

# Zion United



**2020**

**Annual Report**

2315 Pleasant Valley Blvd. Armstrong BC

# Contents

Askews Grocery Gift Cards .....	Page 9
Bell Ringing Report .....	page 7
Chair of Council Report.....	Page 11
Good Food Box.....	Page 9
Finance Committee.....	Page 14
Hall Report .....	Page 7
IPE Report.....	Page 10
Life Transitions .....	Page 5
Men's Breakfast .....	Page 10
Minister's Desk .....	Page 3-5
Minutes 2020 Annual General Meeting .....	Page 22-25
Mission & Service.....	Page 12
Pastoral Care .....	Page 12
Property Committee Report.....	Page 10
Treasurer's Report .....	Page 13
UCW Financial Report .....	Page 8
UCW Report .....	Page 7
Worship Committee.....	Page 6
Zion U. Balance Sheet as of December 2020.....	Page 15-16
Zion U. Annual Operating Income Statement and Proposed Budget .....	Page 16-18
Zion U. Contribution Statistics.....	Page 19
Zion U. Restricted Funds and Record of Outreach Support .....	Page 20
Zion U. Perpetual Christian Ed. & Evangelism Trust Fund .....	Page 21
Zion U. Pceet Fund Balance Sheet .....	Page 21

Front cover—pastel study by Hanny Kooyman

“The world looks different, viewed from or through a flat screen”

## FROM THE MINISTER'S DESK

*"There are a few times in life when you leap up and the past that you'd been standing on falls away behind you, and the future you mean to land on is not yet in place, and for a moment you're suspended knowing nothing and no one, not even yourself."*

— Ann Patchett, *The Dutch House*

**T**his statement holds for many of us today. The unprecedented interruptions in work, study, recreation, business, faith communities and personal lives have seen the world teetering on uncertainties where nothing seems to be guaranteed.

It also seems it was only yesterday I was writing about the great transition for the United Church of Canada that occurred at all levels of the denomination in 2019 and 2020. In the wake of these transitions and changes, communities of faith were intricately entwined in the process of creating both a positive and an 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. This had proven difficult and in some cases impossible in 2020 due to the Covid-19 Pandemic that took over the world and disrupts lives and communities. Nevertheless, the following are some highlights of the year 2020.

- It has been 1 year and 7 months since 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% time.
- As at May 2020 Worship and Christian Education programs continue which are the centre our community have moved Online. Worship has been done in some format. Leona Harrison and Lindsay Lundquist played the piano and organized the soloists. Louise Burton and Joan Glanfield organized the various readers. While Franklyn James did the videography and editing. However, Christian Education has been severely curtailed. The planned joint study of the book "Easter for Progressive Christian" by Donald Schmidt was cancelled partway due to Corona Virus Pandemic (Covid-19) concerns. However, we seek to extend ourselves to meet the needs both within and outside the congregation through online mediums i.e., Facebook and YouTube.
- I had the opportunity to do an adapted Faith Formation Training at St. Andrew's United Church and was Chaplain of the Online camp. The camp hosted a series of with campfire singing in the car park of Zion United, St. Andrew's United, Trinity United, Vernon and First Community Church, Salmon Arm.
- Congregational life continued as usual. Office days are Mondays in Armstrong, Thursdays in Enderby, Fridays and Saturdays for video editing and posting – Fridays should be for Pastoral visits which have been suspended and replaced. However, members have the opportunity to make appointments for visits or see the minister at any time.
- Pastoral Care was done chiefly through a telephone tree with the assistant of Louise Burton, Pamela Krasanowski, Mona Ball, Helen Kyle, Susanne Skinner and Marj Bailey.
- Sunday school activities were spearheaded by Lorraine Powell and Maureen MacDonald. This was done through activity packages and online activities. Shannon Horsfield and Allison Glanfield assisted with this project.

Cont page 4

- I am the webmaster for St. Andrews' United Church and Zion United Church as well as social media personnel. ( Looking for persons to be an administrator for these media)
- Community outreach and social justice were curtailed by the Covid-19 pandemic as well. In Enderby, a group of us assisted in the Christmas dinner serving and cleaning up. I am delighted to report that the Chamber of Commerce in Armstrong asked us to do a Christmas greeting to the community. This can be found on our Facebook pages. The UCW who normally facilitated the bulk of our fundraisers were also severely impacted. (See their reports)
- St. Andrew's United Church celebrate with Zion United Church who added two new persons; Nikita Blumhagen and Tanniel St. John to their fellowship through baptism on November 1 and 8, 2020.
- For continuing education, I am in the second semester of the leadership programme at the Vancouver School of Theology. It was comforting to learn that other ministers (Canadian born and educated) are struggling with trying to understand our congregations and discerning how to lead them in this secular pandemic context and beyond. The saying, "You are not alone" holds. This program will continue into the Spring of 2021.
- St. Andrew's United Church is putting together a letter of invitation to Zion United Church to have a conversation with us on visioning and plans for further discussions and signing.

### **Areas of Concern**

As a community, we have been adjusting to the various structural and local changes within the United Church of Canada. These will aid in serving some of our needs and those of the wider community. However, we are left with gaps with the absence of presbytery that makes information flow interesting, especially in this pandemic era. Additionally, a period of revisioning and strategic planning is becoming increasingly urgent. Work in this area has been suspended due to restrictions caused by the Corona Virus Pandemic.

### **Opportunities & Future Plans[Any plan is contingent on future Pandemic control]**

- There is an invitation from Pacific Mountain Regional Council [PMRC] of the United Church of Canada who asked us three questions. Firstly, what is the current sense of purpose in your Community of Faith? Second, what is God calling your Community of Faith to become? And third, how can the Region help us fulfil that purpose? PMRC is looking for communities of faith purposes and asking, how can they help.
- For Easter, we will continue to follow the "Season of the Spirit" and "Gathering" resources. Depending on what information that will be issued by the Public Health Office and Dr Bonnie Henry, Easter services may continue in the online format.
- Become bolder in articulating our mission, vision, and values. Think 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.
- 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." Covid-19 offered us both limitations and opportunities to reimagine how to share our time, talent, treasure and terrain.
- 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.
- Continue working on our vision and a strategic plan for the next 1.5 and 5 years.

Cont page 5

## Other Opportunities

Events	Pro- jected Date	Project- ed Budget	Calen- dared		Remarks
			Y es	No	
Youth & Family Minis- try	Mont hly	TBD		✓	A medium and long-term goal towards a vibrant Youth & Young Adult ministry.
Out of the Cold	Weekl y	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.

Rev. Franklyn James

## 2020 Life Transitions

### BAPTISMS

Teneille Louise St. John

Nikita Charlotte Jean Blumhagen

### MARRIAGES

Daniel Douglas John Andreasen  
and

Mistri Leigh Zeigler

### DEATHS

Ariell Violet Hannah

Elaine Leslie Myers

Valerie Lynn Prouty

Norma Jean Goff



## Worship Committee



**2**020 was a year we will all remember!

We started the year with regular, in person services with members of the congregation sitting shoulder to shoulder, greeting and hugging each other. In **January** we, as part of council, hosted a Chamber of Commerce Business after Business get together to introduce Rev Franklyn James to more people of the Armstrong community. We had a Jamaican theme and served Jamaican food.

In **February** we celebrated with St. Andrew's Church in Enderby a special Black History Month service with LOTS of music, and food to share afterwards.

**March 8**, at our last regular service, we held our Annual General Meeting and on March 15, services were cancelled in response to the BC Public Health orders regarding the new corona virus, soon to be labelled Covid-19.

As churches all over did, so did we. Franklyn ordered a camera that could record quality pictures and sound that was capable of being forwarded on the internet . Zion started recording online services which were premiered on facebook and then put on YouTube for people to watch later. Some of the congregation have participated in the preparation of these services.

**September 20**, having created the new protocols required, we resumed in person services, with everyone sitting in designated seating at approved distances from each other, but with no choir , no singing, and wearing masks. That lasted for about two months when **Nov 22** in person worship was once again halted by provincial health order. That continued until year end and still continues at the time this is written.

Through the year, the worship committee continued with several projects. We decorated and put out the Easter cross on Easter Sunday. We changed banners to be suitable to the season as Franklyn was using them as a backdrop for online services. We also decorated the Christmas tree. One Sunday, Helen Kyle supplied the communion elements for Franklyn to present an online communion service. Early in the year, many congregational members made and decorated hearts to put in the windows as a show of support for all the Essential Service Workers. As the pandemic continued, these have stayed up. Thanks to the O'Brien family they were all put up on one day.

Thanks to Rev Franklyn James, who, once he received the new camera, has faithfully recorded online services throughout this pandemic year.

**Worship Committee members: Louise Burton, Leona Harrison, Penny Kirk, Helen Kyle (communion coordinator) and Mona Ball (sunshine lady)**  
**Submitted by Louise Burton**

## Hall Report

Our church hall continues to be a meeting place for various groups in our community. All groups have been following Covid protocol safely. When rules were relaxed we had a painters group and Tai Chi once again. Then we were shut down and only AA and Good Food Box have remained. I would like to thank Rod and all that helped with snow removal this winter. Most appreciated by all to have safe entrance into the hall.

**Penny Kirk**, Hall Coordinator

## Bell Ringing Report

It was a project that Rod and I decided to take on independent of anybody else. It started as a Friday evening ringing as thanks to Essential workers. We kept that up until the May long weekend.

We decided to do the Sunday morning ringing right at the beginning as well as a sign that although the church wasn't holding church services, we are still here as part of the community. We also rang it at 7:00 a.m. on Easter Sunday and on Christmas Eve. The bell also rang along with church bells all across the country in sympathy with the catastrophic murders in Nova Scotia. Some of the local RCMP came and stood with us as our bells rang that day. Three of us rang the bells continuously while the Grad parade came by the church in June. While the bells rang one day in July, people dropped by to sign a farewell card for the Simpsons as they were moving to Vanderhoof.

Many people connected to our church have taken a turn ringing the bell - in honour of births, birthdays, anniversaries, deaths or just because they agreed it was important to have the bell ring out. We plan to keep the bell ringing.

So, although it isn't part of any regular committee, it is just one way our church could ring out that we are still here and we will be back.

**Louise**

## UCW REPORT 2020

I guess this has been a rather disjointed year for all of us. We managed three meetings before covid restrictions and then another three in the fall.....

No continuity leaves me with a few blanks. We did manage to organize and do the Pancake Supper and participated in the 'World day of Prayer' and then things became a little disjointed.

We set a date for 'church yard' clean-up but, due to covid Christine and Shayne Morin did the actual clean-up.....Many THANKS for your hard work.



The men's group spent many hours redoing what was necessary on the roofing over the hall ramp to meet building code demands and also repaired the roof at the top of the hall ramp.....their muscle and expertise. UCW cheques for supplies. Wayne Kiefer's organizing. THANK YOU.

We did one Memorial Tea (Val Prouty) with covid protocol in place.

Most of our usual ventures were unable to be held but, we did manage to make and sell some pies for Thanksgiving and made a donation to the Legion for Remembrance Day.

Hopefully 2021 will see us able to return to some time together. Like others I miss the church community, the friendship, sharing and laughter.

Here's hoping we can all return to it soon.

Respectfully submitted,

**Suzanne Skinner**, UCW Pres

# UCW Financial Report 2020

	2019	2020
<b>Opening balance</b>	\$11,950.18	\$10,654.15
<b>Receipts</b>		
Donations & offerings	387.00	40.00
Funerals	372.00	0
Tea & Bake Sales	1,325.00	426.00
IPE	<u>18,713.55</u>	<u>0</u>
<b>Total Receipts</b>	<b>20,797.55</b>	<b>466.00</b>
<b>Disbursements</b>		
Service Charge	75.38	30.11
IPE	8332.95	0
M & S Fund	1600.00	1600.00
Kitchen	447.40	159.22
Hall	5533.25	754.93
Zion	4000.00	0
Camp Mackenzie	1340.00	3000.00
Charity	680.00	630.00
Cards & Flowers	<u>84.60</u>	<u>50.00</u>
<b>Total Disbursements</b>	<b>22,093.58</b>	<b>6224.26</b>
<b>Closing Balance</b>	<b>\$10654.15</b>	<b>\$4895.89</b>
<b>Balance in CIBC UCW account =</b>	<b>\$3717.40</b>	
<b>UCW funds in Zion account =</b>	<b><u>1178.49</u></b>	<b>Total UCW \$\$ \$4895.89</b>

Respectfully submitted by Marj Bailey on behalf of Marg Klassen

## Askews Grocery Gift Cards

Buying Askews Gift Cards from our church has so many benefits. Our local grocery store is supporting us with a fund raising program by selling us a bulk supply of gift cards. They are so convenient to use at Askews—they are like a cash card. You don't need cheques, credit cards or cash. You pay with your gift card and the balance remains on the card to be used at any time. The best part is that our church makes 7% on the sale of the cards—where else can you get that kind of return? The cards can be bought in denominations of \$20, \$50 or \$100. You can purchase the cards with cash, cheque or e-transfer using this address [zionunitedarmstrongbc@gmail.com](mailto:zionunitedarmstrongbc@gmail.com)

We all win and we are supporting our local grocery store.

At the beginning of the year the cards were available on Sundays after church. Sharon Eliason looked after this until she went away to Mexico on a holiday and came back to discover she had to isolate for 14 days. So Eleanor Kiefer took over, but due to the closure of the church because of Covid 19 the sale of the cards has proven to be a bit more difficult. However we have worked out a system that is convenient and safe for us all. Orders can be phoned in to Eleanor Kiefer at 250-546-8195 who puts your cards together in an envelope (with sanitized hands!) and you arrange to pick them up from her place at a mutually agreed time. Masks and social distancing rules are adhered to and this has worked out very well. In fact, we beat last year's sales by a bit selling over \$50,000 worth of cards during 2020.

Our church made about \$3700 just by continuing to buy groceries locally. Sharon felt that her home is further from town so Eleanor has continued in this role.

Thank you so much for your support and until the pandemic is behind us we will likely follow this procedure.

Eleanor Kiefer and Sharon Eliason

## Good Food Box

This cooperative produce purchasing program has lived through another successful year. It was declared an **Essential Service** as part of the Food Security Initiative. We have had as many as 79 boxes in one month this year ordered and eaten by members of the North Okanagan community.

Our volunteers have carried on with masks to sort the produce into the boxes which are then picked up by those who ordered them. Our first volunteers set up the church basement on Wednesday after Brenda (Coordinator) tells them the orders for the month. The next volunteers pick up the produce in Vernon at All Saints Anglican Church, on Thursday morning, bring it back to Zion where it is sorted into all those bins. In the afternoon a different shift of volunteers assist with the pick up of the boxes of produce. People can pay right there for their next month's box or can pay by e-transfer by the second Tuesday of the month, or make an appointment to pay in cash at the Boys and girls Club by the second Tuesday of the month.

Anyone who would like to can order the Good Food Box, it is not sold based on income, place of residence or other parameters.

We look forward to another year of the Good Food Box serving Armstrong and Spallumcheen.

Submitted by  
Louise Burton



## IPE REPORT 2020

**A** long with many events, the IPE was cancelled in 2020 due to the COVID 19 Pandemic.

We were planning to not do our Centennial Hall sit down meals. This has been a cherished mainstay of our IPE tradition ( over 100 years ), however our dwindling numbers and also aging volunteer workers has made it necessary to let that go.

As of this time the 2021 IPE is an unknown entity . If It goes ahead we will plan to be there with our Concession.

Rod

## MEN'S BREAKFAST REPORT 2020

**U**nfortunately, the Men's Breakfast was able to take place only until February 2020, due to the Covid19 Pandemic. This group usually meets together at the Zion United Church Hall on the second Saturday morning of each month, except for July, August, and sometimes October due to Thanksgiving weekend, running from September to the end of June.

The breakfast is made by the men who go, and all participate in preparing or setting up for the breakfast. A good time of sharing, and visiting, occurs while they enjoy their breakfast together. An amount of \$5 per person is collected during the breakfast, and the money is used to pay for the groceries needed to feed everyone. Any left over money at the end of the year, is usually donated to MacKenzie Camp. However, this year, ended differently, and so the current balance of \$85.10, has been held to be used if and when the Men's Breakfast resumes. However, should it not resume, this money will be donated to MacKenzie Camp.

Tim Moran

## Zion United Church Property Committee Report 2020

**T**he committee would like to thank all volunteers who have kept the church, hall and grounds in good shape throughout this very difficult time.

The major work that was done in 2020 includes the following:

The roof extension and repairs to the wheel chair ramp was delayed due to the building inspectors' request for a structural engineer to approve our plans plus the cold weather and covid restrictions. It was not possible to be completed until the spring.

The work was done by a small group of church members and others including Terry Ferguson, Cliff Eliason, Glen and Dalyn Kearney. Workers were diligent in abiding by Covid Rules. The following businesses supplied services: Shepherd's Hardware –building plans, Valley Engineering—approval of structural plans, RDS Welding—supplied steel bracket, Curley's roofing—supplied and installed roofing materials.

The back exits in the hall were painted. The wheelchair ramp into the church was repaired and a start was made on replacing fluorescent lights in the hall with more efficient LED lights.

Recommended work to be done during 2021 depending on finances and Covid :  
Secure access to crawl space under church lounge to allow heat and ventilation to circulate. Repair and paint the outside of the church as necessary. Replace the carpet in the church lounge with vinyl flooring for easier maintenance.

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

# Council Chair Annual Report – 2020



**C**OVID 19 certainly dominated and took precedent in just about every aspect of our Church Community Life from Mid March until the end of 2020 and is carrying on into 2021. The covid situation and the accompanying constraints have brought out our resilience and determination to carry on. Although we have only been able to worship in person for a few weeks since mid March we have remained active.

Council has met on an almost monthly basis. Some of those meetings have been via Zoom and others socially distanced in the church hall. This has allowed us to keep on top of the business of the church and ready to move forward into the post-covid life of our community. Fortunately our financial health has remained relatively positive due primarily to so many of us being on PAR and Leona's being on top of procuring any covid-related government relief funds.

Franklyn and his support volunteers have been producing very high quality and engaging on line services for most of the Sundays when we haven't been allowed to gather. These have been produced jointly by the St. Andrews ( Enderby) and Zion ( Armstrong ) congregations . They have been very professionally produced primarily by Franklyn and have certainly required tremendous dedication and a lot of time on his part. They have given us some exposure to people outside of our regular church going community. However we do realize that this format is not readily available to or adopted by all of our people. We certainly look forward to gathering in person in our Sanctuary as soon as Dr Bonnie Henry and the PMR give us their blessing to do so. We have had some new people attend on the few Sundays that we have been able to meet and we are certainly looking forward to getting to know them when we gather in person again .

We have been ringing our church bell diligently and enthusiastically since the onset of the Covid 19 Pandemic . Initially we rang it every Friday evening at seven in support of essential workers. We have continued to ring it on Sunday mornings at 11 to let the community know that we are still here and very much alive. We have also tried in whatever ways possible to stay connected with our community through this challenging time. We are certainly looking forward to returning to our regular Sunday morning gatherings and our many other functions which are so vital to our community's well being.

Respectfully submitted. Blessings to all.

**Rod**

# PASTORAL CARE

**I**t's been a busy year.

Our 'Sunshine Lady' (Mona Ball) has sent out numerous cards and greetings to shut-ins, persons undergoing surgeries and Christmas greetings. A number of people have passed information to me which has been passed on to Mona.

I hope we've managed to keep up with all that's been happening. It's definitely harder when we can't get together on Sundays but, earlier in the shutdown Marj Bailey put together a list of names with e-mail and phone numbers which was distributed to members of pastoral care committee in hopes that we would keep in touch with members of the congregation. Doesn't mean you'll get a lot of phone calls but, hopefully we've managed to touch base with most of you.

Franklyn is always available by phone and he's in the office on Mondays and Saturday afternoons for drop ins.

If you find that you're running into difficulties or just want to sit and chat please give us a call.

Members: Mona Ball, Pam Kraznowski, Pauline Curtis, Gail Hildebrandt, Helen Kyle, Suzanne Skinner.

There's still a reasonable grapevine but, it doesn't necessarily reach everyone so keep in touch.

**Respectfully submitted, Suzanne Skinner**



# Mission & Service

Other than the reading of Minutes for Mission in the church services once a month, through various known and lesser known circumstances not much else has been done.

However, over this past year of 2020, my mission and service turned out to be the publishing of the weekly newsletter 56 times, a small contribution to help connect all of you people in Zion and now also the people at St. Andrews.

For all the people who contributed writing or photographs or other I would like to say: A warm hearted thank you! Without your contributions it would not be possible.

**Respectfully—Hanny Kooyman**



## TREASURER'S REPORT

We ended 2020 with a net operating deficit of (\$1,511.43). Ordinarily we would not celebrate a deficit, but since Covid forced cancellation of live church services for almost half of the year, and also cancellation of the IPE and other fundraising events, we did well to end up \$5,171 better than predicted in the 2020 budget.

Here are some 2020 "Finance Facts":

- Our local offerings decreased by just over \$1,900. That decrease was in loose offerings, reflecting the cancellation of live worship services.
- The number of identifiable donors to all programs (Local, M&S, Building, Memorial, Camp, Hampers) dropped from 69 to 53 households, but those 53 households donated \$60,723.30, which is almost \$700 more than in 2019! PAR contributions totaled \$47,695 with the balance of \$13,028 from envelope donors.
- Without the customary revenue from the IPE Concession the UCW did not transfer any funds to the church operating account.
- The market value of our investments increased, and dividend revenue was up \$1,300 due to an extraordinary distribution in December.
- The \$1,355 from use of the building was down \$611 but was better than expected considering the mandated Covid closures.
- Sale of Askews cards, which earn a 7% return, netted just over \$3700. This is one area that Covid did not affect, and we thank the loyal "sales force" and purchasers for their support.
- We received \$801 from the Federal Temporary Emergency Wage Subsidy program. Application was made for just over \$7,300 from the Canada Emergency Wage Subsidy and the first installment was received as I write this report.
- Our Mission and Service Fund givings of \$7,113, made up of \$5,513 from the congregation and \$1,600 from UCW, were \$105 below 2019.
- Contributions to the Building Fund were \$740, and that fund has a balance of just over \$13,000.
- 2020 was the first full year of Rev. Franklyn's .6FTE ministry, so clergy cost was \$8,800 more than in 2019.
- Pulpit Supply, Musician Honorarium, Custodial, and Utility expenses were all less than budgeted for 2020 due to Covid closures.



**Thank you to all who have faithfully supported the work of Zion throughout this difficult and unusual year.**

**Respectfully submitted,  
Leona Harrison, Treasurer**

## Finance Committee

Throughout 2020 the Finance Committee reviewed the monthly Financial Statements prior to each Council meeting, and provided input to Council from time to time. We welcomed new member Isobel Kay, and were pleased with the response to her suggestion that members consider donating their Seniors Covid Relief Benefit to Zion. Thanks to Eleanor Kiefer for doing the weekly bank deposits, to Jim Skinner as backup cheque writer, and to Bruce Turnbull for entering the monthly finance data into our Powerchurch program.

In January a decision was made to receive the investment dividends in cash to our operating account instead of reinvesting. This started in February.

The committee held a Zoom meeting to develop the 2021 Proposed Budget.

After considerable discussion re the uncertainty of how Covid would affect 2021 operations it was decided to budget as if the year might be much the same as 2020, expecting the building and live worship to be closed about half the year.

Here are some of the items included in the 2021 budget:

- Local offerings budgeted essentially the same as 2020 actual
- UCW unable to commit funds due to uncertainty of fundraising (IPE)
- Investment dividends of \$2,800 the same as 2020
- Use of Facilities revenue reduced to \$1000
- \$7327.12 Canada Emergency Wage Subsidy for July to December 2020 to be received in 2021.
- Mission & Service \$6,000 includes \$5,500 congregation & \$500 UCW
- Clergy full year .6FTE moving up an experience category on the United Church Clergy Salary Guide for increased cost of \$2,900.
- Slight increase in Administration Expense but Property Expense on par with 2020
- UCC Assessment decreased \$157 primarily because Pacific Mountain Region has waived their portion for 2021.
- 

The result is a projected (\$3,253) net operating deficit.

However, without the Canada Emergency Wage Subsidy the deficit would be (\$10,580) – an indication that we need to work on options to generate more revenue going forward.

Our Balance Sheet shows unrestricted savings of almost \$38,500 that can be used short term to offset a deficit. These funds and some of the additional restricted ones could become seed money for new programs in the future.

**Respectfully submitted by Leona Harrison on behalf of the Finance Committee....**  
**Leona Harrison, Pat Hudson, Isobel Kay, Eleanor Kiefer, Jim Skinner**

**ZION UNITED CHURCH ARMSTRONG BC**  
**BALANCE SHEET**  
**AS OF DECEMBER 31 2020**

<b>ASSETS</b>	<b>2019</b>	<b>2020</b>
<b>CASH</b>		
VALLEY FIRST CREDIT UNION	6,788.65	9,239.53
RBC INVESTMENT SAVINGS	18,025.25	13,049.75
PETTY CASH	50.00	0.00
<b>SUBTOTAL CASH</b>	<b>24,863.90</b>	<b>22,289.28</b>
<b>HST/GST RECEIVABLE</b>	<b>723.00</b>	<b>307.44</b>
VALLEY FIRST CREDIT UNION	6,788.65	9,239.53
RBC INVESTMENT SAVINGS	18,025.25	13,049.75
PETTY CASH	50.00	0.00
<b>SUBTOTAL CASH</b>	<b>24,863.90</b>	<b>22,289.28</b>
<b>HST/GST RECEIVABLE</b>	<b>723.00</b>	<b>307.44</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
UCW ACCOUNT	0.00	1,178.49
<b>TOTAL LIABILITIES</b>	<b>0.00</b>	<b>1,178.49</b>
<b>CONGREGATIONAL EQUITY</b>		
<b>RESTRICTED</b>		
BUILDING FUND	12,263.34	13,003.34
BENEVOLENT FUND	503.05	503.05
MEMORIAL FUND	3,366.75	1,281.25
GRAND PIANO FUND	1,361.80	1,361.80
YOUTH GROUP FUND	782.05	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>91,398.45</b>	<b>90,052.95</b>
<b>UNRESTRICTED - AS AT JANUARY 1</b>	<b>26,124.04</b>	<b>39,977.39</b>
<b>NET OPERATING SURPLUS/ DEFICIT</b>	<b>9,716.45</b>	<b>-1,511.53</b>
<b>SUBTOTAL UNRESTRICTED DEC 31</b>	<b>35,840.49</b>	<b>38,465.86</b>
<b>UNREALIZED CAPITAL GAIN/LOSS</b>	<b>4,136.90</b>	<b>3,008.66</b>
<b>TOTAL CONGREGATIONAL EQUITY</b>	<b>131,375.84</b>	<b>131,527.47</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>131,375.84</b>	<b>132,705.96</b>

Cont. page 16

**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  
Total cost on December 31, 2020 was \$29,375.73

**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, 2020 was \$70,520.84

## ZION UNITED CHURCH ARMSTRONG BC 2020 ANNUAL OPERATING INCOME STATEMENT AND PROPOSED 2021 BUDGET

OPERATING INCOME	2019	2020	2021 BUDGET
Offerings	56,309.69	54,372.85	54,000.00
UCW	4,000.00	0.00	0.00
Dividends and Interest	2,812.15	4,114.20	2,800.00
Weddings and Funerals	425.00	0.00	0.00
Use of Facilities	1,967.00	1,355.50	1,000.00
Fundraising	486.75	608.00	500.00
IPE Revenue	15,129.69	0.00	0.00
Askews Cards			
Profit	3,540.60	3,705.20	3,700.00
CO-OP Dividends	705.83	452.57	450.00
Government Rebates	0.00	816.97	7,327.12
<b>Subtotal Unrestricted</b>	<b>85,376.71</b>	<b>65,425.29</b>	<b>69,777.12</b>
 Mission & Service	 7,218.00	 7,113.00	 6,000.00
Broadview Magazine	200.00	155.00	200.00
<b>Subtotal Restricted</b>	<b>7,418.00</b>	<b>7,268.00</b>	<b>6,200.00</b>
 <b>TOTAL OPERATING INCOME</b>	 <b>92,794.71</b>	 <b>72,693.29</b>	 <b>75,977.12</b>

Cont page 17

<b>OPERATING EXPENSES</b>	<b>2019</b>	<b>2020</b>	<b>2021 budget</b>
Minister Salary	15,843.36	32,288.28	34,032.60
Benefits Cost	3,509.22	7,368.36	8,273.08
Telephone Allowance	150.00	300.00	300.00
Travel Allowance	66.15	40.05	400.00
Learning Resource Allowance	0.00	980.62	884.40
Pulpit Supply	1,808.20	216.00	1,200.00
Clergy Supply Ministry and Travel	12,604.34	0.00	0.00
<b>Subtotal Annual Clergy Cost</b>	<b>33,981.27</b>	<b>41,193.31</b>	<b>45,090.08</b>
Musician Honorarium	2,765.00	1,510.00	3,100.00
Employment Expenses	312.29	180.85	225.00
<b>Subtotal Personnel</b>	<b>37,058.56</b>	<b>42,884.16</b>	<b>48,415.08</b>
Advertising	294.61	115.00	615.00
Bank & PAR Charges	235.00	323.08	325.00
Office	3,265.04	2,990.25	3,125.00
Insurance	5,136.00	5,388.00	5,600.00
<b>Subtotal Administration</b>	<b>8,930.65</b>	<b>8,816.33</b>	<b>9,665.00</b>
Utilities	6,725.34	5,803.44	6,275.00
Property Tax	22.00	20.00	20.00
Janitorial Supplies	481.47	367.40	400.00
Custodial Services	3,838.75	2,316.25	2,500.00
Building Repair	2,206.90	1,020.16	1,000.00
Snow Removal	1,300.00	1,020.22	200.00
<b>Subtotal Property</b>	<b>14,574.46</b>	<b>10,547.47</b>	<b>10,395.00</b>
Mission & Service	7,218.00	7,113.00	6,000.00
UCC Denominational Assessment	4,380.00	3,720.00	3,935.00
UCC Pacific Mountain Region Assessment	438.00	372.00	0.00
<b>Subtotal United Church</b>	<b>12,036.00</b>	<b>11,205.00</b>	<b>9,935.00</b>

Cont page 18

	2019	2020	2021 BUDGET
Christian Education	0.00	0.00	150.00
Mackenzie Camp			
Support	300.00	0.00	0.00
Local Outreach	214.50	0.00	0.00
Ministry Expense	165.61	0.00	75.00
Pastoral Care	0.00	53.60	50.00
Worship Supplies	157.06	79.79	100.00
Music & AV	91.58	0.00	0.00
Publications	44.00	43.47	45.00
Broadview Subscriptions	500.00	400.00	400.00
<b>Subtotal Programs</b>	<b>1,472.75</b>	<b>576.86</b>	<b>820.00</b>
IPE Supplies	9,002.60	0.00	0.00
Other Fundraising			
Expense	0.00	175.00	0.00
<b>Subtotal Fundraising</b>	<b>9,002.60</b>	<b>175.00</b>	<b>0.00</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>83,075.02</b>	<b>74,204.82</b>	<b>79,230.08</b>
<b>NET OPERATING SURPLUS / DEFICIT</b>	<b>9,719.69</b>	<b>-1,511.53</b>	<b>-3,252.96</b>
Unrealized Capital Gain/Loss	4,133.66	3,008.66	-2,800.00
<b>ADJUSTED OPERATING SURPLUS / DEFICIT</b>	<b>13,853.35</b>	<b>1,497.13</b>	<b>-6,052.96</b>

\*\*\*NOTE A Canadian Emergency Wage Subsidy (CEWS) of \$7327.12 for July to December 2020  
Without it the 2021 budgeted net operating deficit would be (10,580.08)

## ZION UNITED CHURCH, ARMSTRONG BC CONTRIBUTION STATISTICS 2020

Identifiable donations were received from a total of 53 Zion households in 2020, which is 16 less than 2019.

In addition to these, we received a total of \$1954.55 in loose offerings from a number of unidentified donors.

Much of the difference in numbers of donors and loose offerings is because of having to close the sanctuary for worship from Mid March to Mid September, and again from Mid November on

**However, the total 2020 donations of \$60,723.30 received from 53 donors is almost \$700 more than that received from 69 donors in 2019.**

### BY FUNDS DISTRIBUTION:

FUND	# OF DONORS		DONATION METHOD	# OF DONORS	
	2019	2020		2019	2020
Local	66	53	Numbered Envelopes	23	14
Mission & Service	19	19			
Memorial Bequest	1	3	PAR (preAuthorized Remittance)	33	30
Building Fund	5	3	Account Num- ber		
Mackenzie Camp	7	1	(no envelopes)	13	9
<b>USE OF E- TRANSFER</b>					
For Local Offer- ings	8		<b>TOTAL DO- NORS</b>	<b>69</b>	<b>53</b>
For Askews Cards	4				

### CONTRIBUTION RANGE REPORT

Contribution Range	Number of Con- tributors	Total Given	Average per Contributor
0.01 - 100	9	289.30	32.14
100.01 - 200	1	105.00	105.00
200.01 - 300	5	1,240.00	248.00
300.01 - 400	1	400.00	400.00
400.01 - 500	2	880.00	440.00
500.01 - 750	6	3,804.00	634.00
750.01 - 1,000	5	4,791.00	958.20
1000.01 - 1,500	12	14,954.00	1,246.17
1500.01 - 2,500	9	19,410.00	2,156.67
Over 2,500	3	14,850.00	4,950.00
<b>Total</b>	<b>53</b>	<b>\$60,723.30</b>	<b>\$1,145.72</b>

**ZION UNITED CHURCH, ARMSTRONG BC  
ANNUAL RESTRICTED FUNDS INCOME STATEMENT**

	2019	2020
<b>RESTRICTED REVENUE</b>		
Building Fund Donations	745.00	740.00
Bequest to Memorial Fund	1,000.00	0.00
Donations to Memorial Fund	0.00	600.00
<b>TOTAL RESTRICTED REVENUE</b>	<b>1,745.00</b>	<b>1,340.00</b>
 <b>EXPENDITURE OF RE-</b>		
Hearing Assist from Memorial	0.00	2,685.50
<b>TOTAL RESTRICTED</b>	<b>0.00</b>	<b>2,685.50</b>
 <b>RESTRICTED FUNDS</b>	<b>1,745.00</b>	<b>-1,345.50</b>

**ZION UNITED CHURCH, ARMSTRONG BC  
RECORD OF OUTREACH SUPPORT  
JANUARY 1 2020 TO DECEMBER 31 2020**

	BALANCE 1-Jan-20	REVENUE	SUPPORT GIVEN	BALANCE 31-Dec-20
 <b>MISSION AND SERVICE FUND TOTAL</b>	<b>0.00</b>	<b>7,113.00</b>	***	<b>7,113.00</b>
<i>Congregational Givings</i>		5,513.00		
<i>UCW Donation</i>		1,600.00		
 <b>MACKENZIE CAMP TOTAL</b>	<b>0.00</b>	<b>72.00</b>		<b>72.00</b>
<i>Congregational Givings</i>		72.00		
 <b>FOOD BANK CHRISTMAS HAMPERS</b>	<b>0.00</b>	<b>1,285.00</b>		<b>1,285.00</b>
<i>Congregational Givings</i>		1,285.00		
 <b>TOTAL OUTREACH</b>	<b>0.00</b>	<b>8,470.00</b>		<b>8,470.00</b>
				<b>0.00</b>

\*\*\* THIS IS THE SAME AMOUNT REPORTED IN THE INCOME STATEMENT.

**ZION UNITED CHURCH, ARMSTRONG BC  
PERPETUAL CHRISTIAN EDUCATION & EVANGELISM TRUST  
FUND (PCEET)  
INCOME STATEMENT  
FOR THE YEAR ENDING DECEMBER 31 2020**

	2019	2020
<b>INCOME</b>		
RBC TD BOND FUND DIVIDENDS	\$429.75	\$782.44
BANK INTEREST	\$0.88	\$0.00
<b>TOTAL INCOME</b>	<b>\$430.63</b>	<b>\$782.44</b>
 <b>EXPENDITURES</b>		
CHRISTIAN EDUCATION SUPPORT	\$175.00	\$0.00
BANK FEES	\$54.00	\$4.00
<b>TOTAL EXPENSES</b>	<b>\$229.00</b>	<b>\$4.00</b>
 <b>NET INCOME</b>	<b>\$201.63</b>	<b>\$778.44</b>
 <b>UNREALIZED CAPITAL GAIN/LOSS</b>	<b>\$918.50</b>	<b>\$964.65</b>
 <b>ADJUSTED NET INCOME</b>	<b>\$1,120.13</b>	<b>\$1,743.09</b>

**ZION UNITED CHURCH, ARMSTRONG BC  
PCEET FUND BALANCE SHEET  
AS OF DECEMBER 31 2020**

	2019	2020
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
VALLEY FIRST CREDIT UNION	\$2,172.96	\$2,951.40
 <b>INVESTMENTS</b>		
RBC TD BOND FUND	\$20,669.92	NOTE A      \$21,634.57
<b>TOTAL INVESTMENTS</b>	<b>\$20,669.92</b>	<b>\$21,634.57</b>
 <b>TOTAL ASSETS</b>	<b>\$22,842.88</b>	<b>\$24,585.97</b>
 <b>LIABILITIES</b>	<b>\$0.00</b>	<b>\$0.00</b>
 <b>EQUITY</b>	<b>\$22,842.88</b>	<b>\$24,585.97</b>
 <b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$22,842.88</b>	<b>\$24,585.97</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**  
**2019 Annual General Meeting Minutes**  
**March 8, 2020**  
**Zion United Church Sanctuary**

**1. Call to Order:**

The Council Vice-Chair, Maureen MacDonald, called the meeting to order at 12:09 pm  
Number of people in attendance: 24.

**2. Nomination of Annual General Meeting Chairperson and Recorder:**

**Motion:** Louise Burton nominated Maureen MacDonald as Chair. Second Lana O'Brien. Carried.

**Motion:** Lana O'Brien nominated Christine Peckham as Recorder of this meeting. Second Eleanor Kiefer. Carried.

**3. Extension of Voting Privileges:** Waived in 2017. Everyone present can participate and vote.

**4. Approval of Minutes of Annual General Meeting held on February 24, 2019:**

**Motion:** Louise Burton moved to approve the Minutes from the February 24, 2019 Annual General Meeting as circulated in the 2019 Annual Report. Second Jim Skinner. Carried.

**5. Approval of 2019 Financial Report:**

Leona Harrison, Treasurer, went over the Financial Report as published in the 2019 Annual Report.

**Motion:** Leona Harrison moved that the 2019 Financial Report be accepted as presented in the 2019 Annual Report. Second: Wayne Kiefer. Carried

**6. Budget Approval**

Short discussion to point out lowered income expectations.

**Motion:** Leona Harrison moved that the 2020 Budget be approved as presented in the 2019 Annual Report. Second: Greg Milne. Carried.

**7. Nomination Committee Report:**

1. Louise Burton, on behalf of the Nomination Committee, thanked all those past and present for allowing their names to stand and presented the report as follows:

**Nomination Committee Report**

**Elected council Positions:**

Chair (yearly) – Rod Gilmer

Vice chair (yearly) –

Past chair – James Simpson

Secretary (yearly) – Christine Peckham

Treasurer (yearly) – Leona Harrison

**Zion United Church**  
**2019 Annual General Meeting Minutes**  
**March 8, 2020**  
**Zion United Church Sanctuary**

**Council positions by appointment (yearly)**

Hall bookings – Penny Kirk  
Worship committee Rep – Louise Burton  
Ministry and personnel – Maureen MacDonald  
Finance Committee Rep – Leona Harrison  
Christian Development and Education – Maureen MacDonald  
UCW Rep – Suzanne Skinner  
Trustee Rep – Dave Derbowka  
Members at Large to council – Wendy Wood, Dave Gerein, Marj Bailey, Nikita Blumhagen

**Congregational positions by appointment:**

Broadview (formerly Observer) Rep – Suzanne Skinner  
Mackenzie Camp reps – Pat Hudson and Wayne Kiefer  
Mission and Service Rep – Hanny Kooyman  
Church Registrar and Keeper of Historic Role – Marj Bailey

**Ministry and Personnel Committee** by appointment (joint with Enderby) 3 – 5 years  
Maureen MacDonald  
Brian McOnie  
Eleanor Henn

**Trustees by appointment**

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

**Committees - all have power to add interested members throughout the year.**

**Finance Committee volunteer and appointment**

Leona Harrison (treasurer)  
Jim Skinner  
Eleanor Kiefer  
Pat Hudson  
Bruce Turnbull  
Isobel Kay

**Property Committee**

Dave Derbowka  
Dave Gerein  
Wayne Holt  
Pat Hudson  
Shayne Morin  
Wayne Kiefer

**Pastoral Care Team**

Suzanne Skinner  
Helen Kyle  
Pam Krazanowski  
Pauline Curtis  
Louise Burton  
Gail Hildebrandt

**Christian Development and Education**

Maureen MacDonald  
Pat Hudson (Camp Mackenzie)  
Heidi Chamberlain (Librarian) temporarily replaced by Judith Howard

**PCEET (sub-committee of CD&E)**

Maureen MacDonald  
Leona Harrison  
Judith Howard

**Worship committee**

Louise Burton  
Leona Harrison  
Penny Kirk  
Helen Kyle (communion coordinator)  
Mona Ball (Sunshine Lady)

**Pacific Mountain Region**

Rep – Rod Gilmer  
Alternate –

**PowerPoint**

James Simpson

Motion: Greg Milne moved to accept the nomination list as presented. Second: Dave Gerein Carried.

Cont. page 24

Zion United Church  
2019 Annual General Meeting Minutes  
March 8, 2020  
Zion United Church Sanctuary

**2. Elections of Council Positions:**

**1. Council Chair:**

**Motion:** Louise Burton 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.  
Now filling the position of **Past Chair** is James Simpson

**2. Vice-Chair:**

**Motion:** Louise Burton asked **three times** for nominations, for the position of **Council Vice-Chair**. Lana O'Brien nominated Maureen MacDonald. Nomination was declined. The seat remains open..

**3. Secretary:**

**Motion:** Louise Burton asked **three times** for any nominations for the position of **Council Secretary**. There being no nominations, Christine Peckham was elected to the position of secretary. Carried

**4. Treasurer:**

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

**5. Zion's Trustees:**

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

**Motion:** Greg Milne moved that the nomination list of appointed and elected positions be accepted as presented. Second: Dave Gerein. Carried.

**7. Approval of 2019 Annual Report:**

**Amendment: Motion by Lana O'Brien** to amend the UCW financials (page 7 of Annual Report), specifically the Tea and Bake Sale should be recorded as \$1,325.00, not \$12325.00 Second: Eleanor Kiefer. Carried.

**Motion: Maureen McDonald** moved that the committee and working group reports contained in the 2019 Annual Report be received as published, with amendments. Second: Dave Derbowka. Carried

**Zion United Church  
2019 Annual General Meeting Minutes  
March 8, 2020  
Zion United Church Sanctuary**

## 8. New Business:

- A. Reports for next AGM – request there be more objective information included such as number of visits for Pastoral Care. Format for report could also include a Milestone page Marriages/Deaths/Baptisms
- B. Joint Directory with St. Andrew's – Maureen MacDonald and Louise Burton are looking into this
- C. IPE meeting – upcoming, to further community outreach.
- D. Corridor 97 Ministry –Family ministry position being created to serve the youth and young adult community groups. The job description is ready to be posted. This would be a joint hiring amongst Corridor 97 congregations.
- E. Meeting the needs of those not belonging to any congregation requires discovering what is needed, not simply offering what has always been offered.
- F. Garage Sale – Planning for May. Proceeds to support Mackenzie Camp
- G. Thank You to:
  - Hanny Kooyman for doing a superb job of publishing The Messenger.
  - Crystal Rohrer for ensuring we stay on track during worship with Power Point on Sundays.
  - Rev. Franklyn James for his faithfulness, leadership and shared ministry.

**Adjournment:** The meeting was adjourned unanimously at 1:04 pm.

Christine Peckham, Secretary Date