



Tsawwassen United Church

ANNUAL REPORT

For the Year Ended December 31, 2008

MINISTER'S REPORT

Grace and Peace to you all.

I believe it is a helpful discipline to reflect on the year gone by. As I recall the work we did together in 2008 I cannot help but be gratified by your engagement with our ministry at Tsawwassen United. We began to work together on defining our ministry and evaluating our governance structure. We had some very good fortune to have the ministry of diaconal student Brenda Miller too this year, so that we could focus on programmes for children and families in a new way.

Another important accomplishment for us was that of building a web of solid relationships, based on integrity and trust and mutual respect. This foundational work will be invaluable to us in the years ahead. A congregational system needs this strength of firm foundations, this trusty anchor as it faces the inevitable changes the future brings.

We have come to the place where we can be honest about some of our challenges: declining numbers, fewer young families, difficulty in finding congregational members or adherents who can take on roles in serving on committees such as the Council, and emerging financial limitations. The average age of the Sunday morning congregation is ... well above 50 years old. Yes, it is true. We are an aging and declining congregation.

The good news is that we have time to think about our long-term legacy. That will be the important work of 2009. What matters most to me, as your minister, is that we engage in this conversation openly, honestly, and with confidence. What matters is that we talk and explore options and put the challenges and opportunities "on the table" for all to consider.

Faithful response to today's challenges include the radical hope that God is still with us, and that God has plans for

God's church! We need not be anxious or in despair. Fear Not! Rather, we need to be open and prayerful. Our minds need to entertain many new and even, surprising possibilities.

Notwithstanding the increasingly secular nature of our society in the Lower Mainland, it is clear to me that part of human nature includes a longing for the sacred dimension of life. Here is where the church can potentially connect with a community, if they have eyes to see and ears to hear!

Thousands of years ago, the prophet Isaiah heard God declare: "I am about to do a new thing, now it springs forth, do you not perceive it? I will make a way in the wilderness and rivers in the desert." Isaiah 43:19

May this promise be our guide and our inspiration!

Rose-Hannah Gaskin, B.N., MScN., MDiv., STM.
Minister

**Thus says the Lord:
Stand at the crossroads, and look,
and ask for the ancient paths,
where the good way lies; and walk in it,
and find rest for your souls.**

Jeremiah 6:16



**PEOPLE WHO BECAME MEMBERS OF
TSAWWASSEN UNITED CHURCH IN 2008**

KEMPTON, Ada.....	April 27, 2008
KEMPTON, Malcolm.....	April 27, 2008
BLEWITT, David.....	April 27, 2008
BLEWITT, Erin	April 27, 2008
FARIS, Glenn.....	April 27, 2008
FARIS, Carol.....	April 27, 2008
MacLENNAN, Doug	April 27, 2008
MacLENNAN, Elva.....	April 27, 2008

**MEMBERS OF TSAWWASSEN UNITED CHURCH
WHO PASSED AWAY IN 2008**

BILLYEALD, Doris.....	January 21, 2008
SIMPSON, Stan	April 25, 2008
MacLAREN, Diane.....	May 10, 2008
TURRIFF, Irene	June 29, 2008
BILLYEALD, Joseph.....	October 10, 2008
SAMBELL, George	October 15, 2008
GATSON, Gladys	October 26, 2008

**ADHERENTS AND FRIENDS OF TSAWWASSEN UNITED
CHURCH AT WHOSE MEMORIAL OR FUNERAL OUR MINISTER
OFFICIATED**

MAIDENS, John.....	January 14, 2008
BROWN, Shirley	September 9, 2008

FROM THE CHAIR OF COUNCIL

As we prepare for our Annual General Meeting it is time to take a look back at 2008 and it seems appropriate that as Chair of Council I give sincere thanks for all those who dedicate their time and energies to the well being of Tsawwassen United Church.

We are indeed blessed with our staff. Rev. Rose-Hannah Gaskin gently guides us on our spiritual journey and devotes hours of counsel and care to both members and friends of our church. Leona Prowse continues in her ministry as Director of Music, and gives us reasons to be proud of our choirs, Junior, Bell and Senior, as well as the enjoyment of just listening to her talents on the keyboards each Sunday. We will be saying good-bye to Leona this spring and wish her a happy and healthy retirement. Mary Almond is amazing as our Administrative Assistant and seems to have a never ending array of talents. She is our ambassador on the telephone and our whiz on the computer. Jeff Almond keeps our building in pristine condition and whether it is making the walks safe in the winter snows or cleaning up after our Fall Fair, his professionalism is much appreciated.

And to the members of the Council I give my heartfelt thanks. They have attended meetings regularly during this past year and all have gone beyond the call of duty to make sure our church home is in the best of condition. Our Outreach into the community is led by many dedicated people and the Pastoral Care Division ensures that all feel part of the family. So many give of their time and talents — Trustees and M&P, Presbytery Reps., Envelope Secretary, offering counters, coffee makers, pie makers, gardeners, Finance, Property and many others do their best to ensure that we are “reaching out to nurture God’s world”.

Our congregation is indeed blessed in many ways. Now we are entering a new year, and a new time at Tsawwassen United. There will be some changes in the governance, and new opportunities for folks to join in and keep us strong in the Lord’s work.

I thank you, the congregation, for the opportunity you have given me to serve.

Marilyn Merry
Chair of Council

TRUSTEES

Members of the Board of Trustees are: Jim Moore, Mary Jackson, Mary Main, Bob Tarlton and Bill Williams.

The primary concerns of the Trustees were as follows:

The overseeing of the management of the funds realized

from the sale of the Manse, such funds being handled by RBC. Like everyone else, our account was greatly impacted by the current market crisis. We are currently proposing changes in our holdings which will stop the present downward spiral.

The Memorial Garden was again maintained by Trustee volunteers and certain improvements were made with the use of the money donated to the garden.

A lot of time was spent with the Chair of Council in negotiating the final agreement with Bell Mobility for the installation of a cell phone tower on Church property. We are still awaiting the start of work which presumably is being held up awaiting approval from the Municipality.

The current balance of the Trustee bank account. is \$9,059.31.

Respectfully submitted,
Bill Williams
Chair, Trustees

CHILDREN & FAMILIES MINISTRY

I was delighted last March when Marleen Soutar called to ask if I would be interested in a pilot project at Tsawwassen United. The project involved spending time with the children on Sunday mornings and making recommendations regarding the Children’s Ministry to the Council at the end of June. The results included my staying for the pilot project, and returning in September 2008 for 10 hours a week.

Although there are as many as 38 children on the Tsawwassen United “phone-list”, the average number in Sunday School each week is about 8 children.

In spite of the few numbers, the children have been enthusiastic and energetic blessings! Last spring we experienced Godly Play, learned about disciples, explored our surroundings on Earth Day with a nature walk, found out about the early Christians, and celebrated all things Tsawwassen on “Celebration Sunday” in June, including five grade three’s who received their very own Bible.

Since my return October 1st, we have pinned Leaves of Thanksgiving on our tree of thankfulness, we journeyed like Abraham and Sarah in the wilderness (otherwise known as the “track across the street”), we made ornaments for the Jesse Tree liturgy, and lit Advent candles (during worship and Sunday School) while we waited for the baby Jesus to come.

The children have regularly participated in worship by bringing into our midst the Word and the Spirit on Sunday mornings, and by coming to the front for Children’s Time.

Thank you Tara Britnell, Melanie Williams, and others who answered many questions and helped out while I was away at school.

Our church family is richly blessed to have the children explore their faith here, among us.

Respectfully submitted, with blessings,

Brenda Miller

Minister of Children and Families

PROPERTY

The mandate for the Property Division is to see that the maintenance of the building and grounds are addressed by the committee elected by the congregation. Members of the Property Division are Chair – Mary Jackson, Co-Chair Nancy Morison, Doug Morison, Robert Gillespie and Jeff Almond. The handy people doing the fixing, and the grounds groomers are Cal Letherby, Richard Anderson and sometimes Kent Humphrey. The gardens are groomed and propagated by Frances Sutherland and Bill Williams.

There are many more who have stepped up to the plate and put in time and talent.

This year has been “fairly routine” managing the repairs to TUC. There have been a few upgrades of equipment at a minimal cost. All of the towel dispensers have been replaced. An electrician has been replacing timers, ballasts, sensors, etc., bringing the electrical components up to code.

The cost of the repairs and updates to TUC for 2008 is approximately \$28,000.00. This includes the wages for the janitor.

When this Division was struck little was it known that there would be very expensive repairs. In 2005 over \$70,000.00 was spent on furnaces, a new roof, repairs to a Choir Room wall, repairs to the beam structure holding up the sanctuary. It was a time of many hours spent organizing the repairs.

The Stroke Recovery Club was very generous and upgraded the handicap washroom at full cost to them. It is first class. We are very thankful for their generous gift.

The Chair of Property is standing down this year. It has been a challenge which in large has been rewarding for all concerned. With the prospect of re-organization of the Property Division it is not known at this time if a Committee will be required.

There will always be people willing to help out, where and when needed, if asked.

I would like to thank all of the Property Committee

for always being there and always being willing to do what ever challenge was put forth. Also thanks to the encouraging congregation who urged us on with the repairs.

Mary Jackson

Chair, Property Division

PASTORAL CARE DIVISION

It is the responsibility of the Pastoral Care Division to ensure there is care for the families of the church through the efforts of the Minister and members of the congregation.

The year 2008 began with the church focus on stewardship. Through our network of districts and leaders every member of the congregation was contacted and invited to a Celebration Sunday service and luncheon on February 3. At other times during the year the leaders were called on to relay important information. The Pastoral Care Division could not carry on effectively without the support and dedication of our 26 district leaders. For their contribution to the work of this church they were recognized and thanked at a Celebration Sunday service on June 15.

Visits were made regularly to members residing in The Waterford, the two Kinsmen facilities and Westshore Laylum, and to others in their homes or hospital as needed. Over 70 cards were sent out expressing sympathy, get-well wishes, congratulations or thinking of you greetings, and often followed-up with a visit. Other members of the congregation readily help with the visiting.

We planned some social time and hosted two teas at The Waterford. On November 24th, with the help of the Lunch Bunch, we had a successful luncheon for those residing in The Waterford, the Kinsmen and Abbeyfield, as well as others who have, in the past, been very active in the life of this congregation. There were 51 present and all enjoyed the food and the singing of Christmas carols led by Marilyn Merry.

Members of the Prayer Group answer requests for prayers for anyone whether they are associated with our church or not. All information is kept confidential if that is the wish of the families. To request prayers for someone, call Ethel at 604-943-2949 or Rhoda at 604-943-1674.

The Sunday morning worship services are taped, thanks to Dave Timuss and Bill Williams. Tapes are kept in the Library for one month and then recycled.

Irene Turriff was a valued member of this division and was responsible for sending out the greeting cards. We were deeply saddened by her death in June.

Cards are now being sent out on our behalf by Dede Shave and we thank her for taking on this important part of our caring ministry.

Pastoral Care Division member are Mary Wartnow, Marilyn Cotter, Agnes Jackson, Ellen Womersley and Jean Ryan.

Jean Ryan

Chair, Pastoral Care Division

OUTREACH DIVISION

Over the last year, Outreach with the help of our congregation, has supported a number of projects and causes.

We continue to support the education of our two African students through the Canadian Harambee Education Society (C.H.E.S.).

Through the year we have continued to send food, clothing, and other items collected from the congregation to First United Church (for adults) and children's clothing, toys, and other items to the Oak Avenue Neighbourhood Hub. Some food, ladies' clothing items and toiletries are given to the Vivian House. Archie Mullan also sees that a birthday cake is taken once a month to First United for them to celebrate the birthdays of those they serve.

In April we hosted a baby shower to collect layette items for Oak Avenue Neighbourhood Hub. This event was well attended and everyone was enthusiastic about it. The amount of baby items collected surpassed our wildest expectations. The Oak Avenue volunteer staff was overwhelmed with the response.

In June we participated in the "Love South Delta" weekend project. This was a joint activity of several churches in Ladner and Tsawwassen. This consisted of random acts of kindness throughout the two communities with a wind-up service featuring music and fellowship.

In August we prepared 20 student school bags for Kindergarten through Grade 4 which were distributed through the South Delta Food Bank. Each one contained all the new school supplies a student required to complete their school year enclosed in a new backpack. We also prepared 40 birthday bags each of which contained everything necessary to host a birthday party for 8 children. These were distributed through the South Delta Food Bank and Oak Avenue Neighbourhood Hub.

In November we supported the Samaritan's Purse Christmas Child Project. Sixty filled shoe boxes were collected from participants.

In December socks and toques were collected and distributed to either Oak Avenue or First United.

Throughout the year, Outreach continues to be involved in various projects including: the Community Fund of Faith for which the membership fee provides emergency funding for certain needs; Doctors without Borders (donation); Local Dry Grad (donation); and Food on the Corner (donations of money and food).

Our Outreach group is a small but very dedicated group of people who always welcome new members and volunteers.

Jean Stuart

Chair, Outreach Division

MUSIC DEPARTMENT

First of all, I would like to say "thank you" to all of the choir members – Senior, Junior and Handbells for their continued support and dedication throughout the years and to you, the congregation, for your appreciation of their hard work and participation in the worship services.

The Senior Choir hosted two dinners again this year – St. Paddy's Stew Night and Hallowe'en dress-up spaghetti dinner. Lots of fun and proceeds going to general revenue.

Senior Choir participated in the 12th "Lift Every Voice" at Sacred Heart Catholic Church as part of the Ladner-Tsawwassen Ministerial Ecumenical Service. Proceeds from this evening each year go to The Community Fund of Faith.

The Junior Choir presented their Christmas musical "Beneath a Shining Star" during Advent. There are currently 16 members in the Junior Choir.

The Senior Choir presented their Christmas Cantata "And Glory Shone Around" on Dec. 21st and the Handbells presented additional music as these two choirs led the Carols and Readings service on Dec. 28th.

Also, members of the Senior Choir faithfully attended services at Delta Hospital Extended Care and assisted the Director of Music in leading these services.

We hosted Scott Woods – a champion fiddler – in concert in the spring – an evening not to forget – it was great!

As I write these notes, I realize this is the last report I will be making to the congregation as I will be retiring May 31, 2009, after serving this church for 20 years as Director of Music. Actually I have been involved in this church since September 1979 as organist – a position I held until 1981 when Vera Rigby took over as Director. This allowed me time to sing in the choir and once again I became Organist in 1989 and Director of Music in 1990 upon

Vera's retirement. Thank you, all, for your support and appreciation of the music ministry of Tsawwassen United Church.

May God continue to bless this congregation and this church.

Leona E. Prowse
Director of Music

MINISTRY AND PERSONNEL COMMITTEE

Ministry and Personnel oversees our paid staff positions – the Minister, Music Director and Administrative Assistant.

During the past year, our work entailed recommending to Council a further week's vacation for our Music Director, which was approved. During the three-month absence of the Administrative Assistant, we advertised and filled that position. Members of the Committee met with all staff. We received notice of retirement, effective May 31, 2009, from our current Music Director, Leona Prowse. She will be missed.

Our work continues as we review job descriptions and hiring agreements. Since the Finance and Property Divisions are dissolved, certain aspects of their responsibilities have been added to the duties of the Administrative Assistant (finance) and Custodian (Property Manager).

Ministry and Personnel Committee is made up of Albert Knudsen, Judy Glover, Harvey Delaney and Lynne Meinert.

Respectfully submitted,

Lynne Meinert

Chair, Ministry and Personnel Committee

REFUGEE REPORT

Refugee work during the year involved informal oversight of previous refugees we have helped since our 5-year formal responsibility for the two Afghan sisters ended in September. A special welcoming event was hosted by our women's group, The Lunch Bunch, in February when the sisters were showered with many gifts. We continued to help these two women in their mid-50's with starting their English language lessons, shopping skills, and other advocacy to settle their immigration status in Canada

Their younger sister has been a great help in interpreting and explaining settlement in Canada. Members of Benediction Lutheran Church have also continued to offer much support. We are waiting for subsidized housing for them soon as their current apartment rental is too expensive.

Refugees sponsored in previous years were also given some assistance with Christmas hampers, letter writing, furniture and food supplies.

Donations from our congregation have indeed been generous and much appreciated.

Floyd Wartnow
Refugee Rep.

PRESBYTERY

Your lay representatives to Vancouver South Presbytery are Mary Sambell and Marleen Soutar and you are also represented by the ministry personnel, the Rev. Rose-Hannah Gaskin and Brenda Miller.

Presbytery began the year January 15 at Knox United with the Rev. Anna Christie as Chair with a look at Advocacy in the presbytery as it is offered at Wilson Heights as well as First United and Shilo-5th Avenue in the rest of the lower mainland. There is a growing demand for this kind of support as more and more people find themselves marginalized by society and unable to navigate the complicated systems before them. Vancouver South supports advocacy both in principle and financially.

A discussion regarding pastoral oversight was also brought forth. This is a requirement of the United Church that all churches be examined every few years. A new procedure for completing needs to be brought forth.

Our meetings generally began with dinner, proceeded to worship and then a business meeting or a designated discussion/education time. We had changed the format in 2007 to only meet 5 times during the 07/08 year with the idea that with fewer meetings more presbyters would volunteer to sit on committees but this is not happening. The Executive is taking on more and more work.

April 15th we met at Ladner United. Due to a number of unforeseen circumstances, we had not met since January. At this meeting the Rev. Rose-Hannah Gaskin and Dawna English, South Arm United Church, were added to the Executive. Laurie Prak, Ladner United Church, has agreed to serve as a temporary secretary for VSP until the end of September.

Two people continually in our prayers are the Rev. Jim Short currently serving in Afghanistan and the Rev. Debra Bowman's son, Michael, serving as a medic.

One of the things expected of all people representing their church at Presbytery is to serve on committees. Mary Sambell IS the Manse Committee. A committee of one, she oversees the manse properties in the presbytery. I serve as Convenor of the Education & Students Committee

with 5 people on the committee. At this meeting, I made motions to continue support for two Candidates for Commissioning as Diaconal Ministers, Gabrielle McLarty and Brenda Miller, as well as support for students in ministry from VSP — Graham Brownmiller, Alex Bois and Julie Lees.

May 23rd was a meeting at BC Conference which was held at Capilano College. I was unable to attend this meeting which is the first time I've missed the Conference meeting since I began representing you at presbytery more than 10 years ago.

The Tuesday, June 17, Presbytery was held at Ryerson United Church. The Rev. Anna Christie has decided to step down as Chair and the Rev. Rose-Hannah Gaskin will assume the leadership. We met for worship and then had a time of recognition of pensioners in the presbytery. Cliff McMurtry gave a brief report from the Pensioners. The Pension Plan of the United Church remains strong and relatively healthy though not unscathed by the financial challenges facing us all.

We adjourned for the summer and met again at Vancouver Japanese Church on September 16. The Executive had met through the summer to continue the work of Presbytery. A pilot project to return to monthly meetings was approved except for the months of December, July and August. We will meet at St. Stephen's from 7 – 9 pm for a business meeting. We will evaluate this project in the summer of 2009.

October 22 we met at St. Stephen's with a different format. We no longer have dinner or worship unless someone takes on that responsibility as an individual.

We discussed Advocacy in Presbytery and will have a further discussion in November.

Support for the Richmond Chinese United Church mission was granted.

The Rev. Wendy Bily presented information about the Pastoral/Spiritual Care team designed to work with ministry personnel.

A major discussion involved the 19 church properties in VSP. This land is some of the highest priced land in the country and our Property Committee is very small. We need more people to serve on this committee including folks from congregations who have expertise in all aspects of property management, etc. If you are interested in serving please let Mary, Rose-Hannah or I know.

The Rev. Sharon Copeman offered to lead us in worship and conversation at 7pm on Tues., Nov. 18, before the VSP full court meeting. It was with great joy that we welcomed the Rev. Jim Short back to presbytery as he returned from

his tour of duty in Afghanistan.

A discussion re: Advocacy ended with a decision to increase funding and continue support.

The Rev. Rose-Hannah Gaskin, Chair, outlined some of the highlights we will be discussing in 2009 including: Youth and Young Adult Ministry, Pastoral Oversight & Visitation; BC Conference at the Langley Sportsplex May 21 – 24 and the retirees dinner in June.

In closing, you will have noticed that last year was a year of change for Presbytery – change in leadership, change in format, change in focus. A number of churches in Presbytery are also making changes – deciding to sell, renovate, amalgamate or close. This is happening across the country and we wait to see where God is leading us.

Please remember that this is YOUR presbytery and you are invited to attend any of the Full Court meetings – just ask Mary, Rose-Hannah, Brenda or I when they are.

At BC Conference in May, Brenda Miller will be Commissioned as a Diaconal Minister and I know she would be thrilled to have some folks from TUC at the Covenanting service on the Sunday. More about that later!

Marleen Soutar

Presbytery Representative

MEN'S CLUB

At present there are 44 men from our congregation who are members of the Men's Club. The purpose of the Men's Club is to promote fellowship, strengthen our relationship with Tsawwassen United Church, and hopefully engage interesting and informative speakers for our Saturday morning breakfast meetings.

Our initial mandate was to help the youth of our church. We have notified Brenda Miller to come to us for financial assistance, if appropriate, in her work in our church.

The Men's Club now supply the head ushers for our Sunday services.

Our main activity is our get togethers (involving food) starting with a barbecue at the Wartnow's in September. We have had some excellent speakers on a variety of topics: economic and political concerns for Delta, the construction of the RAV line, Iraq, Afghanistan, our own Victor Borge – Walter Melnyk, our own Rose-Hannah Gaskin, and in April we will have Keith Reynolds who has dedicated his retirement to building playgrounds for children in areas like Gaza, the West Bank, Iraq and Afghanistan.

Albert Knudsen

Men's Club

FINANCE DIVISION

Your Finance Committee is pleased to provide the following financial reports and comments. Enclosed with this report are the 2008 Financial Statements. The 2009 Budget Recommendations are provided separately.

The 2008 committee consisted of the following members:

- Tara Britnell, Chair
- Glen Stanger
- Jan McLaurin
- Bill Williams

At the 2008 Annual General Meeting, the congregation approved a balanced budget of \$266,188. The unaudited year end financial statements indicate a surplus for 2008 of \$4,844.49.

In these turbulent economic times, the Church is facing some financial challenges. Investment income has decreased sharply, and the Finance Committee is recommending that the Church budget no income from that source for 2009. This is a \$12,000 decrease in income. At the same time, expenses have risen. The main challenge is the shortage of volunteers to carry on the work of the Church. As a result, we have hired staff to manage the property and to handle many of the finance duties. We have also hired a diaconal student to run our Sunday School program until June. Fortunately, there are no major capital expenditures forecast for this year. In the end result, the Finance Committee is recommending a deficit budget for 2009 in the amount of -\$8,970. The shortfall would be drawn from the Church's savings.

The Finance Committee expects that the deficit budget is a short term measure. Although it will take some time for investment income to recover, it is anticipated that a Stewardship campaign planned for later in the Spring will eventually yield an increase in income. In addition, it is hoped that the Bell Mobility proposal will be approved by Delta Council this year. The proposal, which was approved by the Church in 2008, would yield significant income for the Church.

The Church's financial operations are reviewed by an independent accountant every other year. A review was performed last year, and the next review will be in 2010.

Tara Britnell

Chair, Finance Division

TSAWWASSEN UNITED CHURCH
BALANCE SHEET
DECEMBER 31, 2008

ASSETS	2008	2007
Current Assets:		
Cash & Short Term Investments:		
Operating	\$60,952.90	\$47,908.49
Restricted	20,764.60	26,365.09
Church Groups	649.88	763.87
Trustees - bank and CSB	10,259.31	3,599.96
Receivables	2,059.40	2,124.18
Prepaid Expenses	7,994.50	7,832.50
Total Current Assets	\$102,680.59	\$88,594.09
Long-term Investments:		
Estate of G. Kilgour Annuity	\$37,110.00	\$38,235.00
Trustees, at market value	298,384.09	344,007.15
Total Long-term Investments	\$335,494.09	\$382,242.15
Property and Equipment:		
Land	\$26,500.00	\$26,500.00
Church	555,808.50	555,808.50
Furniture and Equipment	99,698.22	99,698.22
Total Property and Equipment	\$682,006.72	\$682,006.72
Total Assets	\$1,120,181.40	\$1,152,842.96
LIABILITIES & NET ASSETS		
Current Liabilities:		
Accounts Payable and Accruals	\$13,332.17	\$4,060.03
Net Assets:		
Investment in Capital Assets	\$682,006.72	\$682,006.72
Restricted Fund Bequests	3,081.85	7,309.56
Restricted Fund Outreach	13,754.86	12,459.65
Restricted Fund Refugee	1,930.77	4,695.88
Restricted Fund Trustees	305,043.44	344,007.15
Restricted Fund Trustees Memorial	3,599.96	3,599.96
Restricted Fund Youth	1,997.12	1,900.00
Restricted Fund Choir	59.73	
Restricted Fund Men's Club	590.15	
Unrestricted Funds	94,784.63	92,804.01
Total Net Assets	\$1,106,849.23	\$1,148,782.93
Total Liabilities & Net Assets	\$1,120,181.40	\$1,152,842.96

Tsawwassen United Church
Statement of Operations and Fund Balances
For the Year Ending December 31, 2008

	Total	Operating Funds	Internally Restricted Funds				Externally Restricted Funds															
			Trustee	Outreach	Clubs	Youth	Mission and Service	First United	Bequests	Refugee												
Revenues:																						
Offerings - Tax Received	\$224,272.41	\$185,276.90		\$1,717.50					\$1,791.39	\$18,634.16	\$12,492.57									\$4,359.89		
Gifts in Kind - Tax Received	168.15	168.15																				
Offerings - Not Tax Received	2,484.44	2,459.44																			25.00	
Investment Income	8,947.49	2,476.24	6,470.69		0.56																	
Fund Raising Events	20,484.51	19,317.41		1,167.10																		
Bequests & Memorial Offerings	2,175.00	2,175.00																				
Space Rental	19,311.00	19,311.00																				
Other Income	3,921.73	639.56	2.17		3,280.00																	
Total Revenues	\$281,764.73	\$231,823.70	\$6,472.86	\$2,884.60	\$3,280.56	\$1,791.39	\$18,634.16	\$12,492.57													\$4,384.89	
Expenses:																						
Salaries and Benefits	155,514.44	155,514.44																				
Administration Costs	43,637.98	37,877.23	79.19	223.79	3,094.55	2,363.22																
Utilities Costs	11,322.52	10,791.47				531.05																
Building Maintenance & Repair	10,488.48	10,488.48																				
Furniture and Equipment	7,241.41	3,013.70																			4,227.71	
Disbursements to Others	50,136.22	9,293.89		2,565.60			18,634.16														7,150.00	
Total Expenses	\$278,341.05	\$226,979.21	\$79.19	\$2,789.39	\$3,094.55	\$2,894.27	\$18,634.16	\$12,492.57														\$7,150.00
Surplus/(Deficit)	\$3,423.68	\$4,844.49	\$6,393.67	\$95.21	\$186.01	\$(1,102.88)																\$(2,765.11)
Other Comprehensive Income:																						
Unrealized Investment Losses	(45,357.38)		(45,357.38)																			
Total Comprehensive Income	\$(41,933.70)	\$4,844.49	\$(38,963.71)	\$95.21	\$186.01	\$(1,102.88)	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$(2,765.11)
Fund balance January 1, 2008	466,776.21	92,040.14	347,607.11	12,459.65	763.87	1,900.00																4,695.88
Interfund Transfers	0.00	(2,100.00)		1,200.00	(300.00)	1,200.00																
Fund balance December 31, 2008	\$424,842.51	\$94,784.63	\$308,643.40	\$13,754.86	\$649.88	\$1,997.12	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$1,930.77



**Tsawwassen United Church
Narrative Budget
For Fiscal 2009
(Draft January 13, 2009)**

Side A

REVENUE:			
Offerings:			
Church Operations	178,152		73%
Mission and Service Fund	22,500		9%
First United Church	13,200		5%
Total Offerings		213,852	
Other Revenues:			
Investment Income	3,617		1%
Fall Fair	12,000		5%
Building Rental	7,000		3%
Other Income	7,515		3%
Total Other Revenue		30,132	
TOTAL REVENUE		243,984	100%

COSTS AND DISBURSEMENTS:			
Ministers and General Office	124,072		51%
Church Building	48,656		20%
Music	26,893		11%
Mission and Service Fund	22,500		9%
Youth	1,000		0%
First United Church	13,200		5%
Presbytery	8,964		4%
Church Committees	7,670		3%
TOTAL COSTS AND DISBURSEMENTS		252,954	104%

BUDGETED SURPLUS/(DEFICIT)		-8,970	-4%
-----------------------------------	--	---------------	------------

**Tsawwassen United Church
Operating Budget
For Fiscal 2009**

Side B

REVENUE:			
Offerings:			
Church Operations	178,152		73%
Mission and Service Fund	22,500		9%
First United Church	13,200		5%
Total Offerings		213,852	
Other Revenues:			
Trustee Investment Income	0		0%
Fall Fair	12,000		5%
Building Rental	7,000		3%
Annuity	3,617		1%
Other Income	5,746		2%
Miscellaneous Income	1,769		1%
Total Other Revenue		30,132	
TOTAL REVENUE		243,984	100%

COSTS AND DISBURSEMENTS:			
Salaries and Benefits	146,930		60%
Mission and Service Fund	22,500		9%
First United Church	13,200		5%
Utilities	15,900		7%
General Office	13,430		6%
Presbytery	8,964		4%
Property & Insurance	16,460		7%
Finance	4,400		2%
Youth	1,000		0%
Music	2,500		1%
Pastoral Care	150		0%
CE	1,200		0%
Worship	5,000		2%
Outreach	1,200		0%
Membership	120		0%
TOTAL COSTS AND DISBURSEMENTS		252,954	104%

BUDGETED SURPLUS/(DEFICIT)		-8,970	0%
-----------------------------------	--	---------------	-----------