

# Zion United



Elijah helped Wayne ring the bell on Sunday. He is calling you to join him at church !

## 2019

### Annual Report

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# Minister's Report

**I**t was Dr. Seuss who said “How did it get so late so soon? Its night before its afternoon. December is here before its June. My goodness how the time has flown. How did it get so late so soon?” Indeed, it never ceases to astonish me how fast a year can go by. This being said, we can use the Dr. Seuss’s quote today and add to that it was July and now it’s today.



The time is finally here. It is January 2020. The great transition for our denomination at all levels has taken place. In the wake of these transitions and changes St. Andrew’s United Church, Enderby is intricately entwined in the

process of creating a positive and awesome future or leave behind a vibrant legacy. However, as I have noted before, we must look at our current circumstances and take proactive actions to achieve our goals and vision. Worship and Christian Education programs continue to be the centre of our community as we extend ourselves to meet the needs both within and outside the congregation.

- As of July 1, 2019, I accepted the opportunity to be the minister in a shared relationship with St. Andrew’s United Church Enderby at 40% time and Zion United Church Armstrong at 60%.
- During the period of June to August, I had the

opportunity once again to do the Faith Formation Training at MacKenzie Camp and spend the summer in a world-wind experience of being the chaplain at the camp.

- Immediately following camp was the IPE, another fantastic opportunity to serve the congregation and meet people from the wider community and beyond.
- We did a Bible studies series - Back to Basics in September and October and have been using the Resources: Season of the Spirit and Gathering for the rest of 2019 to date.
- Congregational life continued as usual. I created a schedule of my times in offices (Tuesdays in Armstrong; Wednesdays in Enderby; Thursdays for Pastoral visits; Fridays Reading Day, appointment required; and Saturdays are for prepping for Sundays). I created leaflets with outline of duties for pastoral care team, worship team, and administration as well as edited the response card for both congregations.
- I am still the webmaster for St. Andrews’ United Church. I was given administrative privileges for Zion United Church’s website and am currently looking for themes that are suitable.

## Areas of Concern

As a community, we have been diligent over the last few years adjusting to the various structural and local changes within the church. These will aid in serving some of our needs and those of the wider community. However, there is a need for increased pastoral care both in the community and in the congregation. Additionally, a period of re-visioning and strategic planning is becoming increasingly urgent.

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## Opportunities & Future Plans

- The month of February we will be doing a month of intercultural worship for black history month.
- St. Andrew's United Church, Enderby hosted the Afro-Canadian Service on February 23, 2020. Zion United Church will possibly host the event in 2021.
- Rev. Sun -Young Kim from Sicamous United Church and Rev Franklyn James From St. Andrew's & Zion United Churches did a pulpit swap on February 16, 2020
- For Easter, we will continue to follow the "Season of the Sprit" and "Gathering" resources.
- We ought to continue articulating both in writing and orally what Zion United Church is doing for the wider community. More importantly, we must share our faith with each other and the wider society. - *I pray that the sharing of your faith may become effective for the full knowledge of every good thing that is in us for the sake of Christ. (Philemon 1:6)*
- We need to be proactive as a church going into the future. "Fear and used to be" are not viable options

beyond 2020. We ought to be thinking beyond activity planning and more in terms of structural change that supports financial and human development and growth. Be willing to do something new, something that challenges, excites or even scares us.

- We need to increase/improve our personal and collective bible study to strengthen and prepare members for engaging in challenging faith conversations to complement our strong volunteering and outreach efforts.
- Continue to incorporate all members into the worship service; scripture reading, announcement, and so on.
- Have a prayer ministry focusing on praying and intercession for the bolstering of the church.
- Update the membership list and post a new one.
- Continue working on our vision and a strategic plan for the next 1.5 and 5 years.
- Reconsider if we need a large council and large committee's vs having a large committee and working groups.
- Do we need twelve meetings a year or quarterly meetings?

Rev. Franklyn James

Events	Projected Date	Projected Budget	Calendared		Remarks
			Yes	No	
Youth & Family Ministry	Monthly	TBD		√	A medium and long-term goal towards a vibrant Youth & Young Adult ministry.
Out of the Cold	Weekly	TBD		√	This project is a winter-long, one dinner per week event.
Young Adult Group	TBD	TBD		√	This is considered a long-term goal
Neighbors' Day Church Service	TBD	TBD		√	This is an evangelistic attempt to bring our neighbours and family to church.
Bible Studies/Men & Women Groups	TBD	TBD		√	Specialize groups for supporting members and community, as well as equip members for evangelism.

## Worship Committee 2019

2019 has been a year of many changes. We started the year with retired supply filling our pulpit. Many thanks to Heather Burton and Juanita Austin for your leadership through our “in between” time for over a year.

We held our first Easter Sunrise service in many years at the farm of John and Susan Koersen on Deep Creek Road. It was a lovely morning and had a fabulous view of the sunrise.

July 1 saw us enter a new era as part of a two church system, where we, with Enderby St. Andrew’s, hired Rev Franklyn James, a full time minister – 60% for Zion, 40% for St. Andrew’s. During the camping season, our newly ordained minister spent most of his week-day time at Mackenzie Camp and we saw him on Sundays. After the camping season and the IPE were over, we started to get to know him better.

As one might expect, with one minister and two churches some adjustments are necessary. We both had to change our service times – St. Andrew’s to 9:30 a.m. and Zion to 11 a.m. On Christmas Eve, St. Andrew’s service was at 6:30 p.m. and Zion’s was at 8 p.m. On December 1, we held a joint service in Zion and had a pot luck lunch to follow.

Some practices have also changed. We now celebrate communion the first Sunday of each month rather than the first Sunday of each season of the church year. Huge thanks to Helen Kyle, who prepares the elements and finds servers for each communion Sunday. She has recruited Dale Guerin as back up to do these tasks if she is away. In 2020, we plan to have two of these as joint services – the first Sunday of May at St. Andrew’s and the first Sunday of November at Zion.

With a new minister comes a covenanting service which was held Sunday October 20 at Zion with a joint choir, a band led by Rev Juanita Austin, and guest preacher, Rev Robin Jacobs from Trinity, Vernon and a congregation of people from Enderby and Armstrong churches and communities.



Some committees are totally joint and others, like worship, have separate and joint meetings to accomplish all those details big and small which need to be addressed.

Music has always been an important part of worship at Zion and with our shrinking choir, Leona and Lana are challenged to steer this forward. David Hernandez, our relief pianist, will be here occasionally to let Leona add her voice to the soprano section of the choir and rest her fingers. If you think this is an area you might volunteer your talents please contact any of the committee members listed below.

Louise Burton, Leona Harrison, Penny Kirk, Mona Ball, Helen Kyle

Submitted by  
Louise Burton

# UCW REPORT 2019

**A**nother year over and I'm back to checking notes to see what's new or different.

There are two things of note where the men provided all the muscle & organization and we provided the funds. Those would be the hall floor and the ramp and hall entrance roof. **Thank you** gentlemen for all your hard work and time. It makes a huge difference and it is appreciated.

Another area in which UCW provides funds and someone else provides the effort is our 'SUNSHINE LADY', Mona Ball. Mona sends out cards at every Christmas to shut-ins and some others who have moved but, like to keep in touch, also get well cards, sympathy in times of loss or just plain cards to say that we're thinking about them if they're going through a difficult time. Many of those cards are hand made by Mona which she supplies on her own. This year she sent out 43 cards from the church.

Your UCW also supplies the church with flowers at X-mas and Easter and makes sure that a wreath from Zion is presented at the Remembrance Day service.

We organize yard, church and hall kitchen clean-up as well as the X-mas hampers, X-mas tea & bake sale, and spring garage sale and this past year we hosted six teas.....3 funeral, 2 wedding and one private.

From the funds raised through the IPE concession and teas \$5,000 went to the church and \$1,600 to M & S.

We also support MacKenzie Camp, First United in Vancouver plus Regional and National UCW.

To learn more about the distribution of our funds please check the accompanying financial report.

Our meetings are regularly attended by a fairly small group of ladies (6 or 8) but, our June and December lunches do swell our numbers to 12 or 15. This is because so many ladies aren't terribly fond of meetings and/or are volunteers in various community ventures but, they make time to help us in our concerns at the church when help is needed and they are UNITED CHURCH WOMEN in every sense of the word.

If you're new to our congregation and would like to get to know us better, please feel free to join us in the church hall on the second Wednesday of every month during fall, winter and spring at 1:30 pm unless otherwise announced. Coffee and socializing follow every meeting.

Respectfully submitted.

Suzanne Skinner, Pres. UCW

# UCW Financial Report 2019

<b>Opening Balance</b>	11950.18
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## Receipts

Donations & Offer-	387.00	
Funerals	372.00	
Tea & Bake Sales	12325.00	
I.P.E.	18713.55	
<b>Total</b>	<b>20797.55</b>	<b>32747.73</b>

## Disbursements

Service Charge	75.38
I.P.E.	8332.95
M & S Fund	1600.00
Kitchen	447.40
Hall	5533.25
Zion	4000.00
Camp Mackenzie	1340.00
Charity	680.00
Cards & Flowers	84.60
<b>Total</b>	<b>22093.58</b>

<b>Closing Balance</b>	<b>10654.15</b>
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## I.P.E

Receipts	18713.55
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Disbursements & Rent	8332.95
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Profit	10380.60
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Respectfully Submitted

Margaret Klassen

## Askews Grocery Gift Cards 2019

**A**skews Food continues to be a great supporter of several local organizations and our own Zion United Church is blessed to be one of them. Many of you are familiar with this wonderful fund-raising program for our congregation. We are given a 7% discount on buying bulk orders of the Askews Grocery cards. They come in increments of \$20, \$50 and \$100. As individuals can purchase these gift cards at coffee time after church (or give me a call at home) You get full value for the cards – i.e. if you buy \$100 card, you use it all at once OR over several smaller purchases to buy \$100 worth of items from Askews store – and they NEVER expire. They are so quick and easy to use – no PIN numbers or passwords needed, no fumbling for the correct amount of cash while holding up a line of people at the till etc. So, by using the cards to buy the things you would need to purchase anyway, you are also benefitting the financial situation for our church. The benefit to Askews is that they keep folks buying locally, it is quick and easy for the staff and they save all the expenses incurred by the use of debit or credit cards where those fees just go to the banks! This is definitely a win-win program for them and for us.

For 2019, our sales were down a bit but we still resold a total of \$49810 which netted our church a nice sum of \$3486.70 to help with the expenses of running our little church. Thanks for your continued support by buying the Askews cards from us. I would encourage you to get your friends and neighbours ordering the cards through you and perhaps we can boost the number of sales for 2020. Thanks

Sharon Eliason

## Hall Report 2019

**O**ur church hall continues to be a busy place with our church activities and various groups in our community. Groups such as AA, Yoga, Tai Chi, Beavers & Cubs, Good Food Box appreciate the use of our hall.

As your hall coordinator, I would like to thank all that helped with snow removal this winter. Most appreciated by all to have safe entrance into the hall.

Penny Kirk , Hall Coordinator

## Men's Breakfast 2019

**O**nce again a group of Zion United men, gathered to share food and have great conversation.

As usual, it is an enjoyable time together, and is continuing. They all participate in the process of making and serving breakfast for the entire group, then sit down and share their stories.

An amount of \$5, is placed into the collection to cover the cost of food. It takes place the second Saturday of every month except during the summer months of July, August, and sometimes Thanksgiving weekend.

Tim Moran

## Good Food Box 2019

**T**he Good Food Box is a Co-op produce buying and distribution network in the North Okanagan.

The Armstrong outlet is located in the basement of the Zion United Church Hall. As this is a small co-op, distribution is one day per month on the third Thursday from 1 – 4 p.m.

Payment is made by the second Wednesday of the month at the Boys and Girls Club (beside the Post Office) or by e-transfer.

To e-transfer, contact [goodfoodbox@gmail.com](mailto:goodfoodbox@gmail.com) and give them your name, telephone number, pick up location (Armstrong) and the quantity and size of boxes.

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The Good Food Box sources as much local produce as possible year round to support local food producers.

Currently there are 56 subscribers in Armstrong and there is room for more. Boxes come in two sizes: the small box is \$12. Per month and the large box is \$20. Per month. You order on a monthly basis and pay on a monthly basis.

In 2019, the Good Food Box was fortunate to receive a grant from the IPE of almost \$6000. This helps support the cost of the produce purchased.

If you would like to learn more check out the website [goodfoodbox.net](http://goodfoodbox.net)

We have a committed group of volunteers, but could always use a few more – especially as relief when someone is away on vacation, etc.

We have volunteers who carry the heavy boxes of produce down the stairs prior to sorting, so you do not have to be a weight lifter to help sort the produce on Thursday morning.

If you would like to volunteer, speak to Eleanor Kiefer or Louise Burton or phone Brenda at 250-546-1331

Submitted by  
Louise Burton

## Zion United Church Property Committee Report, 2019

The committee wants to thank the church members who volunteered throughout the year to keep the church, hall and grounds in good shape.

### Major work that was done in 2019 :

- removed the old tile floor in the hall and replaced it with vinyl plank flooring. This has been much easier to keep clean.
- checked entrance roof to hall and determined that the shingles needed to be replaced.
- extended the roof on the entrance on the east side of the hall over the wheel chair ramp, construction to be completed in warmer weather
- re-shingled the hall entrance roof and extension
- replace the toilet in the ladies hall washroom
- replaced motion sensor light over entrance to church lounge on the parking lot side
- power washed the church exterior

The committee suggests the following work be considered in 2020 :

- replace damaged siding on church as necessary
- repaint or install new siding on church
- repair concrete on wheel chair ramp into church
- install access to crawl space of church lounge and install venting in foundation walls at that time
- replace lounge carpet with vinyl flooring
- consider changing lighting in church hall to LED
- install baseboard in hall
- repaint exterior hall if necessary

Respectfully submitted by:  
Wayne Kiefer on behalf of the Property Committee



## PASTORAL CARE

Zion United Church—Sunshine Lady

### 2018

Christmas Cards	18
Get well	18
Sympathy	6
Thinking of you	4
Graduation	4
Thank you	1

### 2019

Christmas Cards	23
Get well	13
Sympathy	2
Thinking of you	4
Wedding	1

Respectfully Submitted

Mona Ball—Sunshine lady

(started in Dec. 2012)

## Ministry & Personnel

NO REPORT

## Chair of council 2019

The defining event for our Church in 2019 was definitely the official welcoming of **Rev. Franklyn James** as our new Minister. Franklyn's position as our new minister also marshalled in a new reality of sharing a minister with our closest neighbor (sister) church in Enderby. The process that lead up to this shared ministry with Enderby was the result of a lot of prayerful, patient, sincere work on the part of our dedicated Ministry Profile Search Committee.

Franklyn's arrival also signaled our very visible endorsement of being a multi- cultural faith community. Franklyn has in his messages and practices certainly been very mindful and welcoming to any and everyone who wishes to check out and hopefully become part of our community

As our community ages and unfortunately seems to be dwindling in active numbers, we are seriously, prayerfully and hopefully creatively searching for our path forward. The aging and dwindling factor unfortunately also means that

many of our long time faithful dedicated workers are getting tired. We are hoping for new blood to come on board to help with the important work of going forward as a vibrant viable faith community. We do however have to be ever mindful of the welfare and needs of our current community as we go faithfully and positively into the future – whatever that may hold. We are certainly searching and as Franklyn encourages us, we need to be prepared to think outside the conventional/traditional box as to what our church will look like in the not so distant future! Our shared ministry with Enderby seems to be progressing favourably, with both communities being readily prepared to accommodate each other's best interests. Hopefully this positive trend will continue indefinitely.

Sincerely and respectfully submitted – Rod Gilmer – Chair  
of Council

## IPE – REPORT – 2019

**Our** 2019 IPE effort was certainly a very happy celebration if the photos in the Messenger give any indication. In preparing this report I looked through the post IPE messengers and counted over 40 people all smiling.

The financial return was also very positive with approximately \$15,000 being generated by our enthusiastic effort. The 40 happy faces in the Messenger represented about 1/3 of the total number that helped in many ways.

This was our 3<sup>rd</sup> year at Centennial Hall and the trailer concession and our 2<sup>nd</sup> year of serving suppers only at the dining hall. Most of the relocating trials have been resolved. However, the major issue of attracting our faithful customers to the Centennial hall will be an ongoing challenge and will have to be the focus of

our advertising next year. The dining hall ran smoothly for the most part. The number of meals served, 947, was up 30 from the previous year.

We were really pleased with the decorating effort that went into making our centennial hall dining room a really bright, cheerful and colorful place to dine and to work. Especially the awesome mural created by Delany that adorned much of the south wall. A special thank you to Louise who was on site 12+ hours all 5 days. Many others also put in enthusiastic shifts to help us once again pull off our traditional gargantuan feat.

The Concession was very successful with an amazing gross sales of \$18,713. On several days we sold out of Bruce's delicious hot Beef on a bun. A giant thank you to Penny for many long hours helping to get things rolling smoothly.



Although things seemed to go well in most aspects at the time of the IPE, there were certainly genuine concerns at our wind up meeting as to how much longer we would be able to carry on with Dining Hall meals. There is definitely a need for people to come forward to help out in the leadership roles. We will be having a meeting in March to probably make the definitive decision as to what our IPE – 2020 will look like.

Rod Gilmer

# TREASURER'S REPORT 2019

If

you take a quick look at our 2019 Financial Statements, the picture looks rosy .....

- there is a \$9,719.69 operating surplus
- That surplus increases to \$13,853.35 when the unrealized capital gains on investment are added in.
- The market value of our investments has increased from \$96,200 to \$102,716.

**However**, these positive results are primarily attributed to two factors:

- We were without a regular minister until the end of June. Total clergy cost was \$15,500 less than 2018, but is expected to be \$10,500 more in 2020.
- We still hold our investments, which provide us with dividends of approximately \$2,700 annually. This means the change in market value does not represent realized cash income.

**Here are some important 2019 "Financial Facts":**

- Our local offerings decreased by just over \$3,700 and we had 5 fewer identifiable donors. ☹ While this is not as large a drop as 2018, it is still in the wrong direction.
- Total annual donations for all programs were \$59,030, and \$45,621 of that was given by monthly Preauthorized Remittances (PAR).
- Sale of Askews cards, which earn a 7% return, netted just over \$3500. Thanks to our faithful sales people, and card buyers, as this is a very good return on our money!
- Coop gas dividends of \$705 were up by \$130
- Our Mission and Service Fund givings of \$7,218 were \$228 above 2018, from 2 fewer donors.
- Support of just over \$2,200 was provided to Mackenzie Camp.
- Contributions to the Building Fund were \$745, and that fund has a balance of \$12,263. No projects were funded from this account in 2019. The Hall Floor and Hall Entry Roof Extension were funded by UCW from IPE Concession profits.
- IPE Dining Hall net profit was \$6,100, down \$200 from 2018.
- Property Costs increased marginally due to utilities and insurance increases, and furnace repair.

Currently we are noticing a decline in membership and financial support as the congregation ages. But we are fortunate to have a dedicated group of people whose hearts and souls have been touched by the Zion Community. With both the people, and the investment money that is in the bank, there are possibilities for the future. But it is up to us, the people, to discern what we would like that future to look like, and what the plan to get there will be.

Respectfully and hopefully submitted.  
Leona Harrison, Treasurer

# Finance Committee 2019

# The

Finance Committee is a busy task group:

- Eleanor Kiefer handles bank deposits and prepares the annual envelope boxes for distribution
- Bruce Turnbull does the “day to day” accounting entries.
- Leona Harrison is Treasurer, cheque writer, Pre-Authorized Remittance (PAR) liaison, Council representative, and prepares tax receipts.
- Jim Skinner is backup person for cheque writing and is always willing to research and share advice.
- Pat Hudson is a “second cheque signer”

Throughout 2019 the group reviewed the monthly Financial Statements prior to each Council meeting, and provided input to Council from time to time.

In December the committee reviewed projected 2019 financial results and prepared the proposed 2020 Budget. The continued reduction of local offerings was noted as the primary concern. To improve cash flow for 2020 it was decided to receive our mutual funds dividends in cash instead of reinvesting them.

The 2020 Budget was developed assuming no change in Zion's current situation:

- Local offerings budgeted \$1,300 below 2019 (please prove us wrong!)
- IPE dining hall and Askews card sales budgeted the same as 2019.
- Unrealized capital loss budgeted to offset investment income
- Clergy full year .6FTE from the United Church Clergy Salary Guide
- Administration and Property expenses on par with 2019

- UCC Denomination/Regional Assessment is \$726 lower than 2019 Yeah!

The result is a projected -\$1,183 operating deficit.

With a small increase to local offerings by those who are able, we could keep local offerings at the 2019 level and offset the -\$1,183 deficit.

If a decision is made to discontinue the IPE dining hall, that will remove about \$6,000 net revenue and increase the deficit to just over -\$7,000. Hopefully this loss of revenue can be replaced by new fundraising projects throughout the year.

Good news is we have unrestricted savings of almost \$40,000 that can be used short term to offset a deficit. These funds and some of the additional \$91,000 could also be used as seed money for new growth initiatives.

Respectfully submitted

by

Leona Harrison on behalf of the Finance Committee....Leona Harrison, Pat Hudson, Eleanor Kiefer, Jim Skinner, Bruce Turnbull.

**ZION UNITED CHURCH ARMSTRONG BC**  
**BALANCE SHEET**  
**AS OF DECEMBER 31 2019**

<b>ASSETS</b>	<b>2018</b>	<b>2019</b>
<b>CASH</b>		
VALLEY FIRST CREDIT UNION	16,209.65	6,788.65
RBC INVESTMENT SAVINGS	0.00	18,025.25
PETTY CASH	50.00	50.00
<b>SUBTOTAL CASH</b>	<b>16,259.65</b>	<b>24,863.90</b>
<b>HST/GST RECEIVABLE</b>	<b>269.65</b>	<b>723.00</b>
<b>INVESTMENTS</b>		
RBC INCOME FUND	\$28,121.26	\$30,464.78 <b>NOTE A</b>
RBC TD BOND FUND	\$65,379.08	\$69,851.36 <b>NOTE B</b>
MACKENZIE CAMP DEBENTURES	2,700.00	2,400.00
<b>SUBTOTAL INVESTMENTS</b>	<b>96,200.34</b>	<b>102,716.14</b>
<b>INVENTORY - ASKEWS CARDS</b>	<b>3,612.20</b>	<b>3,072.80</b>
<b>TOTAL ASSETS</b>	<b>116,341.84</b>	<b>131,375.84</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL LIABILITIES</b>	<b>0.00</b>	<b>0.00</b>

**NOTE A** RBC Income Fund is shown at Market Value  
\$25,000 was invested in RBC Income Fund June 11, 2014  
Monthly share distributions have been retained in the Fund.  
Total cost on December 31, 2019 was \$30318.48

**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 have been retained in the Fund.  
Total Cost on December 31, 2019 was \$70520.84

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	2018	2019
<b>CONGREGATIONAL EQUITY</b>		
<b>RESTRICTED</b>		
BUILDING FUND	11,319.94	12,263.34
BENEVOLENT FUND	503.05	503.05
MEMORIAL FUND	2,366.75	3,366.75
GRAND PIANO FUND	1,904.55	1,361.80
YOUTH GROUP FUND	1,002.05	782.05
SABBATICAL RESERVE	3,733.59	3,733.59
RESTORATIVE CARE RESERVE	11,972.27	11,972.27
CHILDREN'S BIBLE FUND	415.60	415.60
MANSE PROCEEDS	57,000.00	57,000.00
<b>SUBTOTAL RESTRICTED</b>	<b>90,217.80</b>	<b>91,398.45</b>
<b>UNRESTRICTED - AS AT JANUARY 1</b>	<b>26,394.32</b>	<b>26,124.04</b>
<b>YTD OPERATING SURPLUS/DEFICIT</b>	<b>-270.28</b>	<b>13,853.35</b>
<b>SUBTOTAL UNRESTRICTED DEC 31</b>	<b>26,124.04</b>	<b>39,977.39</b>
<b>TOTAL CONGREGATIONAL EQUITY</b>	<b>116,341.84</b>	<b>131,375.84</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>116,341.84</b>	<b>131,375.84</b>

**ZION UNITED CHURCH ARMSTRONG BC**  
**2019 ANNUAL OPERATING INCOME STATEMENT**  
**AND PROPOSED 2020 BUDGET**

OPERATING INCOME	2018	2019	2020 BUDGET
Offerings	60,022.98	56,309.69	55,000.00
UCW	7,000.00	4,000.00	6,000.00
Dividends and Interest	2,745.16	2,812.15	2,700.00
Weddings and Funerals	250.00	425.00	200.00
Use of Facilities	1,180.00	1,967.00	2,000.00
Fundraising	596.00	486.75	750.00
IPE Revenue	15,691.00	15,129.69	15,000.00
Askews Cards Profit	3,598.30	3,540.60	3,500.00
CO-OP Dividends	575.13	705.83	500.00
Government Rebates	228.15	0.00	75.00
<b>Subtotal Unrestricted</b>	<b>91,886.72</b>	<b>85,376.71</b>	<b>85,725.00</b>

	2018	2019	2020 BUDGET
Mission & Service	6,989.50	7,218.00	7,000.00
Observer	225.00	200.00	200.00
<b>Subtotal Restricted</b>	<b>7,214.50</b>	<b>7,418.00</b>	<b>7,200.00</b>
<b>TOTAL OPERATING INCOME</b>	<b>99,101.22</b>	<b>92,794.71</b>	<b>92,925.00</b>
<b>OPERATING EXPENSES</b>			
Minister Salary	27,805.98	15,843.36	32,288.40
Benefits Cost	5,665.74	3,509.22	7,368.41
Medical Service Plan Allowance	225.00	0.00	0.00
Telephone Allowance	180.00	150.00	300.00
Travel Allowance	252.72	66.15	900.00
Learning Resource Allowance	11.26	0.00	870.00
Pulpit Supply	3,915.52	1,808.20	2,792.00
Clergy Supply Ministry and Travel	11,476.60	12,604.34	0.00
<b>Subtotal Annual Clergy Cost</b>	<b>49,532.82</b>	<b>33,981.27</b>	<b>44,518.81</b>
Musician Honorarium	3,620.00	2,765.00	3,850.00
Employment Expenses	264.67	312.29	325.00
<b>Subtotal Personnel</b>	<b>53,417.49</b>	<b>37,058.56</b>	<b>48,693.81</b>
Advertising	579.00	294.61	800.00
Bank & PAR Charges	395.10	235.00	250.00
Office	3,143.86	3,265.04	3,340.00
Insurance	4,654.00	5,136.00	5,200.00
<b>Subtotal Administration</b>	<b>8,771.96</b>	<b>8,930.65</b>	<b>9,590.00</b>
Utilities	6,427.37	6,725.34	6,700.00
Property Tax	20.00	22.00	22.00
Janitorial Supplies	439.67	481.47	575.00
Custodial Services	3,754.78	3,838.75	4,000.00
Building Repair	1,083.41	2,206.90	1,500.00
Snow Removal	1,125.00	1,300.00	1,200.00
<b>Subtotal Property</b>	<b>12,850.23</b>	<b>14,574.46</b>	<b>13,997.00</b>
Mission & Service	6,989.50	7,218.00	7,000.00
Kamloops Okanagan Presbytery	3,809.57	0.00	0.00
UCC Denominational Assessment	0.00	4,380.00	3,720.00
UCC Pacific Mountain Region Assessment	0.00	438.00	372.00
<b>Subtotal United Church</b>	<b>10,799.07</b>	<b>12,036.00</b>	<b>11,092.00</b>



	2018	2019	2020 BUDGET
Christian Education	0.00	0.00	150.00
Mackenzie Camp Support	300.00	300.00	0.00
Local Outreach	0.00	214.50	0.00
Ministry Expense	0.00	165.61	60.00
Pastoral Care	50.00	0.00	125.00
Worship Supplies	67.49	157.06	150.00
Music & AV	0.00	91.58	100.00
Library	22.50	44.00	0.00
Observer Subscriptions	585.71	500.00	500.00
<b>Subtotal Programs</b>	<b>1,025.70</b>	<b>1,472.75</b>	<b>1,085.00</b>
IPE Supplies	9,386.72	9,002.60	9,500.00
Other Fundraising Expense	138.85	0.00	150.00
<b>Subtotal Fundraising</b>	<b>9,525.57</b>	<b>9,002.60</b>	<b>9,650.00</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>96,390.02</b>	<b>83,075.02</b>	<b>94,107.81</b>
 <b>NET OPERATING SURPLUS / DEFICIT</b>	 <b>2,711.20</b>	 <b>9,719.69</b>	 <b>-1,182.81</b>
 Adjust for Unrealized Capital Gain/Loss	 -2,981.92	 4,133.66	 -2,700.00
 <b>ADJUSTED OPERATING SURPLUS / DEFICIT</b>	 <b>-270.72</b>	 <b>13,853.35</b>	 <b>-3,882.81</b>

**ZION UNITED CHURCH, ARMSTRONG BC  
ANNUAL CAPITAL INCOME STATEMENT**

	2018	2019
<b>CAPITAL REVENUE</b>		
Building Fund Donations	627.50	745.00
Bequest to Memorial Fund	0.00	1,000.00
<b>TOTAL CAPITAL REVENUE</b>	<b>627.50</b>	<b>1,745.00</b>
 <b>CAPITAL EXPENDITURES</b>		
From Church Account	0.00	0.00
<b>TOTAL CAPITAL EXPENDITURE</b>	<b>0.00</b>	<b>0.00</b>
 <b>CAPITAL FUNDS SURPLUS/ DEFICIT</b>	 <b>627.50</b>	 <b>1,745.00</b>

**ZION UNITED CHURCH, ARMSTRONG BC  
RECORD OF OUTREACH SUPPORT  
JANUARY 1 2019 TO DECEMBER 31 2019**

	BALANCE 1-Jan-19	REVENUE	SUPPORT GIVEN	BALANCE 31-Dec-19
<b>MISSION AND SERVICE FUND TOTAL</b>	<b>0.00</b>	<b>7,218.00</b>	<b>7,218.00</b>	<b>0.00***</b>
<i>Congregational Givings</i>		5,618.00		
<i>UCW Donation</i>		1,600.00		
 <b>MACKENZIE CAMP TOTAL</b>	 <b>0.00</b>	 <b>2,215.60</b>	 <b>2,215.60</b>	 <b>0.00</b>
<i>Congregational Givings</i>		597.00		
<i>Garage Sale Proceeds</i>		1,046.20		
<i>Return of Debenture Principle</i>		300.00		
<i>Camp Sunday Lunch Pro- ceeds</i>		272.40		
 <b>TOTAL OUTREACH</b>	 <b>0.00</b>	 <b>9,433.60</b>	 <b>9,433.60</b>	 <b>0.00</b>

\*\*\*

THIS IS THE SAME AMOUNT REPORTED  
IN THE INCOME STATEMENT.

## XYZ YOUTH GROUP FUND

BALANCE ON HAND, JANUARY 1, 2019	1,002.05
TOTAL REVENUE 2019	0.00
EXPENSES	
Partial Funding for Evolve	220.00
BALANCE ON HAND, DECEMBER 31, 2019	782.05

## ZION UNITED CHURCH, ARMSTRONG BC CONTRIBUTION STATISTICS 2019

Identifiable donations were received from a total of 69 Zion households in 2019, which is 4 less than 2018  
.In addition to these, we received a total of \$4796.12 in loose offerings from a number of unidentified donors.

### BY FUNDS DISTRIBUTION:

### BY DONATION METHOD:

FUND	# OF DO-NORS		DONATION METHOD	# OF DONORS	
	2018	2019		2018	2019
Local	71	66	Numbered Envelopes	26	23
Mission & Service	21	19			
Memorial Bequest	0	1	PAR	32	33
Building Fund	6	5	<i>(preAuthorized Remittance)</i>		
Mackenzie Camp	2	7	Account Number	15	13
			<i>(no envelopes)</i>		
			<b>TOTAL DONORS</b>	<b>73</b>	<b>69</b>

## CONTRIBUTION RANGE REPORT

Contribution Range			Number of Con- tributors	Total Given	Average per Contributor
0.01	-	100	18	707.70	39.32
100.01	-	200	3	540.00	180.00
200.01	-	300	8	2,027.00	253.38
300.01	-	400	3	1,100.00	366.67
400.01	-	500	1	480.00	480.00
500.01	-	750	9	5,796.00	644.00
750.01	-	1,000	2	1,755.00	877.50
1000.01	-	1,500	13	16,205.22	1,246.56
1500.01	-	2,500	8	15,215.00	1,901.88
Over		2,500	4	16,205.00	4,051.25
<b>Total</b>			<b>69</b>	<b>\$60,030.92</b>	<b>\$870.01</b>

## ZION UNITED CHURCH, ARMSTRONG BC PERPETUAL CHRISTIAN EDUCATION & EVANGELISM TRUST FUND (PCEET) INCOME STATEMENT FOR THE YEAR ENDING DECEMBER 31 2019

	2018	2019
<b>INCOME</b>		
RBC TD BOND FUND DIVIDENDS	\$433.35	\$429.75
BANK INTEREST	\$0.87	\$0.88
<b>TOTAL INCOME</b>	<b>\$434.22</b>	<b>\$430.63</b>

	2018	2019
<b>EXPENDITURES</b>		
CHRISTIAN EDUCATION SUPPORT	\$0.00	\$175.00
BANK FEES	\$60.00	\$54.00
<b>TOTAL EXPENSES</b>	<b>\$60.00</b>	<b>\$229.00</b>
<b>NET INCOME</b>	<b>\$374.22</b>	<b>\$201.63</b>
<b>UNREALIZED CAPITAL GAIN/LOSS</b>	<b>-\$390.65</b>	<b>\$918.50</b>
<b>ADJUSTED NET INCOME</b>	<b>-\$16.43</b>	<b>\$1,120.13</b>

**ZION UNITED CHURCH, ARMSTRONG BC**  
**PCEET FUND BALANCE SHEET**  
**AS OF DECEMBER 31 2018**

	2018	2019
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
VALLEY FIRST CREDIT UNION	\$1,971.33	\$2,172.96
<b>INVESTMENTS</b>		
RBC TD BOND FUND	\$19,751.42	\$20,669.92
<b>TOTAL INVESTMENTS</b>	<b>\$19,751.42</b>	<b>\$20,669.92</b>
<b>TOTAL ASSETS</b>	<b>\$21,722.75</b>	<b>\$22,842.88</b>
<b>LIABILITIES</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>EQUITY</b>	<b>\$21,722.75</b>	<b>\$22,842.88</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$21,722.75</b>	<b>\$22,842.88</b>

**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.

**Zion United Church  
2018 Annual General Meeting Minutes  
Sunday, February 24, 2019**

**1. Call to Order:**

The Council Chair, Rod Gilmer, called the meeting to order at 11:40 am.

Number of people in attendance: 24.

Council members present: Rev. Juanita Austin, Marj Bailey, Louise Burton, Dave Derbowka, Rod Gilmer, Leona Harrison, Pat Hudson, Penny Kirk, Suzanne Skinner and Wendy Wood

**2. Nomination of Chairperson and Recorder:**

**Motion:** Jim Skinner nominated Rod Gilmer as Chair. Second Penny Kirk. Carried.

**Motion:** Leona Harrison nominated Wendy Wood as Recorder of this meeting. Second Sharon Wickstrom. Carried.

**3. Extension of Voting Privileges:** Waived a year ago. Everyone present can participate and vote.

**4. Approval of Minutes of Annual General Meeting held on February 25, 2018:**

**Motion:** Suzanne Skinner moved to approve the Minutes from the February 25, 2018 Annual General Meeting as circulated in the 2018 Annual Report. Second Louise Burton. Carried.

**5. Nomination Committee Report:**

**a** Suzanne Skinner, on behalf of the Nomination Committee, thanked all those past and present for allowing their names to stand and presented the report as follows:

**Elected Council Positions:**

Council Chair (yearly)	Rod Gilmer
Vice-Chair (yearly)	OPEN
Past Chair	James Simpson
Secretary (yearly)	OPEN (Wendy Wood will fill in and train new person)
Treasurer (yearly)	Leona Harrison

**Council positions by appointment (yearly):**

Hall Bookings	Penny Kirk
Worship Com Rep.	Louise Burton
Ministry & Personnel Rep. (will be a joint committee with Enderby)	Greg Milne and James Simpson
Finance Com. Rep.	Leona Harrison
Christian Dev. & Ed Rep.	Maureen MacDonald
UCW Rep.	Suzanne Skinner
Members at Large to Council:	Wendy Wood
	Dave Derbowka
	Marj Bailey
	Dave Gerein

**Congregational positions by appointment:**

Mission and Service Rep.	Sandy McCallen
Observer Rep.	Suzanne Skinner
Mackenzie Camp Rep.	Pat Hudson and Wayne Kiefer
Church Registrar and Keeper of Historic Role	Marj Bailey

**Ministry & Personnel Committee by appointment (3-5 years):**

(this will be a joint committee with Enderby)

1. Chair - OPEN
2. Greg Milne
3. James Simpson

**Trustees by appointment**

Rod Gilmer  
Leona Harrison  
Maureen MacDonald  
Pat Hudson  
Wayne Kiefer  
Dave Derbowka

**Committees**

**Finance Committee (Volunteer & appointment):**

Leona Harrison, Treasurer  
Jim Skinner  
Eleanor Kiefer  
Terri Nicholson  
Bruce Turnbull  
Pat Hudson

**Pastoral Care Team:**

Mona Ball (Sunshine Lady)  
Suzanne Skinner  
Helen Kyle

**Property Committee (Volunteer):**

Pat Hudson  
Wayne Holt  
Shayne Morin  
Wayne Kiefer  
Bruce Turnbull  
Dave Gerein

**Christian Development Committee:**

Maureen MacDonald  
Pat Hudson (Mackenzie Camp Rep.)  
Heidi Chamberlain - Librarian

Current Sunday School Teachers: None at this time

**PCEET (Sub-committee of CD):**

Maureen MacDonald

Leona Harrison

Judith Howard

**Worship Committee (Volunteer and appointed through the year):**

Louise Burton

Leona Harrison

Mona Ball

Helen Kyle

Penny Kirk

Dale Gerein

**Motion:** Rod Gilmer moved to accept the nomination list as presented. Second: Suzanne Skinner. Carried.

**b Elections of Council Positions:**

**1) Council Chair:**

**Motion:** Suzanne Skinner asked **three times** for further nominations, for the position of **Council Chair**. There being no further nominations Rod Gilmer was elected to the position of Chair. Carried.

**2) Vice-Chair:**

**Motion:** Suzanne Skinner asked **three times** for further nominations, for the position of **Council Vice-Chair**. There being no nominations the position was left open. Maureen MacDonald has been sitting a Vice-Chair and will continue. Accepted.

**3) Secretary:**

**Motion:** Suzanne Skinner asked **three times** for any nominations for the position of **Council Secretary**. There being no nominations the position of secretary was left open. Wendy Wood will fill in and train new person.

**4) Treasurer:**

**Motion:** Suzanne Skinner asked **three times**, for further nominations for the position of **Council Treasurer**. There being no further nominations Leona Harrison was elected as Treasurer. Carried.

**5) Presbytery Representative: (no longer required)**

**6) Presbytery Representative Alternate: (no longer required)**



**c Zion's Trustees:**

The Trustees serving Zion United Church are: Rod Gilmer, Leona Harrison, Maureen MacDonald, Pat Hudson, Wayne Kiefer and Dave Derbowka

**Motion:** Rod Gilmer moved that the nomination list of appointed and elected positions be accepted as presented. Carried.

**6. Approval of 2018 Financial Report:**

Leona Harrison, Treasurer, went over the Financial Report as published in the 2018 Annual Report.

**Motion:** Leona Harrison moved that the Financial Report be accepted as presented in the 2018 Annual Report. Second: Pat Hudson. Carried.

**7. Approval of Budget for 2019:**

Leona Harrison, Treasurer, introduced the 2019 Budget.

**Motion:** Marj Bailey moved that the 2018 Budget be accepted as presented. Second: Gail Hildebrandt. Carried.

**8. Approval of 2018 Annual Report:**

**Motion:** Rod Gilmer moved that the committee and working group reports contained in the 2018 Annual Report be received. Second: Dave Derbowka. 1 abs. Carried.

**9. Other:**

1. Rod Gilmer thanked Hanny Kooyman for preparing the 2018 Annual Report.

2. Hanny Kooyman introduced herself and spoke about her piece of art entitled "Crossroads" on the cover of the 2018 Annual Report.

**10. Adjournment:**

**Motion:** Dave Evans moved that the AGM be adjourned.

The meeting was adjourned unanimously at 12:15 pm.

Approved by: \_\_\_\_\_ February 24, 2019  
Rod Gilmer, Chair Date

\_\_\_\_\_  
Wendy Wood, Secretary Date February 24, 2019