept of the proceedings of the Board, that they are circulated to Board members, and that they are filed with reports submitted to the Board, in the Church office, where they will be accessible to the Board and congregation members on request. The Secretary will receive and reply to Board correspondence, which shall be filed with the Church office.

15. The Treasurer shall be responsible for the finances of the congregation, for its contributions to the Mission and Service Fund, for preparing and maintaining financial statements, for preparing the annual budget in consultation with the Chair of the Finance Committee (see Paragraph 17), for audits, and for liaison with the Board of Trustees (see Paragraph 19). The Treasurer shall be a member of the Finance Committee.

Committees and Groups of the Board

16. There will be a Ministry and Personnel Committee with terms of reference that follow the Manual (Sections B.7.8.1 and B.7.8.5). The Chair of the Ministry and Personnel Committee will be elected at an ACM. The Board will appoint other members.

17. There will be a Finance Committee. The Chair of the Finance Committee will be elected by an ACM. The Board will appoint other members.

18. There will be a Nominations Committee of at least three persons, the Chair of which will be elected at an ACM and serve for two years. The Committee recommends



persons fill vacancies on the Board, making every effort to match persons with the position descriptions and ensure that the composition of the Board reasonably reflects the congregation. Its recommendations are subject to the approval of the congregation. The Committee will also when called upon, act as a resource for committee chairs.

19. There will be a Board of Trustees as required by the Manual (Section G.3). Its members will be elected at an ACM (apart from the Minister, who is automatically a member). The Trustees are responsible for "holding all congregational property for the congregation as part of the United Church." The Trustees shall report to the Board and the ACM and file its records with the Church office.

20. There will be a number of groups and committees that will form part of the Gower Street United Church Leadership Team, a representative of which shall attend the three meetings called by the Board Chair throughout the year (See paragraph 8).

Individual chairs may be asked to attend additional meetings at the call of the Board Chair. These will include:

1. Stewardship
2. Affirm Advisory Committee
3. Regional Representatives
4. Financial Review Committee
5. Nominations Committee
6. Board of Trustees
7. Gower Community Band

A document outlining the Roles and Responsibilities of all committees and groups will be approved and maintained by the Board. All groups (i.e., UCW, Men's Club, and Seniors' Club) come within the oversight of the Board, but as these groups elect their own President, that person shall represent the group at Leadership Team Meetings. The mandates of UCW, Men's Club, Seniors' Club, and any other groups will be submitted to the Board for information and filing purposes. Any new group or Committee shall have their mandate approved by the Board before commencing operation.

21. The Chair of the Board is ex officio a member of all committees and groups. The Minister is ex officio a member of all committees and groups except Ministry and



Personnel, Nominations, and the Search Committee for a new minister. In addition, the Board may create ad hoc and special purpose committees and groups, as deemed necessary.

Elections

22. Elected members shall be nominated by the Nominating Committee and duly elected at the ACM. Further nominations may be received at the ACM. In the event of total nominations exceeding the limit of available positions to be filled, an election will be held by closed ballot.

Amendments

23. This constitution can be amended at an ACM, provided that at least 30 days' notice has been given to the congregation.

The Manual

24. Gower Street United Church is ultimately governed by the United Church Manual and the relevant parliamentary enactments. In any point not covered in the Manual, the parliamentary rules accepted in Canada (Bourinot's Rules) will be followed.

Moved by West/Butt. Accepted.

9. Reports of Committees and Groups for Approval:

Nominations Committee: Gail Wideman presented the following report:

The Nominations Committee attended to its work in the context of the proposed revisions to the Gower Constitution. During the year (2019), David Roberts resigned from the Committee as he and Gail moved from St. John's to Toronto. David served on the Nominations Committee for six and a half years, and we thank him for his faithful commitment to this work, as well as to several other areas of Gower's life. Due to weather and, then, CoVid19, the Annual Congregational Meeting (ACM) was not held in the winter/spring of 2020. Knowing that there was a proposed Board Chair, Lorne LeDrew resigned as his term as Board Chair was completed, with a year's extension. There was a need to ratify Board members for the ongoing governance of Gower Street United; thus, the Nominations Committee presented their report to the Gower Board meeting on April 7, 2020, and the following positions were approved until the next ACM:

Chair of Board

Patrick Griffin



Chair of Worship & Sacraments	Angeline Anstey
Chair of Children & Families	Lincoln Addison
Chair of Outreach	Judi Somers
Chair of Property	Ed Moores
Chair of Pastoral Care	Tony Chadwick
Chair of Communications	Lorne LeDrew
Chair of Stewardship	JoAnna Bennett (non-Board)
Chair of Affirm Advisory Committee	Gail Wideman (non-Board)
Gower Representative to General Protestant Cemetery Committee	Carl Wright (non-Board)

(Note all other Board members remain in place, a complete list is attached)

Expressions of Appreciation:

That the Annual Congregational Meeting extends deep appreciation for their contribution to the Church to the following whose term of office has ended:

- Lorne LeDrew, Board Chair, (term of office six years - three years renewable once - with one-year extension) and Chair of Communications;
- Ken Peters, Leader of Property and Finance (term of office six years - three years renewable once, with one-year extension)
- Patrick Griffin, Leader of Worship and Ministry (elected 2015);
- Angeline Anstey, Leader of Church Groups (elected 2018);
- JoAnna Bennett, Chair of Stewardship Committee (resigned June 2020);
- David Robbins, Member-at-Large (elected 2017)

Motion: Wideman/Somers Approved

Election of Members to the Gower Board

That Patrick Griffin be elected as Chair of Gower Board.

- Motion: Wideman/Pardy Accepted

That Ruth Francis be re-elected as Secretary of Gower Board.

- Motion: Wideman/Pardy Accepted

That Fred Earle be re-elected as Treasurer of Gower Board.

- Motion: Wideman/Pardy Accepted

That Daryl Pullman be re-elected as Chair of Ministry and Personnel Committee.

- Motion: Wideman/Pardy Accepted



That Ken Peters be elected to the Board as Chair of Finance Committee.

- Motion: Wideman/Pardy Accepted

That Angeline Anstey be elected to the Board as Chair of Worship and Sacraments Committee.

- Motion: Wideman/Pardy Accepted

That Tony Chadwick be elected to the Board as Chair of Pastoral Care Committee.

- Motion: Wideman/Pardy Accepted

That Lincoln Addison be elected to the Board as Chair of Children, Family and Education Committee.

- Motion: Wideman/Pardy Accepted

That Judi Somers be elected to the Board as Chair of Outreach Committee.

- Motion: Wideman/Pardy Accepted

That David Robbins be elected to the Board as Chair of Communications Committee.

- Motion: Wideman/Pardy Accepted

That Ed Moores be elected to the Board as Chair of Property Committee.

- Motion: Wideman/Pardy Accepted

That Jim Hiller be elected to the Board as Chair of Heritage and Archives Committee

- Motion: Wideman/Pardy Accepted

Election of Non-Board Positions, accountable to the Gower Board

That Gail Wideman be elected as Chair of Affirm Advisory Committee, as a non-Board position, accountable to the Board.

- Motion: Pardy/Somers Accepted

That Fred Colbourne be elected as Chair of Financial Review Committee, as a non-Board position, accountable to the Board.

- Motion: Pardy/Somers Accepted

That Tony Chadwick be elected as Coordinator of Gower Seniors' Club, as a non-Board position, accountable to the Board.

- Motion: Pardy/Somers Accepted

That Carl Wright be elected as Gower Street United Church's representative to the General Protestant Cemetery Committee, as a non-Board position, accountable to the Board.



- Motion: Pardy/Somers Accepted

That Lorne LeDrew be elected as Chair of Stewardship Committee, as a non-Board position, accountable to the Board.

- Motion: Pardy/Somers Accepted

That Roy West be re-elected as Regional Representative.

- Motion: Pardy/Somers Accepted

Election of Members to the Board of Trustees

That Lorne LeDrew be elected to the Board of Trustees.

- Motion: Wideman/Somers Accepted

That Tracy Sullivan be elected to the Board of Trustees.

- Motion: Wideman/Somers Accepted

Vacancies to be filled before the next Annual Congregational Meeting

That approval be given to the Gower Board to fill present vacancies and any vacancies that might occur throughout the year, upon recommendation of the Nominations Committee.

- Motion: Wideman/Somers Accepted

Expression of Appreciation

That the Annual Congregational Meeting extends its deep appreciation to Patrick Griffin, Chair of the Board, the Officers, and all other continuing and new Board and non-Board members, for their leadership and contribution to Gower Street United Church in this way

- Motion: Wideman/Somers Accepted

Note 1: The Nominations Committee has been successful in recruiting committee members for a couple of committees, as per the request of the Committee Chair. We are pleased to assist the work of the Board by offering assistance to the Chairs of Committees when we received requests to do so.

Note 2: Chairs of Committees are responsible for providing the Board with a list of their committee members for Board approval. The Nominations Committee requests the Chairs of



Committees to provide a list of committee members to the Nominations Committee for filing and recruiting purposes.

As Chair, Gail expressed her sincere appreciation to the Nominations Committee members, Judi Somers, Marion Parady, Lorne LeDrew (ex-officio), Patrick Griffin (ex-officio) and to the Rev. Pamela Jones-Fitzgerald (by invitation) for their collegial commitment of time and thought to this important task for Gower Street United Church.

Special Notice of Recognition:

The Very Rev. Dr. Marion Parady, together with Rev. Pamela Jones-Fitzgerald, Treasurer Fred Earle and Chair Patrick Griffin, recognized Lorne LeDrew for his outstanding service to Gower Street since 2000. Lorne has filled many roles, including Chair of the Board and Chair of the Finance Committee and has taken a leadership role in sustaining the downtown churches. In particular, in 2015, when Rev. Guy needed to leave due to illness, Lorne enabled the Church to maintain continuity by hiring four interim ministers until 2018. He has been efficient and effective, going above and beyond. Lorne was presented with a Certificate of Recognition from the First Dawn Eastern Edge Regional Council accompanied by a letter signed by Executive Minister, Rev. Faith March-MacCuish, and another Certificate from Gower Street United Church for his exceptional service to Gower since 2000. Lorne expressed his thanks and said he has enjoyed his time working with everyone here.

Financial: Fred Earle reported that the projected deficit for 2019 was \$24,000. Due to snowstorms and the cancellation of Christmas services, there was an overall shortfall of \$63,000. There was a bank overdraft at the end of the year, but we have saved some expenses during the COVID shutdown. The projected shortfall for 2020 is \$39,000. Our offerings have continued to be as expected. Up to the end of September, our deficit is \$10,000 compared to the same period last year when it was at \$40,000. The Organ Fund is paid, any further donations are used for maintenance. Question: Is there still \$98,000 in restoration funds? No, it is still in deficit; there is a loan to pay off first. The budget for 2020 is \$196,000 in offerings; however, many revenues and expenses have changed, making the budget irrelevant now due to the pandemic.



The motion to accept the 2019 Financial Report moved by Fred Earle and seconded by Dave Robbins was passed.

Outreach:

The motion to set a goal of \$35,000 for Mission and Service this year was moved by Somers/ Wideman. Accepted.

Other Committee and Group Reports: The motion to accept these as written in the Annual Report 2019 motioned by Griffin/ Peters was passed.

10. **New Business:**

1. Update from Chair of the Board: Patrick Griffin stated that he followed Rev. Guy to our Church about ten years ago as a volunteer and then became a member because he recognized friends here and how much is being done. He acknowledged the hard work of Linda White, James Hiller and the summer student who have organized the Dr. Gar Fizzard Archives room. Patrick highlighted the technology enhancements to happen in the next year. He is hoping this will open up significant revenue-generating opportunities and reach more people. He thanked Dave Robbins, Ken Butt and the Gower Band. Regarding the parking difficulties due to municipal changes, Patrick stated that the Board will continue to work on solutions. He noted that if we make Gower a place where people want to be, they will find a parking space.

2. Update on Condo development: Edward Roberts, representing the History and Archives Committee, reported that the impact of Parish Lane development will be a detriment to us. There are five points that will affect Gower Street and the Congregation of our Church. 1) The building will change the heart of historic St. John's, a National Heritage Area, 2) the proposed structure will be huge-at least 40 m. above Queen's Rd., 3) the height may be even higher if zoning is changed, 4) the residents will require parking spaces, 5) the building will loom over the Sergeant's Memorial. Ed suggested that the Board should make strong representations to the city council regarding this.

11. **Adjournment:** The meeting was adjourned at 1:53. Griffin/ Moores



Finance Committee Report

Respectfully submitted by Ken Peters, Chair

2020 has certainly been one for the books. Hopefully, we will never experience anything like it again in our lifetime. The pandemic altered the way we gather to worship and certainly had implications on some of our revenue streams. Rental income is one of our largest sources of revenue. As a result of the pandemic, our rental income has been severely restricted. One of our long-term tenants, Etcetera, was kind enough to continue paying their rent even though they were unable to operate for a portion of the year. An example of how people and organizations stepped up.

We scrambled to save money wherever and however we could, through some layoffs and putting a halt on all spending. Fortunately, the federal government came out with numerous aid packages for businesses and organizations that we were able to avail of. Our Treasurer (Fred Earle) monitored the programs as they became available and applied for those for which we qualified. Thankfully the donations from the congregation continued to flow along, with several very significant donations from a member of our congregation that allowed us to end the year in a positive financial position.

Unfortunately, we do not have much input when it comes to most of our expenses. The United Church of Canada dictates such things as ministerial wages, insurance coverage and assessments. Some other large expense items that we really have very little control over are the consumption of oil and electricity. We have no input on the cost of these two items.

Here is an example. At present, we pay \$27K annually for insurance coverage and \$17K in assessments. The assessments are payments to the United Church to assist in running their office and programs. We have written and had phone conversations asking that the insurance rates be explored as, in our opinion, they are excessive. The problem being is the building is insured for replacement value at 18 million dollars for a cost of 23k of the 27k total Insurance bill. Our issue is that if the building was to be lost by, let's say, a fire, what would be the answers to the following questions?

1. Would we rebuild a church anywhere close to its current size?
2. Would we rebuild downtown?
3. Would the city even allow us to rebuild in the present location?



4. Would we even rebuild at all? (Possibly join another congregation)

We feel the answers to all these questions are more than likely NO. So with this in mind, we are frustrated with the apparent unwillingness, or inability, of the United Church of Canada to address this issue with our insurance providers. Without a doubt, we need to ensure we have adequate insurance on our property. However, it needs to be at a realistic level and one which we can afford. We need to continue to lobby our regional representatives to address what has become a crippling issue for Gower Street United Church.

With that being said, we will continue to look at ways to increase our revenue stream while also tackling issues relating to the expenses of Gower. We have a great committee and, thankfully, a dedicated treasurer. I would like to thank them all as we look forward to a new year that will allow us to get our lives back to a more normal state.

Financial Reports

Respectfully submitted by Fred Earle, Treasurer

Included document.



**Gower Street United Church
Financial Statements
December 31, 2020**

**Gower Street United Church
Statement of Financial Position
December 31, 2020**

	ASSETS						
	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2020 Total	2019 Total
Current assets							
Cash	110,649		5,196			115,845	(47,377)
Short term investments			164,925			164,925	164,925
Accounts receivable and inventory	17,490					17,490	22,690
HST rebate receivable	3,474					3,474	16,023
Due from (to) other funds	(165,374)	79,519	0	18,251	67,604	0	0
Total current assets	<u>(33,761)</u>	<u>79,519</u>	<u>170,121</u>	<u>18,251</u>	<u>67,604</u>	<u>301,734</u>	<u>156,261</u>
Capital assets	1,913,163			462,372		2,375,535	2,375,535
Long term investments, cost			584,705			584,705	584,705
Long term Investments- change in MV			31,868			31,868	19,522
Total assets	<u>1,879,402</u>	<u>79,519</u>	<u>786,694</u>	<u>480,623</u>	<u>67,604</u>	<u>3,293,842</u>	<u>3,136,023</u>
	LIABILITIES						
Current liabilities							
Payables and accruals	42,263					42,263	1,133
Current Portion of long-term-debt		22,145				22,145	22,145
Total current liabilities	<u>42,263</u>	<u>22,145</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>64,408</u>	<u>23,278</u>
Long term debt	<u>60,000</u>	<u>90,653</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>150,653</u>	<u>142,795</u>
Total liabilities	102,263	112,798	0	0	0	215,061	166,073
	FUND BALANCES						
Fund Balance	<u>1,777,139</u>	<u>(33,279)</u>	<u>786,694</u>	<u>480,623</u>	<u>67,604</u>	<u>3,078,781</u>	<u>2,969,950</u>
Total Liabilities and fund balance	<u>1,879,402</u>	<u>79,519</u>	<u>786,694</u>	<u>480,623</u>	<u>67,604</u>	<u>3,293,842</u>	<u>3,136,023</u>

Gower Street United Church
Statement of Operations and Changes in Fund Balance
December 31, 2020

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2020 Total	2019 Total
Revenue							
Offerings	224,326	7,440	-	2,370	63,947	298,083	255,679
Investment income	69,471					69,471	78,859
Rental income	23,530					23,530	44,631
Fundraising	2,976					2,976	3,606
United Church Women contributions	1,500					1,500	3,700
Other income - special offerings	3,669	16,959				20,628	45,033
Transfers from other Funds		4,050				4,050	-
Canada Emergency Wage Subsidy	36,474					36,474	-
Heritage NL Grant		39,104				39,104	-
Change in value of investments			11,947			11,947	(34,164)
Gower Community Band contributions	500				300	800	4,800
Men's Club contributions	400	16,589				16,989	18,731
Total revenue	362,846	84,142	11,947	2,370	64,247	525,552	420,875
Expenditures							
Salaries and wages	217,539					217,539	249,405
Repairs and maintenance	15,924	-		-		15,924	33,463
Utilities	40,899					40,899	58,160
Office and sundry	10,070					10,070	18,098
Committee expenses	5,085					5,085	9,619
Insurance	24,739					24,739	19,553
United Church assessments	15,902					15,902	16,980
Interest on long term debt		6,315		-		6,315	8,784
Other fund expenses		15,507			33,525	49,032	73,967
Interest and bank charges	4,309	26,907				31,216	6,127
Total expenditures	334,467	48,729	-	-	33,525	416,721	494,156
Excess (deficiency) of revenue over expenditures	28,379	35,413	11,947	2,370	30,722	108,831	(73,281)
Fund balances, beginning of year	1,748,760	(68,692)	774,747	478,253	36,882	2,969,950	3,043,231
Fund balances, end of year	1,777,139	(33,279)	786,694	480,623	67,604	3,078,781	2,969,950

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

	2020 <u>Total</u>	2019 <u>Total</u>	2021 <u>Budget</u>
Revenue			
Offerings	224,326	200,495	200,000
Investment income & Bequests	69,471	78,859	70,000
Rental income	23,530	44,631	35,000
Mens Club contributions	400	4,090	
Fundraising (net of expenses)	2,976	3,606	4,000
United Church Women contributions	1,500	3,500	
Gower Community Band contributions	500	4,800	4,800
Canada Emergency Wage Subsidy	36,474		20,000
Other Income	3,669	5,415	5,000
Total revenue	<u>362,846</u>	<u>345,396</u>	<u>338,800</u>
Expenditures			
Salaries and wages	217,539	249,405	240,000
Repairs and maintenance	15,924	30,308	15,000
Utilities	40,899	58,160	45,000
Office and sundry	10,070	18,098	12,000
Committee expenses	5,085	9,619	5,200
Insurance	24,739	19,553	28,000
United Church assessments	15,902	16,980	16,500
Interest and bank charges	4,309	6,127	4,000
Total expenditures	<u>334,467</u>	<u>408,250</u>	<u>365,700</u>
Excess (deficiency) of revenue over expenditures	28,379	(62,854)	(26,900)
Fund balances, beginning of year	<u>1,748,760</u>	<u>1,811,614</u>	
Fund balances, end of year	<u><u>1,777,139</u></u>	<u><u>1,748,760</u></u>	
Committee Budgets			
Worship & Sacraments			3500
Christian Education			200
Outreach			100
Heritage & Archives			200
Pastoral Care			100
Official Board			600
Stewardship Expenses			<u>500</u>
			5200

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

	<u>2020</u> Total	<u>2019</u> Total
Revenue		
Offerings	7,440	5,550
Heritage NL Grant	39,104	
Warm & Dry Fund offerings	16,959	39,618
AV system project donations	4,050	-
Mens Club	<u>16,589</u>	<u>14,391</u>
Total revenue	84,142	59,559
Expenditures		
Restoration expenses	15,507	17,276
Interest on debt	6,315	8,784
AV system expenditures	<u>26,907</u>	<u>-</u>
Total expenditures	<u>48,729</u>	<u>26,060</u>
Excess (deficiency) of revenue over expenditures	35,413	33,499
Fund balances, beginning of year	<u>(68,692)</u>	<u>(102,191)</u>
Fund balances, end of year	<u><u>(33,279)</u></u>	<u><u>(68,692)</u></u>

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

	<u>2020</u> Total	<u>2019</u> Total
Revenue		
Market value change in investments	11,947	(34,164)
Endowment Fund Donations	<u>0</u>	<u>0</u>
Total revenue	11,947	(34,164)
Expenditures		
Interest and bank charges	<u>0</u>	<u>0</u>
Total expenditures	<u>0</u>	<u>0</u>
Excess (deficiency) of revenue over expenditures	11,947	(34,164)
Reclassification of opening equity		0
Fund balances, beginning of year	<u>774,747</u>	<u>808,911</u>
Fund balances, end of year	<u><u>786,694</u></u>	<u><u>774,747</u></u>

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

	<u>2020</u> Total	<u>2019</u> Total
Revenue		
Offerings	2,370	4,840
	<u>2,370</u>	<u>4,840</u>
Total revenue	2,370	4,840
Expenditures		
Repairs and maintenance	-	3,155
	-	-
	<u>-</u>	<u>3,155</u>
Total expenditures	-	3,155
Excess of revenue over expenditures	2,370	1,685
Fund balances, beginning of year	<u>478,253</u>	<u>476,568</u>
Fund balances, end of year	<u><u>480,623</u></u>	<u><u>478,253</u></u>

Gower Street United Church
Statement of Revenues and Expenditures - Other Funds
December 31, 2020

	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	Other Funds	2020 Total	2019 Total
Revenue																
Offerings	1,500	1,809	215	3,047	1,340			2,626		228	26,855	1,410		24,917	63,947	44,794
UCW contributions																200
Gower Community Band														300	300	0
Mens Club contributions																250
Total revenue	1,500	1,809	215	3,047	1,340	0	0	2,626	0	228	26,855	1,410	0	25,217	64,247	45,244
Expenditures																
Other fund expenses	1,253	347		4,500				512			26,913				33,525	64,469
																(7,778)
Total expenditures	1,253	347	0	4,500	0	0	0	512	0	0	26,913	0	0	0	33,525	56,691
Excess (deficiency) of revenue over expenditures	247	1,462	215	(1,453)	1,340	0	0	2,114	0	228	(58)	1,410	0	25,217	30,722	(11,447)
Fund balances, beginning of year	1,072	(348)	(100)	(4,185)	(995)	7,721	(1,023)	19,602	12,049	(2,558)	862	0	5,831	(1,046)	36,882	48,329
Fund balances, end 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	24,171	67,604	36,882