

Grace United Church  
Gananoque  
2021  
Ministries  
&  
Financial Report





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# *In Remembrance*

*Angela Tingren - Watkins*

*Francis Hough\**

*David Walmstey*

*Jack Kenny\**

*Audrey Cledgette*

*Reta Webb\**

*David Riley\**

*Claude Cledgette*

*David Atkinson\**

*Anne Smith*

*Alma Kenny\**

*Bonnie Vandusen*

*Sharon Price*

*Eleanor Buttrey\**

*Jack Turley\**

*Winona Perry*

*(Members of Grace United are noted with the \*)*

## LOOK FOR ME IN RAINBOWS

Time for me to go now, I won't say goodbye;  
Look for me in rainbows, way up in the sky.  
In the morning sunrise when all the world is new,  
Just look for me and love me,  
as you know I loved you.

Time for me to go now, I won't say goodbye;  
Look for me in rainbows, high up in the sky.  
In the evening sunset,  
when all the world is through,  
Just look for me and love me  
and I'll be close to you.

It won't be forever, the day will come and then  
My loving arms will hold you,  
when we meet again.

Time for us to part now, we won't say goodbye;  
Look for me in rainbows, shining in the sky.  
Every waking moment and  
all your whole life through  
Just look for me and love me,  
as you know I loved you.

Just wish me near to you,  
And I'll be there with you.

[www.irishmemorycards.com](http://www.irishmemorycards.com)

**Grace United Church - Gananoque**  
**Minister's Annual Report 2021 – AGM 2022**



*"4 Now there are **varieties of gifts**, but the same Spirit; 5 and there are **varieties of services**, but the same Lord; 6 and there are **varieties of activities**, but it is the same God who activates all of them in everyone. 7 **To each is given** the manifestation of the Spirit for **the common good**. 8 To one is given through the Spirit the utterance of wisdom, and to another the utterance of knowledge according to the same Spirit, 9 to another faith by the same Spirit, to another gifts of healing by the one Spirit, 10 to another the working of miracles, to another prophecy, to another the discernment of spirits, to another various kinds of tongues, to another the interpretation of tongues. 11 **All these are activated by one and the same Spirit...**"*  
**First Corinthians 12:4-11 (NRSV)**

Dearly Beloved, it is hard to believe that we have been in ministry together for over a year. November 1, 2020, seems so long ago, yet it feels it was yesterday. I believe this feeling comes from the fact that God's Love is as ancient as before beginning of time and as a fresh as every morning light.

I am writing these words in the beginning of this New Year, 2022 and entering a New Year calls us to count our blessings with **Gratitude**, and I am writing this report with a heart of **gratitude** and filled with **Hope** as I look ahead. We all know that COVID has made life different and difficult to say the least, yet as **Beloved People of God**, we continue to journey on, by holding on to God's Promises and do our part in making this world a better place.

I share the above passage from First Corinthians, because I see this passage being lived out in this Community of Faith. Grace United Church is a good example of people who want to do their best for the Mission of God. You live your Love for God by loving your neighbour, as best as you can – and you are witnesses to the fact that the Love of God is the **ONLY** power that can keep us together in **Harmony** and **Peace**. In our weakness, God's Strength is revealed through **Love** and **Respect**.

So, beloved, today I share a word of gratitude first and foremost to the Creator, who has brought us this far. Second, I am grateful to all individuals who participate in the work of the Church: from the M & P Committee to our amazing church administrator, Laurie Cadue; from the Worship Planning Team and Worship Leaders, this includes our music director, special music guests, readers and ushers; from the Official Board to Session, who do their best to ensure our gatherings are safe, refreshing and fulfilling; from the Caring and Sharing Team to V.I.B.E. (Venturing in Biblical Study) – and I want to say a very heartfelt gratitude and thank you for ministering to me as we work together – **Thank YOU!**

Throughout 2021, we have officially welcomed a new member to Grace, the beloved, **Susan Barwell**. We have celebrated three baptisms: **Ethan Christopher Grahame Schueler** (October 24), **Austin Robert Goff** (November 28), **Henry Steven Dunn** (December 12). I had the privilege to officiate one wedding at Rideau Acres

Campground, of **Michelle Dawn Lake & Jamie Adam Butler Gillespie** (August 14). Sadly, I also had the honour to accompany fourteen families walk through the valley of death, as they bid goodbye to their loved ones. Being a minister is truly a balancing act — the joys and sorrows are mixed. I remember on August 14, I had a funeral in the morning, followed by the wedding in the afternoon. A minister is always attempting to practice the art of trusting God as much as possible, like all of us.

On September 30, 2021, at 2:00 p.m. I had the honour to participate in the very first ecumenical gathering of the **Truth and Reconciliation Day at Gananoque Town Park**. I was grateful to share a reflection, a poem and the affirmation of faith, during this gathering.

Another highlight of the year for me was Remembrance Sunday, November 7, where we commemorated all those who served God and Country and also, we lit a votive candle for all those loved ones to this immediate Community of Faith, who have departed from this physical earth from November 1, 2020 – October 31, 2021. This act of remembering of the saints was a new addition to Grace United and it was appreciated with deep gratitude.

November 11 became one of the busiest days, but it was worthwhile. After attending the Remembrance Service at the City Park, I had the privilege to attend the public library of Gananoque, where we welcomed home the 100-year-old quilt. I am sure you have heard the details of this historical moment, but what was a great surprise to me was to meet the Canadian WWII 'Red Cross' quilt researcher Joanna Dermenjian – Yes, our last names sound so familiar – and what are the chances to have two Armenians be in the same area of the world for this historical moment. After the library event, with COVID restrictions in place, we were able to participate at Carveth and partook in Remembrance Day Service and Remembering the Saints of the past as well.

Our weekly worship celebrations continue in our sanctuary, they are live streamed in real time and broadcasted on Cogeco the following week, regularly. Thanks to the AV Team and the great deal of work they have put in to get Grace United to this point. Thanks to all the equipment and the human power that is in place, as of Dec. 24, we are back to online streaming without any congregants in attendance, because of the Omicron variant and the fast-spreading power that entails.

Beloved, all this does not deter us from offering Love, Care, Support to each other in different forms – God's Gifts in us and through us are still alive and at work. Phone calls are made, emails are sent, Facebook Messenger connects us and so much more. We also send out greeting cards for birthdays, anniversaries, get well soon, condolences and other needs. The church building might be closed for congregants to attend, but the work and the Mission of God continues behind the scenes. I am so grateful to ALL who make a difference in different ways. Many, many, many express how much they appreciate our contacts and how happy this makes them feel – They are NOT alone.

Through the year, a group of us, seeking faith exploration, **V.I.B.E.** (Venturing in Biblical Education) gathered via Zoom and read together, "*Living the Questions: The Wisdom of Progressive Christianity*" by David Felten. We gathered on Wednesday evenings, and there was a good group of us "attending" and I must say that this group became a cornerstone of "being there for one another" more than just reading and

discussing a book – we built firmer relationships together. I do believe that the more we get to know each other, the more we Love and Respect one another.

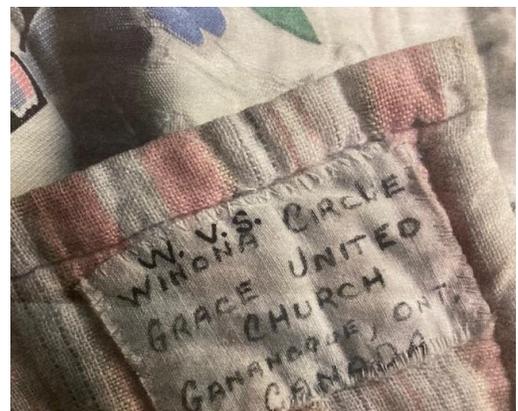
As some of you know that a minister needs to grow spiritually and feed her soul as well, so that she can feed others and that comes through **Lifelong Learning** – an important part of viable ministry. Replenishing spiritual needs, learning, and expanding my horizons is the refueling of my faith. This helps ministers to care for others, work with compassion, and courage. No one can drive a car if it has no fuel inside. Lifelong learning is the fuel that helps ministers to carry on. Therefore, over the year, I took part in a few virtual lifelong learning opportunities: From **Sister Joan Chittister** lecture and discussions (March 23; July 13; December 7), to **Rev. Dr. Karoline Lewis’** preaching courses (January 7; April 4; July 13; October 20), and the **Festival of Homiletics** (May 17-21), I have been blessed with the Bread of Heaven, which has given me the Strength and Wisdom to carry on this ministry with you.

I continue to serve the E.O.O.R.C. (Eastern Ontario Outaouais Regional Council) as the current president. We continue to do everything virtually. And the new president should be commencing to serve after our annual meeting May 27-28, 2022.

Last but not least, it has been a privilege to share my story at the **Lions Club** (March 17). Also recording and sharing radio Messages at Christmas and Easter broadcasted on **MY FM**. As mentioned above, it is truly a Joy to have the gift of Cogeco TV broadcasting our worship celebrations as of February. This was initiated by my husband, Gary Petro, who started the ball rolling with Cogeco in Smiths Falls/Perth and got Grace United Church connected with Cogeco in Gananoque/Kingston/Napanee. We just do not know who is listening to the radio and watching TV when message of Hope is broadcasted.

Beloved, the road ahead might seem uncertain, but we do know that the Spirit that **Equips** us also **Journeys** with us. Therefore, let us continue to do our best and put the **gifts we are blessed with by the Creator to use, and make this world a better place.**

Your Servant Leader,  
*Rev. Takouhi Demirdjian-Petro*  
Incumbent Minister since, November 1, 2020



**(Due to the COVID Protocols, no Congregational Meeting was held in 2021.)**

**Grace United Church  
Official Board Meeting via Zoom  
Thursday January 28, 2021 2:00 pm**

**Present:** Marilyn Belbin, Brian Brooks, Linda Brooks, David Charles, Shirley Clark, Angus Fergusson, Tammy Fergusson, Christina Gordon, Colleen Harding, Mary Haussler, Vicki Leakey, Diane Nuttall, Cheryl O'Leary, Carolyn Scott, Paul Scott, Joan Shaw, Rev. Takouhi, Eileen Thomson, Bruce Wilson, Denise Wood, Marg Worth

**Absent:** Charlie Donevan, Dianna Grier, Bill Lussier, Tony Maroni, Donna Norman, Rhea Roantree

There was a quorum in attendance

**Opening prayer** was led by Rev. Takouhi.

**Welcome:** Brian Brooks, Chair, welcomed all to the meeting. This meeting will appoint committee members for 2021 until COVID procedures allow for an AGM to be held. The budget will be received as well as the Annual Report.

**Minutes of the previous meeting:**

November 25, 2020: Paul Scott moved that these minutes be accepted. Seconded by Eileen Thomson. Carried.

**Reports:**

**Session:** Church services will be virtual online for the foreseeable future.

Rev. Takouhi is continuing pastoral care via phone calls, emails, and Facebook Messenger. She is also sending greeting, birthday and anniversary cards. Rev. Takouhi is looking at holding a study group based on the book Living the Questions: The Wisdom of Progressive Christianity. She met with over 1300 religious' leaders across Canada in a Zoom session with Dr. Theresa Tam. The Worship Committee continues and Rev. Takouhi appreciates their assistance.

There will be a new United Church hymn book in 2024.

Mission and Service offerings for 2020 were excellent at \$8,189, just \$40 less than in 2019. Minute for Mission is now called Your Generosity Matters. The Food Access Network is looking for a Community Kitchen. If a \$60,000 grant is obtained, the first choice is Christ Anglican Church. Grace United would be a second alternative.

Tammy Fergusson will begin her final session in the Licensed Lay Worship Leader program and will lead two services in April and May.

There will be five returning/new members joining Grace United – Faye and Gord Trimble, Gary Petro, Bert Petro and Chaughik Demirdjian.

A virtual communion will be held on February 21, 2021.

Colleen Harding, Marg Worth, Shirley Clark and Dianna Grier were thanked for their time on Session.

The Spirit of Giving raised close to \$5,000 in total. White Gift (Food Bank) received \$3,070 or just over 76 Christmas Food Hampers. The Baby Shower for Jesus (Interval House) received \$1,855 in donations and supplies.

Grace Church will sign up for a three-month trial of Worship by Phone. This is a way to bring Grace Church services into the 20 homes of those who do not have a computer. More information is sought on the possibility of broadcasting services on Cogeco channel 13.

Grace Church needs to sign up with Zoom as it appears that we will be having online meetings for some time yet. Committee chairs need to have access to Zoom for their meetings.

Paul Scott moved that this report be accepted. Seconded by Linda Brooks. Carried.

**Stewards:** Thank you letters were received for the \$500.00 donations to the Food Band and Christmas for Kids.

Pie making will resume when COVID regulations allow.

The Memorial Fund balance is \$12,864.80.

As moved at a previous Official Board meeting, the Special Grace Missions will merge with the Memorial and Outreach Fund at the end of January.

FundScrip is a possible fundraising activity. Participants buy gift cards through the program and then pay with the gift cards at stores. There are many participating stores – grocery stores, gas stations, coffee shops, bookstores, department stores, restaurants, etc. Each purchase automatically returns a percentage to the church. An organizer is needed to order and distribute the gift cards. Denise Wood and Linda Brooks, with Rev. Takouhi's help, will check it out.

Carolyn Scott moved that this report be accepted. Seconded by Denise Wood. Carried.

**Treasurer:** Given the COVID situation the 2020 offerings were outstanding compared with 2019.

2020 expenses of \$177,173 were comparable with those of 2019. 2020 included Mission Expenses.

Bank balance as of December 31, 2020 was \$33,928.

**Budget:** \$2,000 was included in 2021 for Capital Projects.

There were no changes to the draft budget presented at the November meeting, with a balanced budget of \$226,300.

Insurance and maintenance costs are up.

The estimate of Trustee money includes transfer from Trustees and investment proceeds.

Moved by Vicki Leakey that this report be approved. Seconded by Shirley Clark. Carried.

**Moved** by Vicki Leakey that Grace Church purchase the Zoom package so that committee chairs have access to Zoom and to longer meeting times and moved by Vicki Leakey to research having a corporate credit card in the church's name, with a maximum of \$3,000, for related church expenses. Seconded by Bruce Wilson. Carried.

**Trustees:** Given the current markets, investments did well increasing by 4.23% during 2020.

Opening balance on January 1, 2020 was \$1,052,167. Allowing for investment proceeds and the transfer of funds to the operating budget, the closing investment balance on December 31, 2020 was \$1,020,514.

The church insurance has increased, as have rates everywhere. Other estimates were obtained showing no significant difference. Quotes will be requested again in future years.

The building and contents estimated values are years old and new estimates should be done.

Angus Fergusson moved that this report be accepted. Seconded by Paul Scott. Carried.

**Ministry and Personnel:** EOORC is arranging a Zoom workshop to orient new Ministry and Personnel members. All Grace M&P members are planning to attend as it has been 3 years since some had their training.

2.2 % compensation increases were communicated and implemented January 1, 2021. David Charles moved that this report be accepted. Seconded by Linda Brooks. Carried.

**Maintenance:** The lights in the men's washroom have been replaced.

According to the bylaw officer, the shed at the north side of the church had to be removed. A purchase offer for it has been received.

The elevator is due for its annual inspection.

The possibility of a grant to replace the basement lighting is being investigated.

Brian Brooks moved that this report be accepted. Seconded by Eileen Thomson. Carried.

**Nominating Committee:** Normally there would be an election for members of the various committees at the Annual Congregational Meeting. Because COVID restrictions do not allow for an AGM, the Official Board will appoint the members in the interim.

The Nominating Committee Report is attached, listing the new members.

Moved by Tammy Fergusson that due to COVID restrictions, the Official Board approve the new committee members and confirm returning committee members for a maximum of one year until a regular AGM can be held. Seconded by Denise Wood. Carried.

**New Business:** There can be no pie making or food preparation of any sort during the COVID lockdown.

There will probably be no RibFest this year, thus no pies are needed for that event. Rev. Takouhi moved that the title of the Annual Report be changed to "Ministries & Financial Report". Seconded by Marg Worth. Carried.

Marg Worth moved that the Ministries & Financial report for 2020 be accepted. Seconded by Paul Scott. Carried.

**Upcoming Meetings:** Official Board: April 29 at 2:00 pm

Congregational Meeting: cancelled for February 7, 2021. To be held when COVID procedures allow.

**Closing prayer** was led by Tammy Fergusson.

**Motion to adjourn:** Angus Fergusson

Brian Brooks  
Chair of the Official Board

Diane Nuttall  
Clerk of Official Board



## Nominating Committee Report 2020

The members of the Nominating Committee Members are Diane Kirkby, Linda Brooks and Tammy Fergusson.

We met throughout December and January to formulate a plan to advertise the various elected openings. Nancy Abrams informed us of the duties within the various Boards and Committees.

On January 7, 2021 the Committee Members met to fill the opening positions by phoning many of the Nominees personally. We are happy to report that all of the members accepted their new positions whole-heartedly.

Here are the nominations to the following committees:

Official Board - Brian Brooks (Board Chair), Bruce Wilson (Vice Chair), Diane Nuttall (Secretary)

Session - New Members: Raymond Shea, Doreen Wilson, Cheryl O'Leary, Diane Kirkby, Barb Jenkins

Ministry and Personnel - New Member: Pam Shea

Nominating Committee 2021 - Linda Brooks, Tammy Fergusson, Diane Kirkby

Trustees - New Members: Joan MacKinnon, Shirley Clark

Thank you to the members who are completing or ending their terms this year. Your time and efforts are very much appreciated.

Respectfully submitted  
Tammy Fergusson



**2021 Members of Grace United Church**  
**Official Board**

*(The Official Board is comprised of all members of the Board of Stewards, Session and appointees from the other boards.)*

**Official Board Chair:** Brian Brooks  
Vice Chair: Bruce Wilson  
Clerk: Diane Nuttall

**Committees of the Official Board**

**Session**

Chair: Paul Scott  
Clerk: Joan Shaw  
Vice Chair: Rhea Roantree  
Charlie Donevan  
Donna Norman  
Tammy Fergusson  
Raymond Shea  
Cheryl O'Leary  
Diane Kirkby  
Barb Jenkins

**Board of Stewards**

Chair: Carolyn Scott  
Clerk: Mary Haussler  
Treasurer: Vicki Leakey  
Vice Chair: Denise Wood  
Tony Maroni  
Eileen Thomson  
Linda Brooks  
Denise Wood  
Diane Nuttall

**Official Board Appointees**

U.C.W. – Marilyn Belbin  
Adult Group - Vacant  
Men's Fellowship – Vacant  
Maintenance: M. Roantree  
Memorial Fund: Carolyn Scott  
Ways & Means – Vacant  
Presbytery Rep: Dave Charles  
Trustees: Angus Fergusson  
Treasurer: Vicki Leakey  
M&S Treasurer: Laurie Cadue  
Ministry & Personnel – Dave Charles

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**Trustees**

Angus Fergusson  
Marg Worth  
Vicki Leakey  
Brian Brooks  
Joan MacKinnon  
Shirley Clark  
Marilyn Belbin

**Ministry & Personnel**

Chair – Dave Charles  
Pam Shea  
Nancy Abrams  
Elaine Davidson

**Memorial Committee**

Carolyn Scott  
Vicki Leakey

**Handbook Committee** Nancy Abrams, Dave Charles

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**Other Committees**

**Maintenance Committee**

Chair: Murray Roantree  
Brian Brooks

**Ways & Means Committee**

Chair - Vacant  
Paul & Carolyn Scott  
Dianna Grier, Diane Kirkby  
Tom & Carol Currie, Merna Price,  
Betty Matthews, Elaine Davidson  
\*\*(Anyone who would like to contribute)

(Note: To be on Session, Stewards, Official Board, Trustees or Personnel, you must be a full member of Grace United Church. To be on other committees, such as Ways & Means, Maintenance Committee full member ship is not required.)

## **OFFICIAL BOARD REPORT – 2021**

As I prepared to write this report I did a quick look at my comments for the 2020 review. I started off by saying “it has been a year unlike any other”. Well I can't say that for 2021! We as a Community of Faith, a Town, a Nation and a world for that matter, that continues under the dark blanket of Covid and now Omicron.

At Grace however, we continue to rise to the challenge. For what seemed like a brief moment, we able to meet in the sanctuary but then the gates were closed once more and here as of this writing, we remain. This is not to say that Grace has not been open to all. Although the doors are shut, through the great work of the A/V team particularly Paul Harding and our resident tech operator Christina Kaya, the weekly service continues to be broadcast live and later on COGECO TV. The team could use some more members. If you would like to participate just let Laurie know.

The various committees that keep our Church alive are so much appreciated. It was a challenge before Covid, but now with the pandemic continuing for so long it is even more so. The Chairs of the committees are a great contribution to our Church and I thank-you for the time and efforts you have made to keep Grace strong and ongoing.

The “pies for Gods sake” group continues to make great pies and brings in much needed revenue. With the recent announcements by the provincial government, it is hoped that we will soon be back in the Sanctuary for service, meeting in person for committees and other church sponsored events. Of course, certain restrictions will apply but with the guidance of the re-opening committee we will remain safe while together.

It has been over a year since Grace was graced (excuse the pun) with the arrival of Rev. Takouhi and what a blessing that has been. We have not been able to be with her in the Church for a good part of the year, however her presentation and personally just shines through the service broadcast each week.

What I closed with in the 2020 report remains relevant today.

To all – stay safe and remember you are not alone. We are a family!

Brian Brooks – Board Chair



Christmas Eve Service participants



### **2021 Annual Report from the Board of Stewards**

We want to thank our Grace United congregation for their continued support throughout the year, both financially and personally. In spite of the short-lived return to worship services in the sanctuary and then the return to on line worship, we have been able to maintain a feeling of community and maintain our level of giving.

Again this year with Covid-19 still in our midst, fundraising continued to be an issue. We did, however, find a new project that is paying dividends.

Grace Church has joined Fundsript as a way of raising money. And Fundsript is easy to use. You simply purchase "gift cards" for the businesses where you usually shop or use them as a traditional gift card for family and friends. A portion of the cost of the card goes to Grace Church. More details and order forms are at the back of the church. Denise Wood and Linda Brooks are our Fundsript coordinators. The more that folks make Fundsript part of their regular shopping practice, the more the church benefits.

We wish to extend a sincere thank you to all those involved in the pie making during the year. Your continued hard work throughout the year has brought in over \$6,000.

Three members of the Stewards team attended four sessions of Called to be the Church – Best Stewardship Practices, via Zoom. With the help of workshop leader Roger Janes, we explored topics which included *Claim Your Mission, Cultivate Generosity, Create a Culture of Gratitude* and *Stewardship is Discipleship*. This continues to be a work in progress that has extended into 2022.

Grace Church donations, totaling over \$2000, were made to Christmas for Kids, Almost Home, Gananoque Food Bank and Heather Haynes Tchukudu orphan children.

This year the terms of service end for Carolyn Scott, Mary Hausler and Tony Maroni.

We wish to again extend our thanks to all the members of our church family who give of their time, talents and resources to ensure a vibrant and spiritual worship experience at Grace United Church.

Take Care,  
Carolyn Scott  
Chair, Board of Stewards

## **2021 Grace United Session Report**

***This has been a year like no other!*** .... Oh, that's how last year's annual report began!

We started the year worshipping each Sunday online and we ended the year the same way. But, in between, at the church, we actually had about four months of in person worship which ended after the December 19<sup>th</sup> service. Since the last year's report we have been through the ups and downs of three Covid pandemic variants, the latest being Omicron.

Covid 19 meant that all of the Session meetings in 2021 were held online via Zoom; so we continued the important work of our church family. Technology is so wonderful....sometimes!

Here's the recap...

**Worship Team** – This committee was established to support Rev. Takouhi. They work together on the worship service details thereby providing worship experiences that enhance our faith journey.

**Caring and Sharing Team** – This group of dedicated volunteers continue to make contact, reach out and provide friendly contact and conversation to those in our church family who live alone.

**AV Team** – With a \$5,000 grant from Eastern Ontario Outaouais Regional Council and our Stewards, the Audio Visual Team purchased and installed video and sound equipment in order to enhance the quality of our live streamed services. We extend our sincere thanks to Christine Kaya, who, with training from Paul Harding, has videoed our Sunday services each week since September for YouTube. We also continue to broadcast each week on Cogeco T.V. channel 13.

**Marriage Policy** – With direction from our wider church family, Session was asked to review the current marriage policy which has been in effect since 2005. A committee reviewed the policy with a view to making it more inclusive and welcoming. After working for a number of months, the committee presented a policy that not only provides important background, but also outlines the steps to be taken for marriages conducted at Grace United. Although the policy appears to be totally new, the basic change in this draft policy is the belief "that marriage is an act of worship and is a lifelong covenant between two people and before God." The previous policy stated that marriage was between "a man and a woman". Session approved the draft policy in September and asked the Official Board to present it at the next Congregational Meeting.

**Baptism Policy** – At the same time, Session reviewed the Baptism Policy which was also approved in 2005. In addition to outlining the procedures, the new baptism policy provides more meaning and background for parents and the congregation. Session asked the Official Board to bring this updated Baptism policy to the next Congregational Meeting.

**Other items** – In addition to the above, Grace United Session also produced **Four Seasonal Newsletters**.

We thank all the contributors who enthusiastically submitted articles to each issue. Tammy Fergusson completed her two-year course and is now a **Licensed Lay Worship Leader**. In addition to being a valuable resource at Grace, Tammy also provided leadership at Lansdowne United throughout Advent!

Session is ever grateful for the talent and dedication of our **Music Director**, come, videographer, come, sound technician and lately, AV guru, Paul Harding who continues to look forward to the day when he can once again become our Grace Church music director.

Our worship experiences continue to be enhanced by our **Minute for Mission Man**, David Charles who weaves meaningful messages around our Mission and Service givings.

And working quietly "off stage" and keeping our **Membership List** in order and up to date is Marg Worth and Laurie Cadue.

We also thank our church family who throughout Advent overflowed the **Red Wagon** with items for the Gananoque Food Bank. Further, our **White Gift** contributions allowed the Food Bank to maintain their Christmas Hamper program.

Covid 19 challenged our Christian Education Program making it difficult to stay in touch with the young children who have been baptized over the past few years. So, we thank Cheryl O'Leary and Colleen Harding who spearheaded this year's **Children's Outreach Program** and sourced, selected and delivered a unique book with a familiar Christmas message to our young families.

This year, Session terms end for Paul Scott, Joan Shaw, Donna Norman and Rhea Roantree. We thank them for their dedication and service to Grace United.

And of course, we are so indebted to our Beloved "**Leader of the Pack**" Rev. Takouhi Demirdjian-Petro who includes everyone in her "circle of love".

We are indeed richly blessed!

Paul Scott

Chair of Session

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### **Weddings**

**Michelle Dawn Lake & Jamie Adam Butler Gillespie**

### **Transfer/New Members**

**Susan Barwell – New Member**

### **Baptisms**

**Ethan Christopher Grahame Schueler**

**Austin Robert Goff**

**Henry Steven Dunn**

## **Grace United Church Ministry and Personnel Committee Annual Report 2021**

We welcomed Pam Shea to the M&P Team in 2021. Pam now acts as liaison to the custodians Connie and Steve Thompson. Nancy Abrams continued as liaison for our office administrator Laurie Cadue. Elaine Davidson continued as liaison for the Director of music Paul Harding. I will continue as liaison for Rev Takouhi.

With Covid 19 continuing, we were challenged in our ability to have the staff work regularly in the building. Except for September through late December worship was conducted through YouTube. With the acquisition of improved audio-visual equipment, we are now able to produce our transmissions live on YouTube and then later broadcast via Cogeco and YouTube. Many thanks to Laurie who now provides PowerPoint slides for our broadcasts in addition to the preparation of the weekly bulletin. We also express our thanks to Christina Kaya who has operated the AV equipment for every service from the beginning of September.

Vacation scheduling was a challenge this past year with the bulk of it being taken in the October to December period as it was difficult to take vacation due to Covid restrictions. Unfortunately, Paul Harding was unable to take much of his vacation and was gracious enough to accept financial compensation in lieu of time off. In the year ahead the liaisons will work with their staff assignments to better plan vacation throughout the year. It is very important that our ministry team take time off and rejuvenate themselves.

Compensation adjustments of roughly 2% (excluding Rev Takouhi as she attained a higher level due to years of service and experience) were recommended and accepted by the Official Board and implemented as of January 1, 2022.

Let's hope that 2022 brings a sense of normalcy back to our Church. Whatever the new year brings we have shown ourselves to be creative, flexible, and adaptable to meet the needs of all our people.

Blessings,  
Dave Charles, Ministry and Personnel Chairperson

Submitted January 11, 2022

## **MAINTENANCE COMMITTEE 2021 ANNUAL REPORT**

As in the past the monthly inspection of fire extinguishers, emergency lighting and the fire alarm system continues. 401 annual inspection was completed in November. One emergency light was found to be defective and needed replacing. Since that time other emergency lights were found to be not operating properly. They appear to be originals. We will investigate the replacement of all older style emergency lights in the church, in the near future.

The boiler heating system has been acting up over the past few months. If you have been in the church when it started to “bang” you will know what I mean. The committee asked GLAD heating to again look at the system. It was installed after the fire and is just wearing out. Bids were requested to replace the boiler and hot water tank. The GLAD bid was accepted as it was the lowest, they are in Town and GLAD has been our “go to” company when problems arose in the past. GLAD will order the needed equipment now, store it at their site and install it in the Spring.

The next thing that the committee has been working on is the fixing of the door at the Pine Street sanctuary entrance. We all know how difficult that door is to open, particularly in the winter. Like the boiler, the locking system is old and replacement parts are hard, if not impossible to find. We have had a couple of firms look at what is required and are waiting their quotes etc. We are also investigating the possibility of installing an accessible/remote door opener. That process is in the preliminary stage with quotes requested from qualified installers.

We are hoping that at least 50% of the cost for these repairs/improvements will be funded by available grant monies. Once we have all the quotes on hand, Dave Charles will make a grant request submission and we will hope for the best.

Just like last year we have have very little activity in the Church. Connie and Steve Thompson however, continue to do an excellent job, of keeping our Church clean and safe, both inside and out.

Submitted by Brian Brooks and Murray Roantree



## **Grace United Church EOORC Representatives Annual Report 2021**

The Eastern Ontario Outaouais Regional Council met twice in May and November 2021 with our own Rev Takouhi continuing as the Regional President. Grace UC applied for and received financial assistance of \$5000 to help defray costs for our online Audio-Visual Equipment. In 2022 we are seeking additional funding of approximately \$15,000 to help upgrade the church heating system.

A major initiative in 2021 was to support our governments to acknowledge the need for a guaranteed livable income for all Canadians especially those struggling to adapt to a restructured economy where automation has eliminated many traditional jobs. Grace UC also took advantage of a four week Zoom workshop entitled "Called to Be the Church" led by Rev Roger Janes. Vicki Leakey, Carolyn Scott, Denise Wood, and Dave Charles discussed strategies to encourage stewardship and mission and service in our church.

At the November 2021 EOORC meeting, Tammy Fergusson was officially covenanted as a Licensed Lay Worship Leader and has been very busy all year serving Grace United Church and neighboring churches with pulpit supply.

Once again, we enter the new year under restrictions of the Covid 19 pandemic. We are hoping that during the year the EOORC reps can meet in person and provide more hands-on opportunities to serve the United Church of Canada.

Blessings,

Dave Charles and Donna Norman  
EOORC Representatives

Submitted January 14, 2022



**CONSEIL RÉGIONAL  
DE L'OUTAOUAIS ET DE L'EST DE L'ONTARIO  
EASTERN ONTARIO OUTAOUAIS  
REGIONAL COUNCIL**

## 2021 Year End Report from Grace United UCW



The year 2021 was a quiet one for Grace United Church Women. With everyone fully vaccinated and masked, we met for the first time on November 9<sup>th</sup> for a regular meeting with 8 members present. We are happy to say we have had two new members join us this year. We met again on December 6<sup>th</sup> and made Christmas Cards and delivered them to Grace United Church members at Carveth and Foxrun as well as shut-ins at home. On December 13<sup>th</sup> we met at the Curling Club for Christmas dinner and gift exchange. We are closed now and look forward to meeting again when it is safe to do so.

Submitted by  
Marilyn Belbin (president)

<b>UCW FINANCIAL STATEMENT 2021</b>			
<b>Receipts</b>		<b>Disbursements</b>	
Offerings	\$ 52.05	UCW Dues	\$ 56.00
Lenten Offerings	\$ 185.00	Bank Charges	\$ 4.80
		Stamps & Mileage	\$ 54.17
		Flowers (M. Humphrey)	\$ 45.20
<b>Total</b>	<b>\$ 237.05</b>	<b>Total</b>	<b>\$ 185.17</b>
		Balance as of 12/31/20	\$ 139.76
		Receipts	\$ 237.05
		Withdrawals	\$ 185.17
		<b>Balance as of 12/31/21</b>	<b>\$ 191.64</b>
		Submitted by M. Worth	
		UCW Treasurer	

## **Director of Music and Choir Report – Paul Harding**

It has been a pretty bleak year so far as Grace United Church Senior Choir is concerned. COVID-19 outbreaks and restrictions have prevented the choir from participating in normal activities. We look forward to a time when we can safely resume our role in the leadership of music in worship.

The choir did, however, produce a virtual choral video of the anthem favourite "Go Now in Peace", which was shared online in a June service. Our video was also used in a virtual service from Birchcliff Bluffs United Church in Scarborough.



Your Director of Music has been actively involved in the production, editing and publishing of our online services since March 29, 2020. These tasks take anywhere from 40 to 60 hours per service, and your music director has been pleased to be able to provide this service for Grace United Church.

In addition to the virtual service tasks, your Director of Music has been involved in the upgrading of facilities in the church building to enable us to stream our services, first to Facebook and now YouTube live on Sunday mornings. Our services are also broadcast on Cogeco Television on Sundays at 10:30, though it is the previous week's service. There is still more equipment to be installed and incorporated into the system. The United Church of Canada is providing generous grants to help defray the cost of these upgrades.

I must say a word of thanks and praise to Christina Kaya, who has, single-handedly, been our online streaming production technician. She possesses a talent for this job and we appreciate her service to this part of our ministry.

We look forward to a time when our choir can once again safely gather and rehearse, lead in worship, and enjoy the fellowship of choir activities.

**GRACE UNITED CHURCH  
CHOIR REPORT  
DECEMBER 31, 2021**

Funds carried forward January 1, 2021	\$ 2397.15		
Donation received	<table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="text-align: right; border-bottom: 1px solid black;">100.00</td> </tr> <tr> <td style="text-align: right;">2497.15</td> </tr> </table>	100.00	2497.15
100.00			
2497.15			
In memoriam donations made	<table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="text-align: right; border-bottom: 1px solid black;">150.00</td> </tr> </table>	150.00	
150.00			
Funds on hand December 31, 2021	\$ 2347.15		

Prepared by: Dianna Grier

**2021 Ways & Means Summary**

The past two years have been a challenge to hold fundraisers for the Church. However, our "Pies for God's Sake" team have been forging on with their delicious pies. This is a great team of people who not only make great pies but have a terrific time doing so. Special mention to Tom & Carol Currie, Merna Price, Diane Kirkby, Betty Matthews and Elaine Davidson. These people make sure that the baking supplies are here, the teams are organized, and the pies get picked up.

In 2021, Grace United also took on a new fundraiser. **Fundscrip**, a gift card program that gives a portion of the proceeds back to the church. This program kicked off in October of 2021 and so far, has been received quite well. In the short time that we have been involved in Fundscrip we have earned just over \$500.

Gift cards are not just for Christmas, they are a great way to buy your weekly or monthly groceries, entertainment, buy your gas etc. Denise Wood and Linda Brooks are the coordinators of this program and place orders the second Sunday of each month for pick up at the church. You can also place your own orders, but need a special code to support Grace United, Denise or Linda would be happy to provide you with more information.

We pray that 2022 allows Grace United to hold a more fundraisers and social events as we really miss gathering at the delicious lunches and dinners.

If you have an idea for a fundraiser, speak to a member of Stewards.

Event	Proceeds	Expenses	Net
Pancake Supper			
Spring Market			
Palm Sunday Brunch			
Pies	\$ 7,490.00	\$ 2,908.08	\$ 4,581.92
Christmas Market			
2017 Expense			
<b>Sub-totals</b>	<b>\$ 7,490.00</b>	<b>\$ 2,908.08</b>	<b>\$ 4,581.92</b>
	<b>Proceeds from Fundraising</b>		<b>\$ 4,581.92</b>

## Mission & Service

### Grace United 2021 Donations to Mission & Service

Receipts:	DEP
Jan	\$ 896.00
Feb	\$ 811.00
Mar	\$ 1,331.00
April	\$ 1,066.00
May	\$ 1,251.00
June	\$ 776.00
July	\$ 781.00
Aug	\$ 1,348.50
Sept	\$ 1,223.50
Oct	\$ 1,890.00
Nov	\$ 1,309.00
Dec	\$ 2,040.00
<b>Total Donations</b>	<b>\$ 14,723.00</b>



### Grace United Church – Local Mission

*(Previously known as – Special Grace Mission)*

**In 2021 Grace United contributed to the following organizations or causes through your generous donation to the Special Grace Mission fund, White Gift and direct calls for donations.**

<b>Volcano Relief Fund (Haiti)</b>	<b>\$1,700.00</b>
<b>Christmas for Kids (toy drive)</b>	<b>\$ 500.00</b>
<b>Almost Home</b>	<b>\$ 100.00</b>
<b>White Gift (Gananoque Food Bank)</b>	<b><u>\$ 2,065.00</u></b>
	<b><u>\$ 4,365.00</u></b>

**Thank you for your generosity.**



**GRACE UNITED CHURCH  
BANK OPERATING ACCOUNT  
BOARD OF TRUSTEES  
FINANCIAL REPORT  
DECEMBER 31, 2021**

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**RECEIPTS**

**Opening bank and investment balance, January 1, 2021** **\$ 1,026,555**

Annual income from investments, net fees \$21,577

Unrealized gain(loss) \$82,201

*Total receipts* \$ 103,778

**DISBURSEMENTS**

Transfer of funds to operating (\$100,000)

Closing investment balance, December 31, 2021 \$ 1,030,333

**Closing balance of investments**

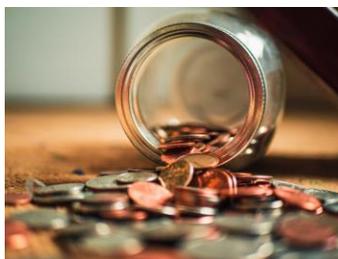
**INVESTMENTS**

	<b>Book Value</b>	<b>Market Value</b>
Cash and Money Market Mutual Funds	\$ 82,007	\$ 82,007
Canadian Preferred Shares	\$ 245,000	\$ 239,006
Canadian Bond Funds	\$ 213,425	\$ 217,728
Foreign Bond Funds	\$ 249,870	\$ 279,573
Canadian Equity Mutual Funds	\$ 84,319	\$ 117,856
Foreign Equity Mutual Funds	<u>\$ 73,511</u>	<u>\$ 94,163</u>
Total portfolio	\$ 948,132	\$1,030,333

***(full copy of the investment statement is available)***

An estate donation restricting expending to income earned on the endowed funds of \$567,228 and Sunday School funds of \$2,769. These restricted funds total \$569,997, representing funds held for specific purpose. The Trustees will monitor appropriate disbursement of funds held without restriction which totals \$460,336, as future needs occur.

Prepared by: **VICKI LEAKEY, TREASURER**



**GRACE UNITED CHURCH  
MEMORIAL AND OUTREACH FUND  
FINANCIAL REPORT  
DECEMBER 31, 2021**

**RECEIPTS**

<b>Opening balance, January 1, 2021</b>	\$ <u>36,818</u>
Donations	\$ 2,889
Interest - Bank	151
	<u>3,040</u>
	\$ 39,908

**DISBURSEMENTS**

Transfer to operating for video equipment	\$ 7,000
Admin	48

**Closing balance December 31, 2021** \$ 32,810

**INVESTMENTS**

BMO Variable GIC, 2.05% due January 2022	\$ 24,102
BMO Bank Account -	<u>\$ 8,708</u>
	\$ 32,810

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Prepared by: Vicki Leakey, Treasurer

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**INVESTMENTS**

BMO Variable GIC, 2.05% due January 2022 -	\$ 24,102
BMO Bank Account -	<u>\$ 8,708</u>
	\$ 32,810

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Prepared by: Vicki Leakey, Treasurer

Note: for 2020, Memorial fund is now included in the Memorial and Outreach Fund above.

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**1. Investment Funds:**

Our TD Fund invest about 20% in equities, 70% in fixed income and 10% cash. Over last year, our TD fund gave a return of about 10%. With this return of income from dividends and realized gain, the fund produces a gain of \$104K. Since we removed \$100K for operating costs, the fund saw an increase of about \$4k at the end of 2021. With inflation now at 4.8%, Trustees will have to review our position to ensure we have a solid capital base.

**2. Insurance:**

Jim Steinberg, McDougall Bickerton Insurance Broker, Gananoque  
HUB International UCC Protect, General Insurance plan for the United Church of Canada.

Limit of Liability: \$6,333,920, Deductible \$5000.

Cost: \$13746.40

Last year our church insurance plan increased substantially. As we were concerned over future increases, we asked Jim Steinberg of MacDougall Insurance brokers to solicit alternate insurance proposals ensure our renewal is competitive. Only one insurer responded being Ecclesiastical Insurance with a quote of \$14,500/yr which is more than we are now paying. As of December 31, 2021, he has not received the United Church of Canada (UCC) renewal pricing, but he expects rate increases by approximately 15% over last year. He indicated that the UCC will remain competitive in this market and that the UCC offers one of the best packages for churches. He expects that UCC will invoice us at the end of January 2022. We remain covered under the 2021 policy.

### **3. Inventory**

The estimate building value is \$5,167,525. The contents at \$1,166,396. Since these estimates are many years old, it is recommended that the costs for new estimates be included in future budgets.

### **4. Meetings of Trustees**

ZOOM meeting was held in April 22, 2021, Attendees: Vicki Leakey, Angus Fergusson, Brian Brooks, Marg Worth, Marilyn Belbin, Shirley Clark and Joan MacKinnon.

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Submitted by Angus Fergusson  
Chair, Board of Trustees



**Grace United Church - Financial Statement  
December 31, 2021**

<b>OPERATING RECEIPTS</b>	<b>2021 ANNUAL BUDGET</b>	<b>December</b>	<b>2021 YTD</b>	<b>2020 To Date</b>
Offerings	\$ 100,000	\$ 9,706	\$ 79,757	\$ 79,661
Weddings				
Outside Groups	\$ 450	\$ 20	\$ 310	\$ 400
Session Fundraisers				\$ 662
Fund Raisers	\$ 15,000	\$ 2,472	\$ 7,490	\$ 9,714
Tax Rebates	\$ 3,600		\$ 1,196	\$ 2,501
Gov Rebates (CEWS)			\$ 8,983	\$ 17,551
Receptions				
Transferred from Trustees	\$ 74,000	\$ 20,000	\$ 80,000	\$ 32,500
Investment Proceeds	\$ 20,000		\$ 20,000	\$ 27,500
Messy Church	\$ 1,050			
Broadview	\$ 200	\$ 125	\$ 175	\$ -
Estate/Misc/Tech		\$ 261	\$ 15,043	\$ 10,868
<b>Total Operating Receipts</b>	<b>\$ 214,300</b>	<b>\$ 32,584</b>	<b>\$ 212,954</b>	<b>\$ 181,357</b>
<b>MISSION RECEIPTS</b>	<b>ANNUAL BUDGET</b>	<b>December</b>	<b>YTD</b>	<b>To Date</b>
Mission & Service Fund	\$ 10,000	\$ 2,127	\$ 14,723	\$ 8,189
Special Grace Missions	\$ 2,000		\$ 1,795	\$ 2,280
White Gift		\$ 2,065	\$ 2,105	\$ 3,685
<b>Total Mission Receipts</b>	<b>\$ 12,000</b>	<b>\$ 4,192</b>	<b>\$ 18,623</b>	<b>\$ 14,154</b>
<b>Total Receipts</b>	<b>\$ 226,300</b>	<b>\$ 36,776</b>	<b>\$ 231,577</b>	<b>\$ 195,511</b>
<b>OPERATING EXPENSES</b>	<b>ANNUAL BUDGET</b>	<b>December</b>	<b>YTD</b>	<b>To Date</b>
Personnel	\$ 131,450	\$ 12,158	\$ 136,884	\$ 88,931
Office	\$ 8,950	\$ 2,577	\$ 11,104	\$ 9,602
Maintenance	\$ 56,000	\$ 2,877	\$ 41,302	\$ 47,673
Capital Projects				
Congregation Expenses	\$ 7,050		\$ 5,841	\$ 6,433
Session	\$ 4,400	\$ 457	\$ 1,767	\$ 2,703
Messy Church	\$ 750			\$ 98
Stewardship	\$ 5,700	\$ 81	\$ 11,742	\$ 7,679
Total Mission Expense	\$ 12,000	\$ 4,287	\$ 18,683	\$ 14,054
<b>Total Expenses</b>	<b>\$ 226,300</b>	<b>\$ 22,437</b>	<b>\$ 227,323</b>	<b>\$ 177,173</b>

<b>Misc:</b> AV Team = \$ 14,000. Reversed Chqs = \$ 793 Parking Rebate = \$250 Total = \$ 15,043	Operating Receipts to Date	\$ 231,577
	Operating Expenses to Date	\$ 227,323
	Receipts less Expenses	\$ 4,254
	AV Revenue to be spent in 2022	-\$ 14,000.00
	Operating Deficit	-\$ 9,746.00
<b>Bank Balance December 31, 2020</b>		<b>\$ 33,928</b>
<b>Bank Balance</b>		<b>\$ 38,182</b>
Overdraft (Limit \$20,000)		
<b>Book Balance, December 31, 2021</b>		<b>\$ 38,182</b>
Bank balance to this date in 2020		\$ 33,928

## Grace United Church 2022 Budget

RECEIPTS	2021 Budget	2021 Actual	2022 Budget
Offerings	\$ 100,000	\$ 79,757	\$ 88,473
Weddings			
Outside Groups	\$ 450	\$ 310	\$ 400
Broadview	\$ 200	\$ 175	
Mission & Service Fund	\$, 10, 000	\$ 14,723	\$ 12,000
White Gift		\$ 2,105	
Local Missions		\$ 1,795	\$ 2,500
Fund Raising Events	15000	\$ 8,533	\$ 14,900
Tax Rebate	\$ 3,600	\$ 11,96	\$ 2,500
CEWS subsidy for wages		\$ 89,83	
Receptions			\$ 400
Transfer from Trustees	\$ 73,000	\$ 80,000	\$ 90,000
Investment Proceeds	\$ 20,000	\$ 20,000	\$ 20,000
Messy Church	\$ 1,050		\$ 500
Misc revenue for tech equipment		\$ 14,000	\$ 5,000
Outreach missions	\$ 2,000		
Estate/Trustees			
<b>TOTAL RECEIPTS</b>	<b>\$ 225,300</b>	<b>\$ 231, 577</b>	<b>\$ 236,673</b>
<b>PERSONNEL</b>			
Minister Salary	\$ 63,300	\$ 63,295	\$ 65,823
Travel Allowance	\$ 2,000	\$ 2,575	\$ 2,500
Education and Pastoral Care Co-ordinator	0		\$ 1,000
Organist	\$ 23,000	\$ 23,000	\$ 23,500
Secretary	\$ 22,000	\$ 22,000	\$ 22,500
C.P.P. & U.I.	\$ 6,500	\$ 8,056	\$ 7,500
United Church Pension Fund	\$ 9,000	\$ 12,797	\$ 12,000
Worker's Compensation	\$ 900	\$ 502	\$ 900
Book Allowance & Study	\$ 2,750	\$ 744	\$ 2,750
Vacation Pay		\$ 1,912	
Casual Supply	\$ 1,500	\$1,813	\$ 3,000
Supply Travel	\$ 500	\$ 190	\$ 200
Minister (urgent care)			
<b>TOTAL PERSONNEL</b>	<b>\$ 131,450</b>	<b>\$ 136,884</b>	<b>\$ 141,673</b>
<b>OFFICE</b>			
Telephone	\$ 1,000	\$ 1,760	\$ 1,800
Office Supplies	\$, 4.500	\$ 5,383	\$ 5,000
Advertising	\$ 750	\$ 1,452	\$ 1,500
Bank Charges	\$ 1,500	\$ 1,507	\$ 1,500
Internet	\$ 1,200	\$ 1,003	\$ 1,200
<b>TOTAL OFFICE</b>	<b>\$ 8,950</b>	<b>\$ 11,105</b>	<b>\$ 11,000</b>

<b>MAINTENANCE</b>				
Repairs & Maintenance	5040	\$ 11,000	\$ 4,842	\$ 6,000
Heat	5050	\$ 8,000	\$ 7,452	\$ 8,000
Water	5060	\$ 1,500	\$ 1,023	\$ 1,500
Electricity	5070	\$ 6,000	\$ 4,679	\$ 6,000
Service contracts	5080	\$ 14,000	\$ 11,793	\$ 14,000
Insurance	5090	\$ 13,500	\$ 11,514	\$ 14,500
Prior Year Capital-Trustees				
Organ				\$ 2,800
Capital Projects	5045	\$ 2,000		
<b>TOTAL MAINTENANCE</b>		\$ 56,000	\$ 41,303	\$ 52,800
<b>CONGREGATION EXPENSES</b>				
UCC Annual Assessments	5200	\$ 5,850	\$ 5,842	\$ 6,000
Broadview	5210	\$ 200		\$ 200
Receptions	5220			
<b>TOTAL CONGREGATION</b>		\$ 6,050	\$ 5,842	\$ 6,200
<b>SESSION</b>				
Choir & Music	5300	\$ 1,200	\$ 1,025	\$ 1,200
Special Events	5310	\$ 500	\$ 35	\$ 500
Worship Supplies	5320	\$ 500	\$ 341	\$ 500
Special Bulletins	5325		\$ 147	
Christian Development	5330	\$ 300	\$ 101	\$ 300
Children's Ministry	5400	\$ 200	\$ 116	\$ 200
C.E. Special Events	5410	\$ 200		\$ 200
C.E. Training	5420	\$ 50		\$ 50
Decorating		\$ 100		\$ 100
Outreach		\$ 1,250		\$ 1,250
Pastoral Care		\$ 100		\$ 100
Knitting				
Messy Church	5331	\$ 750		\$ 450
<b>TOTAL SESSION</b>		\$ 5,150	\$ 1,765	\$ 4,850
<b>STEWARDSHIP</b>				
Program Expenses	5510	\$ 100	\$ 134	\$ 150
Fundraising	5515	\$ 5,000	\$ 2,908	\$ 5,000
Envelopes	5520	\$ 600	\$ 460	\$ 500
Search Committee	5525	0		
Approved Expenses	5530		\$ 82,41	
<b>TOTAL STEWARDSHIP</b>		\$ 5,700	\$ 11,743	\$ 5,650
<b>TOTAL OPERATING EXPENSES</b>		<b>\$ 213,300</b>	<b>\$208,642</b>	<b>\$222,173</b>

MISSIONS				
Mission & Service Fund	5910	\$ 10,000	\$ 14,723	\$ 12,000
Local Missions	5920		\$ 3,310	\$ 2,500
Outreach Mission	5930	\$ 2,000	\$ 650	
United Church Mission Appeal	5925			
<b>TOTAL MISSION EXPENSE</b>		\$ 12,000	\$ 18,683	\$ 14,500
<b>TOTAL EXPENSES</b>				
		\$ 225,300	\$ 227,325	\$ 236,673



