

# St. Stephen's United Church

## 2020 Annual Report



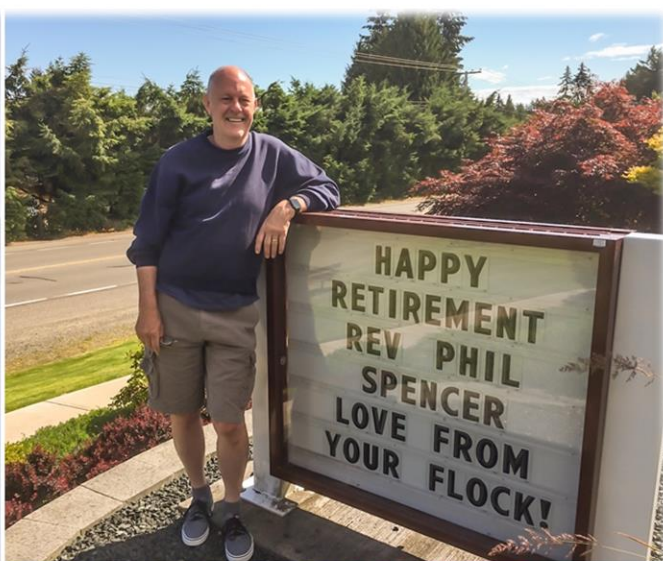
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## 2020 SIGNS OF THE TIMES



## FORWARD

Dear Friends,

It is customary for us to include an Agenda in the Annual Report for our Annual General Meeting. This year, Public Health has asked us to refrain from in-person gatherings in order to slow the spread of Covid 19. As a result, our Pacific Mountain Region of the United Church of Canada, has delegated some decision-making authority to church Boards, i.e., to act on behalf of the Community of Faith (Congregation) on some matters. The Region has asked that while churches are closed to gatherings, that Boards postpone their AGMs and approve the 2021 annual budget on behalf of the Community of Faith.

The Ministry Teams, the Treasurer, and our staff started to develop a draft budget in January and early February. Following a review by the Board, the draft budget will be sent out to you for a comment. The Board will then approve the budget for 2021 on your behalf. The budget will be sent to you once approved by the Board.

While this is a necessary approach, it is only a temporary measure. When we can all gather together again, probably in the fall of 2021, we will hold an AGM. We may want to revise the 2021 budget at the AGM because, as we have learned, much can change during this pandemic.

Enjoy the Annual Report....and call, email or fill out a comment card on the St Stephen's website if you have any thoughts you want to pass on.

## MINISTER'S MESSAGE

I'm certain that I am not the only person starting a reflection on last year with the words, "2020 was a significant year!" Overused or not, that phrase is a true and appropriate way to begin this message, because for St. Stephen's it was a doubly significant year. We saw the arrival of the global pandemic and we blessed Rev. Phil Spencer as he reached the end of his tenure as our wise and faithful Lead Minister. The work God has done through Phil's ministry during his twenty-seven years amongst us will not only endure, but it will carry us forward through this uncertain time and into, what we trust will be, fruitful years to come. I'm sure you will join me in thanking God for working so wonderfully through Phil, and thanking Phil for allowing God to do just that. On a personal note I am so very grateful for the gift I had of being able to serve with, learn from and enjoy eleven years of being part of your pastoral team under his leadership. It truly was full of joy.



One might be tempted to think that I wouldn't have much to report, beyond the realities of Phil's retirement and the onset of the pandemic. After all, the church's activities were seriously curbed for eight and a half months of last year. However having those two events happen in the same year made 2020 far busier than any I have experienced since starting my work at St. Stephen's. There was certainly more to do and almost all of it needed to be done in new ways. In March the pandemic's arrival here on the Island forced us to begin reinventing how we "do church," and we have spent these past nine months trying our best to do just that. We have been creating new ways to continue our ministries and learning new tools that make it possible for us to carry on doing as much of our life together as is possible, within the bounds of the restrictions that are necessary. I know none of it is perfect or what we all long for, but as I find myself saying so often right now, "It's not as good as normal but it's better than nothing!" (Not an easy thing for a recovering perfectionist to say!)

When I tried to envision what it would be like to serve as your Lead Minister, I never ever anticipated that I would be trying to learn how to do all of this in the midst of a pandemic. None of us expected this. However, I keep having this strong sense that God is reminding me that He isn't surprised by any of it. He is still with us and I truly believe that our call to be a Jesus-centred, Spirit-led community joining in God's loving work in the world remains and is stronger than ever. It truly has been my privilege to witness how you have been and continue to answer that call.

As many of you know I have found encouragement and life in the spiritual practice known as "The Examen." I look back over a period of time and try to recall both the things that seemed to have brought life to us and the things that have done the opposite. As I do an examen of our congregational life in 2020 here are some of the things that come to mind. There have certainly been challenges. We have all faced steep learning curves as we have adjusted to life in this time. We have had to learn new technologies we never had any interest in learning. We have had to learn to adjust our expectations and to find new ways to recognize simple blessings and discover joy in every day. We have had to be flexible in our plans as every new layer of restrictions forced us to reinvent how we might do our work together once again, each time with even less ability to be together. And we have had to learn to find ways to alleviate the loneliness that seems inherent in this time of social distancing. This last is perhaps the most challenging for me. I rely heavily on fellowship with others to recognize the ways that God is with us, and having that severely limited has made it more difficult to sense God's presence and leading. By design, God's people do life with God best when we are able to be together in community. Finding ways to try to preserve that sense of community from a distance is something we continue to work on. It can be difficult to find life in the midst of

these challenges. So, as we do with the examen, we bring them to God and ask that He would lift the burden from us, grace us with the ability to see how He might be calling us to grow through them, and ask for wisdom and strength to face the challenges that are still to come.

The wonderful thing about the practice of examen is that we both acknowledge the hard things and celebrate the good, and this year there has still been much to celebrate as we have experienced God's sustaining grace in profound ways. While we grieve not being able to gather for worship in person, we know that there are also signs of God's grace moving through our online worship. The fact that we didn't miss one Sunday of worship in the sudden transition to online services is remarkable to me, especially when I look back and think about how much needed to be learned and put into place in just a few short days. Because we are online now, former congregation members who have moved away are able to worship "with us" once again from afar. Knowing that we are coming to God in prayer and worship with these beloved friends warms our hearts. We also know that there are a number of people who are regularly watching our services who haven't previously attended worship. This pandemic has created an opportunity for us to share the good news of God's love with them in a way that is approachable and accessible.

Beyond worship there have been many things to celebrate. The energy and determination to resume the Community Meals ministry in a Covid-safe way was wonderful to witness. Watching the volunteers come together each week to ensure food is available for those in need feels to me like a living example of the promise that *"we can do all things through Christ who gives us strength."* (Phil. 4:13) The elders and others who have dedicated themselves to phoning and helping us to keep in touch is a new way of pastoral care for us. Your continued giving throughout this time has not just ensured we have the financial resources to continue the ministries and mission of St. Stephen's, but it has also been a shining light of encouragement and hope for us. It is a tangible expression of your steadfast faithfulness and determination that our life together continues, adjusted but not stopped by this pandemic. I am so very encouraged by everyone who is doing what we each can to stay connected, phoning, giving, serving, praying and worshiping. You are living examples of the Body of Christ coming together to follow him.

I began on a personal note and will end on one as well. I am so grateful to have the opportunity to work with Rev. Foster Freed during this time. Foster has cared deeply about the well-being of this congregation for a long time and he has also been a mentor, a colleague and wise friend to me since I first began exploring my call to ministry. Having his gifts, his wise counsel and his unwavering support since July has been invaluable and has meant more

to me than I can say. And finally, I want to thank God for calling Adele and Fiona to be part of our team as we make our way through this time. These two women's faithfulness and diligence is only surpassed by their love for this congregation. I am a blessed pastor to work and serve alongside them.

It has been a strange start as your Minister and I confess that I miss and even grieve not being able to see you all. That's a tough thing for a pastor. On the days when I am able to see one or two of you in person I am filled with deep joy and often say to Adele, "I got to be a pastor today!" I can't wait until I get to say that every day. Until then dear friends, stay well, and may you know the presence of God who is truly with us each day, shaping each of us into *"fully mature adults, fully developed within and without, fully alive like Christ."* (Eph. 4:13 *The Message*).

Blessings,

Dianne

## A NOTE FROM OUR RETIRED MINISTER

I admit to having done no research on the subject, but my hunch is that under normal circumstances, a note from a former minister would not be normally be found in an annual report. Then again, I am fairly confident in saying that we are not living through normal circumstances. 2020 was a most unusual year and I am happy to leave it to the current ministry personnel to unpack its peculiarities. Nonetheless, I was kindly given the opportunity to contribute to this report and I would like to first respond by offering a word of thanks. I appreciated that fine and memorable send-off far more than you can know. While I thought that my retirement would not disappear completely under the radar, I was truly surprised by the events of June 28, 2020. To say that I was overwhelmed by your kindness is a bit of an understatement. Thank you so very much!

Secondly, I have discovered retirement to be a most agreeable institution, and do I love that mid-morning moment when I get to ask myself, "Now, what am I going to do today?" That being said, retirement is not without its challenges: while there is some gain, there is also some loss, which is further complicated by the peculiar time we are living through. I quite like the freedom it offers, but I also know that somethings are absent, and this sense is surely exacerbated by the limitations that are currently upon us. The most obvious element that is missing is in-person church attendance. I had imagined I would be doing the local "church

tour” and participating in some of the worship life available within driving distance and I continue to look forward to that opportunity. What I know without doubt is that I miss seeing the people of St. Stephen’s United and I am anticipating the time when I might be able to see you again and do more than the wary dance we’re required to do when we see each other at present! But this should happen soon. Until then, may God’s blessing be upon you, friends.



Rev. Phil Spencer

### Phil’s Retirement





## MESSAGE FROM THE BOARD CHAIR

In last year's annual Chair's report, I spent some time talking about the Strategic Plan which we built as a Congregation in 2019. I emphasized in the 2020 report that the Plan was "*a blueprint for the work we undertake as a Congregation and it will undergo some changes as we move forward*". There have indeed been changes, mostly delays in the roll out of some of the activities, due in large part to the effects and challenges of Covid 19. Yet with all we have faced as a result of this pandemic, we have listened to the Spirit's call, we have adapted step-by-step, and we have moved forward as disciples. We have not let fear of the unknown paralyse us. Therefore, I want to highlight a few of the gifts the Spirit has bestowed upon us during 2020.

After the March 15, 2020 Annual General Meeting and based on the advice of our public health officials, we moved into Covid 19 action mode. Within 2 weeks we had closed the church for in-person services and client rentals, set up a Pandemic Preparedness and Response Team to address emerging Covid 19 issues at St. Stephen's, implemented a parishioner phone check-up network, started recorded on-line services, started a virtual on-line bible study, and added daily devotionals to our website.

The need for adaptation was so acute, the Board met on average every two weeks for two months using our new communication tool, 'Zoom'. During the spring and summer, our Treasurer retired after several years of faithful service (thank you Trudy!) and Val Johnstone stepped into the position (thank you Val!), the Board prepared for the pastoral changes to follow Rev. Phil Spencer's retirement, and we put a hold on the search for a ¾ time assistant pastor. As well, we received your survey responses related to your key concerns and needs during this time of isolation. In the Fall we were able to re-start a limited version of Community Meals (thanks to an amazing team), hold a virtual course entitled 'Surprised by Hope', start a virtual women's Bible study, redesign the office to enhance safety for the staff, bring Rev. Foster Freed in to help with some preaching and pastoral duties (thank you Foster) to support Dianne's heavy workload as our sole Pastor, and enhance our on-line services (amazing work from Fiona and Peter).

Despite all the restrictions, we were able to have a drive-by farewell party at the end of June for Rev. Phil as he exited his long tenure at St. Stephen's as our lead Pastor. We have been so fortunate to have had the stability of a long-term pastor. Phil offered his wisdom, guidance and energy right up to his last day. Like many of you, I have also appreciated Phil as a mentor and a friend. Thank you, Phil, and bless you.

What I have witnessed through all of this adaptation is a consistent kindness and caring, and an astonishing sharing of workload. I am so grateful to Adele as the office administrator, Fiona who has managed the on-line services, and Rev. Dianne as our full time Pastor who stepped

into her new role in difficult times with such poise and grace. As a team, you guide, you fill gaps, you use your imagination to find solutions. You are God's 'Can do' Team.

To all of you who have stepped up to help, to those who have maintained contact through phone calls and emails, to the Board Elders and Ministry Teams, and to everyone of you for your faithful giving during these last 12 months...thank you, thank you. God has great plans for the work of St. Stephen's United Church...exciting challenges...and, encouraged by your witness in 2020, I am looking forward to what comes next.

Andy Gilman, Chair

## MINISTRY & PERSONNEL COMMITTEE

*"So then, whenever we have an opportunity, let us work for the good of all, and especially for those of the family of faith" -- Galatians 6:10*

The M&P Committee is responsible for overseeing the relationship of the pastoral charge staff to each other and to people in the congregation. M&P places a priority on nurturing and maintaining healthy relationships while working for the good of all as stated in Galatians.

It has been a very busy 2020 given the challenges of working in the COVID 19 Pandemic. However, the M&P Committee with the help of Julie Starkey, Gavin McLeod, and the congregation were able to give Rev. Phil Spencer a "day to remember" on June 28th, celebrating his retirement (June 30,2020). Thank you to everyone for your gracious and enthusiastic support. It was such a fun day.

To the delight of the congregation Rev. Dianne Collery became the lead minister on July 1st. What a challenging time to assume this role given COVID and the ensuing restrictions-Dianne has faced the challenge with wisdom and grace.

Rev. Foster Freed has been a valuable help and resource for Dianne in this unusual time. Rev. Freed preaches once a month and is available as needed to provide support for our congregation as well as Dianne.

It became apparent that much time and effort was required to facilitate bringing the Sunday Service to the congregation through technology. To that end the Temporary position of Online Service Coordinator was created. Fiona Wratlavlav has most capably filled that position. This position will be reviewed at regular intervals as we move through the COVID journey.

Adele Cave has taken on Bookkeeping duties in addition to her other work. This has been a great help to the financial management of St. Stephen's. This means a review of her Job Description is to be completed to reflect those additional duties.

It is wonderful how all staff members including Anne Bennett, Tracy Loder & Carol Newman have pulled together to support the work/ mission of St. Stephen's. Thank you so much!

Present M&P members Elaine MacDougall, Susan Lee, Doug Uren, Craig Drummond & Jan Greig (chair) want to extend our heartfelt thank-you's to Bern and Nancy Cassidy who retired on June 30, 2020 from this committee after many years of service. Their wisdom will be missed.

From M&P to each of you -keep safe while caring for each other.

Blessings,

Respectfully submitted,

Jan Greig (Chair)

## SERVICE MINISTRY

A fond thank you to Eileen Leachman and Shirley Davis for setting the bar for all involved in our service ministries as they shared their visions of what being a Jesus-centered, Spirit-led community is all about. Wishing you and yours the best on the rest of in the coming year.

KSS Lunch Prep Program was put on hold since March end and saw us donating \$1,000 at the start of the new school year for their program.

Community Meals has seen a cancellation of the 3rd Tues/month supper.

Thursday community lunch was restarted at June's end and saw us look after the needs of 20-30 community members and we've supplied approximately 50 lunches to outreach workers for distribution to clients.

Family Resource Association received 20/\$50 gift cards for their Christmas Hamper program.

Last February's Coldest Night of the Year walk had our St Stephen's Stompers lead the charge on helping to stomp out homelessness in our community with an awesome group of participants raising monies for Island Crisis Care Society.

The past year I've participated in four different workshops helping out our community with the homeless situation in and around the community and walked away from those meetings with a broader understanding of the challenges we all face day to day in the community.

A call went out in August for donations of camping equipment and bikes for the homeless and we are pleased to announce that this was and continues to be a resounding success.



Members of the congregation, along with their friends and neighbors donated 32/\$10 McDonald's gift cards that were distributed among the homeless on the holidays and warmly appreciated.

A shout-out of thanks for all volunteers and contributors that made a difficult year bearable and thus showing that together we live our mission statement and share our vision with those in the community.

The coming year sees us all continuing to pray for our service programs and praying that those services that were put on hold this year, will be resurrected when it is safe to do so.

Peace be with you and yours ...

Kevin Nicholson



### Community Meals Report

We are pleased to report that despite many restrictions due to the pandemic St Stephen's Community Meals program continues to reach out to many at risk in our community by providing a healthy take-out lunch every Thursday.

2020 has seen many changes, the first of which was changes in leadership. Shirley Davis and Gord and Eileen Leachman passed the baton after many years of faithful and passionate

service. Gail Berry and Claire Tyler along with an amazing team of volunteers strive to continue and honour their vision.

We are pleased to be able to offer a soup and sandwich type take out meal for those guests that come to the church every Thursday. Typically we see between 30 and 40. We are also very fortunate to have representatives from Island Health, Forward House and Mobile Health Outreach who come out every week to provide support, friendship and advice to our guests. Community Meals provides 50 packed lunches every week for these ladies to take out to homeless communities in the area. The feedback we get is that the lunches are very much anticipated and appreciated. It is heartbreaking to know that there are so many hungry people in our own community.

We are indebted to our faithful volunteers who work hard to ensure the health and safety of guests and workers. Spacing, sanitizing and security is carefully adhered to, to meet Covid 19 regulations. A plexiglass screen has been installed as a barrier between guests and workers. Unfortunately, due to spacing restrictions we are not able to accommodate as many volunteers. We really miss the camaraderie in the kitchen and fellowship in the hall. The high school students have a lunch program at the school so we really miss that dynamic. Also, sadly, until restrictions are lifted, and we are able to gather in the hall again we have not been able to provide monthly evening dinners.

We appreciate all the love, support and prayers that are poured into this ministry and are humbled to be involved in God's work.

Submitted by Claire Tyler

### Seniors' Outreach Tea Report

The Seniors' Outreach Tea has been held on the fourth Tuesday afternoon of most months, organized, and hosted by many faithful St. Stephen's volunteers for many years. Seniors from our church family, from nearby care facilities and a seniors' group from SOS have made our average attendance at one hundred guests. The arrival of COVID-19, along with its suggestions and rules, have resulted in our closing the monthly tea for now. In 2020 we hosted a Seniors' Outreach Tea in January and February.

An honest and appreciative thank you to all our volunteers. We will hope to continue our Seniors' Outreach Tea when possible.

Respectfully submitted,

Wynn Machin

## United Church Women (UCW) Report

Our attendance was 12 members in February and 6 in March. We had a good attendance of members at the World Day of Prayer March 5<sup>th</sup> at St. Mark's Church, Q.B. for the Women of Zimbabwe.

We had two Memorials and PROBUS for the months of February and March. We supported Young Life, SOS, Manna Homeless Society and Salvation Army. We also donated to the St. Stephen's General Fund.

Many thanks to all our Members and also to the Congregation for the jobs they undertake on anything that arises. We are all disappointed we haven't been able to participate in the St. Stephen's community this past year.

Respectfully submitted by  
Janet Atkins – President UCW

## UCW Treasurer's Report

Opening balance Jan 1, 2020						1578.75	
INCOME							
Probus				970			
Memorials (2)				475			
Total Income					1445		
			SUB-TOTAL			3023.75	
EXPENSES							
Back to God (Today) Booklets				60			
St. Stephen's General Funds				1000			
Young Life				500			
SOS				300			
Salvation Army				300			
Manna Homeless Society				300			
CIBC Bank charges				102.5			
Total Expense					2562.5		
Balance Dec 31,2020						461.25	
Bank Balance	1361.25	(Outstanding cheques \$900)					
Vera Conn, Treasurer							



## EDUCATION MINISTRY

*"To spread the love of Jesus into the larger community so that they know they are loved"*

*"To be better at connecting with our community - to the point that there is not distinction between St Stephen's and the community"*

The Education Ministry Team carried on through the pandemic with a number of activities focused on bringing our congregation and community into a greater connection with Jesus. When we were able to meet, we shared where we had seen God working in the congregation and community as we oversaw the Children's Ministry, Library, Prayer Gatherings, Bible studies, Creation Care activities and congregational education through group programming.

### Children's Ministry

We love kids. Most importantly we want them to know that God is crazy about them! St. Stephen's United Church is committed to disciple kids as they learn and grow in their relationships with Jesus and others. Following Jesus is a grand adventure, and we're here for kids every step of the way.

Looking back over 2020, there is a feeling of two distinct sessions. The beginning of 2020 began with Hands on Faith – Science Bible Lessons curriculum. Kids were challenged with different science experiments that illustrated the power of having faith in God. Our Service Sunday program continued with Kevin Nicolson sharing his story and talking about the CNOY (Coldest Night of the Year) Event. This led to the children choosing CNOY as their first service project, donating the \$267.15 they had raised. They also formed a team and walked on Feb 22, the coldest night of the year. In February, the children made heart-shaped fridge magnets and invited the congregation to pray for them.

Then, March brought this strange new season. These past months have meant exploring in a fresh way how to be a Church, in the midst of unprecedented times. We have reimagined how best to reach families through weekly video Sunday School lessons, Camp@Home kits, and a family Christmas Nativity Escape Room game. Even as we wait for the day the church will regather, we know that God is still at work and we look with trust and hope toward Him and all that is to come.

***May the God of hope fill you with all joy and peace in believing, so that by the power of the Holy Spirit you may abound in hope. – Romans 15:13***

Respectfully submitted by Tracy Loder

Children's Ministry Coordinator

## Library Services

The library was opened for only the first couple of months of the year due to Covid 19. We experimented this Fall with opening the library once weekly, with precautions, to offer people a chance to pick up a new read and or return their borrowed books. There were a number of people who took advantage of this opportunity on Tuesday mornings! Unfortunately, due to increasing infections we again had to close that program. What we have been able to offer everyone is the chance to watch a bible study or biblically based video on our streaming service, Right Now Media. Once weekly the library offers a review of one such offering on our weekly church bulletin. Everyone can access this service at home as long as you own a computer. Please call Dianne if you have not been able to take advantage of this great opportunity.

All of us in the library pray that you stay well. Keep reading and we will look forward to seeing you again when we are able. God be with you.

Blessings from "The Library Team": Carol, Marilyn & Maureen

## Prayer Gatherings:

We had three prayer gatherings this year. They continue to be an opportunity for those attending to be refreshed, restored, and to move into deeper relationship with God. They are a mini retreat which includes worship through song, group discussion, a meal together and a time of contemplative and meditative silent prayer in our sanctuary. Those attending are from St. Stephen's and any person who desires to explore this way of connecting with the Lord.

Respectfully offered, Elva Hogan

## Studies

### Study Groups:

Over the past year the Education Committee arranged for two congregational studies. After the initial settling into our new distanced way of being we held a short study on the book of Philippians. Phil led the study, and it was run through the Zoom platform. It seemed to be well received by the small group of people who participated and was an opportunity to reconnect after a few months apart.

The Education Team determined that "Hope" was one of the key pieces that the church could offer during the pandemic and established a fall congregational study on the "Surprised by Hope" novel of N.T. Wright. The study helped the afternoon and evening groups to work through how Hope is integral to completing God's creation on earth. The study enabled great

discussions on how Hope is intertwined with creation, crucifixion, resurrection and other elements of God's engagement with his people on earth. Delivered through the Zoom platform, the study was an opportunity for participants to grow in their understanding of "Hope".

### **Bible Study and Lectionary Study:**

Three weekly Bible study groups are a regular feature of St. Stephen's life. There is a strong demand for this type of education and once we were able to figure out the best platform to carry on these important discussions, two of the groups were happy to have the connection, although remote. The Lectionary Study, which meets to read and discuss the particular Bible reading on which the Sunday service will be based upon, has not been able to continue online as the technology doesn't work for those who regularly attend.

### **Women's Bible Study**

Women's Bible Study is one of the few studies we do that runs almost year round. It is open to anyone at any time and you are welcome to attend when it works for your schedule or miss when it doesn't. There is a core of about fourteen women who regularly attend, growing together and caring for each other. There are also a significant number of others who take part on a more occasional basis.

As 2020 began we continued our weekly Wednesday morning gatherings in the Old Lounge/Choir Room, exploring the gospel of Luke together. I often jokingly say that we are the "world's slowest bible study" because it takes us a long time to make it through an entire book. In truth, I think this is a good sign because that pace reflects the depth of discussions that happen as we discuss what each passage means to our lives. There is a wide range of experience in the group and so there is always much to share and learn from.

Things carried on normally for us until mid-March, when all of our church gatherings came to a sudden stop. For the women of this bible study that hiatus lasted until the fall, when the desire to resume grew stronger than our reluctance to move to an online meeting. We were missing our times together and the care and support that come from those, so we explored the possibility of resuming our studies via the Zoom platform. Wonderfully many were eager to give it a try and so, since mid-October we have been meeting every Wednesday from 9:15 to 10:30 and continuing our journey through Luke. Initially meeting online seemed less than appealing to many, however as the pandemic has continued we are growing to treasure the connection we are able to have, even through this electronic medium. It is good to be together again, to learn together, to challenge each other and to be able to pray together, for each other and for those we hold dear.



I need to offer a special thank you to Carol Newman who has so willingly stepped in to be our backup Zoom host on the weeks that I can't be in attendance. My adjusted duties right now mean that this happens at least once a month and I am so grateful that Carol has made the effort to be able to facilitate the gatherings continuing, whether I am there or not.

If you are interested in joining us on a Wednesday morning we would love to have you! Just let Adele know and we will ensure you get a Zoom invitation to connect online.

Blessings, Dianne

### **Men's Bible Study**

On Wednesdays at 10:30 the Men's Bible study also meets by Zoom. They choose a book of the Bible to read through and wide-ranging discussion and some prayer are regular features of their time together. The connection is important to the members even if it is remote.

### **Creation Care**

Our Creation Care team work has been largely put on hold due to the Covid pandemic. The 'Watershed Discipleship' workshop planned for the spring was postponed and then cancelled. We will revisit the Watershed event once the church is open to events again. Some Creation Care books have been added to the library.

The Creation Care team is a part of the work of the Ed Team and we have plans to be more active in 2021 once we can begin to gather again.

Respectfully submitted by Jo Jamison

### **INTERCESSORY PRAYER**

Intercessory prayer is prayer for others. An intercessor is one who takes the place of another or pleads another's case. One study Bible defines intercession as "holy, believing, persevering prayer whereby someone pleads with God on behalf of another or others who desperately need God's intervention."

The Intercessory Prayer Ministry is a completely confidential ministry administered by myself and overseen by Rev. Dianne Collery. The prayers are carried out faithfully by a team of gifted, caring and discreet pray-ers.

Prayer requests have definitely increased during the Covid pandemic, yet the team has been steadfast and continued faithfully and have witnessed many positive answers to prayer requests, not the least of which is the people in need feel very much cared-for. No individual is added without express permission.

Blessings,

Fiona Wratislav

## FELLOWSHIP MINISTRY

The Fellowship Ministry is the formal designation of a team of people who feel called to support fellowship (connections with each other) within our St. Stephen's Church Family. The past year has obviously been a challenge for all of us as COVID-19 not only curtailed our worship services, but also created a void for our regular fellowship interactions. For instance, our coffee gatherings after both services offered a time to get caught up and share with others, and our monthly Coffee and Conversation with our Pastor were fun, casual gatherings where members from both services could get to know each other and our Pastor better. Although Covid 19 put a damper on many of our fellowship activities, it also presented some opportunities. A phone committee was set up by the Board to do occasional check ins with our congregants during this time and this effort has been well received and well managed. We are grateful to all the members of the phoning committee for their service. COVID-19 also did not stop our St. Stephen's Family from honouring Phil on his retirement. A big thank you to the Ministry and Personnel Committee and their other retirement committee members for their organization of what turned out to be a wonderful way for us all to come together to show our gratitude and offer our congratulations to Phil.

As we look forward to gathering again in the future, the Fellowship Team will be there to help with those opportunities for us to truly be with each other.

Respectfully submitted by

Joe MacDougall

## Visiting Committee

VISITATION: *Personal Visitation is an intentional direct encounter by an individual with another person for the purpose of getting to know them, understanding and addressing their needs, providing encouragement and assistance in the name of Jesus, and expressing through word and/or deed the constant love and care of God.*

2020 – the year of pouring Gods love upon each other and ourselves.

The visiting Committee this year has looked slightly different only in the sense that we have not been able to physically visit with our church family and friends. Our visiting has taken the form of phone calls, drop by meal/baking deliveries and video chats.

The true blessing that came out of this year was watching God work within us all as he called not only the visiting Committee, but the Elders, the Congregational Phone tree and the entire St Stephen's family to keep in touch with each other.

It was the year where we have learnt the true meaning of "Love thy neighbour".

To all my St Stephens Sisters and Brothers, THANK YOU for all being members of the Visiting Committee this year.

Julie Starkey

## WORSHIP MINISTRY

Oh my! Where do I start? At the beginning, I guess would be a good place...

2020 started out much like every other year since I've been involved with the Worship Ministry at St. Stephens. Weekly worship felt comfortable and familiar; and to be honest, I liked it that way.

Then when February came, we started hearing alarming news of a new virus that had no cure and to which the human race had no immunity, that was advancing across the globe and by the time March rolled around, it was at our shores and by April, the pandemic had enveloped us.

At St. Stephens, the leadership kept their heads, focused upon Jesus and quickly adjusted. Who knew that March 15th was to be our last "in-person" service of 2020? It was also a joint service for the AGM. By the following week (March 22nd), Phil, in close consultation with Dianne, had posted the first recorded service online to YouTube.com through the church website. In his very first sermon preached from his home, Phil urged us not to focus on blame, but to look at what God can do. Looking back on the last year, God has been busy and I am so grateful for what He has done.

The Worship Ministry adjusted with unprecedented speed. It quickly became apparent that worship is the thing that keeps us as a faith community going; we were no longer focused so much on the music, as on our relationship with Jesus and each other.

It wasn't long before we started hearing how much you, the congregation, were missing vital components of weekly "live" services: being together, singing and praying together, shaking hands and loving each other, worshiping together. We all missed those things terribly as we tried to rise to the challenge of staying connected with Jesus and each other while personally our anxiety fluctuated from regular levels to extreme proportions and back again. Phil and



Dianne scrambled to learn new technology while they also worked out ways to include more people in the production of the weekly services, to pray, read scripture and give thanks.

Since the first directive from our Public Health leaders and the Pacific Mountain Regional Council to isolate, worship online and socially distance, it was made clear that singing together was an unsafe activity during the pandemic, so the music ministries came to a swift halt.

It wasn't long before our organist, John Nelson urged Phil to record some music for sharing in the online services.

Although the choir was unable to gather safely, John encouraged individual members to prepare and record hymns for inclusion in the services. A very impressive number of the choir have stepped out of their comfort zone to be recorded, for which we are thankful.

The 9am praise team also figured out how to work within the Public Health guidelines and safely record some music prior to restrictions tightening even further.

Sound quality has been improved for recording by many hours of meticulous work by Peter Wratislav.

Added to the complications of the Covid-19 global pandemic, at the end of June we were to say goodbye to the Rev. Phil Spencer as he entered retirement after 27 years of leading the St. Stephens congregation. Thanks to the creativity and hard work of the organizing committee, Phil's farewell turned out to be a very special event indeed; and thanks to the pandemic and the generous character of our new Senior Minister, we haven't really had to say a final farewell to him at all. Phil remains a vital part of our St. Stephens family, continuing as part of the Early Worship Praise Team.

July saw the installation of Rev. Dianne Collery as our new Senior Minister, without any special ceremony. With enormous grace and a liberal dose of common sense and serenity, Dianne has taken on the yoke of leadership through this very peculiar and challenging time. In time, an appropriate celebration will take place, under the guidance the Pacific Mountain Regional Council and the Board, properly installing Dianne as our Senior Minister.

God has been and continues to be very, very good to us.

The choir director, Anne Bennett and I have provided YouTube links to hymns and worship songs each week to support the scripture or theme of the sermon, as we have selected music for "live" services in the past, as well as on alternating weeks provided a devotional for posting on the website and Facebook to assist in worship.

Adele has been very proactive in organizing decoration of the chancel (platform) with the help of Vera and June and taking the lovely photos that we've been able to use in weekly services to help give you a sense of "being there" as we continue to worship online.

As Phil approached retirement and it became apparent that we were going to be worshipping online for some time to come, it was obvious that others, apart from Dianne needed to learn how to produce the weekly service. In October, the Board created a new part-time position of Online Worship Coordinator and I am grateful that they hired me. To say that this has been a steep learning curve is a gross understatement...but then we could all say that about the whole pandemic.

With Dianne currently serving as the sole pastoral minister, the Board wisely sought the assistance of a long time friend to St. Stephen's, the Rev. Foster Freed to provide occasional ongoing preaching and pastoral relief. We are also blessed to have amongst us, another "retired" UC minister, Brenda Riley who stepped up to help out with a special series during Advent as well as weekly devotionals.

Christmas brought about the opportunity to be very creative in reaching out to more people than we have ever had the opportunity to do before. However with surging virus numbers and tighter restrictions, we had to rethink, remake and re-create. With much trial and error, many long hours and with much grace, the Christmas Eve service was produced and well received.

By posting the service videos to our St. Stephen's YouTube channel each week, we are able to access "analytics" which show us the number of views for each video, and also allows comments and responses. eg. At the time of writing this report (January 2021): in the last 28 days there were 711 views. There are 46 people subscribed to the St. Stephen's channel. We know from communications through the church office that we are reaching people who have never come to our "live" services due to various issues; some people who've moved away are attending St. Stephens again; there are people tuning in from across the country and even across the world!

Thank you to all of you who have expressed your encouragement, gratitude and ideas. Being apart like this can sometimes feel to us like we're shouting into the wind, so your encouragement helps us to know we're on the right track.

As a worshipping community we have so much to be thankful for...our Minister(s), Administrator and Board, our health and community leaders, our musicians, our congregation, technology, and of course our God: the one we worship; who was and is and is to come; who is faithful and is with us always.

Submitted in faith and in Jesus' name,

Fiona Wratislav

## 9am Worship Team

To state the obvious, very little has gone on with the Early Worship Praise Team this year, although we did manage to get some recording sessions in. Being socially distanced while trying to worship together is a very different dynamic. I am very grateful to the Team and to our sound guy for being so flexible in trying a new way of being. We are looking forward to worshipping again with you later in 2021.

Blessings,  
Fiona Wratislav

## 11am Choir & Choir Director

Beginning on March 16<sup>th</sup>, the 11am choir suspended any singing in the choir loft. On July 18<sup>th</sup> we met together for the first time since that date to hold our annual end-of-year party on the Qualicum Beach front. Everyone was masked and brought their own food and munchies.

On Sept. 25<sup>th</sup> and Oct. 2<sup>nd</sup> members were invited to a “masked choir” rehearsal and recording event. We were socially distanced and used microphones to work on and record two songs for online use at some point in the spring.

A number of the choir members have been willing to work on, rehearse and record solos/duets for the online service. In some cases, I help find licensed music for this purpose. I am often invited to attend a rehearsal with the singer and John in the sanctuary to polish the presentation. In November some members of the 11am choir came one by one to the church to record the carols for the Christmas Eve service, though this experiment proved too difficult to finalize.

Since the closure, I have been selecting the “traditional hymns” for each week’s online Sunday service. Also, I have been sending John Nelson a monthly list of pieces for inclusion in the service. The choices for both of these sets of music are based on the scriptural theme of the sermon for each week. John’s music must be covered by our license protection as must any special solo/duet music. I make sure nothing goes to recording without this being researched and OK’d.

I have been writing an alternate week devotional for posting on Fridays. I have also been organizing the scripture readers for the online services.

I’ve been keeping in touch with the choir members through email and phone calls to help us all stay connected and to direct anyone in need to prayer or counselling assistance.

Submitted by Anne Bennett

## RESOURCE MANAGEMENT MINISTRY

We have had a challenging year but, with Jesus at the helm, the Resource Management Ministry (RMM) has continued to meet or keep in touch online with Zoom meetings. Our team has the responsibility of being good stewards with the maintenance of our church facilities and the overseeing of expenditures. The 2020 RMM team consisted of Dave Ney, Chuck McMann, Andrew Walker, Peter Tyler, (Valerie Johnstone/Linda Engels working as treasurer at different stages in the year with Adele Cave our Office Administrator and Bookkeeper), Ministers – Reverend Phil Spencer and then Reverend Dianne Collery and myself (Gavin) – as chair, with a tremendous amount of help from Susan Lee, our RMM secretary – a very knowledgeable and dedicated church member. She, as most of you know, wears many different hats in our church.

Last year started off with the 2020 budget preparation, some discussions about energy saving ideas for our church, upkeep needed for our emergency lighting and a few other safety concerns, and the possibility of a refresher First Aid course requested by some of our congregation. By early March health had really become forefront with COVID-19 concerns in the news. We had just started discussing safety concerns and procedures for our well attended Community Meals when, on the Monday following our joint service on March 15<sup>th</sup>, our church and most businesses were closed due to the pandemic. This quickly changed the RMM focus to one of health and safety at St. Stephen's and for all our congregation.

Safety protocols became important. As you are all aware, this has involved social distancing, sanitizing, wearing gloves in some cases, and eventually masks becoming necessary, plexiglass barriers where possible and a restriction on the number of people in an interior space, if allowed at all. The United Church of Canada has guidelines, as well as our Provincial Health Officials, and our Board and church staff have been involved in discussing and passing on these guidelines. Andrew Walker, our RMM safety rep, has helped implement safe procedures, while checking to make sure we adhere to guidelines. For example, in the summer Community Meals had to modify operations significantly to start up again and operate a take-out meal within the strict new regulations. (Please read over their information in this annual report.) We also appreciate the Town's support with additional equipment for traffic barriers, outdoor garbage containers and keeping a washroom open on Veteran's Way while the church remains closed to the public.

The RMM has also supported, with the Board's approval, an upgrade to computer equipment needed to provide the wonderful online services from St. Stephen's. In the Fall we further supported the Board's approval that Fiona Wratilav be given more hours to help with these online services, now being produced in our sanctuary.



Church maintenance has continued to be an important responsibility for the RMM. When the church closed, we reduced the heat, turned down the hot water temperature, and shut down most of our fridges and freezers. Our caretaking service has been able to help us with costs by reducing their janitorial work by 75% with only a small part of the church occupied with staff, online services, and a scaled down community meals group. Marten Shaffer, our part time handyman, has done many small repairs, replaced numerous incandescent light bulbs with LED bulbs, and even managed to paint the old lounge and main upstairs washrooms. After a recent fire department inspection, there are a few minor concerns which Marten will address, along with having an electrical contractor service our emergency lighting. Peter Tyler, with some research help from Chuck McMann, arranged for a plumber to replace our two hot water tanks and safety valves (both tanks were well over ten years old and had become an insurance concern). Peter also made sure our six furnaces, yes - six! - were serviced and operating properly. You will notice a new concrete step on our east side hall entrance. This was a safety issue as the existing step height was not to code. Dave Ney was able to find a workman at a very reasonable cost to have this work done. We recently had some minor repairs done to our roof cap after part of it was damaged in a windstorm. The roofer will be back to check over and repair all the ridge cap and flashings. It is important to keep our church in good repair and for an upcoming insurance appraisal.

Susan, now wearing her gardening hat, has done a good job in keeping the garden in great shape. She has advised us when some pruning is needed, and we have hired a professional pruner for more challenging work. It was great to see a few volunteers helping Susan in the summer and then the turnout of many volunteers one day early in the fall to help prune, weed and cleanup our garden area for the season.

Many of these repairs are not costly but they do add up. It is the responsibility of the RMM to make sure we work within our budget as best as possible. Adele Cave, our office administrator and bookkeeper, and our treasurer Linda Engels, with support from Trudy Hoskins and Susan Lee, give our treasurer reports, budgets, and financial predictions. We were pleased and thankful for the generous donations made at our annual fall fundraiser. The 'supperless' fall supper brought in close to \$18000! Well done everyone - what a tremendous contribution - and your continued tithing and donations are equally important and appreciated as we keep the faith during these challenging times.

Thank you to the whole faith community for your continued trust and support of your Resource Management Team.

Respectfully submitted,

Gavin MacLeod

## HIGHLIGHTS OF THE FINANCIAL STATEMENTS

1. Despite a tumultuous year, St. Stephen's survived 2020 financially due the following factors:
  - a. Continued financial support from the congregation and increase in Preauthorized Remittances (PAR).
  - b. We had only one minister for half the year (and pay scale is also lower than the previous lead minister because of less seniority).
  - c. We did not hire a part time minister to the fill vacancy in that positon.
  - d. The COVID Emergency Response Subsidy (CEWS) of approximately \$13,500 from the Government of Canada.
  - e. Many operating costs being below budget with the building being closed for several months.
  - f. Team expenses such as education, worship and fellowship falling below budget due to the inability to gather in person.
  - g. The fall fundraiser making \$5,000 more than budgeted.
2. No withdrawals were required from the Operating Emergency Fund; therefore, it remains intact at just over \$20,000 (see Operating Fund Balances Statement). Note that \$20,000 of this is held in a GIC.
3. Both operating revenue and expenses finished the year at 80% of budget.
4. The \$8,000 consolidated deficit is less than budgeted deficit of \$12,000. The budgeted amount was a result of consolidating some funds into the Operating Fund to balance the operations budget.
5. The 2020 budget included \$10,000 in fundraising to balance off the estimated \$10,000 in minister relocation expenses, neither of which was necessary.
6. When comparing the 2020 and 2019 consolidated income and capital acquisition expenses, note that the 2019 figures include approximately \$47,000 for the organ.
7. The decrease in funds available for operations at December 31 only decreased by \$400 from the end of 2019.

## FINANCIAL STATEMENTS

**St. Stephen's United Church**  
**Consolidated Statement of Financial Position**  
**December 31, 2020**  
(Unaudited)

	<u>2020</u>	<u>2019</u>
<b>ASSETS</b>		
<i>Current Assets</i>		
Cash & Cash Equivalents	\$ 106,731	\$ 124,081
Receivables (Note 1)	<u>10,315</u>	<u>1,296</u>
	117,046	125,377
Investments (Note 2)	20,000	19,948
Capital Assets (Note 3)	<u>1,318,050</u>	1,318,050
	<u><b>\$ 1,455,096</b></u>	<u><b>\$ 1,463,375</b></u>
 <b>LIABILITIES AND NET ASSETS</b>		
<i>Current Liabilities</i>		
QF Fundraising Accounts (Note 4)	\$ 5,170	\$ 5,170
<i>Net Assets</i>		
Unrestricted (Note 5)	68,790	61,480
Temporarily Restricted (Note 6)	63,084	78,675
Permanently Restricted (Note 7)	<u>1,318,050</u>	<u>1,318,050</u>
	<u>1,449,924</u>	<u>1,458,205</u>
	<u><b>\$ 1,455,094</b></u>	<u><b>\$ 1,463,375</b></u>

**St. Stephen's United Church**  
**Consolidated Statement of Operations**  
**For the year ended December 31, 2020**  
**(Unaudited)**

	<b>2020</b>	<b>2019</b>
<b>REVENUES</b>		
<b>Contributions</b>		
Offerings - Envelopes	<b>109,101</b>	141,472
Offerings - Preauthorized Remittances	<b>143,723</b>	133,260
Offerings - Loose	<b>1,422</b>	8,155
Offerings - Other Agencies & Foundations	<b>-</b>	11,459
Other Donations	<b>4,412</b>	57,538
Bequests	<b>-</b>	-
	<b>258,658</b>	351,884
<b>Other Revenue</b>		
Covid Emergency Funds	<b>\$ 13,576</b>	\$ -
Use of Facilities Income	<b>6,300</b>	21,254
Weddings and Funerals	<b>3,175</b>	9,169
Fundraising	<b>1,081</b>	7,386
Interest	<b>195</b>	113
	<b>24,327</b>	37,922
<b>TOTAL REVENUE</b>	<b>282,985</b>	389,806
<b>EXPENSES</b>		
Capital Acquisition	<b>-</b>	45,929
Community Meals	<b>9,592</b>	11,546
Fall Fundraiser	<b>500</b>	1,347
Fellowship	<b>-</b>	39
Food Hampers	<b>1,000</b>	2,373
General Fund	<b>258,701</b>	288,433
Grant - Other	<b>-</b>	367
Memorial fund	<b>2,379</b>	-
Minister Discretionary	<b>1,000</b>	90
Mission & Service	<b>13,469</b>	15,804
Other Community Outreach	<b>191</b>	5,946
United Church Appeals	<b>300</b>	-
UCW	<b>1,734</b>	5,603
Weddings & Funerals	<b>2,400</b>	5,513
Young Life	<b>-</b>	10
	<b>291,266</b>	383,000
<b>SURPLUS/(DEFICIT)</b>	<b>\$ (8,281)</b>	\$ 6,806



**St. Stephen's United Church**  
**Statement of Operations - Operating Fund**  
**For the year ending December 31, 2020**  
**(Unaudited)**

	2020	2019	% of Budget	2020 Budget
<b>INCOME</b>				
<i>CONTRIBUTION REVENUE</i>				
Offerings - Envelopes	\$ 84,419	\$ 114,913	66%	\$ 128,795
Offerings - Preauthorized Remittances	132,441	123,782	102%	130,000
Offerings - Loose	1,422	6,127	24%	6,000
Offerings - Other Agencies & Foundations	-	3,959	-	-
Other Donations	200	800	20%	1,000
	<u>218,482</u>	<u>249,581</u>	<u>82%</u>	<u>265,795</u>
<i>FUNDRAISING</i>	111	-	0%	10,000
<i>USE OF FACILITIES</i>	6,300	21,254	31%	20,500
<i>COVID EMERGENCY ASSISTANCE</i>	13,577	-	0%	-
<b>TOTAL REVENUE</b>	<u>238,470</u>	<u>270,835</u>	<u>80%</u>	<u>296,295</u>
<b>EXPENSES</b>				
<i>HUMAN RESOURCES</i>				
<i>PAYROLL</i>				
Minister	88,156	91,373	97%	90,572
Part Time Minister	26,926	52,663	46%	59,174
Administration	43,813	31,758	109%	40,368
Children's Ministry	7,056	6,314	101%	7,017
Music Ministry	8,412	8,215	95%	8,815
Workers' Compensation Insurance	215	304	54%	400
	<u>174,578</u>	<u>190,627</u>	<u>85%</u>	<u>206,346</u>
<i>CONTRACT</i>				
Administrative Support	-	840	#N/A	-
Musical Talent	12,000	11,520	100%	12,000
Janitor & Maintenance	8,221	11,800	67%	12,200
	<u>20,221</u>	<u>24,160</u>	<u>84%</u>	<u>24,200</u>
<i>HONORARIA</i>	1,917	600	311%	616
	<u>196,716</u>	<u>215,387</u>	<u>85%</u>	<u>231,162</u>
<b>GENERAL ADMINISTRATION EXPENSES</b>	8,698	10,325	41%	21,110
<b>REGIONAL/DENOMINATIONAL ALLOCATION</b>	12,834	12,833	100%	12,818
<b>RESOURCE MANAGEMENT</b>				
Insurance	14,584	12,831	105%	13,900
Utilities	6,905	8,908	70%	9,800
Building and Grounds Maintenance	8,613	8,400	68%	12,700
Capital Projects	3,270	6,956	0%	-
	<u>33,372</u>	<u>37,095</u>	<u>92%</u>	<u>36,400</u>
<b>TEAM EXPENSES</b>				
<i>EDUCATION</i>	3,177	6,158	35%	9,090
<i>WORSHIP</i>	2,164	3,263	43%	4,975
<i>FELLOWSHIP</i>	413	3,053	14%	3,000
<i>SERVICE TEAM</i>	127	320	37%	340
	<u>5,881</u>	<u>12,794</u>	<u>34%</u>	<u>17,405</u>
<i>OTHER QUALIFIED DONEES</i>	1,200			1,300
<b>TOTAL EXPENSES</b>	<u>258,701</u>	<u>288,434</u>	<u>81%</u>	<u>320,195</u>
<b>TRANSFERS</b>				
<i>TRANSFER TO OTHER FUNDS</i>	(143)	(905)	24%	(600)
<i>TRANSFER FROM OTHER FUNDS</i>	28,973	18,808	118%	24,500
<b>OPERATING SURPLUS</b>	<u>\$ 8,599</u>	<u>\$ 304</u>	<u>-</u>	<u>\$ -</u>

**St. Stephen's United Church**  
**Fund Balances**  
**December 31, 2020**  
**(Unaudited)**

<b>FUND BALANCES</b>	<b>Beg Balance</b>	<b>Revenue</b>	<b>Expenses</b>	<b>Transfer In/(Out)</b>	<b>Fund Surplus/ (Deficit)</b>	<b>Ending Balance</b>
Building Maintenance Fund	24,703	20	-	-	20	24,723
Capital Asset Acquisition	0	-	-	-	-	0
Community Meals Fund	14,267	6,327	(9,592)	(702)	(3,265)	11,002
Community Outreach -Other	755	191	(191)	(702)	(702)	53
Fall Fundraiser	-	18,354	(500)	(17,854)	-	-
Fellowship	588	-	-	(588)	(588)	0
Food Hampers	16	282	(1,000)	702	(16)	(0)
Funeral Team	1,800	-	-	300	300	2,100
General Fund	59,701	238,470	(258,701)	28,830	8,599	68,300
Memorial Fund	6,384	275	(2,379)	-	(2,104)	4,280
Mexico Mission	8,031	-	-	(8,031)	(8,031)	-
Minister Discretionary Fund	683	1,100	(1,000)	-	100	783
Operating Emergency	19,948	195	-	-	195	20,143
Outreach Tea	1,500	-	-	(1,500)	(1,500)	-
United Church Appeals	-	300	(300)	-	-	-
United Church Missions & Service	0	13,326	(13,469)	143	-	0
UCW	1,779	1,445	(1,734)	(1,000)	(1,289)	490
Weddings & Funerals - Gen. Fund	0	2,700	(2,400)	(300)	-	0
Capital Fund	1,318,050	-	-	-	-	1,318,050
<b>TOTAL FUND BALANCE</b>	<b>1,458,205</b>	<b>282,985</b>	<b>(291,266)</b>	<b>-</b>	<b>(8,281)</b>	<b>1,449,924</b>

**St. Stephen's United Church**  
**Notes to the Financial Statements**  
**December 31, 2020**

	2020	2019
<b>1. Receivables:</b>		
Canada Emergency Wage Susidy	9,869	
GST Rebate	446	1,296
	<u>10,315</u>	<u>1,296</u>
<b>2. Investments:</b>		
CIBC Flexible GIC: 1.25% Interest paid at maturity (May 14, 2021)	20,000	-
CIBC Flexible GIC: .6% Interest paid at maturity (May 6, 2019)	-	8,095
CIBC Long Term GIC: .55% interest paid at maturity (May 9, 2019)	-	11,853
	<u>20,000</u>	<u>19,948</u>
<b>3. Fixed Assets:</b>		
Land	211,200	211,200
Buildings	937,000	937,000
Furnishings	169,850	169,850
	<u>1,318,050</u>	<u>1,318,050</u>
Land, building and furnishings are recorded at a replacement cost at a historical date prior to 2009. The amount does not reflect current fair market value No amortization has been recorded on these assets		
<b>4. QF Fundraising Accounts:</b>		
General Bursary Funds	597	597
Individual Fundraising	4,573	4,573
	<u>5,170</u>	<u>5,170</u>
<b>5. Unrestricted Net Assets:</b>		
General Fund	68,300	59,701
UCW	490	1,779
	<u>68,790</u>	<u>61,480</u>
<b>6. Temporarily Restricted Net Assets:</b>		
Building Maintenance	24,723	24,703
Community Meals	11,002	14,267
Community Outreach -Other	53	755
Fellowship	-	588
Food Hampers	-	16
Funeral Team	2,100	1,800
Memorial Fund	4,280	6,384
Minister Discretionary Fund	783	683
Operating Emergency	20,143	19,948
Outreach Tea	-	1,500
Mexico Mission	-	8,031
	<u>63,084</u>	<u>78,675</u>
<b>7. Permanently Restricted Net Assets:</b>		
Capital fund	<u>1,318,050</u>	<u>1,318,050</u>

## STATISTICS REPORT

**Members:** 206

**Adherents:** 197

St. Stephen's has 237 families (households) in our congregation (excluding out of town members) comprised of 341 adults and 23 youth/children.

### Marriages

These couples were joined in Holy Matrimony in the past year:

**Jayden Cormier & Sarah Tradewell**

**David Justice & Tracey Miller**

**Matthew Ney & Justine Elves**

**Mark Young & Alexi Phillips-Swalwell**

**Philip Shakespeare & Shelby Edwards**

### In Memoriam

Sadly, we said goodbye to these people in the past year:

**Ruth Kilpatrick**

**Lorna Smith**

**Pat Grice**

**Adele Yeomans**

**Mac Forbes**

**Joyce Webster**

**Jean Wilson**

**Libby Ansell**

**Ted Yeomans**

**Jean Higgins**

**Doreen Miller**





## QUALICUM BEACH

### ANNUAL REPORT FOR 2020 – COVID 19 SPECIAL

**CONTACT WORK** - our leaders were working in schools with kids through to Spring 2020 when the pandemic broke out. Since then we have visited with students on their doorsteps and in our creative ways!

**CLUB** attendance was steady with an average of 35 kids at CLUB until Spring Break. We had a full talk sequence this semester and have a sequence of talks on the parables of Jesus for the first part of the year. We restarted CLUB in the fall and it was a bit of a slow start but we did see about 20 kids every week until mid November when the winter 'lockdown' started. CLUB transitioned to be at least weekly visits with kids either in person or virtually in November and December. Parents seemed to really appreciate that we were 'trying' and still checking in with kids. As part of CLUB we'll be dropping off special Christmas packages aka **"covid Christmas connections"** with a special hooded shirt, gift and hand written notes for every kid that we saw at CLUB nights this past fall.



CLUB night  
March 2020



Snacktime after hiking  
Mt Washington  
July 2020



Heather, Doug and Abigail  
- no international students  
this year!

With regular **CAMPS** in Spring Break, summer and fall cancelled due to public health orders we fell back on our **more than camp** program we set up back in summer 2017 when RockRidge Canyon was closed due to forest fires in the interior. Kids had a blast this summer and it was easy to pivot to a day camp program with club talks! We played a lot of mini golf, spent time at the beach and took over Fast Time go karts before school returned in September,

*"Let us think about each other and help each other to show love and do good deeds. ...  
You should meet together and encourage each other."  
Hebrews 10: 24-25*

**YoungLife has never been a static group of kids and is constantly changing.** This year has been challenging and frustrating at times, constantly navigating public health orders and trying to engage with new and existing kids sometimes in person, virtually and with social media. As we look back, none of us expected all that has happened. We are looking forward to 2021 and being back in schools while continuing to disciple our 'core' group of kids that have been able to stick with us through the last 9 months. Knowing that kids value their relationships with our leaders and want to learn more about the Christian faith has been encouraging.

*Our hope is to bring back Doug in a full time capacity, but with funding challenges we know it might not be until September or the beginning of 2022 for that to happen.*



Mt Washington tubing trip  
February 2020



Go karting day as part of our  
summer day camp program



custom hooded shirts for kids  
(sponsored by Coastal Community CU)

*Thanks for your continued support in prayer and financially.*

**Loving teens in their world... since 1954**

*Note: some photos were taken before social distancing and mask mandates.*

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# CONGREGATIONAL MEETING MINUTES

February 9, 2020 Budget Meeting

**St. Stephen's United Church  
Congregational Meeting  
Sunday, February 9, 2020  
(following the 10am Combined Worship Service)**

**DRAFT**

## **AGENDA:**

Call to Order  
Opening Prayer & Introduction from Senior Pastor  
Election of Chairperson  
Appointment of Secretary  
Adoption of Agenda  
Voting Privileges to Adherents  
Presentation of 2020 Budget  
Election of Treasurer  
Appointment of Envelope Secretary  
Closing Prayer  
Adjournment

## **MINUTES:**

Rev. Phil Spencer called the meeting to order at 11:37am. Phil opened in prayer.

*Motion: Earl Geddes/Joe MacDougall nominated Andy Gilman to chair the meeting. Elected by acclamation.*

*Appointment: Adele Cave was appointed Secretary.*

*Motion: Rick Boyce/Chris Lemphers moved to approve the corrected Agenda (should read Presentation of **2020** Budget). Carried.*

*Motion: June Arnett/Vera Conn moved to extend voting privileges to Adherents. Carried.*

## **Presentation of 2020 Budget:**

Andy Gilman introduced Trudy Hoskins, Treasurer, and thanked Trudy for the work she had done on preparing the 2020 budget and for all the work she has done as Treasurer for the past years.

Trudy reviewed the Vision Statement of St. Stephen's United Church and explained that in order to carry out the vision, resources are needed, which is why it is necessary to prepare a budget.

There are three main differences between the 2019 Budget and the 2020 Budget:

1. Teams worked hard to more accurately budget for actual expenses (all teams were below the budgeted expenses in 2019)
2. Offerings were budgeted more realistically to what the actual donations for 2019 were (a 7% offerings increase over 2019 actuals is budgeted for 2020)
3. There may be a need for additional fundraising to cover moving expenses for the future new Associate Minister and to balance the budget (in addition to the regular fall fundraising dinner.)

Trudy outlined the other main income lines of the budget:

- There was an increase in use of facilities rates for 2020.
- A grant application has been budgeted to carry out an Environmental Audit.
- Transfer from other groups: money held in the Mexico account is the result of extra money from the US exchange rate over several years of trips. This money can be used for operating expenses if needed in 2020 provided that start up money is provided by the church should another trip come up in the future.

Expenses: Trudy reviewed the expenses of each of the Ministry Teams:

- Education Team: Earl Geddes explained that the subscription to Right Now Media is a significant expense and was omitted from the 2020 budget. However, there are over 50 users and members of the congregation expressed a desire to keep the subscription. A conversation is underway with Right Now Media to see if we can negotiate a lower fee. \$2500 is budgeted under "Leadership Training" - \$1000 for representatives to attend meetings of the Pacific Mountain Region and \$1500 to allow members of the congregation to register for courses. \$1200 for the year is budgeted to donate to Younglife.
- Salaries: An increase of 1.9% has been given to all employees. Trudy explained how the salary budget was calculated with the transition to new ministry staff in July 2020 and the extra Administrative costs of having Adele do the bookkeeping which necessitates having Fiona in the office one day per week.

There were questions about salary that may not be spent if an Associate Minister is not available by July (this would be money saved on salary expenses) and who the new Associate Minister would report to (M&P for conditions of employment; the Board for direction and oversight and the Full Time Minister for matters relating to theology, teaching etc.).

There was a question about the increase in budget for Community Meals (food expenses, number of guests and donations have increased so budget was adjusted accordingly).

There was a question about the Grant application for an Environmental Audit and what it entails. No details available yet but the plan is to look at the church and see if we can make some savings and increase efficiencies.

There was a suggestion that we may need to have more regular fundraisers.

*Motion: Trudy Hoskins, Linda Engels moved to accept the 2020 Budget as presented. Carried unanimously.*

Andy gave a thank you to Trudy and the Resource Management Ministry on behalf of the congregation. Trudy has concluded her term as Treasurer.

#### Election of Treasurer

*Motion: Jo Jamieson/Linda Engels moved to nominate Valerie Johnstone as Treasurer. No further nominations. Valerie was elected by acclamation.*

#### Appointment of Envelope Secretary

Andy introduced Marion Scott who will be taking over as Envelope Secretary from Sharon Ney. Marion was appointed as the new Envelope Secretary. Thank you to Sharon Ney for years of service in this position.

Andy closed the meeting in prayer. The meeting was adjourned at 12:25pm.

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Adele Cave  
Recording Secretary



## 2020 AGM MINUTES

St Stephen's United Church  
Annual General Meeting  
Date: March 15, 2020

DRAFT

No.	Item	Discussion
	<b>Call to order</b>	Rev. Phil Spencer called the meeting to order at 11:40am.
1.	<b>Prayer of Remembrance</b>	Phil led in the Prayer of Remembrance for all those who have passed away in the past year.
2.	<b>Election of Chairperson</b>	Jo Jamieson nominated Andy Gilman to chair the meeting. Andy elected by acclamation.
3.	<b>Appointment of Secretary</b>	Andy thanked people for staying for the meeting and suggested having a time at a later date for people to ask questions about the Annual Report. (Referring to the COVID-19 Pandemic), Andy stated that Canada's response has been excellent as well as our health care system. We will be having another meeting to plan the next steps and using reliable information to make informed decisions. Andy appointed Adele Cave to be recording secretary for the meeting.
5.	<b>Motion to extend voting privileges to adherents</b>	Keith Jamieson/Leo Rengers <b>moved to extend voting privileges to Adherents.</b> Carried.
6.	<b>Adoption of Agenda</b>	Linda Engels/Patt Uren <b>moved to adopt the Agenda as posted.</b> Carried.
7.	<b>Minutes of March 3, 2019 AGM</b>	
7a)	Errors or corrections	None
7b)	Business Arising	None. Eileen Leachman/Anne MacLeod <b>moved to accept the minutes as circulated.</b> Carried.
8.	Minutes of November 3, 2019 Cong. Meeting	
8a)	Errors or corrections	None
8b)	Business arising	None. Rick Boyce/Richard Kellow moved to accept the minutes as circulated. Carried.
9.	Minutes of February 9, 2020 Cong. Meeting	

No.	Item	Discussion
9a)	Errors or corrections	None
9b)	Business arising	None. June Arnett/Richard Kellow <b>moved to accept the minutes as circulated.</b> Carried.
10.	<b>Presentation of the Ministers</b>	<p><b>Phil:</b> Phil spoke about this time of transition and what happens in September. It is usually recommended that retiring Ministers spend a year away from the regular life of the congregation to allow space for the new leadership to develop.</p> <p><b>Dianne:</b> Dianne offered words of encouragement from the Mental Health Workshop she recently attended with others in the congregation. They warned about isolation which is often at the heart of most problems. She reminded the congregation that God is with us and to take time to connect with God and connect with others, especially during the COVID-19 Pandemic. We will come out stronger as a community.</p>
11.	<b>Review of Team/Committee Reports</b>	Andy named each Ministry Team and asked if there were any questions of the Team Leaders. There were none. Andy thanked Eileen Leachman who is stepping down as the leader of the Service Ministry Team. Andy also thanked Trudy Hoskins for her service as Treasurer and Glenn Moyle for his service as Bookkeeper.
12.	<b>Year End Financial Report</b>	<p>Thank you to Trudy for putting together the year end Financial Report. Valerie presented the year end figures.</p> <p>Total cash available for operations as of December 31, 2019 is \$38,000.</p> <p>Offerings for the year had a shortfall of \$26,000 from the budgeted amount.</p> <p>With lower than budgeted expenses and year-end transfers from other funds, we ended the year with the net surplus of \$300.</p>

No.	Item	Discussion
13.	<b>Nominations</b>	<p><b>Board Elders</b>  Andy explained that there were openings for three Board Elders.  Jo Jamieson nominated Margaret McMann  Julie Rengers nominated Leo Rengers  Carol Newman nominated Kevin Nicholson</p> <p>All were elected.</p> <p><b>Regional Delegates</b>  Two delegates are needed with room for an alternate. The Regional Delegates will attend the Annual Meeting in Victoria in May.</p> <p>Joe MacDougall nominated Don McIntosh  Kevin Nicholson nominated Beth Clarke-Gilman  Rick Boyce nominated Andy Gilman as the alternate.</p> <p>All were elected.</p>
14.	<b>New Business</b>	Vera Conn/Kevin Nicholson moved to remove Simon Collery as a Trustee of St. Stephen's. Carried.
15.	<b>Closing prayer &amp; Adjournment</b>	Andy adjourned at 12:35pm and closed in prayer.