

Grace United Church Gananoque 2023 Ministries & Financial Report



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In Remembrance

(Funerals /Graveside/Memorial Services Officiated by Rev. Takouhi)

Thomas David Mesher	Karen Roxxane Capper
Glenna Ann George	Nancy Louise Webster
William Harry Skelton	Grahame Arthur Wright
Enda Marie McCuaig*	Larry Eugene Cochran
Manfred Marchel	Luella Joan Thompson
Daniel Leon Burns	Harold Bruce Leakey*
Elizabeth Jean Hewitt	Dorothy Irene Margaret Martin
Robert Walter Wright	Joan Elizabeth Simpson*
Helen Gertrude McLean*	Vera Lynn Bradley
Marie Margaret Anne Berry	Irma Joyce Hoogwerf
Richard Gary "Dick' Abrams*	Peter James Cliffe
Trinity Marie MacDonald	Deborah Ann Dickson
Thomas Howard Arlington Tindal*	

Members of Grace United,

(Memorials held elsewhere)

Leona Bernice Weaver*	John Edwin Hatch*
Margaret Chitty*	Shirley Marion Warren*
Jean Isabella Newbury*	

"So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand." - Isaiah 41:10

*Denotes members of Grace United Church



Grace United Church - Gananoque
Minister's Annual Report 2023 – AGM 2024

"So, whether you eat or drink, or whatever you do, do everything for the glory of God" (1 Cor 10:31 NIV)...."



Dearly Beloved,

Apostle Paul considered himself a fool for Christ (1 Corinthians 4:10), moreover, he did everything wholeheartedly. The verse above sums it up: **"Do everything for the Glory of God."** Do we truly do everything for the Glory of God? This MUST be the motto of all Communities of Faith. There are many voices around us that say do all things for your own sake, your own gain, and for your own advancement, but Apostle Paul says: **"Do everything for the Glory of God."**

On New Year's Eve, when people were asked on TV how they will welcome 2024, many said: "So glad 2023 is over." Others said: "Good Riddance to 2023." These reactions made me ponder: "Wasn't there any Good Stuff in 2023?" Of course, there was, but this human condition often forgets the Good Stuff and focuses on the hardships of life, and I must confess, I am one of those people at times, as well.

Friends, every year when we gather to conduct the business of the Church, we call it an A.G.M. (Annual General Meeting). What if we switched our thought process and did the business of the Church by putting on Grace, Gratitude and Compassion; and consider **A.G.M.** as **Another of God's Ministries**. I learned this expression at Union United Church in Ste. Anne de Bellevue, Que., where I did my last year of internship (Fall of 2010-Spring of 2011). What a gift that Community of Faith left me with by shaping my way of thinking, to this day, even though this Community of Faith no longer exists as we knew it, but they continue to do ministry in different ways.

Today, I am going to try to share with you all the Good Stuff that has taken place in and through us, Grace United Church. I may NOT remember everything, and not have everything in chronological order, but I know that in everything that has taken place through me, through Grace, through every one of us, there is **"Good Stuff"** beyond measure.

On Feb. 2, our journey, the WAY FORWARD, began, as Grace United Church started wrestling with how to go on as a Community of Faith. With the help of the Rev. Dr. Peter

Bartlett, of EOORC, we learned that **Community of Faith** is **Called** to be **Courageous**. We learned that God **Comforts** us in our **Challenges** and **Challenges** us in our **Comforts**. We also learned that with **Change** more **Challenges** arise, and **Challenges** bring forth **Conflict** – Just think how COVID brought forth Challenge and Conflict locally and globally.

We at GUC embarked on this journey. We wrestled, and still are wrestling, with God in search of Blessings of Wisdom to find our Way Forward. This is why we are seeking “Core Group of People” to help steer this journey forward.

We have learned that we cannot see our WAY FORWARD unless we know who we are as a Community of Faith. Through different workshops, we have come up with a new (mission) **PURPOSE** Statement “**Nurtured by God’s Love to offer Worship, Hospitality and Healing.**” The wording of our purpose statement changes over the years, but the **purpose remains the same**.

The Life Cycle and Stages of Congregational Development change, but God’s Love calls us **Perpetually, Persistently, and Peacefully** to carry out the Purpose of God in the World, reminding us that **Faith is LOVE in ACTION**.

We have learned that we cannot LOOK for Solutions without **VISION**. There can be many more avenues to think about, however consider these starting points to stir our hearts and minds. We know that seeking **God’s Vision** requires a **Sacred Trust** – Embracing **God’s New Ways of Being, Loving and Living**. There is **No Quick Fix**. Everything requires **Time, Patience, and Process**, and as pilgrims on a journey, we can make our **Way Forward** through **Love, Respect, and Harmony**. This “treasure hunt” continues as we seek the Spirit’s guidance for our Way Forward.

We continue to offer **Chapel services at Carveth and Fox Run** once a month, and I know for a fact we (**Paul Harding, Tammy Fergusson**, and I) not only enjoy offering this ministry to bless others, but we are also blessed as we lead these chapel services for the **Glory of God**. I am so grateful to **Paul** and **Tammy** for accompanying me and sharing their musical gifts in this very important ministry.



LGBTQ+ Youth Gatherings, a ministry of Grace United Church, with the leadership of **Mx. Sam Crosby**, from Gananoque Secondary School, met throughout 2023. We held

our very first Pride Worship on **July 16**, where **Mx. Crosby** delivered the message of Youth & Young at Heart time. We also heard Madonna's "Like a Prayer" performed by **B. Heaslip** and **Paul Harding** in a refreshing way. Sometimes we "church people" think that popular music cannot be performed in a church building, but I know for sure that whatever gift we have and use for **God's Glory**, the world is transformed to the better – once again, the key is to do all things for the **Glory of God**.

Our second annual **Blue Christmas Service** was held **Dec. 21, 2023**, where once again, half of the attendees were new individuals to the immediate Grace United Community. We do not look to the number of people attending but the fact that we do these gatherings for the **Glory of God** and to reach out to those who are seeking comfort and peace.



This **Christmas Eve Service** was the very first in-person service since I arrived here at Grace. **Yes, the very first in-person Christmas Eve Service**, for the **Glory of God**.

Throughout 2023, we have officially welcomed members to Grace United Church Family: **Marie Yvette Michele Denis** (nee: Bellavance) (**April 2**). **Daniel Zentil and Catherine Filteau (August 13)**. We celebrated the Sacrament of Baptism: **Daniel Zentil** and **Theodore (Teddy) Giorgio Zentil** (father and son; Aug. 13); and **Hadley Ann Dunn** (Dec. 17). I had the privilege to officiate six weddings at different venues, however two of the weddings took place in the beautiful Grace United Church Sanctuary: **Brianna Shea & Matthew Lee Wellington** (June 24); and **Raphaëlle Evelyne-Marie Martin & Sean William Eric Planche** (September 23).

Sadly, I also accompanied twenty-four families walk through the valley of death, as they bid goodbye to their loved ones. One of the Celebrations of Life was for our beloved **Richard (Dick) Abrams**, whose celebration of life took place at Grace United Church on June 29, 2023.

Many of you are aware that on **All Saints Sunday (Nov. 5)**, we remember the names of those whose celebration of lives are officiated by your minister, and we light a candle in honour of these individuals. However, at the end of the list, we light a candle for all whose names were not mentioned.



This is both a time to honour those who have left this physical world, and an opportunity for new people to be invited to come and experience worship service at Grace. Beloved, spending more than four hours to contact these families was so worthwhile, as we had more than twenty-five new individuals attend the worship celebration. Remember, always, that the Church is a "hospital" of sorts where we offer Peace and Healing to ALL with Compassion, for the **Glory of God**.



My **term** as **Supervising Minister** for **Bailey Eastwood** at Beaconsfield United Church ended in November. I had the privilege to journey and support Bailey for fourteen months. By completing their internship, now they are ready to go serve a community of faith as an ordained minister. My participation on the Executive of our EOORC also ended this May.

On **Sunday June 25**, I had the privilege to deliver the message of Hope at the Armenian Evangelical Church of Toronto. On **July 1**, I **received a letter – On behalf of the Nominations Committee of United Church of Canada** – *"that Takouhi Demirdjian-Petro of Grace United Church has been appointed as the United Church's representative to the National Muslim Christian Liaison Committee."* On **July 23**, I was the guest worship leader at **Half-Moon Bay**. This was my second year at this beautiful and sacred "church" where the natural beauty of the "tallest cathedral ceiling" touches the deepest part of our hearts and souls, for the **Glory of God**.

Last, but not least, on **October 18**, on my study leave, I offered an educational lecture in Cornwall, at the **United Church Women's Leadership Day**, on Pastoral Care.

Beloved, these ministries that take place beyond our own small community are not just my ministries, but also yours. Because whatever I do, I do it for the **Glory of God**, in the name of Jesus, and on your behalf.



September 30 – Truth and Reconciliation Walk took place on the exact National Day. I was approached by the **First Peoples Circle of the Thousand Islands** to invite the surrounding church leaders to participate. It was an honour to have been asked to do this, and in turn I had the privilege to share words of blessings, and prayers with my sister and colleague, the **Ven. Nancy MacLeod**, Priest Associate - Leeds Anglican Ministries, on the front steps of Grace United Church.

Staying within the ecumenical and the greater community events of Gananoque, the ecumenical **Good Friday Walk of the Cross**, took place. I was ill and could not do the walk, but I joined the group at the conclusion of the walk, which was at Grace United. On **June 27**, I had the privilege to attend the graduation ceremonies at Gananoque Secondary School, and present two cheques to students from the Pride Youth group of our community for the first time. And on **Nov. 11**, I took part in the ceremony organized by the Gananoque Legion alongside our neighbouring minister, **Rev. Dave Berkers** from **St. Andrew's Presbyterian Church**. It also was an honour to stand next to our beloved Poet Laureate, **Gretchen Huntley**, at this Remembrance Ceremony. As many of you know, we use Gretchen's poems often in our worship celebrations, dinners and other opportunities – what a wonderful gift she is to us all. Moreover, it was wonderful to see many from our immediate Community of Faith being present and participating in this very important ceremony for the **Glory of God**.

Throughout the year, a group of "pilgrims" met on Wednesday evenings via Zoom to explore our faith. This group is called **V.I.B.E.** (Venturing in Biblical Education) and we read together a few books: ***"The Last Week: A Day-by Day Account of Jesus's Final Week in Jerusalem"*** by Marcus J. Borg & John Dominic Crossan – this was during the Season of Lent. ***"Inspired: Slaying Giants, Walking on Water, and Loving the Bible Again"*** by Rachel Held Evans, a prolific author, who passed away on May 4, 2019, at the age of 38, however her words still live on and give us courage to ask the difficult questions of Faith. Last, but not least, ***"Barking to the Choir: The Power of Radical Kinship"*** by Gregory Boyle, who is one of our beloved authors from 2022.

Typically, from four to 12 individuals joined us from the comfort of their homes for V.I.B.E. We had people across our Regional Council and even the Province of Quebec. These gatherings have become a cornerstone of "being there for one another" more than just reading and discussing a book – we build respectful and deeper relationships for the **Glory of God**. I urge you to pick any of the books mentioned above, or all of them, to read, I know they will help strengthen your Faith Journey as well.

Some of you have heard me say that a minister needs to grow spiritually and feed her soul as well, so that she can feed others. That comes through **Lifelong**



Learning — an important part of a minister's life to sustain her spirit. This helps the minister in her personal and communal life as well. I have participated in a few virtual lifelong learning opportunities: **Sister Joan Chittister**, who is one of my

theological/spiritual “mothers” and her virtual meetings are on Tuesdays, every three to four months, so that serves me well to dedicate time out of my “weekend” and feed my soul. Moreover, I was able to go to the **31st** annual gathering of **The Festival of Homiletics** (May 15-19, Minneapolis, Minn.). Where I also had the surprising gift of meeting our 44th Moderator, **The Right Rev. Dr. Carmen Lansdowne**, in person for the very first time. The topic was, **“Preaching Hope for a Weary World,”** as the festival organizers said, this “is the Festival's response to the hardships and heaviness that have been our reality the last few years.” I had the opportunity to help with daily tasks, and this assisted with my expenses and made this learning opportunity more affordable. Sometimes I wish that the annual study allowance that ministers receive was at a higher level, so that I could attend other lifelong learning conferences to help me grow and offer that to you, the Community of Faith that I love and serve, for the **Glory of God**.

Last, but not least, the online ministry that we have through YouTube reaches out to more people than we will ever know. Often, we measure our ministry by those who are sitting in the pews, or the offertory collected. Often, we might be 20-40 attendees in the sanctuary, but there are more than 20 or 60 views on the YouTube channel. It is amazing to see that **Dec. 24, Advent 4 (Love)**, Worship Celebration was viewed **100** times (Jan 10, 2024). Moreover, the weekly televised worship celebrations on Cogeco TV, in Gananoque, Kingston, and Napanee, continue to bless many who are unable to attend church personally, bound to their homes, retirement, and nursing homes. I am grateful to all who support these virtual ministries for the **Glory of God**.

There is so much more to share with you, Beloved, about the ongoing work of the United Church General Council and the Regional Council, who offer so many gatherings, creative workshops and opportunities for us to **Flourish** and **be the Church for God's Glory**.

My heart is full of Gratitude to all who step in to lead worships while I am away, deep gratitude goes to **Tammy Fergusson, Rev. Kathy Walton, Barb DeJeet, Liz Church**, and the **UCW of Grace United**. I am also grateful to all who offer Pastoral Care alongside with me. I try my best to offer Pastoral Care through **personal visits, Facebook Comments, Messenger, telephone calls, Texting, and e-mail**. And through all these different aspects of ministry, I consider myself beyond blessed to be Called to Serve the Creator through Grace United Church.

Beloved, these are ONLY small drops of blessings that we get to experience from God's Great Love working in and through us at Grace. I do believe that no matter what we do, when we do it wholeheartedly for the **Glorify of God**, we make a difference, and our work is never in vain. **Amen.**

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



Grace United Church Annual Congregational Meeting

Sunday February 12, 2023

Immediately following morning worship service

Present: Michele Denis, Maryfil Hunter, Diane Nuttall, Liz Dennison, Chuck Galway, Bev Gibbs, Catherine Mills, Colleen Harding, Cheryl O'Leary, Barb Jenkins, Marg Worth, Shirley Clark, Denise Wood, Tammy Fergusson, Tony Maroni, Bruce Wilson, Doreen Wilson, Joan Shaw, Dianna Grier, Rhea Roantree, Murray Roantree, Vicki Leakey, Linda Brooks, Rev. Takouhi, Brian Brooks, Paul Harding

The meeting was called to order by Marg Worth.

Opening prayer was led by Rev. Takouhi. She remembered those who passed away in 2022.

Acting chair and secretary: Motion by Marg Worth to appoint Brian Brooks as acting chair and Diane Nuttall as acting secretary for the meeting. There were no nominations from the floor.

Opening remarks: Brian Brooks welcomed all to the meeting.

Minutes of previous Annual Congregational Meeting: February 27, 2022

Linda Brooks moved that the minutes be accepted. Seconded by Bruce Wilson. Carried.

Trustees Report: The changes in the financial markets are reflected in the losses in the value of the TD Trust Fund.

At the end of 2022 the market value was \$796,639, which reflects the combination of declining markets and the \$120,000 that was transferred to the Operating Budget during 2022.

There is \$500,000 from the Conner estate. This money is locked in and only the interest can support the operating expenses of the church.

The insurance is now with the United Church of Canada which reduced the yearly premium from nearly \$15,000 to \$12,648.

Tammy Fergusson moved that this report be accepted. Seconded by Dianna Grier. Carried.

Treasurer's Report: Offerings for 2022 were \$81,000.

In addition, \$24,000 was given to international and local causes.

With expert assistance from Laurie Cadue, there is a small group working hard on fundraising.

During 2022 capital expenses totaled \$38,000. \$20,000 was received in grants from EOORC.

Vicki Leakey moved that this report be accepted. Seconded by Colleen Harding. Carried.

Ministries and Financial Report 2022:

Barb Jenkins moved that this report be accepted with minor adjustments. Seconded by Bruce Wilson.

Carried.

Election of Officers: Members of the Nominating Committee were Tammy Fergusson, Linda Brooks, Denise Wood, and Marg Worth. It was a challenge to find volunteers for the various committees.

The nominations were as follows:

Official Board (1 year term) returning members are: Chair Brian Brooks, Vice-chair Bruce Wilson, and Secretary Diane Nuttall.

There were no nominations from the floor.

Linda Brooks declared these three elected to the Official Board.

Session (3 year term) returning members are: Barb Jenkins, Marg Worth, Susan Barwell, Tammy Fergusson, Cheryl O'Leary, Diane Kirkby, Colleen Harding, and Julie Price.

Thanks were given to Ray Shea whose term has ended.

Nominated new member is Liz Dennison.

There were no nominations from the floor.

Linda Brooks declared Liz Dennison elected to Session.

Stewards (3 year term) returning members are Denise Wood, Shirley Clark, Christina Gordon, Diane Nuttall, Linda Brooks, and Vicki Leakey.

Thanks were given to Eileen Thomson whose term has ended.

Nominated new members are Cliff Edwards and David Charles.

There were no nominations from the floor.

Linda Brooks declared Cliff Edwards and David Charles elected to Stewards.

Ministry and Personnel returning members are Elaine Davidson and Pamela Shea.

Thanks were given to Nancy Abrams and David Charles whose terms have ended.

Denise Wood nominated Liz Dennison to Ministry and Personnel. Seconded by Shirley Clark. Carried.

There were no more nominations from the floor.

Linda Brooks declared Liz Dennison elected to Ministry and Personnel.

EOORC Church Representatives returning members are David Charles and Denise Wood.

Nominating Committee returning member is Denise Wood.

Thanks were given to Linda Brooks, Tammy Fergusson and Marg Worth whose terms have ended.

There were no nominations from the floor.

Handbook Committee are all returning: Marg Worth, Colleen Harding, Julie Price, and Nancy Abrams.

There are openings on all committees as well as Session and Stewards. If anyone would like to participate on one of them contact Brian Brooks.

Grace United Church Handbook should be updated every 4-5 years.

It consists of two parts: what we are supposed to be doing in relation to the United Church manual and how we do it at Grace Church.

There will be online access to it through the church's website.

Moved by Colleen Harding that we accept the Grace United Church Handbook dated January 12, 2023. Seconded by Cheryl O'Leary.

Discussion: The manual is subject to change. When changes are made, they must be approved by the Official Board before they are changed in the handbook.

Committees will review and update their own sections.

Motion carried.

New Business:

Conner endowment: Only the interest from this fund can be used for operating expenses.

In the future it may become necessary to access some of these funds for operating expenses.

Advice from EOORC is that the only recourse to access these funds is through the courts.

Even if the estate trustees agree to unlocking the funds, it still must go through the courts.

Since court proceedings to unlock these funds will take time, we should start now.

Motion by Paul Harding: Be it resolved that approval is hereby given to the Official Board Chair and Chair of Grace Trustees to spend a maximum of \$1,000.00. These funds to be utilized to seek legal advice with a view to acquiring an estimate regarding the approximate cost of obtaining court approval to utilize all or a portion of the \$500,000 held in trust from the Virginia Conner endowment.

Seconded by Vicki Leahey.

Discussion: This can be contested by family members.

Any legal advice will be brought back to the congregation before any further action is taken.

Motion carried.

"Way Forward" with Rev. Dr. Peter Bartlett who is the Minister of Visioning with Communities of Faith. He will help us plan for future uses of Grace Church. There is a meeting scheduled with Rev. Bartlett on Wednesday February 22, 2023 at 1:00 pm. Currently there are activities held in the church by community members. The church has third party insurance and a church member or adherent must be in the church when used by outside groups.

We hope to have other groups using Grace Church. Because this would involve time scheduling and planning, the church needs a Rental Coordinator.

Another possible use of Grace Church is by another denomination.

We are looking for ideas for using spaces in the church that are currently not being fully used e.g. the Christian Education wing. If renovations would be needed for the use of this wing, there are grant funds available.

Barb Jenkins moved that this report be accepted. Seconded by Tammy Fergusson. Carried.

Amendment to the Adherent policy: Adherents of Grace United Church can vote at any general meeting or serve on committees as passed at the Official Board meeting on March 24, 2022. The only change with this amendment is that an adherent could also be Chairperson of a committee. If passed this amendment would have to be agreed upon by the Executive of EOORC.

Motion by Vicki Leakey: Pursuant to the 2023 version of the United Church of Canada Manual sections B.3.4, B.3.7 that the Grace United Church Community of Faith agrees that Adherents of Grace United Church may vote at any general meeting of the Community of Faith, may serve on any Committee of the Governing Body in capacity as a member of that Committee or as Chairperson of that Committee, and may vote at any Official Board meeting if they are elected to the Governing Body, subject to B.7.3 (exception) of the United Church Manual of 2023.

Seconded by Barb Jenkins. Carried.

Closing Remarks and Benediction were led by Rev. Takouhi.

Motion to Adjourn: Cheryl O'Leary

2023 Board & Committee 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: Barb Jenkins

Clerk: Tammy Fergusson

Marg Worth

Colleen Harding

Julie Price

Susan Barwell

Diane Kirkby

Cheryl O'Leary

Board of Stewards

Chair: Denise Wood

Clerk: Diane Nuttall

Treasurer: Vicki Leakey

Vice Chair: Shirley Clark

Christina Gordon

Dave Charles

Linda Brooks

Cliff Edwards

Official Board Appointees

U.C.W. – Linda Brooks

Adult Group - Vacant

Men's Fellowship – Vacant

Maintenance: M. Roantree

Memorial Fund: Julie Price

Ways & Means – Vacant

Treasurer: Vicki Leakey

Trustees: Angus Fergusson

M&S Enthusiast: Dave Charles

Ministry & Personnel – Elaine Davidson

EOORC Rep: Dave Charles & Denise Wood

Trustees

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

Ministry & Personnel

Elaine Davidson
 Pam Shea
 Liz Dennison

Memorial Committee

Julie Price
 Vicki Leakey

Handbook Committee: Julie Price, Marg Worth, Nancy Abrams, Colleen Harding

Other Committees**Maintenance Committee**

Chair: Murray Roantree
 Brian Brooks
 Angus Fergusson
 Raymond Shea
 Darryl Wood
 Chuck Galway

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)*

Worship Planning Team:

Rev. Takouhi Demirdjian-Petro
 Paul Harding
 Donna Norman
 Tammy Fergusson

(Note: To be on Session, Stewards, Official Board, Trustees or Ministry & Personnel, you must be a full member of Grace United Church, be nominated and approved at the Annual General Meeting. To be on other committees, such as Ways & Means, Maintenance Committee membership is not required.)



Official Board Report – 2023

Grace Church continued live and be well during 2023. For the most part Covid was behind us and mask wearing is now an option, not mandatory. We continue to reach out via u-tube, to those not at Sunday service. Thanks to the great work of Paul Harding and Christina Kaya.

Thanks to the hard work of the maintenance team under Chair Murray Roantree, Laurie's office has been moved to what was the former minister's office. Her new office space looks great and is a much better set up than the previous location. That old office space has been converted to a two-part meeting room. One with comfortable chairs, a couch and tables. The other part is a mini-board room where smaller groups can meet without needing to use the larger board room.

COGECO tower plans are well underway. The Board Executive have approved and signed the agreed to lease and the preliminary plans have been viewed and also agreed to. A portion of the mini-board room will be used for their equipment room as the tower floor could not support the equipment's weight. They hope to start work sometime in late January.

The top floor former ministers and secretary's rooms have almost been cleaned out. Next task is to shred the old documents, that are no longer required and then place the office space for rent.

Pies for God Sake - group continues to be a great success. Their presence at Ribfest was well received. I heard that they ran out more than once. They will be back next year – their spot is already reserved. A big thanks to Laurie for overseeing the rental of the Church hall. It is great to see the facility being used by such diversified groups. Everything from learn to speak French, quilters, yoga to boot camp zoomba.

Thanks so much to the organizers of the concerts held last year. What a great success it was. It was wonderful to see a full Church once again – just like the old days. Thanks to Paul Harding and Cliff Edwards – hope you have more lined up for 2024.

Again, this year our future financial position remains somewhat precarious. The Conner will situation remains unresolved. As approved by the Board, we have enlisted the help of an outside legal firm to see if things can be finalized in our favour.

Grace United could not exist without the hard work of its members. As I said in last year's report – I cannot say enough about the members of Grace that make it the great Church it is today. **Brian Brooks –Official Board Chair**

Board of Stewards Report

The Board of Stewards met regularly during the year and welcomed a new member, David Charles.

Through our fundraising efforts we exceeded our fund-raising goal for the year by 100% raising \$32,002 less expenses of \$11,767 equalling \$20,234 in proceeds.

Our concert series was very successful financially and brought many folks in to our Church. A big thanks to all the musicians who performed and to Paul Harding and Cliff Edwards for their help. The total proceeds of the concerts are listed in the attached summary.

Our dedicated "Pie Ladies" were hard at it again this year, bringing in \$3,278.72. Our pie bees are a labour of love and a lot of fun! Thanks to Tom and Carol Currie and Elaine Davidson for purchasing the supplies and selling the pies throughout the year.

In October we held a Turkey Dinner and Silent Auction at the Gananoque Curling Club. It was well attended and enjoyed by all!

Several donations were made from the Benevolent fund this year including to the St. Joseph's and Linklater Breakfast Clubs, Gananoque Food Bank, Clothes for Kids, and bursaries to the Gananoque Secondary School and T.R. Leger School.

The Christmas Market was held on December 2nd and raised \$6,181.56.

Thanks to the generous donations of sandwich and soup ingredients and condiments are expenses were extremely low. The "Christmas Market Crew" are an amazing group of people and make this event the success that it is every year. A big thank you to Laurie Cadue for going "Above and Beyond"! You make a big job so much easier. We also thank the vendors who support us every year.

On December 17th we held our Advent Breakfast, which had been a tradition at Grace for many years. It was a lovely way to celebrate the Christmas Season together. A big thank you to the volunteer cooks and servers and to Tom and Carol Currie for your guidance.

Finally, I want to thank all the dedicated members of Stewards for their hard work over the past year. A big thank you to Christina Gordon, Linda Brooks and Diane Nuttall who have served on Steward's for several years and are stepping down this year. Diane Nuttall has served as our secretary for several years and we thank her for recording and distributing our minutes so professionally.

Respectfully Submitted

Denise Wood

Chair Board of Stewards

Ways & Means Summary 2023

Event		Income	Expense	Proceeds
Pancake Supper		\$ 860.00	\$ -	\$ 860.00
HoozHear? Concert		\$ 1,325.00	\$ 450.00	\$ 875.00
Mary's Minstrels		\$ 720.00		\$ 720.00
Pies		\$ 9,305.50	\$ 6,026.78	\$ 3,278.72
Tower of Song		\$ 2,740.00	\$ 1,395.50	\$ 1,344.50
Turkey Dinner		\$ 2,382.00	\$ 1,380.00	\$ 1,002.00
Turpin's Trail		\$ 2,867.00	\$ 800.00	\$ 2,067.00
Bob Burtch Concert		\$ 4,690.00	\$ 1,635.55	\$ 3,054.45
Christmas Market		\$ 6,261.00	\$ 79.44	\$ 6,181.56
Fundscript		\$ 456.27		\$ 456.27
Breakfast		\$ 395.00		\$ 395.00
		\$ 32,001.77	\$ 11,767.27	\$ 20,234.50



Tower Of Song..

Grace United Church celebrates the Birthday of the Canadian Icon **LEONARD COHEN..**

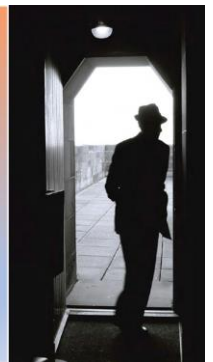
Thursday, Sept. 21st, 7:30pm

Join Paul Harding, Cliff Edwards, Chantal Thompson and their very talented group of musicians, as they perform "Suzanne", "Bird On A Wire", "I'm Your Man", "Dance Me" and many other great Leonard songs.

Join us at **Grace United Church**
120 Pine St., Gananoque ON

Tickets \$20.00 per person (cash only)

Tickets are available in advance at the church office. Call 613-382-2161, and the Gananoque Visitors Centre, 10 King St. E., Gananoque or at the door



REPORT FROM SESSION

Note that since our last AGM, Adherents can vote once that has been mentioned at the beginning of each meeting.

UCC pins have been available to everyone

Church Rentals have been moved to Stewards. We started the year by developing a job description for a rental coordinator but lost Veronica as the volunteer due to her new job. Session will continue to help as needed. Pam Shea and Barb Jenkins are slowly working toward a wedding package. Stuck on getting quotes from Caterers.

Sessions is not involved in rental of CE wing but again are available to help.

We also continue to be involved but not leading the initiatives around the Way Forward.

We have updated the registered members list and recorded the new members, baptisms and weddings.

With the leadership of Julie Price, the Church Directory has been published. Turned out beautifully and copies will be available in addition to those who participated. Request and small payment needed.

Session has enjoyed sharing our own biographies at each meeting as a way to get to know each other (new or long term members).

Audiovisual coverage of our services and events has been managed this year despite comings and goings of our facilitators, and we have been so grateful to all those who assisted when needed. We are still hopeful to fund a projector in the future.

Communion service has changed over the year as we coordinate changes affiliated with Covid 19. This is a work in progress. Our other worship coordination continues such as organising ushers including readers, changing the altar cloths, decorating and refreshing the sanctuary for the seasons. We will routinely announce exits, washrooms and sanitizer.

We have organised special cakes and coffee following services on Palm Sunday, UCC birthday, Pride Sunday, and GUC Birthday. We have also started a list for weekly volunteers to prepare coffee and treats before service. We still need more participation and may have none if not volunteered. Request to Official Board to share responsibilities among committees. Water is always available now at the rear of the

sanctuary. Feedback shows that we are all happy to have this social time! We will be starting plans for UCC 100th anniversary in 2025.

We have had to postpone Messy Church revival due to lack of helpers even though we reached out to the other churches in Gananoque to participate in this wider community initiative.

We arranged for Connie Thompson, to do some deep cleaning in the kitchen over the summer.

Children's Corner is up and running during services. Greatly appreciated by the parents and is an ongoing adjustment for all.

Our outreach has been successful at Carveth, and Fox Run due to the commitment of Rev Takouhi, Tammy Ferguson, and Paul Harding. We are always hoping some others may be able to join them on site,

We are exploring the option of Bible Day Camp for Summer 2024.

We aim to continue meeting in person or by zoom on the second Sunday of the month but this date is always adjusted as needed.

Submitted by Barb Jenkins, Chair of Session

Weddings

Rev. Takouhi officiated six weddings this year, two at Grace United Church.

Brianna Shea & Matthew Wellington

Raphaelle Martin & Sean Planche

New Members

Michele Denis, Daniel Zentil and Catherine Filteau

Baptisms

Daniel Zentil, Teddy Zentil and Hadley Dunn



Licensed Lay Worship Leader 2023 Report

What is a Licensed Lay Worship Leader?

A Licensed Lay Worship Leader is trained by the United Church of Canada to create and lead Sunday Worship Services in the absence of a Minister in a local Church. Licensed Lay Worship Leaders are limited to a given number of Services where they are not able to preside as paid clergy, nor preside over any Sacrament, nor wear ministerial vestments. I'm just happy to fill in where I can.

Education

I started my studies in 2019 and Grace United was there to support, give guidance and feed back for those very first sermons written. Grace United was there to try out new ways of worship, like Holy Humour Sunday. Grace was there to give your history and background in preparation for Grace United's Anniversary Service. Through further LLWL workshops, conferences and readings, I have learned more about the workings of the Church and the greater Church as I understand the Bible and to further my faith with God. With you cheering me on, I have taken the tools acquired to lead Sunday Worship for Grace United, Lansdowne United and Christ United (Lyn).

Number of Services Created and Led

Grace United	3 Services
Christ United (Lyn)	1 Service
Lansdowne United	7 Services

Serving Other Churches

You might ask yourself why I choose to be an LLWL for other churches. Unfortunately, not all United Churches in our area have a Minister to lead their weekly Services. Most of these churches are actively searching for a new Minister and need our support for the time-being. I would like to do my part and to help our neighbours.

Experience

The opportunities of being an LLWL has been amazing this year. As part of the LLWL program, I was required to submit original prayers to the United Church magazine, *The Gathering*. This magazine is used by churches Canada wide as a resource to write some of the Sunday Services. Tim Hallman (the organist from Christ United) noticed one of my prayers that was published and later we wrote a worship song together called How Can It Be. At Grace United, Paul Harding added intricate details to the arrangement and we sang it together as a beautiful duet last June.

At Lansdowne United, I led all of the Sunday Services in the Advent Season. After the Service, we had a book club together with an Advent Devotional about international cultures and music.

Throughout these experiences I was able to learn their names, to hold their hand in confidence, to work with them to develop meaningful Services for the glory of God ... and to share in the laughter.

Blessings,

Tammy Fergusson

Ministry and Personnel Committee Annual Report 2023

The Ministry and Personnel committee, Liz Dennison, Pam Shea and Elaine Davidson, decided at the beginning of 2023, to take a TEAM approach this year as opposed to a specific liaison per staff as has been the practice for many years. The Team approach would facilitate all committee members to be involved with the support and be informed of staff needs. This would provide complete coverage for the staff if a member of the Ministry and Personnel committee was away for any reason.

This TEAM approach was accepted well by the ministerial and lay staff, the Ministry and Personnel committee believe it worked well. The TEAM approach will be continued in 2024.

The Ministry and Personnel committee would like to add one new member to our committee as Elaine Davidson will be leaving the committee at the end of 2024 after serving 5 years on this committee. The transition will be easier for the new appointee to Ministry and Personnel if they have the opportunity to learn the aims and responsibilities of Ministry and Personnel working as part of the TEAM in 2024.

Several meetings of the Ministry and Personnel committee were held this past year, both in person and virtually and we attended board meetings. Our committee has also liaised with Rev. Whit Strong periodically throughout the year. The Ministry and Personnel committee met with Rev. Takouhi, Paul and Laurie for their annual reviews and to present their 2024 contracts for review.

Compensation adjustments of 6.3% for 2024 were recommended by the United Church of Canada and accepted by the Board.

The Ministry and Personnel committee would like to acknowledge that our Church administrator, Laurie Cadue requested that her compensation be reduced to 1.03% for

2024 and Paul Harding denied the suggested compensation and will stay at his 2023 salary.

Paul will be taking 15 days of his annual vacation leave Feb.24 to Mar. 9 2024 and Rev. Takouhi has advised Ministry and Personnel that she is considering taking a Sabbatical leave in 2025.

Respectfully submitted,

Elaine, Pam and Liz

Update from the AV Desk

Live-streaming of our services to the Grace United Church YouTube Channel continued throughout 2023. Gremlins, from time to time, interfere with the smooth operation of this outreach, but, for the most part, things go smoothly. Faithful weekly service by Christina Kaya ensures a broadcast of consistent quality. We introduced a student intern, Claire Bass, for a time in the Spring. Colleen Harding has capably assisted Christina (Christina must temporarily abandon the helm each week in order to sing in the choir).

During the unusual circumstance of Paul and Colleen Harding *and* Christina Kaya all being away, Julie Price stepped in and took over *all* their collective tasks, which consist of downloading the PowerPoint (images) program to the AV laptop, updating the YouTube video description and thumbnail, getting online and live-streaming the Sunday morning service to YouTube, editing the service to 57 minutes as required by Cogeco, uploading that edited video to the Grace United Church One Drive and notifying Cogeco that it is available to download for broadcast the following Sunday. In addition, a slide show of information and announcements is prepared for display on the TV at the back of the Sanctuary. If that all sounds daunting, you can more fully appreciate the work done weekly by our volunteers. Thanks to Laurie Cadue, as well, who weekly prepares our attractive PowerPoint presentation, which includes text for congregational participation and hymn lyrics for those watching the service on YouTube.

We are fortunate to have Cogeco TV willing to broadcast our weekly service (one week later); unfortunately, we have no way of telling how many people watch our service on cable television. YouTube, however, has very precise statistics, and we know that numbers of viewers ranged in 2023 from a low of 23 (May 28th) to a high of 99 (December 24th a.m.), with 268 joining us online to view the Celebration of Life for Richard Abrams.

Submitted by Paul Harding

2023 Maintenance Report

This year the Maintenance team, Murray Roantree, Brian Brooks, Chuck Galway, Raymond Shea, Angus Fergusson and Darryl Wood were kept busy with the general upkeep of the church facilities as well as clearing out various areas, allowing better use of those spaces.

- Monthly Fire test and inspection
- Annual Fire Text of system by Georgian Bay completed December 29.2023
- Gas Range and Dishwasher serviced in December by Choquette CRS
- Third Floor (old Office area) cleaned out.
- Old Sunday School room cleaned out. Now being used for storage of Christmas Decorations and Documents
- Excess furniture taken to Salvation Army in Kingston
- In the process of finding a shredding company to shred old documents on the third floor.
- Georgian bay to come in February for Kitchen suppression check.
- 2024 Contract renewed for custodian.
- Shrove Tuesday Pancake Supper scheduled for February 13, 2024.

Submitted by Murray Roantree,
Chair of the Maintenance Committee



Grace United Church

EOORC Representatives Annual Report 2023

The Eastern Ontario Outaouais Regional Council met in May 2023 (Brockville Arena) and November 2023 (Woodruff UC Ottawa).

At the May meeting the keynote speaker was the General Secretary Michael Blair with the Conference Theme of “Building Courageous Communities” that stand up for equal rights, climate change improvement, and social justice. The Council unanimously voted in favour of Remit 1 “Establishing an Autonomous National Indigenous Organization”. Grace UC will vote as a Pastoral Charge on Remit 1 in February 2024.



Dave Charles, Tammy Fergusson, Michael Blair (General Secretary UCC), and Rev Takouhi at EOORC Annual General Meeting May 26 and 27 2023 at Brockville Memorial Auditorium.

At the November meeting the Region received recognition as an Affirming Region by Affirm United. Most of the conference focused on workshops to agree on a strategic plan for the EOORC for the next five years. Much emphasis will be on establishing Flourishing Communities.

Later in November members of Grace UC and other nearby congregations met at an all-day “Flourishing Congregations” workshop facilitated by our Moderator Rev Carmen Lansdowne at Crossroads UC in Kingston. We shared ideas for improving our congregations and discussed how we might work together more.



Flourishing Workshop Grace UC Participants (left to right)

Dave Charles, Shirley Clark, Vicki Leakey, Moderator Rev Carmen Lansdowne, Rev Takouhi, Colleen Harding, Paul Harding, Tammy Fergusson, Angus Fergusson

Throughout 2023 a Grace UC task force assembled by the Official Board met with Rev Peter Bartlett an EOORC facilitator who helps congregations establish their own vision, mission, and strategic plans. A framework for these plans was established by leaders in the Grace UC congregation and will be continued in conjunction with the Official Board Blessings,

Dave Charles and Denise Wood
EOORC Representatives

Submitted January 4, 2024

United Church Women (UCW) Report 2023

The UCW at Grace had an active year meeting monthly except in the summer months. President Linda Brooks attended the Four River's Area Presbyterial UCW Executive meetings throughout the year.

Grace United hosted the World Day of Prayer in March with our UCW playing an active role.

We attended the Four River's Area Presbyterial UCW AGM at Wall Street United Church in Brockville and the Fall Rally in Delta. Some of our members attended the Bay of Quinte AGM in April.

Two of our members attended Camp Quin Mo Lac in September.

On October 18th some members participated in a Workshop on Pastoral Care Visiting in Cornwall. This interesting and informative session was facilitated by Reverend Takouhi .

On October 22nd UCW led the Sunday Service, celebrating the 61st Anniversary of UCW in Canada and Bermuda . We presented Marg Worth a Lifetime Member pin and Certificate, a well-deserved honour.

In November as has been our tradition for several years, members assembled hand made cards created by Cheryl O'Leary. Cheryl has patiently and skillfully guided us through this project and without her expertise we couldn't have done it. Thank you so much Cheryl.

We enjoyed a lovely turkey dinner at the Gananoque Curling Club at our Christmas Lunch. We had a surprise visit from Santa and enjoyed our secret Santa gift exchange. We made several donations at Christmas to local charities and sold Church Calendars as a fundraiser.

We held our elections early this year in October to replace vacant positions.

A big thank you to Marg Worth who has been our dedicated Treasurer for 6 years and to Linda Brooks our President for all your hard work and guidance over the past years.

Respectfully Submitted

Denise Wood and Linda Brooks



UCW Financial Statement 2023

Receipts

Offerings	\$ 499.70
Lenten offering	<u>370.00</u>
	\$ 869.70
Donations	<u>\$ 110.00</u>
Total Receipt	\$ 979.70

Disbursements

UCW Dues	98.00
Bank chgs.	7.80
Mileage	113.70
Misc Exp	80.47
Donations	275.00
Calendars	<u>35.00</u>
Total Disbursements	\$ 609.97

Balance as of 2022	\$169.81
Receipts	<u>979.70</u>
	1,149.51
Disbursements	<u>609.97</u>
Bank Balance	<u>\$ 539.54</u>
December 31, 2023	
Submitted by Margaret Worth	
UCW Treasurer	



Choir Program Report

And so ends another year of faithful service by Grace United Church Choir. Though small in number, we have endeavoured to maintain the quality of our musical offerings in worship and provide leadership for the congregation. We welcomed a new member, Andrew Holmes, to our ranks in 2023; welcome, Andrew.

During my holidays we are fortunate to have had the services of Douglas Gifford as supply organist. Once again we had the pleasure of solos in the summer by visiting artists from the 1000 Islands Playhouse, Mary Kelly, Alison Palmer and Annie Ramos. At our pride service on July 16th, we welcomed local musician B Heaslip to sing for us. Our Spring pot-luck was hosted this year by Julie and Brian Price. This social (and culinary) event is always well attended and appreciated. Our Christmas pot-luck was held December 20th at the Church.

Our organ tuner, Fred Knapton, is retiring after decades of service by his family to Grace United Church. His family acquired, designed and installed the pipe organ in our sanctuary following the fire of 1979. We are in discussions with a replacement technician, and look forward to continued service from our wonderful pipe organ. As always, a 'touch of brass' added to our worship experience. At Easter we welcomed a brass quintet, and at Christmas we were blessed to have trumpeters Gillilan MacDonald and Kate Harding Smith join with us.

We would welcome new members to the choir. There is no audition – you just have to want to join with us. Rehearsals are Thursday mornings at 10:30 in the Choir Room. If you have questions or comments regarding the music of worship, please pass them on to the Director of Music organist.in.gan@gmail.com or 613-382-2405. We love to hear your compliments and we do our best to respond to your concerns.

Respectfully submitted.

Paul Harding

Director of Music

Choir Financial Report December 31, 2023

Funds carried forward January 1, 2023	\$ 2347.15
Donations Received	<u>200.00</u>
	\$ 2547.15
Less in Memoriam Donations	<u>(150.00)</u>
Balance December 31, 2023	<u>\$ 2397.15</u>
Prepared by: Dianna Grier	

Mission & Service

Grace United Church

2023 Donations to Mission & Service

Month	Donations
Jan	\$ 1,352.50
Feb	\$ 1,173.50
Mar	\$ 1,244.00
Apr	\$ 2,163.50
May	\$ 1,133.50
Jun	\$ 1,103.50
Jul	\$ 1,313.50
Aug	\$ 1,068.50
Sep	\$ 1,298.50
Oct	\$ 1,428.50
Nov	\$ 1,173.50
Dec	\$ 1,808.50
<u>Total</u>	<u>\$ 16,261.50</u>



What is Mission & Service?

Compassion lies at the heart of generosity.

From serving a hot meal at a local community kitchen, to visiting a lonely neighbour, to financially supporting those in need in our local communities and around the world, the people of the United Church are committed to turning compassion into action.

In the last year alone, those who attend and support The United Church of Canada gave over \$25 million to people in need and projects that matter.

[What Is Mission and Service? | The United Church of Canada \(united-church.ca\)](https://www.united-church.ca)

Mission and Service Enthusiast 2023 Annual Report

Service to our Community and to each other is a cornerstone of Grace United Church. During 2023 we continued to reach out even more through opening our doors to the Community Kitchen, a variety of health and cultural experiences such as yoga, French lessons, discussions on nutrition and of course many financial donations to support local services such as the Food Bank, housing, lifestyle counselling, and clothing. Through the Your Generosity Matters readings we are learning how Mission and Service transforms lives locally and around the world. Many thanks to Paul Scott, Chuck Galway, and Pam Shea for sharing their “Why I Give” testimonies during November worship. In 2024 I plan to ask more members and community folks to share their stories of service.

I had the opportunity to lead worship at St John’s UC in Brockville and Delta Toledo pastoral charge in October and November talking about Mission and Service. Rev Peter Wood from MacKay UC in Ottawa (where Joan and I were married) has asked me to do a similar worship this winter. This is great opportunity for me to share about Grace UC and learn more about what their Communities of Faith are doing. Lots of interest in

doing joint initiatives. I also learned that the St John’s church is now owned and operated by the Brockville Arts hub with them renting for their worship and church activities.

As the demographics and needs for our communities change, we need to keep abreast of how we can best serve one another. Contrary to concerns that financial contributions to Mission and Service and our local Benevolent Fund may negatively impact support for covering our church operating expenses, we are seeing an increase in givings to support both. Financial givings for our staff and facilities is yet another aspect of providing service to all and not just an expense.

Thank you for your generosity and participation in Mission and Service. You really are making a difference and transforming lives.

Submitted by Dave Charles
Mission and Service Enthusiast

<u>Grace United Church – Benevolent Fund (SGM)</u>		
<u>Balance, December 31, 2022,</u>		\$ 6,254.37
Deposits 2022	\$ 3,953.00	
Disbursements	(\$ 1,700.00)	
Bank fees	(2.50)	
Balance, December 31, 2023		<u>\$ 8,504.87</u>

In 2023 the Grace United Church Benevolent Fund, formerly Special Grace Mission, contributed to the following organizations.

Gananoque Secondary School Bursary	\$ 500.00
TR Leger Bursary	\$ 200.00
Linklater Breakfast Club	\$ 250.00
St. Joseph Breakfast Club	\$ 250.00
Gananoque Food Access Network	\$ 250.00
Clothes for Kids	\$ 250.00
	<u>\$ 1,700.00</u>



Grace United Church Trustee's report for 2023

Investments

The financial markets continued to be volatile throughout 2023. The value of our TD Trust fund decreased until the end of October after which it improved, recovering in November and December. The opening balance was \$797,696 in January 1, 2023. We received \$7,386 in dividends and with the recovery in November and December we have an unrealized gain of \$28,135 from our TD investments. During the year, we transferred \$100,000 to the operation of the Church. Our balance on December 31, 2023 was \$732,160.

In order to gain some stability in the trust fund, we instructed TD to move \$100k on August 24th into a one year GIC with an interest rate of 5.5%. Our asset allocation as of October 2023 was 22% in cash & cash equivalents, 56.9% in fixed income securities, and 21.1% growth securities.

With the Conner's Estate Endowment of \$567k protected, only allowing the interest generated to be used for operating costs, the trustees have been actively seeking legal advice to determine if the restricted limitation can be removed. To this end in September, trustees retained the legal firm of Brian Gillingham in Kingston to look into the legal possibility of removing the restriction on the Conner Estate Endowment. In December, Brian indicated to us, after consulting the lawyers with the Office of the Public Guardian and Trustee (PGT) that removal of the restriction would not be favourably received. In the new year, he would consider other possible avenues and arrange a meeting with the trustees on a path forward.

Insurance

In December 2021, the United Church of Canada launched a new insurance program called the UCC Protect United Insurance to address the needs of congregations and incorporated ministries. Grace United Church is now insured under this plan administered by United Church HUB in Toronto. The cost of insurance for the church for 2023 was \$12,648.

Inventory

We had an inventory assessment completed by Rayner and Associates from Kingston in November 2022, which was required by our new insurance policy for determining our 2023 insurance value. The replacement value of the church was determined to be \$7 million and market value of just over 1 million.

Meetings

We had two trustee meetings (July and November) where we met with our TD Investment advisor, Brian McIntyre, to discuss the volatility in our investment account and potential actions we could take to protect the value in the account. A third meeting was held in September to address the Conner Estate Endowment. Attendees: Angus Fergusson (Chair), Vicki Leakey, Brian Brooks, Marilyn Belbin, Joan MacKinnon and Shirley Clark.

Submitted by Angus Fergusson, Chair of Trustees

**GRACE UNITED CHURCH
BANK OPERATING ACCOUNT
BOARD OF TRUSTEES FINANCIAL REPORT
DECEMBER 31, 2023**

RECEIPTS

Opening bank and investment balance, January 1, 2023 **\$ 796,639**

Annual income from investments \$ 7,386

Unrealized gain(loss) 28,135

Total receipts \$ 35,521

DISBURSEMENTS

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

Closing investment balance, December 31, 2023 \$ 732,160

Closing balance of investments

INVESTMENTS

	Book Value	Market Value
Cash and GIC	\$ 101,168	\$ 101,168
Canadian Money Market Mutual Funds	\$ 123,327	\$ 123,327
Canadian Preferred Shares	\$ 102,500	\$ 90,716
Canadian Bond Funds	\$ 164,396	\$ 161,563
Foreign Bond Funds	\$ 101,726	\$ 98,714
Canadian Equity Mutual Funds	\$ 64,983	\$ 83,123
Foreign Equity Mutual Funds	<u>\$ 60,101</u>	<u>\$ 73,549</u>
Total portfolio	\$ 718,201	\$ 732,160

(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 \$162,163, as future needs occur. - Prepared by: **VICKI LEAKEY, TREASURER**

2023 Financial Report

Grace United Church Memorial Fund (Outreach)

*****-719

Receipts:

Bank Account Opening Balance	\$ 9,109.83
Donations in memory of	<u>\$ 3,465.00</u>
	\$12,574.83

Expenses:

Bank Charges (12x\$4)	\$ 48.00
My Tribute Gift Charges	<u>\$ 54.30</u>
	\$102.30

Disbursements:

None in 2023

Bank Balance as of December 2023 - \$12,472.53

Bank balance December 2023	\$12,472.53	
Investments BMO - Variable GIC		
(interest of \$463.52 earned in 2023)	<u>\$24,565.81</u>	
	\$37,038.34	\$37,038

Note: Julie Price assumed the duties of Memorial Fund rep from Carolyn Scott in June of 2023.

Donations were received in 2023 in loving memory of:
 Richard (Dick) Abrams, Marg Chitty, Edna McCuaig, Helen McLean,
 Donald Price, Sharon Price,
 Joan Simpson, Tom Tindal and Shirley Warren.

Note: It can confuse the counters when cheques for the Memorial Fund are left on the offering plates, **unless, clearly marked** in the Pay to the order of line as: **Grace United Church Memorial Fund** or put in a **separate envelope**. Laurie has to write a matching cheque to reinstate the funds from the operating account to the Memorial account. Similarly, if donating through Canada Helps, please indicate if the money is to be allocated to the **Memorial Fund**. Donations through My Tribute Gift, are appreciated and go directly to the Memorial account, but are subject to fees. Submitted by Julie Price

Grace United Church – Financial Statement, as at December 31, 2023

	2023	December	2023	2022
OPERATING RECEIPTS	BUDGET		TYD	YTD
Offerings	\$ 86,470	\$ 16,909	\$ 97,925	\$ 69,286
Weddings				
Outside Groups	\$ 1,000	\$ 1,175	\$ 5,915	\$ 750
Session Fundraisers			\$ 576	
Fund Raisers	\$ 15,000	\$ 7,616	\$ 31,951	\$ 9,704
Tax Rebates	\$ 2,500	\$ -	\$ 10,110	
Gov Rebates (CEWS)				
Receptions				
Transferred from Trustees	\$ 108,000	\$ -	\$ 100,000	\$ 120,000
Community Kitchen		\$ 250	\$ 750	\$ 2,618
Broadview		\$ -	\$ 120	
Estate/Misc				\$ 15,076
Misc **		\$ -	\$ 1,487	\$ 20,332
Total Operating Receipts	\$ 212,970	\$ 25,950	\$ 248,834	\$ 237,766
MISSION RECEIPTS	BUDGET	December	YTD	2022
Mission & Service Fund	\$ 14,000	\$ 1,839	\$ 16,382	\$ 15,827
Benevolent Fund (SGM)	\$ 2,500	\$ 1,101	\$ 4,053	\$ 1,203
White Gift/ MISC	\$ 2,000	\$ 510	\$ 630	\$ 2,981
Total Mission Receipts	\$ 18,500	\$ 3,449	\$ 21,065	\$ 20,011
Total Receipts	\$ 231,470	\$ 29,399	\$ 269,898	\$ 257,777
OPERATING EXPENSES	BUDGET	December	YTD	2022
Personnel	\$ 143,770	\$ 13,945	\$ 150,995	\$ 134,158
Office	\$ 11,150	\$ 1,695	\$ 14,832	\$ 10,626
Maintenance	\$ 45,000	\$ 4,596	\$ 47,870	\$ 50,475
Capital Projects			\$ 2,496	\$ 36,183
Congregation Expenses	\$ 5,250	\$ 1,631	\$ 6,801	\$ 4,816
Community Kitchen		\$ 217	\$ 647	\$ 1,687
Session	\$ 4,850	\$ 253	\$ 3,673	\$ 3,513
Stewardship	\$ 5,450	\$ 1,110	\$ 19,497	\$ 18,059
Total Mission Expense	\$ 16,000	\$ 2,689	\$ 20,845	\$ 17,667
UCW + Choir		\$ 1,070	\$ 1,130	\$ -
Total Expenses	\$ 231,470	\$ 27,205	\$ 268,785	\$ 277,185

Misc Income = \$1487.00
 \$20 UCW etransfer
 \$200 Choir Donation
 \$75 Misc Donation
 \$12 UC Pins
 \$ 200 Fundscrip Order
 \$979.70 UCW Revenue

Receipts	\$ 269,898
Expenses	\$ 268,785
Recpt - Exp	\$ 1,113
Balance Dec. 31, 2022	\$ 16,627
Bank Balance	\$ 17,740
Book Balance, Dec. 31, 2023	\$ 17,740

Balance
 12/31/22 \$ 16,627

2024 Grace United Church Budget

RECEIPTS		2023 Budget	2023 Actual	2024 Budget
Offerings (4010, 4012,4015,4016)		86470	97925	110000
Weddings	4020			
Outside Groups	4030	1000	5915	7000
Broadview	4050		120	150
Mission & Service Fund	4300	14000	16381	17000
White Gift			630	
Benevolent Fund (SGM)	4350	2500	4053	3000
Fund Raising Events	4060	15000	32527	35000
Tax Rebate	4070	2500	10110	5000
CEWS subsidy for wages				
Receptions	4045			500
Transfer from Trustees	4080	108000	100000	40000
Investment Proceeds	4081	0		
Messy Church	4035			
Misc revenue			1487	8000
Outreach missions	4040	2000	750	
Estate/Trustees	4900			
Total Receipts		231470	269898	225650

PERSONNEL				
Travel Allowance	5606	2500	3444	3500
Education and Pastoral Care Co-ordinator	5630			
Salaries		115520	116493	120500
C.P.P. & U.I.	5680	8000	11064	13000
United Church Pension Fund	5690	12000	12840	14000
Worker's Compensation	5700	800	406	900
Book Allowance & Study	5720	1750	2750	2000
Vacation Pay	5730			
Casual Supply	5710	3000	3750	3000
Supply Travel	5705	200	247	400
Community presence	5715		1241	1000
Total Personnel		143770	152235	159300
OFFICE				
Telephone	5010	1800	1857	1900
Office Supplies	5020	5500	9238	9500
Advertising	5025	1450	636	750
Bank Charges	5030	1400	1504	1500
Internet	5015	1000	1597	1600
TOTAL OFFICE		11150	14832	15250

MAINTENANCE				
Repairs & Maintenance	5040	7000	5228	10000
Heat	5050	7500	9894	10000
Water	5060	1500	1749	2000
Electricity	5070	5000	5126	5500
Service contracts	5080	11000	11890	13500
Insurance	5090	13000	13985	14500
Organ				
Capital Projects	5045		2496	
Total Maintenance		45000	50366	55000
Congregation Expenses				
UCC Annual Assessments	5200	5000	6526	6500
Broadview	5210	250	175	250
Receptions	5220		100	
Total Congregation		5250	6801	6750
SESSION				
Choir & Music	5300	1200	223	1000
Special Events	5310	500	875	500
Worship Supplies	5320	500	366	500
Special Bulletins	5325			
Christian Development	5330	300	64	200
Children's Ministry	5400	200		300
C.E. Special Events	5410	200		
C.E. Training	5420	50		
Decorating		100		100
Outreach		1250	1024	300
Pastoral Care		100		
Community kitchen			647	
Messy Church	5331	450		400
Total Session		4850	3599	3300
STEWARDSHIP				
Program Expenses	5510	100		
Fundraising	5515	5000	12367	15000
Envelopes	5520	350	377	500
Search Committee	5525			
Approved Expenses	5530		6754	5000
Total Stewardship		5450	19498	20508
Total Operating Expenses		215470	246961	260600

MISSIONS				
Mission & Service Fund	5910	14000	16262	16000
Benevolent Fund	5920	1000	3953	3000
Outreach Mission	5930	1000	0	0
White Gift			630	
United Church Mission Appeal	5925			
UCW Expense			979	
Total Mission Expense		16000	21824	19000
Total Expenses		231470	268785	279600

-\$ 53,950.00 deficit

