

Grace United Church
Gananoque
2025

Ministries & Financial Report



Though you have not seen him, you love him; and even though you do not see him now, you believe in him and are filled with an inexpressible and glorious joy, for you are receiving the end result of your faith, the salvation of your souls.

1 Peter 1:8-9

INDEX

Minutes from Annual Congregation Meeting, Feb. 23, 2025.....	1
Members of the Official Board (2025).....	4
Official Board Report	6
Board of Stewards Report	7
Ways & Means Summary.....	8
Pies for God’s Sake Report	9
Session Report	10
Visioning Committee Report	12
Licensed Lay Worship Leader Report	14
Worship Planning Report	15
EOORC Representative Report	17
Ministry & Personnel Report	18
Maintenance Report	19
United Church Women	20
United Church Women Financial	21
Senior Choir	22
Senior Choir Financial	23
Benevolent (S.G.M.).....	24
Mission & Service	25
Trustees Report	26
Trustee Operating & Investment Accounts	27
Memorial Fund	28
2025 Financial Statement.....	39
2026 Budget	30

In Remembrance

(Members & Friends of Grace who have entered eternal rest)

Ben Nuttall	Glen Carswell
Dianne Revelle	Graham Anglin*
Peggy Skelding	Gayle Hutcheson*
Joan Jeroy*	Dorothy Funnell
Martin Hawley*	Merna Price*

*Denotes members of Grace United Church

Martin Hawley's service was the only one conducted at Grace United.

.....

And I heard a loud voice from the throne saying, "Look! God's dwelling place is now among the people, and he will dwell with them. They will be his people, and God himself will be with them and be their God. 'He will wipe every tear from their eyes. There will be no more death' or mourning or crying or pain, for the old order of things has passed away." Revelation 21:3-4

Grace United
Annual Congregational Meeting

Sunday February 23, 2025

Immediately following morning worship service

Present: Julie Price, Brad Curtis, Anne Curtis, Joan Shaw, Diane Hayward, Chuck Galway, Anthony Maroni, Elaine Davidson, Angus Fergusson, Maryfil Hunter, Diane Nuttall, Gary Seidl, Brian Bass, Cecile Bass, Catherine Mills, Linda Brooks, Susan Barwell, Shirley Clark, Vicki Leakey, Gerri Heath, Marg Worth, Dianna Grier, Brian Brooks, Mary Haussler, Eileen Thomson, Tammy Fergusson, David Grant

There was a quorum in attendance.

The meeting was called to order by Marg Worth.

Opening prayer was led by Tammy Fergusson.

Acting chair and secretary for this meeting:

Motion by Angus Fergusson to appoint Brian Brooks as acting chair for this meeting. Seconded by Diane Hayward. Carried.

Motion by Marg Worth to appoint Diane Nuttall as acting secretary for this meeting. Seconded by Linda Brooks. **Carried.**

Opening remarks: Brian Brooks welcomed all to the meeting, noting that he would be stepping down as acting chair for future meetings.

Minutes of the previous Annual Congregational Meeting of February 25, 2024:

Mary Haussler moved that these minutes be accepted. Seconded by Elaine Davidson. **Carried.**

Trustees Report: Financial markets were volatile at the beginning of 2024, then rose until year end.

Investment total is \$683,952. \$567,000 from the Conner Estate is locked in and only the interest can be used. This leaves \$116,952 to help cover expenses.

In 2024 \$100,000 was transferred to the operating budget.

Since the investments are now under \$1,000,000, they were moved to a local bank to take advantage of their deposit options, lower fees and investment strategies.

The annual cost of the church insurance for 2025 rose to \$15,460.

Angus Fergusson moved that this report be accepted. Seconded by Eileen Thomson.

Carried.

Treasurer's Report: Fundraisers continue to be an important source of income. In 2024, the net proceeds from fundraising were \$17,396. During the latter part of 2024 with concerts, pie sales, and the Christmas Market, no funds needed to be transferred from Trustees.

With the changes happening in 2025, expenses will be down and the budget for transfers from Trustees is \$50,000.

Vicki Leakey moved that this report be accepted. Seconded by Dianna Grier. Carried.

Election of Officers:

Official Board (1 year term)

Chair: Chuck Galway was nominated by Diane Hayward. Seconded by Elaine Davidson.

As there were no more nominations from the floor, Chuck was acclaimed.

Vice Chair: David Charles was nominated by Tammy Fergusson. Seconded by Gary

Seitl.

As there were no more nominations from the floor, David was

acclaimed.

Ministry and Personnel:

David Charles was nominated as Chair by Elaine Davidson. Seconded by Vicki Leakey.

As there were no more nominations from the floor, David was acclaimed.

Session:

New members are Denise Wood, Christina Kaya and Gerri Heath.

As there were no more nominations from the floor, Denise, Christina and Gerri were acclaimed.

Stewards:

New member is Barb Jenkins.

As there were no more nominations from the floor, Barb was acclaimed.

Brian Brooks thanked all those who had served on committees over the past year.

2024 Ministries & Financial Report:

Eileen Thomson moved that this report be accepted. Seconded by Susan Barwell.

Carried.

New Business:

Visioning Committee:

Clustering: A letter was read from the Grace United Church Clustering Task Team that they propose to send to Gary Bracken, Chair of Official Board, Seeley's Bay Pastoral Charge, in order to reach possible joint operations amongst the churches. Effective September 1, 2025 for 1 year GUC would like to have Rev. Don Stiles provide once per month worship services at GUC, Pastoral Care Supervision for meetings requiring supervision, and for critical pastoral care. Compensation would be \$15,000 per year plus travel costs when in person attendance by Rev. Stiles is required excluding worship services at GUC. Discussion followed. This letter is the initial step to start discussion on the proposal. Such an agreement would provide stability for GUC. Any final agreement is subject to approval with the Official Board of GUC, Seeley's Bay Pastoral Charge, and Eastern Ontario Outaouais Regional Council.

Moved by Joan Shaw to send this letter to Gary Bracken, Chair of Official Board Seeley's Bay Pastoral Charge to open negotiations for a term of one year. Seconded by Diane Hayward. **Carried.**

Renovation of the GUC Building including the third floor and the choir room: There was discussion regarding renovating the Christian Education wing and the choir room. A written response was received from the choir room users relating to loss of the space used by the choir and concert artists and the loss of storage space. Concern was also expressed about problem tenants, rezoning, the actual cost of renovations, security of the building, and who would assume the duties of being the landlord.

Moved by Vicki Leakey to take no further action with regards to leasing or long-term rentals to be taken at this time with regards to the Christian Education wing and the choir room. Seconded by Diane Hayward. **Carried.**

Adherents: Moved by Brian Brooks to permit adherents for 2025/2026 to sit on and vote at, but not chair, committee meetings, Official Board meetings and the Annual Congregational Meeting. Seconded by Mary Haussler. Carried.

COGECO will this week be installing the antennas on the mountings that has already been installed on the church tower.

Closing prayer was led by Tammy Fergusson.

Motion to adjourn: Linda Brooks

2025 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: Chuck Galway Vice Chair: Dave Charles Clerk: Diane Nuttall

Committees of the Official Board

Session

Chair: Colleen Harding
Clerk: Julie Price
Gary Seidl
Denise Wood
Christina Kaya
Gerri Heath
Joan Shaw

Board of Stewards

Chair: Vicki Leakey
Clerk: Mary Haussler
Treasurer: Vicki Leakey
Vice Chair: Cliff Edwards
Diane Hayward
Barb Jenkins
Shirley Clark
Chuck Galway

Official Board Appointees

U.C.W.: Denise Wood
Adult Group - Vacant
Men's Fellowship - Vacant
Maintenance: Brian Brooks
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 & Tammy Fergusson

Trustees

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

Ministry & Personnel

Dave Charles
Brian Brooks

Memorial Committee

Julie Price
Vicki Leakey

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

Visioning & Path Forward

Tammy Fergusson
Chuck Galway
Paul Harding
Colleen Harding
Barb Jenkins
David Charles
Vicki Leakey
Elaine Davidson
Paul Scott
Carolyn Scott

Maintenance Committee

Brian Brooks
Angus Fergusson
Raymond Shea
Darryl Wood
Chuck Galway

Ways & Means

Cliff Edwards,
Vicki Leakey
Dianna Grier
Diane Kirkby
Tom & Carol Currie
Betty Matthews
Elaine Davidson
**(All are Welcome)

Worship Planning

Paul Harding
Colleen Harding
Tammy Fergusson

Sharing, Caring, Outreach

Joan Shaw
Colleen Harding
Tammy Fergusson
Denise Wood
Linda Brooks
Barb Jenkins

Membership

Julie Price
Laurie Cadue

Archive

Paul Harding
Julie Price

Audio Video

Paul Harding
Christina Kaya
Angus Fergusson
Cliff Edwards
Julie Price
Colleen Harding
Dave Charles

Security Team

Brian & Linda Brooks
Christina Gordon Charney
Angus Fergusson
Mary Haussler
Paul & Carolyn Scott
Dave Charles & Joan MacKinnon
Pam & Raymond Shea
Julie Price
Tom Currie
Connie Thompson

(Note: To be on Session, Stewards, Official Board, Trustees or Ministry & Personnel, you must be a full member or Adherent 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.)

*I will praise You, O Lord, with my
whole heart; I will tell of all Your
marvelous works. I will be glad
and rejoice in You; I will sing praise to
Your name, O Most High.*

Psalm 9:1-2



Official Board Report – 2025

It has been my privilege to serve as your Board Chair throughout 2025.

I deeply admire the members of Grace United for your ongoing dedication to the life and work of our church during what continues to be a challenging time for many congregations in our area. I am continually impressed by the number of members and friends who are willing to step forward and help in any way possible—from participating in Sunday services and baking pies, to identifying needs within our wider community and even changing light bulbs. Our numbers may be small, but your efforts do not go unnoticed.

We began the year by exploring the possibility of working more closely with other local congregations. Although the path did not unfold exactly as we had hoped, we move forward confident that we can, and will, discern a faithful way ahead for Grace United.

We are fortunate to have Rev. Lynne Gardiner as our supervisor. She brings a wealth of experience and wisdom that we will continue to appreciate as we journey onward.

It is difficult to single out individuals, as each of us is an essential part of the same whole working together to support the future of Grace United. However, I would like to acknowledge the dedication of Colleen Harding and Tammy Fergusson in arranging our Sunday services. We are also deeply grateful for Vicki Leakey, who is not only a tremendous champion for our church but also for the town of Gananoque. We are blessed to have her as our treasurer and as our eyes and ears for the many needs in our community that Grace United can help address.

As David Charles continually reminds us, generosity matters—both within our doors and throughout the world beyond them. The trustees have managed our finances with great care. Barb Jenkins has successfully increased use of our building. Cliff Edwards, Paul Harding, and our choir enrich our congregation and community through their love of music. The work of the U.C.W., as well as Joan Shaw's outreach at Carveth Care Centre, also deserves recognition and thanks.

Although Laurie Cadue is officially an employee, she is very much part of our Grace United family, and we are blessed by her presence among us.

The list of people and ministries deserving thanks is truly endless.

As we look ahead to 2026, we ask the question: Where do we go from here? I have every confidence that, together, we will continue to find our way.

Faithfully,

Chuck Galway, Chair Official Board

Board of Stewards Report – 2025

The Board of Stewards had a busy year, Grace United Church is sought out from many groups for various community events, we had our first full year of rental from Cogeco that provides a stable annual revenue of about \$10,000. One of our members Barb Jenkins became the key contact to advertise and seek out rentals which brought in favourable revenue for 2025 and continuing into 2026.

We want to express our appreciation to all members of our church family that managed to provide the offerings received this year, all of your givings helped us financially maintain our services and keep the lights and heat on.

The fundraising efforts were very successful as demonstrated on the next table with revenue of \$ 33,733.53, less expenses of \$12,222.95 to net income of \$21,510.58. Again a huge thanks to our well known "Pie Ladies" who brought in net income of \$6,150, much appreciation to the continued efforts of Tom and Carol Currie and Elaine Davidson for purchasing the supplies and selling the pies throughout the year. They have created a great social network of many working hard and having fun to get these pies ready for the freezer.

Our concerts were a great hit thanks again to organization from Cliff Edwards and Paul Harding, bringing in \$7,070. Our Christmas market was another great success and brought in \$ 4,748

2025 was a challenging year for the stewards as we looked for opportunities to rent the hall, find new fundraising opportunities and look to how we could receive groups from the community to provide them a space for outreach programs. The Gananoque Food Network continues to be a very successful program where residents could come and learn how to prepare new recipes and stay and have a social meal. We also host various fitness classes, a Sparks program for young girls, we will host a couple of youth dances and we have a paint night where participants fees are given out to a community charity. These opportunities of making good community use of our facility is much appreciated by many.

As we were able to build on the Benevolent funds made to assist with families and agencies in need, we again provided funds towards the community programs such as Linklater Breakfast Club, the Food Bank, Clothes for Kids, Christmas for Kids and bursary to Gananoque Secondary School and T. R. Leger students, and Emergency Shelter to residents unhoused, all helping to support the needs of the community totaling \$4,786.

Grace United Church is proud to be recognized as a church that looks to support the community and various outreach programs, the generosity of those helping build Benevolent funds allow us to do that.

We are a strong church family, and this year brings challenges that emphasize the importance of all of us looking out for each other and helping in any way we each of us possibly can.

Our church family looks for every opportunity to keep costs low, and we so appreciate everyone that has provided us with time and finances to keep the 2025 fiscal year strong going into 2026. We are blessed with what we all manage to provide.

Vicki Leakey, Chair of Stewards/Treasurer

2025 Fundraising Summary			
Event	Income	Expenses	Revenue
Fundscrip	\$ 326.81		\$ 326.81
Market 2024	\$ 22.00		\$ 22.00
Pies	\$ 12,248.67	\$ 6,098.46	\$ 6,150.21
Folk Concert	\$ 2,725.00	\$ 600.00	\$ 2,125.00
Pancake Supper	\$ 1,461.80	\$ 383.49	\$ 1,078.31
Magic Show	\$ 319.25	\$ 400.00	-\$ 80.75
Back Home Again	\$ 1,740.25	\$ 800.00	\$ 940.25
Celtic Kitchen	\$ 1,712.50	\$ 856.25	\$ 856.25
HoozHear?	\$ 1,274.00	\$ 810.00	\$ 464.00
Pie by Slice	\$ 849.00		\$ 849.00
MISC Expense - Barb (cookies & pop)		\$ 122.94	
Turpin's Trail	\$ 1,903.75	\$ 911.50	\$ 992.25
Kenny & Dolly	\$ 1,952.00	\$ 1,000.00	\$ 952.00
Words & Music	\$ 2,293.00	\$ 600.00	\$ 1,693.00
Market	\$ 4,905.50	\$ 157.21	\$ 4,748.29
Stale Chq Reversed		-\$ 516.90	
	\$ 33,733.53	\$ 12,222.95	\$ 21,510.58



Pies for Gods Sake Committee

Our pie makers had a very busy and fun 2025 making pies together. We meet twice a month on the First and Third Tuesday of each month. We have 18 volunteers who really enjoy the social community that we have on our Pie Bee days.

We no longer sell pies at Rib Fest as its too labour intensive however we now make pies available all year round and this is working very well. Our proceeds for our pies totalled over \$6150.21 for 2025. Our committee donated 10 frozen pies to the Stewards to assist them with their Slice of Pie Fundraiser, which I understand was very successful. Our Pies for God's sake committee has two goals, to continue to raise money for our church and also have a wonderful, fun, sense of community within our church, and I believe we are very successful with both.

Respectfully submitted,

Elaine Davidson



**Delicious Homemade Fruit Pies
Frozen, Ready to Cook
For Sale**



Apple, Blueberry, Bumbleberry, Cherry, Peach,
Strawberry, Strawberry Rhubarb, Rhubarb
\$18 each

Raspberry
and a limited quantity of Mincemeat
\$20 each.

To order call Carol at 613-382-4376
Pickup date – June 26, 2025
at Grace United Church 120 Pine St., Gananoque



Session Report

The Session is responsible for the spiritual leadership of the congregation, including worship, education, pastoral care and outreach. It consists of up to 12 members, elected by the congregation, plus the Minister, Music Director, and E.O.O.R.C. representative. The Session works closely with the Worship Planning Team, a sub-committee of Session, to provide various worship experiences, and to maintain a roster of worship leaders to guide our weekly services. We work closely with the worship leaders to ensure services run smoothly and follow a template that is familiar to our congregation. Through 2025 we provided Sunday worship, and a variety of worship experiences including services at Christmas and Easter featuring special musical guests, a service to celebrate Gay Pride week in June, a short service to mark the conclusion of the ecumenical Walk of the Cross on Good Friday, a baby shower for the baby Jesus, several joint services with St. Andrews Presbyterian Church, a scavenger hunt celebrating our stained glass windows for Thanksgiving, a potluck family picnic on the lawn, meeting the Walk for Truth and Reconciliation on the steps for prayers one evening in September, a smudging ceremony conducted by Clarice Gervais on the steps of the church following morning worship, a ceremony to remember recently deceased members on All Saints Day, and a recognition of Remembrance Sunday.

Session is also responsible for preparing the sanctuary for worship, changing the liturgical colours, and the care and cleaning of liturgical items. We arrange for the ushers, greeters, Announcements and Readers for regular services and special events. We are responsible for setting up and taking down the seasonal décor. We support the choir and the sound system, are responsible for the livestreaming to the internet of weekly services and providing services to Cogeco for broadcasts. Administration and preparation of the sacraments (Communion and Baptism) is the responsibility of Session. We had one Baptism in 2025 and offered Communion when we had a worship leader licenced to provide it.

Another area of responsibility is overseeing Pastoral Care. As we do not have a minister to provide pastoral care, our Sharing and Caring team provides some outreach to the elderly and to shut-ins. A volunteer mails cards to members who are ill or in need of a friendly greeting. We support monthly visits to Carveth Care Centre where Tammy Fergusson provides a worship service and casual visits and to Fox Run By the River where Paul Harding meets once a month with a group for a hymn sing and visit. We

have arrangements with a local retired minister who can provide funerals if requested. As well members of the Sharing and Caring team do visit parishioners if they are notified of a need.

Outreach is another of our responsibilities. Throughout the year we share Your Generosity Matters to inform you about the projects the United Church of Canada supports with the donations we make to Mission and Service. During Advent we turned our attention to local needs through our Red Wagon weekly drive for the Food Bank. On White Gift Sunday we received donations of \$890 which we used to purchase grocery cards that we took to the local police to distribute to individuals and families who needed a meal. Our offering on Christmas Eve went into our Benevolent Fund which we can draw on for local charities and emergencies throughout the year. At our Baby Shower for the baby Jesus we collected diapers and other baby items including hand knit sweaters and \$410 for grocery cards. The Healthy Baby Healthy Children nurses from the local Health Unit will distribute these gifts to local families who need extra support. Thank you for your contributions to these projects. During Advent we also reached to the local community and invited them to join us to celebrate the birth of Jesus. We purchased advertising spots on My FM radio and Cliff Edwards recorded a message for us that was aired several times a day. We acted on a suggestion from our regional council and printed invitations that we encouraged members to hand out to friends and neighbours to encourage them to come to church, and some did.

As you can see, we are a very busy group. If you would like to join us and share in this important work of Grace Church, we would welcome you. Please speak to a member of the nominating committee.

Submitted by
Colleen Harding
Chair of Session

Wedding, Baptisms & Memberships

Baptisms

Landon Kent & Iva Hunter

Memberships

Welcome to Gerri Heath

Blessing to, Wenda Veldman – Perth

Barry & Julia Winfield – Westport

Don & Pat Burns – Mallorytown

Rhea, Murray & Nicole Roantree – Mallorytown

Gary Perto, Bert Petro & Choughik Demirdjian – Smith Falls

2025 Visioning Committee Annual Report

On November 11, 2025, the Visioning Committee had a face-to-face meeting at Grace United Church.

The following people were present: **Dave** Charles, Vicki Leaky, Donna Norman, Angus Fergusson, Paul Harding, Colleen Harding, Chuck Galway, Tammy Fergusson

Visioning Update

We discussed where we have been, what is working and what is not working in the church.

A List of what is working at Grace United that we can continue doing

A sound building

A responsive community that attends the monthly Musical Concerts

Rev. Erin Burns, LLWLs and Guest Speakers

Joint Services with St Andrews Presbyterian Church

Grace United's governance and worship services

Weekly activities: Pies for God's Sake, UCW, Nifty Knitters, Maintenance Committee

Community Outreach: Quilters, Rentals, Community Kitchen

Advent Bible Study - Nov 26 - Dec 17

Advertisement - Facebook Reels, Posters, MyFM Radio, Chatter Newsletter

Technology - Cogeco TV, Youtube

Cogeco Antenna rental

Church Rentals

Updated Speakers, Mics., Electrical Equipment

Electric Piano and Grand Piano

Finances in good standing

Presentations

Tammy Fergusson attended a course with the Ottawa School of Theology and Spirituality entitled Reimagining Church and presented the highlights of the course.

Paul and Colleen Harding attended Connections Day on Saturday, November 1st at St. Paul's United in Perth. They found that Coffee Hour to be an important part of Church.

Visioning List for Grace United that we could possibly try

- Be ambassadors of the Church: advertise, bring in local music and service groups
- Bring in important people of the United Church (Moderator Kim Heath, Rev Richard Bott)
- Continue looking for Pastoral Care Minister for aging population

- Try sitting with someone new at church
- Have a Coffee Hour after church downstairs using our fellowship hall and kitchen. This way the people who are responsible for closing the church can continue locking up and those who want to visit longer can do so and leave the church from a door that self-locks.
- Have Coffee Hour before church upstairs and also welcome people as they come in
- Have Coffee Hour after church at the back of the church for those involved in the service to have a cup as well.
- Make the building more accessible
- Begin a youth group. Get tips from Jan Orr of Lansdowne United Church.
- Teens use the picnic table over the lunch hour. Post a sign on the table welcoming people and informing them what is happening in our church.
- Begin Messy Church
- Collaborate with St. Andrews Presbyterian Church with a clear proposal to hold joint worship services once a month either at their church or ours.
- Investigate selling the building to the United Church of Canada. Use funds for God's ministry.
- Ensure Church Sign, Website and Welcome Card reflects who Grace United is.
- Be a substitute for Salvation Army. A hub to give financial and material donations.
- Make and deliver frozen meals with our industrial kitchen.
- Use more secular language as opposed to liturgical language in church.
- Ask Town Council/ fire/ police/ambulance services how the church can serve the community (teddy bears for children of domestic violence, extra hats, scarves, mitts).
- Go through the church as someone who has never been to church before.
- What changes can we make to help everyone feel more welcome?
- Go out into the community and ask:
- Do you have questions about God that we can discuss at church?

Next Steps

The Committee agreed that we will:

1. Approach St. Andrews Presbyterian Church to propose that we plan together monthly Joint Worship Services to be held either at their church or ours.
2. Grace United Church will host an Advent Bible Study on Wednesday November 26 - December 17th at 10:30 AM led by Tammy Fergusson. St. Andrews Presbyterian Church will be invited to join us.

3. Guest speakers are encouraged to speak up louder and talk more clearly.
4. Coffee Hour will continue either before church, after church, upstairs or downstairs. We will ensure that there is plenty of time to socialize before the closing of the church.
5. Ushers are encouraged to greet people as if they are a host at a party and ensure they have a place to sit.

Respectfully submitted,
Tammy Fergusson

License Lay Worship Leader Report 2025

LLWL News

On October 15, 2025, the License Lay Worship Leaders met with Rev Whit Strong (Pastoral Relations Rep for the EOORC Regional Council).

Rev. Whit Strong retired at the end of November

Rev. Victoria Andrews is the next Pastoral Relations Representative.

License Lay Worship Leaders are trained to lead regular church services. Their roll is to support the Minister while away on leave.

There are 42 LLWLs in EOORC Regional Council.

LLWLs can lead funerals with the invitation of governing church body.

LLWLs can lead for 5 out of 8 Sundays a month to support the Minister.

They serve a maximum of 10 Sundays a year for any given church.

Tammy Fergusson is seeking approval for any extra services led.

Record of Worship Services

Led Services at Grace United 15 times

Led Services at Lansdowne United 8 times

Led Services at Christ United, Lyn 2 times

Experiences

Monthly Chapel Service at Carveth Care Centre with Joan Shaw

Network Time with other LLWLs and musicians

Good Friday Walk of the Cross Service

Agape Meal at 100th UCC Anniversary Viewing Party

Workshops and Meetings with EOORC Regional Council

Reimagining Church Course-Ottawa School of Theology and Spirituality
 Dead Sea Scrolls Course - OSTs
 Advent Bible Study at Grace United Church

Respectfully submitted,
 Tammy Fergusson

Worship Planning Team Report 2025

The following is a record of the Sundays that we celebrated and worshipped at the Church. Many thanks to Colleen Harding, Paul Harding and Tammy Fergusson for their hard work and dedication as Grace United moves forward without a dedicated Church Minister.

<u>January</u>	<u>February</u>
5 Tammy Fergusson	2 Tammy Fergusson
12 Paul Whitely	9 Charlotte Hoy
19 Tammy Fergusson	16 Norma Wrightly
26 Norma Wrightly	23 Tammy Fergusson
<u>March</u>	<u>April</u>
2 Dave Charles	6 Paul Whitely
9 Rev. Tom Walton (Beginning of Lent) (Communion)	13 Tammy Fergusson (Palm Sunday)
16 Charlotte Hoy	18 Tammy Fergusson (Good Friday) (Walk of the Cross ending here with a Service)
23 Elaine Farley	20 Rev. Kathy Walton (Easter Sunday)
30 Paul Whitely	27 Tammy Fergusson (Holy Humour Sunday)
<u>May</u>	<u>June</u>
4 Tammy Fergusson (Earth Day Sunday)	1 Tammy Fergusson (Pride Sunday)
11 Grace United UCW (Anniversary Sunday)	8 Christina Kaya
18 Tammy Fergusson	15 Tammy Fergusson (100th Anniversary of United Church Viewing Party)
25 Rev Erin Burns	22 Paul and Colleen Harding (Celebration of the Music of Worship)
	29 Ecumenical Service at the Rib Fest
<u>July</u>	<u>August</u>
6 Paul Whiteley	3 Norma Wrightly
13 Paul Whiteley	10 Paul Whiteley
20 Lillian McNamee	17 Laura Webb

27 Barb De Jeet

24 Grace United and St. Andrews
(Joint Service at Grace United)

31 Lynda Blanchard

September

October

7 Paul Whiteley

5 Paul Whiteley

14 Elaine Farley

12 Colleen Harding and Julie Price
(Anniversary Service) (Stained Glass Scavenger Hunt)

21 Charlotte Holy

19 Christina Kaya
(Joint Service at St Andrews)

28 Tammy Fergusson

26 Donna Norman

November

December

2 Tammy Fergusson (All Saints Day)
(Memorial Candles for loved ones and families)*

7 Rev. Erin Burns (Advent 2)

9 Rev. Erin Burns

14 Rev. Erin Burns (Advent 3)

16 Paul Whiteley

21 Donna Norman (Advent 4)***

23 Paul Whiteley

24 Rev. Erin Burns (Christmas Eve Service)

30 Tammy Fergusson (Advent 1)**

28 Tammy Fergusson

(Baby Shower for Jesus/informal service in Fellowship Hall)****

*During All Saints Day Sunday in November, we commemorated those who have passed away by lighting candles in their memory. The candles were given to their families.

**Many thanks to the volunteers who decorated the Church for Christmas in December. The Worship Planning Team put together an Advent Litany to be read each Sunday as volunteers lit the Advent Wreath each Sunday.

The Worship Planning Team wrote an advertisement for My FM informing the community about upcoming services for Christmas. Many thanks to Cliff Edwards for reading it on air.

***Many thanks to Paul Harding and the Brass Quartet for the special music during the Advent Service for Joy.

****Tammy Fergusson led a 4 week Advent Bible Study that followed the Advent 2025, A Calendar of Devotions Booklet by Jan Turrentine. Many thanks to the 6 people who attended.

Each Sunday in December, donations were given to the Food Bank in the little red wagon.

Donations were made by those who wished to put an ornament the Memorial Tree in memory of a loved one.

****There was an informal service celebrating a Baby Shower for Jesus in the Fellowship Hall with coffee and muffins. The Donations that consisted of baby needs for infants were given given to the local Health Unit.

Pulpit Supply

The Worship Planning Team continues to plan and arrange Sundays for Grace United.

Worship Team

The following are those who have agreed to fill the pulpit more regularly.

Paul Whitely

Elaine Farley

Tammy Fergusson

Funerals and Weddings

Reverend Janet Evans from Mallorytown United Church has agreed to support us in leading any funerals or weddings at Grace United Church.

Respectfully submitted,

Tammy Fergusson

EOORC Report 2025

Rev. Victoria Andrews is Eastern Ontario Outaouais Regional Council's new Pastoral Relations Minister effective November 15th, 2025. She is replacing Rev. Whit Strong who is retiring at the end of 2025.

Born and raised in Newfoundland, Victoria comes to us with a depth of experience at both the Bay of Quite Conference and the Pacific Mountain Regional Council.

Ordained in 2007 by the Montreal and Ottawa Conference, she has served in multiple pastoral charges in our part of the country and in Alberta. She has served as Pastoral Relations and Community of Faith Support Minister since 2014, first with BC Conference and then Pacific Mountain Regional Council.

Having worked in the Seaway Valley Presbytery, Victoria knows our region and looks forward to getting to know us even better.



Her passion for the evolving church, her broad perspective and her deep understanding of pastoral care will make her an excellent addition to the team, particularly as we begin the work of transformation in our regional council with the Towards 2035 efforts.



Rev Kimberly Heath of Wall Street United Church in Brockville was elected Moderator at last summer’s General Council 45 held in Calgary. Rev Kim is well known to many of us at Grace UC as she held a study group “Me An Evangelist?” a few years ago. Her father Rev Alan Bennett (deceased) had served us as a visiting minister when Rev Bresnahan fell ill. We hope to arrange for Rev Kim to speak at Grace UC in the upcoming year.

Dave Charles and Tammy Fergusson
EOORC Lay Representatives

Ministry and Personnel Report 2025

With guidance from the United Church of Canada General Council, the Official Board of Grace United Church approved a salary increase of 2.6 % be applied to staff salaries as of January 1, 2026. We thank our Office Administrator Laurie Cadue and our Director of Music Paul Harding for their tireless and dedicated service to Grace UC in 2025.

Dave Charles and Brian Brooks
Grace United Church Ministry and Personnel Committee

Maintenance Report for 2025

Your maintenance team continues to hold committee meetings on the first Tuesday of each month. We check each fire extinguisher to insure it remains charged.

Additionally, the emergency lighting is checked to confirm each light is in good working order. We also set off the fire alarm after notifying the Town and the alarm company. The heart defibrillator is confirmed to be in good order. Any minor repairs such as light bulb changes, battery replacements etc. are undertaken at that time.

We are glad to report that no major expenses were experienced during the past year. GLAD technicians visited the Church early in the winter to insure all was well with the boiler and furnace heating systems.

We continue the battle to direct the out flow of water from the church Hall sump pump on to the Stone Street grass away from the sidewalk. This is most important during winter months. We have been somewhat successful. It is now noticed that the majority of water that crosses the sidewalk comes from alley runoff and snow melt due to melting of piled snow in the Bank of Montreal parking lot. We shall continue for 100% success.

The Province of Ontario as of January 1st 2026 mandated a significance change to the inspection of emergency lighting and alarm systems for commercial buildings, including churches. An inspection was held in early January. It was found that 5 of the emergency lights did not meet the new requirements and needed to be replaced. These are all original lights installed during the rebuild. We are working to obtain new lights and have them installed ASAP.

The organ continues to be due for a full refit. Now that significant funds were donated by a former Grace member for just this purpose Choir Director Paul Harding is working on having the work completed.

Respectfully submitted

Grace Church Maintenance Committee



Grace United Church United Church Women (UCW) Report 2025

Grace United Church's UCW meet on the 3rd Monday of the month and welcome all ladies in the congregation to join us.

Our meetings include a devotional, an educational program and time for fellowship. Our UCW led the Mother's Day service in May. We awarded Diane Nutall with a Lifetime Membership pin and certificate recognizing her outstanding service to our Unit.

Grace UCW hosted the Four Rivers Area Presbyterial Fall Rally in October 2025. Our guest speaker was Joan Mc Kinnon who spoke about the history of the Gananoque Horticultural Society. It was a wonderful day of fellowship, music and of course good food!

During the year our members along with other ladies of the Church worked at the annual Christmas Market, making pies with the Pie's for God Sake gang and made hats, mittens and scarves with the Kniffy Knitters group which were sent to the communities of Moose Factory and Attawapiskat.

Tammy Ferguson and Denise Wood attended a day camp this year at Camp Quin Mo Lac. This year marks the 75th year that camp Quin Mo Lac has welcomed young and old to experience camp life.

In June we travelled to Old Hay Bay Church the oldest Methodist Church in Canada. Following our tour we all enjoyed lunch together in Napanee.³

UCW members and other volunteers hosted Edna's Café in the Church Hall and at Carveth Care Centre. It was well attended and enjoyed by all. Thank you to Paul and Colleen Harding for providing the music and leading everyone in singing the old favourites.

In November, UCW with the help of Julie Price and Colleen Harding created Christmas Cards to be sent to Fox Run by The River Retirement Residence, Carveth Care Centre and other members of the congregation. We all enjoyed our Christmas lunch and Secret Santa on December 15th at the Curling Club.

As a fundraiser we sold Advent devotional guides and Church calendars as a fundraiser. We donated to the Gananoque Food Bank and Clothes for Kids.

We received monies from our monthly collection and the Lenten Offering. We are very grateful to the congregation for supporting our mission through contributions to the Lenten Offering.

Respectfully Submitted

Denise Wood

President Grace United UCW

UCW Financial Statement 2025

Receipts

Interest	0.14
Offerings	408.25
Lenten Offerings	254.00
Sales	45.00
Rally Receipts	1048.00

Total Receipts \$1755.39

Disbursements

UCW Dues	84.00
Bank Charges	10.65
Mileage	93.90
Misc Exp	196.36
Donations	650.00
Devotionals	167.21
Fall Rally Costs	1080.00

Total Disbursements \$ 2282.12

Balance Dec. 31, 2024,	\$ 827.02
Receipts	\$1755.39
Disbursements	\$ 2282.12
Balance, Dec. 31, 2025,	\$ 300.29



Edna's Musical Cafe

A Sing-along and Afternoon Tea

For everyone!
A special welcome to persons living with dementia, and their caregivers.

March 19, 2025
1:30 to 3:30pm

Music has the power to unlock memories by reaching parts of the brain in ways other forms of communication cannot.

Singing together in a social atmosphere is fun!
Please come and enjoy old familiar tunes.

No experience necessary.
It's for everyone.

Free Admission
Grace United Church, 120 Pine St.
(Corner of Stone and Pine Streets)
Gainesville

For more information, call 613-382-2161

Presented by Grace United Church Women (UCW)



Grace United Church Choir and Director of Music Program Report 2025

In 2025 Grace United Church Choir again served our congregation with faithful leadership in the music of worship. Though small in numbers, we are mighty in enthusiasm and present anthems with musical appeal and spiritual depth at each and every service. We appreciate the long-standing service of choir members, who have sung with us for, in some cases, several decades. We are constantly reaching out to recruit new members, but the task is challenging.

In addition to our weekly duties at worship, we have been going monthly to Fox Run and have a faithful following there of residents who enjoy our sing-along opportunity. Choristers have also been key participants in the UCW initiative "Edna's Café", which has changed venues to Carveth Care Centre. Large turn-outs testify to the appeal of these musical and social events. Our thanks to Joan Shaw and Colleen Harding, who regularly join us for both these gatherings. It was our pleasure to meet Reverend Ken Norman and Shirley at our recent Fox Run events. Rev. Ken and Shirley (and their family) served our congregation from 1967 to 1977.

In addition to our choral activities, we get together twice a year for a shared meal – in May we were the guests of Brian and Julie Price for a pot-luck dinner, and in December we held a Christmas pot-luck luncheon after our last Thursday morning choir practice of 2025. We always include Joan, not only for her sparkling personality, but also for her delicious raisin pie.

Special music included brass quintets to celebrate both Easter and Christmas. Our thanks to Gillian MacDonald for organizing the ensembles and sharing with us. In July we had a special treat as Alicia Barban was our guest soloist in worship. Alicia was in town, appearing in the role of Mary Poppins at the 1000 Islands Playhouse, and kindly agreed to share her talents with us here at Grace United Church. We appreciate the generous financial donations, made by members of our community of faith, that provide funds for these special music events. In particular, we thank Michelle Denis, Eileen Thomson, Joan Shaw, Julie Price, Paul & Colleen Harding.

We are happy to report that Tate Pumfrey of Pumfrey Pipe Organs, Alexandria, Ontario, has taken on the duties of regular tuning and service of our marvellous pipe organ. Tate is a most capable organ technician and builder and has made substantial improvements to our instrument. In February, he will be removing the wind reservoirs for a large portion of the organ and refurbishing them in his shop. After about two weeks he will return the apparatus and reinstall in the church. They will, then, be good for another hundred years or more. This is thanks to a substantial bequest from the estate of Merna Price, with \$15,000 directed specifically toward much-needed organ refurbishment. We will be able to proceed, then, attending to additional urgent items which have been neglected over the past decade.

Substantial upgrades have been made to our church's sound system, using equipment belonging to Music Director Paul. Our goal is for every one to hear every word spoken or sung in our church. We are investigating hearing assistance systems – if you have trouble hearing what is being said, please speak to someone on Session or leave a note on the offering plate.

Our music program received a significant boost when, in October, the offer of a Baldwin baby grand piano was made to Grace United Church at no cost. Kingston musician Stella ter Hart was making changes to her home studio and gifted this fine instrument to us; a receipt for \$9,000 was sent to her for this generous charitable donation. Changes have been made to the physical layout of the choir loft and worship platform, to enable us to have the piano available for any performance situation.

Respectfully submitted
Paul Harding, Director of Music

**GRACE UNITED CHURCH
CHOIR REPORT
DECEMBER 31, 2025**

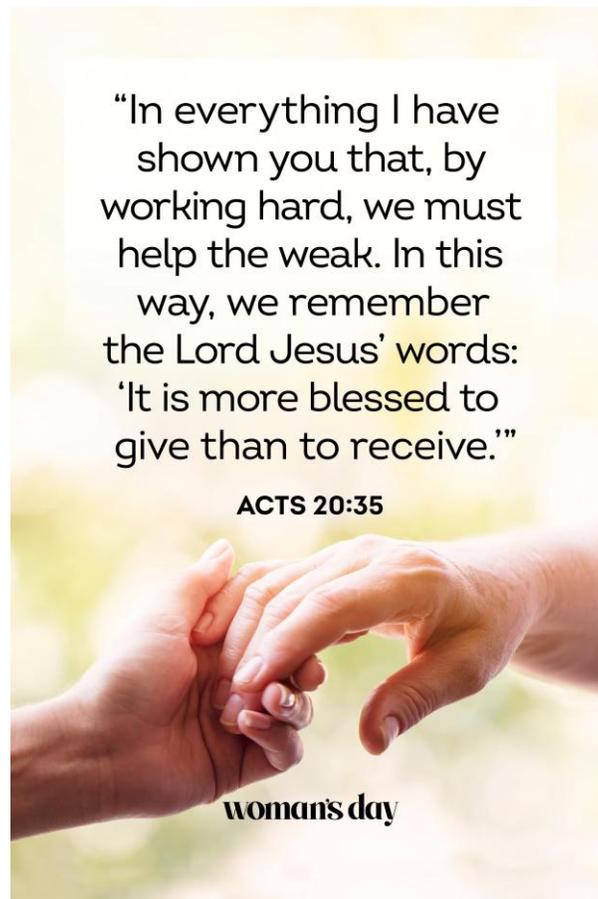
Carried forward	\$ 2,272.15	
Disbursement	(100.00)	
	Balance at year end	\$ 2,172.15

Grace United Church – Benevolent Fund (SGM)

<u>Balance, December 31, 2024,</u>		\$ 7,428.87
Deposits 2024	\$ 4,789.75	
Disbursements	(\$ 3,500.00)	
Bank fees	(0.00)	
Balance, December 31, 2025		<u>\$ 8,718.62</u>

In 2025 the Grace United Church Benevolent Fund contributed to the following organizations.

Gananoque Food Bank	\$	500.00
TR Leger Bursary	\$	250.00
GISS Bursary	\$	500.00
Family in need	\$	200.00
Emergency Shelter	\$	500.00
Christmas for Kids	\$	250.00
Linklater Breakfast	\$	250.00
Clothes for Kids	\$	250.00
<u>Emergency Shelter</u>	\$	<u>800.00</u>
Total disbursements		<u>\$ 3,500.00</u>



Mission & Service
Grace United Church
2025 Donations to Mission & Service

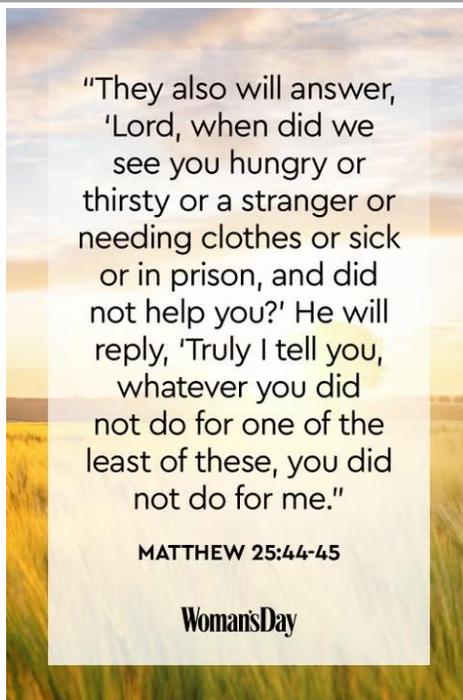


Month	Donations
Jan	\$ 845.00
Feb	\$ 643.00
Mar	\$ 876.00
Apr	\$ 1,166.00
May	\$ 661.00
Jun	\$ 711.00
Jul	\$ 859.00
Aug	\$ 669.00
Sep	\$ 591.00
Oct	\$ 599.00
Nov	\$ 819.00
Dec	\$ 1,098.00
<u>Total</u>	<u>\$ 9,537.00</u>

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)



Grace United Church Trustee's Report for 2025

Investments

The financial markets continued to rise aggressively in 2025 with most conservative income/ balanced funds returning 10% while ETF equity funds returned about 20-22%. With inflation returning to around 2% in 2025, GIC rates fell throughout the year to about 3%.

At present, we hold \$107k in GICs that will pay 3% in Feb 2026 or about \$3200. In addition, on Dec 31 2025, we had \$625,447.03 in income/balanced ETFs and two equity Canadian/ US ETFs funds. Over the year, \$562k invested in these four funds grew to \$625k, a return of about \$63.5k or 11%.

Past performance is not a predictor of future performance of the markets. However, our 87% position in income and balance ETFs will buffer what ever performance the equity funds provide.

Insurance

The annual cost to insure the church for 2025 rose to \$15460. Our Insurer, HUB International, informed us in November that they have reduced the number of companies involved in providing the insurance coverage from 5 to 2. These two companies are Ecclesiastical and Intact. In December, HUB informed us that our renewal premiums would remain flat for 2026, that is no increase.

Inventory

In 2022, the insured replacement value of the church was estimated at \$7 million. As required by our new insurer, this will have to be updated in 2027 with an updated appraisal.

Meetings

A Trustee meeting was held on June 26, 2025.

Attendees: Angus Fergusson (Chair), Vicki Leakey (Treasurer), Brian Brooks, Marilyn Belbin, Joan MacKinnon and Shirley Clark.

**GRACE UNITED CHURCH
BANK OPERATING ACCOUNT
BOARD OF TRUSTEES
FINANCIAL REPORT
DECEMBER 31, 2025**

RECEIPTS

Opening bank and investment balance, January 1, 2024	<u>\$ 678,960</u>
Income earned from investments	
<i>Total receipts</i>	\$ -
Unrealized gain	\$64,476

DISBURSEMENTS

Transfer of funds to operating	(\$11,037)
Closing investment balance, December 31, 2025	\$ 732,399

Closing balance of investments

INVESTMENTS	Book Value	Market Value
Cash and GIC	\$ 106,952	\$ 106,952
BMO Canadian Equity ETF Fund	\$ 34,974	\$ 42,763
BMO Monthly Income fund	\$ 253,899	\$ 274,764
BMO Conservative ETF Portfolio	\$ 253,761	\$ 270,365
BMO US Equity Fund	\$ 33,538	\$ 37,555
Total portfolio	\$ 683,124	\$ 732,399

(full copy of the investment statement is available)

An estate donation restricting expending to income earned on the endowed funds of \$567,228 these restricted funds total \$567,228, representing funds held for specific purpose. The Trustees will monitor appropriate disbursement of funds held without restriction which totals \$165,171, as future needs occur.

Prepared by: **VICKI LEAKEY, TREASURER**

2025 Financial Report
Grace United Church Memorial Fund (Outreach)
 *****-719

Receipts:

Donations in memory of \$1,515

Expenses:

Bank charges (12x\$4) \$48.00

3rd party donation fees \$ 0.94

\$48.94

Fee for paper statements. We should go paperless, so this fee will no longer apply

My Tribute & Canada Helps have fees which are deducted before we receive the donation.

Disbursement: none

*(*Official Board has authorized funds for the Organ Repair - \$6,114.20)*

Opening Bank Balance as of January 2025 - \$15,989.99

Bank account increase: \$ 1,396.00

Bank balance December 2025 \$17,385.99 \$17,386

Investments BMO - Variable GIC 27,322

- *\$6,114.20

Memorial Fund \$38,594

(Deposited in Feb. 2026 74) \$38,668

Memorial fund has issued 30 receipts – Canada Helps has issue 1



2025

Donations were received in loving Memory of:
Ben Nuttall, Gayle Hutcheson, Martin Hawley,
Graham Anglin & Merna Price

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.

Submitted by Julie Price (chair) & Vicki Leakey (treasurer)

Grace United Church – Financial Statement, as at December 31, 2025

OPERATING RECEIPTS	2025 ANNUAL BUDGET	December	2025 YTD	2024 YTD
Offerings	\$ 80,000	\$ 13,194	\$ 92,917	\$ 100,229
Weddings			\$ -	
Outside Groups	\$ 10,000	\$ 1,372	\$ 18,495	\$ 11,113
Session Fundraisers				\$ 1,060
Fund Raisers	\$ 21,500	\$ 6,071	\$ 33,734	\$ 28,506
Tax Rebates	\$ 3,500	\$ -	\$ 2,926	\$ 3,517
Gov Rebates (CEWS)			\$ -	
Receptions			\$ -	
Transferred from Trustees	\$ 50,000		\$ 11,037	\$ 100,000
Broadview			\$ -	\$ 90
Estate/Misc		\$ 15,000	\$ 15,015	
Misc **		\$ -		\$ 941
Total Operating Receipts	\$ 165,000	\$ 35,637	\$ 174,123	\$ 245,457
MISSION RECEIPTS	ANNUAL BUDGET			
Mission & Service Fund	\$ 12,000	\$ 1,098	\$ 9,535	\$ 13,496
Benevolent Fund	\$ 2,500	\$ 1,888	\$ 4,042	\$ 4,008
White Gift/ MISC	\$ -	\$ 890	\$ 990	\$ 500
Community Kitchen			\$ 1,029	\$ 1,615
Total Mission Receipts	\$ 14,500	\$ 3,875	\$ 15,596	\$ 19,619
Total Receipts	\$ 179,500	\$ 39,512	\$ 189,719	\$ 265,076
			2025	2024
OPERATING EXPENSES	ANNUAL BUDGET	December	YTD	YTD
Personnel	\$ 73,000	\$ 6,502	\$ 70,990	\$ 153,925
Office	\$ 12,450	\$ 698	\$ 8,716	\$ 9,570
Maintenance	\$ 55,000	\$ 2,532	\$ 54,358	\$ 53,333
Capital Projects	\$ -	\$ 915	\$ 2,441	
Congregation Expenses	\$ 7,700	\$ 4,380	\$ 8,910	\$ 7,325
Session	\$ 2,850	\$ 629	\$ 2,337	\$ 3,435
Stewardship	\$ 10,500	\$ 478	\$ 12,403	\$ 11,636
Community Kitchen			\$ 1,351	\$ 1,272
Total Mission Expense	\$ 18,000	\$ 2,985	\$ 13,577	\$ 13,921
MISC			\$ 500	
Total Expenses	\$ 179,500	\$ 19,119	\$ 175,583	\$ 254,416

Operating Receipts to Date	\$ 189,719
Operating Expenses to Date	\$ 175,583
Receipts less Expenses	\$ 14,136
Balance December 31, 2024	\$ 24,404
Balance December 31, 2025	\$ 38,540
<i>Funds on Hold (Credit Card)</i>	<i>-\$ 3,000.00</i>
Balance December 31, 2025	\$ 35,540

Bank balance to this date in 2024	\$ 24,404
-----------------------------------	-----------

Grace United Church 2026 Budget

RECEIPTS	2025 Budget	2025 Actual	2026 Budget
Offerings (4010, 4012,4015,4016)	\$ 78,000	\$ 92,917	\$ 90,000
Weddings 4020			
Outside Groups 4030	\$ 10,000	\$ 18,495	\$ 20,000
Broadview 4050			
Mission & Service Fund 4300	\$ 12,000	\$ 9,535	\$ 10,000
White Gift		\$ 890	
Benevolent Fund 4350	\$ 2,000	\$ 4,142	\$ 4,000
Fund Raising Events 4060	\$ 20,000	\$ 33,734	\$ 30,000
Tax Rebate 4070	\$ 3,500	\$ 2,926	\$ 3,000
CEWS subsidy for wages			
Receptions 4045			
Transfer from Trustees 4080	\$ 50,000	\$ 11,037	\$ 30,425
Investment Proceeds 4081			
Messy Church/misc 4035		\$ 1,029	
Misc revenue for tech equipment		\$ 15	
Outreach missions 4040			
Estate/Trustees 4900		\$ 15,000	
TOTAL RECEIPTS	\$ 175,500	\$ 189,720	\$ 187,425
PERSONNEL			
Travel Allowance 5606	\$ -	\$ -	
Education and Pastoral Care Co-ordinator 5630		\$ 1,270	\$ 5,000
Salaries	\$ 45,000	\$ 49,270	\$ 51,000
C.P.P. & U.I. 5680	\$ 3,000	\$ 3,470	\$ 3,600
United Church Pension Fund 5690	\$ 3,000	\$ 3,599	\$ 3,600
Worker's Compensation 5700	\$ 500	-\$ 5	\$ 400
Book Allowance & Study 5720	-	-	
Vacation Pay 5730			
Casual Supply 5710	\$ 15,000	\$ 12,452	\$ 15,000
Supply Travel 5705	\$ 5,000	\$ 934	\$ 1,500
Community presence 5715	\$ -		
TOTAL PERSONNEL	\$ 71,500	\$ 70,990	\$ 80,100
OFFICE			
Telephone 5010	\$ 1,300	\$ 614	\$ 750
Office Supplies 5020	\$ 8,000	\$ 5,772	\$ 6,500
Advertising 5025	\$ 750	\$ -	
Bank Charges 5030	\$ 1,500	\$ 1,592	\$ 1,600
Internet 5015	\$ 900	\$ 738	\$ 900
TOTAL OFFICE	\$ 12,450	\$ 8,716	\$ 9,750

MAINTENANCE				
Repairs & Maintenance	5040	\$ 10,000	\$ 12,319	\$ 14,000
Heat	5050	\$ 8,500	\$ 6,964	\$ 7,500
Water	5060	\$ 3,000	\$ 1,995	\$ 3,000
Electricity	5070	\$ 5,500	\$ 5,729	\$ 6,000
Service contracts	5080	\$ 12,000	\$ 12,096	\$ 13,000
Insurance	5090	\$ 16,000	\$ 15,254	\$ 16,000
Prior Year Capital-Trustees				
Organ				
Capital Projects	5045		\$ 2,441	
TOTAL MAINTENANCE		\$ 55,000	\$ 56,798	\$ 59,500
CONGREGATION EXPENSES				
UCC Annual Assessments	5200	\$ 5,000	\$ 8,760	\$ 9,000
Broadview	5210	\$ 200	\$ 150	\$ 150
Receptions	5220	-		
TOTAL CONGREGATION		\$ 5,200	\$ 8,910	\$ 9,150
SESSION				
Choir & Music	5300	\$ 950	\$ 15	\$ 150
Special Events	5310		\$ 1,100	\$ 1,200
Worship Supplies	5320	\$ 800	\$ 993	\$ 1,000
Special Bulletins	5325		-	
Christian Development	5330	\$ 300	-	-
Children's Ministry	5400	-	\$ 45	\$ 75
C.E. Special Events	5410	\$ 100	\$ 129	\$ 150
C.E. Training	5420	-	\$ 55	\$ 100
Decorating		-	-	
Outreach		-		
Pastoral Care				
Community kitchen		-	\$ 1,351	
Messy Church/fundraising	5331	\$ 700		
TOTAL SESSION		\$ 2,850	\$ 3,688	\$ 2,675
STEWARDSHIP				
Program Expenses	5510	-	\$ 120	\$ 150
Fundraising	5515	\$ 10,000	\$ 12,223	\$ 13,000
Envelopes	5520	\$ 500	-	-
Search Committee	5525	-	-	
Approved Expenses	5530	-	\$ 60	\$ 100
TOTAL STEWARDSHIP		\$ 10,500	\$ 12,403	\$ 13,250
TOTAL OPERATING EXPENSES		\$ 157,500	\$ 161,505	\$ 174,425

MISSIONS				
Mission & Service Fund	5910	\$ 15,000	\$ 9,535	\$ 10,000
Benevolent Fund	5920	\$ 3,000	\$ 4,042	\$ 3,000
Outreach Mission	5930			
White gift				
UCW				
United Church Mission Appeal	5925			
TOTAL MISSION EXPENSE		\$ 18,000	\$ 13,577	\$ 13,000
TOTAL EXPENSES				
		\$ 175,500	\$ 175,082	\$ 187,425

