

**First Presbyterian Church**  
Annual Meeting for the Year 2022

Opening Worship and Devotions

Appointment of a Recording Secretary

Approval of the Agenda

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New Business

Expression of thanks

Adjournment

Closing Prayer

## Minutes of the Annual Meeting for the Year 2021

Date of Meeting: February 27, 2022

12:00 pm Attendance: Total 28: In person 22, Video Conferencing 6

In person:

Chair: Rev. Joyce Yanishewski, Interim Moderator

Treasurer: Beth Stewart

Secretary: Sandra Allan

Joan Anderson

Deborah Broll

Muriel Brown

Lorne Clifford

Ruth George

Sharon Irwin

Cyril Johnson

Ian Kinsman

Evelyn Konrad

Henry Konrad

Debbie Linkletter

Rod MacKay

Marion McCreadie

Alvin Miller

Marilyn Miller

Don Murray

Joyce Nystrom

Linda Rydholm

Jeannine Verdenik

Video Conferencing:

Bobbie Cassella

Terry Cassella

Evelyn Kinsman

Cheonglo Lee

Kathleen Ott

Carol Wehrstedt

1. Opening: Rev. Joyce opened the meeting with a prayer.

2. Appointment of Secretary:

**Motion:** That Sandra Allan be appointed Secretary for the 2021 Annual General Meeting.

Moved: B.Stewart

Seconded: J.Verdenik

Carried

3, Memorial List:

A moment of silence and a prayer recognized those members who have passed away since the last AGM:

Patricia Brown, Valerie Calder, Gareth Evans, Tom McCreadie

4. Acceptance of the Agenda:

-Under New Business add

a. Sale of the buildings to the Hosanna Karen Baptist Church (HKBC), as two weeks notice was given , by email and phone, prior to the meeting

**Motion:** That the Agenda be accepted as amended.

Moved: D.Murray

Seconded: J.Verdenik

Carried

5. Approval of Minutes of previous Meeting: (p. 2-5)

**Motion:** That the minutes of the Annual Meeting for the year 2020 be approved.

Moved: D.Broll

Seconded: R.George

Carried

6. Non-Financial Reports:

These are on pages 6-11. There were no questions concerning the reports.

**Motion:** That all Non-Financial Reports for 2021 be received.

Moved: D.Murray

Seconded: L.Clifford

Carried

## 7. Financial Reports:

## a. Memorial Fund Report p.12

**Motion:** That the Memorial Fund, indicating a balance of \$9,300.76, be received.

Moved: R.MacKay                      Seconded: I. Kinsman                      Carried

**Motion:** That the Board be given access to sufficient funds (to \$3000) from the Memorial Fund, to buy 2 new electric ranges for the kitchen, to be used for congregational functions and fund-raising opportunities.

Moved: B.Stewart                      Seconded: R.MacKay                      Carried

## b. Presbyterian Sharing Allocation p.12

**Motion:** That the Presbyterian Sharing Allocation of \$8,495 for the year 2022, be accepted.

Moved: B.Stewart                      Seconded: L. Rydholm                      Carried

## c. Mission Account Report p.13

**Motion:** That the Mission Account Report, indicating total assets of \$703.48, be received.

Moved: D.Linkletter                      Seconded: J.Verdenik                      Carried

## d. Balance Sheet p.14

**Motion:** That the Balance Sheet, as at Dec.31,2021, indicating total assets of \$759,272.45, be received.

Moved: B.Stewart                      Seconded: I.Kinsman                      Carried

## e. Revenue &amp; Expenses 2021 p.15-17

**Motion:** That the Revenue & Expenses Report for the year 2021, indicating an Income Loss of \$8,411.61, be received.

Moved: B.Stewart                      Seconded: L.Clifford                      Carried

## f. Proposed Budget 2022 p.15-17

**Motion:** That the Proposed Budget for the year 2022, indicating a Net Income of \$29,721.50, be approved.

Moved: B.Stewart                      Seconded: L.Rydholm                      Carried

## g. Income Loss Five-Year Comparison p.18

This chart has been provided for comparison purposes. Incomes have been negative for the last 7 years.

**Motion:** That, for next year's Annual Report, the Envelope Secretary and the Roll Clerk prepare a 3-year comparison chart, of members, contributing members, and offering income.

Moved: B.Stewart                      Seconded: R.MacKay                      Carried

Beth was thanked for the clear presentation and explanation of the Financial Report and Proposed Budget.

## 8. Sale of buildings to the Hosanna Karen Baptist Church

First Pres. Committee: Rev. Joyce Yanishewski, Deb Broll, Lorne Clifford, Don Murray, Jeannine Verdenik

Rev. Joyce explained that there have been meetings between our committee and representatives of the HKBC. The congregation has been kept informed of what has been discussed. The intent has always been to walk side-by-side in these discussions.

The 4 main choices would be:

1. keep all as is
2. sell the manse only
3. sell on the open market
4. sell to the HKBC

Rev. Joyce explained the implications of each of these suggestions. She explained the involvement of the Presbyterian Church in Canada.

**Motion:** To proceed with negotiations to sell the church and the manse to the Hosanna Karen Baptist Church for \$350,00. The intent is to follow through as per the proposal presented on Jan.9, 2021.

Moved: R.MacKay                      Seconded: I.Kinsman                      Carried

Vote: 23 For

- 1 Against: L.Rydholm "in favour of selling the properties outright to the HKBC, but not in favour of First Presbyterian Church providing a mortgage or 'debt owing'. "
- 3 Abstain

Rev. Joyce unwrapped a parcel which contained a quilt, made by our congregation, and presented to Knox Presbyterian Church in Lloydminster in 2001. This was a project through the 127<sup>th</sup> General Assembly. The church has closed and so the quilt was returned to us. It will bring back memories for many in our congregation.

Rev. Joyce thanked the Session, the Board and each person in the congregation for the caring manner in which they are dealing with important decisions and changes. She also expressed gratitude for how she has been welcomed by our congregation.

Rev. Joyce, in turn, was thanked for her wisdom and compassion.

**Motion:** That we do adjourn the AGM at 1:35 pm.

Moved: C.Johnson                      Seconded: M.McCreadie

## NON-FINANCIAL REPORTS

### Interim Moderator's Report

The story for the year of 2022 was the sale of the church, manse, and property of First Presbyterian to Hosanna Karen Baptist Church (HKBC). Much time and energy were put into this work to help facilitate the transfer of ownership of the property between the churches, from individuals who served on the team named to meet with the Karens, to the Board of Managers and the Session. What became known as the Property Team, included Lorne Clifford, Jeannine Verdenik, Deb Broll, Don Murray, and myself. This group met with representatives from HKBC on numerous occasions as the details of the sale were worked out and coordinated. The team itself reported back to the Board and the Session. After many long months of perseverance by all, including our lawyer, Rosa Carlino of Cheadles and her team, the sale came to a close on Friday August 26<sup>th</sup>. A joint service between HKBC and First Presbyterian was held on Sunday August 28<sup>th</sup>. The service was one of joyful affirmation that the right decisions had been made when the congregation agreed to this sale in February of 2022, but of course was not without grief as an era was now past.

We are grateful to the Karen Congregation as First continues to be welcomed and able to worship every Sunday morning in the sanctuary as well as use the building to serve the needs of those who participate in the activities that happen throughout the month as part of the congregation's work and fellowship. These gatherings include card playing, craft and conversation, mission study, and Jam Sessions. Many things about the church building continue to feel safe and familiar, still there are also visible changes as the sanctuary, hall, and rooms are customized to fit with the needs and worship of HKBC.

Worship continues to be ably led by a rotation of leaders. We give thanks for Rev. Bert Vancook who provides a service of communion the first Sunday of most every month. Also, thanks are given for Rev. Kerry McLaughlin and Marion McCreadie who also provide services on a regular basis. Lorne Clifford, was part of that rotation for much of 2022. Rev. Jeff Andrews, and elder from Lakeview, Will Newton, provided back up when necessary. Though there is gratitude for their leadership, there are still gaps in the work of the ministry. I am available to provide pastoral care as and when needed. A special thank you to Cheonglo Lee for work and learning as she took on the responsibilities as pianist and a wonderful welcome back to Carol Wehrstedt who, as of the fall, has taken on two Sundays a month as organist.

First Presbyterian still faces many conversations and challenges as we look to the coming year. At the Congregational meeting held on September 18<sup>th</sup> it was evident that many were tired and so a decision was made by the Session, based on the discussion at that meeting, to wait until early spring of 2023 to start in on the much-needed work by the congregation to determine the future story for First. The goal for 2023 is for the congregation to be able to come to a decision together as to what path should be taken. 2022 was an intense and full year for the Board of Managers and I give thanks for the due diligence of Jeannine Verdenik, Beth Stewart, Sandy Allan, Linda Rydholm, and Lorne Clifford. And to the elders on Session, Rod MacKay, Ruth George, Debbie Linkletter, Cheonglo Lee, Cyril Johnson, and Lorne Clifford, I give my deepest thanks for your guidance, understanding, patience, and support. Your leadership is often unseen and unsung. Your commitment to the people of this congregation is truly filled with love and hope.

To you the congregation, I give my thanks for the support and welcome I continue to experience as I work with and among you. I do not come to you as an expert, or with answers, but with a willingness to hear

you and help you come to a place of recognition of where God is leading and finally to some decisions as to the direction or course of action that you, the congregation, will take.

Please know that I come to First Presbyterian as interim moderator appointed by the Presbytery of Superior, but with no other agenda than to be there for you as I am able. I care about the needs of both the congregation and you who are the individual members of the congregation. I welcome calls and conversations about your life and that of the church. I pray that together we will determine what God is calling this congregation to do and be able to do it with passion, love, and an abundance of grace.

May God’s blessing go with us,

Rev. Joyce Yanishewski

### Roll Clerk Report for 2022

January 1, 2022	80
Received	1
Transfer out	1
Baptism	0
Removed by death	2
Removed by Session	7
December 31, 2022	71



### Fellowship

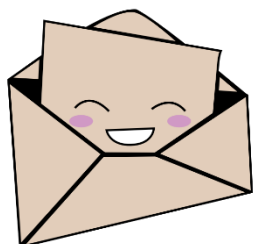
Now that COVID restrictions have been lifted, activities have started up!

- ❖ Jam Sessions were held the first and third Sunday. Numbers have been low but everyone attending is having a good time. We hope to start up again in March.
- ❖ Craft and Conversation meets the second and fourth Friday at 1:00 p.m. in the John Currie room. This group organized the Share the Warmth where our knitting projects are donated to community groups. This year we took items to Mission to Seafarers, Grace Place, Care Bus, Gathering Place and Undercover Project. Join us for an afternoon of chatting and crafting!
- ❖ Cards group meets the first and third Monday afternoon.
- ❖ Mission Study used Stories of Mission as their study guide. We learned about mission work done by the Presbyterian Church.
- ❖ Our first coffee hour after worship was held in December. It has been a long time since we have had fellowship time and plan on doing it once a month.

Please check the weekly calendar for times and contact information for these events. Everyone is welcome to join.

Ruth George, Fellowship Committee

## Envelope Secretary's Report



Financially, you will see that we ended the year with a lovely positive balance. This is a result of the sale of the church buildings to the Hosanna Karen Baptist Church.

Following is information that you need to know about envelope offerings. You will notice that the user numbers are decreasing, and this results in a steadily declining envelope offering amount.

PAR (Pre -Authorized Remittance) numbers are included in all totals.

	2020	2021	2022
# of Envelope Users	64	54	43
Contributions	\$91,264.88	\$68,652.46	\$57,886.98

The average contribution is \$1,346.20. 16 are above, 27 are below

The median contribution is \$1,200. Half of donations are above, half are below

Of the 43 users, several are in senior's facilities, and several more are no longer able to attend or work at functions.

Of the 64 in 2020, many have, for various reasons, chosen not to return after the Covid shutdown. The remaining few represent those we can count on for monetary and physical contributions. Sadly, this does not present an encouraging picture for the future of the church.

Respectfully submitted,  
Sandra Allan, Envelope Secretary

## Board of Managers Report – 2022

2022 was a year of challenge, opportunity and change for First Presbyterian Church. The Board met regularly throughout the year to ensure the building and finances of our congregation were maintained, while working collaboratively with Session to develop and implement measures to ensure the sustainability of our congregation.



This work included implementing the congregational decision to sell our church building to the Hosanna Karen Baptist Church, ensuring that our congregation would continue to have access to the building for worship and congregational activities. This work included extensive work to clean and organize the church in advance of the sale.

The sale of the buildings resulted in a \$345,000 payment to our congregation. These proceeds have been placed in GICs and funds will be available to meet whatever plan the congregation decides on.

In December, at a joint meeting with Session it was determined that in the absence of the requirement to manage property and buildings, that the Board of Managers be formally dissolved, and a new structure be developed by which to provide financial data and recommendations to Session.

Greatest thanks to the Board members who led an enormous amount of work over the past several years. Jeannine Verdenik, Chair, Beth Stewart (treasurer), Sandy Allan (secretary), members Linda Rydholm and Lorne Clifford and of course our Interim Moderator, Joyce Yanishewski.

The coming year will bring new challenges and opportunities for our congregation.

Please pray that we can move forward individually and collectively in faith, kindness and stewardship.

Respectfully Submitted,  
Board of Managers

### Treasurer's Report

2022 was a year where First was able to finish the year in the black (where operating income was more than expenses). We haven't seen that situation for a few years.

We had some expenses associated with the buildings, particularly the manse, before they were sold. Many thanks to those volunteers who worked on the manse and also in cleaning/organizing the church in order for the sale to go through. Our expenses could have been much higher if we had had to contract out all the work.

The Mission revenue was extraordinary this year, considering that no mission projects were chosen for 2022 as we attempted to attain financial stabilization. The congregation continued to support PWS&D, particularly in answer to the call for the Ukraine Crisis. (see p. 9)

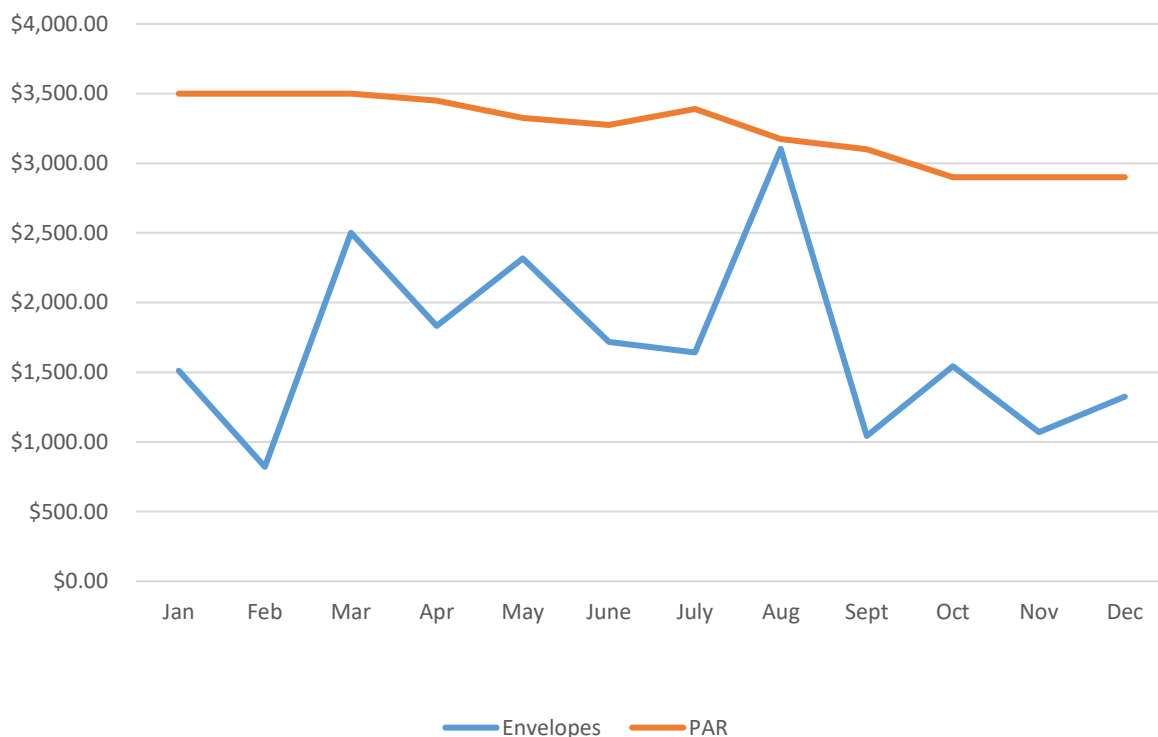
The Memorial Fund was used to replace two stoves in the kitchen which will allow continued fellowship activities for both congregations. (see p. 10)

The proposed budget for 2023 was generated using the last six months of revenue/expenses information. You can see the pattern of givings by reviewing the chart on page 9. Going forward, without the expense of a full time minister and the buildings, the congregation will be in a favourable financial situation **if** revenue remains stable.

Respectfully submitted,  
Beth Stewart  
Treasurer



Sunday Offerings (bottom line) & PAR (top line)



## FINANCIAL REPORTS

Mission 2022 Financial Report	
<b>Revenue</b>	
PWS&D (107856619RRR0001)	940.00
PWS&D -- Ukraine crisis	4,077.00
	\$ 5,017.00
<b>Disbursement</b>	
PWS&D	\$ 5,017.00
Remaining in separate account	\$678.17

**Proposed Mission Projects 2023**

Underground Gym

Doctors Without Borders

Thunder Bay Food Bank

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\$2,500.00

**Presbyterian Sharing Allocation**

Together we support ministry in Canada. Generous gifts made to Presbyterians Sharing make it possible for The Presbyterian Church in Canada to partner with presbyteries (synods, when applicable) and local ministries to support initiatives across the country. Funds support a wide range of initiatives – from encouraging and equipping renewing congregations; to supporting inner city, Indigenous, refugee, urban and remote ministries in Canada; to creating new worshipping communities that proclaim the gospel in exciting ways. Through these ministries, we are able to participate in God’s mission together and proclaim Christ’s love, hope, faith and grace in the world God loves.

**Five Year Review**

	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Suggested Allocation	12,642.00	9,394.00	9,437.00	10,002.00	8,495.00
Approved by Congregation	12,642.00	7,000.00	7,000.00	5,000.00	8,495.00

**Presbyterian Sharing Allocation 2023**

Suggested by the Presbyterian Church in Canada	\$ 8,997.00
Suggested by the Session and Board	\$ 8,997.00

**Memorial Fund Financial Report 2022**

<b>Balance as of Dec 31, 2021</b>	\$ 9,300.76
<b>Revenue</b>	\$ -
<b>Expenditures</b>	
Two kitchen ranges	\$ 2,075.87
<b>Balance as of Dec 31, 2022</b>	\$ 7,224.89

**First Presbyterian Church**  
Balance Sheet As at 12/31/2022

<b>ASSET</b>		<b>LIABILITY</b>	
<b>Assets</b>		<b>Liabilities and Member Equity</b>	
Cash on Hand	200.00	Accounts Payable	
Copperfin C.U.-Operating	14,608.54	Income Tax Payable	40.00
Copperfin Savings-Special Funds	379,170.98	CPP Payable	46.38
Credit Union Shares	196.28	EI Payable	30.76
Term Deposits	0.00	Pres. Church Pension Payable	0.00
Short Term Deposits	0.00	Pres. Group Ins. Payable	0.00
Total Current Assets	394,175.80	Total Current Liabilities	117.14
Furniture & Equipment	0.00	HST - 5%	-1,749.38
Church Building	0.00	HST - 8%	-4,585.81
Manse Building	0.00	Total Long Term Liabilities	-6,335.19
Land	0.00	<b>Total Liabilities</b>	<b>-6,218.05</b>
Total Capital Assets	0.00		
<b>Total Assets</b>	<b>394,175.80</b>		
		<b>EQUITY</b>	
		<b>Member's Equity</b>	
		Equity- beginning of year	366,872.12
		Gain/Loss sale of property	-324,312.54
		Surplus/(Deficit)	0.00
		Total Equity	42,559.58
		Current Earnings	357,834.27
		<b>Total Equity</b>	<b>400,393.85</b>
		<b>LIABILITIES AND EQUITY</b>	<b>394,175.80</b>

**First Presbyterian Church**

Five Year Income & Expenses & 2023 Budget Projection

	2018	2019	2020	2021	2022	2023	
<b>REVENUE</b>							Proposed Budget
Envelope Offering -- Operating	39,661.53	34,140.28	39,796.00	39,707.98	16,083.71	16,000.00	
Envelope Offering -- Mission	4,349.00	4,190.00	765.00	110.00	2745.00	3,500.00	
Envelope Offering -- Pres Sharing	2,133.00	2,310.00	2,000.00	1,850.00	700.00	600.00	
PAR offering -- Operating	34,768.00	35,963.00	34,218.00	38,473.00	37,000.00	32,700.00	
PAR Offering - Pres Sharing	2,505.00	805.00	2,245.00	1,395.00	400.00	550.00	
PAR offering --Mission	1,475.00	2,200.00	775.00	600.00	1,250.00	1,500.00	
Roof Fund (all sources)	20,108.60	40,128.72	19,313.05				
CanHelps -- Operating				1,275.53	601.50	650.00	
Open	10,475.85	3,268.04	2,854.00	475.46	1,099.20	100.00	1
Sunday School	96.16	43.85	1.00				
Initial/Easter/etc	5,207.00	3,424.00	1,102.00	200.00			
Donations from user groups	2,930.00	1,873.50	1,870.00	1,760.00	1,070.00	-	
Fundraising Event revenue	6,385.05	4,743.40	1,945.35	465.00	901.40	-	
Interest Earned & Misc Rev	327.75	389.70	739.34	104.38	7,047.68	100.00	2
Manse Rent				2,000.00	9,000.00	-	
Bell Canada Rent	6,600.00	6,600.00	6,600.00	7,260.00			
Sale of Property Revenue					355,094.22		
Transfer other account	6,689.19	275.00				678.17	
<b>TOTAL REVENUE</b>	<b>143,711.13</b>	<b>140,354.49</b>	<b>114,223.74</b>	<b>95,676.35</b>	<b>432,992.71</b>	<b>56,378.17</b>	
<b>EXPENSE</b>							
<b>Salaries</b>							
Interim Moderator				6,000.00	7,200.00	7,200.00	
Minister's Stipend	43581.3	44384.07	45,363.03	34,530.75			
Minister's Prof. Development		1225.38		1,000.00			
Housing Allowance				1,600.00			
Pulpit Supply	600	1350		2,895.00	8,184.96	9,700.00	3
Secretarial	9294.99	8669.44	6,330.86	3,334.37	6,988.96	7,950.00	4

FIRST PRESBYTERIAN CHURCH (THUNDER BAY)

Cleaner	2944.07	3211.52	1,310.08	206.47	252.20	-	
<i>Employer Contributions</i>							
Health and Dental	4759.52	4767.12	4,862.16	3,719.52		-	
Church's Portion of Pension	5864.65	4696.68	4,718.76	5,000.76	3,821.88	4,500.00	5
CPP/EI Expense	3556.29	4001.51	3,577.76	5,328.06	1,062.55	900.00	
<i>Other</i>							
Organist/pianist	4925	4850	1,100.00	875.00	2,925.00	3,200.00	
Choir Director	300	100					
<b>Total Remuneration Expenses</b>	<b>75,825.82</b>	<b>77,255.72</b>	<b>67,262.65</b>	<b>64,489.93</b>	<b>30,435.55</b>	<b>33,450.00</b>	
<b>Ministry within the Congregation</b>							
Music/copyright	237.00	237.00	141.00	134.00	73.00	75.00	
Worship Committee	668.59	446.37	405.22		87.21	100.00	
Christian Education	253.64	239.62				-	
Donation/sponsorship		141.25				-	
Fellowship Committee	180.41	40.95	45.45	15.82	34.81	75.00	6
<b>Total Ministry within the Congregation</b>	<b>1,339.64</b>	<b>1,105.19</b>	<b>591.67</b>	<b>149.82</b>	<b>195.02</b>	<b>250.00</b>	
<b>Ministry outside the Congregation</b>							
Benevolent Fund	100.00					-	
Synod & Presbytery Allocation	2,571.50	1,890.00	1,863.45	808.00	731.00	1,290.00	
Presbyterians Sharing	12,642.00	7,000.00	7,000.00	5,000.00	8,495.04	8,997.00	7
Mission Projects					5,017.00	4,000.00	8
Mission support -- HKBC						3,600.00	9
<b>Total Ministry outside the Congregation</b>	<b>15,313.50</b>	<b>8,890.00</b>	<b>8,863.45</b>	<b>5,808.00</b>	<b>14,243.04</b>	<b>17,887.00</b>	
<b>Church Building Expenses</b>							
Church Heating	5,926.90	5,138.90	5,069.43	5,212.12	5,390.23		
Church Water	1,459.21	1,162.98	1,091.44	1,079.40	1,267.94		

FIRST PRESBYTERIAN CHURCH (THUNDER BAY)

Church Telephone	2,152.26	1,731.97	1,695.06	1,301.20	1,286.76	
Church Hydro	1,210.61	1,308.78	1,351.25	1,184.63	1,430.11	
Church						
Repairs/maintenance/elevator	2,129.91	1,562.57	1,829.08	1,806.61	1,404.57	
Cleaning Supplies	347.69	463.30	714.88		-	
Snow Removal/yard maintenance	456.83	1,163.50	833.73		268.01	270.00
<b>Total Church Building Expenses</b>	<b>13,683.41</b>	<b>12,532.00</b>	<b>12,584.87</b>	<b>10,583.96</b>	<b>11,047.62</b>	<b>270.00</b>
<b>Capital Expense (Roof)</b>		<b>56,410.10</b>	<b>30,849.00</b>			
<b>Manse Building Expenses</b>						
Manse Heating	1536.1	1421.44	1,446.75	1,466.42	1,007.75	
Manse Water	1006.45	1221.35	1,296.56	1,228.28	1,494.08	
Manse Telephone	548.05	534.66	529.01	374.34		
Manse alarm monitoring	317.53	244.08	244.08	244.08	61.02	
Manse Hydro	1165.27	1030.46	862.07	1,026.75	1,138.64	
Manse Repairs	111.46	451.91		10,180.78	982.15	
Manse Property Taxes	841.78	821.79	803.35	817.98	624.99	
Manse rent transferred to HKBC					1,000.00	
<b>Total Manse Building Expenses</b>	<b>5,526.64</b>	<b>5,725.69</b>	<b>5,181.82</b>	<b>15,338.63</b>	<b>6,308.63</b>	-
<b>Administrative Expenses</b>						
Legal Professional Expense					5,309.57	
Fundraising Expense	2,186.00	112.83	109.38		124.30	-
Advertizing	262.50		95.88	66.10		
Bank Charges	167.50	208.25	172.00	198.59	162.00	150.00
Cash under		5.02		2.04	-	
Insurance	3,443.04	3,775.68	4,822.20	5,272.56	5,654.88	2,768.04
Office Expenses & postage	1,293.57	961.48	887.86	1,389.24	1,032.83	1,300.00
Gift (Thank you)					40.00	
Transfer to Mission or Memorial	11,096.08	2,485.93	688.45	710.00		
Transfer to Hosanna Karen Baptist					605.00	
<b>Total Administrative Expenses</b>	<b>18,448.69</b>	<b>7,549.19</b>	<b>6,775.77</b>	<b>7,638.53</b>	<b>12,928.58</b>	<b>4,218.04</b>

FIRST PRESBYTERIAN CHURCH (THUNDER BAY)

<b>Total Expenses</b>	<b>\$ 130,137.70</b>	<b>\$ 169,467.89</b>	<b>\$ 132,109.23</b>	<b>\$ 104,008.87</b>	<b>\$ 75,158.44</b>	<b>\$ 56,075.04</b>
<b>Net Income</b>	<b>\$ 13,573.43</b>	<b>-\$ 29,113.40</b>	<b>- 17,885.49</b>	<b>-\$ 8,332.52</b>	<b>357,834.27</b>	<b>303.13</b>
Income, Not Including Roof Or Sale Revenue/Expense	-\$ 6,535.17	-\$ 12,832.02	-\$ 6,349.54		8,049.62	

NOTES:

1. Includes funds designated for Ukraine Crisis
2. \$7,000 for manse repairs rec'd
3. \$185/week + plus travel if applicable
4. Based on living wage of \$19.70 (calculated for Thunder Bay by the Ontario Living Wage Network Nov 2022)
5. Based on % operating revenue from 2020 and will continue to participate until we can apply .... for a payment exemption when the pulpit is vacant for 48 months
6. Includes expenses for coffee hour fellowship, cards, etc.
7. Based on a % of operating revenue from 2020
8. Assumes \$2,500 Mission committee suggestion plus continued PWS&D support
9. \$300/month to support work of Hosanna Karen Baptist congregation