



BULLETIN

GRACE MEMORIAL BAPTIST CHURCH JANUARY 2026



Messages this month

WELCOME TO A NEW YEAR AND A NEW SERIES OF MESSAGES. This month we will begin a journey through the book of Romans. The great poet Samuel Taylor Coleridge said he thought Paul's letter to the Romans "is the most profound book in existence." Romans has been changing lives from the day it was written until today. Over the next few months, we'll explore this deep and thoughtful letter section by section as we seek to deepen our own faith and experience of God.

We look forward to a variety of music during the month from; Julie Probert, the Grace Worship Team, and Erma Hawkes with the Grace Church Choir.

MESSAGES

Jan 4	Dear Romans (Pastor Peter Lohnes)
Jan 11	What's the Problem? (Pastor Peter Lohnes)
Jan 18	What's the solution? (Pastor Peter Lohnes)
Jan 25	Following Abraham's Faith (Ragnar Oborn)



THANK YOU for the continued support of the Greener Village Food Bank! Donations are received the first Sunday of the month, please drop them off in the Welcome Centre (big white box) or during the week at the office (9 AM—4 PM).

NEW TO GRACE? If this is your first or second time coming to Grace, welcome! We would love to meet you and get to know you. The pew in front of you should have a yellow Connection Card. Please fill it out and drop it in the one of the offering boxes as you exiting the sanctuary. Check out our website gracememorial.ca for updates, services and much more.

GRACE MEMORIAL BAPTIST CHURCH

536 Northumberland St, Fredericton, NB E3B 3K8

Telephone: 506-458-8527 **Email:** office@gracememorial.ca

Web: gracememorial.ca **FB:** @gracememorialbaptist

YouTube: Grace Memorial Baptist Church

Senior Pastor
Community Engagement Pastor
Pastor of Seniors Visitation
Choir Director
Organist/Accompanist
Church Office Administrator
Custodian

Rev. Dr. Peter Lohnes
Rev. Jim Bae
Rev. Dr. Scott Dunham
Erma Hawkes
Julie Probert
Lisa Melanson
Vonda Johnson

GRACE WEEKLY PRAYER GUIDE JAN 4-11

At Home: Heather Fletcher-Switzer, Teddy & Claire Randall, Rose Marie Patterson, Marg Pollock, Shirley Pierpoint, Sheila Martin, Dorothy Barrieau, James Rankine, Erma Hawkes, Lisa Lohnes, Gerry Crouse, Sylvia Dykeman

Eden Retirement Villa: Hazel Ridley

Shannex: Gregory Nickerson, David Ridley, Mavis Hallett, Lawrence Steeves

Windsor Court: Sherrie Evans

GRACE CHILDREN'S & YOUTH MINISTRIES Please pray for the month of January :

- Please pray we are thankful for our experiences of this past year, and hope for opportunities to grow in love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness, and self-control. We ask that you pray for relationships with God to grow closer in 2026, **being deliberate** in seeking out Gods' presence. Pray that we create habits that glorify God, such as setting time each day to read the bible and to be reflecting and talking with God in prayer.
- Leaders, volunteers, kids, youth, and parents as they get over the hustle and bustle of Christmas that they may have a renewed energy and transition back into routine smoothly.

Thank you for praying for our children & youth as they grow in CHRIST

PRAYER MINISTRY is always available and welcomes your prayer requests. Please send them by email to Kathleen Brewer at kbrewer168@gmail.com or by phone 506-449-0848. New members are always welcome.



PRAYER MINISTRY TEAM Looking for someone to pray with confidentially with you? A member of the Prayer Ministry Team will be available after worship each Sunday at the front of the sanctuary. You will then be accompanied to the Prayer Room for privacy. (available after in person services)

GOING TO HOSPITAL? Even though limited visiting is now open in Horizon Health facilities, clergy and pastoral care people no longer know whether a particular person is in hospital or not. If you find yourself or a loved one in the hospital and desire a pastoral visit, please let family or a friend contact the church office so that we can be an encouragement and support.

UPCOMING BIRTHDAYS & ANNIVERSARIES

Feb 1 Lee Evans
Feb 2 Danielle Schriver
Feb 3 Alice Jones
Feb 6 Adrian Thompson
Feb 5 Evan Schriver & Rev. Jim Bae
Feb 8 Kris (Kyoungsil) Nah & Randi Corey
Feb 16 Shirley Pierpoint

Feb 24 Ronald Hawkes & Lisa Melanson
Feb 25 Valerie Thompson
Feb 26 Sarah Beattie
Feb 27 Ed Corey & Isaac Dunham
Feb 28 Judy Corey & James Monteith

If you do not see your celebration date and would like it to be added, please contact the office.



SEEKING NOMINATIONS FOR 2026 The Leadership Board has started the nomination process for the 2026 year and welcome your input as they seek the people God is calling to leadership roles within the congregation. Nominees will be voted on at the **Annual Congregational Meeting** on **Sunday, Feb 22, 2026**. As you prayerfully consider these needs, you can submit suggestions and nominations in a written note or email to a member of the Leadership Board (Emilio Ancheta, Phil Clark, Ragnar Oborn, Adebola Afolabi Sanni, Betty Ann Taylor or Pastor Peter Lohnes) or through the church office.

At present we are seeking nominations for:

- ◆ **Leadership Board:** This Board meets monthly and is responsible for mission, vision and policy development and oversight of the Senior Pastor.
- ◆ **Fellowship Ministry Coordinator:** This person coordinates ministries which foster opportunities for fellowship and welcoming people. The oversee ushers, Greeters, and food related ministries.
- ◆ **Worship Ministry Coordinator:** This person coordinates the various ministries that facilitate congregational worship including music ministries, media and sound teams, communion and worship planning.
- ◆ **Discipleship Ministry Coordinator:** This person oversees the various ministries related to growing disciples of all ages and gives oversight to such ministries as Sunday morning Grace Kids, Grace Youth, Grace Groups and other young adult, family and adult programs.



Craft Group Join us every second week, starting **Tues, Jan 6th** in the Parlour at 1:30. Anyone is welcome. Bring your own project, example knitting, crochet, quilting. Contact person is Dale Sproull 506-454-0247.



MIDWEEK WINTER PRAYER LUNCHES Join us Wednesdays from Noon to 1 PM, starting **Wednesday, Jan 14th** for a time of lunch and prayer. Each week we will spend the first 30 minutes

nourishing the body with a light lunch of soup and bread (no dessert), and then the second 30 minutes nourishing our souls in prayer. We will aim to be done on time to get you back to work or on with the rest of your afternoon. No cost, no praying experience necessary, and no one will be put on the spot. Everyone is welcome to join us in this special season of prayer.

40TH FREDERICTON CHRISTIAN MEN'S RETREAT ~ FEBRUARY 6TH - 8TH, 2026



All men are welcome to join us from **February 6-8th** from (Friday evening to Sunday lunch) at Circle Square Ranch Snider Mountain. Peter Beckwith will be the theme speaker. Grace Memorial Worship Team has been providing the music for this event since 2009! Great food, fellowship, worship, bible study, small groups, and private time. More information will be available soon including registration.



ANNUAL GENERAL BUSINESS MEETING ~ 1PM, SUNDAY, FEB 22ND

This annual congregational meeting is on **Sunday, Feb 22** at **1 PM**. This is an important moment to **CELEBRATE** some of the amazing things God has done in the past year and anticipate ministry opportunities in this new year. We'll review reports from 2025, make decisions on plans and budgets for 2026, and vote on leaders for the next year. We'll have lunch after worship and then start the meeting in the Family Centre at about 1 PM, with a zoom option available for those who are unable to attend in person. Anyone is welcome to attend, although only members are able to vote.

Please have reports in by **Wednesday, Jan 21st**. If you have any questions, please contact the office.

Thank you!

UPDATE FROM THE PASTORAL SEARCH TEAM: The Pastoral Search Committee had its first meeting in December to get organized. The committee, as chosen by the congregation, consists of Emilio Ancheta, Emily Castellon, Philip Clark, Scott Dunham, Adebola Afolabi Sanni, Evan Schriver, and Ray Schriver. Emilio has been designated as the administrative contact person, that is the primary contact person for correspondence. The committee decided to have a rotating chairperson, each person taking the lead in turns when the committee meets. They reviewed the current job description and made some minor adjustments the most significant of which was recommending a change to the job title to hopefully give a little more clarity for those considering the position. The committee is suggesting using the title Pastor of Youth and Family Ministries. They believe this title will be easily recognizable for candidates, while still emphasizing that the position will focus on children, youth and young adults. Please be in prayer for the team as they meet again this month and begin the process of advertising the position and seeking candidates. Ask God to help the committee to be spiritually discerning and to be preparing the heart of the right person for the position.

WANT TO DIVE DEEPER INTO ROMANS? Messages through the winter will be focusing on the letter to the Romans. To gain a little more insight check out some of these video series on RightNow Media. Simply input the title into the search bar to find the one you are interested in.

Don't have a RightNow Media account? It's free through our Grace Memorial Subscription. Scan the QR



code with your phone or go to the website at <https://app.rightnowmedia.org/join/gracememorial> to begin your free subscription today.

- ◆ **The Book of Romans (J.D. Greear)** JD Greear goes through the letter to Romans verse by verse exploring how Paul defines the Gospel and its implication for the Christian life. The series is in two parts (Romans 1-7 and Romans 8-16). Each part has eleven sessions and each video is about fourteen minutes. J.D. is the author of numerous books and studies, and the lead pastor of the Summit Church in North Carolina. He holds a PhD. from Southeastern Baptist Theological Seminary.
- ◆ **The Greatest Chapter in the Bible (Laurie Short)** Set against the back drop of modern Rome, in this study, Laurie explores the content of Romans chapter 8. The study consists of eight sessions of about four minutes each. Laurie Short is a speaker, author and graduate of Fuller Seminary with over thirty years of ministry experience.
- ◆ **Romans—Beautiful Word Series (Jada Edwards)** In this eight-session Bible study, Jada brings the clarity that we need for what the gospel is and how we live it out. Romans is a deep dive into doctrine, not for knowledge's sake, but for life change. She explores Paul's articulation of our faith and what it looks like in practice: how we love people, how we make decisions, how we live in community, and how we foster unity. Jada Edwards is author, Bible Teacher and pastor for women's ministries and worship.
- ◆ **Bible Backroads—The Romans (David Stotts)** Dave explores the scripture, history, geography, archaeology, and impact of Paul's letter to the Romans in the New Testament. Dave uses a collection of monitors, maps, animations and artifacts, to bring the letter to life along with onsite teaching throughout the Mediterranean region. Designed for all ages, BIBLE BACKROADS™ is fun, fast-paced, and educational, encouraging families to dig deeper into the Biblical accounts together. Dave has over two decades of experience in media production and making documentary films that are fun, fast-paced, content-rich, allowing students to learn the history that has shaped our world, the Bible, and the Christian faith.



WELCOME TO 2026! We are starting the new year off with many opportunities to support and get involved at Grace. Whatever fits your ministry style and needs, we are sure there is something for everyone! Maybe even try something new? These ministries are an outreach and source of fellowship to both our Grace Family and families in our community. They are about growth, faith, and community. **How can I help?** We are in need of more volunteers to help keep our programs alive and thriving. If Grace wants growth, we need volunteers to help work in our kids and youth programs, which will continue to grow our Grace Family. This includes: Grace Youth (Fri nights) and Grace Kids (Sun morning). For programs to thrive, you **need** three different types of volunteers! See below for a volunteering ministry that fits your style. If you are still unsure how you can get involved, please contact Pastor Peter Lohnes or the office.

How can I help?

- 1. THE BALL OF ENERGY** This person runs around, loves talking, and is willing to try something new. We use these people to help direct work with the youth or children. Usually with Games, activities, acting and more.
- 2. QUIET & STEADY** This person is there and ready to listen. They might not always want to run around, but they're willing to be there and help out. They bring mature energy and are a vital part of the group, as they often connect to the more shy and quiet children.
- 3. BACKSTAGE CREW** This person may not always want to work with anyone else but wants to be involved. They're great at setup, cleanup, paperwork and anything in between, but they maybe don't want to be in the limelight or can't always be there week to week. They are vital in ensuring things get done in time and that rules are followed!

OUR CHILDREN & YOUTH programs thrive when we have all different age ranges, backgrounds, and marital statuses represented in our leaders. It's important to show the next generation people living for Jesus in all different stages of life; as leaders and volunteers, we teach people about Jesus through our words, and our actions. We show these children and youth Jesus's love in how we live, how we choose to speak, the media we take in, and how we interact with those around us. And of course, snacks are **always** welcome!

If you are interested in blessing this ministry, please contact Peter Lohnes at pglohnnes@yahoo.ca.

NURSERY Located conveniently off the Welcome Centre, infants and toddlers from birth to age 5 find a wonderful place of care and love in our nursery suite during Sunday services. We ask that an adult be present.

GRACE KIDS Children in K to Gr 5 will begin in the worship service with the whole community. Midway through the service, children are invited to follow our volunteers to the Family Centre for an age-appropriate program.

Grace Youth Resuming **Friday, Jan 9th**, join us weekly on Fridays from 7- 9 PM, this high-energy community of middle and high school students meets from the beginning of September to Mid-June. We focus on helping students to think more deeply about what God is saying to us in His word and helping them to form their own opinions about Christ. New youth are always welcome! Please contact Peter Lohnes at graceyouthfredericton@gmail.com.

 **WELCOME CAFÉ** an important ministry of fellowship which provides opportunity for us to connect with one another each week. A team of two people each Sunday will make coffee and tea. The schedule is flexible, you can serve for a week or two or several weeks. Watch for more information in the future. Please contact the office.

 **PICKLEBALL** Join us weekly in the gym for Beginners on Sundays at 2:30-4 PM or for Intermediates on Tuesdays 6:45-9 PM. For Beginners, it will be training, teaching basic skills and how to play and understand the game. Questions please contact Pastor Jim Bae; Jimbae3@gmail.com.

 The **LIBRARY** is located in the Family Centre. The Library will now be open to have **unlimited access**. Check out our great selection of fiction, children's books, self-help, reference, and current topics. There are used bible study books with leader manuals and past WMS books available.

If no one is in the Library, just sign your name and the book on the sign-out paper, or sign the card at the back of the book and leave it on the desk. Also on Sunday mornings, there will be a selection of circulating books in the Welcome Centre on the rolling cart and in the book shelves, which you can sign out in the same manner. Donated books in good condition are welcomed. We hope to get all ages reading and using our great Library.

 **FERNE SEWELL WMS**, TBA meetings are the 4th Thursday until June. **Our Mission Statement:** Partnering to serve Christ in communities at home and around the world, learning, and growing together. Meetings consist of a devotional, prayer time, a program often with a guest speaker, business meeting, and a social time. Our group is open to all ladies in our church of all ages.

 **Grace Church Choir** Resuming **Thursday, Jan 8th**, on Thursdays @ 7:00 PM. The Grace Church Choir provides a wonderful opportunity for those who love to sing to become part of Grace's music ministry. Open to new members and former members, Teens welcome. Rehearsals are in the Choir Room. Contact the Choir Director, Erma Hawkes 506-457-1015 or the office.

Marilyn's Melody Choir (in loving memory of Marilyn Crisp) rehearse in the Family Centre before our Sunday services from 9:30-10:00 AM, for all school-aged children. Singing and playing melody chimes for the Lord, the fun resumes **Sunday, Jan 11th**.

For further details regarding these opportunities for Grace Winds & Strings and the Harding Smith Memorial Handbell Choir, please email Julie: julieprobert2@gmail.com.



A HEART-FELT THANK YOU to Pastor Peter and all our wonderful ushers and helpers for the December Advent Festival: Dale and Mel Sproull, Ed and Randi Corey, Gerry and Betty-Anne Taylor, Patsy and Blair Burke, Ruth Sherwin, Lori and Ray Schriver. You all worked so hard, guiding people around the building, collecting and counting the offering and answering questions, laying out refreshments etc... You were amazing!

Thank you also to our media and sound tech volunteers: Kate Thompson, Kevin Beattie, Emilio Ancheta and Andrew Crisp, who set up lyrics and made everything run smoothly.

Thank you to Wanda and John Curtis for serving tea and coffee for all. Thank you to Vonda who spent considerable time this week setting out chairs and helping me with the set up. And lastly to Lisa, who was able to skillfully reformat the program and made it look just beautiful. Together, we generated approx. **\$6,000** for the local food banks and it was so wonderful to see and hear a packed out church singing carols all together. This was a huge undertaking and wouldn't have been possible without you! In grateful thanks, Julie Probert

Grace Groups **BECAUSE EVERYONE NEEDS A LITTLE MORE GRACE IN THEIR LIFE** Grace Groups are about creating opportunities for healthy friendships and to deepen one's spiritual life. Generally consisting of 8-12 people, there are a wide variety of groups beginning in January for **2026**. Some are meeting in homes, some at the church, and some will meet on-line (Zoom). Some groups go throughout the year and do a few different studies together, other groups go for just 6 to 8 weeks on one specific topic or theme. Meetings can include socializing, refreshments, a study or group-discussion, and a time to share prayer concerns and needs. Getting connected with others in a Grace Group will enable you to take a break from the busy demands of everyday life and invest in what is really important: your relationship with **God and your relationship** with the people around you. There is something for everyone, no matter your age or experience. All groups are open to adding new members. For more information, please contact Pastor Jim at jimbae3@gmail.com or the office at office@gracememorial.ca.

START DAY/TIME	NAME OF GROUP/LEADER	MEETING PLACE	STUDY	GROUP PARTICIPANTS
Jan 12th , on Mondays @ 1 PM	LEV'L Lisa Lohnes	Church Parlour	Cont. with the Listening Hearts Study	All ladies welcome.
Jan 12th , every other Monday @ 6:30 PM	The Monday Night Group Nancy Thompson	Church Parlour	Book of Revelation with videos by Dr Tony Evans	All ages.
Jan 12th , Every other Monday @ 7:00 PM	Kevin Beattie & Ryan McWilliams	Zoom	Topical	Post -Secondary to Retirement.
Jan 13th , on Tuesdays @ 6:30 PM	Rita Monteith & Janet Howland	Rotation of homes	Cont. Book of Hebrews Study by Paul LeBoutillier	Mostly Age 50 Plus.
TBA , Tuesdays @ 7:00 PM	Rev. Peter Lohnes	Church Parlour	TBA	All ages.
Jan 13th , Every other Tuesday @ 7:00 PM	Ed Corey	Zoom	Book of Hebrews	All ages.
Jan 21st , 1st & 3rd Wednesdays @ 7:00 PM	Rev. Jim Bae	Church Parlour	GriefShare, lessons	All ages.

**BUILDING A COMMUNITY OF GRACE;
A CHRIST CENTERED MOSAIC**
MANY PEOPLES—ONE COMMUNITY



Visit our Facebook site
@gracememorialbaptist for
more pictures.



Happy 60th Anniversary GMBC



2025
SENT Team
Dominican
Republic



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One Body Many Members Spring Retreat



SCHEDULE FOR GRACE JANUARY 2026

Sun, Jan 4 ~ Communion & Food Bank

Worship service, Sa	10:30 AM
Pickleball, gym	2:30-4 PM

Tues, Jan 6

Craft Group, Par	1:30 PM
Pickleball, gym	6:45 PM

Wed, Jan 7

Worship Team, Sa	7:00 PM
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Thurs, Jan 8

Grace Church Choir, Choir Room	7:00 PM
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Fri, Jan 9

Grace Youth, gym, FC	7:00 PM
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Sun, Jan 11

Marilyn's Melody Choir, FC	9:30-10:00 AM
Worship service, Sa	10:30 AM
Pickleball, gym	2:30-4 PM

Mon, Jan 12

LEVL, GG, Par	1:00 PM
Thomas & Brunswick Hall, Shannex service	2 PM & 3 PM
Prop & Fin Team, BR	5:00 PM
Monday Night Group, GG, Par	6:30 PM

Tues, Jan 13

Pickleball, gym	6:45 PM
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Wed, Jan 14

Prayer Lunch, FC & Par	12:00 PM
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Thurs, Jan 15

Grace Church Choir, Choir Room	7:00 PM
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Fri, Jan 16

Grace Youth, gym, FC	7:00 PM
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Sun, Jan 18

Marilyn's Melody Choir, FC	9:30-10:00 AM
Worship service, Sa	10:30 AM
Pickleball, gym	2:30-4 PM

Mon, Jan 19

LEVL, GG, Par	1:00 PM
Connection Team, BR	4:30 PM

Schedule continues on to the next page

Rooms: Sanctuary; Sa, Parlour; Par, Welcome Centre; WC, Family Centre; FC

Grace Groups; GG (see chart)

Sun, Jan 4

Ushers: 1 Mel Sproull
2 Patsy Burke
3 Blair Burke

WC Greeter: Dale Sproull

Media: Arturo Castellon

Prayer Team:

Sun, Jan 11

Ushers: 1 Afolabi Sanni
2 Daniel Corrier
3 Shade Oyedepo

WC Greeter: Carol Jarvis

Media: Kate Thompson

Prayer Team:

Sun, Jan 18

Ushers: 1 Ray Schriver
2 Bob Walton
3 John Curtis

WC Greeter: Paul & Sonya Melanson

Media: Arturo Castellon

Prayer Team:

Sun, Jan 25

Ushers: 1 Eric Smith
2 Ed Stairs
3 Gerry Taylor

WC Greeter: Carolyn Power

Media: Kate Thompson

Prayer Team:

A HUGE THANK YOU to our Grace family for the amazing support and donations of clothing and blankets for Under the Tent, the Second Chance men's clothing collection, and the overnights bought through the Buy A Night shelter campaign.

Also a special shout out to those who keep our church looking beautiful inside and outside all year long.

A heartfelt thanks to our many volunteers who give so much of their time and energy throughout the year. Thank you!

Cont. SCHEDULE FOR GRACE **JANUARY 2026**

Tues, Jan 20

Craft Group, Par	1:30 PM
Pickleball, gym	6:45 PM

Wed, Jan 21

Prayer Lunch, FC & Par	12:00 PM
GriefShare, Par	7:00 PM

Thurs, Jan 22

Grace Church Choir, Choir Room	7:00 PM
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Fri, Jan 23

Grace Youth, gym, FC	7:00 PM
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Sun, Jan 25

Marilyn's Melody Choir, FC	9:30-10:00 AM
Worship service, Sa	10:30 AM
Pickleball, gym	2:30-4 PM

Mon, Jan 26

LEVL, GG, Par	1:00 PM
Monday Night Group, GG, Par	6:30 PM

Tues, Jan 27

Pickleball, gym	6:45 PM
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Wed, Jan 28

Prayer Lunch, FC & Par	12:00 PM
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Thurs, Jan 29

Grace Church Choir, Choir Room	7:00 PM
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Fri, Jan 30

Grace Youth, gym, FC	7:00 PM
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WAYS TO GIVE AT GRACE



Thank you for your faithful giving. There are three primary methods of giving to Grace:

In-Person Offering: As you enter the sanctuary there are Offering Boxes just inside each door. Drop your offering into one of these boxes at worship. Or drop your donation off at the church office during office hours (9 am-4 pm Monday to Friday.)

Pre-Authorized Debit: You can set up an automatic withdrawal from your account to Grace. There are various options for time(s) of the month. See T.J. Smith (Treasurer) or contact the church office for the forms to set-up your giving.

E-Transfer: Send e-transfers using the email address: treasureratgrace536@gmail.com. Please clearly indicate in the message section how much you are giving to particular funds. (Ex: Current, Missions, Building, Benevolent, Easter)

OPPORTUNITIES TO GIVE AT GRACE

There are 4 primary funds to which people designate offerings:

Current – The Ministry of Grace. This fund supports everything we do as a congregation.

Missions - Supporting our Ministry Partners: This fund supports our donations to our partners such as Canadian Baptist Ministries (around the world) Canadian Baptists of Atlantic Canada (Atlantic Provinces), Baptist Chaplaincy in the hospitals, Greenhill Lake Camp, Acadia Divinity College, Crandall University, and more.

Building – Major Property Repairs: This fund is used to help with major repairs to the church building such as a roof.

Benevolent – People in Emergency Need: This fund is used to help congregants and community people when they are facing a financial crisis for whatever reason.

**MONTHLY FINANCIAL STATEMENTS
ARE AVAILABLE FOR PICK UP IN THE FOYER**

Financial Summary as of November

CURRENT ACCOUNT	48 Sundays
Regular Offering	\$233,343
Loose Offering	456
Initial Offering (Envelopes)	65
Easter	6,395
Thanksgiving	6,540
Christmas	330
Summer Camp Registrations	7,525
Rentals	25,615
Miscellaneous	5,340
Total Current	\$285,609
Less: Expenditures	-321,187
Ending Deficit for Period	-35,577
Surplus at Beginning of Period	32,874
Deficit at End of Period	-2,704
MISSIONS ACCOUNT	
Target for Year (Regular)	36,958
Target for (Thanksgiving)	2,500
Target for (Christmas)	0
Target Total	41,458
Actual Offerings (regular)	35,222
Actual Thanksgiving	3,555
Actual Christmas	0
Actual Total	38,777
Shortfall from Target	-2,681
BUILDING ACCOUNT	
Regular Offerings	8,579
Less Expenses	36,945
Ending Deficit for Period	-28,365
Surplus at Beginning of Period	32,689
Surplus at End of Period	4,323