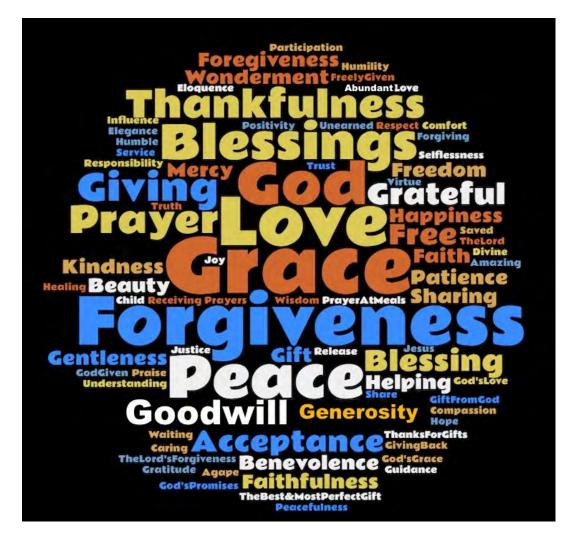
Grace United Church Barrie, Ontario



2021 Annual Report



Grace United Church 350 Grove Street East Barrie, ON L4M 2R7 705.734.0760 • graceucc.ca



Dedicated In Loving Memory

of
the following members, adherents
and special friends of Grace United Church

Betty Hart
Mary Argyle
Frederick Bullock
Donald Lynn
Muriel McKee
Peter Moore
Muriel Usher
Andrew Poaps
Richard Romphf



Those we love remain with us, for love itself lives on,
And cherished memories never fade because loved ones are gone...
Those we love can never be more than a thought apart,
For as long as there is memory, they'll live on in the heart.
They lived... and brought unto the earth a bit of beauty, love and faith.
And now their lives will ever be reflected in our hearts.
Those we love can never be more than a thought apart,
For as long as there is memory, they'll live on in the heart.

Grace United Church

350 Grove Street East Barrie, Ontario L4M 2R7 705.734.0760

office@graceucc.ca website: graceucc.ca

Rev. Susan Eagle, B.A., M. Div. D.D. (H) 705.792.9267 • (C) 705.817.3402 susaneagle@graceucc.ca

Youth Ministry Student Robert Murdock

Interim Music Director

Jennifer Cheesman

Pianists

Debbie Poole Josh Lio Janet Kinsey

Board Chair

John McLean

705.252.4272

jdomclean@gmail.com

Minister Emeritus Rev. Arthur J. Storey

Voluntary Associate Ministers Rev. Bea Arnill, Rev. Thelma Arnott Rev. David Black, Rev. George Moore

Technical Team Chair **Don Lynn, Jane Foster**

Lead Audio Technician **Ken Watt**

CHURCH OFFICE HOURS

Monday to Friday • 10 am – 1 pm 705.734.0760

CONTENTS

Minister's Message1	
Board of Trustees3	,
Chair of the Official Board4	•
Administration Team5)
Church Council6	i
STANDING TEAM REPORTS	
Worship 12	
Congregational Life15	,
Faith Formation & Christian Education16	,
Outreach18	,
Pastoral20	ı
Stewardship & Finance25	,
Property30	ı
Ministry & Personnel 32	
FINANCIAL REPORTS & BUDGETS	
Memorial & Special Gifts Fund 33	
Financial Reports & Budgets34	,
Manse Sale Investments 43	
APPENDIX	
2021 Annual Congregational Gathering Minutes48	

MINISTER'S MESSAGE

Perspectives On 2021

At first thought, the year 2021 feels a little like the year that wasn't. It was a bit like a year in waiting. All the plans dreamed up during 2020 for a grand reopen in 2021 were shelved—but only temporarily, mind you—because, for sure, we would all be back to active life very soon!

The number of planning meetings which finished open-ended because we really weren't sure what next week would bring were myriad. The discussions about when we could bring people back into the sanctuary and whether we could have summer children's programming were endless—and undecided!

The options for planning for many different scenarios consumed a great deal of time and energy. No wonder many people expressed fatigue.

And yet...when I look back on 2021, I see that there was a journey that we travelled and it took us into some new places as a congregation.

It required that we learn how to be more flexible and more willing to make last-minute changes. It taught us to adjust our expectations and be more forgiving of our own shortcomings and those of others. It taught us that we can still do some of the things we had always been doing—and others, too, but maybe in a different way.

For example, the Seder Supper that I enjoy each year *normally* offers us the intimacy of a candlelight dinner and a liturgy that, through repetition, becomes more and more familiar. Sitting together, sharing in the readings, passing the symbols and eating a fellowship meal has its own unique rhythm and comfort.

How do you translate that to online? In 2020, we simply cancelled the Seder. But for 2021, we did hold that dinner. The elements were prepared ahead of time and distributed along with the readings to everyone who signed up. And through the benefit of Zoom, we all gathered at our own dining tables, united through food and readings and online technology.

Perhaps not the same experience as a candlelight fellowship dinner, but a new and uplifting experience, made even more memorable because of our initial doubts about whether it could be done in a meaningful way.

Another example, the Blue Christmas service that offers a quietly supportive worship service of music and prayer is usually held in the chapel. For the last two years we have held it in the sanctuary to accommodate the need for social distance. The sanctuary being set up for online worship also allowed us to livestream the service and triple the number of participants.

Our discovery? More people were able to attend. The online aspect allowed out of town family to participate and the larger space—with the use of subdued lighting—still allowed for a sense of intimacy and quiet reflection. Even post-covid, we will probably stay with the sanctuary for future services.

Other ways in which COVID-19 has opened new doors? During 2021 we hosted two outdoor worship services on the back lawn of the church, complete with a sound system and music,

refreshments and bring-your-own comfortable seating. The enthusiastic response of those who attended confirmed the idea that we need to continue to provide creative worship opportunities for the Grace family.

We held a mid-summer campfire evening on the back lawn, complete with marshmallows and other snacks, camp songs and stories. About 40 people attended the intergenerational event and the conversations by the campfire went long into the evening.

It was a reminder to me—and an affirmation—that where there is the Spirit and the community, there is always a new way forward.

On a sadder note, we lost some Grace family members who will be greatly missed. Don Lynn, who was the key architect of our livestream system, gave hours of his time to ensure that we could stay in touch with the congregation through online worship. His legacy to us was his quiet commitment to prepare us for such a time as this.

I want to say a word of thanks to all those who have given many hours of dedicated and enthusiastic help to the ministry of Grace. It takes a whole team to be a fellowship and we are richly blessed with the gifts of time and talent that are offered so willingly.

Our Official Board members, ably led by our chair, Dr. John McLean, continued to do business by Zoom, finding the convenience of being able to meet online a real benefit on snowy evenings.

During the year, we had some staffing changes in music and office personnel. As we bid farewell to Debbie Poole, I want to acknowledge her many committed years of music leadership and support for worship services and choir practices. Josh Lio, our interim pianist during the fall, was a gift to us with his enthusiastic accompaniment. As the year ended, we got ready to welcome Janet Kinsey, our new music director.

The church office also had a change in staff. Throughout the pandemic we have had the administrative support of Sharon Bell who, with changing Health Unit mandates, worked a range of different hours combining onsite and at-home locations. Through it all, she continued to keep us connected to each other and the larger church information flow. Our best wishes go with her as she moves to a new home.

Fundraising, group online conversations, Bible Study, property maintenance, outreach to the community and the creation of a food pantry on site are all reminders that even in the midst of a pandemic and with restrictions in place we can still carry out a ministry of love and learning.

As we look forward to 2022, we cannot be certain what challenges, gifts or joys will be in store for us. But this we can say with assurance: we are blessed to be a church family, together in these uncertain times.

May the spirit bless you as we journey together as God's people.

In peace,

Rev. Susan

BOARD OF TRUSTEES, 2021

Trustees are elected by the congregation and act at the direction of the Official Board. Primarily it is the role of the Trustee Board to ensure United Church property is protected and that the church has proper insurance. Trustees are also involved if there is land sale or major financial investments or mortgages that can have long-term financial implications for the congregation.

The Trustee Board met once during 2021, on December 9.

No new trustees were proposed and the present Trustees remain in place. They are: Wendy Brown, Don Barr, Kerry Burke, Bruce Chappell, Nancy Drury and Mary Greiner.

Signing Authority

Dave Thomas, Wendy Brown and Bruce Chappell continue as signers working with Murph to provide a second signature for each cheque.

Due Diligence: Insurance

Pauline Chappell met with the Board to give an update on insurance. Although the final total had not yet been provided, Pauline noted that the insurance premium would increase for 2022.

In general, this is due to: environmental disasters (flooding, tornadoes, etc.), pandemic impacts, and the new carrier provided through the United Church of Canada. Grace is currently insured for \$3,500,000 value of property and replacement, plus other coverages.

The Board of Trustees will meet again in 2022 for an annual meeting or as needed.

Respectfully submitted, Rev. Susan, Chair



Grace United Church Official Board 2021

Left to Right: Dave Thomas (Stewardship and Finance Team Chair), Rev. Dr. Susan Eagle (Minister), Judi Shields (Outreach Team Co-Chair), Paul Wessenger (Vice-Chair), John McLean (Chair), Janet Ducette (Secretary), Larry "Murph" Murphy (Church Treasurer), Jennifer Cheesman (Worship Team Chair), Barb Mercer (Pastoral Team Chair), Pauline Chappell (Ministry and Personnel Team Chair and Regional Representative), Wendy Brown (Property Team Chair), Bette McCracken (Faith Formation and Christian Education Team Chair)

MESSAGE FROM THE BOARD CHAIR

Last year at this time we were reporting on our experiences in dealing with 12 months with COVID-19. Now we have two years under our belts and still the future is uncertain. The way we live our individual lives, the way our economy functions and the emotional burdens we carry have all dramatically changed. I doubt we shall ever go back to the old "normal."

For a while last year, a small number of congregants came to Sunday services in the sanctuary and a few of our Outside User Groups had started utilizing our facilities again. But as of this writing, in late January, we are again in full shutdown. Yet the church remains vibrant and connected through phone, email, Zoom and livestreaming. I know we all look forward to the time we can again be together in the sanctuary, share coffee and conversation with friends in the foyer afterwards and simply be out in the world once more, free of masks and social distancing. I contemplate that not as many people will regularly come to services each Sunday. Why? Well now that our livestreaming is working well, I can watch a service on TV sitting on my sofa, sipping coffee in my pajamas. Even when I tune in at the start of the service 10:30 am I am able to pause the service, rewind to replay a beautiful hymn or listen again to a meaningful comment Susan has just made, and then rejoin the service where I left off. In this sense modern technology is brilliant.

Grace has remained very active. All Team and Board meetings, Tuesday evening's Progressive Theology study group, along with Wednesday morning Bible Study, are carried out via Zoom. Even members who are on holiday in the U.S. can join in.

We also remain active in our community. Last March, through our Outreach Team, we began serving breakfast to Barrie's homeless community each Tuesday morning, and this continues to the present. Keith Huyer built and installed the Little Pantry on the east side of the church, which provides basic foodstuffs for those in our area who are financially challenged.

Our givings were down somewhat in the last year and our income also suffered as we were not able to engage in most of our fundraising activities, and we suffered revenue loss as Outside User Groups were unable to use our facilities. If we can reopen substantially in the next month or so we should recover quickly.

Trusting that you have been able to endure financially, emotionally and physically all the trials of the last two years. We are all aching to be together once more.

Respectfully submitted, John McLean, Board Chair

ADMINISTRATION TEAM

2021 was another "confused" year with COVID-19 regularly disrupting normal activities. We have finally got our livestreaming working well and many thanks go to Jane Foster who has worked this out with the assistance of some outside technical experts. As I understand this situation, both Bell and Rogers are providing substandard communication systems to our area, and have little interest in improving it. Thus Jane had to find a way to work around these obstacles and succeeded.

Jane has kindly taken on the position of being head of our technical team. She is replacing Don Lynn who died in July. Don was our computer/technical wizard whom we relied on heavily. He served our church so faithfully, in many different roles, over many years. He was a wonderful warm person and his presence is deeply missed.

In the early months of the year, when livestreaming was so unreliable, we began prerecording services. Rev. Susan, musicians, singers and the technical team (Jane, Kathy and Ken Watt) would come in Friday nights to record the following Sunday's Service. Now of course we are back in full shutdown, but the Sunday Services can be provided live with our improved livestreaming. The services are also backed up on YouTube and may be viewed at any time.

We have obtained a "new-used" photocopier for the business office. It comes with full warranty and has more capabilities than the old one and leases for \$1,000 less a year. We are very pleased with it and find it more functional.

Sharon Bell, the church's Administrative Assistant, began work on February 10, 2020. With the COVID-19 onset in March, her hours were substantially reduced, and for the greatest part of the year when the church building was partially or fully shut down, she found herself working from home. Both Sharon and the church, due to her reduced work hours, were aided with CERB/CRB grants from the Federal Government. She has been a joy to work with and we were saddened when she told us that she would be leaving the church on December 10, 2021. She plans to return to Vancouver Island to be close to her friends. She kindly agreed to stay on with us until we hired her replacement. Sharon, you will be missed, and all your kindnesses and extra work are deeply appreciated.

Respectfully submitted, John McLean, Administration Team Chair

2021 CHURCH COUNCIL

OFFICIAL BOARD

Chair John McLean

Vice Chair Paul Wessenger

Secretary Jan Ducette

Treasurer Larry Murphy

Minister Rev. Dr. Susan Eagle

TEAM CHAIR OR DELEGATE OF THE FOLLOWING STANDING TEAMS

AdministrationJohn McLean (Acting)

Congregational Life.....TBA

FFCE Bette McCracken

M&P Pauline Chappell

Outreach......Judi Shields, Lois Marshall

Pastoral......Barb Mercer

Property Wendy Brown

Stewardship & Finance..... Dave Thomas

Worship...... Jennifer Cheesman

Regional Delegates (3)..... Bruce & Pauline Chappell

...... Deborah Hardwick

CORRESPONDING MEMBERS

Administrative Assistant Sharon Bell

Privacy Officer Ministry & Personnel Team

Accessibility Team Chair.... Bonnie Collacutt

Trustee Representative Wendy Brown

TRUSTEES

Don Barr Kerry Burke Wendy Brown Rev. Dr. Susan Eagle Bruce Chappell Mary Greiner Nancy Drury

STANDING TEAMS

ADMINISTRATION

John McLean	Susan Eagle
Sharon Bell	Larry Murphy
J.T. McVeigh	Don Lynn
Technical Team	
Don Lynn	Kathy Watt
Ken Watt	Joe Matyas
Val Darling	Barb Mercer
Judith Banville	Jack Brown
Grace Matters Editor	J.T. McVeigh, Cheryl Browne
Web Master	Joe Matyas

FAITH FORMATION & CHRISTIAN EDUCATION

Bette McCracken	. David Mair
Kathy Harrison	.Bob Marshall
Lois Marshall	.Don Lynn
Sheralyn Faria	Bonnie Collacutt
Dave Collacutt	. Catharine Bates
Junior Church	.Kathy Harrison
Youth/Young Families	Robert Murdock
Librarian	Lois Marshall
Peace Labyrinth Coordinator	Lynne Marshall
VBC (Crafts)	. Catharine Bates

OUTREACH

Judi Shields, Lois Marshall	Wendy Brown
Cheryl Godin	Thelma Arnott
Sue Nyers	Katrina Rowe
Bea Arnill	Bob Marshall
Dorothy Sjoholm	Barbara Martin
Judy Shields	Marlene Smith
Edith Elliot	
Meals on Wheels	Sujin Kim
Loonie Lunch	Bette McCracken
Broadview	Thelma Arnott
Busby Outreach	Sue Barr
Amnesty International	Edna Caldwell
Right Relations	Elizabeth McLean

PASTORAL

Barb Mercer	Jean Coté
Debbie Neddeau	Marian Harris
Winnie Nevils	Carol Bosman
Linda Griffis	Erika Garrett
Sue Nyers	Tim Bridges
Judith Banville	
Roll Clerk	Bette McCracken

CONGREGATIONAL LIFE

Winnie Nevils	Helen Watson	
Steve Troli	Debbie Neddeau	
Jack Brown – Resource Person		
Friendship Group		
Barb Martin	Barb Mercer	
Camp Weekend	Congregational Life	

MINISTRY & PERSONNEL

Appointed	Pauline Chappell
Vice Chair Official Board	Paul Wessenger
Appointed by Minister	Esther Ewing
Appointed by Congregation	Barb Moore
Appointed by Official Board	Richard Pearson
Appointed by Official Board	Darla Hougen
Appointed by Official Board	Cheryl Godin

WORSHIP

Jennifer Cheesman Bruce Chappell Joan Winter Michelle Placido	Marnie Lynn Joe Matyas
Nancy Drury	Chris Greenhead
Thelma Arnott	
Art Storey – Artistic Resor	urce Person
Communion	Retha Long
	Nancy Musicco
Communion Servers	Nancy Drury
Nursery	Marnie Lynn
Usher Coordinator	Debbie Neddeau
World Day of Prayer	Mary Greiner
	Barb Martin
Interim Music Director	Jennifer Cheesman
Organist / Pianist	Debbie Poole
Lay Reader Coordinator	

Rev. Susan is an ex-officio member of all the teams.

STANDING TEAMS

PROPERTY

Wendy Brown	Keith Huyer
Jacques Boulay	Ken Watt
Harry Stockley	Ed Prins
Richard Pearson	David Skelly
John Sjoholm	Phil Barriault
Kitchen Coordinator	Val Darling
Fire Drill Coordinator	Brin Jones
Parking Lot Renewal Team	
J.T. McVeigh	Don Beck
Debbie Neddeau	John McLean
Elizabeth McLean	Barb Mercer
Ed Prins	David Black

STEWARDSHIP & FINANCE

Dave Thomas	Barb Moore Charles Drury
Envelope Secretary	
Assistant Envelope Secretaries	
Patricia Imrie	Deborah Hardwick
Cheryl Browne	Brian Marshall
Offering Counters	Janet Ducette
Investment Administrator	
Green Team: Bette McCracken	·
Barb Charlebois	Dave Collacutt
Rhythm & Pitch Team	Joe Matyas
Dave Thomas	Jack Brown
Edythe Barriault	Stan Corkum

Kerry Burke

MEMORIAL & SPECIAL GIFTS TEAM

Don Barr Nancy Drury Mary Greiner
June Willett Bruce Chappell Wendy Brown

AD HOC TEAMS

TRANSFORMATION TEAM

Bette McCracken	Rev. Susan Eagle
Wendy Brown	Barb Mercer
Kathy Harrison	Don Lynn
Deborah Hardwick	George Moore

ACCESSIBILITY TEAM

Bonnie Collacutt Kathy Watt Pauline Chappell



2021 WORSHIP SERVICES

JANUARY (livestream services) 3 Epiphany with dramatic monologue 10	
17 Martin Luther King Sunday	unian
Guest speaker, Robert Murdock, and Sacrament of Comm	union
FEBRUARY Black History Month (livestream services) 7	
14 Transfiguration and congregational Valentine videos 17 Ash Wednesday	
21 Lent 1 Baden Powell Thinking Day	
28 Lent 2 Celebrating Black History Month with guest interview, Rev. Eleanor Scarlett Zoom meeting to share congregational Annual Report	
MARCH (livestream services)	
7 Lent 3 Sacrament of Communion	
14 Lent 4 with guest speaker Jeffrey Dale	
21 Lent 528 Palm Sunday dramatic monologues	
aramato monologuos	
APRIL (livestream services) 1 Seder Supper shared by Zoom with elements distributed to participants	
 2 Good Friday with Rev. George Moore and Rev. Thelma Arnott 4 Easter with artwork provided by Barb Moore and Rev. Art Storey 	
11 Holy Humour with Joe Matyas	
18 Earth Sunday	
25 Camping Sunday	
MAY (livestream services) 2 Outreach Sunday conversation with Barry Reider	
9 Christian Family including Mother's Day acknowledgements	
16 Mental Health conversation with Jeffrey Dale	
23 Pentecost 30 Environment Sunday	
JUNE (taped services)	
JONE (taped Services)	
6 Pride Sunday and YIMBY taped drama with Jeffrey Dale and Rev. Susan	
 6 Pride Sunday and YIMBY taped drama with Jeffrey Dale and Rev. Susan 13 UCC Anniversary taped by United Church of Canada 20 Indigenous Day of Prayer dialogue with Arlene McKenzie 	

• 10 •

JULY	(pretaped services)
4	Pacidontial Cahar

4 Residential School theme

11 Outdoor Worship

18

25 Sacrament of Communion

AUGUST (pretaped services)

	1	Guest preacher, Rev. Carol Galbraith
--	---	--------------------------------------

8 Guest preacher, Jeffrey Dale

Guest preacher, Rev. Carol Galbraith
 Guest preacher, Rev. Evelyn McLachlan
 Guest preacher, Rev. George Moore

SEPTEMBER (pretaped and in-person services)

<i>-</i>	Guest preacher, Rev. Claude Cox
~	GILLEST DEPARTMENT ROV I TALLING L DV
.	Guest breacher. Nev. Glaude Gox

12 Season of Creation

19 Welcome Back Outdoor worship (in-person worship resumes)

26 St Francis of Assisi Day and Animal Blessing

OCTOBER (livestream and in-person services)

- 3 World Wide Communion and Stewardship Sunday
- 10 Thanksgiving
- 17 Day for Eradication of Poverty / Guaranteed Livable Income
- **24** Grace 60th Anniversary with guest singer, Rev. Paul Rumbolt including

anniversary memories and membership recognitions

31 Hallowe'en and All Saints

NOVEMBER (livestream and in-person services)

- 7 Remembrance Sunday with Veteran representatives
- 14 Baptism and Stewardship
- 21 Reign of Christ
- 28 Advent 1 (Hope) Reception of new members

DECEMBER (livestream and in person services)

5	Advent 2	(Peace)
_		(

12	Advent 3	(Joy) Sunday School pageant and Communion
16	Blue Christmas	with Rev. George Moore and Rev. Thelma Arnott

19 Advent 4 (Love) with video presentation of Choir Cantata "Bethlehem's

Light" (jointly with Collier United Choir)

24 Christmas Eve 7 pm livestream only and children's Nativity

26 Carol Service taped with Carol intros by congregation members

Note: There were also several telephone communion services, via conference call, for those who did not have Internet to join the Sunday online worship. These were held January 31, May 11, June 8 and July 23, 2021.

WORSHIP TEAM

It hardly seems like a year has passed in the life of the church—it seems almost as if we are counting the months and the seasons instead of years. In the planning of worship for 2021, we found ourselves looking back to the unique year that was 2020 as the new template to help us plan another year of hybrid-style services. Knowing we had done some amazing things during the challenging year of 2020 was the inspiration that led us to continue to innovate and be creative through 2021, as well. We are very grateful to Rev. Susan for continuing to find the inspiration, the innovation, and the creativity to lead the Worship Team forward.

In 2021, we did find inspiration! We were inspired by so many guest speakers who, along with Rev. Susan, shared their experience with us through video interviews during worship services. We very much enjoyed the musical talents shared by Paul Rumbolt at our Anniversary service, and the visual art canvasses shared by Rev. Art and Barb Moore for the Easter Season.

Yes, in 2021, we found more ways to be innovative. In order to reach out to those who were unable to join services by livestream video, our first tele-communion services were offered by conference call. When the WiFi service affected our ability to livestream, the Tech Team sought out new resources until we were back on track. (Thank you Jane!) As we continued to miss worshiping together, there were many of us contributing videos to add a personal touch to worship services or joining in with Zoom coffee-hour chats after church.

And, in 2021, we still found new ways to be creative! Recording a Christmas Nativity on site at the farm—very cool! The Sanctuary has never looked more like a campsite than it did for Camping Sunday, with a 'smoke' puffing campfire and mountains in the background. We even enjoyed a virtual Seder Supper, complete with symbolic foods and readings.

The past year did include some difficult times and changes for the Worship Team. We said goodbye to a long-time Worship Team member and Tech Team Lead, Don Lynn. In the fall, we welcomed Jane Foster as she joined our Worship Team meetings as the Tech Team Lead. What a blessing it is that Jane enjoys learning about new technology and is so generous with her time to support the video livestreaming of worship. We also miss our Pianist, Debbie Poole, who finished her work with Grace in September. Debbie was very generous with her time and talents to help her fellow musicians, and she contributed greatly to the worship planning and services at Grace United for so many years. We were blessed with the musical contributions of Josh Lio and Janet Kinsey who both stepped in so expertly to provide our piano accompaniment for worship services this fall.

It is with anticipation that we await what 2022 has in store for us at Grace. If 2021 is an example, then we will have many more creative, inspirational, and innovative ways to worship and explore our faith together.

Respectfully submitted, Jen Cheesman, Worship Team Chair

Baptisms, 2021

Arya Madeline Ferreria

Child of Jessica Lessler and Jimmy Ferreria
November 14, 2021

Weddings, 2021

Daniel Douglas Lum & Jessica Marie Steadman

August 21, 2021

Celebrations of Life, 2021

Fred Bullock

March 12, 2021

Don Lynn

July 26, 2021

Muriel McKee

August 13, 2021

Muriel Usher

October 2, 2021

Richard Romphf

November 22, 2021



NEW MEMBERS

On November 28, we were able to officially welcome two new members of the congregation and, in person, introduce two members who had joined virtually almost a year and a half earlier.

Jane Foster and Marg Parke, both transfers from the now-closed, Central United Church in Barrie, added their names to the Historic Roll. Bob and Marg Jarman had joined previously, but this was their first opportunity to be introduced in person to the congregation.

We are always pleased to welcome new official members and appreciate their willingness to make a deeper commitment to the ministry of Grace United Church.

Welcome Marg and Bob, Marg, and Jane!







Marg and Bob Jarman

Marg Parke

Jane Foster

Respectfully submitted, Barb Mercer, Pastoral Team Chair

CONGREGATIONAL LIFE TEAM

Friendship Group

Just because the Friendship Group couldn't meet during the year 2021 because of the restrictions created by the pandemic, it doesn't mean that friendship didn't exist at Grace. Quite the opposite!

Friendship was being shared in many different ways this year.
Telephone calls being made by Weavers and others to say "Hello" to people they usually saw at church were a critical element in maintaining and promoting friendship. Meals dropped off to people as a treat let them know they hadn't been forgotten. Milestone birthdays celebrated with drive-by greetings helped make the celebrants' days



special. Greeting cards and little notes sent by mail or email were key in helping people feel connected. There was great fun and friendship shared at the Camp Fire evening on the Grace Church lawn one evening in the summer. The turnout for outdoor services this summer indicated that people really valued seeing their friends in a communal setting. Somehow, some of the happenings that we used to take for granted, took on a new meaning and made us even more appreciative of our friends and how much their company means to us.

We certainly hope that sometime soon we can schedule some Friendship Group activities that are usually held on the fourth Wednesday of each month except March, June, July and August. Ordinarily, we would have participated in a variety of other activities such as travelogues, guest speakers related to seniors' needs and interests, and perhaps some crafts or creative and educational fun. The most important elements of Friendship Group activities are conversation and the sharing of experiences and, of course, a cup of tea or coffee and some goodies. Anyone available for afternoon activities is welcome!

Respectfully submitted, Barb Martin and Barb Mercer Friendship Group Coordinators

FAITH FORMATION AND CHRISTIAN EDUCATION TEAM

Faith Formation and Christian Education at Grace is a multi-faceted initiative. Relying heavily on the talents and the assistance of the called, voluntary, youth and young families and emeritus ministers, this team oversees: Adult Education, Youth and Children's Education (comprising Junior Church and Youth Group), Vacation Bible Camp, the Annual Hallowe'en Party and the Advent Peace Labyrinth.

Adult Education in 2021

Once again this year, Adult Education was largely limited to a Zoom version of the Tuesday Night Progressive Christianity Group. Neither the annual Seder Supper nor the holiday Peace Labyrinth happened this year. We are not hopeful for the Seder, this coming year, but maybe we can look at a Peace Labyrinth for Christmas. We did do a Zoom version of the Seder this past year, which seemed to have been well received, except by my neighbours listening to my dog.

The Tuesday Night Group continued on its usual meandering path. It works really well on Zoom for us, largely because it decreases the risks posed by a bunch of people not being on the roads after dark, and gives me a reliable co-leader in Dave Collacutt. We focussed a lot on Indigenous teachings. We spent all this fall on a series based on a documentary by the Anglican Church entitled *Stolen Hands, Strong Hearts*. In inimitable Tuesday-night style, it took us from September to late November to cover three weeks of their material. We managed a lovely summer social outdoors, distanced, at the Collacutts in July (don't remember the date, but Nancy had zucchini).

The Wednesday morning Bible Study continued via Zoom, as well. We had the usual rotation of ministers, current and emeritus, VAMs, and a licensed lay leader. Revs. Thelma and David had reduced participation in the group and we missed them, but we welcomed the added voice of Esther. Although we were missing some members to this electronic format, we gained a couple, as well; we are confident that the group will emerge from this as close as ever. We drifted around the *lectio divina* format, and enjoyed listening to what Susan might have borrowed from our discussions on Sunday. This group also managed a couple of summertime "catch up with your friends" Zoom socials.

Respectfully submitted, Bette McCracken, Chair

Children's Ministry

While COVID-19 has presented us with what seemed to be insurmountable obstacles, we found glimmers of brightness combined with commitment and support among the Grace family.

The Go Project, a United Church online Sunday School initiative, was just the perfect opportunity to reach our young people at home. Not yet Zoomed out, a small contingent of Grace youth attended each Sunday. Thanks to Grace for funding Grace Youth to attend free of charge.

We took advantage of a beautiful summer night and hosted a campfire in the yard. There were ghost stories, camp songs and roasted marshmallows. We can always find ways to gather and enjoy each other's company, even socially distanced. With special thanks to Emily Harrison and Ben Helmond for the lively entertainment! And, of course, a big thanks to the fire builders!

In December we presented a Christmas pageant called "The Gifts of the Animals." The animals began by arguing that each had the most important gift to the baby Jesus, but in the end they all agreed that the greatest gift was love.

We have every hope that the coming year will be full of gathering and growing in faith.

Respectfully submitted, Kathy Harrison

OUTREACH TEAM

Team Members

Wendy Brown Edith Elliot
Bob Marshall Lois Marshall
Judi Shields Marlene Smith
Edna Caldwell (Amnesty International)

Cheryl Godin Barbara Martin Susan Eagle Elizabeth McLean Trina Rowe

In spite of the obstacles imposed by COVID-19, Grace's Local Outreach Team has had a busy year.

Elizabeth McLean kept us updated regarding Living into Right Relations and the needs of our local Indigenous neighbours. We assisted with their development of a vegetable garden by donating seeds and young plants to enhance their plantings. We also welcomed Arlene McKenzie as a guest speaker at a Sunday Service.

Although the Barrie Food Bank encouraged monetary donations as opposed to foodstuffs, we continued our support of the Georgian College FoodLocker whose student food bank welcomed our donations keeping donated items in quarantine for a week before distributing them to students in need.

Rev. Susan began to coordinate a weekly Monday morning Zoom call with other local churches as well as social service agencies and representatives from the County of Simcoe and the City of Barrie to explore ways to assist those who are shelter and/or food insecure. From Grace a dedicated team of Rev. Susan Eagle, Dr. John McLean, Dawna Vinnels, and Rev. George Moore have turned up on Tuesday mornings to serve a nutritious breakfast to those who need assistance. They have also been joined by people from the Christian Reform Church, St. Margaret's Anglican Church, the Barrie Native Friendship Centre and Keenan Aylwin from Barrie City Council.

A pilot project emerged from the Monday morning Zoom calls creating Little Pantries at four local churches (including ours) in the city. Partnering with the Barrie Food Bank and local businesses, four Little Pantries were built by our own Keith Huyer and supplied with a variety of foodstuffs for anyone in need. After monitoring this project's success, two other churches also arranged for one to be placed on their property. We agreed to be responsible for filling the pantry on Tuesdays and the Food Bank continues its support each Friday. We have noticed that our Little Pantry is well used and is also supported by our neighbours who donate as they are able. Thanks to Edith Elliot for her ongoing support as coordinator of this project.

Our Lent Loot contributions were well supported in spite of the fact that the church was closed through Easter. The proceeds were donated to the Harm Reduction Program at the Gilbert Centre. Our Church Board agreed with our motion advocating for a Supervised Consumption Site in Barrie.

The Grace congregation was very generous in supporting our Mother's Day project that provided gift cards to women who were living in the Women and Children's Centre.

Regrettably, the increase in COVID-19 cases locally resulted in a decision made by our team to postpone and finally cancel a plan to clean up our neighbourhood in recognition of Earth Day.

Edna Caldwell kept us advised of environmental issues and concerns and provided us with information around how to make our concerns known to those in elected positions. She was able to ensure that petitions for Amnesty International and other concerns were available for those who wished to make their views known. Two letter-signing events for Amnesty International's "Write for Rights" occurred in December as in-person services were still being held. Thirty letters on behalf of two young people were sent to their governments asking that their human rights be reinstated.

During the fall season, as we prepared for Christmas, we supported a needy family, collected food for White Gift Sunday and, thanks to Lois and Bob Marshall, collected mittens, scarves, hats, socks and other needed clothing items that decorated our Mitten Tree. We were also active in commemorating World AIDS Day on December 1 by placing red scarves on trees and posts around the church property.

At our year end, we were able to donate from our 2021 Budget to three local charities: The Busby Centre, the Elizabeth Fry Society and Youth Haven. Earlier in the year, we also made donations to the Barrie Native Friendship Centre and the Women and Children's Centre.

Someone once said, "When we light a candle at midnight, we say to the universe, 'I beg to Differ'." It's obvious that our small but mighty committee took that approach when faced with limitations imposed by COVID-19 during the past year.

We are always looking for new members and will be happy to welcome anyone who might feel that they want to share our enthusiasm.

Respectfully submitted, Judi Shields and Lois Marshall, Co-Chairs

Living Into Right Relations

As COVID-19 continued to plague us through 2021, there was very little activity between the Truth and Reconciliation Commission (TRC) group in Barrie and the Barrie Native Friendship Centre (BNFC). Most of us continued to operate from our homes. Happily, we were able to contribute to their Community Garden in the spring. Members of Grace and others grew seedlings at home, mainly vegetables and some edible flowers. We were welcomed to a delightful event at the BNFC in June. Long tables were lined up at the rear entrance for plants, and there was a wonderful display of many colours and sizes. We were even invited to exchange a few as there were certainly plenty. It was all very festive!

Respectfully submitted, Elizabeth McLean, Living Into Right Relations

PASTORAL TEAM



A full year of pandemic restrictions, some months more restrictive than others, made for a challenging time as we tried to carry out our mandate of keeping people connected and sensing a feeling of belonging and being cared for by their church family.

The following members served as the 2021 Grace United Church Pastoral Team: Judith Banville, Carol Bosman, Jean Coté, Susan Eagle, Erika Garrett, Linda Griffis, Christopher Knox, Timothy Bridges, Marian Harris, Barb Mercer, Debbie Neddeau, Winnie Nevils and Sue Nyers.

According to our Ministry Opportunity Outline, the following are the responsibilities of the Pastoral Team:

- Provision of the Weekly Prayer List
- Maintenance of the Church Directory
- Preparation and Presentation of Memorial Poems
- Star of Grace Presentations
- Lenten Communion Service
- Twenty and Fifty Year Membership Certificates and Fifty Year pins
- Acknowledgement of special occasions

- Welcoming newcomers and encouraging involvement
- Sending of Greeting Cards
- Keeping of the Historic Roll
- Transportation for the Seniors' Teas, Friendship Group and other church activities
- Christmas Memorial Candles
- Arranging Receptions to welcome new members
- Christmas Remembrance Packages



A special thank-you is extended to Erika Garrett who sends the Greeting Cards on behalf of the Grace Congregation to those who are celebrating, recovering from illness, or mourning the loss of a loved one.

Much pastoral interaction is one-on-one through a telephone call, a note of congratulations or a cheerful email. This year, especially, these communications were critically important during our times of isolation. At other times, community and relationship building is fostered by group

activities. The Pastoral Team enlists the support of many people beyond our team to achieve our goals and minister to the congregation in various ways. These include the following:

- The Weavers
- The Special Receptions Team
- Wheels-to-Church Volunteers

- The Christmas Cookie Brigade
- The Pastoral Visiting Team

A great deal of our pastoral work is carried out by the **Weavers** who bring greetings and keep in touch with the families/individuals on their list. They update their families on current and upcoming projects and events, enquire about the well-being of family members and establish special relationships. The Pastoral Team is grateful for this very important ministry and wishes to thank and pay tribute to the Weavers for their work in 2021. Their contributions of time and energy have become more important than ever during the pandemic, especially as they kept in contact with those without email and computer access. Our 2021 Weavers were:

- Nancy Atkinson
- Carol Bosman
- Bonnie Collacutt
- Jean Coté
- Nancy Drury
- Cheryl Godin
- Glenna Granger

- Linda Griffis
- Marian Harris
- Mary Hirons
- Barb Martin
- Brenda Martin
- Barb Mercer
- Debbie Neddeau

- Sue Nyers
- Karen Nicholson
- Dorothy Taylor
- Elizabeth Willoughby
- Joan Winter

Flo Thomas has served as a spare/substitute Weaver to make calls for a Weaver who happens to be ill or away when calls are required. Her assistance is greatly appreciated.

Our Weavers' Dinner and Annual Meeting usually held on the last Wednesday of April had to be cancelled for the second year, but the work of the Weavers carried on in what was probably their most important year ever.

Respectfully submitted, Barb Mercer. Pastoral Team Chair

HISTORIC ROLL REPORT FOR 2021

Official Membership List for Grace United Church

The Historic Roll is the Official Membership List of Grace United Church and includes the name of every person who ever joined Grace (and therefore the United Church of Canada) in chronological order. That may have been by confirmation, renewal of faith, adult baptism, profession of faith, renewal of membership or transfer of membership from another United Church. When someone leaves our church, by transfer, personal request, death or action of the board, the date and method of deletion is noted beside their name. The statistics from this report are forwarded to the head office of the United Church of Canada and, in part, we pay fees based on the current number of official members.

Official Membership on January 1, 2021: 203

Deletions		New Members	
By Transfer	2	By confirmation	0
By Death	7	By Adult Baptism	0
Personal Request	4	By Profession of Faith	0
Action of the Board	0	By Reaffirmation	0
	13	By Transfer	2
		Renewal of Membership	0
		Action of the Board	0
			2

Official Membership on December 31, 2021: 192

Deaths of Members in 2021

January 27, 2021
July 15, 2021
August 6, 2021
September 7, 2021
September 25, 2021
October 28, 2021
November 17, 2021

Deaths of Adherents in 2021

Betty Hart January 1, 2021 Frederick Bullock March 3, 2021

Transfers Out in 2021

Sherry Parker Douglas Parker

Respectfully submitted, Bette McCracken, Roll Clerk and Barb Mercer, Pastoral Team Chair

Removal by Personal Request

Paul Cardoso Melissa Pauli Rae Poole Debbie Poole

New Members in 2021

Jane Foster Margaret Parke















Glimpses of Grace















Special Receptions



The Special Receptions Team provides pastoral support for bereaved Grace families by arranging receptions for family and friends following funeral or memorial services. The Special Receptions Team can also be called upon for other occasions such as milestone birthdays and anniversaries that families wish to celebrate at the church. Reception Convenors take turns coordinating the receptions depending on when they are available.

This year, the COVID-19 restrictions meant there were no Special Receptions held at Grace for either sad or happy occasions. We were able to provide cold drinks only for guests at the visitation for the late Muriel McKee.

The Reception Convenors are:

Wendy Brown Kathy Harrison
Pauline Chappell Debbie Neddeau
Marlene Ryan Barb Mercer

When there is need for a special reception, one of the Convenors contacts two or more of the Telephone Convenors, who in turn call the people on their teams who have indicated that they can provide food or help, or both, for special receptions. There are four teams that can be called upon, so usually not all teams are asked to contribute to any one reception unless it is an unusually large event. When there is time, signup sheets at the church are used to get commitments for what is needed, eliminating the need for telephone calls.

The Telephone Convenors are:

Team #1	Flo Thomas	Team #2	Marian Harris
Team #3	Convenor required	Team #4	Lorraine Black

Spare: Nancy Findlay

There are no fixed charges for our services and families make a donation as they wish, either through the funeral home or directly to Grace United Church. We are looking forward to the time when once again we will be able to be supportive of our families, both in their loss of a loved one as well as the happier occasions of milestone birthdays and anniversaries.

Respectfully submitted, Barb Mercer, Pastoral Team Chair and Special Receptions Coordinator

STEWARDSHIP AND FINANCE TEAM

This annual report by the Stewardship and Finance (S&F) Team reflects the activities of the year 2021. As we are all aware, the past year has not been a normal year, due to continuing ongoing pandemic restrictions and, as such, this reflects in the fundraising events at Grace United Church.

However, under extreme circumstances, we did manage to successfully achieve four events: sale of Purdys Chocolates (coordinated by Barb Moore), bake sale (Edith Elliiot), strawberry pie sale (Mary Hirons), and the Fabulous Food Fare (Mary Greiner and Edith Elliot). We thank the coordinators of these events for ensuring their success.

To date, our financial situation at Grace remains in good standing. However, to continue this way, Grace relies on the support and generosity of the Grace family. Donations may be made by e-Transfer, cheque (drop-off may be made in the Church mailbox), or by PAR (to sign up, contact Mary Greiner at 705.739.7111). Thank you in advance for your contributions and support to Grace.

As we proceed into 2022, we hope and pray for better days ahead and an end to the pandemic. Hopefully, we will be able to return to normal worshipping and fundraising.

God bless everyone and hopefully we can all get together in the coming months.

Respectfully submitted, Dave Thomas, Stewardship & Finance Chair

Rhythm and Pitch Children's Music

After a challenging transition to online learning caused by the shutdown of group sessions at Grace by the COVID-19 pandemic, Rhythm & Pitch Children's Music (R&P) continues to serve—virtually—the musical development of elementary school children from families of modest means in Barrie.

In early January 2022, registrations for the second semester of online classes for the September-to -June school year topped 40, with guitar and ukulele remaining popular with a dozen students each and piano and wind instruments holding their own at the half-dozen level. Unfortunately, R&P's Music Foundation classes have not been able to maintain the strong enrollments of classes that were held in the church's multipurpose hall before COVID-19. The two levels of the foundations program, aimed at younger children in primary grades, have, by necessity, merged into one level to accommodate a few interested students.

Unquestionably, the foundations program has been adversely affected by COVID-19. R&P teachers have been told by parents of younger children that it's difficult for them to stay focused through a day of online school. It's too much to ask them to sit through more online learning after school, parents say. Rhythm & Pitch, a Grace outreach program for the community, is still meeting the needs of intermediate to senior elementary school students, but likely won't be able to get back to its pre-COVID-19 appeal for primary grade pupils until in-person group instruction resumes at the church.

After scrambling to learn how to teach online during the first year of COVID-19, R&P's dedicated teachers say they are much more comfortable with virtual teaching and learning now. Our foundations teacher uses an extra half-hour of teaching time to offer 10-minute individual support sessions for students who express an interest, and our winds teacher has done individual tutoring, too. This has been well received and allows extra support to students who desire and can benefit from individual attention. This personal support in short spans has been helpful, considering the extra challenges posed by learning an instrument virtually.

Successful adaptation aside, everyone involved with R&P looks forward to the safe return of in-person classes, hopefully by September 2022. COVID-19 restrictions have curtailed R&P's established fundraising initiatives for two years. The program has survived COVID-19 and remained viable largely because of grants from the United Church Foundation and new ministry development funds. On behalf of the parents and children who see value in R&P and continue to benefit from it, Grace is grateful for the support; as well as for Barb Moore, who secured the grant that has given stability to R&P during a difficult time.

Respectfully submitted, Joe Matyas, Board Chair, Rhythm & Pitch Children's Music

1st Kempenfelt Scouts

Did you know?

Scouts is a place of firsts. First time lighting a fire. First time camping. First time setting and achieving goals. That's a key part of what makes Scouting so impactful. We are empowering our youth to come up with Adventures that stretch their comfort zones and skills. We call it "youth lead."

Indeed, the mission of Scouts Canada is: "To help develop well rounded youth, better prepared for success in the world."



Did you know?

We have programs that go from the age of 5 to 26: Beavers, Cubs, Scouts, Venturers and Rovers. At all stages, our youth are connecting with the Scouting Movement: the Beaver who is braving a first camp away from Mom and Dad to our Scouts who are learning to camp on their own away from Scouters to our Rovers who are Leaders with international impact.

Woven throughout that program is Spirituality: being still under the night sky with glowing embers before us and feeling a deep sense of peace; stopping during a nature hike to bask in nature's glory; having a formal "Scouts Own" spiritual time together.

Did you know?

We couldn't do it without the Grace community. For us, Grace is more than the building where Scouts meet. Grace is our Partner in helping fulfilling the Scouting Mission and we are grateful to have Grace as our official Sponsor. You help us create the opportunity to transform lives of young people (and we older young people called Scouters!) through the Scouting Movement.

Thank You.

Yours in Scouting, Murph on behalf of 1st Kempenfelt Scouting Family

Fundraising – 2021

The pandemic certainly played havoc with our fundraising campaign for 2021. Our ambitious fundraising plans at Grace serve several purposes. Of course one of our goals is to raise funds to support the ministry and mission of Grace United Church in our community. This means all that is involved in investing in our building by keeping it in good repair, paying salaries to our dedicated staff, and providing the resources needed for meaningful worship services, programming and outreach to those in need. But as well, these activities provide opportunities for people to get to know one another as we work together. Friendships are developed as we expend our energy, time and talent for a common purpose. On that, you can't put a dollar value!

In spite of our building being closed for most of the year, by being creative while still following the necessary protocols of the pandemic, we were able to offer four fundraisers.

Successful fundraising requires creativity, leadership, donors, workers and supporters. Thank you to each and every person who contributed in any way to the success of the following fundraisers in 2021!

\$5,259.45

Bake Sale	625.00
Purdys Chocolates	1,309.38
Strawberry Pies	810.99
Fabulous Food Fair	2,514.08

Total Fundraising 2021

Respectfully submitted, Barb Mercer



Holy Rollers

The Holy Rollers were only able to meet once in 2021 and that was to prepare, not meat pies, but apple pies to be sold at the Fabulous Food Fair in November. That was the only time slot during the year that we felt safe enough to meet for a work bee.



Masks and gloves were worn and we worked in the Memorial Hall at tables spread around the room to ensure sufficient socially distancing. For the rest of the year, the rolling pins didn't roll and our productivity was nil. However, what was probably missed most was the fun and friendship (and maybe some off-colour jokes that sometimes get told), that are a usual part of our times of working together.



Behind the masks: Barb Mercer, Barb Charlebois, Jean Coté, Flo Thomas, Debbie Neddeau, Cheryl Godin, Mary Greiner, Mary Hirons, Winnie Nevils, and on one knee proposing with an apple pie, Jack Brown

Respectfully submitted, Barb Mercer for Mary Hirons

PROPERTY TEAM

This year has provided our team with a rollercoaster ride of thrills, spills, and chills, and that just gets us started in January. While water seems to be a theme for the year, there was a lot of variety in terms of fixes and replacements and upgrades.

The work on the foyer floor was completed in January and the final work on the painting and finishing was completed in September. There is still some décor work remaining which will require consultation with members of the congregation when we are able to meet and discuss. There was an additional job required to lift some loose and broken terrazzo tiles at the north entrance. These were replaced and regrouted.

As happens quite often, we experienced some flooding in our storage area off the Fellowship Hall. This led to much discussion on how to alleviate this ongoing problem. The initial solution seemed straightforward but, as anyone involved in renovations knows, that is rarely how it goes. Our guest to ensure our sump water could be directed to the storm sewer became "The Nightmare on Grove Street"! The final solution involved digging up the entire length of pipe from the church across the south lawn, the sidewalk, and the boulevard to the street. Delays in permits from the city meant we had an open trench for several weeks which needed to be pumped out several times a day during some wet periods. A new submersible pump was needed during this time and my rubber boots sprang a leak. It seemed there was no end to the challenges. Eventually the work was completed. We replaced a section of the city sidewalk, the boulevard was sodded and we thought we were done; but no, our grass did not meet city standards, so we put down more sod and, despite a lovely fall, the roots had not grabbed well enough for further inspection so we will wait until spring for final approval. I've been assured by the city that the areas that have been torn up by the sidewalk plow will not count against us. Stay tuned for spring updates. The upside is that the water seems to be draining away from the building as hoped and we have less accumulation on the roof and in the sump holes—success! The downside, our Building and Capital Fund was ravaged. Thanks to donations made to the Building Fund through the 60th Anniversary campaign we have begun to replenish our reserves.

Meanwhile, we experienced a bit of a flood in the nursery caused by a malfunctioning heating cable in the downspout causing a frozen pipe which had to be thawed and the cable replaced during a very frigid day in January. Fun times.

But spring came, and the grass grew, and our yard crew sprang into action and spent many hours keeping the grass and weeds trimmed and the yard was looking great. Thanks to Edith E, and her seemingly boundless energy, the flower beds received some much-needed attention. Barb M adopted one of the beds and the flowers bloomed everywhere throughout the summer. I look forward to spring and seeing what shows up after all the transplanting and bulb planting.

A team of tidy-up titans descended on the kitchen to do a thorough cleaning and purging as we look forward to being able to get back to working together again. Val D will see us through the completion of that project and new helpers will be needed going forward. Please call Val or Wendy if you're interested in kitchen updates.

Then there was a freezer malfunction following an electrical storm, a freezer death (different one), a refrigerator malfunction (thermostat gone), cranky hot water tank, gas stove put back into safe operative condition, shovelling nature's offerings off the roof, and the usual burned-out light bulbs, broken soap dispensers, sticky locks. All this and more, even though there was little happening in the church most of the year.

Ongoing regularly were fire alarms and safety monitoring, property security checks (more checkers are needed if you live close by), monitoring heat and lights.

Projects we assisted with included building and installing and reinstalling of the Little Pantry, relocation of handicap parking spaces (safely away from ice), installation of Naloxone kits and hand sanitizer dispensers.

In anticipation of future weather events, which may cause power outages and increased rainfall, the Board has agreed to partner with Keith Huyers in the purchase of a portable generator which can be used to power the sump pumps. This, in combination with the work done to ensure adequate drainage from our building, will keep us dry and secure.

Speaking of weather events, we've had many winter snow events over the years. For the past 19 winters we have had our lot plowed faithfully by a friend of Grace United Church. This relationship began when our regular contractor retired and Don B was able to engage a person who agreed to continue plowing at the same rate of \$65 a push despite the going rate of the day being \$100. Spring came, but the bill never did, and here we are so many years later still enjoying the benefit of free snow removal. A special acknowledgement must be sent to Jeff White, the Good Samaritan who has been plowing our lot every winter since 2002 at no charge and without any request for recognition of his generosity. We continue to add a line each year to our budget to reflect at least some minimal cost for snow removal.

The Property Team extends thanks to all those who assisted with the maintenance, security, gardening, cleaning, purging and other aspects of property maintenance and repair.

Respectfully submitted, Wendy Brown, Property Team Chair

MINISTRY AND PERSONNEL

Team Members

Esther Ewing Barb Moore
Cheryl Godin Richard Pearson
Darla Haugen Paul Wessenger

COVID-19 may have caused some areas of the church to be nonactive, but our team had a busy year.

We had a sudden resignation from Debbie Poole, our Pianist. Josh Lio kindly filled in this position. Our team, with people from the choir, posted and interviewed to find the right person. We welcome Janet Kinsey as our Pianist and Music Director. Janet played for the worship services in January and started with Grace as Music Director on February 1, 2022.

Sharon Bell resigned in December 2021 and will be returning to Vancouver Island. She was kind enough to stay until we found a replacement. Many thanks to Sharon who is also going to train our new Administrative Assistant, Joanne Polcz. Joanne will begin training February 14, 16 and 18; then she will start permanent part time on February 21, 2022.

All of the volunteers and staff, especially Rev. Susan, had to be really creative to accomplish keeping people connected to what is happening at Grace this year.

The Christmas Eve service was a fine example. Joseph and Mary knelt by the manger in a real stable as the shepherds and angels gathered about them. The live sheep shared the manger as the "baby no crying did make." Everyone was cold and tired after the journey. Susan, Joe and helpers served hot chocolate and cookies to Joseph and Mary, the shepherds and angels, while the sheep kept watch over the baby in the manger.

Thanks to Rev. Susan, Joe Matyas, Jennifer Cheesman, Sharon Bell, Janet Kinsey and the people on the search teams. Thanks, too, to Murph and Timothy who are also part of the staff team. And all of the teams, especially Wendy and Jack Brown for their trench warfare during those heavy rains. So many people had to find new ways to accomplish the same things.

COVID-19 has made us grow and learn what is important and what we can let go.

Thank you to everyone at Grace who helped in 2021.

Respectfully submitted,
Pauline Chappell, Ministry and Personnel Team Chair

FINANCIAL REPORTS AND BUDGETS

Memorial and Special Gifts Fund

The Memorial and Special Gifts Fund (M&SGF) was set up in August of 1988 to receive memorial and special gifts, deferred givings, bequests and endowments on behalf of Grace United Church. Most commonly, we receive memorial donations as tributes to deceased members and friends of Grace, and also in celebration of special milestone birthdays, anniversaries, births, baptisms, graduations, etc. The M&SGF is managed by a team made up of the Trustees plus two members appointed by the Official Board. This team makes recommendations for distribution of the funds, which are then forwarded to the Official Board for approval and usually are in support of a special purchase, such as communion ware, hymn books or a major capital project. The appropriate cards for making donations to the M&SGF can be found in the foyer or are available from the office. Tributes are recorded in the record book, which is on display in a special case and stand in the foyer.

Team members are Rev. Susan, Bruce Chappell, Don Barr, Nancy Drury, Mary Greiner, Wendy Brown, June Willett and Kerry Burke.

The team discussed receiving Memorial & Special Gifts financial contributions versus gifts in kind. We agreed it is something to think about for the future.

Wendy Brown will continue to update the Memorial Book. Kerry Burke will continue to have the Memorial Plaque updated.

Respectfully submitted, Kerry Burke

2021 Treasurer's Report and 2022 Grace Operating Budget

Grace Operating Budget - Reporting

The operating budget comprises all team financial activities for the official board during each fiscal year (from January to December).

The operating budget also includes end-of-year figures for these funds:

Memorial and Special Gifts (referred to as *Memorial*); Capital/Building (*Building*); Rhythm and Pitch Program (*R&P*); Children, Youth and Families Ministry (*CYFM*); Mission and Service (*M&S*); *Lent Loot*, and the *Breakfast to Go* Program, which is part of Grace's benevolent ministry.

The <u>totals</u> shown for operating budget income and disbursements reflect solely the general fund activity.

Notes:

Memorial offerings and expenses are shown under income and disbursements. The end-of-year balance for Memorial is shown on the balance sheet as "Assets – Internally Restricted (Memorial)."

M&S offerings are shown under income and disbursements (monthly offerings went directly to the United Church of Canada M&S Fund).

Building and R&P offerings is shown under income and disbursements.

Lent Loot offerings are shown under income and disbursements (Lent Loot went directly to this year's designated charity, the Gilbert Centre).

Any youth ministry offerings are shown under income and disbursements, in local church offerings and Christian education expenses respectively.

<u>Income and Disbursement summaries</u> are shown on several pages following the Balance Sheet for: *Memorial, Building, CYFM, R&P, M&S* and the *Breakfast to Go.*

2022 Offering Target for **M&S**: \$13,000

2022 Offering Target for **Building**: \$10,000

2022 Team Budgets

		2021	2021 Actual	2022
Administration	National Dues	8,131	8,131	10,295
	Bank & Chequing Fees	1,400	1,015	1,100
	Administration Expenses	250	188	250
	Advertising			
	Phones and Internet Service Provider	3,500	3,896	4,000
	Postage	800	814	800
	Photocopying	4,500	3,311	3,450
	Computer & Software	3,600	5,169	3,450
	Audio Visual Technology	3,000	1,362	2,000
	Office Supplies	1,900	1,583	1,500
	Hospitality Supplies	219		155
	Administration Total	27,300	25,469	27,000
Benevolent		2,500	2,742	3,000
Congregational		1,000	130	800
Life				
Lite FFCE	General	100		100
_	General VBC	500		100 500
_	VBC Adult Study Groups	500 300		500 300
_	VBC	500 300 500	1,000	500 300 500
_	VBC Adult Study Groups Junior Church Curriculum Confirmation	500 300 500 100	1,000	500 300 500 100
_	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming	500 300 500	1,000	500 300 500
_	VBC Adult Study Groups Junior Church Curriculum Confirmation	500 300 500 100	1,000	500 300 500 100
_	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming Youth Ministries	500 300 500 100 2,000 500 4,000	1,000	500 300 500 100 1,600 500 3,600
FFCE Insurance	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming Youth Ministries Resources	500 300 500 100 2,000 500 4,000 9,000	1,000 8,417	500 300 500 100 1,600 500 3,600 11,200
Insurance M&P	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming Youth Ministries Resources	500 300 500 100 2,000 500 4,000 9,000 1,000	1,000 8,417 1,340	500 300 500 100 1,600 500 3,600 11,200 1,350
Insurance M&P M&S	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming Youth Ministries Resources	500 300 500 100 2,000 500 4,000 9,000	1,000 8,417	500 300 500 100 1,600 500 3,600 11,200
Insurance M&P M&S Outreach	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming Youth Ministries Resources FFCE Total	500 300 500 100 2,000 500 4,000 9,000 1,000	1,000 8,417 1,340	500 300 500 100 1,600 500 3,600 11,200 1,350
Insurance M&P M&S	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming Youth Ministries Resources	500 300 500 100 2,000 500 4,000 9,000 1,000 13,000	1,000 8,417 1,340 11,009	500 300 500 100 1,600 500 3,600 11,200 1,350 13,000
Insurance M&P M&S Outreach	VBC Adult Study Groups Junior Church Curriculum Confirmation Youth Programming Youth Ministries Resources FFCE Total Projects	500 300 500 100 2,000 500 4,000 9,000 1,000 13,000	1,000 8,417 1,340 11,009	500 300 500 100 1,600 500 3,600 11,200 1,350 13,000

2022 Team Budgets

		2021	2021 Actual	2021
Pastoral	Greeting Cards	100	94	200
	Weaver Supplies	25		25
	Newcomer Packs, Information & Pins	75		50
	Frames for Memorial Poems & Stars of Grace	200	161	175
	Christmas Cookies		161	100
	Flower, Special Gifts & Certificates	100	68	75
	Pastoral Visiting Team	25		25
	Memorial Candles	50		50
	Pastoral Total	575	483	700
Property	Cleaning Supplies	2,500	414	2,200
	Natural Gas	4,000	2,866	3,500
	Equipment Purchase	500		500
	Equipment Maintenance Kitchen Equipment &	500 500		500 500
	Supplies			
	Lawn Care	500	427	1,300
	Parking Lot Maintenance	500	229	500
	Electricity	5,000	2,522	6,500
	Property Maintenance	5,000	4,649	6,000
	Security System	1,000	744	1,000
	Water & Wastewater	1,000	827	1,000
S&F	Property Total Financial Review	21,000 3,500	12,678 156	23,500 4,500
Worship	Choir Music	500	42	500
Worship	Copyright Licenses	625	547	600
	Instrument Maintenance	500	150	500
	Pulpit Supply	2,000	1,838	1,900
	Speakers	300	300	300
	Gathering	150	141	150
	Seasons of the Spirit	450	459	470
	These Days	175	169	
	Worship Supplies & Special Services	1,400	1,522	1,100
	Worship Total	6,100	5,169	5,520
	•			

2022 Grace Operating Budget With 2020 and 2021 budget data shown

Total	275,116	272,109	219,915	232,790	241,150
Alectra Generation	3,159	4,000	3,351	3,500	3,500
Manulife Investments	3,000	3,000	3,000	3,000	3,000
CEWS	20,929	0.000	21,753	12,000	0.000
Interest	1,410	1,000	463	600	500
Fundraising	9,497	35,000	5,259	15,000	20,000
CYFM	12,125	25,000	1,000	2,500	2,500
R&P Offerings	515		110		
M&S Offerings	12,914		11,029		
Memorial Offerings	11,558		1,983		
Lent Loot Offerings	1,159		1,380		
Building Offerings	4,245		11,457		
Other Donations	16,280	50,000	7,872	14,000	20,000
Loose Offerings	777	5,000	313	2,500	500
Special Offerings	2,065	6,000	5,790	5,000	6,000
Outreach Offerings	1,630	,	1,740	,	•
Benevolent Offerings	270	1,000	3,535	1,000	3,000
Receipts Local Church Offerings	173,584	142,109	139,880	173,690	182,150
Dagainta	Actual	Budget	Actual	Budget	Budget
	2020	2020	2021	2021	2022
	0000	0000	0004	0004	0000

Disbursements - next page

2022 Grace Operating Budget With 2020 and 2021 budget data shown

	2020 Actual	2020 Budget	2021 Actual	2021 Budget	2022 Budget
<u>Disbursements</u>	7 10 10.0	20.0.901	7 1010.0.	g.:	get
Salaries & Honorariums	150,027	178,404	132,834	152,815	156,380
Building	4,245		11,457		
Lent Loot	1,159		1,380		
Memorial	10,200		229		
M&S	12,914		11,029		
R&P	515		110		
Administration	34,480	30,180	25,469	27,300	27,000
Benevolent		2,500	3,535	2,500	3,000
Congregational Life	114	1,000	130	1,000	800
FFCE	3,172	8,200	1,000	4,000	3,600
Insurance	7,350	7,200	8,417	9,000	11,200
M&P	816	500	1,340	1,000	1,350
Outreach Projects	4,056	4,000	3,857	4,000	3,600
Pastoral	476	775	483	575	700
Property	15,135	30,350	12,678	21,000	23,500
S&F	4,932	3,000	156	3,500	4,500
Worship	4,641	6,000	5,169	6,100	5,520
Total	254,229	272,109	219,274	232,790	241,150
<u>Surplus</u>	20,886		642		

Balance Sheet as of 31 December 2021

<u>Assets</u>

Cash and Cash Equivalent Business Investor Account Current Account Total Cash and Cash Equivalent	201,982 26,243 228,225
HST (GST) Rebate HST (PST) Rebate Line of Credit Security GIC – TD Manulife Investments	1,556 4,652 20,434 176,358
Total Assets	431,225
<u>Liabilities and Equity</u>	
Current Liabilities Building Fund Designated Funds CYFM	6,904 44,511
Future Outreach Project In/Out (wedding deposit and Breakfast to Go) Living Legacy Theatre Project Paving Fund	5,000 2,446 15,877 16,427
R&P Seaidoun Refugee Sponsorship Shining Waters Youth Ministry Grant Youth Program – Exchanges or Conferences	46,186 2,000 32,070 1,356
Total Designated Funds Total Current Liabilities	165,874 172,778
Equity Net Assets – Internally Restricted (Memorial) Net Assets – Restricted Net Assets – Unrestricted Profit for the year Total Equity	13,020 248,782 -3,997 642 258,446
Total Liabilities and Equity	431,225

2021 Memorial

Beginning Net Assets – Internally Restricted (Memorial)		11,265
Income Memorial Offerings		1,983
<u>Disbursements</u> Annual Engraving for Memorial Plaque		229
Final Net Assets – Internally Restricted (Memorial)		13,020
2021 Building		
Beginning Balance		4,922
<u>Income</u>		
Building Offerings	11,457	
Proceeds from the two GICs (cashed in for Storm Drain)	10,754	22,211
<u>Disbursements</u>		
For Narthex Flooring Project	5,287	
For Storm Drain Project	14,942	20,229
Final Balance		6,904

2021 CYFM

Beginning Balance	33,011
<u>Income</u>	
Seeds of Hope Grant – UCC Foundation – final installment	12,500
<u>Disbursements</u>	
For The GO Project – Living Waters Christian Education	1,000
Final Balance	44,511

2021 R&P

Beginning Balance		42,208
<u>Income</u>		
Seeds of Hope Grant – UCC Foundation – final installment	12,500	
From Westside Evangelical Lutheran Church	250	
Registrations	3,520	
R&P Donation	110	16,380
<u>Disbursements</u>		
Stipends		12,402
Final Balance		46,186

2021 M&S

Grace members contributed \$11,029 to the United Church of Canada's M&S Fund.

2021 Breakfast to Go Program

2021 Expenses

<u> 2021 Exponedo</u>		
Supplies	5,705	
Shelter	166	
Transferred to Grace's Balance Sheet at end of year	521	6,392
<u>2021 Income</u>		
Grace United Church	3,077	
Barrie First Christian Reformed Church	2,756	
St Margaret of Scotland Anglican Church	400	
Anonymous Cash Donations	160	6,392
2022 Income – Received in 2021		
Grace United Church	521	
Barrie First Christian Reformed Church	950	1,471

Notes:

- 1. Emails acknowledging all funds received by Grace in 2021 have been sent to the other two church treasurers.
- 2. For Grace, all 2021 offerings were receipted, and any excess funds will be used in 2022.

2021 ANNUAL REPORT - MANSE SALE INVESTMENTS

Year 9 2021 was Year 2 of the coronavirus pandemic and saw a continuation of health and business restrictions, both loosening and tightening, throughout the year. Spikes occurred with the Delta variant and again late autumn with the Omicron variant. Church closures following provincial guidelines affected opportunities for solar generation readings at the church, as well as guidelines for meter readers to enter buildings safely or not to enter at all.

Line of Credit at TD Bank

TD Canadian Top 60 GIC \$20,000 Renewal date: 22 Oct. 2023

TD GIC guarantees the line of credit for the church. Interest is received upon renewal.

Solar Generation

Solar revenues are shown below and on the 2-year monthly Solar Generation chart attached. Reading the solar generation meter was sporadic due to church closures and Alectra guidelines for meter readers to enter buildings. Revenue for the period 20 Oct. 2020 – 20 March 2021 was a lump sum payment received in April 2021.

20 Dec. 2019- 20 Oct. 2020 \$ 5545

21 Oct. 2020- 25 Oct. 2021 \$ 5856 (Nov-Dec. payment to come Feb. 2022)

In August \$2500 was withdrawn and invested with Manulife Securities, as part of the ongoing repayment of installation costs for solar generation (\$40,000 – see 20 Year Plan). Income from solar generation was a net \$ 3356.

Manulife Securities

As of 1 Jan. 2021, the market value of the investments was \$186,842. The value of the portfolio as of 31 Dec. 2021 was \$191,290, reflecting a 2.66% return for the year and 3.76% since inception in 2013.

When the two GICs came up for renewal on 28 Jan. 2021, interest rates had dropped dramatically over the previous years: 2019 2.84% and 2.81%; 2020 2.33% and 2.25%. Renewal rates in January 2021 were only .55%. The investment plan was adjusted as follows:

Fixed Income: **Low Risk** Most of the GIC funds moved to:

BMO Mortgage & Short-Term Income Fund -- corporate bonds, debentures, mortgage- based securities, provincial and Gov. of Canada bonds

TD Fixed Income Private Pool Fund—a fund of bond funds, 72% Canadian, 16% global

Global Fixed Income/Global Equity Balanced: Low Risk Current holdings:

Manulife Yield Opportunities Fund – cash, Canadian & US government bonds, corporate bonds, information technology

TD Retirement Balanced Portfolio – global equity funds 52%, Canadian bond funds 24%.

Equity Funds: Low-medium Risk

Mackenzie Ivy Foreign Equity – stocks of major companies worldwide, long term growth

BMO Low Volatility Canadian ETF – i.e., Hydro One, Intact Financial, Emera, Metro, Fortis

Mackenzie Global Environmental Equity—**New** for GUC: created in 2018, cash and short-term investments 21%, Canadian solar 5.7%, JinkoSolar 5.3%. This is considered **medium risk** and carries 4.8% of the whole church investment portfolio. This fund was selected in light of the church's interest in Green technology.

<u>Cash/Investment Savings/GICs:</u> Manulife Bank Inv. Savings – holds the solar repayment and used to pay the monthly revenue to Grace United, as well as investment fees. This reduces selling of dividends to do so. Interest earned from the GICs also went here.

Overall, the portfolio is 75% low risk and 25% low-medium/medium risk. Considering the world climate, some adjustments were also made towards more Canadian content.

In August the fund received \$2500 repayment from solar generation and it was deposited into the Manulife Bank Investment Savings account.

20-Year Plan (see attached)

Looking at the 20-year plan, the investments are performing as needed to maintain the restricted capital amount (col. #4), as well as grow in value, thus able to provide some revenue monthly to the church (col. # 5 and #7).

Respectfully submitted, Mary Greiner, Investment Administrator January 31, 2022

2021 ANNUAL REPORT – MANSE SALE INVESTMENTS – CHART OF ALECTRA SOLAR GENERATION REVENUE

Date	#	Revenue	Date	#	Revenue
2020	Days	2020 \$	2021	Days	2021 \$
Dec 20- Jan 21	32	98.91	Dec 20-]	
Jan 21- Feb 24	34	280.08	Jan]] 183	1,853
Feb 24- Mar 20	25	318.51	Feb]	
Mar 20	1		Mar]	
Apr]		Apr 23]	
May	138	3302.10	Apr 23- June 30	68	1,681
June]		June 30 -July 20	20	420
July-]		July 20-	34	797
Aug 5			Aug 23		
Aug 5- Sept 21	47	1078.56	Aug 23-]	
Sept 21		466.52	Sept]	
- Oct			Oct 8] 46	893
Sub-		5,544.68	Oct 8-		
Total			25	17	212
Oct 22 -]		Sub-		
]		Total		5856
Nov]				
Dec	ĵ				

Oct. 22, 2020- Apr. 23, 2021 revenues received in May 2021 and counted by treasurer as 2021.

Public Health restrictions and church closures due to COVID-19 resulted in sporadic generator meter checking by Alectra.

20 YEAR PLAN: SOLAR GENERATION REVENUE, MANULIFE INVESTMENTS (RESTRICTED CAPITAL) 2021 ANNUAL REPORT – MANSE SALE INVESTMENTS

January 31, 2022

							ר ו	Jalidaly 31, 2022	77
Year		#1	#2	#3	#4		#2	9#	47
	Solar	Solar	Solar	Actual	Invest	Actual	Actual	Actual	Total
	Est.	Actual	payback	Solar	Manulife	Manulife	Manulife	Income	Combined
	Rev.	Rev.	to	Rev.	Plus Solar	Invest	Invest	Annual	To GF
	\$	\$	invest.	To GF	Jan. 1 \$	@ Jan. 1	@ Dec. 31	Manulife	actual
1 2013	6284	4593	0	42 9 3*	167,638	167,638***	173,198	4137**	8,730
2 2014	6284	5310	1500	3810	169,138	173,198	181,692	8637	12,447
3 2015	6284	5918	1500	4418	170,638	181,692	183,154	0006	13,418
4 2016	6284	5934	2500	3434	173,138	183,039	181,448	8700	12,134
5 2017	6284	5293	2500	2793	175,638	181,448	183,585	7800	10,593
6 2018	6284	2590	2500	0608	178,138	183,585	172,157	7800	10,890
7 2019	6284	5623	2500	3123	180,638	172,157	180,916	3000	6,123
8 2020	6284	5545 <	2500	3045	183,138	180,916	186,842	3000	6,045
9 2021	6284	5886 <	2500	3326	185,638	186,842	191,290	3000	6,356
10 2022	6284		2500		188,138				
11 2023	6283		2500		190,638				
12 2024	6283		2500		193,138				
13 2025	6283		2500		195,638				
14 2026	6283		2500		198,138				
15 2027	6283		2500		200,638				
16 2028	6283		1500		202,138				
17 2029	6283		1500		203,638				
18 2030	6283		1500		205,138				
19 2031	6283		1500		206,638				
20 2032	6283		1000		207,638				
	125,670		40,000		Restricted Capital amt.				

< Public Health building restrictions prohibited regular monthly generation meter checking by Alectra due to Coronavirus, March 2020 onwards. 2013*Solar generation began April (9 months); ** Manulife investment payments to HA began July (6 months); ***initial investment \$164,051 Plus \$3587 (once final payment to solar made) #4 initial invest Manulife + reinvest from Solar annually; #7= total of #3 & #6; GF-general fund.

2021 Account Summary

as at December 31, 2021

Nominee Formal Trust Account Number: N26-2310-A

Client Name: GRACE UNITED CHURCH

Date of First Deposit: January 18, 2013

%98.0 (250.00)(197.33)(25.65)\$ 187,726.58 1.818.29 \$ 186,381.27 S \$ (250.00) (191.92) (24.95)\$ 185,095.93 \$ 186,333.07 \$ 186,381.27 0.16% 515.07 MAY ५ ५ (25.51) \$ S (196.20) (250.00)\$ 186,333.07 1,708.85 0.80% APRII \$ 1,011.56 (23.30)(179.20)(250.00) \$ 185,095.93 0.44% \$ 184,536.87 MARCH क क (742.53) (250.00)(195.19)(25.67)-0.52% \$ 185,750.26 \$ 184,536.87 \$ 185,750.26 FEB (250.00) \$ (197.46) \$ (25.67) \$ S (618.99) -0.45% \$ 186,842.38 NML \$ \$ \$ တ Change in the value of investments (+/-) Value of Account at beginning of period Non-Annualized return for time period Value of Account at end of period Less: Premier Account Fee Plus: Additional Purchases Less: Withdrawals Less: HST

		JULY		AUG		SEPT		OCT		NOV		DEC		YTD	
Value of Account at beginning of period	\$	187,726.58	\$	188,908.29	\$	192,586.47	\$	\$ 187,726.58 \$ 188,908.29 \$ 192,586.47 \$ 189,201.48 \$ 189,246.78 \$ 188,957.83 \$ 186,842.38	\$	189,246.78	\$	188,957.83	↔	186,842.	38
Plus: Additional Purchases	ઝ		8	2,500.00	ઝ		↔		s	•	ઝ		↔	2,500.00	00
Less: Withdrawals	ઝ	(250.00)	8	(250.00)	ઝ	(250.00)	↔	(250.00)	s	(250.00)	ઝ	(250.00)	↔	(3,000.00)	(00
Less: Premier Account Fee	ઝ	(192.12)	8	(200.24)	ઝ	(201.78)	↔	(197.52)	s	(200.78)	ઝ	(195.68)	↔	(2,345.42)	42)
Less: HST	↔	(24.98)	↔	(26.03)	&	(26.23)	↔	(25.68)	s	(26.10)	s	(25.44)	↔	(305.21)	21)
Value of Account at end of period	↔	\$ 188,908.29	↔	192,586.47	8	189,201.48	↔	908.29 \$ 192,586.47 \$ 189,201.48 \$ 189,246.78 \$ 188,957.83 \$ 191,289.63 \$ 191,289.63	s	188,957.83	\$	191,289.63	↔	191,289.	63
Non-Annualized return for time period		0.76%		0.75%		-1.63%		0.16%		-0.02%		1.37%		2.6	2.66%
Change in the value of investments (+/-)	\$	1,648.81	\$	1,654.45	\$	1,654.45 \$ (2,906.98) \$	\$	518.50 \$	&	187.93 \$	\$	2,802.92	\$	7,597.88	88

SUMMARY

Book Value* as at December 31, 2021 \$ 183,907.34

Value of account at January 18, 2013 164,051.12 Invested - IN Withdrawn - WD 29,911.19 WD Total net invested 134,139.93 Value of account at December 31, 2021 191,289.63 Annualized return from January 18, 2013 3.76 %

Account Performance

Disclaimer

book cost of the security position directly from the product manufacturer and we update our records to reflect this book cost. For other products, our system determines the book Any Account Performance included in this portfolio presentation has been prepared using the Internal Rate of Return method, which complies with the recommended industry standard. Month end market values were prepared on a trade date basis. For information purposes only. *How we determine book cost. For certain products, we receive the cost of the security position. For security positions that are transferred in, the book cost may have been provided or reported by your previous dealer (see Book cost for transferred security positions). While we believe these sources to be reliable, we cannot guarantee the accuracy of the book cost shown in this statement. For further information on how we determined the book cost of a particular security position, please contact your advisor.

Congregational Gathering

Sunday, February 28, 2021

On Zoom

Attendance:

Rev. Susan Eagle, Dr. John McLean, Janet Ducette, Elizabeth McLean, Joan Walker, Nancy Drury, Charles Drury, Marian Harris, Jen Cheesman, Don Lynn, Lois Marshall, Edith Elliott, Judi Shields, Paul Burke, Kerry Burke, Dave Thomas, Deborah Hardwick, Barb Martin, Thelma Arnott, Bette McCracken, Barb Mercer, Mary Greiner, Sharon Bell, John Imrie, Pat Imrie, Edna Caldwell, David Skelly, Glenna Granger, Kathy Harrison, Larry Murphy, Wendy Brown, Joe Matyas, Ron Kelsey, Pauline Chappell, Erika Garrett, Chris Humber

The Annual Report had been distributed to the congregation via e-mail prior to this event. Dr. John McLean, Board Chair, called the meeting to order at 3:05 pm. Rev. Susan welcomed everyone to the gathering explaining that we would be reviewing the Annual Report only. She read "We are Called to be the Church" and as a prayer read "Not the God we would have Chosen" by Walter Bruggeman.

Rev. Susan's Message

Rev. Susan shared that 2020 was quite a ride! We went from regular church services to an empty, closed church. The services were initially taped. We had an outside service before resuming limited capacity live ones with live streaming for those who could not attend. It has been a challenging but empowering time. There has been a solid response by the congregation, both with their volunteering and financial support. Our regular fund-raising events have been cancelled but creative initiatives such as the modified Food Fair and Purdy Chocolate sales have been successful. Rev. Susan acknowledge the staff who have been coping with so many changes, and Murph who has navigated the complex support options from the Federal government. The Tech Team has worked extremely hard to purchase, set up and train volunteers for all the new equipment in the sanctuary for live-stream services. Sandra Ruttan, Jen Cheesman and Debbie Poole have worked tirelessly with many volunteers to provide music for these services. And there are many teams of volunteers keeping the church building in shape, staying in touch with those who are isolated and continuing our outreach commitments as able through this difficult time.

Board Chair's Message

Dr. John McLean also thanked and praised the people of Grace who continue to be so generous with their time, talents, and donations to the church during this difficult time. It has been a privilege to work with everyone. The Board continues to meet monthly on Zoom to face the challenges from loss of fund-raising events and the donations from our many user groups who have not been able to continue to meet at the church this year. The congregation is to be commended for their increase in donations during this time. When combined with the Federal Government Financial Support Programs, Grace has been able to remain in the black this year.

Team Reports

Stewardship and Finance

Dave Thomas reported that 90% of the annual fund-raisers were cancelled this year. However, \$1,500 was raised through the modified Food Fair, thanks to Edith Elliot and her volunteers. Barb Moore was also successful with the Purdy Chocolate Sales at Christmas. Chocolates go on sale again on March 10th for Easter! It is hard to plan ahead, and the team is looking for innovative ideas until Covid is over.

Property

Wendy Brown reported that the team has had many problems to solve in the building. The latest is water! Volunteers have worked hard from one disaster to the next and it would be great to have more people on the team to help. Tim has been doing extra cleaning for Covid. The carpeting in the foyer and halls has been removed and new flooring laid. The team hopes to have the area painted soon.

Worship

Jen Cheesman acknowledged how much work has been done to have On-Line Streaming Services. It has taken a lot of effort to research, set up and train volunteers to run the equipment and she commended the collective resilience of the many volunteers involved. They have helped take a crisis and turn it into an opportunity. Special thanks were given to Sandra Ruttan for staying to provide music until July and to Debbie Poole and Paul Burke for their continuing musical gifts.

Ministry and Personnel

Pauline Chappell reported that 2020 was a busy year for the team as they hired three new staff members: Tim Bridges – custodian, Sharon Bell – Administrative Assistant and Jennifer Cheesman – Interim Music Director. Pauline thanked Rev. Susan and her family for their talents and generosity to provide meaningful worship leadership during Covid-19. She reported that all the Board Chairs and officers have agreed to stay for 2021. There has been a lot of behind-the-scenes work done at Grace.

Shining Waters Region 10

Pauline Chappell reported that there have been regular e-mails and virtual workshops provided to help navigate the many regulations and government guidelines through this Covid pandemic.

FFCE / Transformation

Bette McCracken reported that the Transformation Team is not meeting at this time. Most activities have been cancelled and Vacation Bible Camp limited to a one-day Zoom gathering. Jeffrey Dale finished his contract as Youth Ministry Coordinator this summer and we welcome Robert Murdoch as a ministerial student to help with the youth group this year. An on-line Sunday School Program is being offered on Sunday morning and afternoon. Zoom meetings have been a successful way to continue the Tuesday night and Wednesday morning Study Groups.

Outreach

Lois Marshall thanked the congregation for their continued support for the outreach projects at Grace. It has been difficult in some ways due to the many restrictions from Covid and many agencies are not able to accept physical gifts. This year the mittens collected on the mitten tree at Christmas were given to the Barrie Native Friendship Centre and Busby Street Centre. She thanked Wendy Brown for her support to help Judi and her get organized in their new role. She also thanked Rev. Susan for keeping Barrie's social issues at the forefront. The team has taken on a new role on Tuesday mornings, feeding the homeless breakfast outside the bus terminal.

Pastoral

Barb Mercer reported that the Weavers have been working very hard to keep in touch with the congregation and keep them informed of cancellations, etc. A virtual welcome was offered for the new members to Grace. The only special reception this year was for Nelson McKay's Celebration of Life. "Glimpses of Grace" for 2020 will be shown on YouTube.

Administration

Dr. John McLean reported that the new Administrative Assistant, Sharon Bell, deserves our thanks for doing the Annual Report with help from Craig Hall.

Thanks too to Don Lynn for arranging new laser projectors and screen for the sanctuary. The church entered shutdown on March 12th and for the next nineteen weeks Joe Matyas and his son, Marcus, who work for the National Film board taped the worship services. Live-streaming equipment was purchased and installed through the efforts of Don Lynn and Craig Hall. Live streaming began on August 2nd. The equipment was funded through special grants and donations.

Two issues of Grace Matters were distributed through the efforts of J.T. McVeigh and Barb Mercer. The Korean Church has left Grace for anther location. There have been minor changes to the office including a safe and plexiglass screen installations.

Financial Report

Larry Murphy reported that we are in the black this year thanks to the Federal Grants received and the generosity of our congregants. The daily expenses for the building upkeep are much lower as we are closed due to Covid. However, we have lost the income from our many user groups over this period.

The proposed budget is based on planning for possible return to "normal" by fall. At this time the CERB Benefits will continue for the next 15 weeks and other subsidies until June. Murph asked that donations be put in church envelopes to facilitate easier processing.

General Information

Joe Matyas applauded the volunteer leadership at Grace, much of it behind the scenes. It shows what a great community we have at Grace.

Judi Shields volunteered to help with the breakfast program on Tuesday mornings, from 7:45 to 9:15, in front of the Bus Terminal. They are looking for more volunteers and she will share further information after her orientation in the weekly newsletter as to what kind of donations are needed. There is a Warming Centre in the Bus Terminal this winter. They are looking for donations of socks and mittens.

Grace continues to donate food to the Georgian College Food Locker.

The meeting closed at 4:10 pm. Dr. John Mc Lean thanked all the people who attended and stated that the Board would be acting on behalf of the congregation and would deal with the many Motions arising from the Annual Report at its next meeting. Rev. Susan led everyone in reciting the Mizpah Benediction.

Respectfully submitted, Janet Ducette, Secretary Official Board