



Zion United Church 2025 Annual Report



Zion United, 2315 Pleasant Valley Blvd. Armstrong, B.C. V0E 1B0

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End of Year Pastoral Letter: Reflecting, Shining, and Growing Together



Dear Friends and Family of Zion United,

As we reach the summit of another year, we find ourselves in a moment of pause—much like Moses on the mountain in Exodus 34:29-35. In the quiet heights of reflection, our communication leadership has been looking back at the winding paths we’ve traveled through 2025 as we prepare this report and cast our gaze forward to the horizon of a New Year.

The Glow of the Mountain

When Moses descended from his time with the Divine, the Scriptures tell us his face shone with a light he didn’t even realize he carried. That radiance was not for him alone; it was a testament to the presence of God meant to be shared with the whole community.

At Zion, we’ve spent this year “polishing” our reflection of that light through hard work and renewal. We see that shine in the fresh paint on our walls, the removal of the old chimney, and the installation of new water heaters and energy-efficient stoves. We’ve prepared our hearts and our office space to welcome our new student minister, and we’ve revitalized our building to create safe, warm spaces for our “little ones” to grow. From the shores of Mackenzie Camp to our own sanctuary, the “shine” of Zion is found in these tangible acts of stewardship.

A Rural Hub for the North Okanagan

Our vision is expanding beyond the walls of Pleasant Valley Blvd; we are becoming a vital rural hub for the North Okanagan. Just as our Good Food Box volunteers nourish the body, Zion is positioning itself as a “soul-hub”—a center for connection and sustainable ministry. By hosting Acoustic Coffee Houses and fostering deep community connections, we ensure the warmth of our “mountain-top” experiences reaches every corner of our rural landscape.

Looking Forward to 2026

As we enter the landmark 100th anniversary year of the United Church of Canada, let us carry our light down into the valleys. May we continue to “be the church” by:

Lifting each other up: Through the **Policy Board**, providing the strong infrastructure and ministerial support needed for our community to thrive.

Cultivating new seeds: Through the **Operations Board**, tending to the faith and service that grows within our newly renovated spaces.

Ensuring sustainability: As a **Congregation**, all of us together and beyond, using our facilities to remain a beacon of hospitality for generations to come as we have also lost our loved ones. Forever, we light a candle for them.

On a personal note, as we look to the future, we also hold a moment of transition in our hearts. My friend in ministry, Robin, is relocating to the Island. I will surely miss him and his family, and we send them with our blessing as they carry their own light to a new community.

Finally, I want to express my deep gratitude to my **M&P team**. They have been so kind and good to me, providing the support that allows me to serve you best. Thank you for being the hands, the feet, and the radiant face of God’s love in Armstrong.

With Hope, Peace, Joy, and Love,

*Rev. Hati
Zion United Church, Armstrong*

Operational Board Chair 2025 Annual Report

2025 has been an adventure for our newly formed Board. Our team works well together and supports one another as and when needed.

The Chairs of each committee are:

- | | | |
|----|--|--------------------|
| 1. | Music ministry – Joey Minshall, Chair | report pages 8-10 |
| 2. | Communications – Yvonne Meyer, Chair | report pages 16-17 |
| 3. | Pastoral Care – Wilma Koersen & Lorraine Powell Co- Chairs | report page 13 |
| 4. | 1st Third Ministry – Maureen MacDonald, Chair | report pages 11-12 |
| 5. | Christian Education team – Hati, Chair | page 3 |
| 6. | Co-treasuer & grant writer – Leona Harrison | report pages 22-23 |
| 7. | Outreach – Marj Bailey, Chair | report page 15 |
| 8. | Recording Secretary – Marnie Kyle | |

The Anniversary Committee did a great job reminding us of the history of the last 100 years of the United Church of Canada. Providing some social opportunities and a very special weekend.

The CGIT Alumni reunion was another success as folks from other areas joined with the Zion planning committee to reminisce and celebrate CGIT. They even had a Vespers service prior to Christmas.

There was a lot of work, and hopefully lots of laughs, making new connections and reconnecting with friends from years gone by.

There have been many events and concerts in this past year. Thank you to the congregation and our public for the ongoing support and encouragement.

There are many thoughts and ideas to make our church a sustainable church and ministry, and there will be challenges and hopefully we are up to those challenges! We have honoured the past in 2025 and now it's time to look forward to what the next 100 years can be as we try to bring our visions into a reality.

Respectfully submitted
Marj Bailey, Chair

Pacific Mountain Region Representative:

As the PMR representative for Zion United Church, I attended the Annual General Meeting of the Region in Nanaimo May 29 – June 1, 2025.

The keynote speaker for this conference was Stephanie Spellers, an Episcopalian Bishop from New York City. She has written several books, but the one which was the reference for her talks was *The Church Cracked Open*. The subtitle of this book, “Disruption, Decline, and New Hope of Beloved Community” indicated what she talked about in her three keynote speeches. She spoke of decline in the mainstream churches and the resultant closing of many churches which has accelerated over the past few decades. Using Statistics from Canadian census and national church studies, she talked of the predicted decline and possible demise of the organised churches in Canada – particularly the United church of Canada -as we know them. Her description of the “cracked church” as she describes it now, led to her pointing out that when something is cracked, that is how the light gets in. The future of churches is dependent upon the light getting into our beings. This light is demonstrated by living the commandment of Jesus to “Love your neighbour as yourself” and using this as the basis for all of our actions, both within our churches and in our communities at large.

The usual businesses of an AGM were carried on throughout the days of the meeting as well as eating and visiting with other delegates. To me, visiting with other delegates is among the highlights of the AGM as we get to compare notes with people of other churches on our situations, what we are doing in our churches and our communities. We do some grieving for churches which have closed, and share ideas which we celebrate.

During the past year, many committees of Zion have contacted PMR directly for information relevant to their committee. Also- Rev Hati Mvundura is on the Executive of the PMR at this time.

*Respectfully submitted,
Louise Burton*



Ministry and Personnel Committee

The Ministry & Personnel Committee {M&P} is a mandatory committee required by the bylaws of the United Church of Canada. It is responsible for supporting, overseeing, and supervising ministry personnel and lay staff. This committee acts under the guidelines of the Manual of the United Church of Canada and the M&P Handbook. We provide resources and support for the staff and the community of faith with respect to any issue affecting staff of our church, including ministry personnel and lay employees. We work to provide a healthy, positive and safe environment for all who belong to the community of Zion United.

There are three distinct roles this committee has the responsibility to carry out.

1. **Consultive and supportive role** - to gather and share ideas
2. **Healthy Relationship role** – help ministry personnel, lay employees and members and adherents of the congregation to build positive and trusting, healthy relationships. We work to ensure the opportunity where constructive feedback can be offered and received in a positive way.
3. **Supervisory role** – overseeing and monitoring the effectiveness of staff in relation to the community of faith and to communicate with the governing boards or councils of the congregation.

As well as communication with our own congregation we have the responsibility to stay in touch with the Pastoral Relations committee of the regional council. This Regional council for us is the Pacific Mountain Region and our representative is Kathy Davies. Kathy continues to be an available resource for Zion and offers this committee much support.

Another relationship that this committee can nurture is between itself and the other committees of the church. We will continue to work with committees and support the committee work as the congregation continues developing our Sustainable Ministry Plan. Supporting these committees as they carry out the work of our church will be included in our focus. We will also be available to take on a leadership role in the nurture of our congregation as we journey in discovering how we continue to grow and provide support to each other in the present.

If members or adherents of the community of faith have concerns, these can be shared in signed correspondence with the committee. The issues will be considered confidentially by the M&P committee, who will recommend action if required.

Presently serving on this committee are Dalynn Kearney, Doreen Stuebing, Isobel Kay, Eleanor Henn and Maureen MacDonald.

Askew's Gift Cards 2025

Once again the sale of Askew's Gift Cards has been a successful fund raiser. Our profit of 7 percent on our sales provides us with at least \$350 per month. Both church and community members take this opportunity to purchase cards in denominations of \$20, \$50 and \$100. Many find the cards useful for shopping locally or for giving as gifts. The cards are available at church on Sundays or by calling Eleanor Kiefer at 250-546-8195 or her replacement to place an order. They can be paid for with cash, cheque to Zion United Church or etransfer using the following link: zionunitedarmstrong-bc@gmail.com Please indicate the etransfer is for Askew's cards.

The cards can be used at all 5 Askew's stores and they do not expire.

Thank you for continuing to support this worthwhile fundraiser.

*Submitted by,
Eleanor Kiefer*

Men's Breakfast 2025

We are happy to report that the Men's Breakfast event is still carrying on after many years of meeting. A group of 10-12 men from both Armstrong and Enderby churches meet on the third Friday of the month {excluding July and August} at 8 am for a time of fellowship and sharing a good breakfast. A suggested fee of \$10 per person provides the groceries needed to buy the ingredients for a full breakfast and any money that is left at the end of June is given to Mackenzie Camp. This year there was enough money to also make a donation to Zion United Church. All the men pitch in to participate by shopping, cooking, planning and cleaning up after the event.

As 2025 was the 100th Anniversary of the formation of the United Church in Canada the men's group was asked to host a Pancake Breakfast in June for the church and community. This was a great success and appreciated by many.

I am pleased to have Rod Gilmer and Dave Gerein on the team to help me with the organization of the monthly gathering. All men are welcome to attend the breakfasts.

*Submitted by,
Wayne Kiefer*

PANCAKE BREAKFAST
ALL ARE WELCOME
Saturday, June 7
Pancake Breakfast 8 - 11 a.m.
hosted by the Men's Breakfast Group
Come and join us as we celebrate the 100th Anniversary of
the United Church of Canada.
Zion United Church
2315 Pleasant Valley Blvd., Armstrong, BC



Donations gratefully accepted

Sanctuary tours to
see upgrades and
changes.



Saturday
afternoon - free
time to visit

Music Ministry Zion United Church 2025 Year End Report

Licensing – a major achievement of 2025 was getting set up with OneLicense. Thanks to Bev for taking care of that, and for staying on top of reporting our song use over the year.

New projector – this is making a big positive difference in our ability to present music/video during service, as well as the benefit of much more visually appealing service support.

Piano maintenance – our grand piano in the sanctuary was serviced and tuned on September 8, 2025, with very satisfactory results. It has been maintained regularly (i.e., keeping humidifier topped up with distilled water) - thanks to Leona for providing initial instruction. The piano orientation on the stage area was changed ‘by accident’ in the fall, and has not been changed back (on purpose). The old wooden bench was repaired (thank you Properties!) after a hinge came loose. A replacement bench (adjustable for height, with storage, and a padded seat) is in the budget for 2026, along with a dolly so that the piano can be safely and much more easily moved as needed.

Budget – Leona reports that in 2025 the music team was on budget for leadership; over budget for supplies, likely to do with OneLicense annual fee. Budget numbers have been revised for 2026.

Choir – many music related experiments were tried over the year, some successful, others less so. Several “choir chats” were held over the year, ongoing efforts to get ‘on the same page’ regarding purpose, shared values, and time and energy commitment.

Gifts of Music – these were many and varied this year, albeit not presented weekly, including: choir ‘anthems’; Bev/Joey/Diann and guitar trio; Bev/Joey/Wendy a cappella; Bev piano solo; Leona and Dave duet (x2 in August and December); guest musicians Juanita Austin & Jim (April), and Kampana Bells (May); some ‘live teaching’ segments (e.g., Hosanna 2-part song taught on Palm Sunday) It became clear early in the year (March) that preparing weekly Gifts of Music by the choir is not sustainable. There is lots of room for additional variety in presentation of GoMs going forward.

Weekly music for Sunday services – thanks to Leona for providing a great deal of guidance in choosing music, and identifying resources for music selection, in the early months of the year. Thank you to both Bev and Leona for their ability and willingness to ‘take turns’ accompanying services as needed. Thank you to Hanny Kooijman for ably accompanying on djembe, as appropriate. Several percussion instruments were added to our collection over the year.

New hymnal Then Let Us Sing (TLUS) was finally published and we purchased 3 accompanist editions, and acquired 3 choir copies, gratis, before they went out of stock. The (coming soon?) ability to project music and lyrics onscreen as part of Sunday service is much anticipated. We have just begun learning music from TLUS, that will continue steadily in 2026. A bulk order of TLUS ‘choir edition’ will be made for any congregation members who wish to have their own personal copy.

Meetings:

Meeting with Reverend Hati: this happened a few times over the year. Originally, much info was funnelled thro Admin Asst (because Bev is also on Music team); since November-ish, I have been able to meet more regularly with Hati personally, which is hugely appreciated and much more effective.

Meeting with Music Team: Bev, Leona and I met regularly over the year, in person and on Zoom using MacKenzie Camp's Zoom account, thanks to Dalynn for access

Meeting with M&P: this occurred once early in the year (April?) to review the music leadership job description, and then again in the autumn (Sep?) as a check-in. I suggested/requested some edits to the job description for clarity; awaiting updated job description. Invited/requested attendance of Maureen from M&P at choir "chat" Jan 9.26

Meetings with Operation Board: as required

Some particular successes of 2025:

Black History Month February

Armstrong Light Up carollers – community engagement

Armstrong Rec Fair singers – community engagement

"Pop Up" Community Choir – an experiment with a positive outcome, 20+ singers participated in learning and presenting Morning Has Broken on Easter Sunday. I have a goal to repeat a "pop up choir" experience in the coming year, no date or timeline decided yet

Reconciliation - I was pleased with choir presentation of Mother Earth, Our Mother Birthing on Reconciliation Sunday in September, and A Wendat Carol during Advent/Christmas celebrations



Some missed opportunities:

Peace Builders Gathering, Enderby, mid-September – not enough singers available

Carol Fest hosted by St Joseph Anglican mid-December – not enough singers available

Additional activities:

-worked with Diann and Leona to provide singalong music and accompaniment for Zion's

Harvest Dinner October 24

-Bev and I took part singing and accompanying, Music as Ministry workshop led by

Rev Juanita Austin November 8

-attended UCC online prayer vigils for Palestine x2 – heard some beautiful music

Support and Resources:

Additional assistance and guidance: reached out to two friends on the coast, both of whom are leaders of music ministry in their churches, to talk about 'how to do this job, ask about licensing, and discuss various challenges.

Online: joined/follow Facebook pages 1- Music United and 2 - United Church of Canada

Attended two workshops, noted below:

- 1 - UCC Music Matters weekend workshop. Participated online. Audio quality issues made it less than optimal, musically, but I did manage to catch some information sessions that were interesting and useful. 2026 Music Matters is in Calgary AB April 23-26, I am considering participating in person.
- 2 - PMR Leadershift day in Kelowna. Participated in person. Pleasant company and a good amount of singing. Attended breakout sessions to do with decision-making processes and values-driven management. Learned about leadership resources available on PMR website

Loving God, Great Creator – thank you for this gathering of friends and musicians, to think and work together for the music ministry of Zion United Church.

Raise the desire in us to be strong, confident musicians, united in purpose, and kind partners in creating harmony. Help us remember to be thankful for all the growth opportunities that you provide. Keep us patient as we grow together as an ensemble, and individually.

May we have the wisdom and discipline to see everything that we do as both a gift from you, and an offering to you, to each other, and to the community around us.

Surround us with your peace, your wisdom, your patience and love. Amen

Respectfully submitted, January 30, 2026

Joey Minshall



First Third Ministry Report 2025

First Third Ministry is with and for people, who are in the first of life's three stages: people from birth to mid 30's, including families of all makes and shapes and sizes. This committee will work to inspire those in the first third of their life to live Christlike lives of justice, hope and compassion in the world. This statement is what the Pacific Mountain Region's First Third ministry has posted on their site. In 2025 Zion created a First Third committee to look at and explore this ministry here and within our community.

We hosted the Pacific Mountain Region First Third executive in September. This workshop included participation from other churches within the Okanagan. All conversations and brainstorming revolved around First Third Ministry and possibilities of looking again at the Highway 97 Corridor Ministry. In our reflection of the gathering we were excited to explore this ministry in our church and community. We deeply appreciated the leadership from Pamela, Tasha and Sarah from the PMR. This weekend was the beginning of ongoing conversation and participation in other First Third Ministry events in our area. Camping is included in this First Third Ministry, and we also shared of our space with a couple camp meetings and events.

We served yummy Sundaes for Sunday at coffee time one Sunday in September. In the month of October, we hosted a pumpkin carving event in our hall. Four families joined us. 9 kids creating their pumpkins, doing Halloween crafts and enjoying all the yummy treats. On Halloween we participated in the Annual Trick and Treat trail organized by the Chamber of Commerce. We had 5 vehicles with trunks loaded with candy to share with the kids and youth that stopped by the church yard to share their costumes and smiles. We had lots of candy and still needed to do an emergency run to grab more. We did run out {note for next year – we need more}. As a committee we felt these were very worthwhile community event to participate in. We have notes for changes and additions for next year.



The committee created “At Home Kits” for 6 families in Armstrong, Enderby and Lumby for the season of Advent and Christmas. The kits included coloring pages, ideas for a Christmas home scavenger hunt, instructions, t-lights and weekly readings to create an Advent wreath for their family, Christmas word searches and fill in the words related to the season. A coloring book telling the story of Christmas was tucked in. We had very positive feedback on the kits.

We have started to create the Kids space in the sanctuary. Fair to say it is a work in progress. We will continue to add to the space with a small library. It is our vision and intention that this space will be welcoming and safe for children. On the table throughout Advent and Christmas were coloring pages, activity sheets and books related to the liturgical season. We will continue to provide activities and crafts for the kids. We certainly have been questioned as to why are we creating this space when we have no kids? And why put it at the front of the church – our reply – so kids will be part of worship and welcomed the first time their family comes to Zion to see who and what we are about. The questions although can be difficult are promising as conversations about children and youth are happening among the people in the congregation.

In the fall we submitted a grant application to the Provisions Grant Foundation to acquire funding to support our visions and programs. We were very fortunate to receive \$5,500.00. Our visions include creating spaces people want to come to. To increase our visibility in the community. Working towards developing connectional ministries with other community programs. To provide a location to assist families with food security, be that in meal preparation, meals to go and possibly even to teach the process of canning and freezing of produce when in season. We will be connecting and having communication with other community programs, and neighbouring churches. We will be sharing of our resources for children, youth and families to support programs within our church and community.

It is important how we show up for children and youth. We need to be present with care and love. Listen deeply to what is on their hearts. It isn't easy but it is important and critical work. May we all feel Christ's light with us always.

First Third Committee members, Dalynn, Lorraine, Diann, Sandra and Maureen



Pastoral Care 2025 (Zion United Church)

Pastoral Care is the ministry of care, support, and presence offered by the Minister, Pastoral Care Team and members of the congregation. At ZUC we demonstrated care for God's people by:

- Offering spiritual guidance and support for those attending church, as well as visitations for those unable to come to the church
- Receiving of prayer requests for yourself, a family member or a friend
- Maintaining contact with members of the congregation with phone calls, email or cards
- Driving or travelling with a church member to a medical appointment, or other needed destinations
- Taking food to someone who is ill or going through a difficult time
- Engaging with someone who is new to the church
- Invitations to dinners and events
- Listening to someone who needs to talk or to be present for someone in a time of crisis

During 2025 a variety of cards, e-cards, text messages, flowers or food were sent/delivered, by Pastoral Care, to acknowledge different 'life-changing or life challenging' situations, on behalf of ZUC.

In December the Blue Christmas service was a unique gathering for acknowledging grief and loss over the holiday season. This was truly a reflective gathering.

The PCT recognizes how all of the Zion United Church family are participants in our Pastoral Care ministry in numerous ways. We are grateful and reliant on the congregation to share a concern or celebration with us, or to inform us if someone is in hospital or ill. Working together, we strengthen the community and spirit of our church. Together, let us continue to have ZUC as an organization where a "Culture of Care" is experienced.

Respectfully submitted by Wilma J. Koersen & Lorraine Powell



MacKenzie Camp 2024

In 2025, Zion United Church (ZUC) played a crucial role in supporting MacKenzie Camp. Although the camp's peak season runs from June to September, various preparations, meetings, and fundraising activities took place throughout the year to bolster the camp's ministry.

On February 22nd, the Annual General Meeting of the MacKenzie Camp Society was hosted by Zion United Church (ZUC). ZUC was also the location of several subsequent meetings in 2025 involving the MacKenzie Camp board of directors and/or Pamela Evans (the PMR representative to the board).

ZUC is fortunate to have Rev. Hati Mvundura as its minister, whose enthusiasm for the camp is evident. Rev. Hati served as the camp chaplain in July, participating in planning and leadership sessions while providing pastoral support to campers.

ZUC's primary fundraising initiative for MacKenzie Camp was the annual garage sale held on May 3th, which raised approximately \$3400 through donations from church members, and their friends, for camp sponsorships. In particular, items donated by the Audrey de Young, were of great value to the garage sale. Furthermore, in early June, eight ZUC members participated in a MacKenzie Camp golf event at the Salmon Arm Golf & Country Club, successfully collecting over about \$3000 in pledges.

ZUC members made notable contributions by assisting with the spring setup, autumn cleanup, grocery deliveries from the wholesale store in Vernon, baking, and various aspects of camp programming. Seven ZUC members also served on the Board of Directors during 2025. We express our deep gratitude for the various contributions of time, skills, and donations received for Mackenzie Camp. As we approach the 2026 camp season, we anticipate ongoing support from our congregation to further enrich the experiences of this essential 1st Third Ministry, emphasizing the core values of compassion, contribution, commitment, and character.

Respectfully submitted,

Wilma J Koersen

2025 Board Member of MacKenzie Camp from Zion United Church



2025 Outreach Report

We are all part of the Outreach Committee, everyone in the church in one form or another does outreach – if you welcome a new person to worship, when you say good morning, just smile it's all outreach. The actual members of our committee are: Wilma Koersen, Hanny Kooyman, Diann Boyd and Marj Bailey. We bring forth ideas for concerts, dinners, teas, CGIT alumni etc. Wilma, Sandra Borden, Diann Boyd & Marj can be found at Breakaway every Wednesday afternoon enjoying our young friends, caregivers and children...we're happy to be there throughout the fall & winter months providing a safe place for play and socializing.

There are so many activities within the church such as Good Food Box, Men's Breakfast, Coffee house, numerous concerts, Christmas Light Up all can fall under the Outreach heading. Thank you to everyone who participates in one form or another providing baking, being part of the audience, enjoying a good meal, helping with after worship coffee. It takes all of us to make Zion a happening place and we need everyone's support.

Rather than bore you with a list of everything we have done in 2025, just say thank you for all of your support and let's carry on in 2026. *(ed note: events are listed in the Communications report)*

Submitted by:
Marj Bailey, Outreach Chair

Church Registrar Report 2025

In 2025 it's wonderful to be able to say we welcomed 23 new members to our roll. 6 were by Profession of Faith and 17 by membership transfer. It's delightful to have new faces/members at Zion.

Unfortunately, we also said good-bye to 3 members: Joanne Hayhurst, Pam Krazanowski, Carol Hawes and Ev Sanderson. We may no longer see *them but they are not forgotten.*

Respectfully submitted
Marj Bailey, Church Registrar



Communications 2025 AGM report

Events:

2025 01 24 Variety Evening
 2025 02 14 - Heritage Valentine's Day Tea
 2025 03 04 Shrove Tuesday Pancake Supper
 2025 03 17 - St. Patrick's Day supper
 2025 100th Anniversary
 2025 03 Easter Choir
 2025 05 03 Garage Sale
 2025 06 06 100th Anniversary
 2025 06 07 Pancake Breakfast
 2025 06 07 Mackenzie Camp Golf Tournament
 2025 06 15 Mackenzie Camp Open house
 2025 09 13 Kitchen Sink (SUAS) Celtic Concert
 2025 09 13 Recreation Fair - Singers
 2025 09 27 CGIT Reunion
 2025 10 15 Fraud Awareness
 2025 10 24 Harvest Dinner
 2025 10 25 Art Theology
 2025 10 26 Pumpkin Carving and Kids Fun Zone
 2025 11 08 Music Ministry
 2025 11 28 Light the Night with City of Armstrong
 2025 11 Remembrance Day
 2025 12 07 Christmas Concert with Bake & Craft Sale
 2025 12 14 CGIT style Vesper Service
 2025 12 21 Blue Christmas Service
 2025 12 24 Christmas Eve Service

Ongoing events and services:

Book Nook (Weekly – Wednesdays)
 Line Dancing (weekly)
 Break Away (Weekly)

Good Food Box (monthly)
 Men's Breakfast (monthly)
 Acoustic Coffee House (monthly)
 Orange Shirt Day (annually)

Ongoing events and services:

Book Nook (Weekly – Wednesdays)
 Line Dancing (weekly)
 Breakaway (Weekly)
 Good Food Box (monthly)
 Men's Breakfast (monthly)
 Acoustic Coffee House (monthly)
 Orange Shirt Day (annually)



All events advertised:

Online (Zion United Church Armstrong) Facebook, various groups including Zion, Community groups. Eleanor Kiefer and Terri Nicholson. "Pick Up" basket created in the lounge when posters are printed and ready to go out.

Bev will circulate our events to all local churches via email. Armstrong, Enderby, Sicamous and Vernon United.

All local events (posters) are sent to the Armstrong Chamber of Commerce.

Armstrong Spallumcheen Chamber of Commerce & Visitor Centre jordin@aschamber.com

Members of the Communications Committee

Hanny Kooyman—Weekly, Messenger (Yvonne if Hanny is away)

Eleanor Kiefer & Terri Nicholson — Posters (collect printed from Bev and distribute in Armstrong)

Marnie Kay – minutes

Yvonne Meyer – proceeding to work with Churchweb Global for new Website.

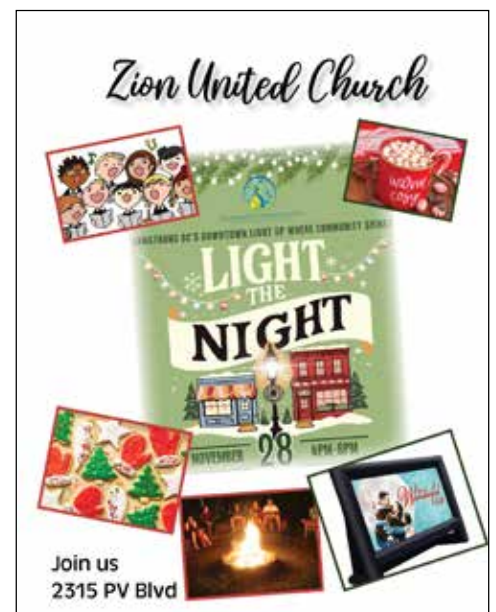
Instructions from Hati to move forward and abandon the old Wordpress Site.

"We will proceed to complete inputting the existing content, and then we will work with you to modify and change content and tweak the site as desired." Please use staff@churchwebcanada.ca for you emails to us in this regard.

Photo release forms done – printed by Bev.

Yvonne Meyer

Communications Chair



Finance Committee Report 2026

The Finance committee is responsible for all funds received by the church either by personal giving or fund-raising events.

We have met several times throughout 2025 to discuss financial matters and to make sure the budget is on track. We thank all who have so generously supported Zion this past year. A special thanks to PMR (Pacific Mountain Region) . They have paid 40% of our minister's stipend allowing us to maintain a 100% ministry and have promised to continue for a further 2 years. However as nice as the picture looks , our givings will need to increase substantially to cover the budget deficit and prepare to pay 100% ministry in 2 years time.

Our members are:

Leona Harrison	Treasurer
Gerry DeBoer	Asst. Treasurer
John Wyma	
Isobel Kay	Chairperson

Our meetings are usually attended by Policy chair Greg Adams

If you would like to learn more about our finances or have something to contribute please join our committee.

Giving is more than a responsibility, it is a privilege and evidence of our faith.

Submitted by Isobel Kay

Chairperson Finance committee

Properties Report 2025

The Report below was compiled by Gerry DeBoer. Not only was the report created by Gerry virtually all of the volunteer work & a large component of the initiatives were provided by Gerry. Without his immeasurable contribution many of the projects would not have come to Fruition- a Giant Thank You from me on behalf of the Congregation of Zion United.

Year 2025 saw the completion of a number of capital projects. The major capital projects began with the replacement of the galvanized and poly-B piping with pex piping in the lounge and hall. That was followed by the replacement of the furnaces in both the sanctuary and hall. The 12-year old hot water heater was also replaced. The north entrance to the stage in the hall was painted and then the Good Food Box containers were brought upstairs. The Good Food Box program now distributes out of the main upstairs hall. A storage closet from the basement was modified, painted and positioned in the hallway leading to the washrooms in the hall to serve as a janitorial supply closet. A new projector was installed (suspended from the ceiling) in the sanctuary to allow for better viewing. The chimney that was no longer needed for the furnace was removed from the kitchen. The tall ladders normally stored in the entrance to the hall were moved to racks under the ramp. This allowed for the creation of a storage closet in the entranceway. This closet now primarily stores the garbage can for weekly pick-up but more importantly makes the entrance more visually appealing. The book nook area was relocated

to the main room of the hall basement to allow for the construction of an office and the creation of a meeting room. A huge thank you to Suzanne, Jim and the others who planted and maintained the flower gardens and lawn. A thank you to the janitorial staff for their excellent work throughout the year. Scheduled for 2026 is the painting of the walls in the south entrance to the stage and the kitchen, and the interior surfaces of the hall doors and trim.

Looking forward : The property committee has created a capital priority list that includes the addition of bathrooms in the hall basement, a renovated kitchen, plumbing upgrade for new sewer lines, new fireplace for lounge, insulation in ceiling of the sanctuary, lounge and hall, electrical upgrades in hall, new flooring in basement of the hall, new windows and doors for the hall, chairs and new flooring in the sanctuary, and a ramp for wheelchair access to basement of the hall. These projects will proceed in due course as funding is confirmed.

Rod Gilmer
Property committee Chair Person.

Good Food Box

The Good Food Box has continued to be housed at the Zion United Church Hall but this year has seen one substantial change. After being in the basement since the beginning, we are now upstairs in the hall and this has proved to be quite satisfactory for us.

With 20 volunteers, we have the produce brought from Vernon to Armstrong, sort the produce – usually in the vicinity of two tons – in the morning and assist the distribution to the patrons who come for their box of produce in the afternoon. We have about 100 boxes each month with slight variations as people go on vacation, or harvest their own gardens.

To subscribe to the Good Food Box, one can go online to the Good Food Box website and follow the directions to order either a large box for \$25. Or a small box for \$15. Anyone is eligible to subscribe to this service.

Submitted by
Louise Burton
Coordinator,
Armstrong



Additional Event reports

Article for Zion United AGM report 2025 Truth & Reconciliation report – September 28, 2025 service

It is with humble thanksgiving that we reflect on our worship service with guests: Crystal Morris and her mother, Adel, supported by her sister Sherri. They shared some of the history of the Residential school experience and how it still affects them today.

Rev. Hati led the service, singing a song in his native tongue, after which Crystal became inspired to sing a song in her language, and used the indigenous drum that was on display.

“All are welcome to the table”, said Rev. Hati, pointing to a wider meaning. Lunch was bannock for all in the hall. Thank you, Jeff Thomas, who made the Bannock, and thank you to the Hoa Mai Berry farm family, who provided the jam.

A few days later a number of members from the church participated in the “Walk” along the road to the Splatstin Community Centre in Enderby, and heard some of the “History” (story) of the residential school experiences. The photos were provided by Penny and Yvonne... Thank you!

A truth and Reconciliation group gathered at St. Andrews United in the past, hearing some of the history, and the hope is that we may meet again at Zion United in the future.



Art Theology: Expressions of Faith Workshop by Rev. Wendy Adams October 25, 2025

Professor Angela Hummel works with a concept called Art Based Research. Generally in any form of research the test of knowledge is the ability to summarize the salient points into a coherent essay, but there has always been another way. This is recognized as Art Based Research, a form of study in which students respond to their research by creating art projects, and abstract art in particular. It is valuable because it recognizes different modes of learning, and utilizes the whole body in learning. Embodied learning can often result in greater understanding and retention.

Professor Hummel offered a course on Art Theology as part of the Vancouver School of Theology Summer School in 2025. The goal of this course was to introduce the concept of Art Based Research, have the students attempt to apply this method to their own theological research and understanding. And then to develop pedagogical methods of their own to present this concept in ministry settings.

Although I audited the course, I was encouraged by Rev Hati Mvundura to develop a workshop based on my learnings from the class. This resulted in a 3 hour retreat- workshop offered to members of Zion church and the wider community. The focus of the workshop was on abstract art, and discussions on how art making can help us to understand more about God and about ourselves. No previous art experience was necessary.

After a short introduction into Art Theology and Art Based Research our first exercise was a group project entitled “Brave Intuitive Painting”. Holding a paint brush in each hand, participants were encouraged to dance to the music and move forward making brush strokes onto a single large canvas.

The second exercise was entitled: My Colour Lexicon. Participants spent a few moments assigning words to two or three of their favourite colours. We then shared our lists in small groups. Much meaning making happened as we shared the images and concepts that our lived experiences have attached to individual colours.

The second half of the course introduced Art Fundamentals and discussed Abstract Art. Abstract art frees us from figurative language of words and images. Abstract art is an expression of an idea based in the fundamentals of art. Abstract art helps to change focus and express another way of seeing the world around us by feeling impulses, trusting internal clues and dialoguing with yourself.

For the group exercise we read the children’s book: “Drawing God”, then the group made individual pieces of abstract art as they were led through a demonstration of techniques.

The workshop was attended by 12 women. Gratitude for hospitality is extended to the Zion church team for the coffee and goodies. A donation was made to Grace Wulfe for the loan of art supplies needed for the course.

Photographs from the workshop were included in the Messenger October 29, 2025.



TREASURER'S REPORT

First, let me share with you the most exciting sentence in the Finance section of this Annual Report – “the \$115,828.10 received from identifiable donors was \$29,697.40 more than in 2024”!!! Thank you so much for your generous support!

The 2025 Budget as passed at the Annual Meeting predicted an operating deficit of (\$30,185), but thanks to increased donations, stellar fundraising efforts, and support from Pacific Mountain Region (PMR) we ended the year with an operating surplus of \$6,770 and building improvements of \$22,793 completed.

Here are some additional 2025 “Finance Facts”:

- Local Offerings were \$83,471, up by \$12,124. Thank you, Zion contributors!
- \$25,418 came into the Building Fund through donations (\$22,898), and fundraising (\$2,520). Again, thank you, Zion contributors and event planners!
- Use of facilities revenue of \$6,502 was up almost \$2,600 with increased use of both the hall and sanctuary by community groups.
- The Fundraising profit of \$12,694 was double (!) 2024, and meant we finally matched the years when we had both “through the year” fundraisers and the IPE.
- Sale of Askews Cards netted \$4,327. Thanks to both sales force and customers.
- We raised a total of \$16,434 for Outreach: Mission & Service \$8,004; Camp Mackenzie \$3,773; School Food Programs \$1,690; Jamaican Relief \$918; and Armstrong Food Bank \$2,048.
- Operating Cost increased by \$52,439, mainly due to increasing from .6 to 1 FTE clergy position (an additional \$39,353). A \$2,100 increase in program costs reflected more activities, but much of this was offset by grants obtained for Adult Learning and First Third Ministry.
- PMR provided \$25,000 to fund .4FTE of clergy cost from June to the end of 2025. Thank you to them for recognizing the potential in Zion’s ministry! St. Andrew’s provided an additional \$6,210 when their operating account was closed.
- The Perpetual Christian Education and Evangelism Trust (PCEET) Fund earned \$528.34 in interest. \$350 from this fund was used to help fund the clergy education allowance.

Now let's look at the future as presented in the 2026 Proposed Budget (see rightmost column in the 2025 Annual Operating Income Statement) :

The 2026 Operating Budget was prepared by the Finance Committee using requests received from the various committees. Here are some of the rationale:

- We may not be able to replicate the 2025 \$12,000 increase in local offerings, but an increase of \$5,000 is a reasonable goal. Can we do better???
- Fundraising at the 2025 level could lead to burnout – a 2026 goal of \$10,000 is realistic. If the energy is there for more that will be wonderful.....
- First Third Ministry and Adult Learning projects and events will be self-funded from grants obtained in 2025.
- Mandated clergy cost (\$104,027) has increased by just over \$5,600 since Rev. Hati has moved up one level on the UCC Clergy Salary grid.
- We are assuming that PMR will fund 40% of this clergy cost - \$41,611.
- The administration budget has increased \$3,400 including a revamp of the website, a new telephone contract, and increased cost of toner supplies.
- Property budget has increased almost \$4,800 some of which is due to the increased usage of our buildings.

Taking all these facts into consideration, the proposed Operating Budget predicts a deficit of (\$7,213).

In addition to the items in the Operating Budget, the Property Committee has developed a list of building upgrades. It is our tentative understanding that money will be available from the sale of St. Andrew's to fund these. We are awaiting clarification on this process.

As a congregation we have made exceptional financial progress in 2025.

As we move into 2026 and beyond it is important to maintain that momentum to achieve the goal of a sustainable ministry for our congregation.

Respectfully submitted,

Leona Harrison, Treasurer

On behalf of Finance Committee – Isobel Kay, Gerry de Boer and John Wyma



Fellowship & Service



Appendix A

FINANCE

**ZION UNITED CHURCH ARMSTRONG BC
BALANCE SHEET
AS OF DECEMBER 31 2025**

ASSETS	2024	2025
CASH		
VALLEY FIRST CREDIT UNION	16,228.78	22,693.81
RBC INVESTMENT SAVINGS	4,049.75	4,049.75
VALLEY FIRST CASHABLE TERM	20,000.00	20,550.00
SUBTOTAL CASH	40,278.53	47,293.56
ACCOUNTS RECEIVABLE		
GST RECOVERABLE	412.02	1,349.43
ST. ANDREWS .5 CEBA PROCEEDS	10,000.00	10,000.00
SUBTOTAL ACCOUNTS RECEIVABLE	10,412.02	11,349.43
INVESTMENTS		
RBC INCOME FUND	\$25,833.47	\$25,368.55 NOTE A
RBC TD BOND FUND	\$62,184.13	\$61,721.50 NOTE B
SUBTOTAL INVESTMENTS	88,017.60	87,090.05
INVENTORY - ASKEWS CARDS	1,683.30	0.00
TOTAL ASSETS	140,391.45	145,733.04
LIABILITIES		
CURRENT LIABILITIES		
KEY DEPOSIT	25.00	25.00
UCW ACCOUNT	4,998.09	3,044.25
TOTAL LIABILITIES	5,023.09	3,069.25
CONGREGATIONAL EQUITY		
RESTRICTED		
BUILDING FUND	-65.84	2,558.98
BENEVOLENT FUND	397.10	97.10
100 ANNIVERSARY FUND	791.95	0.00
MEMORIAL FUND	1,918.70	1,841.27
CLERGY PAYROLL RESERVE	15,160.54	7,017.98
GRAND PIANO FUND	1,062.20	962.20
FIRST THIRD MINISTRY FUND	782.05	5,530.06
ADULT LEARNING FUND	0.00	3,907.47
SABBATICAL RESERVE	3,733.59	3,733.59
CHILDREN'S BIBLE FUND	415.60	0.00
CEBA PROCEEDS ST. ANDREWS	10,000.00	10,000.00
MANSE PROCEEDS	57,000.00	57,000.00
SUBTOTAL RESTRICTED	91,195.89	92,648.65
UNRESTRICTED - AS AT JANUARY 1	49,428.72	44,172.47
NET OPERATING SURPLUS/DEFICIT	-7,923.31	6,770.22
SUBTOTAL UNRESTRICTED DEC 31	41,505.41	50,942.69
UNREALIZED CAPITAL GAIN/LOSS	2,667.06	-927.55
TOTAL CONGREGATIONAL EQUITY	135,368.36	142,663.79
TOTAL LIABILITIES AND EQUITY	140,391.45	145,733.04

NOTE A RBC Income Fund is shown at Market Value
\$25,000 was invested in RBC Income Fund June 11, 2014
Monthly share distributions were retained until January 2020
\$2,500 was sold in November 2024
Total cost on December 31, 2025 was \$24,292.98

NOTE B RBC TD Bond Fund is shown at Market Value
\$22,000 was invested in TD Bond Fund March 12, 2015
\$33,000 was invested in TD Bond Fund August 31 2016
\$10,000 was invested in TD Bond Fund March 1, 2017
Quarterly share distributions were retained until January 2020
Total Cost on December 31, 2025 was \$70,520.84

**ZION UNITED CHURCH ARMSTRONG BC
2025 ANNUAL OPERATING INCOME STATEMENT
AND PROPOSED 2026 BUDGET**

	2024	2025	PROPOSED 2026 BUDGET
OPERATING INCOME			
Local Offerings	71,346.94	83,471.31	88,500.00
Dividends and Interest	3,425.46	4,597.67	3,500.00
Catering (Net)	2,589.90	2,741.43	2,500.00
Use of Facilities	3,905.00	6,501.50	6,500.00
General Fundraising Profit	6,269.75	12,694.03	10,000.00
Askews Cards Profit	4,179.70	4,326.70	4,500.00
CO-OP Dividends	340.50	171.62	150.00
UCC 100th Grant	208.05	344.71	0.00
Mackenzie Camp Donation	0.00	1,440.72	0.00
Subtotal Unrestricted	92,265.30	116,289.69	115,650.00
Mission & Service	5,148.00	8,004.00	8,000.00
Broadview Subscriptions	240.00	262.90	400.00
First Third Ministry Grant	0.00	417.59	4,500.00
CE Adult Learning Grant	0.00	1,092.53	1,500.00
PCEET Clergy Education Support	984.00	350.00	575.00
St. Andrew's & PMR Clergy Support	0.00	39,353.04	41,610.64
Subtotal Restricted	6,372.00	49,480.06	56,585.64
TOTAL OPERATING INCOME	98,637.30	165,769.75	172,235.64
OPERATING EXPENSES			
Clergy Salary & Benefits	56,471.79	98,382.52	104,026.59
Supply Ministry	2,124.36	3,856.08	3,900.00
Subtotal Annual Clergy Cost	58,596.15	102,238.60	107,926.59
Music Leadership	5,468.00	4,550.00	4,800.00
Office Administrator	5,551.00	8,510.00	8,320.00
Musician Honorarium	362.50	350.00	1,000.00
Employment Expenses	295.53	449.71	500.00
Subtotal Personnel	70,273.18	116,098.31	122,546.59
Advertising	135.00	135.00	400.00
Bank & PAR Charges	157.00	350.00	550.00
Office	5,490.69	4,090.14	7,020.00
Subtotal Administration	5,782.69	4,575.14	7,970.00
Utilities	6,928.43	6,894.62	8,925.00
Property Tax	20.00	20.00	20.00
Janitorial Supplies	992.23	1,055.83	1,200.00
Custodial Services	2,363.00	4,330.00	6,000.00
Building Repair	2,164.77	2,013.67	2,500.00
Insurance	7,536.00	7,555.00	8,000.00
Subtotal Property	20,004.43	21,869.12	26,645.00
Mission & Service	5,148.00	8,004.00	8,000.00
UCC & PMR Assessment	3,690.00	4,689.00	5,487.00
Subtotal United Church	8,838.00	12,693.00	13,487.00
First Third Ministry	0.00	417.59	4,500.00
Adult Learning Events	0.00	1,092.53	1,500.00
UCC 100th Anniversary	650.43	344.71	0.00
Local Outreach	140.00	310.00	500.00
Pastoral Care	90.84	27.36	200.00
Membership	0.00	70.08	0.00
Music Supplies	0.00	536.97	1,100.00
Worship Supplies	331.04	494.72	500.00
Broadview Subscriptions	450.00	470.00	500.00
Subtotal Programs	1,662.31	3,763.96	8,800.00
TOTAL OPERATING EXPENSES	106,560.61	158,999.53	179,448.59
NET OPERATING SURPLUS / DEFICIT	-7,923.31	6,770.22	-7,212.95
Unrealized Capital Gain/Loss	2,667.06	-927.55	-3,500.00
ADJUSTED OPERATING SURPLUS / DEFICIT	-5,256.25	5,842.67	-10,712.95

**ZION UNITED CHURCH BUILDING FUND
AS OF DECEMBER 31 2025**

BUILDING FUND BALANCE, JANUARY 1 2025 **-\$65.84**

INCOME

Regular Donations	\$5,537.85
Memorial Donations to Building Fund	\$1,200.00
Furnace Fund Campaign	\$16,160.00
100th Anniversary Pancake Breakfast	\$1,254.50
100th Anniversary Sunday Lunch	\$518.50
100th Anniversary Miscellaneous	\$447.24
Sale of Dishes to Legion	\$50.00
Men's Group Donation	\$250.00

TOTAL INCOME **\$25,418.09**

EXPENSES

Update Plumbing Pipes	\$2,560.00
Church Furnace	\$6,355.00
Hall Furnace	\$7,072.50
Hall Water Heater & Venting	\$3,333.22
Hall Basement Office	\$1,522.16
Paint Hall Entrance	\$121.35
Hall Kitchen Receptacle Upgrade	\$1,332.24
Remove Hall Chimney	\$496.80

TOTAL PROJECT EXPENSES **\$22,793.27**

BUILDING FUND BALANCE AS OF DECEMBER 31 2025 **\$2,558.98**

ZION UNITED CHURCH, ARMSTRONG BC
RECORD OF OUTREACH SUPPORT
JANUARY 1 2025 TO DECEMBER 31 2025

	BALANCE 1-Jan-25	REVENUE	SUPPORT GIVEN	BALANCE 31-Dec-25
MISSION AND SERVICE FUND TOTAL	0.00	8,004.00	8,004.00	0.00 ***
<i>Congregational Givings</i>		<i>8,004.00</i>		
MACKENZIE CAMP TOTAL	0.00	3,773.40	3,773.40	0.00
<i>Congregational Givings</i>		<i>84.00</i>		
<i>Spring Garage Sale</i>		<i>3,357.40</i>		
<i>Men's Breakfast Group</i>		<i>332.00</i>		
SCHOOL FOOD PROGRAMS	0.00	1,690.00	1,690.00	0.00
<i>Congregational Givings</i>		<i>1,690.00</i>		
<i>SD 83 Armstrong Elementary School</i>			<i>563.33</i>	
<i>SD 83 Highland Park Elementary School</i>			<i>563.33</i>	
<i>SD 83 MV Beattie Elementary School</i>			<i>563.34</i>	
JAMAICA HURRICANE RELIEF	0.00	918.00	918.00	0.00
<i>Congregational Givings</i>		<i>918.00</i>		
ARMSTRONG FOOD BANK	0.00	2,048.20	2,048.20	0.00
<i>Variety Night Proceeds</i>		<i>233.20</i>		
<i>Congregational Givings</i>		<i>1,815.00</i>		
TOTAL OUTREACH		16,433.60	16,433.60	

*** This is the same amount shown in the Income Statement

ZION UNITED CHURCH, ARMSTRONG BC
RECORD OF DESIGNATED FUND ACTIVITY
JANUARY 1 2025 TO DECEMBER 31 2025

	BALANCE 1-Jan-25	REVENUE	EXPENSE	BALANCE 31-Dec-25
UCW ACCOUNT	4,998.09	69.65	2,023.49	2,974.60
<i>Birthday Fund Contents</i>		<i>69.65</i>		
<i>Two Kitchen Stoves</i>			<i>1,938.13</i>	
<i>Kitchen Design Consultation</i>			<i>85.36</i>	
MEMORIAL FUND	1,918.70	0.00	77.43	1,841.27
<i>Hang overhead PowerPoint</i>			<i>77.43</i>	
CLERGY PAYROLL RESERVE	15,160.54	31,210.48	39,353.04	7,017.98
<i>Pacific Mountain Region 2025 Support</i>		<i>25,000.00</i>		
<i>St. Andrew's close Operating Account</i>		<i>6,210.48</i>		
<i>Transfer out to fund .4 Clergy Cost</i>			<i>39,353.04</i>	

**ZION UNITED CHURCH, ARMSTRONG BC
CONTRIBUTION STATISTICS 2025**

Identifiable donations were received from a total of 78 households. 68 of these were regular Zion donors and 10 were visitors.

The \$115,828.10 received from identifiable donors was \$29,697.40 more than in 2024.

\$73,489.75 was received from PreAuthorized Remittance (PAR) donors, and \$42,338.35 using envelopes, account numbers or e-transfer.

In addition we received a total of \$3,659.35 in loose offerings from a number of unidentified donors.

BY FUNDS DISTRIBUTION:

FUND	# OF DONORS	
	2024	2025
Local	55	73
Mission & Service	17	24
Memorial Donation	6	2
Building Fund	16	35
Mackenzie Camp	2	2

USE OF E-TRANSFER:

For Offerings	8	22
For Askews Cards	7	7
Miscellaneous	5	11
Hall Rental	2	1

BY DONATION METHOD:

DONATION METHOD	# OF DONORS	
	2024	2025
Numbered Envelopes	15	19
PAR	29	32
<i>(preAuthorized Remittance)</i>		
Account Number	13	27
<i>(no envelopes)</i>		
TOTAL DONORS	57	78

CONTRIBUTION RANGE REPORT

Contribution Range	Number of Contributors	Total Given	Average per Contributor
0.01 - 100	14	638.35	45.60
100.01 - 200	4	630.00	157.50
200.01 - 300	7	1,930.00	275.71
300.01 - 400	2	740.00	370.00
400.01 - 500	4	1,980.00	495.00
500.01 - 750	7	4,213.00	601.86
750.01 - 1,000	6	5,632.65	938.78
1000.01 - 1,500	5	6,780.00	1,356.00
1500.01 - 2,500	14	28,178.59	2,012.76
2500.01 - 5,000	10	32,577.15	3,257.72
5000.01 & above	5	32,528.36	6,505.67
Total	78	\$115,828.10	\$1,484.98

PERPETUAL CHRISTIAN EDUCATION & EVANGELISM TRUST FUND (PCEET)

The annual investment revenue from this fund is available to provide financial assistance to congregation, staff, or clergy who wish to take courses to further their faith journey or assist with the work of the congregation.

For further information contact Maureen MacDonald or Leona Harrison

**ZION UNITED CHURCH, ARMSTRONG BC
PERPETUAL CHRISTIAN EDUCATION & EVANGELISM TRUST FUND (PCEET)
INCOME STATEMENT
FOR THE YEAR ENDING DECEMBER 31 2025**

	2024	2025
INCOME		
RBC TD BOND FUND DIVIDENDS	\$518.54	\$528.34
TOTAL INCOME	\$518.54	\$528.34
 EXPENDITURES		
EDUCATION SUPPORT	\$984.00	\$350.00
M NEL DISCIPLESHIP EVENT	\$0.00	\$645.20
TOTAL EXPENSES	\$984.00	\$995.20
 NET INCOME	-\$465.46	-\$466.86
 UNREALIZED CAPITAL GAIN/LOSS	\$302.17	-\$136.89
 ADJUSTED NET INCOME	-\$163.29	-\$603.75

**PCEET FUND BALANCE SHEET
AS OF DECEMBER 31 2025**

	2024	2025
ASSETS		
CURRENT ASSETS		
VALLEY FIRST CREDIT UNION	\$3,451.50	\$2,984.64
 INVESTMENTS		
RBC TD BOND FUND	\$18,400.82	\$18,263.93
TOTAL INVESTMENTS	\$18,400.82	\$18,263.93
 TOTAL ASSETS	\$21,852.32	\$21,248.57
 LIABILITIES	\$0.00	\$0.00
 EQUITY	\$21,852.32	\$21,248.57
 TOTAL LIABILITIES & EQUITY	\$21,852.32	\$21,248.57

NOTE A RBC TD Bond Fund is recorded at Market Value
\$20,000 was invested in the Fund on April 11 2014
Quarterly Dividends are paid out to the PCEET Chequing Account.