



Annual Report 2022

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Our Vision, Core Values and Mission

Our Vision:

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

Our Core Values:

- Meaningful worship of God and Christian development in a sacred gathering place.
- Compassionate, responsive Outreach.
- Living in a Christian community that is respectful, diverse, and inclusive.
- Music as a cherished part of our worship, Outreach, and church culture.
- Inclusive and Innovative, using new ways to connect with our community where they are, and to expand activities in our church that achieve our mission.

Our Mission:

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

Our Creed

The New Creed (*Voices United*, p. 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.

Letter from the Chair of the Board

To the congregation of Gower Street United Church,

In the 2021 Annual Report, I wrote:

“I believe there is a defining challenge in 2022: how can we successfully move past COVID-19 and fully re-energize the work and mission of Gower?”

How refreshing it is to look back on this question, and reflect on the countless ways we have risen to this challenge! While COVID-19 stays with us and will continue to affect our church, it is no longer an immovable obstacle to the work and mission of Gower. I firmly believe that now, versus then, our church has the activity, energy and momentum needed to deliver our Mission. Led by our Ministerial team, an active Board, productive committees and teams of volunteers, we are in a much better place to realize our commitments in Vision 2025.

You can feel the positive energy at Gower, can you not? It's like a low buzz, felt everywhere, such as in our vibrant and increasingly well-attended Sunday services, the new faces we see at service and suppers, new and well-supported fundraising approaches, active committee projects, and a growing youth and family program. This energy is felt in the building, but also virtually in the many ways we connect near and far.

Last year was not without challenges, among them the sizable financial challenge that was outlined to the congregation in late 2022. That requires attention, but it would be a mistake for this to *define* our year and future, or to drastically alter our mission and vision in response to it.

The Board, with your input and support, remains committed to delivering our mission and growing our church. It is working hard to secure our financial position in more enduring, transformative ways, especially through rental arrangements, that can deliver win-win outcomes for financial stability and community outreach.

We are making progress, and look forward to a time that we can direct even more of our precious energies to community service, and write new chapters in the history of Gower Street.

Sincerely,

Patrick Griffin
Chair of the Board

Letter from Lead Minister

Gracious God,
In trust we pray that you will:
prepare our minds to hear the call,
prepare our hearts to take up the mission,
and prepare our hands to act for justice and love.
In the name of the one who showed us your way, Jesus Christ,
Amen.

This prayer, although simple in words, describes the depth and commitment of how I have experienced the faith community of Gower Street United Church this past year. We have come out the other end of the pandemic, although COVID-19 is still amongst us, in particular among the senior population. Things are cautiously back to “normal” and there is a vitality and energy “in the air,” amongst the faith community, worship and the building itself. This energy is the deep and creative movement and grace of God’s Holy Spirit. It is alive and well at Gower.

I have personally experienced the faith and hope that Gower has lived through in this past year. It has not been an easy time but as the congregation continues to pull together around innovative and creative ways of doing worship, pastoral care, financial forecasting, community outreach and governance, Gower Learners, and youth group I can affirm a community with the resilience and heart of God’s unconditional love and the ministry of Jesus Christ at the very core.

It has been a sincere privilege to continue to be your minister. This November will mark my 5th year at Gower. Time does fly! Most of my time with you has been pandemic-filled and movement through a time of creative “survival,” and last minute changes amongst the many shut-downs that were had over these past years. As we move into a time past the pandemic, I am sincerely passionate about our future and know that it is moving forward with open hearts, open minds and open arms.

A sincere thank you to all of the moving parts that make Gower Street United an inspiring place to be in ministry. Every part is vital, and carries its weight and expertise. Together we make Gower what it is – an amazing congregation within the United Church of Canada. It is the sum of our parts together, not alone, that make us a great team and faith community to inspire, live, work and have our being.

As we look at the year ahead we have much to anticipate and be excited about. Let us be filled with the intense hope and love of God’s Spirit, filled with Christ’s mercy, love and justice and continue to walk humbly with our God.

Blessings on the journey,

Rev. Pamela Jones-Fitzgerald

Letter from Children, Youth and Young Families Minister

It is incredible to reflect on the growth in ministry we have seen in this past year here at Gower. I feel like the momentum we had started before COVID-19 returned to our community in 2022. We have welcomed new families and visitors with open hearts, open arms and open minds, and it has allowed us to deepen our connections.

In 2022 we saw an increase in Gower Youth membership and steady attendance in Gower Learners and Gower Young People's Choir. Doug Dunsmore has restarted the Gower Handbell Choir as an intergenerational group, which from everything I have heard, is loved by all the members, and the music they share in worship is remarkable. Since September, we have had a committed team of teachers who offer leadership for Gower Learners. I thank Clay Tuck, Meghan McKibbon and Shelley Abbott for their leadership and support and for being leaders in this community.

We had our first Summer Kick-Off Sunday and Welcome Back Sunday in 2022, and I am looking forward to our second of both events in 2023. We also offered a time for young people to gather and explore the Good Friday story during the three-hour worship we hosted. This had never been done before, but I believe offering this space made that worship inclusive to all ages. We also welcomed many families for Gower Learners and to worship on Easter Sunday! Seeing the young people be excited and exploring the story in the community was a delight. We welcomed our young people in worship leadership numerous times and invited them to return to participating in worship in various ways. Finally, with my fourth Christmas at Gower, we could have a Christmas Eve Family Worship without restrictions or snowstorms!

I am ever grateful to Dana Collins and Doug Dunsmore for their support every time the young people take the lead in worship. Dana, thank you for your continuous commitment to the Young People's Choir of Gower and for helping with any suggested ideas.

Meghan, as the Chair of Children, Education and Families, is nurturing a wonderful group of dreamers looking forward to more ways to grow in faith and education in our community for all ages. I am also grateful for their support and feedback on our young people's programming curriculum. Thanks to Meghan, Clay, Shelley, Brian Butt and Christina Wells for your commitment, openness, and never-ending ideas. I am excited about all the things to come from this community.

When not spending time on all this programming, I work closely with the Affirm, Communications and Worship & Sacraments committees. We had a super successful P.I.E Day with our donations of pies to community groups, which were well received and wonderful P.I.E Day worship. We have seen increases in those who want to receive our communications and regular comments on our website, media and live-stream worship. We are blessed with many committed members who help grow this community in faith and knowledge.

I have had many roles in what will be four years with Gower this August, and it was beautiful to have a set position for all for 2022. I am honoured to work in this community and be with all of you. I look forward to growing and deepening our relationships with each other and in faith in 2023. Keep your eyes out for new times for faith formation and community. My door and ears are always open if you want to chat, share an idea, or have feedback. Thank you for supporting the entire ministry team; we are blessed to be together.

Respectfully submitted by Rev. Rebecca Pike.

Letter from Pastoral Care Minister

Each year I can say with certainty that as I serve amongst you as Pastoral Care Minister there have been ever changing and new nuances in our relationship - this year has been no different as I sense growth in pastoral relationships that began over four years ago. Of course, since 2020, a year cannot go by without reference to the COVID-19 pandemic that continues to influence all aspects of daily living. That it is not over is a certainty – reinforced when there are still lockdowns in Seniors’ facilities and when I hear from folk just diagnosed with the virus after evading it for three years - something to keep in mind as we go about daily activities.

With that in mind I share the following report for the year 2022. Pastoral care continues to be a team effort at Gower United amongst clergy, members of the Pastoral Care Committee, and congregants – all who offer pastoral presence to each other when the need arises. Indeed, it is endearing to witness how folk here at Gower United care for and support each other.

Our chair, Tony Chadwick (even while travelling) is available via electronic means – sharing his capacity for consultation, energy, and enthusiasm for pastoral care with his usual supportive presence. Permit me to thank him for his personal support and tireless efforts to keep pastoral care the vital presence that it is in our Gower Street United Church community and beyond.

This year saw a gradual change (back to some normality) in pastoral care activities as health care guidelines became less restrictive. Early 2022 still required some navigation around visits to institutions as the last of our major lockdowns took place. Often visits continued to take place via telephone or by liaison between on-site pastoral care clinicians for persons in hospital or palliative care. That being noted, face-to-face visits and home visits have resumed with some restrictions being self-imposed by persons not quite ready for face-to-face visits with those outside their bubble. Respecting that choice by individuals’ pastoral care providers continue to follow up major life events through virtual means - the sending and receiving of cards, “face time” and reliable telephone communication.

Birthday cards, with the support of Dorothy Moore, continue to be sent for significant birthdays. Once again this year rose-bowls were able to be sent for significant anniversaries (birthday and wedding) as well, as at times, when it seemed a special ‘hug’ from our church family might brighten someone’s day.

As at all times it has been my privilege to journey with those who lost loved ones by presiding at and attending funerals/memorial services with families on their journey through grief.

Each week, throughout the year, I continued to compose “prayer together while apart” thinking of it more as ‘prayer together... now that the pandemic has lessened its impact. It is published to Soul Food on our webpage – a way devised to assist us in staying connected at the time of the beginning of the arrival of COVID-19-19 arriving in our province in 2019. Your thoughts and comments as well as the time and energy of guest presenters such as Patricia Mercer, Clay Tuck, and Rev. Rebecca are most definitely appreciated. If you haven’t visited Soul Food for a while it can be [found here](#).

Also, during this pastoral year I was spiritually blessed to be part of and one of the co-leaders (together with Rev. Pamela and Rev. Rebecca) of the Lenten and Advent pauses. Christmas bags (baskets) were again prepared and delivered this year by the Pastoral Care Committee together

with much assistance from Rev. Pamela and Gower Learners. (Please see the report from our chair, Tony Chadwick, for details.)

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

As your Minister of Pastoral Care it is always my aim to be present for you and with you on your journey as it unfolds – in the silence, the lament, the joy, and peace... I have said it before and reiterate that while I sense the give-and-take nature of our pastoral relationship I sense, too, that it is through pastoral presence that God has given and is giving me the close relationship I seek with God.

Stay safe!

Peace health love!
Respectfully submitted,
Rev. Ettie Grdon-Murray

Minutes of 2021 Annual Congregational Meeting

Gower Street United Church
ACM Meeting 2021
March 20, 2022

Welcome: Rev. Pamela welcomed everyone and thanked them for staying for the meeting.

Prayer: The Litany Prayer was read.

Approval of the Chairman and Secretary: Pat Griffin and Ruth Francis respectively, were accepted on a motion by Rev.Pamela / Rev. Pardy

Adoption of the agenda: Accepted on a motion by Tony Chadwick / Jonathan Stevenson.

Adoption of the minutes: Accepted on a motion by Dave Robbins/ Sharon Moores

Chairman's Message: Pat Griffin: We have issues to tackle and many things to discuss. We are missing many congregational members here today. We also have changes to the Board. Our biggest challenge is living with COVID-19 for the unforeseeable future. How will the Church serve in the future? The number of volunteers is shrinking and those needed are evolving to include the same people. We need to be able to involve people to help out as they are able. We will create smaller roles that are manageable to all, with a short-term commitment. This is the main role for Gower other than finances. COVID-19 is with us and impacts us in various ways. Share options with other. I would like to thank those Board Members who are leaving, for all their hard work.

Minister's Report: Rev. Pamela: From all the Ministers. Thanks to everyone for the commitment and help we received during COVID-19. We have all grown in many ways during this trying period. In spite of everything, our doors were always open. I would also like to thank everyone for all their support I received during my illness. I feel very blessed.

In Memoriam: Rev. Pamela read out names of those who have passed away in 2021. A prayer was said in their memory.

March C. Wilson	Elizabeth Jacqueline Lamb
Doris Lillian Field	Duane Butt
W. Claude Robbins	Lulu Yvonne Case
Luke Gill	Shirley Dudley
Mary Grace Thornhill	Robert Keith Sears
H. Neil Winsor	Rev. Florence Ann Sanna
Mary Buffett (Spencer) Roberts	Elizabeth Louise (Jamieson) Pike
Rev. Theodore Clem Rodgers	Marc Conrad Wilson

Reports of Groups: To be found in the Annual Report.

Finance Report - Ken Peters
 Worship and Sacrament Committee – Angeline Anstey
 Pastoral Care Committee - Rev Ettie
 Heritage and Archives - James Hiller / Robert Pitt
 Ministry and Personnel Committee - Daryl Pullman
 Property Committee - Ed Moores
 Stewardship Committee - Lorne LeDrew
 Communications Committee - David Robbins
 Gower Community Band - Ron Collins
 United Church Women - Helene Drodge
 Men’s Club - Bert Riggs
 Senior Choir - Roberta Gill
 Seniors’ Group - Tony Chadwick
 General Protestant Cemetery - Harold Chubbs
 Bridges to Hope - Eleanor Bonnell
 Board of Trustees - David Norris
 COVID-19 Committee - Lorne LeDrew

Adoption of Committee Reports: Accepted after a motion by Ed Moores / Carl Wright.

Financial Report: Fred Earle (Treasurer):

ASSETS AND LIABILITIES

Operating Fund:	Restoration Fund:	Endowment Fund:
Capital Assets: \$1,913,163	Assets: \$87,931	Assets: \$878,448
Total Assets: \$1,844,294	Liabilities: \$90,655	Fund Balance: \$878,448
Total Liabilities: \$74,972	Fund Balance: (\$2,724)	
Fund Balance: \$1,769,294		

Organ Fund:	Other Funds:
Total Assets: \$478,541	Total Assets: \$64,469
Fund Balance: \$478,541	Fund Balance: \$64,469

REVENUE AND EXPENDITURES

Total Revenue:
 Operating Fund: \$354,071
 Restoration Fund: \$40,611
 Endowment Fund: \$91,754
 Organ Fund: \$1,970
 Other Funds: \$34,857
 There is always money in, money out.

Total Expenditures:

Operating Fund: \$361,888	The biggest expenses are salaries, utilities, and insurance. There is a deficiency of (\$7,817)
Restoration Fund: \$10,056	Contributions are used as needed.
Endowment fund: –	The market value is changeable.
Organ fund: \$4,052	There is still some money coming in and it is used for repairs.
Other Funds: \$37,992	There is deficiency of (\$3,135) The Mission and Service Fund does not involve the operation of the church. It's money in, money out. A motion was made by Judi Somers / Gwen Alcock that the objective for the M & S Fund be \$33,000 for 2022. Motion passed.

The offering and rental income is down for 2021.

Projected Budget for 2022:

Total income: \$323,300

Total expenditures: \$396,371

There is a shortfall in the budget of \$73,071. There is an emergency federal loan available for \$60,000 but only for six months. We are looking for alternate sources of income or we may have to use some endowments.

Budget passed on a motion by Tony Chadwick / Ed Moores

**Nominations Committee Report: Gail Wideman (chair) – unable to attend meeting
Rev. Dr. Marion Pardy, a member of the Committee, presented its report.**

Motion: Pardy/Chadwick

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

Carolyn Anstey, for 3 years as Vice-Chair of the Board;

Ruth Francis, for 4 years as Secretary of the Board;

Angeline Anstey for 11 years as Chair of the Worship and Sacraments Committee;

Daryl Pullman for 6 years as Chair of the Ministry and Personnel Committee;

Lincoln Addison for 1 year as Chair of the Children, Family and Education Committee.

We, together with the whole congregation, were saddened by the death of Edward Roberts on January 14, 2022. Edward has served Gower Street United Church in numerous positions and ways throughout the years and, most recently, as Chair of the Board of Trustees. We are deeply

grateful for his leadership and service to Gower Street United and extend our sincere sympathy to his wife, Eve, and family.

Motion: Pardy/Anstey:

That the position of Co-Chair of Ministry and Personnel not be filled at this ACM as this position is a 'work in progress' by the Nominations Committee. (Position to be filled by the Board upon recommendation of the Nominations Committee.)

Election/Re-Election of Members to the Gower Board:

Motion: Pardy/Anstey

That Patrick Griffin be re-elected to the Board as Chair.

Motion: Pardy/Anstey:

That Jonathan Stevenson be elected to the Board as Vice-Chair.

Motion: Pardy/Anstey:

That Linda Nickerson be elected to the Board as Secretary.

Motion: Pardy/Anstey:

That Daryl Pullman be elected to the Board as Co-Chair, Ministry and Personnel Committee.

Motion: Pardy/Anstey:

That Gwen Alcock be elected to the Board as Chair, Worship and Sacraments Committee.

Motion: Pardy/Anstey:

That Ken Peters be re-elected to the Board as Chair, Finance Committee.

Motion: Pardy/Anstey:

That Tony Chadwick be re-elected to the Board as Chair, Pastoral Care Committee.

Motion: Pardy/Anstey:

That David Robbins be re-elected to the Board as Chair, Communications Committee.

Motion: Pardy/Anstey:

That Meghan McKibbon be elected to the Board as Chair, Children, Family and Education Committee.

Motion: Pardy/Anstey:

That Mark Peters be elected to the Board as a Member-At-Large.

Motion: Pardy/Anstey:

That Lorne LeDrew be elected to the Board as Interim Chair of the Outreach Committee.

Motion: Pardy/Anstey:

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

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

Motion: Pardy/Anstey:

That David Norris be elected as Chair of Board of Trustees, as a non-Board position, accountable to the Board

Motion: Pardy/Anstey:

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

Motion: Pardy/Anstey:

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

Motion: Pardy/Anstey: That Roy West be re-elected as Regional Representative, as a non-Board position, accountable to the Board.

Motion: Pardy/Anstey:

That Tony Chadwick be re-elected as Coordinator, Gower Seniors' Club.

Motion: Pardy/Anstey:

That Carl Wright be re-elected as Gower representative to the General Protestant Cemetery Committee.

Vacancies to be filled before the next Annual Congregational Meeting:

Motion: Pardy/Anstey:

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

Expression of Appreciation:

Motion: Pardy/Anstey:

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.

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Note 1: The Nominations Committee, as per the request of the Committee Chair, are pleased to assist the work of the Board by offering assistance to the Chairs of Committees in recruiting new members.

Note 2: Chairs of Committees are responsible to provide 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.

Note 3: Chairs of Committees are responsible to review their mandate as approved by the Board (Roles and Responsibilities document to be circulated by the Chair of the Board).

As Chair, I express my sincere appreciation to the Nominations Committee members, Judi Somers, Marion Pardy, Lorne LeDrew, 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.

Respectfully submitted, Gail Wideman, Chair, Gower Street United Church Nominations Committee. Members: Judi Somers, Marion Pardy, Lorne LeDrew.

New Business: Music NL:

David Robbins, Ken Peters, Pat Griffin

Our revenue is decreasing greatly. Rental was the best operative for supporting revenue. We looked for a rental agent to look for renters. Gower is the perfect place for performers. The Congregation accepted at the last ACM. The church is in great shape for rental spaces. Now we also have great technology. One group that seems to be interested is MusicNL, Newfoundland's Association for Musicians. They have no place to practice and to perform. They are interested in taking over the rental. Rhonda Tulk-Lane is their executive director and the only applicant. We have asked Dan Simmons to serve as our lawyer to help set out the contract.

Proposed terms:

Event Rentals:

A MusicNL staff person will grow and manage all rentals at Gower. MusicNL will receive a 25% commission on all new rentals subject to the performance of MusicNL. This would not apply to existing rentals in the Sanctuary, the Lecture Hall, the Kitchen or the Gym. Gower will have approval over rentals, kinds of performances, and rental rates offered by MusicNL to prospective rentals. Cleaning will be covered, without adding to David Noseworthy's duties, by the rental rate. MusicNL will be required to carry event insurance to cover anything related to the event. No building investment or renovations are needed to begin this arrangement. However this may be required over time, should such investments enable greater rental revenue. The arrangement will protect existing uses by Gower, unplanned events such as funerals, and other known or anticipated events at Gower that are held by a group.

MusicNL will create and manage a master schedule of events at Gower viewable by the Church. Gower will be able to exclude and schedule times and spaces they require. Revenue potential is conservatively estimated at \$40-60,000 annually.

Office Space Rentals:

MusicNL is interested in moving its Head Office and a staff of two or three to Gower. The space designated is the Lecture Hall along Gower Street. That would not conflict with existing office or committee space. Rental costs \$1,500 a month. Artistic Fraud may also join Music NL within the shared space at an additional \$1,500 a month

Next steps:

MusicNL has received its Board's approval and is prepared to launch this in April 2022. We are seeking legal advice to put this into a contract. Once finalized, the congregational vote will take place on April 10.

Congregational Discussion:

Q: Bert Riggs: What is the length of the contract?

A: After 6 months it will be reviewed.

Q: Bert: What can be done about the broken doors between the Lecture Hall and the Common Room? There needs to be something permanent there.

A: When the staff inspected, they didn't really think anything needed to change for their use.

Q: Jill Handrigan: Where are we in terms of renovations? If we are bringing in tenants, we need an accessible ramp.

A: The ramp on the east corner would be used but it's not up to code. There's no push button. We are not required to fix it.

Q: Jill: What will the people who come here expect to be in the building?

A: It depends on what each group would require. Music NL didn't seem concerned.

Q: Jill: Whose insurance would be responsible?

A: Music NL as the renter would be responsible. There will be information on this in the final summary.

Q: Daryl Pullman: We have oversight over the rentals but shouldn't we have a sub-group to immediately approve or reject each group looking to rent?

A: We will set out a short list that we will say no to, at the onset.

Ed Moores: Regarding security, we will make this clear to Music NL from the beginning.

Pat Griffin: We have already looked at the access to the washrooms, the east door ramp and a permanent wall for the Common Room.

David Robbins: Looking back, we really looked at something like this arrangement at the beginning - a partnership - an outreach. Thank you Ken and Pat for making these arrangements.

Pat: There will be a formal notice of the vote on April 3 because there needs to be a timeline of two weeks between the vote and the announcement of the vote.

Adjournment: Motion to adjourn Tony Chadwick. Passed at 1:37 p.m.

Prayer Shawl Committee

In 2007 an item appeared in our church bulletin, which caught the eye of some women in the congregation. It read "If anyone is interested in knitting please contact Rev. Kate Crawford after church". In the coffee room that day there were several people who were interested. Rev. Kate told us how she had heard about the Prayer Shawl Ministry and thought it would be a worthwhile project to start at Gower.

We met and we started knitting and praying. Rev. Kate had copied patterns for prayer shawls and opening and closing prayers. She had also purchased a book with prayer shawl patterns. It was thought it would be best to just place the shawls near the altar and invite people to take them as they were needed. The shawls would be free to anyone, to be taken for someone who is ill, grieving, having a difficult time or even for a joyous occasion. We would also place a book and pen with the shawls and ask people to please write a short note when they took one.

Our first shawls were brought to the church and placed on the altar to be blessed. We were pleased and surprised at how quickly they were taken away; also we were soon amazed at the donations of wool we received from the congregation. Rev. Kate came to our meetings with two baskets, one with her knitting and one with donated wool. Eventually this grew until she had garbage bags of wool. This was eagerly shared and new shawls were knit. We would like to thank all of those who thought of our Ministry.

Members offered to host in their homes and we met in the evenings for a while. The meeting starts with the lighting of a candle and an opening prayer said in unison. Someone then reads from the book about where and when the shawls have gone. We chat and knit, exchanging patterns, discussing colors and types of wool; everyone has favorites. Then it is time to ask a blessing on our shawl; they are shared around to the members and each person asks a blessing on the shawls she holds. Recently we have made a few changes and now we meet in the afternoon instead of at night, as it is easier for older members. Since some people find it difficult to pray aloud in a group we ask only the person who is hosting to say a prayer of blessing or she may choose someone else to pray. Then of course we always enjoy a cup of tea as the afternoon ends.

About ten years ago one of our members received a Prayer bear and brought it to our meeting where members thought why not try knitting bears as well. Since then there have been hundreds of bears knit; they can easily be transported for far away friends and children love them as well.

Several years ago, our leader was contacted by Rev. Bill Ford, the chaplain at St. Michael's Hospital in Toronto. He had heard about our prayer shawl ministry at Gower and wondered if our group would be able to share some of our shawls with his ministry. At our next meeting it was agreed we should try this. Since then about four times a year a box of shawls and prayer bears have been sent to Rev. Ford who gratefully covers the postage. During those years we have received notes of thanks forwarded from patients in Toronto who have gratefully received the shawls or bears.

Over the years members have come and gone; some moved away, others have become ill, and some now find it difficult to knit, but we have also had new members join us. We have maintained an average membership of 8 to 12 members. Some shawls have been knit by members of the congregation who do not come to our meetings but knit for us anyway, thank you! We usually meet on the last Monday in the month and a notice is always posted in the bulletin. Since the COVID-19 outbreak we have started meeting at the church. If you knit or crochet, we always welcome new members and you will be greeted with open hearts and arms. Bring your needles and wool and come join us, please!

We have not kept a record of how many shawls have been knit over the years, but it is easily in the hundreds. Our shawls have gone to many places around this province and other provinces, as well as to other countries. Our rewards have been beyond belief. So many thanks and such warm touching stories have made this ministry very rewarding and worthwhile.

Respectfully submitted by Ruth Francis

Heritage and Archives Committee

Respectfully submitted by Robert Pitt, Chair

The Heritage and Archives Committee was active in several initiatives / areas during 2022.

1. Archival organization and cataloguing. Through the Canada Summer Jobs Program (and with thanks once more to Marie-Beth Wright), we were able to secure the services of a summer student to work on a variety of archival materials with continuing guidance from H&A Committee Archivist Linda White. The student, Andrew Ballam, reviewed and inventoried some 14 boxes of unprocessed archival materials, creating a catalogue of items, in addition to his other duties (see below).

2. Preservation of the heritage integrity of the Ecclesiastical District National Historic Site and Gower's place in the area's historical and cultural context. Committee members (Robert Pitt and James Hiller) have continued to work with the inter-church Ecclesiastical District Working Group (Gower, the Kirk and the Basilica) which aims to preserve our heritage landscape and the integrity of its structures. In particular, this has included continued efforts to prevent the construction – as proposed – of a modernist high-rise condominium on Queen's Road in the heart of the National Historic Site. Despite our objections, those of area residents, Parks Canada, The Rooms, and members of the arts and heritage community, and against the recommendations of the special Commissioner appointed jointly by the Province and the City, both levels of government proceeded to facilitate the project through zoning change approvals in late 2022.

In other areas, H&A members and the District Working Group have continued to participate in related heritage matters, including the public hearing process for the new municipal Heritage Bylaw, and to discuss with government and other heritage experts means of advancing the District's aspiration to become a United Nations World Heritage Site.

The funding proposal put forward to NSERC in 2021 by Carleton University experts to undertake a Digital Twin heritage project was declined, but future opportunities are being considered.

3. Heritage interpretation for visitors. Our summer student and/or H&A Committee members presented information about Gower's architectural, social and cultural history during formal and informal tours throughout the summer and early fall of 2022. As in 2021, pre-arranged tours of the four Ecclesiastical District churches were organized and offered in conjunction with the Anglican Cathedral, St. Andrew's Kirk, the Basilica and Gower. These tours were expanded in 2022, from one day a week in 2021 to three days a week, and a \$20 fee was charged, with proceeds divided among the churches. A Facebook page (www.facebook.com/DistrictToursNL) was created for information about the area and the tours, and to allow advance bookings; posters and brochures were also prepared and distributed for promotion.

At Gower, visitors were presented with a brief video about the advent and growth of Methodism, our congregation since 1815, and the four church structures that have served us. The presentation was followed by questions and answers, and a brief tour around the sanctuary. Comments about the tour and Gower were very positive, with many visitors from Europe, the US and other parts of Canada. One of our visitors – a former host of CBC's *Ideas* series – declared Gower a particular gem within the District.

Visitor uptake was encouraging in 2022, but additional promotion is needed (being investigated for 2023), particularly to attract more cruise ship visitors.

4. Ecclesiastical District branded T-shirts and sweatshirts. Working Group members contributed to the purchase of these items for re-sale to visitors as a means of income generation and promotion of the District, with profits returning to the churches. The items portray the four churches of the District, including Gower, and descriptive lettering. (Still available through the H&A Committee.)

5. Re-assessment of archives physical space. During the fall, the Committee discussed and agreed on offering back the space occupied by Gower's archival collections so that it could be rented and thereby generate revenue for the congregation. A space to house and protect the current holdings area was identified in the Annex component of the Gower complex. Re-modelling of the new area has now been completed through the efforts of Committee member Ken Peters in particular, with the records to be moved in early 2023. With the increasing generation and retention of Church records in digital form, it is not anticipated that space limitations will be an issue in the future for new holdings. The name of the archives, commemorating Garfield Fizzard, will be moved with the collection.

Committee members have also continued to respond to requests for archival / historical information, and in the fall of 2022, digital office records (more than 33,000 items) were transferred to the Archives for backup and preservation.

Robert Pitt

Committee Chair

Ministry and Personnel Committee

The M&P Committee serves in a consultative and supportive capacity for the staff of the Pastoral Charge, and as a liaison with the congregation on staff related matters. 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 has been Acting Interim Chair for this past year. The Interim Chair thanks the members of the committee for their outstanding dedication and support through the past year. We acknowledge as well the efforts of our Board Chair Patrick Griffin, our Treasurer Fred Earle, and Ken Peters (Chair of Finance & Acting Chair of Property) for their ongoing assistance with staff related matters throughout the year.

The most significant and ongoing challenge for M&P has been with regard to the office administrator position. In the fall of 2021 we were able to hire Nancy McCarthy to fill our part-time (12 hr/wk) position. However, early in 2022 she experienced some physical problems that resulted in her going on six months short-term disability leave which was later converted to long-term disability. This has left us in the position of needing to find a office admin replacement. Fortunately we were successful in receiving a summer student fellowship which we used to hire Hayley Collins to manage the office throughout the summer months. Since September when Hayley returned to her studies we have been unable to find a regular part-time replacement with the range of skills and experience necessary. SuAn Randell, a retired office administrator at St. James United Church, has graciously been coming in for 6 hours/week throughout the fall to attend to emails, voice messages, etc. However her limited availability means that many admin functions and activities are either neglected or being covered by ministerial staff as they are able. The latter of course detracts from the time our ministers can devote to their ministerial activities. M&P continues to explore alternatives and we hope to have a more permanent solution in place in the near future.

Gower is blessed with three dedicated and competent ministers who together provide excellent spiritual care and leadership to the Gower community. We again express our appreciation to Rev. Pamela, our senior minister, and to the worship team for their dedication and commitment. It is both exciting and gratifying to see our numbers growing as we've returned to in person worship on Sundays. We've enjoyed excellent teaching from the pulpit complemented by excellent music from the choir.

Our slow but steady growth in numbers is due in no small part to Rev Rebecca's efforts with the children, youth and young families. She has worked tirelessly to build the youth ministry and Sunday School, recovering some of the losses experienced during the pandemic. Rebecca's computer and social media skills have enabled Gower to expand its presence and outreach in these areas as well. These skills are often at work in the background for our successful online Sunday services as well.

Rev Ettie continues to provide excellent pastoral care and support to the many members and adherents who are either ill or otherwise unable to attend church in person on a regular basis. The Gower community is blessed to have her service in this regard.

Our caretaker/custodian David Noseworthy continues to ensure the building is clean, safe and accessible as he carries on various maintenance projects on a continuing basis. Again he has shown himself to be both gracious and flexible as Gower's growing success on the rental front

means there is more traffic in the building on a regular basis which can put added pressure on David.

The Gower community has long known that we have world class musicians leading us, but this year this excellence has been recognized more widely. Dr. Douglas Dunsmore, long time choir director, was honored with an appointment to the Order of Canada. We extend our congratulations to Doug for this well-deserved honor and thank him once again for his service. After more than 35 years of service to Gower, Doug has announced he will be retiring later in 2023. We are pleased to see, however, that he has resurrected the Bell Choir this year, and are hopeful that he'll be returning to lead that choir even in retirement.

Our organist Carl Goulding also had a major accomplishment this year when a hymn he wrote ("We all gather here") was selected for inclusion in the Methodist Church hymnal. This is no small feat and we extend our congratulations to Carl on this outstanding accomplishment. We are pleased to report that upon Doug's retirement Carl has agreed to take on the dual role of church organist and choir director. We look forward to his continuing ministry in this regard.

M&P would like to extend a note of thanks and appreciation to the Gower Community Band for taking over the payment of the honorarium for the band director, Ron Collins. Although the band director is not formally a member of the Gower Street United Church music staff, the M&P has provided some minimal oversight of that position through annual staff reviews and so forth. Moving forward M&P will discuss with the administrative leadership of the Community Band whether and how it might want M&P to remain involved in this process.

We would be remiss not to mention the continuing dedication and service of Dana Collins in her leadership of the Children's Choir. It is always a joy and pleasure to see these young people perform and Dana's hard work is evident throughout.

In addition to Hayley Collins we were able to employ two other summer students through successful student grant applications. We want to thank Clay Tulk for assisting with custodial work over the summer, and Andrew Ballam who worked in the Archives.

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

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

Outreach Committee

2022

During the last year the Outreach Committee has continued to work to identify the needs of the community that we may have both the capacity and desire to support. We followed up with groups and as a result have established a relationship with Quadrangle and strengthened our relationship with Bridges to Hope. We have committed to undertaking one major fundraiser with them per year. The first was The Songwriters Circle with host Allan Doyle, held on March 16, 2023, in the Gower Sanctuary.

Other Outreach activities included continuing our relationship through the UCW with the Pottle Centre and they know we are there to provide support as and when needed. With the President of the Seniors' Club out of the country the Outreach Committee reached out to members of the club and held the annual Seniors' Christmas Dinner in the Lecture Hall. It was a resounding success thanks to Linda Nickerson and the rest of the Committee. Rev. Pamela and Rev. Rebecca's annual "Sock it to Ya" Sunday and the Coldest night event held with Choices for Youth continues to be held each year. Although the Gower Community Band does not come under the purview of this committee, we have reached out to them to offer our support for their Pop's concerts to get the word out to the various marginalized groups so they may avail of this free concert and social.

Plans for 2023:

Many of the activities we have undertaken to date are charity based and although charity is very important, social justice and spiritual based activities will have more significant and longer term impact. We need to find ways to satisfy the spiritual needs of many people that are not now being fulfilled and move closer to realizing our Vision of "becoming a Spiritual Hub in Downtown St. John's". One way of doing this would be to provide a safe place for people to gather in groups or individually and be provided with the opportunity to listen to music and also receive some words of inspiration along with the opportunity to socialize in a safe environment and to enjoy some refreshments. We will be working to develop the concept using the people and resources we have at Gower.

It has become abundantly clear to the Committee that all Outreach has not, nor can be, delivered by the Outreach Committee itself. The roll of the Outreach Committee should also be one of providing facilitation, coordination and support of activities identified by members of the congregation. To this end we will be looking at introducing a cluster concept wherein anyone who identifies a need and can gather together like minded people (a cluster) can link up with the Outreach Committee to develop actions to address. The Outreach Committee will not only provide support and sanctioning but also a connection to the Board. These cluster leaders do not need to sit on the Outreach Committee but would liaise with us. Initiatives can be local (eg. Homelessness) all the way to global issues (eg. Palestine). For instance, we will be introducing a themed movie night providing an opportunity to learn more about various issues through discussion and debate. Once again, we will be working to develop this concept over the upcoming weeks and months.

The main ingredient in making any of this work is you! Your willingness to help out will determine how well we can make a difference and be relevant in our Community.

Respectfully submitted, Outreach Committee

Lorne LeDrew (Chair), Larry Kelly, Stephen Gray, Tracy Sullivan and Rev. Pamela

Stewardship Committee

As we are all quite aware, 2022 was a challenging year from many perspectives and your Stewardship Committee worked hard to find more ways to enable more people to fulfil their stewardship responsibilities as members of the church. While saying that, we also took on several initiatives aimed at those people who are not regular donors to the church. In all we raised over \$22,000 from: the Hymn Sing (\$2400), The Dessert Party (\$5300), Online Auction (\$8400) and the Octogenarian Fundraiser (\$6,000). Many thanks go to so many who helped make these all so successful. I want to express a sincere appreciation, in particular to Doug Dunsmore, Dave Robbins, Bert Riggs, Lloyd Gill, Fred Earle, Ken Peters, Rev. Rebecca, Rev. Pamela, Rev. Marion Pardy and many others who helped out!

On the givings side, I want say an extra thank you to all the people who have continued to support the church through these last 3 years. The table below shows that our number of givers has remained constant (186 up from 185) which is extremely heartening. However, givings are down. Our average givings has decreased from \$1115 to \$1051 and the more meaningful figure is the median givings which at \$720 in 2022, is a decrease from \$750 in 2021. That is to say that in 2022 50% of givers gave more than \$720 and 50% gave less. Just think, if we were each to increase our givings by \$5 per week (\$20 per month) it would provide over \$44,000 to the bottom line of the church.

With the increase in rentals and events being held in our church buildings, during 2023, the Stewardship Committee will continue to explore new ways to provide the opportunity for people, who come through our doors to attend various functions, to also contribute to the well being of our Church. We intend to continue with the fundraisers we held last year.

Although we have been going through some rough times I honestly see a huge light at the end of the tunnel. Things are improving and with your continued support, along with the great work of Ken Peters and Pat Griffin regarding MusicNL, Spirit of NL and other rentals, we should see “our” dollars going to “church” work and “their” dollars keeping the lights on. I think that’s the way it’s supposed to be!!

Total Annual donations	No. Givers 2022	No. Givers 2021
Less than \$500	66	71
\$501-\$1000	50	40
\$1001-\$1500	33	32
\$1501-\$2000	11	16
\$2001-\$2500	10	9
\$2500-\$3000	7	4
Over \$3000	9	12
Total Givers	186	185
Total contributions*	\$ 195,492.37	\$ 205,288.51
Median	\$ 720.00	\$ 750.00
Average	\$ 1,051.00	\$ 1,115.00
*excludes loose collections		

Blessings to all

Respectfully submitted,

Lorne LeDrew, Ruth Francis, Tony Chadwick, Ken Peters and Rev. Pamela

Pastoral Care Committee

With the gradual relaxation of COVID-19 regulations, the work of Pastoral Care has slowly been returning to near-normal operations. Reverend Ettie has been able to make more in-person visits, both at home and in institutions. However, some members of our faith community are still very cautious about receiving personal visits, and for those Reverend Ettie has continued to use the telephone to make contact. Sympathy, thinking-of-you cards, cards at time of illness or hospitalization, and email have continued, and notable birthdays and anniversaries have been marked in the traditional way with cards and rose bowls. Dorothy Moore sends anniversary cards.

In the absence of the Chair, Tony Chadwick, and Maude Peach, a stalwart member of our committee in previous years, Christmas bags were assembled during the Youth Group Meeting, supported by Reverend Rebecca. Reverend Ettie gathered the various items to put into the bags for the shut-in seniors in our congregation

This year the contents of the bags contained a bulletin like folder with a prayer and scripture readings for Christmas Day, a packet of biscuits (suitable for diabetics), a candy cane, small chocolate bars for those we heard liked a bit of chocolate Dad's biscuits (all individually wrapped), a Christmas card, and a card signed by members of the youth group who participated. The bags were distributed with the assistance of Lorne LeDrew, Mark Peters and Dr. Daryl Pullman to about 50 persons, following the December 5, 2022 assembly. Pastoral Care is very grateful for the help we received for this important outreach in the Christmas season.

We were saddened to lose a long-time and faithful member of our committee on March 1, 2022 with the passing of Max Beckett – Max's lively commentary always added joy and laughter to this event.

A special note of thanks goes to Reverend Ettie who has shouldered the bulk of the Committee's work during my prolonged absence in Australia.

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

Respectfully submitted,
Tony Chadwick, Chair

Communications Committee

Our Gower Communications Committee includes Ken Butt, Jill Handrigan, Rev. Rebecca Pike, Rev. Pamela Jones-Fitzgerald, Patrick Griffin and David Robbins (Chair). This committee was very active in 2022 with a focus on supporting our virtual church services and activities and trying to stay in contact with as many people as we can through social media.

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

We are very pleased to have Nick Decker on Sunday mornings providing audio visual support for the services. Together with volunteers from Gower including Ken Butt, Tony Chadwick and David Robbins we have been able to effectively broadcast our services to Congregants and friends locally, nationally and even internationally. Now you can stay connected to Gower while away on or on vacation! Even people who have moved away can now return to Gower!

Gower Community Band

GOWER COMMUNITY BAND 2022: The Return to “Normal”

OVERVIEW: After a delayed start to the year, rehearsals and performances gradually returned to normal.

ACTIVITIES: Because of the appearance of the Omicron variant of the COVID-19 virus which appeared in December 2021, the GCB was unable to return to rehearsals in January. Our first rehearsal of 2022 was on March 2 utilizing the sanctuary in order to facilitate social distancing. On behalf of the band I offer special thanks to Rev. Pamela and Rev. Rebecca as well as all the administration at Gower for accommodating us in that respect.

Despite the delay in beginning our 2022 rehearsal schedule, we did play at Gower on Sunday, April 10. We followed up by participating in the Gower Hymn Sing on May 15. Both performances were well received. We initially planned to finish our season with an informal performance for family members on June 22, but instead we joined the church organized concert already planned for that date. It was a chance to bring back some more advanced music to our repertoire after playing in somewhat reduced capacities for the last two years. Our attendance at rehearsals was somewhat inconsistent during our limited March-June season, which sometimes slowed progress, so we had a few guest musicians join us for our June 22 show.

Once again we were excited to get back to the band room in September, and this was when things really started to feel normal again. We welcomed several new members, and had some band members who had been staying away during the height of COVID-19 return as well. Our first performance was Gower’s Sunday for Seniors on October 23, followed quickly by participation in the Dessert Auction on Saturday, October 29.

On November 20 we were able to bring back our Downtown Pops Concert Series after it had been interrupted by COVID-19. Our theme was “The GCB Swings”, and we partnered with Bridges to Hope to raise money for their cause. Musical guests Gary Johnston, Denise Lear, and Etienne Gendron added to our swing/jazz theme with a fantastic performance.

Though most Seniors’ residences were still not able to bring in large groups like ours, we were invited to play Christmas music at the Veterans Pavillion and we were pleased to do so on December 13. This was a return to a cherished venue for the Gower Band Program, as both the GCB and GYB had played there many times.

Our Christmas Musicale for Gower took place on Sunday, December 18. We decided to have our annual Chicken Dinner after this performance, because the traditional date of Christmas Eve after playing at Pleasantview Towers was not going to happen as they are still unable to welcome a group of our size. Our Shriners carol service scheduled for the evening of December 18 was cancelled at the last minute by the Shriners over ongoing health and safety concerns given the age of most of their attendees.

FINANCES: The GCB is very pleased to receive financial support from numerous Band members, friends and family locally and across Canada. With this support the Band continues to fund its numerous awards and scholarships, and offers its Downtown Pops concerts at no cost. We continue to operate in a positive but frugal financial position and look forward to another great year in 2023.

APPRECIATION: We express our ongoing thanks to the administration team at Gower Street United Church for their support as we moved rehearsals from the band room to the sanctuary for

part of the year. I wish to thank our Executive Committee (Dave Robbins, Erin Dawe, Janet Howells, Suzanne Orsborn, Andrew Orsborn, and Chris Williams) for their work, and Director Emeritus Dr. Edsel Bonnell for his continuing support and encouragement.

Ron Collins, Director
Gower Community Band

United Church Women

The UCW membership has been maintained at 15 active members this year. Contact continues with 4-5 other members who are no longer able to attend meetings or participate.

Meetings were held monthly February – June and October – December. It was decided early in the year that we would discontinue our monthly services at Tiffany Village. Prior to COVID-19, attendance had been decreasing significantly and the Christmas service, done in December 2021, was poorly attended. Due to the limited number of members available, there were no major fund raisers planned. A Bring & Buy was held in June among members. In May the group decided to spear head a campaign to collect gift cards for The Association of New Canadians. Over a period of 4-6 weeks, a total of over \$800.00 in gift cards was collected and presented to the association.

In mid-October, the East District UCW held a weekend Celebration at Wesley United Church titled “Continuing in Hope”. Representatives attended by from many UCW groups within the district. The program was uplifting and the weekend was enjoyed by all who attended.

In November we corresponded with the Men’s Club re: their plans for the future of their club. While the UCW supports their plans, we stated that we wished to maintain our autonomy, but would be happy to collaborate with them on specific events. Further to that decision, we were able to hold a bake sale in conjunction with their Christmas Congregational Dinner for the second year in a row. This income, along with monthly offering, allows the UCW to continue contributions to the church and community outreach.

On December 13th we held our Christmas pot luck, followed by worship, fun and fellowship.

On December 15th we held our annual Christmas luncheon for the Pottle Centre members. Verafin provided funding for the meal and the food was supplied by “Get Stuffed”. Lunch was followed by a carol sing, distribution of socks and a small gift /prize for all attendees. The UCW has had a long history with the Pottle Centre in this capacity, and we have a strong committed to continue the annual event.

Respectfully submitted,

Linda Nickerson,

President

Men's Club

For the calendar year 2022

“Be of service. Whether you make yourself available to a friend or co-worker, or you make time every month to do volunteer work, there is nothing that harvests more of a feeling of empowerment than being of service to someone in need.” – Gillian Anderson

The beginning of year three of the COVID-19-19 Pandemic proved to be challenging for the Gower Men’s Club, resulting in the cancellation of the January Executive meeting and the January and February Dinner meetings. The Club Executive met eight times during the year: in February, March, April, May, June, September, October and November. There were fewer dinner meetings, with these taking place in March, April, May, September, October and November. There are no Executive or Dinner meetings scheduled for July, August or December, although a Congregational Christmas Dinner, catered by the Men’s Club, takes place early in December each year. The business portion of the October meeting was cancelled because of lack of quorum. The June Dinner (without a meeting component) usually takes place in a local restaurant (Golden Phoenix) but this too did not take place in 2022.

The Executive was fairly stable throughout the first half of the year with the following holding office:

President – Bert Riggs

Vice President – David Robbins

Secretary – Lloyd Gill

Treasurer and Captain of Team A – Lester Barbour

Chair of Visitation Committee and Captain of Team B – Douglas Peters;

Captain of Team C – Bruce Nickerson

Chair of Nominations and Membership Committee – Roy West

At-large: Albert Spurrell, Ed Moores and Tony Chadwick

Past President – Peter Nell.

In the fall, we lost our three at-large members, a result of Albert’s death and Ed and Tony both taking leaves of absence. A decision was made not to fill those positions until after the club restructuring is finalized.

Given the challenges posed by COVID-19-19, we decided to forgo most fundraising projects for 2022, although they did come up for discussion at several Executive and Dinner meetings. The one project we agreed to participate in, in partnership with the Stewardship Committee, was an online auction in late Fall, replacing our traditional in-house live auction. This proved to be a very lucrative venture resulting in sales amounting to almost \$9,000.00. After expenses were deducted from that amount, the Men’s Club received a cheque for \$4,300+ as our share of the proceeds.

It has been our tradition for some time to distribute the profits raised from our annual the flipper dinner to a number of St. John’s-based social agencies and organizations, usually \$250.00 to each one. This year we were unable to donate this amount because we could not have a flipper dinner. However, we did make donations, from our reserves, of \$50.00 each to the following eight

groups: Agnes Pratt Chaplaincy Fund; Bridges to Hope; Burry Heights; Emmanuel House; Gower Street United Church Mission and Service Fund; the Pottle Centre; the Vera Perlin Society; and VOWR.

Our Dinner meetings began with devotions conducted by a club member, followed by a very tasty repast also prepared by club members. A special speaker, who enlightened us on interesting topics, followed the meals. In March, Vice-President David Robbins spoke about the Liquefied Natural Gas (LNG-NL) Project designed to capitalize on the natural gas resources in the Jeanne d'Arc Basin. In April, President Bert Riggs recounted the life of John Gallishaw, a Newfoundlander who served in the Newfoundland Regiment, published several books and operated a creative writing school in New York City. In May we listened attentively as Jordan Wright, Manager of Memorial University's Signal Hill Campus, informed us about his duties in making the newest MUN campus a productive and contributing partner in the life of the University. In September, Dr. Roy West, a noted epidemiologist, took us through the past, present and future of the COVID-19 epidemic. In October, former the Chief Justice of Newfoundland and Labrador, Derek Green, enlightened us on the topic "When a Salmon was not a Fish". In November, President Bert Riggs stepped in when our scheduled speaker had to withdraw, and told us all about the life of Sir Albert Walsh, lawyer, politician, Chief Justice and Newfoundland's first Lieutenant-Governor following Confederation with Canada. Accompanying each of these talks was a very informative and complementary power-point presentation.

On May 22, 2022, the Club led in the Sunday morning church service in the Gower sanctuary. Club President Bert Riggs presided, with Club Secretary Lloyd Gill offering the children's story, and Team Captain Douglas Peters and Member-at-Large Tony Chadwick reading the scriptures. Tony also acted as liaison with Choir Director Douglas Dunsmore, who co-ordinated a choir consisting of members of the Men's Club.

Sadly, we lost three long-time members of the club during 2022: Max Beckett, former chair of the Visitation Committee, died on March 11; Albert Spurrell, who has served the club in various capacities, especially as leader in the cooking department, died on September 20; and Jim Churchill, who often provided music for our Dinner meetings, died on December 24. Club members attended each of their funerals as a group and the Club donated to Gower Street United Church projects in their memory.

In the late spring, we learned that the Men's Club at Cochrane Street United Church had disbanded. Therefore, we extended an invitation to former members of that club and others at that church to join with us in fellowship at our Dinner meetings. A number of them accepted that invitation and have become regular attendees.

As part of our service commitment to Gower Street United Church, members representing the Men's Club provided coffee, tea and treats after the service on May 22 (Jack Jones, Tony Chadwick and Lloyd Gill). The following Sunday, May 29, at the request of the Church Board, club members supplied similar items at a special Congregational meeting (Bert Riggs, David Robbins and Lorne LeDrew). Club members and friends also provided the necessities for the regularly scheduled Coffee Times in December: Bruce and Linda Nickerson (December 04); Lester Barbour and Bert Riggs (December 11); and Lloyd Gill, Christine Roberts and Sharon Moores (December 18). Lloyd Gill also co-ordinated the tea, coffee and treats for the Ecclesiastical Block Party held on September 18 on Gower Street outside the Anglican Cathedral. As well, members of the club acted as drivers for those who did not have their own transportation but wanted to attend the Church-sponsored Seniors' Sunday Service and Luncheon on October 23.

Despite the inability to carry out major fundraising projects, the club, through the diligence of Ed Moores, has kept a list of projects that are necessary for the well-being of the church building.

These include needed improvements to the back stairwell leading from the Band Room; installation of push pads on the east door on Gower Street leading to the elevator and the Lecture Hall, and on other exterior and interior doors; greater accessibility for the washrooms on the lower level; replacement of the windows on the east side of the Lecture Hall and the curved windows on the south side of the Common Room; repairs to the steps and the walking ramp that provide access to the Lecture Hall from Gower Street; new flooring for the Band Room; replacing the folding doors that separate the Lecture Hall and the Common Room with a stationary wall, topped with windows; repairs to the leaking roof over the pipe organ; replacing damaged drywall throughout the building. Various avenues of financing these projects are underway with members of the Finance and Stewardship committees and some have begun.

The Congregational Christmas Dinner took place on December 06, with all 120 tickets sold. Those attending enjoyed a wonderful meal of turkey, with all the trimmings, and Christmas pudding for dessert. This was followed by a stellar musical presentation by singer Justin Goulding, after which he led those present in a Christmas Carol sing. We were also able to return to Cambridge Estates with a monthly devotional period in November and are committed to carrying on this important outreach work into the new year.

The focus of attention during the fall was a proposed restructuring of the Gower Men's Club. Membership has been slowly declining over the years and the average age of current members is between 75 and 80 years. It was suggested that we look at the idea of inviting female members of the congregation to join with us in our fellowship and become members of the club. This involved discussions with the church's United Church Women (UCW) group, as we did not want to appear to be trying to raid their group. Like the Men's Club, they, too, had been experiencing a decline in membership, but did want to retain their independence and relationship with the national UCW. They did commend us for our initiative, said they would encourage their members to consider joining the new club while remaining part of the UCW, and would assist us on various projects. We agreed with their thinking, and we will continue to invite them to have their annual Christmas bake sale in conjunction with the Congregational Christmas Dinner.

As a result, the Men's Club will cease to exist under that name early in 2023. Hopefully, it will result in a revitalization for the club and the ability to continue to serve Gower Street United Church as effectively as we have done in the past. However, that is a story for next year's annual report.

Respectfully submitted,

Bert Riggs, President

GOWER ST. UNITED CHURCH MEN'S CLUB
FINANCIAL REPORT

December 31, 2022

	<u>2022</u>	<u>2021</u>
<u>REVENUE:</u>		
Dinner Meeting	\$ 1,550	\$ 797
Donations	165	250
Auction	0	0
Ladies Night	2,020	1,460
Take Out Teas	0	0
Flipper Dinner	0	6,880
Other	<u>0</u>	<u>0</u>
	<u>\$ 3,735</u>	<u>\$ 9,387</u>
 <u>EXPENSES:</u>		
Dinner Meeting	\$ 2,149	\$ 981
Donations	900	8,400
Auction	0	0
Ladies Night	1,361	1,120
Take Out Teas	0	0
Flipper Dinner	0	2,538
Projects	0	0
Bank Charges	101	104
Kitchen	442	204
Luncheons	0	0
Misc.	<u>49</u>	<u>250</u>
	<u>\$ 5,002</u>	<u>\$13,597</u>
 NET: Surplus/(Deficit)	 <u>(\$1,267)</u>	 <u>(\$4,210)</u>

Respectfully submitted

Lester Barbour, Treasurer

Senior Choir

The Senior Choir of Gower Street United Church continues to support our worship services with appropriate anthems and service music planned by the worship team.

During 2022, our membership has hovered around 23 active singers, 4 of whom are choral scholars: Hayley Collins, soprano; Nicholas LeBlanc, bass; Aiden Saccary, tenor; and Estefania Arreguin, alto.

The service music for January/February was covered by different configurations of duets, trios, and quartets ranging from Jonathan and Rachel Stevenson on January 2 to the full choir sitting along the side galleries on February 13. From that date a sense of normalcy following the pandemic returned, and by September we populated the choir loft once again.

The Senior Choir provided music for several special services during the year: March 13 – P.I.E. Sunday; April 15 – Good Friday three-hour service; April 17 – Easter Sunday; May 4 – Rev. Rebecca’s Covenanting Service; and a service celebrating life’s journey in song on May 15.

June 12 was the final Sunday for the choir’s full participation, and we were invited to sit in the loft to lead the congregation for the rest of June. The music ministry for the month of July was presented by members of the Etcetera Music School, directed by Justin Goulding. In August the congregation enjoyed a variety of solo performers. In September we welcomed Hayley Collins as our soprano choral scholar.

In October a letter from Dr. Douglas Dunsmore, our beloved choir director of 40-plus years, was circulated to the choir stating the sad but inevitable news of his retirement in August, 2023. We wish Doug and Grace many happy years pursuing activities which they enjoy. Our choir will not be without a capable leader, however, as Carl Goulding will remain with us in the dual role of organist and choir director.

On October 23 we welcomed a new tenor, Ken Slaney, who comes to us from Gander United Church. On that morning the choir, once again, returned to the choir room for rehearsals, another step towards “normalcy”.

The Christmas season always generates joyful music: festive choir anthems, Gower Community Band performances, and again, the intergenerational handbell choir renditions. In the year 2022, after a three year absence, we again celebrated two special Christmas services: the Christmas Eve Youth Choir Pageant at 4:00 PM and the candlelight communion service at 10:30 PM highlighted by Christmas anthems sung by the Senior Choir.

On a sadder note, the Senior Choir was invited to sing anthems at several funerals: Maxwell Beckett on March 16 (“Lead me, Lord”); long-time, devoted choir members—Fred Davis on July 4 (“For the Beauty of the Earth” at Sandra’s request); and Albert Spurrell on September 23 (“How Great Thou Art” as well as a solo, “Precious Memories”, by Doug Dunsmore). Another long-time choir member, Jim Churchill, passed on Christmas Eve, with a celebration of his life set for January, 2023. During the year we gave cards of concern, gifts and flowers to choir members who were in declining health and to those who had lost family members.

The Senior Choir enjoyed two annual social events: a BBQ in June hosted by Karen and Ken Butt, and a Christmas party hosted by Rosanne Lake in her condo clubhouse.

The Choir maintains two bank accounts:

1. Special account – bank balance as of Dec. 31, 2022: \$2881.13
2. General Chequing account – bank balance as of Dec. 31, 2022: \$296.13

Thank-you to Doug and Carl for their faithful service, and the volunteers who support the choir during the year, especially our flutist, Grace Dunsmore.

Members of the executive are Marilyn Peters, secretary-treasurer, Karen Butt, vice president and Roberta Gill, president.

Respectfully submitted, Roberta Gill

Seniors' Group / Christmas Dinner

In October 2022, a committee was formed to plan the Seniors' Christmas Dinner, as part of the Outreach Committee. Members of the committee: Lorne LeDrew, Linda Nickerson, Larry Kelly and Joyce Power.

The lecture hall was booked for November 29th and plans proceeded from there. After much deliberation, it was decided to hire a catering company who would prepare and serve the meal and do the cleanup. Pat Burton Catering was approached and agreed to provide the service for \$20.00 per person. It was decided that the ticket price for Seniors' would remain at \$20.00, the same as 2021. This left us with the dilemma of having to raise extra monies to cover other expenditures. We were able to do this by selling tickets on a Christmas basket and a Christmas wreath and cake. All items were donated by members of the congregation or family and friends.

The Walsh Family provided the entertainment and they were thoroughly enjoyed by the audience. The youth group, under Rev. Rebecca's guidance, were in attendance and assisted in several capacities to make the event run smoothly. Their efforts were very much appreciated. The dinner was excellent and the evening, overall was very successful. A small profit was realized, which was donated to Bridges to Hope along with contributions from those in attendance.

There was a significant effort to publicize the event to all Seniors' homes, apartment complexes etc. Posters were done; and delivered or emailed as requested. I feel this was a major factor in the response that we had. One hundred (100) tickets were printed and sold; but we could have sold more. A sincere vote of thanks is extended to Rev. Rebecca and SuAnn in the office, for their assistance with ticket sales and publicity.

Linda Nickerson,
Seniors' Club Liaison

**Financial Report
Seniors' Christmas Dinner
November 29, 2022**

Income:

Ticket Sales: 100 @ \$20.00 each	\$2000.00
Basket & Wreath Ticket sales	\$495.00
Bridges To Hope donations	<u>\$134.00</u>
Total Income:	\$ 2629.00

Expenses:

Caterer: \$20 x 100 plus gratuity	\$ 2250.00
Band dinner tickets: 3 x \$20.00 each	\$ 60.00
Gift Cards for Band: 3 x \$25.00 each	\$ 75.00
Miscellaneous: cranberry juice, candies for tables	<u>\$ 39.00</u>
Total Expenses:	\$ 2424.00
Donation to Bridges to Hope:	\$ 205.00

General Protestant Cemetery Committee

**The General Protestant Cemetery Trustee Board Inc.
 Report of the Chairman of the Board
 to the 2022 Annual General Meeting
 of Gower Street United Church held March 19, 2023**

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

During the year we had 250 burials, an increase of 24 over the previous year, of these 169 or 67.60% were cremations, a decrease over the previous year. The following breakdown may be of interest:

Burials in:			
	<u>2019-20</u>	<u>2020-21</u>	<u>2021-22</u>
The General Protestant Cemetery	12 (5.61%)	20 (8.85%)	10 (4.00%)
Mount Pleasant Cemetery	161 (75.23%)	159 (70.35%)	190 (76.00%)
The Field of Honor	21 (9.80%)	12 (5.31%)	24 (9.60%)
Memorials Gardens Cemetery	20 (12.11%)	35 (15.49%)	16 (10.40%)
Total Burials	214 100 %	226 100%	250 100 %
	Cremations Included	156	173
	169	72.90%	76.50%
			67.60%

Your Board met nine times this year.

Our Trust Fund for Perpetual Care last year was \$267,500.00. This year we added \$15,000.00. The fund now totals \$282,500.00. This is invested in GICs to earn an average rate of approximately 0.069%.

Since 2012, we have taken \$424,000.00 from our trust fund to complete Memorial Gardens. We have paid \$168,252.00 back into the trust fund. We will eventually pay back the full amount.

There have been 141 burials in Memorial Gardens; 26 of these were in 2022.

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

We have signed a contract with Murray’s Landscaping Services for landscaping at Memorial Gardens Cemetery with work to begin in early spring.

This year we installed a double foundation for two Columbariums at Memorial Gardens at a cost of \$17,500.00. We have ordered one Columbarium at a cost of \$80,000.00. It will be installed in the spring of 2023.

We have sold all of the niches in the Columbarium installed at Mount Pleasant in 2015 and 115 of the 125 niches in the Columbarium installed in 2019. We installed another 125 niche Columbarium in July 2022 and 60 niches have already been sold.

The Memorial Service at Mount Pleasant was held on July 4. The attendance was very good but the offering was down from the last service held in 2019. The service at General Protestant was held July 18. We are getting less attendance there each year. Memorial Gardens service was held on August 1 with good attendance but the offering was low.

We appreciate those member churches that support the cemeteries financially and otherwise and thank them most sincerely. Each representative should make sure that their Church's assessment is paid each year.

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

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

Respectfully submitted,
Harold Chubbs
Chairman of the Board

Bridges to Hope

Once again the Staff, Volunteers and Board of Directors would like to express our sincere thanks for the ongoing support of Bridges to Hope by our founding and supporting congregations. Our core mission remains an important one: *to reduce the effects of poverty on individuals and families through access to essential food, and other programs that help empower our clients.*

Operations: It's been another year of operations under the cloud of a pandemic, but with gradual return to more "normal" conditions. Our invaluable and loyal volunteers are back in action, in the pantry as well as the kitchen, which is a huge relief for our staff and a boost in morale. We are not yet at the point of having clients enter the building, given health and safety concerns, but our goal remains to move to a more customized and interactive service going forward, providing more dignity for our clients and lowering wastage through providing the most suitable food for all.

Staff: We have had some significant changes in structure in 2022, with Jody Williams becoming our Executive Director, and Lesley Burgess becoming our Operations Manager. Raylene Roche, as Intake Coordinator, and Emily Noel as Food Support Worker round out an extremely strong and dedicated team. Jody's ability to focus primarily on public awareness, funding applications, donor relationships, and strategic initiatives has already led to increased support from individuals and businesses in 2022. Of course, this has been a year where inflation, particularly in terms of groceries, has had a huge impact on our clients, and also on our cost of operations.

Demand: The number of clients coming to Bridges to Hope has been increasing steadily through 2022, primarily as a result of rises in the cost of living from inflation. We provided support to over 11,000 people in 2022. In order to assist those in poor paying day jobs, we started evening openings in the Fall, which are being well attended.

Higher needs and demand has been apparent across the food support system in St. John's and the Province as a whole, as is evident most nights on the news. It is expected that closures of some of the existing food banks in the region will see a transfer of clients to our organization, especially as we pride ourselves in being open and supportive of all, regardless of religion, race, status or location.

Programs: Bridges to Hope continues to offer very essential programs and services. In addition to normal food support services, we had our Bags to School program in late summer, which distributed 460 Back Packs full of quality curriculum-based, age-appropriate, school supplies to students of all grades. We distributed 2,021 Smart Snack Kits with healthy after-school snacks for school age children, and through our annual Christmas program, funded by Rotary, we distributed \$75 gift cards for groceries from Colemans for 343 of our clients.

Support: Bridges to Hope remains very grateful for support from our founding churches, during universally challenging times. We remain an Outreach Ministry of the United Church of Canada, with financial assistance from First Dawn Eastern Edge Regional Council of the United Church, as well as the Presbyterian Synod of the Atlantic Provinces. And of course, donations and volunteerism from congregational members remain crucial to our ongoing mission.

Individual and corporate donations are a critical part of our funding, in addition to grants and funding from community service groups. The people of our province, and beyond, remain faithful supporters, even as the costs of living increase. Bridges to Hope has seen good response to

appeals for regular monthly donations, which helps even out the financial support stream through the year.

2022 saw a resumption in food drives, with COVID-19 measures easing, as well as planning for significant fundraising events (such as the Songwriter's Circle event, March 16th with Music NL, Gower St. United Church... Tickets are available on the Bridges website www.bridgestohope.ca - mark your calendar!).

The Future: Bridges to Hope has completed strategic planning for the next three to five years. We will be building upon and enhancing our core mission offerings, while adding new services and elements. We will be building new collaborative relationships with similarly-minded groups. A particular area of focus is Seniors', and those with accessibility issues. We are, and will be, working with other not-for-profit organizations, as well as advocating to government, to continue to improve these crucial support services.

Submitted by:

Ewan Cumming

Board Chair, Member from St. Andrew's Presbyterian Church

Board of Trustees

GOWER STREET UNITED CHURCH BOARD OF TRUSTEES

Report for the Year ended December 31, 2022

Respectfully submitted by David Norris, Chair, 8 March 2023

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 2022.
2. The Board of Trustees was created by statute law, and specifically – in the context of Newfoundland and Labrador – *the United Church of Canada (Newfoundland) Act*. [Statutes of Newfoundland, 1926, c. 5; as amended by Statutes of Newfoundland, 1961, c. 8 and 1982, c. 36.] The Trustees are also governed by the detailed provisions of the United Church Manual, which require that they be elected by the Congregation and that they report to the Official Board as is necessary and appropriate. Gower Street’s Trustees are elected for a term of three years and may be elected for successive terms.
3. Thirteen members of our Congregation served as Trustees during 2022. They were: Fred Earle, Eric Hodder, Diane Hogan, Lorne LeDrew, Doug Moody, Suzanne Orsborn, Ken Peters, Dan Simmons, Tracy Sullivan, Roy West, Linda White and myself. Our Minister, the Reverend Pamela Jones-Fitzgerald, is a Trustee by virtue of her office. I was elected Chair of the Board of Trustees at the Annual Congregational Meeting held March 20, 2022.

THE ASSETS MANAGED BY THE TRUSTEES

4. The principal responsibility of the Trustees is to manage Gower’s Endowment Fund. The fund is a legacy which has been built up by members of Gower Street’s Congregation over many years, and it generates a significant portion of Gower’s operational revenue.
5. In addition to the Endowment Fund, Gower Street continues to benefit substantially from the Bequests made to it by the late Gordon Butler and the late 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.

EDWARD ROBERTS BEQUEST

6. The most significant development in 2022 with respect to the Gower Street Endowment Fund occurred in late December when we received a very generous gift of \$350,000 from the Estate of

Edward Roberts. As the congregation is aware, Mr. Roberts was a very distinguished member of the community, and in the case of Gower, he demonstrated outstanding and unwavering loyalty, support, and service to the congregation over many decades. He chaired this Board of Trustees up until his sad passing last January, and he is greatly missed.

7. Mr. Roberts' Will stipulated that the funds gifted to Gower were to be added to the Endowment Fund, with the annual income earned by it to be made available to the congregational board each year, with such payments to be applied first to the payment of interest and the repayment of principal on any outstanding loans, and thereafter to the general operating costs of the congregation. Not surprisingly, the trust conditions in Mr. Roberts' Will very much parallel the modus operandi of the Endowment Fund. We are all most grateful indeed for this very generous and meaningful gift. It will significantly augment the annual revenue stream that the Endowment Fund is able to provide to support the operations of the Church in the coming years.

THE 2022 PERFORMANCE OF GOWER'S ASSETS:

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

9. In assessing the investment performance for 2022, it is appropriate to first consider the portfolio prior to the receipt of the substantial bequest noted above, since those funds were only received in the closing days of 2022. On this basis, excluding the recent bequest, the combined total value of the Endowment Fund was \$780,447 at the end of 2022, compared with \$879,443 at the end of 2021 - which reflects a decline in the carrying value of our assets during the year of 11.3%. This wide swing in market values was the opposite of that recorded the previous year, and virtually eroded the dramatic gains in market values recorded in 2021. As in prior years, the fund's assets continue to be invested in securities issued by leading Canadian corporations: primarily banks, insurance companies, and utilities.

10. Of course, it is most important to point out that the gift from Mr. Roberts' Estate in late December 2022, brought the actual total asset value of the Gower Endowment Fund to \$1,130,447, at 31 December 2022, up from \$879,443 at the end of 2021. (The attached table summarizes our asset holdings by component on 31 December 2022, compared with the previous two years.)

11. The fluctuations in Gower's Asset values through the course of 2022 was directly related to the significant volatility and downward trends in financial markets which became pronounced in the second quarter and continued through the balance of the year. This reflected global uncertainties including those related to: the lingering impact of the Covid epidemic, supply chain issues, aggressive interest rate hikes to curb inflation, the continuing Russia-Ukraine war and recessionary fears. However, it is important to acknowledge that the changes in the carrying values of our assets were not "realized" cash losses – In fact, the realized revenue stream of interest and dividends from our investments remained very much intact.

12. In accordance with our long-established practice, all the income realized from the fund each year (dividends, interest, and realized capital gains) is transferred to the Official Board of Gower Street United Church to contribute to the operating costs of the Church. Dividend, interest income and realized capital gains from the funds provided income of \$35,726 in 2022, up from \$27,939 in the prior year - a realized return of 4.1% in 2022, compared with 3.5% during 2021.

13. Those funds held by Scotia Wealth Management (exclusive of the December bequest), were valued at \$376,448 as of 31 December 2022, and earned income of \$17,930 (4.1%). Those held by CIBC/Wood Gundy valued at \$403,570 at the end of the year, provided realized investment income of \$17,796 (4.1%). When the realized income is netted against the previously noted unrealized decline in market values, the combined portfolio recorded a net negative return of 7.2%

14. In reviewing the investment activities for 2022, two investments are noted. The first was outlined in last year's report and it related to preferred shares valued at \$50,000 which were redeemed for cash on December 31, 2021 - These funds were reinvested by the Investment Committee of the Trustees in early January: 50% in equities and 50% in a GIC at 2%. The second related to a \$65,000 Guaranteed Investment Certificate (GIC), paying 1% which matured in September 2022. By that point, interest rates had improved substantially, and those funds were reinvested in a GIC at 4.3%.

BUTLER, MARCH & ROBERTS' ESTATES & BEQUESTS:

15. Mr. Butler's Estate, which is managed by the Bank of Nova Scotia Trust Company, paid \$31,277 to Gower during 2022, while the bequest from Mrs. March's Estate, managed by the United Church Foundation, yielded \$20,081 for a combined total of \$51,358 (compared with \$44,997 in 2021).

16. 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 valued at \$26,351 on 31 December 2022, compared with \$27,790 on 31 December 2021. 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 \$1,027, a yield of 3.7% during 2022.

ONGOING MANAGEMENT & 2023 OUTLOOK

17. The ongoing day to day affairs of the Trustees are managed by our Investment Committee, which following the passing of Edward Roberts in January of 2022, consisted of Suzanne Orsborn, Ken Peters and me. The Committee monitored the monthly reports for our portfolios and the market swings through the year, and in particular, the volatility in the financial markets.

18. Given the quality of the companies in our equity holdings and the fact that the projected income stream remained intact, it was agreed we would “stay the course” with our portfolio and ride out the market volatility through 2022. When equity market conditions turn favorable, we can expect to see a recovering trend in the value of our equity holdings. While it is still early days, so far in 2023 we have seen some improvement from the 2022 year-end values. Nonetheless, we can likely expect continued market uncertainty and volatility in asset values, particularly equities, in the foreseeable future.

19. It is against this background, that the Investment Committee considered the approach to the investment of the new \$350,000 bequest received at the end of 2022. Prior to this bequest we had substantial equity holdings in our asset mix (55% of the portfolio) built up during a period when interest rates on GIC’s were at record low levels, and quality stocks offered more attractive income potential. More recently, interest rates available on GICs have improved significantly, while equity markets remain very volatile. Accordingly, in January of 2023, the Investment Committee of Trustees invested these incremental funds in GICs at an average annual rate of 4.25% with annual maturities staggered out to 2025. This provides a relatively reliable income stream, and a balance of asset security with some flexibility to respond to market changes each year. We note as well this approach results in an increase in the proportion of Fixed Income investments in our portfolio. With these investments, the Endowment Fund has an overall asset mix of approximately 60% Fixed Income and 40% Equity, which remains in line with our investment guidelines.

20. We note that we have \$90,000 in GIC’s maturing for reinvestment in September of this year.

THE ENDOWMENT IS A LEGACY:

21. 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 Street United Church Endowment Fund

Market Value - Investment Assets

Investment Portfolio	31/12/2022	31/12/2021	31/12/2020
Scotia Wealth Management			
...Cash & Securities maturing within one year	352,634	53,148	2,663
...GIC's (maturing beyond one year)	25,481	n/a	n/a
...Preferred Shares	111,820	139,800	153,220
...Equity*	236,513	248,034	198,309
Total Scotia Wealth Management	726,448	440,982	354,192
CIBC Wood Gundy			
...Cash & Securities maturing within one year	101,167	71,994	219,209
...GIC's (maturing beyond one year)	25,000	50,000	-
...Fixed Income Balanced Funds	189,489	216,471	215,044
...Equity	87,914	99,518	-
Total CIBC Wood Gundy	403,570	437,983	434,253
NLCU			
...Residual Cash + Voting Share	429	478	527
Total Endowment Fund**	1,130,447	879,443	788,972
<i>**Total Endowment Fund (excluding recent bequest)</i>	<i>780,447</i>	<i>879,443</i>	<i>788,972</i>

**Gladys Roberts bequest (Dec 31, 2022 = \$ 26,351 vs Dec 31, 2021= \$27,790 vs Dec 31, 2020 = \$ 21,650 is included in the main SWM portfolio.*

Property Committee

The past year has been particularly trying in that the Covid presence and financial challenges had lessened the ability to undertake planned projects. Nonetheless, the past few months have lessened the restrictions to a small degree and some work has been completed.

Items completed include:

1. Replacement of the furnace condensate tank.
2. Removal of the accordion divider separating the Lecture Hall and Common Room and replacing it with a fixed partition. (This accommodates the rental of the Common Room.)
3. Window repairs and electrical upgrades to the Common Room.
4. Painting of the Lecture Hall and corridor by the washrooms.
5. Renovations to the pantry in the kitchen.
6. Creation of a new Archives Room in the "Nursery" area.

Items in progress Include:

1. Re-painting and re-flooring the porches by the Lecture Hall e entrances.
2. Re-purposing of the Choir Room and Taite-Osmond Room.

Future projects include:

1. Additional security measures to accommodate tenants.
2. Re-furbishing of the steps and de-commissioned wheelchair ramp outside the Lecture Hall entrance.
3. Re-aligning the current ramp at the East entrance to the Lecture Hall.
4. Replacing flooring in the Band Room. (To be cost-shared with the band.)
5. Investigating alternative energy sources for the furnace.

All the above Items required, and will continue to require, funding from existing and potential resources. We have been particularly fortunate to have the continued support of the Men's Club which has generously contributed by fully funding some of the projects. Others were financed by personal donations of members of the congregation. The church is currently exploring all possibilities for grants, both public and private, for available funds.

The outstanding efforts of Individuals who volunteered to undertake painting and repair work in the past few weeks have been phenomenal and our gratitude is heartfelt. Thank you so very much. Special thanks are also extended to Finance Chair, Ken Peters and Board Chair, Patrick Griffin who spearheaded the efforts to complete the projects.

Respectfully submitted, Ed Moores, Chair

Gower Affirm Advisory Group

A priority for the Gower Affirm Committee this year has been to identify ways to more explicitly demonstrate our commitment to our core values as an Affirming congregation and as Christian community that is respectful, diverse, and inclusive. As part of the Mission Articulation Plan (2021), the Gower Affirm committee proposed the renovation of the male/female washrooms downstairs into gender neutral washrooms. This is an especially important issue for the Lecture Hall area as it is increasingly used for meetings, special events, and rentals. Bathrooms without a designated gender benefit a variety of individuals who are not comfortable accessing gender-specific bathrooms including disabled persons or others who have personal attendants of a different gender even parents or guardians assisting children.

Over the last several months, Gower Affirm has been researching grants and funding opportunities to renovate the washrooms in the Lecture Hall to make them fully accessible and inclusive. These include the Seeds of Hope UC Foundation Grant Program and the United Way NL Community Services Recovery Fund. In our investigation, it came to our attention that Music NL has also identified the washrooms as a priority. We are now working together with Music NL and the Gower Board to make our mutual goals of being an accessible inclusive space a reality. Pending estimates and permits, we hope to see changes happening later this spring or summer.

The Gower Affirm Committee recently met with Rev. James Ravenscroft (St. James UC) to discuss ongoing issues for LGBTQ+ individuals newly arriving in Canada. Many are facing unique challenges to bringing their partners and spouses from their home countries where same-gender relationships are not recognized. We are working together on informational outreach to help share the stories of these individuals and bring more awareness to this important social justice issue and planning a special event on this issue in advance of Pride month.

Finally, the Gower Affirm Committee is wrapping up plans for this year's P.I.E. Day events at Gower. Being Public, Intentional, and Explicit (P.I.E.) are the standards we hold ourselves to when we become affirming, welcoming, and inclusive communities. March 14 has been designated as a day to celebrate the full inclusion of LGBTQ+ people in faith communities and beyond. On Sunday March 12, the liturgy will include special guests, music, activities and readings that feature inclusion. In partnership with Quadrangle NL we are creating pie-making kits for clients of Bridges to Hope and other organizations that support individuals who are marginalized. Gower's challenge this year is to donate the ingredients for the kits. Our goal is **100 kits** for outreach donations.

Respectfully submitted by:

Gail Wideman (chair) with Jill Handrigan, on behalf of the Gower Affirm Committee (Larry Kelly, Rev Rebecca Pike, Rev Pamela Jones-Fitzgerald and Jill Handrigan)

Worship and Sacraments Committee

The Worship and Sacraments Committee mandate includes providing for regular and special worship services, the administration of the sacraments, developing policy with respect to the admission, transfer and removal of membership. The committee has the responsibility to recruit, train and organize people to assist the clergy at the service of Holy Communion. support the clergy in the organisation and conduct of Baptism. It is also this committee which approves Baptism and Confirmation.

We are blest with a ministerial team which continues to provide inspirational, innovative and inspiring leadership. We have seen an increase in new families and individuals worshipping with us, surely a direct result of their leadership. As well, we have a consistent following (both local and out of province) of our weekly worship services through You-tube venue.

Rev. Pamela is now nearing her fifth year with us, and we are rewarded with her faith, energy and spiritual direction.

Rev. Rebecca, in whose covenanting we shared last year, gives enthusiastic and energetic leadership to her role as Minister of Youth and Family.

Rev. Ettie continues to provide invaluable service as part-time Pastoral Care Minister, and this important area of congregational care is indeed well looked after.

Our worship continues to be enriched by the music of our choirs and band, as well as occasional guest artists. We are delighted to have four choral scholars again this year, made possible through donations to the Stevenson Bursary Fund. Also, the Handball Choir has been re-started, and will be performing regularly throughout the year. Sincere thanks and appreciation are extended to Dr. Doug Dunsmore, Carl Goulding, the Senior Choir, Dana Collins and the Children's Choir, and Ron Collins and the Gower Community Band.

We extend our congratulations to Dr. Doug on having been awarded the Order of Canada for his many contributions to music in this province.

We continue to support Keith Wiseman in his pathway to ministry. Keith is still providing leadership St. Peter's United Church in Cape Breton. He has completed his educational requirements and Supervised Ministry Education(SME), and is awaiting final approval for Recognition.

September saw the revival of the Neighbourhood Block Party. We participated with our friends from the Kirk, The Basicila and the Anglican Cathedral, and welcomed both new and returning residents of the area.

The Committee would not be able to fulfil its mandate without the efforts and support of other members of our congregation.

Special thanks to:

- all who volunteered to assist in worship by reading scripture and prayers
- all who assisted in serving of Communion
- The Outreach Committee for their regular Minute of Mission, Birthday Sunday and Food Bank promotions
- the Property Committee for their continuing maintenance of a safe sanctuary
- Anne Lambert, who organizes our weekly Fellowship Time, and all the committees/groups who host and provide refreshments each Sunday
- Nick Decker and Ken Butt, who ensure that our sound and broadcast systems are ready and working for airing Sunday worship.

We are indebted to Gail Wideman, who arranges Sunday greeters, to Carl Wright and his ushering team, to Doug Peters and the funeral ushering team, to our custodian, David Noseworthy, for his support and assistance, and we thank all most sincerely. if we have inadvertently omitted anyone, please accept our apologies.

In 2022 we had 5 Baptisms, 6 weddings, 16 burials. Holy Communion was celebrated four times.

Confirmation classes were conducted jointly with Cowan Heights United Church, by Rev. Rebecca with Rev. Oliver DIngwell. We welcomed Lily Abbott and Matthew Griffin as our confirmands.

Current members of the Worship and Sacraments Committee are Angeline Anstey, Gwen Alcock, Karen Tuck, Lima Spurrell, Doug Dunsmore, Bert Riggs, and Revs. Pamela, Rebecca and Ettie.

Church Membership as Noted in the Official Register

Baptisms:

Luke Arthur Rice, child of Colin Rice and Lacey (Edwards) Rice
Maxim Kenneth Power, child of Mark Power and Katie Slaney
Simon John Mclean-Head, child of Rebecca Head and Joann Mclean
James William Penney, child of Simon Penney and Amanda Whiteway
Ellie Rose Walsh, child of Kolin Walsh and Jenny Dearing

Marriages:

Adam John McDonald and Stephanie Nicole Matthews
Gideon John Samms and Laura Elizabeth Purchase
Robert James Todd and Jennifer Deanna Adams
Nicholas Keith Newhook and Stacy Lynn Burry
Michael Thomas Charles Wliiiams and Alysha Stephanie Snow

Burials:

Evelyn May Clements	Norman Victor Bruce Pardy
Thomas Rumsey	Maxwell Beckett
Florence Ann Sanna	Paul Leslie Pope
Don Richards	Geraldine Piccott
Alice Leone Day	Edward James Wliiiams
Herman Hoyles	Edward Moxon Roberts
Lawrence Kevin Freake	Albert Spurrell
Ruby Sharon Best	James Churchill

Received by transfer

Kenneth and Catherine Slaney

Confirmation

Lily Abbott
Matthew Griffin

Finance Committee Report

This past year was certainly a difficult year financially for Gower. We have just come through COVID and are starting to get things back to what we all hoped would be normal times. There are lots of positive things happening. Our Sunday congregation is growing as members become more comfortable post COVID. Our service groups such as the Men's Club and the UCW are back to regular meetings, as are most committees and the GCB. It is great to see the heartbeat of the church returning.

We faced financial challenges in 2022. A quick look at the numbers show that our offerings are down considerably from the previous year. During COVID we saw a number of our congregation members pass away. One of these individuals was a significant contributor to Gower and the primary explanation for the decline in offerings.

We witnessed the horrific Russian invasion of Ukraine, which has also put pressure on the price of oil. The increased cost of heating fuel has added to our financial struggles.

During COVID, the federal government assisted many employers with various programs. Gower was able to avail of some of these programs to help offset some of our expenses. One of these was the wage subsidy program, which was no longer available in 2022. Our insurance costs continue to be a challenge. Unfortunately our options are very limited. We are restricted by the guidelines of The United Church of Canada as to what coverage we are required to carry and our insurance is based on a group plan as part of an ecclesiastical insurance package. It would be more costly to go out on our own and apply for individual coverage.

We had a couple of wonderful fundraisers in 2022 with the Stewardship Committee organising the 2nd annual dessert auction and then in partnership with the Men's Club, there was the online auction. Both events were tremendously successful and will continue as annual events.

The biggest improvement we will see in 2023 will be in our rental income. I won't go into detail in this report as we have provided information over the last number of months as to our plans and we have highlighted all the new tenants that Gower will welcome in the coming years. Our rental income in 2023 will be significant and over the next 18 months will hopefully put Gower in a positive financial position.

Another very positive highlight is Gower's endowment fund. This fund, directed by the Board of Trustees, provided Gower with 91k in operating income for 2022. This fund is projected to provide 109k in 2023. This fund and its various sources of income has been critical to Gower's finances and will play a significant role in the future of Gower.

Our heating source is presently under review by a committee that is exploring our options. We are hopeful that substantial savings are possible in the future and updates to the congregation will be made available as they develop. We continue to explore additional rental opportunities through our rental agent, Music NL, and we thank all our current tenants, ETCetera, The Oat

Company, The Gower Community Band and Music NL for being a part of this wonderful space here at Gower. The finance committee members are very enthused about the financial future of Gower and with the help of our dedicated team of volunteers, things are looking very positive for the years ahead.

Thank you all for your continued support.

Respectfully submitted by Ken Peters

Finance Reports

Respectfully submitted by Fred Earle

**Gower Street United Church
Financial Statements
December 31, 2022**

**Gower Street United Church
Statement of Financial Position
December 31, 2022**

	ASSETS						
	<u>Operating Fund</u>	<u>Restoration Fund</u>	<u>Endowment Fund</u>	<u>Organ Fund</u>	<u>Other Funds</u>	<u>2022 Total</u>	<u>2021 Total</u>
Current assets							
Cash	7,675		9,207			16,882	63,602
Short term investments	0		350,000			350,000	125,673
Accounts receivable	6,890					6,890	24,802
HST rebate receivable	2,857					2,857	10,248
Due from (to) other funds	<u>(175,754)</u>	<u>77,063</u>	<u>0</u>	<u>16,124</u>	<u>82,567</u>	<u>0</u>	<u>0</u>
Total current assets	<u>(158,332)</u>	<u>77,063</u>	<u>359,207</u>	<u>16,124</u>	<u>82,567</u>	<u>376,629</u>	<u>224,325</u>
Capital assets	1,913,163			462,372		2,375,535	2,375,535
Long term investments, cost			749,631			749,631	634,214
Long term Investments- change in MV			19,699			19,699	119,609
Total assets	<u>1,754,831</u>	<u>77,063</u>	<u>1,128,537</u>	<u>478,496</u>	<u>82,567</u>	<u>3,521,494</u>	<u>3,353,683</u>
	LIABILITIES						
Current liabilities							
Payables and accruals	32,500					32,500	14,972
Current Portion of long-term-debt		22,145				22,145	22,145
Total current liabilities	<u>32,500</u>	<u>22,145</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>54,645</u>	<u>37,117</u>
Long term debt	<u>60,000</u>	<u>46,367</u>		<u>0</u>		<u>106,367</u>	<u>128,510</u>
Total liabilities	92,500	68,512	0	0	0	161,012	165,627
	FUND BALANCES						
Fund Balance	<u>1,662,331</u>	<u>8,551</u>	<u>1,128,537</u>	<u>478,496</u>	<u>82,567</u>	<u>3,360,482</u>	<u>3,188,056</u>
Total Liabilities and fund balance	<u>1,754,831</u>	<u>77,063</u>	<u>1,128,537</u>	<u>478,496</u>	<u>82,567</u>	<u>3,521,494</u>	<u>3,353,683</u>

Approved on Behalf of The Board:

Director

Director

Gower Street United Church
Statement of Operations and Changes in Fund Balance
December 31, 2022

	Operating Fund	Restoration Fund	Endowment Fund	Organ Fund	Other Funds	2022 Total	2021 Total
Revenue							
Offerings	187,783	3,660	350,000	1,520	43,706	586,669	263,012
Investment income	91,286					91,286	72,057
Rental income	21,998					21,998	24,770
Fundraising	16,372					16,372	5,363
United Church Women contributions	1,000				200	1,200	1,240
Other income - special offerings	12,010	12,555				24,565	17,230
Transfers from other Funds		-				-	8,296
CEW Subsidy/ Gov NL subsidy	-					-	24,091
Change in value of investments			(99,911)			- 99,911	91,754
Gower Community Band contributions		-				-	10,000
Men's Club contributions	250	-			100	350	5,450
Total revenue	330,699	16,215	250,089	1,520	44,006	642,529	523,263
Expenditures							
Salaries and wages	266,437					266,437	225,570
Repairs and maintenance	23,220			1,565		24,785	24,989
Utilities	81,380					81,380	52,227
Office and sundry	7,393					7,393	12,801
Committee expenses	6,112					6,112	5,136
Insurance	34,224					34,224	26,829
United Church assessments	16,412					16,412	15,902
Interest on long term debt		3,874		-		3,874	3,869
Other fund expenses		1,066			25,908	26,974	44,179
Interest and bank charges	2,512					2,512	2,486
Total expenditures	437,690	4,940	-	1,565	25,908	470,103	413,988
Excess (deficiency) of revenue over expenditures	(106,991)	11,275	250,089	(45)	18,098	172,426	109,275
Fund balances, beginning of year	1,769,322	(2,724)	878,448	478,541	64,469	3,188,056	3,078,781
Fund balances, end of year	1,662,331	8,551	1,128,537	478,496	82,567	3,360,482	3,188,056

Gower Street United Church
Statement of Revenues and Expenditures - Operating Fund
December 31, 2022

	<u>2022</u> Total	<u>2021</u> Total	<u>2023</u> Budget
Revenue			
Offerings	187,783	222,535	189,000
Investment income & Bequests	91,286	72,057	109,000
Rental income	21,998	24,770	96,000
Mens Club contributions	250	200	
Fundraising (net of expenses)	16,372	5,363	17,500
United Church Women contributions	1,000	1,140	
Gower Community Band contributions		-	4,800
Canada Emergency Wage Subsidy/ Gov NL subsidy	-	24,091	-
Other Income	12,010	3,915	5,000
Total revenue	<u>330,699</u>	<u>354,071</u>	<u>421,300</u>
Expenditures			
Salaries and wages	266,437	225,570	260,000
Repairs and maintenance	23,220	20,937	23,500
Utilities	81,380	52,227	80,000
Office and sundry	7,393	12,801	8,446
Committee expenses	6,112	5,136	6,300
Insurance	34,224	26,829	35,000
United Church assessments	16,412	15,902	16,000
Interest and bank charges	2,512	2,486	2,600
Total expenditures	<u>437,690</u>	<u>361,888</u>	<u>431,846</u>
Excess (deficiency) of revenue over expenditures	(106,991)	(7,817)	(10,546)
Fund balances, beginning of year	<u>1,769,322</u>	<u>1,777,139</u>	
Fund balances, end of year	<u><u>1,662,331</u></u>	<u><u>1,769,322</u></u>	
Committee Budgets			
Worship & Sacraments			3500
Family Ministry			1000
Christian Education			200
Outreach			500
Heritage & Archives			200
Pastoral Care			400
Official Board			500
Stewardship Expenses			<u>6300</u>

Gower Street United Church
Statement of Revenues and Expenditures - Restoration Fund
December 31, 2022

	<u>2022</u> Total	<u>2021</u> Total
Revenue		
Offerings	3,660	4,000
Warm & Dry Fund offerings	12,555	13,315
AV system project donations	-	8,296
Gower Community Band - AV system donation	-	10,000
Mens Club - AV system donation	-	5,000
	<u>16,215</u>	<u>40,611</u>
Expenditures		
Restoration expenses	-	320
Interest on debt	3,874	3,869
AV system expenditures	1,066	5,867
	<u>4,940</u>	<u>10,056</u>
Excess (deficiency) of revenue over expenditures	11,275	30,555
Fund balances, beginning of year	<u>(2,724)</u>	<u>(33,279)</u>
Fund balances, end of year	<u><u>8,551</u></u>	<u><u>(2,724)</u></u>

Gower Street United Church
Statement of Revenues and Expenditures - Endowment Fund
December 31. 2022

	<u>2022</u> Total	<u>2021</u> Total
Revenue		
Market value change in investments	(99,911)	91,754
Endowment Fund Donations	<u>350,000</u>	
Total revenue	250,089	91,754
Expenditures		
Interest and bank charges	<u> </u>	<u> </u>
Total expenditures	<u> 0</u>	<u> 0</u>
Excess (deficiency) of revenue over expenditures	250,089	91,754
Fund balances, beginning of year	<u>878,448</u>	<u>786,694</u>
Fund balances, end of year	<u><u>1,128,537</u></u>	<u><u>878,448</u></u>

Gower Street United Church
Statement of Revenues and Expenditures - Organ Fund
December 31. 2022

	<u>2022</u> Total	<u>2021</u> Total
Revenue		
Offerings	1,520	1,970
	<u>1,520</u>	<u>1,970</u>
Total revenue	1,520	1,970
Expenditures		
Repairs and maintenance	1,565	4,052
	-	-
	<u>1,565</u>	<u>4,052</u>
Total expenditures	1,565	4,052
Excess of revenue over expenditures	(45)	(2,082)
Fund balances, beginning of year	<u>478,541</u>	<u>480,623</u>
Fund balances, end of year	<u><u>478,496</u></u>	<u><u>478,541</u></u>

Gower Street United Church
Statement of Revenues and Expenditures - Other Funds
December 31, 2022

	Archives Fund	Benovolent Fund	Cemetary Fund	Choir Fund	Bridges to Hope	D Osmond Organ Memorial Fund	Memorial Fund	Outreach Fund	History of Gower Fund	Mens Club	Mission & Services Fund	Gower Band	Clock Tower	Prayer Shawl	Other Funds	2022 Total	2021 Total
Revenue																	
Offerings	379	550	359	1,910	841			600			23,657	15,329	30		51	43,706	34,507
UCW contributions										0	200					200	100
Mens Club contributions				100							0					100	250
Total revenue	379	550	359	2,010	841	0	0	600	0	0	23,857	15,329	30	0	51	44,006	34,857
Expenditures																	
Other fund expenses		428	475	4,000				59			20,946				0	25,908	37,992
Total expenditures	0	428	475	4,000	0	0	0	59	0	0	20,946	0	0	0	0	25,908	37,992
Excess (deficiency) of revenue over expenditures	379	122	(116)	(1,990)	841	0	0	541	0	0	2,911	15,329	30	0	51	18,098	(3,135)
Fund balances, beginning of year	1,319	1,499	475	(5,822)	1,860	7,721	(1,023)	22,402	12,049	(2,330)	9,415	1,809	5,831	134	9,130	64,469	67,604
Fund balances, end of year	1,698	1,621	359	(7,812)	2,701	7,721	(1,023)	22,943	12,049	(2,330)	12,326	17,138	5,861	134	9,181	82,567	64,469