

# Deer Lake United Church

2011

## Annual Report

Worship  
&  
Music

Fun  
&  
Fellowship

Caring  
&  
Outreach

Involvement  
&  
Growth



# DEER LAKE UNITED CHURCH

## Annual Report 2011

**Our Vision: Deer Lake United Church welcomes you into a Christian community for all ages that explores and expresses spirituality through:**

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Treasurer's Report

Minutes of the 2011 Annual General Meeting

The Annual General Meeting will be held on Sunday, February 12, 2012 in the Fellowship Hall following a short Worship Service. Lunch will be provided by the Deer Lake United Church Board. Please bring the 2010 Annual Report with you.

*Cover by Garry Forwood*

## **CHAIRPERSON'S REPORT**

Wow! What a fast year that was! We once again need to celebrate the great congregation and the wonderful Board that we have. We are hard working, very caring and are blessed in so many ways.

Nothing immediately comes to mind when I sit down to write this report and that in itself is a remarkable thing. To go through an entire year without thinking of stresses and problems but instead to only think of the celebrations and wonderful work that has been done is truly a remarkable thing. How fortunate we are to have such amazing committees carrying out the work of our church.

We should celebrate our very able Finance Committee who keep us aware of how we are doing with our stewardship on a regular basis. Our Trustees do diligent work in managing our investments and insurance needs. Our Stewards maintain the building with loving care and help the tenants to be welcomed and comfortable in our shared space.

Our Outreach is important to all of us and we give great thanks for the Outreach Committee who provide us all with opportunities to be involved in this special ministry. We thank them for their awareness of the larger community as well as for their consistent caring of our own community. With their leadership we are all able to participate in outreach on a meaningful level.

We are a caring community. We are so fortunate to have such a caring and committed minister to guide us. We have a very busy Christian Education Committee who honour the children and youth of the congregation as well as providing for educational experiences for our adult members. Worship committee has looked after us well too. Good services don't just happen, they take work, care and commitment and we thank this group of individuals for their efforts on our behalf. Pastoral Care also takes great care of all of us. How fortunate we are to have this group of people to keep us connected, our cares and concerns become their cares and concerns. We are truly not alone.

We are also most fortunate to have the Communications Committee working with us. They provide us with great newsletters as well as keeping us informed of all of the important information so necessary for us to keep functioning at the highest level possible.

We have the Ministry and Personnel committee who care for our paid staff. They do their job with warmth and care. Again, we are so fortunate.

Then we have the Policy committee who keep all of our policies up to date and the Presbytery Representatives who keep us informed about the larger

church. I could go on and on. All in all, we are well cared for by so many groups and individuals and that is why Deer Lake is alive and well and looking forward to the future with optimism.

We must, however, be aware of the challenges that we continue to face. Stewardship is so important to the functioning of this church. We need to continue to push for better, more involved stewardship. Our challenge is to balance our budget and to fulfill our volunteer opportunities. I encourage each of you to give up that weekly treat and to put the money saved into the offering plate. I encourage you to volunteer for a committee position as we need more people to help out in almost every area. Consider your time, talents and treasure and see if there is something more that you could do. The rewards are great.

We are all truly blessed. We are all so well cared for by so many individuals and groups that we can always feel connected, we are never alone. Deer Lake is a family, one that loves and respects each individual in that family. As a family we will continue to grow and thrive and go into the next year with hope and thanksgiving.

Respectfully submitted by

Janice Cambuzzi  
Board Chair



## WORSHIP COMMITTEE

The rhythm of life continued at Deer Lake as we celebrated 4 weddings, one of which was for Faith LeFave to Evan Frewing on November 26, 2011. We also performed 3 funeral services and baptised 2 children.

The choir had a fundraiser on April 9<sup>th</sup> with talent from the choir and family members. The money raised was divided between the Operating and Outreach funds.

Presbytery had a DVD made about each church in this Presbytery. Our DVD was presented on Sat, Feb 9<sup>th</sup> in the church.

There was an installation of the new Board on Sun, Feb 27<sup>th</sup>.

Instead of Mother's Day in May, we adopted the English term of Mothering Sunday to recognize and acknowledge the "mothering" gifts in all women. We also adopted Fathering Sunday instead of Father's Day, acknowledging all men.

Pentecost saw Marie Paul hanging kites around the church.

A celebration for Pam Scott was held after church on June 5<sup>th</sup>, wishing her well in her new charge.

The choir led the service on November 13<sup>th</sup> with 4 anthems and a reflection about each anthem from choir members.

Apart from Sunday morning worship, we held special worship services on Shrove Tuesday (Ash Wednesday) and Maundy Thursday.

Scott brought cross shaped palms for the children to hand out during the Palm Sunday service. On Good Friday, we hosted the service with St. Albans Anglican Church.

The Sunday school put on a Christmas pageant on December 18<sup>th</sup>. Two services were held on Christmas Eve. The 4 pm service was focused on children, although all ages were welcome. The theme was "A Charlie Brown Christmas". Rev. Scott had the children participating. At 7 pm, a service of candlelight, carols and communion was held.

This year, during Advent, the services were focused around grandparents and their feelings on the birth of their grandchildren. The last 2 years were reflections of a mother's and father's anticipation of the birth of their children.

Marie Paul is the new liturgical arts coordinator. She took over from Carol Pettigrew at the beginning of 2011.



**In memorium: Rev. George Stegen**

Respectfully submitted by the members of the Worship Committee  
Rev. Scott Turnbrook, Shirley McGaire, Mary Cazalet, Mike Kyer, Colleen Keeler,  
Mary Leslie, Marie Paul and Beth Richards.

## 2011 CHOIR REPORT

The Deer Lake United Church Choir has embraced me into their family. Naramata is where I met many choir members and their children years ago. When I heard about the position available, I knew in my soul that I was meant to do more with my life and that Deer Lake was the first step on that path.

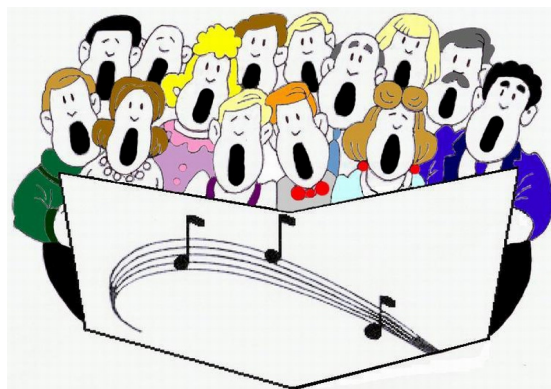
Love of Choral Conducting is what the congregation sees. A passion for singing is what the congregation hears. Through the relationship of worship and music, joy is what the congregation feels. Over the year, the choir has grown in numbers and in spirit.

Our talents were served during the "Songs and Sweets" fundraiser. The choir stirred up 4 anthems amongst the many solos, duets, trios and other delicious ensembles. It was a scrumptious night of entertainment and joy. Thanks to Garry Forwood, there are DVD's of the entire menu. \$1412 was collected and given to the Outreach Committee and the Church Building Fund.

As the choir director, I feel lucky to have so many talented, dedicated and trained musicians in the choir. The church is fortunate to have a grand piano and even more fortunate to have Donna Phillips. She is an amazing musician and a wonderful person to work with. To top it off, each member of the choir volunteers their time and talents through the entire year. The collaboration between Donna, myself, and all the amazing members of the choir have made this year a blessing and a treat!

Thursday night rehearsals in the sanctuary are where we gather together to share our love of music in an atmosphere of respect, trust, faith, love – and fun! Everyone is welcome. May we continue these traditions for many years to come!

*Written by Rebecca Treherne*



## SUNDAY MORNING COFFEE

Thank you to all those who have made coffee and goodies on Sunday mornings this past year. I appreciate all your help. Even during the summer the coffee and tea flowed! It's a great time for chatting, getting to know new people and generally enjoying time together after church. Even if you can't commit to making coffee because of age or looking after children, you could still help by baking something and bringing it to the church. I know the coffee maker's would really appreciate the help!



Your donations go to buying coffee, tea, juice, napkins, sugar, paper towels, dishwasher soap, etc.. and the surplus goes to the YOUth Hub. The DLUC youth take turns during the year making coffee too. Usually they keep the money for their own use, but in 2011, the group didn't need as much and so donated the coffee money to the YOUth Hub.

Once again, the church donated \$1000.00 to the YOUth Hub from coffee donations. Included in that was \$60 from Outreach when they made the coffee one Sunday. So you see, by staying for coffee, goodies and fellowship after the church service is over, you are also helping others less fortunate.

The sign-up sheet is in the Fellowship hall, and if anyone new would like to know how to make coffee, I could pair you up with someone who has done it previously, or I would help you myself. **PLEASE SIGN UP FOR COFFEE!**

There is a "How to do" list which tells you everything you need to know about Sunday morning coffee. If you would like a copy, please see me after church sometime. There is also a copy posted on a kitchen cupboard door. It is a step by step instruction. You can't go wrong!

Respectfully submitted,  
Shirley McGaire

## LINE DANCING

Hiya all,

Line dancing continues to be a fun group, meeting Monday morning at 10:00am (9:45 for beginners). Currently I have 11 members from the community and 6 DLC members attending regularly.



Line dancing, as is all kinds of dancing, is excellent exercise for body and brain, suitable for all ages (the oldest lady in my Bonsor group is 94). Please come and give it a try and tell your friends about our amazing, friendly, fun group.

Georgie

## WOMEN'S BREAKFAST

The women of the church have been meeting monthly to share a Saturday breakfast together. We usually meet on the third Saturday of the month and the women take turns hosting the event. A "menu" is posted and women sign up to bring whatever they choose. Once the meal items are taken care of, the rest of the women just sign up and take their turns bringing food another time. Women to host in their homes as they are able.

The meal is shared, there are several conversations (often at the same time!) and a great deal of sharing and laughter. A reading is usually offered and is followed by a brief discussion and time of sharing.

This is such a relaxing time, a time to get to know each other better and a time to greet new people. I encourage all of the women to look at the dates and to see which breakfast they would like to attend. A great time is always had by all.

Respectfully submitted,

Janice Cambuzzi





## MEN'S BREAKFAST GROUP



For the last 30 years at 6:45 a.m., each Tuesday morning, a group of 2 to 7 men have met at the church for a breakfast of hot coffee, cereal, toast and jam and a time of sharing faith and fellowship. The group engage in meaningful and often humorous discussion. A thought provoking reading provides a basis for reflection and we open and close our time together with prayer.

Two of the original group are still attending. Our current members are Bruce Drew, Bob Chapman, Doug Richardson, Gary Hamer, Garry Forwood, Tony Woodruff, Don Strutt, Andrew Hull, Robert Gard, and Arnie Brown. The men's group requires help from all the men at one time or another.

We organise and/ or sponsor a number of events during the year, including:

The purchase of a new 100 cup coffee urn for the kitchen in February.

Shrove Tuesday Pancake Supper: A delightful pancake and sausage supper was served by the men's group which was followed by a worship service leading into lent.

The Men's Retreat: Retreat 2011 was held on the Sunshine Coast at Tony and Peggy Woodruff's property on the beach. Eleven men went up on Thursday to start the weekend. Eight came up on Friday afternoon and we all enjoyed a weekend of fellowship, laughter and good food. The Men's retreat in 2012 is being planned for May 25' 26' 27. All men of DLUC are welcome!

Welcome Back B.B.Q: Was held on Sep. 16<sup>th</sup>, 2011 in the parking lot, Hot B.B.Q., tables and chairs were set to go for 6:PM. The rain held off and the people came. We fed over 86 people in all. Happy chatter filled the air as friends caught up on the summer happenings. Down came the tables and chairs all back into the church, B.B.Q. cleaned and put away the parking lot was bare. After expenses, over \$80 was raised for the Building fund.

Waterschool: A project that Tony and Peggy Woodruff are involved with. This project brings clean water to villages in Kenya, Uganda and Haiti, using low-tech solar disinfection and education.

Men's Christmas Breakfast : Table and chairs set up in the fellowship hall for about 24. Coffee, juice, ham and scrambled eggs. After breakfast, Don Strutt led us in thoughtful discussion and Christmas carols.

Respectfully submitted on behalf of the Men's Group by Arnie Brown

## PASTORAL CARE

We have 13 dedicated Care Ringers and it would be nice to have a spare Care Ringer in case someone is sick or wants to step down. If anyone would like to take on a Care Ringer's responsibility, please talk with a Pastoral Care Committee member. Each "ringer" has between four and ten families to phone.

I would like to thank Myrtle Currie for the many years she has dedicated to Care ringing. Also, thanks to Gordon Harris who had to step down due to ill health. Welcome Pat Murray and Karen Chapman to our team.

During this past year, we have kept the congregation informed of most "happenings" in the church with the help of our Care Ringers. Some of the events this year were:

- Shrove Tuesday (pancake supper & Ash Wednesday Service)
- AGM
- Lent Study Group
- Choir Fundraiser (April)
- Men's retreat
- Palm Sunday/Maundy Thursday/Good Friday and Easter Sunday services.
- Sax Among Friends fundraiser
- Church picnic and Recognition Sunday
- Welcome Back Barbeque
- Christmas Tree decorating
- Men's Christmas Breakfast
- Women's Christmas Breakfast
- Church Mice

A Care Ringers meeting was held on Tuesday, May 10<sup>th</sup>. Kellee Mulhern sent out invitations.

The Burnaby Hospice Society hosted two Memorial services at DLUC in 2011. One in March; the other in October. Shirley McGaire and Pat Young were in the kitchen supporting the volunteers who were making tea and coffee.

Scott is still conducting the afternoon service at the George Derby Care Home on the third Sunday of each month at 1:30 pm.

The Friendship Garden at the front of the church is doing well (see report from Pat Young)



### ***In Memoriam:***

***We give thanks for the life of Rev. George Stegen who passed away in May 2011.***

Respectfully submitted by  
Shirley McGaire, on behalf of the Pastoral Care team,  
Kellee Mulhern, Marg Mallory, Trish Seeram, Pat Young and Rev. Scott Turnbrook

## CHURCH GARDEN



We have purchased 2 sturdy benches and will have them installed in early Spring.

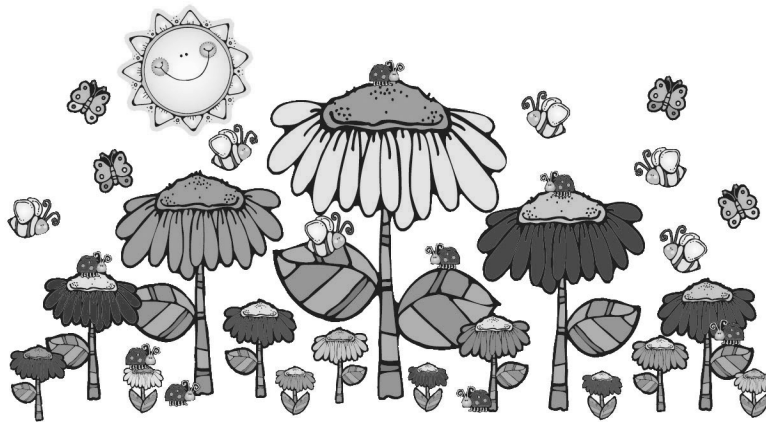
A name for the garden was chosen by combining three of the names suggested: "Come Rest Awhile in the Garden of Welcome and Hope." An inscription has been purchased to be placed on one of the benches. A second bench was donated and the inscription for this bench reads "In Memory of Bill Hilliard, our Mentor and Friend".

The edging is almost complete, and has proved quite time consuming, but is looking very professional. Bulbs have been planted for springtime and there will be some more purchases for the garden come May. Another heavy layer of bark mulch was delivered in the fall and spread in the front and side gardens. The old church signage was removed from the garden and a new signage installed on the church building, giving a cleaner look.

Thank you to the many people who have helped with this major project throughout the year. I believe our church now has a very attractive and welcoming presence.

Respectfully submitted by

Pat Young, for the Garden Group



*"The word "garden" comes from the Hebrew and means "a pleasant place," and it is to this Eden that each gardener, after his or her fashion, strives to return.*

*George Ordish (1908-1991) The Living Garden*

## **OUTREACH COMMITTEE**

Members of the Outreach Committee in 2011 were Linda Walsh (chair,) Eileen Miyanaga, Phyllis Slater, Claire Stegen, Marj Rielly, Barbara Dawson, Paul Anderson and Pat Murray.

It is with regret that we bid farewell to Eileen Miyanaga as she steps down from the Outreach Committee in 2012. She has contributed to Outreach in many ways over the years and we all wish her the very best.

Deer Lake Church reached out to the community in many ways during the past year:

### **Progressive Housing**

We continued to provide 70 bag lunches each month to the homeless of Burnaby. Each lunch consists of a sandwich, fresh fruit, granola bar, pudding and juice. The Outreach Committee wishes to thank all the volunteers who faithfully show up to prepare the lunches, as well as those who do the shopping and those who deliver the lunches.

Deer Lake members also donated clothing and other items. Thanks also to the choir for their "Songs and Sweets" fundraiser, half the proceeds of which went to support this lunch-making program.

### **The YOUth Hub (formerly Edmonds Youth Centre)**

This is a drop in centre for at risk youth, where they are provided with counseling, meals, and the opportunity to complete their high school education. Deer Lake continued to provide funds to YOUth Hub programs through after church coffee donations and a Lunch-on-the-Run, which was held in October.

Outreach is grateful to Shirley McGaire for co-ordinating Sunday Coffee, as well as all those who signed up to make coffee, tea and goodies. We also wish to express our gratitude to all those who provided the delicious food we were able to offer at Lunch-on-the-Run.

This year Deer Lake also provided a special Christmas lunch to about 20 students at YOUth hub. A special vote of thanks goes to Andrew Hull, Peggy Woodruff and the other members of the DLUC YOUth Hub Christmas Dinner team.

### **Dixon House Transition Society**

Deer Lake Church continued to function as a drop off point for clothing and other donations for Dixon House. DLUC members also volunteer at Dixon House, helping to sort through all the clothing and other items donated by the community.

In May, a "Sax Among Friends" concert was held at Deer Lake Church and just over \$1000 was raised to help support the work at Dixon House. The Outreach Committee would like to thank Don Wade and his band for putting on this amazing concert. Thanks also to Colleen Keeler, who generously provided the decorations.

### **First United Church**

Deer Lake has continued to support the important work at First United Church in the downtown eastside.

## **Hope for Families**

This is an outreach initiative of DLUC to assist families in need. Recognizing that many families, and particularly children of families in need, require assistance year round, not just at Christmas, it was decided to name this project **Hope for Families** and, through it, to sponsor families at Christmas and to use any extra donations to support other community programs that assist families in need. In 2011 we used some of those funds to send several underprivileged children to summer camp. Your generous donations to this fund make a big difference in the lives of many families, both at Christmas and throughout the year.

### **1) Burnaby Christmas Bureau**

Through the Burnaby Christmas Bureau, DLUC members outdid themselves in assisting our community. We sponsored three single moms, with one child each; one single mom with four children and two senior couples. The church was very generous with donations and shopping for all the items on our families' wish lists. Outreach is grateful that the entire church participated in the project. We wish to acknowledge the host families who contacted the recipients for their "wish list." These people acted as a liaison between the church and their families and delivered the food, toys and gifts. The host families this year were Scott and Jennifer Turnbrook, Arnie and Edna Brown, Barbara Dawson and Morgan Ratsoy, Brian McNeilly and Marie Paul and Don and Shelley Strutt.

Thank you to Peggy Woodruff and DLUC Youth who shopped for gifts and toys for the children. Our wonderful Church Mice provided tins of cookies to the Christmas families.

(From Phyllis Slater, who co-ordinated the Christmas families project this year.)

### **2) Camp Jubilee**

Many of the young people who attended Camp Jubilee were new to this country and this camp introduced them to activities they had never done before. They climbed trees, built teepees and sang songs around a campfire. In 2011 Deer Lake sponsored several students from very low income families who would not otherwise have been able to go.

## **Naked Tree**

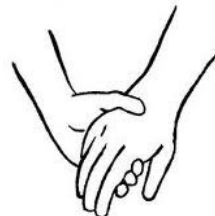
Thanks to the efforts of Pat Murray and Ruth Struve, the Naked Tree was a huge success again this year. A very large box and a large bag of socks, underwear, scarves, hats and other gifts were presented to the Progressive Housing Society to be distributed to the homeless of Burnaby.

## **Continuing Education**

Besides inviting speakers throughout the year to speak to the congregation on some of the above-mentioned Outreach Projects, Outreach continued to maintain the Outreach bulletin board in the Hall, where the congregation may learn more about topics and events related to Outreach.

The Outreach Committee would like to thank all those who contributed of their time, talents and treasure.

Respectfully submitted by Linda Walsh  
on behalf of the Outreach Committee.



## SUNSHINE COMMITTEE REPORT



Once again it has been my pleasure to take responsibility for the Sunshine Committee. The intent of the Sunshine Committee is to build fellowship and a feeling of family by conveying our thoughts and prayers in times of joy and sorrow. On behalf of our Deer Lake family 5 "condolence" cards, 25 "thinking of you" and about 15 "Get well/hope you feel better" cards have been sent out this year.

It is my hope that these cards be a small reminder that "we are not alone".

Many thanks to all those who have helped to keep me informed of all the joys and concerns in our church family.

May we all know God as our rock, our shelter, our strength and our wing of comfort and support (Ps 94).

Blessings Always,  
Trish Seeram

## **THE CHRISTIAN EDUCATION MINISTRY**

The Christian Education Committee seeks to meet the needs of the congregation of Deer Lake United Church by providing meaningful Christian Education. This occurs on Sunday mornings from September to June for the children and youth and mid-week for the adults. We regularly review our work to support and develop leadership.

The activities that we have undertaken this year include:

- Using the Whole People of God curriculum from ages 3 – 12 during Sunday School classes each Sunday
- Providing bulletins of two different ages for children each Sunday for use during the church service
- Providing pew packs for children on Sundays there is no Sunday school
- Welcoming between 3 and 30 children to church each week
- Offering a wide and organized variety of material in the Library thanks to our past librarian, Susan Milburn and our new librarian Ruth Struve; book displays throughout the year have been held to encourage use of the library; library materials are available on the computer in the library
- Offering Adult study groups in the Spring and Fall
- An intergenerational spooky Hallowe'en Party was held in October
- Christmas Drama, The Stranger in the Straw, involving all the children of the church was presented on December 18<sup>th</sup>, 2011
- Intergenerational services were held several times throughout the year
- Youth serving coffee once a month and shopping for the children sponsored through the Christmas Bureau; Youth Sunday School has been offered from September to December with a small number of participants
- Hosting Teacher Appreciation nights
- Women of the church have met monthly for breakfast thanks to Janice Cambuzzi's efforts
- Men's group meets weekly for breakfast and held their annual retreat in May

We continue to work on meeting the needs of the youth of the congregation through the possibility of service projects.

We are most grateful to the Sunday school teachers who serve our children and youth week in and week out. They include: Paul Anderson, Elizabeth Cottam, Gloria Forwood, Sharon Hamer, Kellee Mulhern, Vanessa Pollard, Phyllis Slater, Kathy Richardson, Claire Stegen, Elizabeth Waddington and Peggy Woodruff. We offer our sincere thanks to the Christian Education Committee members for sharing their

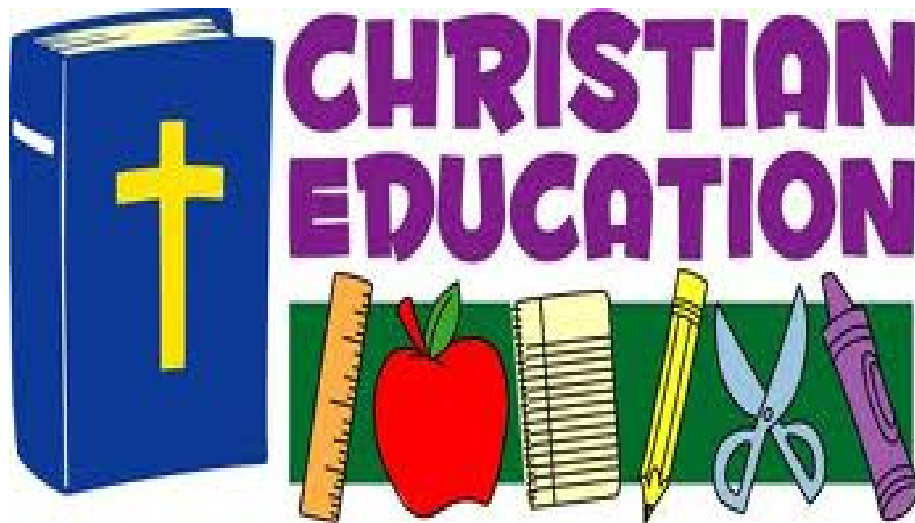
dedication and wisdom through the planning, reflection and discussion required. We thank Rev. Scott for providing us with his guidance.

We thank God for the amazing children, young people and adults who continue to bring their gifts and strive to become the people God would have us be.

Respectfully submitted,  
Kathy Richardson

for the Christian Education Committee:

Gloria Forwood, Sharon Hamer, Phyllis Slater, Claire Stegen, Scott Turnbrook,  
Elizabeth Waddington, Peggy Woodruff





## **MINISTRY AND PERSONNEL COMMITTEE**

The Ministry and Personnel Committee (M&P) provides ongoing support for all Deer Lake staff. Each member serves as liaison for two or three staff by addressing concerns and needs expressed throughout the year, and by conducting an annual review with each one to discuss goals, job satisfaction and suggestions to improve the ways our church operates and serves its members. It is the relationship between staff and the congregation that we wish to nurture. The United Church of Canada requires each church have an M&P Committee with a minimum of three members, but preferably four to seven depending on the number of staff. Currently the DLUC M&P committee members (Greg Neumann, Ruth Struve and Tony Woodruff) are on a four year rotational term, serving as chair and past chair respectively in the final two years of the term. A committee of four allows one member to retire and a new member to be added each year. We meet bimonthly except for summer months and December, and the chair or designate attends the monthly Deer Lake Board meetings.

### **Committee Highlights for 2011**

The committee continues to struggle with membership. Ruth Struve has joined us this year and provides much needed consistency in our approach to issues. Thanks for your dedication to the Committee, Ruth. We say goodbye to Tony Woodruff who graciously agreed to fulfill a two year term unexpectedly left vacant in 2010. Since we now are a committee of three with one outgoing, we are hoping to attract two more people to fulfill the UC preference of four members and bring back some stability to M & P.

We celebrated our staff with a dinner which Tony Woodruff hosted on November 12th. It was once again an occasion of memorable food and good fellowship. Tony and Peggy were fantastic hosts. The M&P Committee continues to look at revisions to the job descriptions for DLUC.

We have had less staff changes over the past year compared to 2010. It is nice to see the music team of Rebecca and Donna continues to gel and bring us such great anthems from the choir and special music. Pam Athey has settled into her role with us and keeps things well in order in the office! It is also reassuring that we have several people offering their services as funeral and wedding hosts, as Carol Pettigrew has decided to resign from this role as she continues her sabbatical. Her contributions over many years have been appreciated. Others who have experience in our church have been invaluable in creating stable decision-making, as is the case with our treasurer Cathy Milne. Finally, a big thanks to the committee members who thoughtfully considered each situation presented to them and always kept the best interest of the church and the people who serve in it at the forefront of their decisions.

Respectfully submitted by,  
Greg Neumann, Chair  
on behalf of the M & P Committee



## ENVELOPE SECRETARY

Thank you to those who received and counted the offering each week:

Gary & Sharon Hamer, , Bob & Karen Chapman,  
Garry & Gloria Forwood, , Michelle Cantelo, Eileen Miyanaga,  
Shirley McGaire, Colleen Keeler & Laurie & Shirley Smith

If you would like to help take the offering please contact me.

A total of 105 envelopes were issued January 2011. 12 new sets were issued during the year; 4 sets became inactive. This resulted in 113 sets issued January 2012.

Envelope sets used for 2011 numbered 98. The following is a breakdown of their givings:

Up to \$250.00	26
\$251- 500	14
\$501- 1000	19
\$1001-1500	18
\$1501-2000	3
\$2001-2500	8
\$2501-3000	6
Over \$3000	4

23 families are currently using PAR (pre-authorized remittance) which is convenient, allowing members to give consistently, and is a steady income. Anyone wishing to use PAR, or wanting information can contact me anytime during the year.

Respectfully submitted  
Mary Cazalet



## STEWARDS COMMITTEE REPORT

From month to month the repairs and maintenance of the building is on-going. Some typical repairs could be plumbing related, furnace cleaning, pest control, door knobs and hardware repairs, sidewalk cleaning and pavement sealing, fire safety testing, lighting replacement, and of course carpet cleaning.

This was a quiet year for the Stewards. We came in under budget again but did manage to have a new building sign designed and attached to the front of the building along with a new sign erected in the garden welcoming visitors to our Christmas Eve Services (which can be stored away and used each year). Two new emergency lights were installed in the lower hall as well as a new outdoor electrical receptacle located at the rear of the fellowship hall.

The stewards 5 year plan, which determines the areas around the building that need to be addressed, is still in effect. The parking lot re-pavement project is first on the list with a moving deadline which means when the building fund reaches the required amount the job can then be completed. Replacement of the fellowship hall windows is a long term project set with a moving deadline as well.



We welcome Judy Crone as the new owner of Deer Lake Preschool. All other tenants remain the same with the addition of The B.C. Boys Choir. They will be renting space for practice rehearsals for upcoming performances. The current rents for the years 2012 and 2013 were reviewed and increased.

The Stewards committee wish to thank the members of the congregation that help out during the year with the routine maintenance and to encourage others to be involved with the caretaking of our church family "home".

Respectfully submitted on behalf of the Stewards committee; Steve McLean, Arnie Brown, Laurie Smith, and Janice Cambuzzi.

Joanne Annesley



## COMMUNICATIONS COMMITTEE



2010 was such a busy year that 2011 seemed quiet by comparison. Jim Young and I published only thirty-eight pages of *Lakeshore Lines* in 2011, down substantially from fifty the year before. I am happy to report, however, that we did not see a similar decline in quality.

We received almost seventy articles and announcements, and countless pictures, from fifteen contributors. As usual, topics were wide-ranging, covering everything from local Deer Lake United Church happenings to international travel.

Of particular note was a series of articles by Rev. Scott reporting on ongoing discussions amongst the United Churches of Burnaby regarding the possibility of future church closures or amalgamations. This is an important topic that will require our attention and involvement in the coming year. *Lakeshore Lines* will help to keep you informed and welcomes your thoughts on the matter.

We had some hiccups that resulted in late distribution of the newsletter on a couple of occasions this year. However, email recipients continued to receive *Lakeshore Lines* considerably earlier than print recipients on all but one occasion. Please email me at [g.forwood@yahoo.ca](mailto:g.forwood@yahoo.ca) if you would like to be added to the newsletter email distribution list. You can always try it for a while and revert to the print edition at a later date if you wish.

Thank you from Jim Young and myself to our contributors. Without you, we wouldn't have a newsletter! Thank you to Mike Kyer and Metro Printers for making our print edition look every bit as good as the original. And thank you to our readers, many of whom provide much-appreciated feedback. We know you enjoyed *Lakeshore Lines* in 2011 and hope you will find it even more informative and entertaining in 2012.

*Respectively submitted by Garry Forwood*



## TRUSTEES REPORT

The Trustees hold in trust and administer under the Trust of Model Deed, all Lands, Premises, Real and Personal Property acquired for use by the Congregation of Deer Lake United Church. The primary operational functions of the Trustees of DLUC are oversight of the church investment portfolio, insurance program and to liaise with the Stewards and Finance committees in the oversight of the church building and property assets.

The Trustees for Deer Lake United Church are Laurie Smith, Janice Cambruzzi, Steve McLean and Bob Chapman and they answer to the Board of DLUC.

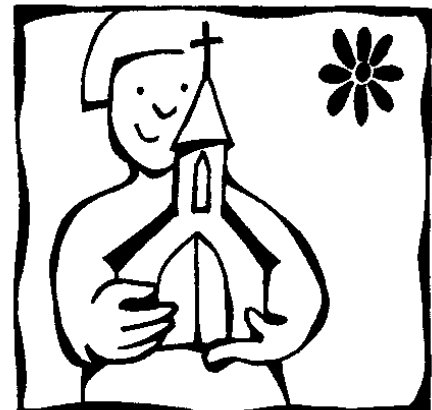
During 2011, the Trustees met and addressed the following items:

- The DLUC investment portfolio was reviewed with our investment Manager, Bob Campbell from Scotia McLeod. The goal for the investment portfolio is to achieve a required rate of return over the long term while minimizing risk and keeping within investment guidelines outlined in the United Church Board of Trustees handbook. During 2011, the investment portfolio experienced an increase in return of 1.67%. While this return is down from last year, it is much better than most other funds due to the heavy concentration of fixed income instruments at 65% plus while the rest of the portfolio is in sound dividend paying holdings. The fund, on an annualized basis, must generate a 6% return to break even and pay the minister's housing allowance which was \$26,400 in 2011.
- A review and update of the church insurance program took place. A detailed replacement cost appraisal of the church building and major contents was completed by Suncorp Valuations in June, 2011. The last one took place in 2008. Based on the Suncorp evaluation and a comprehensive review of all church contents, an adjustment in the value of the church contents was made to more accurately reflect their replacement value. Based on the appraisal of the church building and the adjusted appraisal of the church contents, the church insurance premiums for 2012 will be approximately the same as 2011 at \$4,520.00. It was decided by the Trustees to continue with the UCC National Program as it remains extremely competitive for the comprehensive coverage provided. The Trustees confirm the church insurance program is in good order with the building and contents insured to their replacement value to the best of the Trustees' knowledge.

Our appreciation to the Stewards and all individuals who give of their time and talent to the maintenance, upkeep and running of our church facility.

Respectfully submitted by

Laurie Smith on behalf of the Trustees

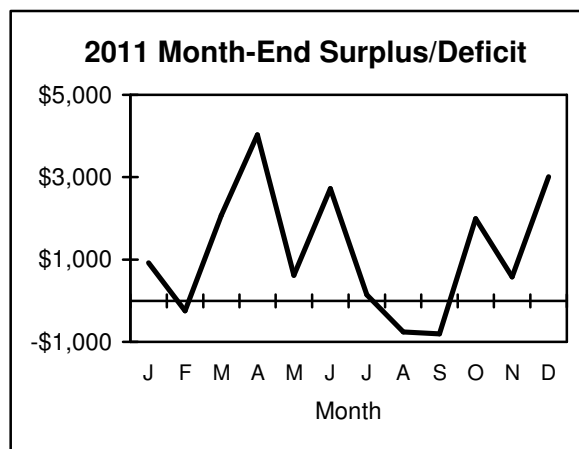
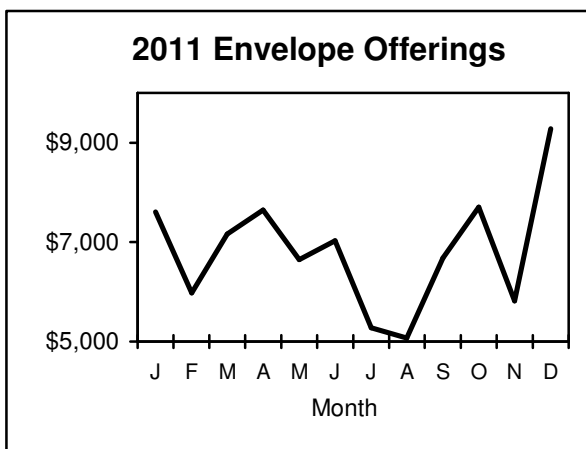


## FINANCE REPORT

### Year 2011

Throughout the year, our financial position at month-end fluctuated wildly, and we ended 2011 with a comfortable operating surplus of \$3,007. Envelope offerings were received in a typical pattern – they dropped in the summer and increased significantly in December. Consequently, our deficit was at its worst at the end of the summer, but was still surprisingly small at \$807. Envelope offerings fell \$1,488 short of the amount budgeted, at \$82,512. All committees spent less than budgeted, some spending only a very small proportion of their allotment. We had a large but unexpected expense in pest control, but did not require a new office computer, which saved \$1,300. We lost a tenant, and allowed another a rent reduction for fewer hours of usage. For the first time some fundraising was done for Local (operating) expenses – the AGM lunch and 50% of the Songs and Sweets Coffee House proceeds were directed towards our Local expenses. All in all, things were fairly unpredictable.

The two charts below illustrate the trends throughout the year.

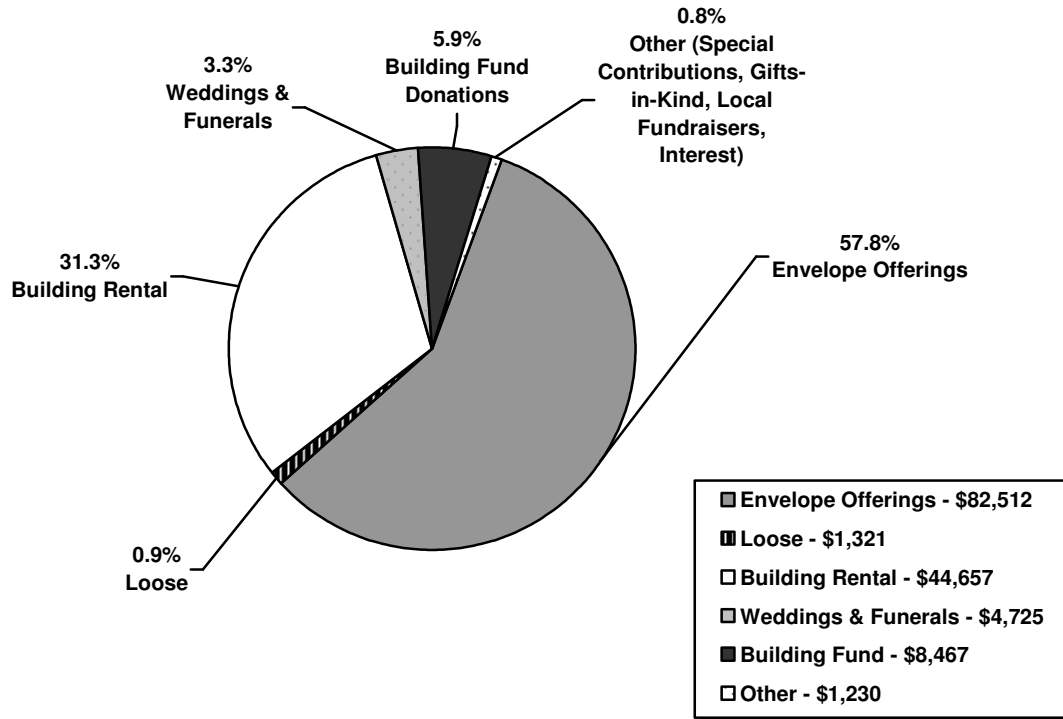


Our Building Fund received \$7,435 from envelope donations and \$1,032 from various fundraising efforts of some members and the Men's Group. Envelope offerings to all outreach projects fell short of 2010 levels but, fortunately, balances were boosted by various fundraisers. All fundraisers are identified in the Notes to the financial statements in the Treasurer's Report. Many thanks to those who spearheaded these projects.

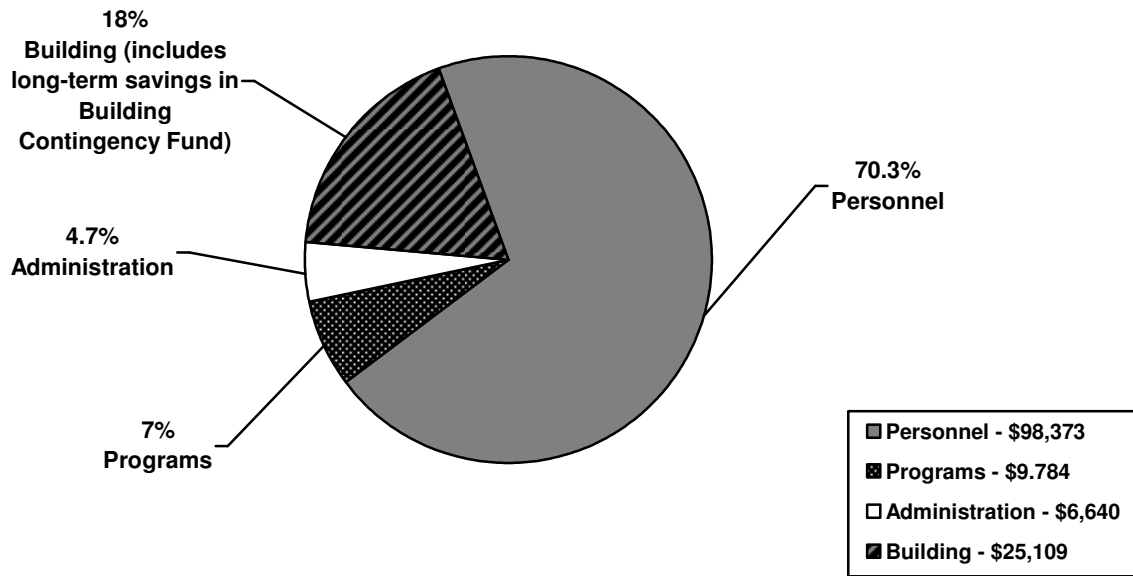
Support for the Mission and Service Fund decreased slightly from 2010, continuing a trend apparent over the last several years. Aid was sent to Japan, Guatemala and the Horn of Africa through special appeals and a Lunch on the Run.

Our investment account did not have sufficient return to cover our minister's housing allowance, leaving us with a total decrease in church assets of \$16,497.

## 2011 Operating Revenue – \$142,912\*

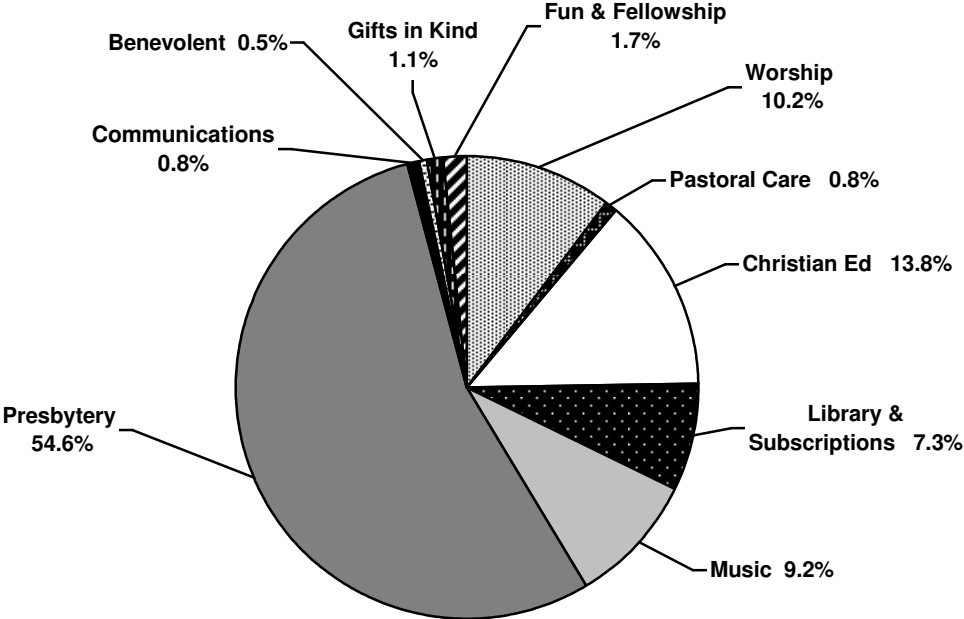


## 2011 Operating Expenses – \$139,905\*



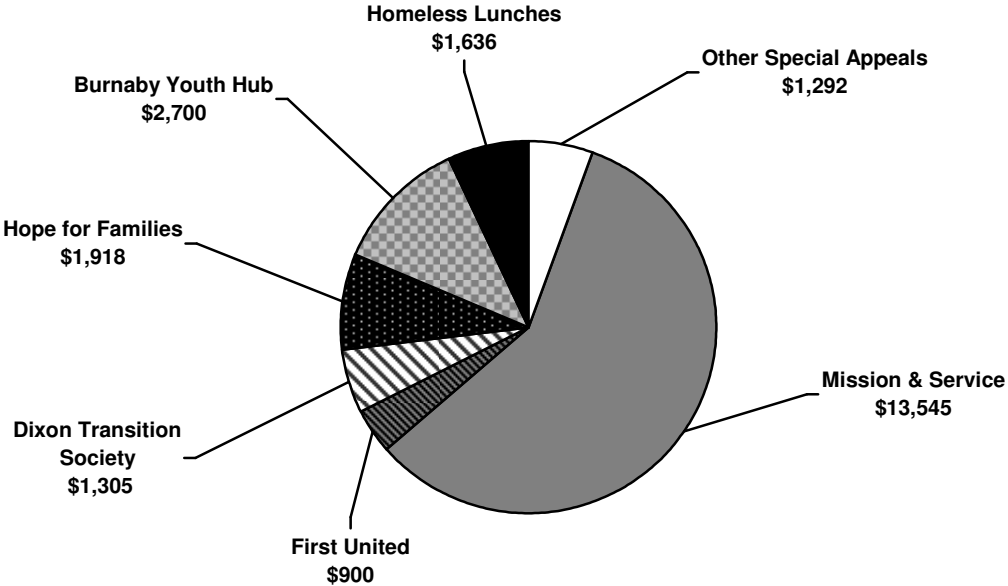
\* The difference between operating revenues and operating expenses above is the operating surplus, \$3,007

# Our 2011 Program Spending – \$9,784



Worship - \$1,002	Pastoral Care - \$81	Christian Ed - \$1,344
Library/Subscriptions - \$717	Music - \$898	Presbytery - \$5,338
Communications - \$77	Benevolent - \$53	Gifts-in-Kind - \$107
Fun & Fellowship - \$167		

# Beyond our Walls: 2011 Outreach Spending – \$23,296





## Year 2012

The small deficit of \$510 proposed in the 2012 budget will only become a reality if our operating income increases.

We are faced with a challenge – to achieve \$91,500 in envelope offerings. This is an increase of 11%. Last year this report warned that we must not become complacent when hearing that we are in surplus during 2011. Our two most significant sources of revenue (envelope offerings and rentals) were \$4,249 short of what we hoped. We managed a surplus not by achieving our revenue goals, but by not spending money.

Expenses continue to rise. The ministerial salary increase of 1.8% mandated by UCC has been applied to all employees. The UCC Pension and Benefits premiums have risen, as have payroll taxes. For the first time, the cost of maintaining our full complement of staff will break the \$100,000 mark. As part of the UCC's continuing trend of top-down management, they will be imposing on us an expense to process our payroll beginning in April. Rental income will be down from 2011, as some of our tenants struggle in this unstable economy. Some line items have increased, but most committees are doing their utmost to hold their expenses in check.

In 2012 congregation members must dig deep to support the work this church. To reach our target of \$91,500 in envelope offerings, the Board is asking each of our donors to increase their gifts as they are able. With approximately 100 donor families, our target can be reached with an increase from each family of less than \$2 per week – less than a cup of coffee. When we give to our church we support ministry and outreach in Jesus' name. Please consider your level of giving in this context.

How many extra twonies can you spare to further Deer Lake's ministry and outreach?

Our financial status will continue to be communicated regularly, and upon request.

Respectfully submitted by Cathy Milne  
On behalf of the Finance Committee  
(Cathy Milne, Mary Cazalet, Tony Woodruff)

# 2011 Treasurer's Report

I have prepared for Deer Lake United Church the Balance Sheet as at December 31, 2011, and the Statement of Income and Changes to Cash for the year then ended. Also included is a comparative look at the actual expenses and the budgeted amounts for the Year 2011. The proposed budget for 2012 is presented.

Respectfully submitted by Cathy Milne on behalf of  
the Finance Committee (Mary Cazalet, Tony Woodruff).

**DEER LAKE UNITED CHURCH**  
**Balance Sheet**  
**as of December 31, 2011**

**CURRENT ASSETS**

Petty Cash	28	
Operating Account – Vancity	19,085	
Share Account – Vancity	5	
Building Contingency Fund – Vancity	12,007	
Operating Account – CIBC (Note 1)	<u>0</u>	
Total Cash		31,125
Miscellaneous Accounts Receivable (Note 2)	145	
HST Receivable	688	
Receivable from Investment Account (Note 3)	<u>16,305</u>	
Total Receivables		17,139
Total Prepaid Expenses (Note 4)		<u>2,034</u>
<b>TOTAL CURRENT ASSETS</b>		<b><u>50,298</u></b>

**INVESTMENTS**

Willick Fund – CIBC Term Deposit (Note 5)	1,200	
Scotia McLeod Investments (Note 6)	<u>398,141</u>	
<b>GROSS INVESTMENTS</b>		399,341
Less Amount Owing to Church Operations		<u>-16,305</u>
<b>NET INVESTMENTS</b>		<b><u>383,036</u></b>

**FIXED ASSETS**

Church Property		667,287
Church Equipment & Fixtures		<u>65,331</u>
<b>TOTAL FIXED ASSETS</b>		<b><u>732,618</u></b>

**TOTAL ASSETS**

**\$1,165,951**

**CURRENT LIABILITIES**

Willick Fund Payable	1,200
Mission & Service Fund (Note 7)	2,414
First United Church (Note 8)	87
Youth Hub (Note 9)	463
Outreach to Burnaby's Homeless (Lunches) (Note 10)	1,096
Hope for Families (formerly Christmas Families) (Note 11)	75
Dixon Transition Society (Note 12)	25

The accompanying notes are an integral part of these statements.

**DEER LAKE UNITED CHURCH**  
**Balance Sheet**  
**as of December 31, 2011**

**CURRENT LIABILITIES (Continued)**

Men's Group (Note 13)	322
Youth Group	450
Bible Studies (Note 14)	64
Garden Fund (Note 15)	350
Cultus Lake Campout Fund (Note 16)	901
Memorial Fund (Note 17)	1,741
Memorial Donation for Children and Youth	323
Student Ministry Fund	386
Music	450
Grand Piano Fund (Note 18)	512
Organ Maintenance Fund	1,251
Support for Youth Organists	200
Sabbatical Fund	810
Worksafe BC Payable	303
Allocation for Audit	965
Prepaid Income	550
Deposits (Note 19)	1,445
Miscellaneous Accounts Payable (Note 20)	75
<b>TOTAL CURRENT LIABILITIES</b>	<u><u>16,458</u></u>

**LONG-TERM LIABILITIES**

Building Contingency Fund (Note 21)	12,007
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<b>TOTAL LIABILITIES</b>	<u><u>\$28,464</u></u>
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**EQUITY**

**EARNINGS**

Retained Earnings	1,153,761
Current Earnings	-16,497
Prior Year Adjustment	222
<b>TOTAL EARNINGS</b>	<u><u>1,137,487</u></u>

<b>TOTAL EQUITY</b>	<u><u>1,137,487</u></u>
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<b>LIABILITIES AND EQUITY</b>	<u><u>\$1,165,951</u></u>
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The accompanying notes are an integral part of these statements.

**DEER LAKE UNITED CHURCH**  
**Income Statement**  
**for the year ended December 31, 2011**

**REVENUE**

**Local Operations**

Envelopes – Local	81,912	
Envelopes – Initial & Observer	600	
Loose & Sunday School	1,321	
Building Contingency Fund	8,467	
Special Contributions	180	
Congregational Fundraisers (Note 22)	822	
Interest on Operating Account	16	
Gifts in Kind	213	
<b>TOTAL LOCAL OPERATIONS</b>	<b>93,530</b>	<b>93,530</b>

**Building Expense Recovery**

AA Donation – Tuesday group	1,400	
AA Donation – Thursday group	600	
Kumon Math	5,618	
Dance Imagination	3,699	
Deer Lake Preschool	8,971	
Yugoslavian 7th Day Adventist Church	9,600	
Gospel of Peace Christian Church	6,024	
Mountaintop Unity Church	7,600	
Other Use of Building Income	1,145	
<b>TOTAL BUILDING EXPENSE RECOVERY</b>	<b>44,657</b>	<b>44,657</b>

**Other Income**

Weddings	2,280	
Funerals	2,445	
<b>TOTAL OTHER INCOME</b>	<b>4,725</b>	<b>4,725</b>

**TOTAL OPERATING REVENUE** **\$142,912**

The accompanying notes are an integral part of these statements.

**DEER LAKE UNITED CHURCH**  
**Income Statement**  
**for the year ended December 31, 2011**

**EXPENSES**

**Personnel**

Minister Salary	40,923	
Minister Travel Allowance	923	
Minister Lifelong Learning	1,250	
Minister Weddings and Funerals	1,350	
Minister Benefits	12,389	
Pulpit Supply	<u>1,071</u>	
Minister Total		57,905
Secretary Salary	12,780	
Secretary Holiday Pay	511	
Secretary Benefits	<u>2,365</u>	
Secretary Total		15,656
Organist Salary	8,261	
Organist Benefits	441	
Organist Weddings and Funerals	750	
Relief Organist Fees	<u>810</u>	
Organist Total		10,263
Choir Director Salary	4,202	
Choir Director Holiday Pay	165	
Choir Director Benefits	<u>145</u>	
Choir Director Total		4,512
Caretaker		9,154
Wedding and Funeral Coordinator		480
WorkSafe BC Premium		303
M&P Committee Expenses		<u>100</u>
<b>TOTAL PERSONNEL</b>		<b>98,373</b>

**Church Operating Costs**

Bank Charges	293	
Waste Disposal	700	
Insurance	4,920	
Utilities	6,436	
Office	4,145	
Repairs and Maintenance	3,040	
Telephone	959	
Internet	1,243	
Other Church Operating Costs	1,440	
Gifts in Kind	213	
Building Contingency Funds Set Aside	<u>8,467</u>	
<b>TOTAL CHURCH OPERATING COSTS</b>		<b>\$31,854</b>

The accompanying notes are an integral part of these statements.

**DEER LAKE UNITED CHURCH**  
**Income Statement**  
**for the year ended December 31, 2011**

<b>Program Costs</b>		
Worship	1,002	
Liturgical Arts	0	
Lay Education	297	
Sunday School	1,047	
Social Events	167	
Cultus Lake Campout	0	
Library	0	
Subscriptions	717	
Music	567	
Keyboard Maintenance	332	
Benevolent Fund	53	
Pastoral Care	81	
Communications	77	
<b>TOTAL PROGRAM COSTS</b>		<b>4,339</b>
<b>TOTAL PRESBYTERY ALLOCATION</b>		<b>5,338</b>
<b>TOTAL OPERATING EXPENSE</b>		<b><u>\$139,905</u></b>
<b>NET SURPLUS FROM OPERATIONS</b>		<b><u><u>\$3,007</u></u></b>
<b>Non-Operating Gains and Losses</b>		
Increase in Investments – Scotia McLeod Portfolio	6,860	
Interest Income – Willick Fund	37	
<b>TOTAL CHANGE IN INVESTMENTS</b>		<b>6,897</b>
<b>MINISTER'S HOUSING ALLOWANCE</b>		<b>-26,400</b>
<b>NET DECREASE IN CHURCH ASSETS</b>		<b><u><u>-\$16,497</u></u></b>

The accompanying notes are an integral part of these statements.

**DEER LAKE UNITED CHURCH**  
**Statement of Changes to Cash**  
**for the year ended December 31, 2011**

<b>Cash Balance – Beginning of Year</b>		23,587
<b>Net Surplus from Operations</b>		3,007
<b>Other Cash Gains/Expenses</b>		
Interest Received on Willick GIC		37
<b>Changes in Non-Cash Accounts</b>		
Increase in Total Receivables	-218	
Increase in Total Prepaid Expenses	-1,648	
Increase in Mission & Service Fund	75	
Decrease in First United Church	-25	
Decrease in Youth Hub	-628	
Increase in Outreach to Burnaby's Homeless (Lunches)	-183	
Decrease in Hope for Families (formerly Christmas Families)	-978	
Increase in Dixon Transition Society	5	
Increase in Men's Group	10	
Decrease in Bible Studies	-40	
Decrease in Garden Fund	-193	
Increase in Cultus Lake Campout Fund	300	
Increase in Memorial Fund	496	
Decrease in Grand Piano Fund	-240	
Increase in Worksafe BC Payable	8	
Decrease in Prepaid Income	-200	
Decrease in Deposits	-60	
Decrease in Misc Accounts Payable	-675	
Increase in Building Contingency Fund	8,467	
Increase in Prior Year Adjustments	222	
	4,495	
 <b>Cash Balance – End of Year</b>		31,125

The accompanying notes are an integral part of these statements.



**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2011**

**1 Operating Account – CIBC**

Operating account transferred from CIBC to Vancity to minimize service charges.  
 CIBC account closed October 18, 2011

**2 Miscellaneous Accounts Receivable**

Deposit for 2013 Women's retreat venue	\$100
Office – tenant's use of photocopier	45
	\$145

**3 Receivable from Investment Account**

Account reflects Manse expenses 1999 – 2003 for which funds have not yet been drawn down from the Investment Account.

**4 Total Prepaid Expenses**

Minister Benefits – January MSP premium	\$128
Worship – Gathering subscription, tapers, oil cannisters	263
Worship – 2012 pulpit resource, bulletins	372
Insurance – January–March	1,190
Office – January photocopier lease	81
	\$2,034

**5 Willick Fund – CIBC Term Deposit**

Interest earned on this restricted fund may be spent on Church Youth leadership. It is currently invested in a five year interest-bearing account, maturing January 2012.

**6 Scotia McLeod Investments**

	<b>2011</b>	<b>2010</b>
Opening Book Balance	\$417,681	\$411,476
Withdrawn – Minister's Housing Allowance	-26,400	-25,452
Ending Book Balance	391,281	386,024
Market Value at Year-End	398,141	417,681
Gain (Loss) on Investments	\$6,860	\$31,657
	1.64%	7.69%

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2011**

<b>Security Description</b>	<b>Market Value at Dec 31</b>	
	<b>2011</b>	<b>2010</b>
Advisors Advantage Trust Annual Interest GIC Due 05/12/2011 4.3%	0	25,000
B2B Trust Annual Interest GIC Due 22/12/2011 4.12%	0	30,000
B2B Trust Annual Interest GIC Due 24/09/2012 2.50%	25,000	25,000
Canadian Western Bank Annual Interest GIC Due 13/4/2012 1.95%	15,000	0
Manulife Bank Annual Interest GIC Due 24/12/2013 2.55%	25,000	25,000
TD Mortgage Corporation Monthly Interest GIC Due 08/04/2011 4.31%	0	30,000
TD Mortgage Corporation Semi-annual Interest GIC Due 23/12/2014 2.25%	55,000	0
Bank of Nova Scotia 5% Non-Cum 5Yr Reset PFD	25,920	26,470
CI Global High Dividend Advantage Fund	0	16,684
Toronto Dominion Bank	15,258	14,850
Fidelity Monthly Income Fund	60,667	61,896
Lifepoints Balanced Portfolio	55,579	60,284
Mackenzie Sentinel Corporate Bond Fund	25,868	26,314
Mackenzie Sentinel Strategic Income Fund	14,263	0
Scotia Money Market Fund	1,674	3,341
Signature Income and Growth Fund	61,639	67,943
Signature Diversified Yield Fund	15,468	0
<b>Total Value of Securities</b>	<b>396,336</b>	<b>412,782</b>
Cash	1,805	4,899
<b>Total Value of Securities Including Cash*</b>	<b>398,141</b>	<b>\$417,681</b>

\*This represents the value at December 31, 2011 IF SOLD and not the yield to maturity.

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2011**

**7 Mission & Service Fund**

	<b>2011</b>	<b>2010</b>
Opening Balance	\$2,339	\$1,500
Contributions:		
Envelope Offerings	13,579	13,995
Sale of United Church Calendars	41	41
Total Raised	13,620	14,036
Paid to Mission & Service Fund	-13,545	-13,197
Ending Balance	<b>\$2,414</b>	<b>\$2,339</b>

**8 First United Church**

Opening Balance	\$112
Envelope Offerings	875
Paid to First United	-900
Ending Balance	<b>\$87</b>

**9 Youth Hub**

	<b>2011</b>	<b>2010</b>
Opening Balance	\$1,091	\$577
Contributions:		
Envelope Offerings	714	1,460
Sunday morning coffee donations	1,025	1,000
Lunch on the Run	333	355
Total Raised	2,072	2,815
Paid to Lower Mainland Purpose Society*	-2,700	-2,300
Ending Balance	<b>\$463</b>	<b>\$1,091</b>

\*Charitable organization which operates the Youth Hub

**10 Outreach to Burnaby's Homeless (Lunches)**

Opening Balance	\$1,280
Envelope Offerings	747
Songs and Sweets (50% of net proceeds)	706
Sandwich-making supplies purchased	-1,636
Ending Balance	<b>\$1,096</b>

**11 Hope for Families (formerly Christmas Families)**

Opening Balance	\$1,054
Envelope Offerings	940
Paid to Edmonds Community School Camping Program	-718
Expenses - 2011 Families	-1,200
Ending Balance	<b>\$75</b>

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2011**

**12 Dixon Transition Society**

Opening Balance	\$20
Envelope Offerings	380
Sax Among Friends – Don Wade	930
Paid to Dixon Transition Society	<u>-1,305</u>
Ending Balance	<u><u>\$25</u></u>

**13 Men's Group**

Opening Balance	\$312
Contributions from the weekly Men's Breakfast	169
Coffee urn purchased for kitchen	<u>-159</u>
Ending Balance	<u><u>\$322</u></u>

**14 Bible Studies**

Opening Balance	\$104
Contributions from participants	275
Texts and supplies purchased	<u>-315</u>
Ending Balance	<u><u>\$64</u></u>

**15 Garden Fund**

Opening Balance	\$543
Envelope Offerings	365
Plants and supplies purchased	<u>-558</u>
Ending Balance	<u><u>\$350</u></u>

**16 Cultus Lake Campout Fund**

Opening Balance	\$601
Refund of damage deposit – 2010 campout	<u>300</u>
Ending Balance	<u><u>\$901</u></u>

**17 Memorial Fund**

Opening Balance	\$1,245
In memory of The Rev. George Stegen	\$796
Garden bench purchased in memory of Bill Hilliard	<u>-300</u>
Ending Balance	<u><u>\$1,741</u></u>

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2011**

**18 Grand Piano Fund**

Opening Balance	\$752
Piano Cover	-240
Ending Balance	\$512

**19 Deposits**

Opening Balance	\$1,505
Return of key deposit – Gospel of Peace Church	-60
Ending Balance	\$1,445

**20 Miscellaneous Accounts Payable**

Opening Balance	\$750
Appraisal – Suncorp Valuations	-\$750
Owed to UCC – PAR cancellation	75
Ending Balance	\$75

**21 Building Contingency Fund**

Opening Balance	\$3,540
Contributions:	
Envelope Offerings	7,435
Welcome Back BBQ – Men's Group	97
Line Dancing – Georgie Cole	579
Songs and Sweets DVD Sales – Garry Forwood	135
Applesauce Sales – Kathryn Small	221
Ending Balance	\$12,007

**22 Congregational Fundraisers to Local**

Donations from AGM Lunch – Board-sponsored	\$116
Songs and Sweets 50% of net proceeds – Rebecca Treherne,	\$706
Donna Phillips, and Choir	\$822

**Other Special Appeals – Beyond Our Walls**

School Supplies for Guatemala – Lunch on the Run	\$368
UCC Japanese Earthquake/Tsunami Relief	\$660
UCC Horn of Africa Appeal	\$264

**Other Funds Received and Spent**

Gift to Pamela Scott	\$305
Special Contribution for Annual Church Clean-up	\$100

**DEER LAKE UNITED CHURCH**  
**Comparison of Budget to Actual – 2011**

	<u>2011 Proposed</u>	<u>2011 Actual</u>	<u>Difference</u>
<b>REVENUE</b>			
Envelope Offerings	84,000	82,512	-1,488
Special Contributions	175	180	5
Congregational Fundraisers	0	822	822
Loose Offerings	1,500	1,321	-179
Building Expense Recovery	47,418	44,657	-2,761
Weddings and Funerals	3,300	4,725	1,425
Interest	0	16	16
Gifts in Kind	0	213	213
Building Contingency Fund	8,000	8,467	467
<b>Total Operating Revenue</b>	<u><b>144,393</b></u>	<u><b>142,912</b></u>	<u><b>-1,481</b></u>

**MINISTRY & PERSONNEL**

**Minister**

Salary	40,923	40,923	0
Travel	750	923	173
Lifelong Learning	1,250	1,250	0
Weddings and Funerals	900	1,350	450
Benefits	12,392	12,389	-3
Pulpit Supply	1,666	1,071	-595
	<u>57,881</u>	<u>57,905</u>	<u>24</u>

**Secretary**

Salary	12,827	12,780	-47
Holiday Pay	513	511	-2
Benefits	2,455	2,365	-90
Job Skills Training	150	0	-150
	<u>15,945</u>	<u>15,656</u>	<u>-289</u>

**Organist**

Salary	8,261	8,261	0
Benefits	442	441	-1
Professional Development	150	0	-150
Weddings and Funerals	600	750	150
Relief Fees	690	810	120
	<u>10,143</u>	<u>10,263</u>	<u>120</u>

**Caretaker**

9,154	9,154	0
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**Choir Director**

Salary	4,190	4,202	12
Holiday Pay	168	165	-3
Benefits	151	145	-6
	<u>4,509</u>	<u>4,512</u>	<u>3</u>

**DEER LAKE UNITED CHURCH**  
**Comparison of Budget to Actual – 2011**

	<u>2011 Proposed</u>	<u>2011 Actual</u>	<u>Difference</u>
Wedding and Funeral Coordinator	320	480	160
WorkSafeBC Premium	296	303	7
M&P Committee Expenses	300	100	-200
<b>Total Ministry &amp; Personnel</b>	<u>98,547</u>	<u>98,373</u>	<u>-174</u>
<b>WORSHIP</b>			
Worship Supplies	1,000	1,002	2
Liturgical Arts	600	0	-600
	<u>1,600</u>	<u>1,002</u>	<u>-598</u>
<b>MUSIC</b>			
Music for Worship	565	567	2
Keyboard Maintenance	300	332	32
	<u>865</u>	<u>898</u>	<u>33</u>
<b>CHRISTIAN EDUCATION</b>			
Lay Education	500	297	-203
Sunday School	950	1,047	97
Youth Enrichment	300	0	-300
	<u>1,750</u>	<u>1,344</u>	<u>-406</u>
<b>LIBRARY</b>			
Books and Supplies	50	0	-50
Subscriptions	815	717	-98
	<u>865</u>	<u>717</u>	<u>-148</u>
<b>COMMUNICATIONS</b>	150	77	-73
<b>PASTORAL CARE</b>	300	81	-219
<b>OUTREACH</b>	300	0	-300
<b>MINISTERIAL</b>			
Benevolent Fund	200	53	-147

**DEER LAKE UNITED CHURCH**  
**Comparison of Budget to Actual – 2011**

	<u>2011 Proposed</u>	<u>2011 Actual</u>	<u>Difference</u>
<b>FUN AND FELLOWSHIP</b>			
Social Events	200	167	-33
Cultus Lake Campout	300	0	-300
	<u>500</u>	<u>167</u>	<u>-333</u>
<b>STEWARDS</b>			
Repairs and Maintenance	4,725	3,040	-1,685
Building Contingency Fund	8,000	8,467	467
	<u>12,725</u>	<u>11,507</u>	<u>-1,218</u>
<b>PRESBYTERY</b>			
	5,338	5,338	0
<b>CHURCH OPERATIONS</b>			
Bank Charges	540	293	-247
Waste Disposal	700	700	0
Insurance	4,920	4,920	0
Utilities	6,300	6,436	136
Property Tax	0	0	0
Office	5,700	4,145	-1,555
Telephone	925	959	34
Internet	1,230	1,243	13
Other Costs	200	1,440	1,240
Gifts in Kind	0	213	213
	<u>20,515</u>	<u>20,348</u>	<u>-167</u>
<b>Total Operating Expense</b>	<u><b>143,655</b></u>	<u><b>139,905</b></u>	<u><b>-3,417</b></u>
<b>Total Operating Revenue</b>	<b>144,393</b>	<b>142,912</b>	<b>-1,481</b>
<b>Total Operating Expense</b>	<b>143,655</b>	<b>139,905</b>	<b>-3,750</b>
<b>Cash Flow Surplus/Deficit</b>	<u><b>738</b></u>	<u><b>3,007</b></u>	<u><b>2,269</b></u>
<b>MISSION AND SERVICE FUND</b>			
Envelope Offerings	14,000	13,538	-462
UCC Calendar Sales	0	41	41
<b>Total</b>	<u><b>14,000</b></u>	<u><b>13,579</b></u>	<u><b>-421</b></u>



## DEER LAKE UNITED CHURCH Proposed Budget – 2012

	2010 Actual	2011 Actual	2012 Proposed	Notes
<b>REVENUE</b>				
Envelope Offerings	85727	82512	91500	Needed to balance the budget – 11% increase from 2011
Special Contributions	164	180	180	
Congregational Fundraisers	375	822	120	For 2011 – AGM lunch, Coffeehouse. For 2012 – AGM lunch, Board-sponsored
Loose Offerings	1556	1321	1350	
Building Expense Recovery	42783	44657	40351	Loss of one tenant/decrease for another, loss of about \$5500 income from 2011
Weddings and Funerals	1660	4725	2600	Estimate 2 weddings @ \$650 and 2 funerals @ \$650. Offsite @ \$400
Interest	0	16	30	
Gifts in Kind	1411	213	0	
Building Contingency Fund	8578	8467	6000	Goal for the year
<b>Total Revenue</b>	<u>142254</u>	<u>142912</u>	<u>142131</u>	

### MINISTRY & PERSONNEL

<b>Minister</b>				
Salary	40800	40923	41660	Category E at Base plus 7.5%
Travel	671	923	750	No change in rate from 2011
Lifelong Learning	1250	1250	1275	Continuing education and book allowance 2% increase over 2011
Weddings and Funerals	675	1350	800	Estimate 4 weddings and funerals @ \$200
Benefits	12191	12389	12732	Includes UCC Pension & Group Insurance , CPP/EI, MSP
Pulpit Supply	1697	1071	1666	11 regular @ \$119 plus 3 extra (Cultus Lake, Men's Retreat, Youth Retreat etc)
	<u>57285</u>	<u>57905</u>	<u>58883</u>	** Housing Allowance of \$26,400 to be funded through Investment Account **
				** no change from 2011 **
<b>Secretary</b>				
Salary	12684	12780	13013	10 months and 15 summer hours (decrease from 18)
Holiday Pay	569	511	521	
Benefits	1734	2365	2595	Includes UCC Pension & Group Insurance, CPP/EI
Job Skills Training	0	0	150	
	<u>14987</u>	<u>15656</u>	<u>16279</u>	

	2010 Actual	2011 Actual	2012 Proposed	Notes
<b>Organist</b>				
Salary	5148	8261	8410	
Benefits	264	441	459	CPP/EI
Professional Development	0	0	150	
Weddings and Funerals	300	750	600	Estimate 4 weddings and funerals @ \$150 each
Relief Fees	3930	810	690	4 weeks @ \$150/week Rehearsal only \$60 Worship service \$90
	<u>9642</u>	<u>10263</u>	<u>10308</u>	
<b>Children/Youth Leader</b>	818	0	0	
<b>Caretaker</b>	9098	9154	9307	
<b>Choir Director</b>				
Salary	2511	4202	4411	10 months
Holiday Pay	100	165	176	
Benefits	72	145	171	CPP/EI
	<u>2683</u>	<u>4512</u>	<u>4759</u>	
<b>Wedding/Funeral Coordinator</b>	160	480	240	Estimate 4 weddings and funerals @ \$60
<b>WorkSafeBC Premium</b>	294	303	261	14% rate decrease
<b>Payroll Administration Cost</b>	0	0	495	
<b>M &amp; P Committee Expenses</b>	181	100	300	
<b>Total Ministry &amp; Personnel</b>	<u>95147</u>	<u>98373</u>	<u>100832</u>	
<b>WORSHIP</b>				
Worship Supplies	752	1002	1250	
Liturgical Arts	235	0	300	
	<u>987</u>	<u>1002</u>	<u>1550</u>	
<b>MUSIC</b>				
Music for Worship	278	567	565	Includes music licensing fee (\$165)
Keyboard Maintenance	148	332	350	
	<u>425</u>	<u>898</u>	<u>915</u>	

	2010 Actual	2011 Actual	2012 Proposed	Notes
<b>CHRISTIAN EDUCATION</b>				
Lay Education	332	297	500	Workshop attendance subsidies up to 50%, Upper Room
Sunday School	851	1047	1000	Curriculum, supplies, year-end, pew packs, Children's Retreat subsidies to 50%
Youth Enrichment	0	0	300	Curriculum, confirmation, Youth Retreat subsidies up to 50%
	<u>1183</u>	<u>1344</u>	<u>1800</u>	
<b>LIBRARY</b>				
Books and Supplies	52	0	50	
Subscriptions	798	717	729	Observer \$679 Mandate \$50
	<u>850</u>	<u>717</u>	<u>779</u>	
<b>COMMUNICATIONS</b>				
	101	77	100	
<b>PASTORAL CARE</b>				
	77	81	300	
<b>OUTREACH</b>				
	0	0	250	
<b>MINISTERIAL</b>				
Benevolent Fund	138	53	200	Includes pastoral meal allowance
<b>FUN AND FELLOWSHIP</b>				
Social Events	139	167	200	Halloween party, tree-decorating, picnic, etc
Cultus Lake Campout	300	0	0	
	<u>439</u>	<u>167</u>	<u>200</u>	
<b>STEWARDS</b>				
Repairs and Maintenance	6829	3040	4800	
Building Contingency Fund	8578	8467	6000	For 2010, \$7318 donations, \$1260 energy grant, no fundraising
<b>Total Stewards</b>	<u>15407</u>	<u>11507</u>	<u>10800</u>	For 2011, \$7435 donations, \$1032 fundraising
<b>PRESBYTERY</b>				
	5454	5338	5404	1.2% increase

## CHURCH OPERATIONS

	2010 Actual	2011 Actual	2012 Proposed	Notes
Telephone	1157	959	960	Includes minister's phone allowances
Internet	1222	1243	1250	Includes minister's internet allowance
Waste Disposal	665	700	716	
Insurance	4384	4920	5020	\$4620 plus \$400 ADD
Utilities	7126	6436	6450	
Property Tax	0	0	600	Estimate only - to be recovered from for-profit tenants in 2013
Office	4459	4145	4150	
Bank Charges	249	293	165	Cost of PAR
Other Costs	1170	1440	200	
Gifts in Kind	1411	213	0	
	<u>21844</u>	<u>20348</u>	<u>19511</u>	

## Total Operating Revenue Total Operating Expense Cash Flow Surplus/Deficit

Total Operating Revenue	142254	142912	142131
Total Operating Expense	142053	139905	142641
Cash Flow Surplus/Deficit	<u>201</u>	<u>3007</u>	<u>-510</u>

## Non-Operating Gains/Losses

Net Investment Income	31694	6897
Housing Allowance	-25452	-26400
Gain/Loss in Church Assets	<u>6443</u>	<u>-16497</u>

## OUR 2012 CHALLENGE

**Increase income by 11% to \$91,500 through fundraising or increased donations**

**\*\*This is less than \$2 per week from each donor\*\***

## MISSION AND SERVICE FUND

	2010 Actual	2011 Actual	2012 Proposed
Envelope Offerings	13995	13538	13500
UCC Calendar Sales	41	41	0
<b>Total</b>	<u>14036</u>	<u>13579</u>	<u>13500</u>

2011 target was 14,000

**DEER LAKE UNITED CHURCH**  
**ANNUAL GENERAL MEETING**  
**SUNDAY, FEBRUARY 20, 2011**

**Call to order:** 11:10 a.m.

**Attending:** 50 members and adherents

**MOTION:** To nominate Janice Cambuzzi as Chair of this Annual General Meeting and Shirley A. Smith as Secretary of this Annual General Meeting.

Moved: J. McLeod

Second: L. Smith

CARRIED

All those in attendance at this Annual General Meeting are allowed the privilege of voting.

**MOTION:** To accept the minutes for the Deer Lake United Church 2009 Annual General Meeting with the correction in the date of the meeting to February 15, 2010.

Moved: P. Young

Second: K. Small

CARRIED

**MOTION:** To use the agenda as printed in the bulletin for the Annual General Meeting.

Moved: T. Woodruff

Second: M. Currie

CARRIED

Call for questions, comments, changes to Committee Reports contained in the 2010 Annual Report.

Worship, Pastoral Care, Outreach, Christian Education, Stewards, Communications Committees, Minister's Report, and Presbytery Report – no questions, comments, or changes.

**M&P**

Would like the congregation to show by way of applause, appreciation for the wonderful staff and the great job that they do. APPLAUSE

**Trustees**

Question: Does the church have an up-to-date inventory of what is in the church?

Answer: Yes and this is needed for insurance purposes. Due for an update next year.

Trustees Committee Chairperson gave an update regarding the investment

portfolio emphasizing that the primary objective was to ensure the Ministers Housing Allowance. The portfolio requires an excess of a 6% return to retain its balance and as the housing allowance increases, as it is doing this year by 3.7%, this balance could be jeopardized if this return is not maintained. Due to improved income from 2010 (approx. 7%) we are in balance for 2010 and probably 2011. Any use of the investment portfolio assets other than the Minister's housing allowance needs approval from the congregation and the United Church of Canada.

### Sunday Coffee

Thanks given to all those who did coffee and provided food throughout the year and to S. McGaire for organizing and scheduling same.

**MOTION:** To accept the Committee Reports with the exception of the Finance Report.

Moved: K. Chapman

Second: P. Slater

CARRIED

### Finance Report

Reviewed by Cathy Milne - Treasurer

2010 ran a deficit from beginning of February until November. Generous donations, increased rent, etc. resulted in a 2010 surplus of \$210.

Charts on Page 26 and 27 of the Annual Report were explained in detail.

Question: Is the amount of money sent to Presbytery ever reviewed?

Answer: Yes. It was reviewed a couple of years ago and a letter was sent to Presbytery revising our contribution downward.

Question: Why does the revenue drop so much in the summer?

Answer: Lower attendance in the summer which generates less income and some tenants don't pay rent in the summer, e.g., Preschool.

Question: Is the deficit ever bad enough to not meet our obligations?

Answer: Not on a cash flow basis but if we had to pay out all of our debts there is very little cash in the bank. Several years ago this was the case but PAR does help the cash flow and money management.

Question: On Page 26 – Cancelled contracts – what is the back-up plan if contracts are cancelled?

Answer: There isn't a back-up plan. Have to add rentals to replace cancellations. Rents are reviewed every couple of years. Losing one or two of our rentals could be a problem. There is a list kept of rental inquiries that would be followed up on should that happen.

Question: PAR insert – 31% of PAR supporters have not increased their givings over last five years. Is there similar info on envelope givers?

Answer: No.

Question: If this is the same, over 30% of congregation have not reviewed their givings over five years. Have thoughts been given on how to encourage givers to increase contributions? We need to think of this as my opinion is that rental income should be for charitable givings not to keep the church afloat.

Answer: We do not want to rely on rental income but hope to continue to get good rental people. There is a maximum amount of income that can be used for the workings of the church. Even with the cost increases overall in our lives, everyone needs to review what they give to see if they can increase their contributions. Budget status is often put in the weekly bulletin to keep the congregation informed.

Question: How are the property taxes affected by the renters?

Answer: A percentage is assessed on income from for profit renters and this has been paid by those renters in the past. City has since reviewed and reversed this decision and no taxes were assessed for 2010 and 2011.

Question: On Page 21 – Envelope Secretary Report – One hundred people have envelopes and ¼ of those are giving less than \$250 per year. Forty-one percent are below \$500 per year. More need to be moved into the \$500 plus per year category. Our congregation is growing and less money is being contributed.

Answer: The economy has affected a lot of people. Further review of the contribution stats is needed. Educators are needed in this area for people to accept a conscious commitment

to the church and recognition of the importance of the church in their lives. Fundraisers take place but the proceeds are generally designated to a particular cause, e.g., building fund, outreach, etc.

Increasing contributions was identified as an ongoing challenge and the congregation's views and suggestions will be reviewed at a future Board meeting.

**MOTION:** To accept the 2010 Financial Report as presented.

Moved: K. Small

Second: M. Cazalet

CARRIED.

### Proposed Budget 2011

Estimates a \$738 surplus. Only expense increased was for music. Estimated \$84,000 for envelope offerings. Rental income highest of all time. In 2010, the rental income was 30% of the operating revenue and in 2011 it is 33% of the operating revenue.

Question: Is there an amount set aside every year for the investment fund?

Answer: No, as there is no need because the fund is adequately covered costs for 2010 and probably for 2011 also.

Question: Are there major costs anticipated over the next few years?

Answer: No. The furnaces last year was a major expense and next we will be looking at replacing the windows in the Fellowship Hall but that will be spread over a number of years.

Question: What is the Building Expense Recovery Fund?

Answer: Rent from tenants.

Question: Does the Building Contingency Fund have a goal?

Answer: We have systematically kept up the building over the last few years and have a five-year plan for doing that going forward. This building was in terrible shape a few years ago.



**MOTION:** To accept the 2011 budget as presented.

Moved: B. Chapman

Second: L. Smith

CARRIED.

A huge thank you was extended to C. Milne who has worked tirelessly as our Treasurer over the past year to keep our financial records in order.

**2010 Committee Members**

List of Committee members reviewed and updated. The church secretary will produce an up-to-date committee list for distribution.

**MOTION:** To accept committee member slate as proposed.

Moved: Jean McLeod

Second: E. Colledge

CARRIED

Chairperson recognized all those volunteers from the congregation who over the past year have contributed their time and talent to be part of the Deer Lake United Church family.

Motion made by C. Milne to adjourn the meeting and return to the regular worship service.

**Adjourned:** 12:05 p.m.