

# FORT GARRY UNITED CHURCH

## 2021 ANNUAL REPORT



*"Engaging people of all ages in Christian spiritual growth that leads to outreach ministry"*

800 Point Road  
Winnipeg, MB. R3T 3L8  
204-475-1586

[fguc@shaw.ca](mailto:fguc@shaw.ca)  
[www.fortgarryunitedchurch.ca](http://www.fortgarryunitedchurch.ca)  
[www.facebook.com/fortgarryunitedchurch/](https://www.facebook.com/fortgarryunitedchurch/)



# TABLE of CONTENTS

**Committee/Team/Staff Listings:**

- ➔ *Leadership Team* ..... 4
- ➔ *Volunteer Appointments* ..... 4
- ➔ *Paid Staff*..... 4

**Report:**

- ➔ *Rev. Min-Goo Kang*..... 5
- ➔ *Leadership Team Chair*..... 6

**Reports from Committees/Groups/Teams: (in alphabetical order)**

- ➔ *100th Anniversary Committee* ..... 7-8
- ➔ *Energizing Generosity Team* ..... 9
- ➔ *Handbells* ..... 9
- ➔ *Memorial Team*..... 10
- ➔ *Memorial Fund Financial Statement*..... 10
- ➔ *Men’s Discussion Group*..... 11
- ➔ *Ministry and Personnel Team* ..... 12
- ➔ *Property Team*..... 13
- ➔ *Senior Choir* ..... 14
- ➔ *Senior Choir Financial Statement*..... 14
- ➔ *Women’s Discussion Group*..... 15

**Minutes:**

- ➔ *Annual General Meeting 2020* ..... 16

**Statistics (Baptism, Membership, Weddings, In Memoriam) ..... 17**

**Outside Groups & Organizations that met at FGUC ..... 18**

**Financial Information ..... 19-26**

**Photo Album ..... 27**

**LEADERSHIP TEAM**

- CHAIR..... Debbie Houston
- PAST CHAIR..... Dianne Cooper
- FINANCE & ADMINISTRATION..... Debbie Houston
- MINISTRY & PERSONNEL..... Bettina Allen
- PROPERTY..... Bob Taylor
- MEMBER-at-LARGE ..... Sandy Shwetz
- MEMBER-at-LARGE ..... Susan Taylor
- SECRETARY ..... Pat Silver
- TRUSTEE ..... Joel Deeley
- TRUSTEE ..... Bob Hamilton
- TRUSTEE ..... Peggy Tyrchniewicz
- EX-OFFICIO ..... Rev. Min-Goo Kang

**VOLUNTEER APPOINTMENTS**

- TREASURER..... Bob Lamont
- FUNERAL RECEPTIONS..... Elizabeth Moore, Jean Pattyn

**STAFF**

- ORDAINED MINISTER ..... Rev. Min-Goo Kang
- MUSIC MINISTRY ..... Helen Bergen
- OFFICE ADMINSTRATOR..... Eltie Pearce
- CUSTODIAN ..... Jim Nesbitt
- CUSTODIAN.....(weekend, casual) Christopher Barkwell
- ZONE & NURSERY SUPPORT ..... Tessa Allen
- WEBPAGE & SOCIAL MEDIA.....Tessa Allen

## REPORT from REV. MIN-GOO KANG

### Learning to Be

We began 2021 with a great hope that things would go back to normal. Turned out, we found ourselves still navigating uncharted territory for the entire year. The COVID-19 pandemic continued to disturb our lives and the world around us. It's important to acknowledge the impact of the virus to its fullness – how it changed the way we live, work, interact and worship. It is through acknowledging our losses, that we can move forward, and work to rebuild our lives and our communities. So, I invite you to take a moment to reflect on how you were doing in 2021. What was the most challenging for you? What brought you joy despite everything? How was it with your soul? Where was God in all of this?

Looking back, I realize that 2021 wasn't necessarily as bad as I thought it would be. I saw how people were trying to adapt to the new reality. The question, 'When is it going to end?' changed to 'How can I/we live with it?' Many of us began to accept that things are not going back to normal again. Moreover, we never stopped searching for ways to reach out to one another and others. I saw how you were kind, generous, caring, loving and resilient all the while enduring your own pain. Thank you for all that we have been and all that you have done to keep our community safe and caring. Thank you for doing the best you could to make 2021 another exceptional year with the resources available to you.

Our Zoom worship has proven to be a sacred space where we can maintain meaningful connections with God and with one another. Many of you have participated in worship by singing, reading, and praying – even more so than pre-pandemic. Your active participation made our virtual service a worshipful experience. Sharing in the breakout rooms also helped create a sense of community that many of us have been missing out in these times.

From September to Christmas Eve, we were able to provide hybrid services – worshipping in-person and online simultaneously. It was a steep learning curve for me as I had to facilitate both in-person participants and online participants. Gradually we learned to adapt to this new way of worshipping. I could not have done any of what I have done if it weren't for your willingness to step in, your participation (online or in-person) and your precious feedback. My hope is that we will continue to be able to provide Zoom services even after returning for in-person worship as a way of ensuring all can participate.

Our capacity for hybrid worship allowed us to accommodate more than 110 people (74 in-person and 38 on Zoom) for our 100<sup>th</sup> anniversary service. The energy in the sanctuary was incredible. For the first time in a long time, we sang hymns in a room full of real people! More than a dozen people were involved in leading the service by singing, reading, or telling their story. Everyone was there as a full participant in creating something new with God. What made the service even more meaningful was the whole process of the planning. Since June a dedicated group of people met many times to make our big celebration a reality. The worship team helped me realize how each of us embodies the values of FGUC – hospitality, generosity, welcoming, nurturing, and caring. I am glad that we were able to honour you, the congregation of Fort Garry United Church, by celebrating your living faith. Thank you for giving me the honour to be part of the planning and the celebration.

I do acknowledge the limits I have experienced during this extraordinary time. At times, I did not feel confident enough to lead you or to serve the community. Nothing I learned as a minister before prepared me for this. Often, I wasn't sure if I was doing the right things or if I was doing enough. I spent many days and nights questioning and worrying about the sustainability of our church, our community, and our planet. It hurt me to admit that I don't know where we are going. My biggest learning has been about changing my focus from doing to being. Perhaps, there is no place we are supposed to go. All we need is to be ourselves. You can call it the ministry of presence. I have learned to give myself the space I need. I have learned to hold space for you even when physically apart. It's my intention to continue to hold space for you. I realize that such act of caring has been mutual. I don't know how many times I tried to reach out to you only to realize that it was me who was held by your love and care. So, thank you for holding space for me.

I thank God - and each of you - for allowing me to accompany you through this extraordinary time while witnessing to the incredible love and care we each embody.

*Respectfully submitted,  
Rev. Min-Goo Kang*

## LEADERSHIP TEAM CHAIR

We thought 2020 was a year to remember. Well 2021 was like Déjà vu, except that we were fortunate to be offered vaccine protection for COVID, as well as a short window of in-person worship from September to end of December 2021.

The leadership team continued to meet regularly virtually (with an in-person meeting in November for some fiscal and program planning and much needed fellowship). We kept each other apprised of public health updates regarding ongoing restrictions, vaccine updates, and renewed hope for the eventual re-opening of Fort Garry United Church. Health and safety measures were carefully considered for ministry, music, administration and caretaking. Our efforts were recognized by staff and the congregation at large. As noted in our 2020 annual report, we are survivors and very adaptable, learning to rely on each other for support as well as improving our understanding with technology. We continued to be resilient!

Current members are: Bettina Allen (M&P chairperson), Dianne Cooper past chair/social action), Min-Goo Kang, ordained minister, Sandy Shwetz ( member at large), Pat Silver (secretary), Bob Taylor (Property chair) , Susan Taylor (member at large), and Debbie Houston (Chairperson Leadership team ). Our staff who were able to, continued working from home for a large part of the year, and did have some limited in person time, working in the building in the fall. The staff team have supported each other as well as the leadership team, in our collective efforts to ensure regular communication was received and distributed.

We look forward to the return of in-person worship and fellowship in our community of faith. Our virtual worship has allowed us to stay connected and celebrate our 100<sup>th</sup> anniversary in many special ways. Thank you to the 100<sup>th</sup> anniversary committee for their creativity and successes! Well done!!

To all, much gratitude from our team for your continued support and words of encouragement, when times are still uncertain. We celebrate the invaluable gifts you share with Fort Garry United Church, in this time of pandemic and look forward to “ normal times” sooner than later!

Once again, we look for your faith and prayers for the work in 2022, as our team continues to work on your behalf going forward. We value your feedback, beefs and bouquets! We are only as strong as our church family together!

It has been an honor to be your Chairperson and work with other Leadership team members, who voluntarily share their individual and collective gifts. Thank you to Min-Goo for giving us food for thought through reflections at our meetings! Also, to Eltie, our dedicated office administrator, for keeping us all on track, always with a smile. Thanks to Helen for her musical talents, suggestions and creativity and to Jim, our caretaker, who is always willing to lend a hand and keeps our physical space in tip-top shape!!

May we continue to be blessed by our hard-working staff, volunteers and team leaders, as well as you, the Congregation, to ensure Fort Garry United church is the church we have grown to love and support over the past 100 years and going forward!

*Respectfully submitted with much gratitude,  
Debbie Houston, Chair*

## 100th ANNIVERSARY COMMITTEE



Committee Members: Bettina Allen (Chair), Jane Stuebing, Lori Jorgenson, Laura Shwetz, Sandy Shwetz, Rev. Min-Goo Kang.

The first service of Fort Garry United Church was held November 6, 1921. 100 years later with the COVID-19 Pandemic continuing into 2021 the church's 100<sup>th</sup> anniversary required creative and adaptive planning. Starting the year with a complete lockdown and only individual households allowed to gather inside or outside, the planning committee focused on ideas that could be accomplished individually while allowing the congregation to celebrate.

The need for branding and a logo was identified at the start of the year. Identifying the desire to be of service to the community the logo, FGUC 100 Years of Service was created by Tessa Allen. The church website and email newsletter, News From the Pews would be used as the means of communication and promotion.

The year got off to a great start when community member, Daniel Friesen created a snow sculpture for the anniversary on the front lawn. Everyone who passed by knew the church was celebrating 100 years.

The congregation has many knitters, and it has been a popular past-time during COVID. We decided to encourage everyone to knit, crochet, or purchase warm winter wear to donate at the end of the year. Lori Jorgenson took charge and coordinated everything adding the special touch of attaching a numbered bead to each item. With a goal of collecting 100 items by November 202 items had been collected. Donations were made to the Oak Table and St. Matthews Maryland. By January 2022, the total was 224 and a final donation was made to Sunshine House.

A community cleanup was also planned. Originally hoping to have a community cleanup day, with outdoor gatherings prohibited, it transitioned to individual household participation. Take Pride Winnipeg supplied bags and special t-shirts were printed. Participants submitted pictures and they were numbered and placed on the webpage. We didn't reach 100 bags, but many participated. It is hoped a community cleanup day can be held in the spring of 2022 and we can work together to finish the job.

We also identified the importance of stories and sharing and preserving memories of the church. Submissions of stories and anecdotes were requested. These were posted on the church website and shared in NFTP. A good variety of stories were collected and enjoyed by all.

Researching the history of the church we identified the help, from what was then Augustine Presbyterian, and now Augustine United Church, gave to FGUC in the early years. Now 100 years later Augustine is restoring their historic building to meet the changing needs of the Osborne Village community. It seemed fitting to return the favour, and the congregation was invited to make donations to Augustine Centre to finish off our year of celebrations.

Along with ideas put forward by the 100<sup>th</sup> Anniversary Committee, congregation members stepped up with great ideas. Jennifer Lidstone donated 100 food items to the St. Matthews Maryland food bank and challenged other FGUC members to come up with a personal goal that was meaningful to them, as a way to celebrate our anniversary.

A series of virtual concerts was organized by Helen Bergen. For five weeks videos were posted on our website every Monday for a different musical group. These were open to watch by all, with donations welcome.

A desire to make our building more welcoming to all was identified. Dianne Cooper arranged for a mural painted by Robin Love to be placed near the main entrance. Robin had created a mural in SWIFIC and was highly recommended. A land acknowledgment was placed on our webpage and acknowledgment of FGUC's location on traditional territories has become a regular part of our services.

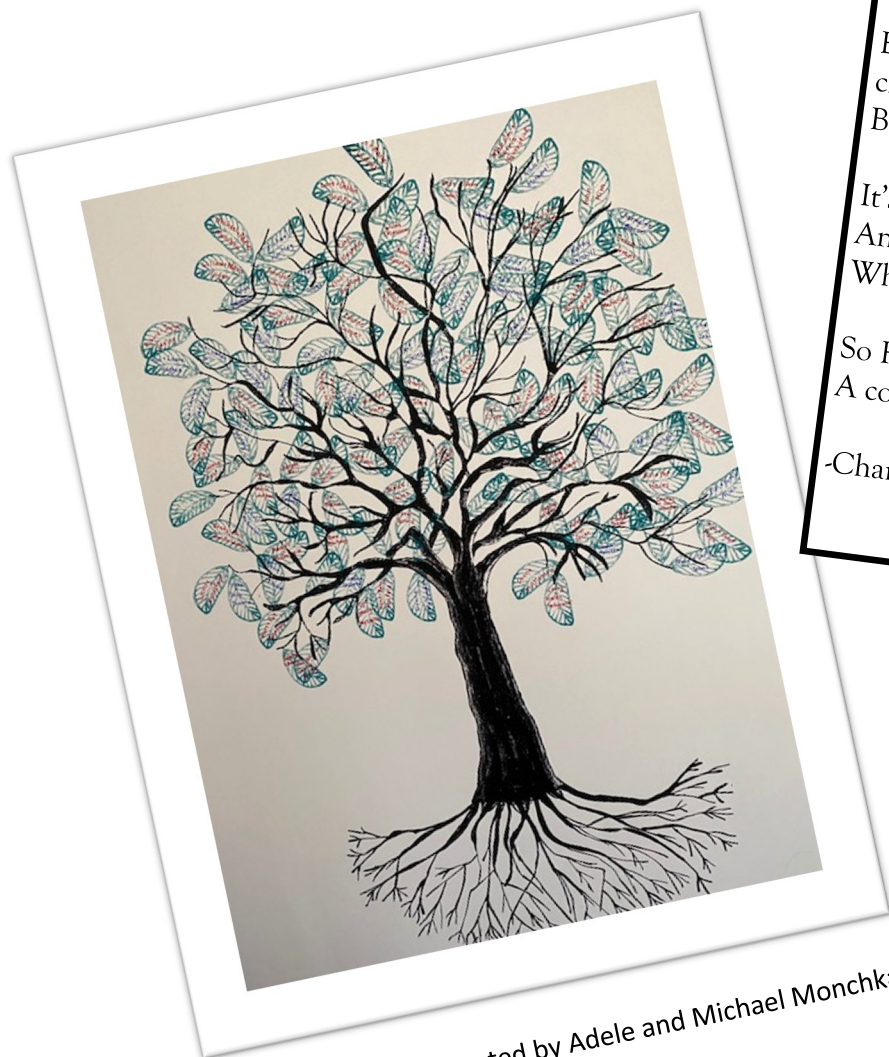


An anniversary service was planned for Sunday Service November 7. Rev. Min-Goo Kang organized a special committee to plan a meaningful service reflecting on the past, present, and future. Being a time of low case counts there was a turnout of over 70 in the sanctuary and many others on Zoom.

During the year I learned the church has an extensive archive in the boardroom. I spent a day looking through numerous filing cabinets to see what was there. Minutes from the church council, women's group, youth groups, and others through the years handwritten and dating back to the first years of the church are there. There are also annual reports, speeches and written histories of the early years, and photos.

While serving on the anniversary committee I learned a lot about the history of FGUC and the willingness of the congregation to work together to improve our community. While we were not able to celebrate by gathering in-person the congregation has stayed connected through the year and continued to be active. A great deal was accomplished, and I am looking forward to the future of FGUC.

*Respectfully submitted by Bettina Allen*



FGUC Tree of Life: created by Adele and Michael Monchka

### Ode to the FGUC

2021 is a party for the church of  
Fort Garry United,  
And to the party everyone is invited,  
So come one and all excited.

Everyone raise your voice in mighty  
cheers,  
Because for this church it's 100 years.

It's been around since 1921,  
And of its kind it's the only one,  
Which makes it lots of fun.

So Happy 100 years FGUC,  
A community staple you'll always be.

-Charles Pearce



## ENERGIZING GENEROSITY TEAM

**Your donations create real change and improve lives.**

**Thank you for the difference you made.**

Our team works to encourage generosity of our members. In normal times we do this by organizing fund raising events, encouraging donations and promoting the opportunities to donate time, skills, money, expertise and experience. Due to the pandemic, there was little opportunity this year.

We are fortunate to have many members who donate regularly by pre-authorized withdrawals from their financial institution. Others donate on a weekly basis. This year some of our members made significant extra donations to make up for our loss of fund raising and rental income. We are very grateful that our donors continued to support our work through the Covid-19 restrictions.

The Garage Sale, Cookie Run, Craft Sale and golf tournament all had to be cancelled in 2021.

We did have a successful sale of Safeway/Sobeys/FreshCo cards in the Spring and Fall.

We held a series of virtual concerts on 5 Mondays in April & May in 2021 and they were posted up on our website for viewing anytime. The concerts were well received with many donations generated. We hope we will soon be able to do it again.

Legacy Giving -or leaving a legacy to the church in your will – is an important part of support each of us can provide to the church. We are grateful for the Legacy gifts that we have received this year. If you have questions or want more information, please speak to any of the people listed below who will be happy to assist you.

**As we start 2022, let's celebrate the impact of your generosity.**

*Respectfully submitted by the Energizing Generosity Team: Rick Abbott, Ruth Allen, Ruth Clarkson, Dave Horne, Min-Goo Kang, Ed and Peggy Tyrchniewicz*

## HANDBELL CHOIR

The Handbell Choir were happily able to meet once again for practice on Wednesday afternoons from September to December in 2021. They recorded music for a number of church services, and played live in person for one Sunday service.

Members are, Patrick Stoneman, Gord Pizey, Jennifer Lidstone, Dianne Lamont, and Marla Lockhart. Other members are Kathy Teller, Pat Johnson, Susan Burchill & Wendy Broadfoot.

The group will resume when it is safe to do so, and welcome new members.

*Respectfully submitted,  
Helen Bergen, Handbell Choir Director*

## MEMORIAL TEAM

The Memorial Team did not hold in-person meetings this year. As matters arose for discussion and decision, this was done through email communication.

In 2021, the Memorial Fund received one donation to honour the memory of a FGUC member who had passed.

In 2021, the Memorial Team received one application for funding which was recommended for approval.

Monies from the Memorial Fund were disbursed for the purchase of a video and audio recording device, headphone set, and SDHC card (Secure Digital High Capacity was established to meet the growing demand for high-definition video image recording) to improve the quality and efficiency of recordings for the Zoom services.

Please see the following Memorial Fund Financial Report for details.

The Memorial Team thanks all who have, or plan to donate to the Fort Garry United Church Memorial Fund. We continue to encourage members of the congregation to suggest ways in which you would like to see the Memorial funds used.

The members of the Memorial Team are Joanne Hunt, Marge Lamont, Larry Sedgwick, Malcolm Haverstick and Jennifer Lidstone.

*Respectfully submitted,  
Jennifer Lidstone*

<b>FORT GARRY UNITED CHURCH MEMORIAL FUND</b>		
<b>Financial Report</b>		
<b>December 31, 2021</b>		
	<b>2021</b>	<b>2020</b>
Opening Bank Balance	\$46,334.40	\$43,939.64
<b>RECEIPTS</b>		
Designated general donations	\$ 26.00	\$ 2,411.00
Undesignated general donations	-	-
Bequest	-	-
GST rebate	-	-
Member bonus	\$ 32.64	\$ 44.36
Interest	\$ 500.54	\$ 663.34
<b>Total Receipts</b>	<b>\$ 559.18</b>	<b>\$ 3,118.70</b>
<b>DISBURSEMENTS</b>		
Start up costs for Healing Pathways group (1st installment)	-	\$ 723.94
AV equipment for Zoom services	\$ 448.19	-
<b>Total Disbursements</b>	<b>\$ 448.19</b>	<b>\$ 723.94</b>
<b>Total Memorial Fund December 31</b>	<b>\$46,445.39</b>	<b>\$46,334.40</b>

## MEN'S DISCUSSION GROUP

The Men's Group looks forward to the future when we can resume our regular meetings. We sometimes joke that we're just a bunch of old guys sitting around a table, telling lies to each other. But the truth is that we have some very serious discussions. In a recent meeting, the topic was "grieving for the loss of close family members". Most of us had lost a loved one, and we freely discussed our reaction to it. Usually our meetings are more light-hearted, sometimes based on our real life experiences gained from diverse backgrounds, over decades.

If you're interested in meeting with a group of men from Fort Garry United Church, twice a month, once in the Church and once over a bacon and egg breakfast at our favourite restaurant, then please speak to us.

Since this is an annual report, let it be recorded that because of COVID, we only met five times last year.

*Respectfully submitted*  
*Bruce Jacobs and Dave Houston*



Mural created by Artist Robin Love

## MINISTRY and PERSONNEL COMMITTEE

Without our great church staff, I don't know where we would be as a congregation. They are truly a team and work together to keep FGUC going. They have kept right on through all the changes during 2021, starting with a complete lockdown and transitioning to a gradual reopening with the return of some renters, and in-person hybrid worship when restrictions were eased, then back again to online services at the start of 2022.

Eltie Pearce is our longtime Office Administrator. Along with taking care of regular office duties, communication, and facilitating rentals, Eltie has a remarkable ability to identify and initiate projects to enhance the life of the congregation and community. Eltie has also adapted to a mixture of onsite and work-at-home days while meeting the needs of the church. Check the church website or News From The Pews for her current hours to be at the church office in-person.

Jim Nesbitt continues as our part-time weekday caretaker. With reduced use of the building, Jim kept busy taking care of jobs that he would not usually have time to do. Lots of painting, maintenance, and extra cleaning has taken place making our building a more inviting place. With COVID, disinfection and cleaning are necessary tasks and Jim makes sure they are completed daily. With the return of several renters in the Fall, the need to replace our weekend caretaking position became a necessity and we were lucky to be able to hire a university student, Chris Barkwell to work as a casual caretaker for weekends and weekdays when Jim is away. This winter snow clearing has been a huge task and Jim and Chris have both had their share of shoveling and snow blowing.

Tessa Allen continues as the church webmaster, creating and maintaining the website and social media. The webpage was a great place to keep track of all our 100<sup>th</sup> anniversary activities when we couldn't meet in person and is a good communication tool for the congregation and the wider community.

Music Director, Helen Bergen's ability to adapt and her willingness to learn about technology and keep up with COVID protocols regarding music, have allowed the congregation to enjoy live and recorded music from Helen and the choir throughout the year. Helen has kept choir members involved by offering Zoom chats on Thursday evenings, which are regular rehearsal nights. Choir members have welcomed the opportunity to stay in touch. When Sunday services resumed in-person Helen worked to find the best ways to provide music during hybrid services and worked together with Min-Goo to make sure cameras and microphones are coordinated to pick up sound and pictures for those on Zoom. Helen was also the driving force behind the virtual concert series. The concerts were a successful fundraiser and provided entertainment to many.

Rev. Min-Goo Kang is our full-time minister. After mastering Zoom and the delivery of online services Min-Goo continued the learning curve when services became hybrid with some attending live in the sanctuary and others at home on Zoom. New technology including microphones, cameras, and laptops and coordinating their use has made hybrid services more enjoyable. I know from experience this is not easy and we are lucky Rev. Kang is willing to undertake the task. Hybrid services allow more of the congregation to attend services and we would like to continue them in the future. Along with all the technological challenges Rev. Kang continues planning weekly services, providing pastoral care, and so much more. He was also on the 100th Anniversary Committee and Anniversary service planning team.

Thank you FGUC staff.

*Respectfully submitted,  
M & P Committee: Bettina Allen (Chair), Kathy Teller, and  
Elinor Johns*



## PROPERTY TEAM

The team met once in October 2021 to do a walk about of the church and grounds to show jobs completed, places to watch and potential trouble spots. With the church closed to the public from January to August 2021, no meetings were held by the group. Standing members for 2021 were Dennis Clarkson, Bruce Jacobs, Bill Hales and Bob Taylor.

Thank you is again in order for our custodian Jim Nesbitt for his hard work keeping our church presentable, functioning and very secure while we are journeying through COVID.

### Projects completed in 2021

- ➔ Jim Nesbitt, custodian, painted the basement kitchen cupboards, hallway to choir room, east exit stairway behind stage, sanctuary outside window frames, and the tool shed.
- ➔ In early July, BelArtistic Painters painted the front foyer and side pass through to sanctuary.
- ➔ Roof repairs and inspection done in August by Normandeau Roofing

- ➔ Fire inspection done in May by Pyrene fire Security.
- ➔ The outside mural "All Are Welcome" and the mural "Tree of Life" in the sanctuary were hung for all to appreciate.
- ➔ Repairs to a rusting galvanized pipe in the boiler room was fixed in November.
- ➔ New LED lights to replace old florescent lighting was installed in SWIFIC and the hall by basement washrooms.

### Projects under review for 2022

- Always an area that needs a paint refreshing
- Outside plugs installation along Point Road.
- Window cleaning inside and outside once church is more fully operational with renters and Sunday services.
- Annual roof inspection to keep ahead of future problems
- Continual minor repairs to an aging building.

*Respectfully submitted,  
Bob Taylor*



FGUC North Drive 1936

# SENIOR CHURCH CHOIR

What a year we had! Thanks to Helen, we zoomed each Thursday so that we could visit and share our lives under Covid rules. Once we were talked out, she decided to give us a weekly question to ponder and share and that proved to be interesting! Then she got really creative and suggested that I, as choir secretary, contact each member and ask them to share their musical lives. Most all of the choir members sent me their stories or allowed me to interview them and then write it for them. I then shared a new story each week with the choir----what a fantastic idea---the things we learned about people we thought we knew!!

Helen worked very hard at keeping the musical contributions at the same level of excellence that Fort Garry was used to pre-pandemic. She recorded several outside musicians and with modern technology and a lot of time and patience, was able to have the recordings played during the Sunday services. Helen also recorded some choir members doing solos and duets, and our gift of music continued to be heard!

Jennifer, our soprano soloist volunteered her time every Tuesday to record each Sunday's hymns, and even when the

church opened for in house services, she lead the congregation in singing the hymns! (She will tell you that she went to have tea with Helen every week, so it was no big deal!)

The fall arrived and we were given the ok to rehearse as a choir, with masks, social distancing and each member vaccinated---what a gift!! We were all so excited to be back together to sing, but soon discovered that there are challenges with being masked and 6 feet apart, but we did it! We even welcomed some new members!

Helen purchased more equipment and was now able to videotape us singing---the congregation finally got to see us in action.

It has been a challenging year, choir members love to sing, but we all learned a valuable lesson---not to take Fort Garry's wonderful music for granted.

*Respectfully submitted*  
*Wendy Broadfoot*

	2021	2020									
Opening Bank Balance	\$ 243.86	\$ 203.86									
<b>INCOME</b>											
Membership donations	\$ 95.00	-									
Coffee fund	-	\$ 70.00									
Donations	\$ 50.00	\$ 120.00									
<b>Total Income</b>	<b>\$ 145.00</b>	<b>\$ 190.00</b>									
<b>DISBURSEMENTS</b>											
Gifts	\$ 113.00	\$ 100.00									
Memorial donation	\$ 50.00	\$ 50.00									
<b>Total Disbursements</b>	<b>\$ 163.00</b>	<b>\$ 150.00</b>									
<b>Balance as of December 31</b>	<b>\$ 225.86</b>	<b>\$ 243.86</b>									
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Represented by:</td> <td style="width: 35%;">Chequing</td> <td style="width: 50%; text-align: right;">\$154.51</td> </tr> <tr> <td></td> <td>Petty Cash</td> <td style="text-align: right;">71.35</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right; border-top: 1px solid black;"><b>\$225.86</b></td> </tr> </table>			Represented by:	Chequing	\$154.51		Petty Cash	71.35			<b>\$225.86</b>
Represented by:	Chequing	\$154.51									
	Petty Cash	71.35									
		<b>\$225.86</b>									



## WOMEN'S GROUP

Due to the pandemic, the Women's Group at Fort Garry Church has not met since Dec 2019. However, we do try to communicate with one another with phone calls, e-mails and for some, by joining in on the Zoom services on Sundays.

Unfortunately, during this time period, we have lost several members whose presence will be greatly missed.

We will hope to plan a meeting once restrictions are lifted and we return to a more normal life again.

*Respectfully submitted*  
*Sylvia Haverstick, Chair*



Knitting Display in Sanctuary

## MINUTES of ANNUAL GENERAL MEETING

The Fort Garry United Church Annual Meeting was held virtually during worship service on Sunday, May 2, 2021. Debbie Houston, chair of the Leadership Committee led the meeting.

**ATTENDANCE:** Helen Bergen, Min-Goo Kang, Dave and Diane Horne, Adele and Mike Monchka, Anne Nesbitt, Beryl Lockhart, Bettina and Tim Allen, Bev and Bruce Jacobs, David and Isilda Sanders, Debbie and Dave Houston, Dianne Cooper, Donna McNamara, Dianne Lamont, Doug Bedford and Lori Jorgenson, Helen and Larry Sedgewick, IPad 110 – Marv and Pat Johnson, Jean Pattyn, Jennifer Lidstone, Joanne Hunt, Laura Hughes, Janet and Ken Ploen, Liz Moore, Mavis Green, Mike and Sally Shwetz, Muriel Steele, Pam Kubicz, Patrick Stoneman, Peggy and Ed Tyrchniewicz, Rea Nesbitt, Ruth Allen, Russell and Shirley Young, Susan and Bob Taylor, Wendy Broadfoot, Yoon Kim, Rick Abbott, Pat Silver, Laine Wiebe, Betty and Hank Neufeld, Jim Cochrane, Ruth and Dennis Clarkson

**OPENING COMMENTS:** Debbie expressed gratitude for her Leadership Team and all the work they have put in to managing this time of the pandemic. She also thanked the congregation for their patience, courage and commitment during the pandemic. She offered prayers to those who passed away during the year and to others who have experiences crisis and loss this year.

The following **MOTIONS** were made:

**MOVED** by Debbie seconded by Wendy Broadfoot that all those present who are not members of Fort Garry United Church be given the ability to speak in the meeting and vote on temporal matters. **CARRIED.**

**MOVED** by Debbie seconded by Liz Moore that the annual meeting be adjourned at end of business. No further motion necessary. **CARRIED.**

**MOVED** by Debbie seconded Bev Jacobs that the minutes of the Annual General Meeting of March 15<sup>th</sup>, 2020, and Congregational meetings of October 18<sup>th</sup> and October 21<sup>st</sup> be approved as printed. **CARRIED.**

**MOVED** by Debbie seconded by Dave Horne that all reports (except finance) be accepted with one correction. There was no Nominations report this year. **CARRIED.**

Debbie expressed thanks to all those for their thoughtful completion of their reports.

### FINANCIAL WORDS – LOOKING AT OUR Financial Statements

#### Highlights regarding the Financial Statement:

- Some service contracts were discontinued
- Reduced building utilities expenditure because of the church being closed
- Energizing Committee did a successful Sobey's gift card fundraiser
- Our Mission and Service Commitments to the United Church were met
- Staff salaries were increased as per contracts
- Rentals were down which was a very significant loss of revenue
- Thanks to members for their continued commitment to our finances.
- Thanks to Bob Lamont for his wisdom, mentorship and help in managing our books with Debbie.

**MOVED** by Debbie seconded by Jennifer Lidstone that we accept the 2020 financial statement as presented. **CARRIED.**

#### Highlights regarding the Budget:

Although this is a deficit budget, some factors that will help to minimize this debt are:

- Sobey's fundraisers
- Virtual Concerts
- MB Provincial Bridge Grant of \$15,000 received in Jan-Feb. This is non-repayable.
- Also applied for the small business loan from Federal Govt. It is a credit line with \$20, 000 forgivable if we payback the \$40,000 by December 2022.

**MOVED** by Debbie seconded by Joanne Hunt that the budget for 2021 be approved as presented. **CARRIED.**

Debbie expressed thanks for confidence of the congregation and all efforts to support the work of the church.

### MEETING ADJOURNED

Submitted by Pat Silver, Secretary, Leadership Team

## STATISTICS FOR 2021

**BAPTISM:** *Miriam Stobbe Reimer* May 30  
*Emília Owens* June 13

**REMOVED from MEMBERSHIP:** none

**RECEIVED into MEMBERSHIP:** *David Sanders*

**WEDDINGS:** none



## IN REMEMBRANCE

*Elizabeth (Betty) Gill - January 1*

*Alice Olmstead - January 11*

*Alice Wilton - Feb 21*

*John Robertson - March 14*

*Lois Allison - April 7*

*Caroline Buckley - May 14*

*Charles (Bart) Lamb - July 22*

*Beryl Bingham - November 28*

## **OUTSIDE GROUPS & ORGANIZATIONS**

### **FGUC RENTAL GROUPS IN 2021**

Al-Anon Family Group – new  
Bichitra Bengali Cultural Association of Manitoba  
Diamond Squares (square dance group) – new  
Erika Olson Violin & piano Lessons – new  
Focus Taekwondo  
McCallum Highland Dance School – new  
Red River Toy Lending Library – new  
South Winnipeg Family Information Centre & Dress For Success  
Wildwood AA Group  
Winnipeg Male Chorus  
Winnipeg Sumgim Korean Church  
Winnipeg Toastmasters  
Recitals by various people  
Elections Canada – advance poles & election day  
Compassionate Friends  
Hallmark Movie “Crashing Through the Snow”

### **FGUC GROUPS MEETING**

FGUC Handbell Choir  
FGUC Men’s Discussion Group  
FGUC Choir

### **GROUPS EXPECTED TO RETURN WHEN IT IS SAFE**

Winnipeg New Horizons Band  
WNHB Sax Ensemble

### **GROUPS DISCONTINUED IN 2021**

Lisa Prefontaine  
Shin Budo Kai Aikido  
Weight Watchers

## FINANCIAL SUMMARY

### January 1-December 31-2021

2021—another year that was! We budgeted for a short fall of approximately \$27,000. We continued with virtual worship for the majority of 2021, re-opening to in-person services from September to the end of December. Thanks to provincial grants and approval for a Federal Business Loan, our year end shows a balance of \$54,803.06. That being said, there are funds listed as liabilities and designated from that:

- Syrian Family - \$4627.00
- The Art Project Fund - \$11, 512.00
- Federal Business Loan - \$40,000.00 ( see notes below )

These will continue to be monitored through 2022 and 2023. Taking those amounts into consideration for our year end for 2021, our actual deficit is: -\$1335.47.

We were fortunate to have the majority of our donations continue through PAR and additional amounts donated by generous members as well as some other amounts from our community partners that are renters and were generous as well. Donations from church members through the United Church foundation have been received, as well, as members and their families review their legacies for giving.

We were eligible for a federal business loan of \$60,000, as a result of pandemic options offered by the federal government, interest free, until the end of December 2023. \$20,000 is a forgivable portion of the loan, and repayment of \$40,000 is due by December 2023. Also we received Manitoba provincial bridge grants of \$20,000 over the year, which do not have to be repaid.

In terms of property, we temporarily discontinued service contracts for pest control, Water Direct, Quintex , and lawn maintenance, as well as reduced usage for hydro and water, due to the church being closed. This provided some savings and our caretaker did an awesome job of keeping the church clean and maintained inside and out. A weekend casual caretaker was hired in October 2021, to assist with fall yard clean up, building cleaning and security, as well as potential snow clearing for the winter months. Renewed contracts for Water Direct and Quintex were established when we re-opened for in-person services in September 2021. They are continuing even though in-person services were cancelled at year end. Insurance rates for our building and property increased for 2021 (approximately \$2000.00 ) , as we are part of a new insurance group handled by the United Church.

Our Energizing Generosity team was able to do a virtual Sobey's fundraising campaign in the spring and late fall and were successful in raising amounts eligible to receive the maximum fundraising rebates. Well done! Many thanks to all who participated and made this a success!! A Lenten

challenge was also held, raising \$1800.00. As we celebrated our 100<sup>th</sup> anniversary this year, some donations were received to acknowledge our achievement of this milestone.

Mission and Service donations amounted to just over \$17,474.00. Staff were provided salary increases, as mandated for ministry and also minimum increase for other staff.

Helen Bergen successfully hosted a virtual concert series, however other activities for fellowship such as luncheons, community BBQ, cookie run, craft sale or our annual garage sale were not held, due to the ongoing pandemic restrictions.

Our rental income stream changed during 2021, as Weight Watchers decided not to continue with in-person meetings as well as other groups did not meet in person due to restrictions. Later in the fall some groups renewed their rental agreements, when vaccine requirements were met and in-person meetings were allowed, albeit with limited capacity.

Overall, given the ongoing challenges with pandemic restrictions and changing public health orders, our church has been able to maintain and continue to provide worship and outreach and be sustainable financially. THANK YOU!! TO EVERYONE!! Your commitment to Fort Garry United Church is very much appreciated and we offer gratitude for your ongoing faith by continuing to share not only your financial gifts, but also your personal gifts!!

Thank you to our bookkeepers Andie and Mira for keeping track of everything! And most importantly for me, THANKS AND many VIRTUAL HUGS (XXOO) to Bob Lamont!! I couldn't do this job without his dedication. His gift of time is priceless and his historical input weekly always gives me perspective going forward!!

Our financial statements accurately portray our financial position and our accounting practices and principles are in good order.

We look forward to a successful year in 2022, in-person worship and fellowship, as we pray together for a less restricted and healthy community of faith.

*Grateful to be part of our dedicated faith community, and respectfully submitted,*  
*Debbie Houston, Chair of Finance and Bob Lamont, Treasurer*

12:17 PM

2022-03-02

Accrual Basis

**Fort Garry United Church**  
**Profit & Loss Budget vs. Actual**  
 January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
40000 · Fundraising	0.00	0.00	0.00
40010 · Bequests	1,248.00	400.00	848.00
40030 · Concerts	10.00		
40075 · FGUC Plates	230.00		
40080 · Garage Sale	1,810.00	1,800.00	18,070.00
40105 · Lenten Challenge	19,870.00		
40150 · Sobeys's Cards	0.00	0.00	30.00
40190 · Syrian Refugee	30.00		
40000 · Fundraising - Other	23,198.00	2,200.00	20,998.00
<b>Total 40000 · Fundraising</b>	<b>23,198.00</b>	<b>2,200.00</b>	<b>20,998.00</b>
40500 · Local Offerings	74,016.76	80,000.00	-5,983.24
40510 · Envelopes	59,996.43	3,000.00	56,996.43
40520 · Open Offering	94,892.00	108,000.00	-13,108.00
40530 · Pre-Authorized Receipts (PAR)	26.00		
40540 · Memorial Fund Income	228,931.19	191,000.00	37,931.19
<b>Total 40500 · Local Offerings</b>	<b>228,931.19</b>	<b>191,000.00</b>	<b>37,931.19</b>
46000 · Other Revenue	2,778.15	0.00	2,778.15
46010 · Investment Interest	30,917.75	16,800.00	14,117.75
46030 · Property Rent	150.00	500.00	-350.00
46040 · Funerals	225.00		
46045 · Observer	0.00	1,000.00	-1,000.00
46050 · GST Rebate	350.00		
46055 · Mural	20,000.00	10,000.00	10,000.00
46090 · MB Bridge Grant	700.00		
46095 · All Charities Campaign 2020	55,120.90	28,300.00	26,820.90
<b>Total 46000 · Other Revenue</b>	<b>55,120.90</b>	<b>28,300.00</b>	<b>26,820.90</b>
<b>Total Income</b>	<b>307,250.09</b>	<b>221,500.00</b>	<b>85,750.09</b>
<b>Gross Profit</b>	<b>307,250.09</b>	<b>221,500.00</b>	<b>85,750.09</b>
<b>Expense</b>			
60000 · Ministry and Personnel	1,445.82	1,474.00	-28.18
60010 · Books and Education	1,120.00	2,500.00	-1,380.00
60020 · Honorariums and Gifts	630.94	800.00	-169.06
60030 · Payroll Expense	162,589.86	166,000.00	-3,410.14
60040 · Salaries	36.20	100.00	-63.80
60050 · Travel Expense	491.56	500.00	-8.44
60060 · Worker's Compensation Board	166,314.38	171,374.00	-5,059.62
<b>Total 60000 · Ministry and Personnel</b>	<b>166,314.38</b>	<b>171,374.00</b>	<b>-5,059.62</b>
61000 · Other	1,206.80		
61020 · Interest and Finance charges			



12:17 PM  
 2022-03-02  
 Accrual Basis

**Fort Garry United Church  
 Profit & Loss Budget vs. Actual  
 January through December 2021**

	Jan - Dec 21	Budget	\$ Over Budget
61030 · United Church Annual Assessment	11,229.00	11,229.00	0.00
Total 61000 · Other	12,435.80	11,229.00	1,206.80
62000 · Programs			
62010 · Adult Education and Library	-31.65	100.00	-131.65
62020 · Church Council	0.00	80.00	-80.00
62030 · Communication-Social MD/Website	0.00	780.00	-780.00
62040 · Community BBQ	0.00	200.00	-200.00
62050 · Fellowship	17.72	100.00	-82.28
62070 · Honorarium Y.P.M.	0.00	700.00	-700.00
62080 · Memorial Fund	0.00	0.00	0.00
62090 · Music	640.45	1,000.00	-359.55
62100 · Observer	175.00		
62110 · Outreach- Art Project			
62117 · Youth Programs	90.00		
Total 62110 · Outreach- Art Project	90.00	200.00	-200.00
62120 · Pastoral Care	0.00		
62130 · Social Action			
62135 · Syrian Refugee Expenses	25.00		
62130 · Social Action - Other	1,025.00	200.00	825.00
Total 62130 · Social Action	1,050.00	200.00	850.00
62140 · Worship	732.74	1,000.00	-267.26
62145 · Outdoor Service	22.35		
62150 · Young Peoples Ministry	0.00	50.00	-50.00
Total 62000 · Programs	2,696.61	4,410.00	-1,713.39
62058 · Fundraising Expenses	19,129.00		
63000 · Property			
63003 · Comp. soft ware, licenses, Hard	2,240.25		
63005 · Internet & Cable	3,478.64		
63010 · Heat	8,952.43	7,400.00	1,552.43
63015 · Hospitality	9.99		
63020 · Insurance	10,404.12	10,500.00	-95.88
63030 · Light	6,822.79	6,500.00	122.79
63040 · Office	1,885.97	6,000.00	-4,114.03
63060 · Security	139.82	1,100.00	-960.18
63070 · Service Contracts	6,053.38	10,000.00	-3,946.62
63080 · Water	739.71	1,500.00	-760.29
63090 · Repairs and Maintenance	4,882.43	12,000.00	-7,017.57
63100 · Taxes - Property	743.38	900.00	-156.62
63000 · Property - Other	209.03		
Total 63000 · Property	46,461.94	55,900.00	-9,438.06
66700 · Professional Fees	0.00	0.00	0.00
66800 · Bookkeeping	5,409.30	5,500.00	-90.70

12:17 PM  
2022-03-02  
Accrual Basis

**Fort Garry United Church**  
**Profit & Loss Budget vs. Actual**  
January through December 2021

	Jan - Dec 21	Budget	\$ Over Budget
Total Expense	252,447.03	248,413.00	4,034.03
Net Ordinary Income	54,803.06	-26,913.00	81,716.06
Net Income	<b>54,803.06</b>	<b>-26,913.00</b>	<b>81,716.06</b>

12:15 PM  
 2022-03-02  
 Accrual Basis

**Fort Garry United Church**  
**Balance Sheet Prev Year Comparison**  
 As of 31 December 2021

	31 Dec 21	31 Dec 20	\$ Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Chequing/Savings</b>			
10000 · RBC Chequing Account	44,042.45	0.00	44,042.45
10050 · 60K CEBA Loan	299,228.56	217,945.40	81,283.16
10000 · RBC Chequing Account - Other			
<b>Total 10000 · RBC Chequing Account</b>	<b>343,271.01</b>	<b>217,945.40</b>	<b>125,325.61</b>
10100 · Building Fund #9351	37,022.76	38,155.91	-1,133.15
10200 · Memorial Fund #8285	46,445.39	45,508.40	936.99
10300 · Choir Bank Account	204.51	204.51	0.00
10400 · Petty Cash - Choir	39.35	39.35	0.00
<b>Total Chequing/Savings</b>	<b>426,983.02</b>	<b>301,853.57</b>	<b>125,129.45</b>
<b>Accounts Receivable</b>			
11000 · Accounts Receivable	999.91	0.00	999.91
<b>Total Accounts Receivable</b>	<b>999.91</b>	<b>0.00</b>	<b>999.91</b>
<b>Other Current Assets</b>			
13200 · GST 50%	0.00	359.73	-359.73
<b>Total Other Current Assets</b>	<b>0.00</b>	<b>359.73</b>	<b>-359.73</b>
<b>Total Current Assets</b>	<b>427,982.93</b>	<b>302,213.30</b>	<b>125,769.63</b>
<b>Fixed Assets</b>			
15000 · Furniture and Equipment	2,026.63	2,026.63	0.00
15200 · Buildings and Improvements	3,559,141.60	3,557,830.01	1,311.59
15600 · Land	250,000.00	250,000.00	0.00
<b>Total Fixed Assets</b>	<b>3,811,168.23</b>	<b>3,809,856.64</b>	<b>1,311.59</b>
<b>TOTAL ASSETS</b>	<b>4,239,151.16</b>	<b>4,112,069.94</b>	<b>127,081.22</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Accounts Payable</b>			
20000 · Accounts Payable	1,298.71	-527.74	1,826.45
<b>Total Accounts Payable</b>	<b>1,298.71</b>	<b>-527.74</b>	<b>1,826.45</b>
<b>Credit Cards</b>			
20150 · RBC VISA 3045	0.00	12.00	-12.00
<b>Total Credit Cards</b>	<b>0.00</b>	<b>12.00</b>	<b>-12.00</b>
<b>Other Current Liabilities</b>			
20200 · Accrual Account	-131.25	0.00	-131.25
22000 · Prepaid Expense	297.60	-10,582.55	10,880.15
26000 · M&S collections	25.00	25.00	0.00
26200 · Art Project Fund	11,512.44	11,512.44	0.00
<b>Total Other Current Liabilities</b>	<b>11,703.79</b>	<b>954.89</b>	<b>10,748.90</b>
<b>Total Current Liabilities</b>	<b>13,002.50</b>	<b>439.15</b>	<b>12,563.35</b>
<b>Long Term Liabilities</b>			
27000 · Building Fund - Trust	37,022.76	38,155.91	-1,133.15
28000 · Memorial Fund - Trust	46,445.39	45,508.40	936.99
29000 · Church Choir Funds - Trust	204.51	293.54	-89.03
29120 · Syrian Refugee Trust Fund	4,627.30	0.00	4,627.30
29150 · 60K CEBA Loan	60,000.00	0.00	60,000.00
<b>Total Long Term Liabilities</b>	<b>148,299.96</b>	<b>83,957.85</b>	<b>64,342.11</b>
<b>Total Liabilities</b>	<b>161,302.46</b>	<b>84,397.00</b>	<b>76,905.46</b>
<b>Equity</b>			
30000 · Opening Balance Equity	3,898,800.15	3,903,427.45	-4,627.30
32000 · Unrestricted Net Assets	124,245.49	109,427.46	14,818.03
<b>Net Income</b>	<b>54,803.06</b>	<b>14,818.03</b>	<b>39,985.03</b>

12:15 PM  
2022-03-02  
Accrual Basis

**Fort Garry United Church**  
**Balance Sheet Prev Year Comparison**  
As of 31 December 2021

	<u>31 Dec 21</u>	<u>31 Dec 20</u>	<u>\$ Change</u>
Total Equity	4,077,848.70	4,027,672.94	50,175.76
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>4,239,151.16</u></b>	<b><u>4,112,069.94</u></b>	<b><u>127,081.22</u></b>

**Fort Garry United Church**  
**Profit & Loss Budget Overview**  
 January through December 2022

	<u>TOTAL</u>	
2022 Budget FGUC	<u>Jan - Dec 2022</u>	
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
40000 - Fundraising		
40010 - Bequests	\$	-
40030 - Concerts	\$	1,000.00
40150 - Sobey's Cards	\$	3,000.00
40000 - Fundraising - Other	\$	-
<b>Total 40000 - Fundraising</b>	<b>\$</b>	<b>4,000.00</b>
40500 - Local Offerings		
40510 - Envelopes	\$	50,000.00
40520 - Open Offering	\$	10,000.00
40530 - Pre-Authorized Receipts (PAR)	\$	120,000.00
<b>Total 40500 - Local Offerings</b>	<b>\$</b>	<b>180,000.00</b>
46000 - Other Revenue		
46010 - Investment Interest	\$	-
46030 - Property Rent	\$	25,000.00
46040 - Funerals	\$	500.00
46050 - GST Rebate	\$	1,000.00
46090 - MB Bridge Grant	\$	-
<b>Total 46000 - Other Revenue</b>	<b>\$</b>	<b>26,500.00</b>
<b>Total Income</b>	<b>\$</b>	<b>210,500.00</b>
<b>Gross Profit</b>	<b>\$</b>	<b>210,500.00</b>
<b>Expense</b>		
60000 - Ministry and Personnel		
60010 - Books and Education	\$	1,474.00
60020 - Honorariums and Gifts	\$	2,500.00
60030 - Payroll Expense	\$	800.00
60040 - Salaries	\$	166,000.00
60050 - Travel Expense	\$	100.00
60060 - Worker's Compensation Board	\$	500.00
<b>Total 60000 - Ministry and Personnel</b>	<b>\$</b>	<b>171,374.00</b>
61000 - Other		
61030 - United Church Annual Assessme	\$	10,407.00
<b>Total 61000 - Other</b>	<b>\$</b>	<b>10,407.00</b>
62000 - Programs		
62010 - Adult Education and Library	\$	100.00
62020 - Church Council	\$	80.00

**Fort Garry United Church**  
**Profit & Loss Budget Overview**  
 January through December 2022

	<u>TOTAL</u>
2022 Budget FGUC	<u>Jan - Dec 2022</u>
62030 - Communication-Social MD/Webs	\$ 780.00
62040 - Community BBQ	\$ 200.00
62050 - Fellowship	\$ 100.00
62070 - Honorarium Y.P.M.	\$ 700.00
62080 - Memorial Fund	\$ -
62090 - Music	\$ 1,500.00
62120 - Pastoral Care	\$ 200.00
62130 - Social Action	\$ 200.00
62140 - Worship	\$ 1,000.00
62150 - Young Peoples Ministry	\$ 50.00
<b>Total 62000 - Programs</b>	<b>\$ 4,910.00</b>
63000 - Property	
63010 - Heat	\$ 8,094.00
63020 - Insurance	\$ 13,000.00
63030 - Light	\$ 7,107.00
63040 - Office	\$ 6,000.00
63060 - Security	\$ 1,100.00
63070 - Service Contracts	\$ 12,600.00
63080 - Water	\$ 1,854.00
63090 - Repairs and Maintenance	\$ 12,000.00
63100 - Taxes - Property	\$ 900.00
<b>Total 63000 - Property</b>	<b>\$ 62,595.00</b>
66700 - Professional Fees	\$ -
66800 - BookKeeping	\$ 5,500.00
<b>Total Expense</b>	<b>\$ 254,786.00</b>
<b>Net Ordinary Income</b>	<b>-\$ 44,286.00</b>
<b>Net Income</b>	<b>-\$ 44,286.00</b>



PHOTO ALBUM

