



# Deer Lake United Church

2012

Annual Report

Honouring our past. Preparing for our future.





# DEER LAKE UNITED CHURCH

## Annual Report 2012

**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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The Annual General Meeting will be held on Sunday, February 24, 2013 in the Fellowship Hall following a short Worship Service. Lunch will be provided by the Deer Lake United Church Board. Please bring the 2012 Annual Report with you.

*Cover by Garry Forwood*



## MINISTER'S REPORT

It's been an interesting year for Deer Lake United Church. A long pastoral relationship came to a close when Rev. Scott Turnbrook offered his resignation so that he could accept a call with The United Churches of Langley. There was a chance to say a proper farewell to Scott, but time was moving fast and the congregation needed to find someone to lead worship in the meantime. So, for the summer months there were various people who were invited to minister on Sundays with all of you. Deer Lake United Church also interviewed a few people and decided to offer me, Rev. Tracy Fairfield, a ten-month appointment (September 1 – June 30), while the congregation worked through the process of looking for a permanent minister.

My time with Deer Lake United Church has been fabulous. You have welcomed me and my family with open arms. Thanks to everyone who helps with the boys, visits with Penny, and understands that sometimes I can't stay too long after worship as it's a long day for the young ones. This is a very warm congregation that has helped me "learn the ropes" in a short period of time.

While here at Deer Lake United Church, I have been privileged to journey with you as we gather with the community of other United Churches in Burnaby. We have met on several occasions, with the facilitation offered by Rev. Brian Fraser (who's a minister with the Presbyterian Church, but has been a church consultant for various churches over the years). We have talked creatively about what these congregations can look like in the near future. It's not only about amalgamation, and we are certain that Deer Lake United Church is not interested in an amalgamation at this point in time, but I am aware of conversations happening with a few other Burnaby churches. Deer Lake is healthy, viable, and promising as an independent congregation. However, the conversations are ongoing and it is a pleasure to be invited to the table. The learning is bidirectional, meaning we can learn from the other churches, and they can learn from us. We are also working on a communication strategy so that the seven Burnaby churches are aware of what each church is doing. This has led to the opportunity of having shared events (e.g. joint Advent worship service with mass choir of approximately 50 people!)

I look forward to 2013 and all that it has to offer. As your current minister, I will try to offer hope in times of struggle, joy in times of celebration and comfort in times of grief and stress. I want to be there for you, and in turn appreciate when you are there for me. I am not the only one offering ministry in Deer Lake United Church, all that has taken place in 2012 is due in large part to countless people, often working behind the scenes, but always greatly appreciated. With your help, 2013 will be another successful year.

Remember, as a community of love and compassion, as we celebrate our many blessings of 2012, the psalmist states:

*"This is the day that God has made; let us rejoice and be glad in it."*

(Psalm. 118: 24)

Peace,  
Rev. Tracy Fairfield

## **BOARD CHAIRPERSON'S REPORT**

This is my last annual report as your Board Chair as my term has come to an end. When I first took on this position I had no idea of what to expect. I bungled my way through the first year, made many mistakes and felt totally out of my comfort zone. With the help and support of the Board members and the congregation I slowly began to grow into the role and now, after four years, take my leave knowing so much more than I would have expected to learn. There were many bumps along the road but at the end of this journey I know that we are stronger for having overcome them. For me it has been a time of great learning and one that I have really enjoyed. I now know so much more about the United Church of Canada and of what is important to us.

The journey over the past 12 months has meant some changes for us. We had to say good-bye to a much loved minister when Scott chose to take a call to the Langley churches. We celebrated his ministry with us and then moved on to welcome Tracy who has brought us energy, enthusiasm and has continued with the Deer Lake tradition of great sermons. Although Tracy's appointment is only a ten month term, we have taken, and will take, every opportunity to enjoy her ministry while she is with us.

We have spent many hours in conversation with the other Burnaby Churches and as a result have a very strong sense of who we are and of what is important to us. We are strongly aware of our finances and our need to be sustainable in order to survive. We like being involved in small church ministry and our music program, our children, our elders and our outreach are so important to us.

We have a very strong, committed Board. Each Board member does his/her job in a way that is the envy of many other churches. We have an amazing Christian Education committee who truly care for every child. Our Outreach keeps us all very much aware of what is going on in our community and our world. Our Policies are kept up to date and are constantly being updated and revised. Our Communications committee produces the best newsletter in the area (I was going to say world but ....) Our Pastoral Care Committee ensures that we are well taken care of and that our needs are met. Worship Committee does a remarkable job seeing that our Sunday services are meaningful and keep us thinking. The Stewards keep our building looking as welcoming as it feels and look after the needs of all of our tenants - it seems that the women Stewards are giving the men a run for their money when fixing things! The Trustees maintain our investments, always working to keep them at the best interest rates possible and the M&P committee does its best to see that our staff are kept well cared for and happy in their roles. To top off all of this, we do have an extremely capable Finance Committee and the most responsible, most ethical, most thoughtful Treasurer ever! Wow, we do a lot and are always looking for ways to do things even better. Best of all, because we are a church family that cares for each other, mistakes are allowed, things can be forgotten and the end result is that we learn and grow.

The next year will bring us new challenges as we complete our search for a full-time minister who I am sure that we will welcome as only Deer Lake can do. This is an exciting time for us, one which we will embrace with prayer and thoughtfulness. We must all do our parts in sustaining our church with our time, talents and treasure.

We look forward to being the best that we can be and through prayer and with God's help this will happen. As we know, we are not alone. Thanks be to God.

Respectfully submitted,

Janice Cambuzzi



## WORSHIP COMMITTEE

The 2011 AGM was held on Sunday, February 12<sup>th</sup>, 2012.

The new Board was installed on Sunday, February 19<sup>th</sup>, 2012.

The rhythm of life continued at Deer Lake as we celebrated 4 weddings, performed 2 funeral services and baptized 2 children and 1 adult. Three members were removed from the Historic Roll due to death: Mary Benson, Glen Corbet and Howie Hill will be missed.

Three LED candles were purchased early in the year and are on the Prayer Table in the Narthex. They are on a timer and they look very nice.

The announcements have been moved to after the children's story time to give them more time to complete their projects in Sunday School.

Birthday and anniversary singing is now in the fellowship hall during the coffee time which seems to be working okay.

A special worship service was held on Shrove Tuesday (Ash Wednesday) after the Men's group provided a delicious pancake supper. There were palm crosses for Palm Sunday. Scott was hoping to share the Maundy Thursday service with St. Alban's Anglican church, but unfortunately times couldn't be coordinated. Deer Lake hosted all the Burnaby churches for the Good Friday service and had a massed choir with the other churches participating. On Easter Sunday, Scott covered a wooden cross with chicken wire and the congregation brought a mixture of flowers and positioned them in the wire to make a "living cross".

Mary Leslie resigned from the Worship Committee in May and we were sad to see her leave. A letter was sent, thanking her for her time on the committee. Marie Paul stepped down as Liturgical Arts coordinator, but has still been there to help organize when needed. Beth Richards has taken to looking after the banners. The Worship Committee needs someone who enjoys decorating to take on this rewarding task.

A celebration for Rev. Scott was held on Saturday, July 28<sup>th</sup>, honouring the 8+ years he was our minister. His last Sunday at Deer Lake was on July 29<sup>th</sup>. A very sad time for all of us.

From August 5<sup>th</sup> to September 9<sup>th</sup>, we were blessed with different worship leaders, until we welcomed Rev. Tracy Fairfield on September 16<sup>th</sup>. She and her family spent the prior weekend at Cultus Lake campout with those of the congregation who could attend. She met quite a few families and was very rewarding for all concerned. Rev. Tracy is now very much part of Deer Lake. She has fallen into the rhythm of things very well. WELCOME TO DLUC REV. TRACY!

A monitor was purchased to enable Tracy to be able to see the hymns etc.. so she could join in singing. It sits behind the pulpit.





For the November 11<sup>th</sup> Remembrance service, a new memorial wreath was purchased from the Canadian Legion. The old one was in poor shape.

A Christmas decorating party was held on Friday, November 30<sup>th</sup>, coordinated by Marie Paul. We decided to have a New Year's Eve theme, as the start of the church New Year was the following Sunday. It was called a New Year's Eve Pizza party, and quite a few attended. We hope to have more next year.

For Christmas, the Sunday School put on a Christmas pageant on December 16<sup>th</sup>. Two services were held on Christmas Eve. The 4:00 pm service was focused on children, although all ages were welcome. At 7:00 pm, a service of candlelight, carols and communion was held.

Respectfully submitted by the members of the Worship Committee:

Shirley McGaire, Mary Cazalet, Mike Kyer, Colleen Keeler, Marie Paul, Beth Richards and Rev. Tracy Fairfield.



## CHOIR

The Deer Lake United Church Choir has had a successful year yet again! The joy of music and love of community are some of the aspects that make Choir such a welcoming place to be. We are blessed to have Donna Phillips as our accompanist because she provides such wonderful leadership, musicianship, and intuition.



Our "Art and Soul" Fundraiser raised \$1700 dollars for the Outreach and Building Fund, and \$1900 for First United Church. A Children and Youth Choir was started as well. The youth in the church have been more involved with fundraising and music. Since community is a major aspect, our Choir will continue to flourish with the help of the many dedicated and kind hearts that fill the church.

Collaborating with the other United churches in Burnaby was a success as well. To mark the start of Advent, a mass choir was put together at Cliff Avenue United Church. I conducted this mass choir of over 40 voices with Barry Yamanouchi on piano and Don Wade on the Saxophone. What a joy it was to bring all the choirs together!

*Respectfully submitted by Rebecca Treherne*



## LIBRARY

When I get to the church library, I really enjoy the process. This year, I have re-organized the shelves, using the universal Dewey Decimal System and the church library is fully catalogued on the computer as [www.librarything.com/catalog/DLUC](http://www.librarything.com/catalog/DLUC) to allow easy access for all members of DLUC.

Colleen McKenzie is going to help maintain this system as she is more computer literate than I am. She has made some new signs to make organization more efficient. Thank you for not putting the books back on the shelves but in the box supplied. Please put date and year on the cards as I need to know how long they have been out or if forgotten or lost.



Do not forget the videos in the library. If you have a VHS player, they are great. I have a portable TV with built in VHS player that is available for loan so if you are interested, please let me know.

Respectfully submitted,  
Ruth Struve

## SUNDAY MORNING COFFEE



Thank you to all those who have made coffee and goodies on Sunday mornings. I appreciate all your help. Even during summer, the coffee and tea flowed! It's a great time for chatting, getting to know new people and generally enjoying the 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.

Your weekly donations are used to buy coffee, tea, juice, napkins, sugar, paper towels, dishwasher soap, etc., and the surplus goes to the YouthHub. The Youth Group take turns during the year making coffee too. Sometimes they keep the money for their own use, but mostly they also donate it to the YouthHub. You were all very generous this year, as donations were up \$100 over last year, totaling \$1100 just from coffee donations with additional funds donated from Outreach. So you see, by staying for coffee, goodies and fellowship after the church service, you also help others less fortunate. Happy Birthdays and Anniversaries are also being sung in the fellowship hall during coffee time instead of at the beginning of the church service.

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 with someone who has done it previously, or help you myself. PLEASE SIGN UP FOR COFFEE! There is a "How To" list, posted on the kitchen cupboard door with step-by-step instructions which tells you all you need to know about Sunday morning coffee, so you can't go wrong!

Respectfully submitted,  
Shirley McGaire



## **WOMEN'S BREAKFAST GROUP**

Many women of our congregation continue to meet for breakfast on the third Saturday of the month. We meet in various homes and never seem to have a problem in finding a great place to eat! This ever changing group enjoys great food and conversation as well as having the opportunity to get to know each other better.

We often conclude the breakfast with a reading or a short reflection. This is at the discretion of the woman who is hosting the gathering. Some of these reflections are very thoughtful and spiritual, while others are just humorous! We all enjoy the diversity.

Women of all ages are welcomed and included, "newcomers, old-timers, middlers and teens"! You will find yourself warmly welcomed should you decide to attend. We take turns hosting this event but you are more than welcome to just attend, even if you are not able to host at any time. The more the merrier definitely describes this group. We encourage all women to take advantage of this very social event.

Respectfully submitted,

Janice Cambuzzi



**Join us for  
Faith, Food and Fun!**

## MEN'S BREAKFAST GROUP



Continuing a 30+ year tradition, from two to eight men meet every Tuesday morning at 6:45 am to enjoy a simple breakfast and a time of sharing, faith and fellowship. Each gathering starts and ends with a prayer, and is filled with good humour, banter and meaningful discussion. For many years, Bruce Drew provided the group with a joke and a thought-provoking reading. Now that he has retired and moved up the valley and is unable (or unwilling!) to drive to the church at such an early hour, Tony Woodruff has assumed that responsibility. In addition to Tony, our current regulars are Arnie Brown, Bob Chapman, Garry Forwood, Robert Gard, Gary Hamer and Doug Richardson. Andrew Hull, Rick Milne and Don Strutt round out the group when they can.

The Men's Group organizes or sponsors a number of events during the year. Other men and youth often volunteer to help at these functions. The events for 2012 were:

**Shrove Tuesday Pancake Supper:** On February 21st a meal of pancakes and sausages was served to 70 Deer Lake and Cliff Avenue attendees prior to a joint service led by Rev. Scott Turnbrook and Rev. Kimiko Karpoff.

**Cycling by the Seymour:** In mid-May, Garry Forwood led two groups on a mountain bike tour along the Seymour River.

**Men's Retreat:** On the last weekend of May, 17 men gathered at the Woodruff's cabin for this popular annual retreat. The theme this year was Rights, Privileges and Expectations, led by Tony.

**Welcome Back BBQ:** On Sept 14th, a warm Friday evening, a large group of all ages turned out for the annual barbecue in the parking lot.

**Men's Christmas Breakfast:** About two dozen men from the very young to the more mature congregated in the Fellowship Hall on Dec 1st to enjoy fellowship and a breakfast of coffee, juice, pancakes, scrambled eggs and ham. After breakfast we shared in meaningful discussion and the traditional Christmas carol sing.

A number of outings are being planned for 2013. All men are welcome.

*Respectfully submitted on behalf of the Men's Group by Garry Forwood*

## PASTORAL CARE COMMITTEE

Our Pastoral Care team is comprised of the committee members and all our dedicated Care Ringers. We strive to keep in touch with all our church members and to be alert to our members' needs.

Our committee has altered this year; Pat Young has stepped down. Our committee now is comprised of Shirley McGaire (Chair), Trish Seeram, Marg Mallory, Kellee Mulhern, Mary Cazalet, and Rev. Tracy Fairfield.

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

- AGM
- Shrove Tuesday
- Hope for Families lunch
- Art and Soul fundraiser
- Maundy Thursday
- Movie Night in the Sanctuary
- Potluck lunch with estate planning
- Women's retreat
- Cycling at Mount Seymour
- Men's retreat
- Congregation picnic
- Celebration of Rev. Scott's ministry
- Cultus Lake campout
- Welcome back BBQ
- Sister Act - Donna Phillips concert
- New Year's Eve decorating and pizza party
- Church mice baking evening



**In Memoriam:** we give thanks for the lives of Glen Corbet, Mary Benson, and Howard Hill, members of this church who passed away in 2012 and are now at peace with Our Lord in Heaven.

Respectfully submitted by Kellee Mulhern  
on behalf of the Pastoral Care Team.





## OUTREACH COMMITTEE

Members of the Outreach Committee in 2012 were Paul Anderson, Barbara Dawson, Pat Murray, Marj Rielly, Phyllis Slater, Claire Stegen and Linda Walsh.

Deer Lake Church continued to reach out to the community during the past year in the following ways:



### **Progressive Housing**

Each month we provided 70 bag lunches to the homeless of Burnaby. Each lunch consists of a sandwich, fresh fruit, granola bar, pudding and juice. This important ministry could not have been done without all the volunteers who faithfully showed up to prepare the lunches, as well as those who did the shopping.

We are grateful to Deer Lake members who supported this important community outreach, whether through their donations of money and/or clothing and other needed items or their commitment to help prepare the lunches each month. A very special thank you to the Deer Lake Choir and its director Rebecca Treherne for the "Art and Soul Coffee House" fundraiser, which provided this lunch program with \$870.00; and to Garry Forwood for producing the choir CDs, which raised another \$172.50.

### **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 contribute funds to YOUth Hub programs through after church coffee donations. On two occasions we held a "Lunch-on-the-Run," the proceeds of which also went to the YOUth Hub.

Outreach is grateful to Shirley McGaire for coordinating 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 each Lunch-on-the-Run.

This year Deer Lake provided a special Christmas lunch to students at the YOUth hub. A special vote of thanks goes to the merry chefs: Andrew Hull and Elizabeth Cottam, Barb Dawson, Kellee Mulhern, Claire Stegen, Peggy Woodruff, Arnie & Edna Brown, Janice Cambruzzi, Bev Babcook, Dana Juba, Mary Leslie, Gary Hamer, Rev. Tracy Fairfield, Marj Rielly and Ernie & Marlene College.

### **Dixon House Transition Society**

The Dixon House Transition Society assists women and children who are survivors of domestic violence. Deer Lake Church continued to support Dixon House in a number of ways. Pany Aghili, the Executive Director, spoke at Deer Lake to keep us up to date on the work there. The Deer Lake congregation participated in the ongoing "First Sunday Food Drive" by bringing food contributions for Dixon House on the first Sunday of each month. DLUC members also volunteered at Dixon House, helping to sort through all the clothing and other items donated by the community. Deer Lake Church continued to function as a community drop off point for clothing and other donations for Dixon House.

## **First United Church**

Stephen Gray from First United Church came to Deer Lake twice during 2012 to inform the congregation about the work there. Deer Lake members continued to support First United through their offerings. The Silent Auction at the Deer Lake Choir's "Art and Soul" fundraiser raised \$1935.00 for First United.

## **Hope for Families**

This is a community outreach initiative of DLUC to assist families in need. Recognizing that many families and their children require assistance year round, not just at Christmas, Deer Lake now has a **Hope for Families** Fund. With this fund, we sponsor families at Christmas and as well we use any extra donations to support other community programs that assist families in need. Deer Lake members generously contribute to this fund in their offerings. In addition, early in 2012 we held a "Soup Lunch" fundraiser for the "Hope for Families Fund" and the DLUC congregation supported this endeavour with donations of both food and money.

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

In December Deer Lake Church worked with the Burnaby Christmas Bureau to provide Christmas hampers for three single moms, with one child each, one senior couple and one lonely senior lady. A wonderful shout out to all this projects supporters. We know it is a very busy time of the year for donations, and we thank all of you for your assistance. The joyful faces of our Church this year were Barb Dawson, Morgan Ratsoy and their girls Emilia and Audrey; Jean Johnson, John Paul Silke, Chelsea Callaghan, and Phaedra and Ronan; Brian McNeilly, Marie Paul, and Caitlin and Erica. With representatives like this we can be very proud of our work in Jesus' name.

### **2) Camp Jubilee**

Many of the young people who attend Camp Jubilee are new to this country and at camp they participate in activities they have never done before. They climb trees, build teepees and sing songs around a campfire. In 2012, 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 Ruth Struve, the Naked Tree was once again a success. Several large bags 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**

Outreach has maintained 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 in 2012.

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

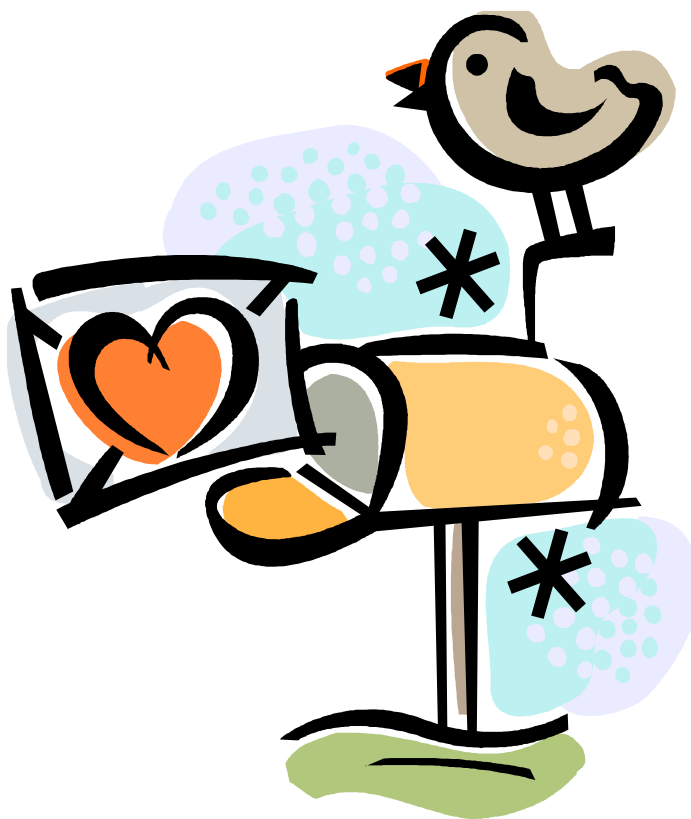
## SUNSHINE COMMITTEE

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 Christian hospitality and support by conveying our thoughts and prayers in times of joy and sorrow. On behalf of our Deer Lake family 12 *condolence* cards, 15 *thinking of you* cards and 3 *congratulatory* cards have been sent out this year along with many phone calls of support. 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 (Psalm 94).

Blessings Always,  
Trish Seeram





## **CHRISTIAN EDUCATION MINISTRY**

The Christian Education Committee works to meet the needs of the members of the congregation of Deer Lake United Church by providing regular Christian Education opportunities. This occurs on Sunday mornings from September to June for the children/youth and mid-week for the adults. We regularly evaluate our programs and seek to ensure they are engaging and current.

We continue to:

- use the Whole People of God curriculum from ages 3 through to the Youth Group during Sunday School classes each Sunday;
- provide bulletins of two different ages for children each Sunday for use during the church service;
- welcome between 3 and 30 children to church each week;
- offer a wide variety of material in the Library; thanks to Ruth Struve for maintaining the Library;
- offer Adult study groups in the Spring and Fall;
- offer a musical experience through the hiring of Rebecca Treherne, our Senior Choir Director, for six week sessions following church twice in 2012;
- offer Intergenerational services throughout the year;
- encourage the Youth to serve coffee regularly;
- host Teacher Appreciation night;
- evaluate curriculum and class configuration as number of children attending week to week fluctuate;
- work on meeting the needs and desires of the youth of the congregation by helping them find ways to engage in service projects.

We:

- presented a Christmas Pageant, "The Holy Gospels of our Lord Jesus Christ According to Matthew, Luke and John but not Mark" by the Reverends Andrew Halladay and David Taylor, involving all the children of the church
- supported one youth to attend the Youth Evolve Conference at Naramata Centre
- held a Women's Retreat in the spring on the Sunshine Coast at the Woodruff's. The theme was 'Living More with less'.

- are most grateful to the Sunday school teachers who serve our children and youth week in and week out. They include: Paul Anderson, Janice Cambruzzi, Elizabeth Cottam, Gloria Forwood, Sharon Hamer, Kellee Mulhern, 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 and Rev. Tracy for providing us with their guidance.
- thank God for the amazing children, young people and adults who continue to bring their questions and thoughts to the gatherings.
- sincerely thank Peggy Woodruff, who has resigned from the CE Committee, for her faithfulness to this ministry for the past ten years and wish her continued success as she moves to work in other areas of the church's work.
- would welcome new members with a willingness and interest in working in this area.

Respectfully submitted,

Christian Education Committee:

Rev. Tracy Fairfield, Gloria Forwood, Sharon Hamer, Kathy Richardson, Phyllis Slater, Claire Stegen, Rev. Scott Turnbrook, Elizabeth Waddington, and Peggy Woodruff



“Tell me and I forget. Teach me and I remember.



*Involve me and I learn.*”



- Benjamin Franklin

## MINISTRY AND PERSONNEL



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, Brian McNeilly and Don Strutt) 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 bi-monthly except for summer months and December, and the chair or designate attends the monthly Deer Lake Board meetings.

### Committee Highlights for 2012

The committee has had success filling vacancies with the addition of Don and Brian. Many thanks to Ernie Colledge for his continued efforts in this respect. Thanks for your dedication to the Committee, Ruth. I will step aside this year as Peggy Woodruff enters the rotation of M & P members. The committee has not seen such stability in its membership in a few years as it is blessed with 4 bright and dedicated people. Since we now are a committee of four (as per United Church preference), we are hoping to attract a new person each year.

We celebrated our staff with a dinner which Tony Woodruff hosted in the Spring of 2012. 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 again had consistent staffing in most respects over the past year. The music team of Rebecca and Donna continues to work hard to bring us such great anthems from the choir and special music. There is a continued effort to bring the children opportunities to shine in our services with the help of Rebecca. We saw just that in the Christmas Pageant. Pam Athey continues to be our front office face with the public and provides much needed organization to our services! We continue to have several people offering their services as funeral and wedding hosts. Cathy Milne has entered into a slightly different arrangement in her role as treasurer with the change of the payroll system. The only change to personnel was, of course, in our Minister, Scott Turnbrook, who left after dedicating 9 years of his professional life to this church. Our gratitude to him is boundless. M & P always felt supported by him and hopefully he feels the same in what he received from this body. Rev. Tracy Fairfield has been a lovely addition to our personnel and also has

been super supportive to M & P. As we go into the process of finding a new Minister I feel confident that M & P has the right people in place to support the successful candidate and ensure a smooth transition to a new era at Deer Lake United Church! Finally, the committee membership is commended for its service to the church; you have been incredible!

Respectfully submitted by,

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

## ENVELOPE SECRETARY

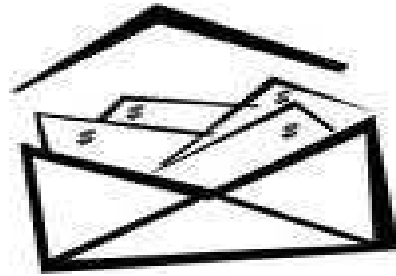
Thank you to those who received and counted the offering each week.

Gary & Sharon Hamer, Bob & Karen Chapman,  
Garry & Gloria Forwood, Michelle Cantelo, Becky Armstrong,  
Shirley McGaire, Colleen Keller, Laurie & Shirley Smith

A total of 113 envelopes were issued in January 2012. 7 new sets were issued during the year. 16 sets became inactive. This resulted in 97 sets issued January 2013.

Envelope sets used for 2012 numbered 98 the following is a breakdown of their givings:

up to	\$250.00	29
\$251 -	500.00	15
\$501 -	1,000.00	19
\$1,001 -	1,500.00	13
\$1,501 -	2,000.00	7
\$2,001 -	2,500.00	4
\$2,501 -	3,000.00	8
over	\$3,000.00	3



20 families are currently using PAR (pre-authorized remittance) which is convenient and allows members to give consistently, and is a steady income.

After 13 plus years I have resigned from Envelope secretary position. As of January 1/13 Kathy Richardson has taken on the position. Please contact Kathy if you are interested in joining PAR any time during the year.

Respectively submitted

Mary Cazalet



## STEWARDS COMMITTEE

Once again the Stewards completed another year under budget. The following is a breakdown of how the budget was spent:

- Paper products 34%
- Carpet cleaning 17%
- Misc. supplies 15%
- Misc. Repairs/Maint. 15%
- Furnace maintenance 11%
- Fire inspection 6%
- Paint 2%



The major work completed this year was the replacing of all the old copper piping. The new cold water piping was run for the upstairs washrooms and the upstairs kitchen. This was a tremendous amount of dirty, filthy work. Although this was a very large job, the budget does not reflect this work because the cost of the parts was minimal. The labour was all done by members and friends. The initial prep work was completed by Doug Richardson and Arnie Brown. Steve McLean, Rick Milne, and Pete Gasgarth then completed the job. All these men deserve a very big thank you for working so tirelessly to complete this major job.

Some investigation into an increase in the water and sewer bill from the city was required. An increase of \$1,200 was confirmed but no leak could be determined. But then.....a new higher profile toilet was installed in the women's washroom, and the water and sewer bill went back to normal. We're not certain this had anything to do with the change. We're just thankful! Thank you to Arnie Brown for this installation.

After many, many years of tenancy, Kumon Learning Centre has left Deer Lake leaving a vacancy for a new tenant. There has been some interest from various groups. But, at this time the space has not been filled. Negotiations are ongoing with interested parties.

Respectfully submitted by Joanne Annesley, on behalf of the Stewards Committee:  
Arnie Brown, Janice Cambruzzi, Laurie Smith, and Steve McLean.

## COMMUNICATIONS COMMITTEE

In my submission for the previous Annual Report I wrote that 2011 had been a comparatively quiet year. Not so 2012!

We started the year, in the March issue of *Lakeshore Lines*, with a recounting of Rev Scott Turnbrook's "Journey of a Lifetime" to the Holy Land. Scott wrote, "I feel changed, renewed and blessed." Perhaps that experience had some influence on his decision in the spring to take another step on his journey through life. Also appearing in the March issue was a sad farewell to Mary Benson who passed away at the end of January; an article on Epiphany Explorations 2012 in Victoria; an excerpt from Tony Woodruff's diary on the work he is doing with the Water Project in Africa; a summary of the good work the Outreach Committee is doing; and a status update on the talks amongst the United Churches of Burnaby.



In May, Rev. Scott announced his intention to resign as minister of Deer Lake United Church and to follow a calling to the United Churches of Langley. That, of course, was our lead story in the June edition of *Lakeshore Lines*. In fact, five and a half of the twelve pages were dedicated to Scott. We also managed to squeeze in an item on "Art and Soul" – the combined concert and silent auction held at the end of March, a page each to the women's and men's retreats, and lots of pictures of events both worshipful and fun.

Whereas the June edition said goodbye to Rev. Scott, the October edition of *Lakeshore Lines* happily welcomed Rev. Tracy Fairfield. This issue always reports on summer activities and this one was no exception with coverage of Music Week at Naramata and the Cultus Lake Campout. We included a message from United Church of Canada Moderator Rev. Gary Paterson. There was an item on Christmas gift alternatives and lots of other news on the people and activities of Deer Lake.

The December issue was almost exclusively dedicated to (what else?) Advent and Christmas. We did, however, manage to squeeze in an update on Outreach Committee events, an item on the formation and expected process of the Joint Needs Assessment Committee, a status report on the United Churches of Burnaby, and a look back at Remembrance Day, among other items. All in all it was a newsworthy year.

Thank you again to our many contributors to the newsletter and to Mike Kyer of Metro Printers for producing such a high-quality print version. Jim and I look forward to another four issues in 2013, packed with who knows what?

We now have 70 people receiving *Lakeshore Lines* by email and have minimized our mailings. This really helps to keep our costs down and save some trees. It also enables those individuals to enjoy the newsletter a week or more sooner than those receiving the print version. I have personally come to appreciate receiving newsletters and magazines electronically – especially when I read them on my iPad. Whether on the iPad or computer, I like being able to zoom in to enlarge difficult-

to-read text or examine pictures in more detail. If you're still receiving the print version, why not try the electronic version for an issue or two? You can always switch back to the print version if you don't like it. Just send an email to [communications@dluc.ca](mailto:communications@dluc.ca) requesting that you be added to or removed from the newsletter distribution list. And remember: back issues from 2006 to the present are available on the Deer Lake web site at <http://www.dluc.ca/main/?newsletters>.

In addition to producing the newsletter, the Communications Committee maintains an email distribution list of most Deer Lake members. Email has become an important means of communicating information to Deer Lake members. Two recent examples were the announcement of the JNAC survey and the subsequent distribution of the JNAC report and announcement of the special congregational meeting. If you didn't receive those emails and would like to receive future email communications, please email [communications@dluc.ca](mailto:communications@dluc.ca) and ask to be added to the DLUC distribution list. I promise you won't be inundated with frivolous emails.

*Respectfully submitted by Garry Forwood*

## TRUSTEES

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 Cambuzzi, Steve McLean and Bob Chapman and they answer to the Board of DLUC.

During 2012, 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 2012, the investment portfolio experienced an increase of 5.96%. This was considered by the Trustees as a favorable return considering very difficult market conditions over the past several months. The Trustees agreed to invest more of the money in balanced mutual funds which have a greater income component but still retain a high fixed income component. This was considered necessary as bonds and GIC rates of return are currently between 1.5 – 2% and are likely to remain that way for the foreseeable future. This was considered necessary in order to maintain a reasonable balancing of the investment fund to pay the Minister's housing allowance which was increased to \$2,255 per month (\$27,060 per year). The fund would maintain an asset mix of 60% fixed income, 40% equity income.
- 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 increase in premiums went up \$57.00 to \$4,407.00 in 2013. Notwithstanding the overall claims experience for all United Churches in Canada exceeded target, a surplus in the deductible portion over the years was able to keep the premiums to a minimum increase. 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.

We would like to convey our sincere thanks and appreciation to the Stewards and all individuals who give of their time and talent to the maintenance, upkeep and running of our church facility.

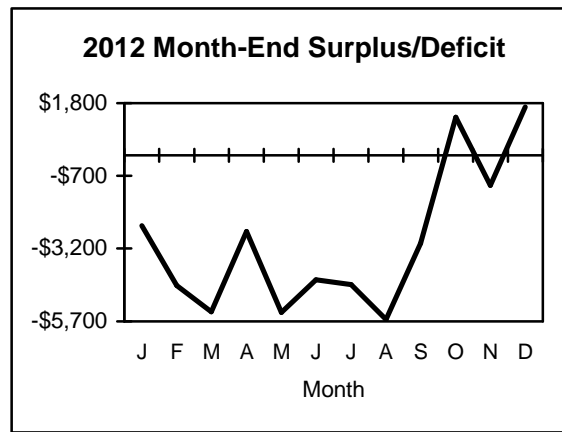
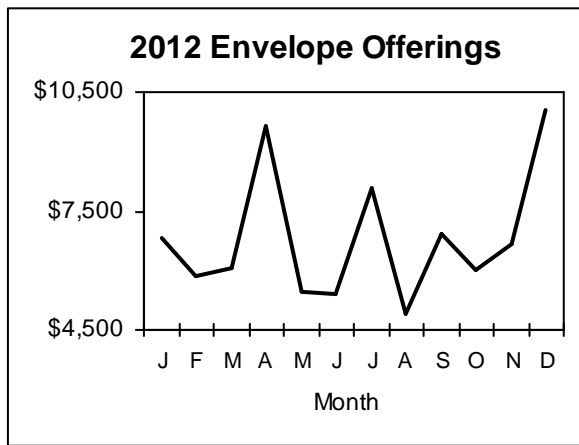
Respectfully submitted by  
Laurie Smith on behalf of the Trustees

# FINANCE REPORT

## Year 2012

We remained in deficit throughout the year but with generous donations, five Sundays in December, and 2 Christmas Eve services, managed to end the year with a surplus of \$1,673. Envelope offerings hit a low in August, as is usual, but fluctuated more than usual through the year. As expected, we saw a significant bump in December.

The two charts below illustrate the trends throughout the year.



At our 2012 AGM the congregation approved a budget which planned for envelope donations of \$91,500. We fell far short of this goal, receiving only \$82,119. This shortfall was offset by several things. We gained a new tenant and had some un-anticipated short-term rental revenue. Our income from weddings was higher than expected. Scott's last day with DLUC was August 12th, and Tracy did not join us until September 1st, resulting in some savings in payroll.

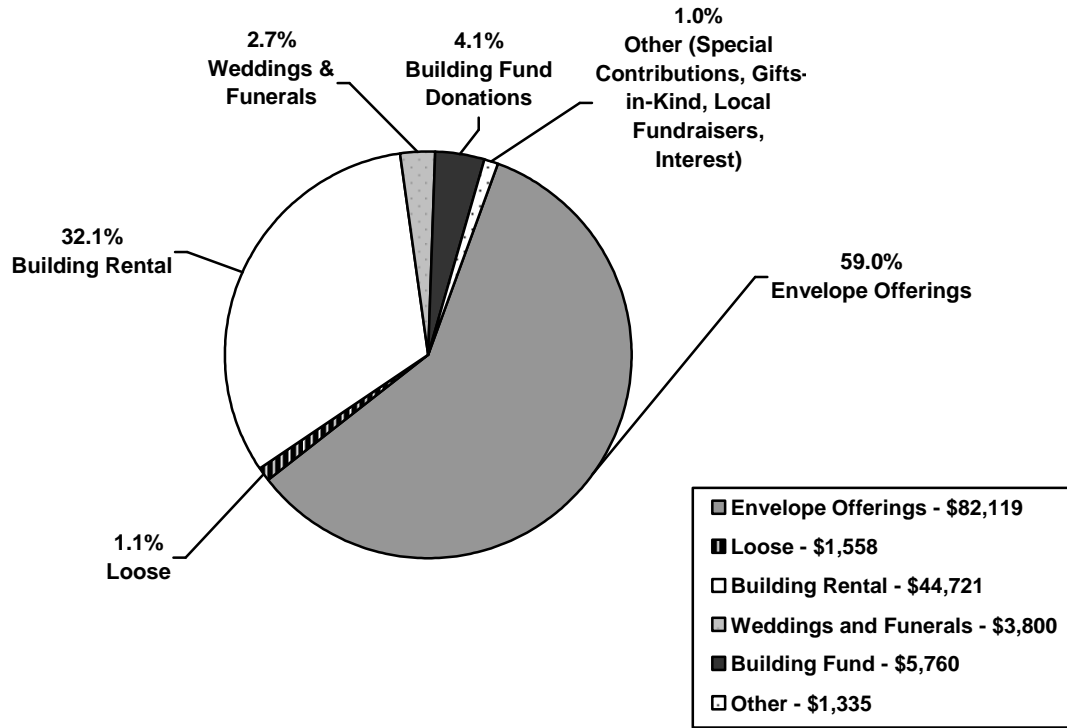
In order to hire a new minister, the switchover to the UCC-mandated automated payroll system could no longer be put off, and we incurred the expense of a payroll administrator, as well as monthly service fees. Our utility costs were well over-budget due to a slow water leak that has now been repaired. Committee expenses were kept to a minimum.

Our Building Fund grew by \$5,760 through donations and fundraising. All outreach projects were well supported, through both donations and fundraising. All fundraisers are identified in the Notes to the Financial Statements in the Treasurer's Report. Thank you to those who spearheaded these projects.

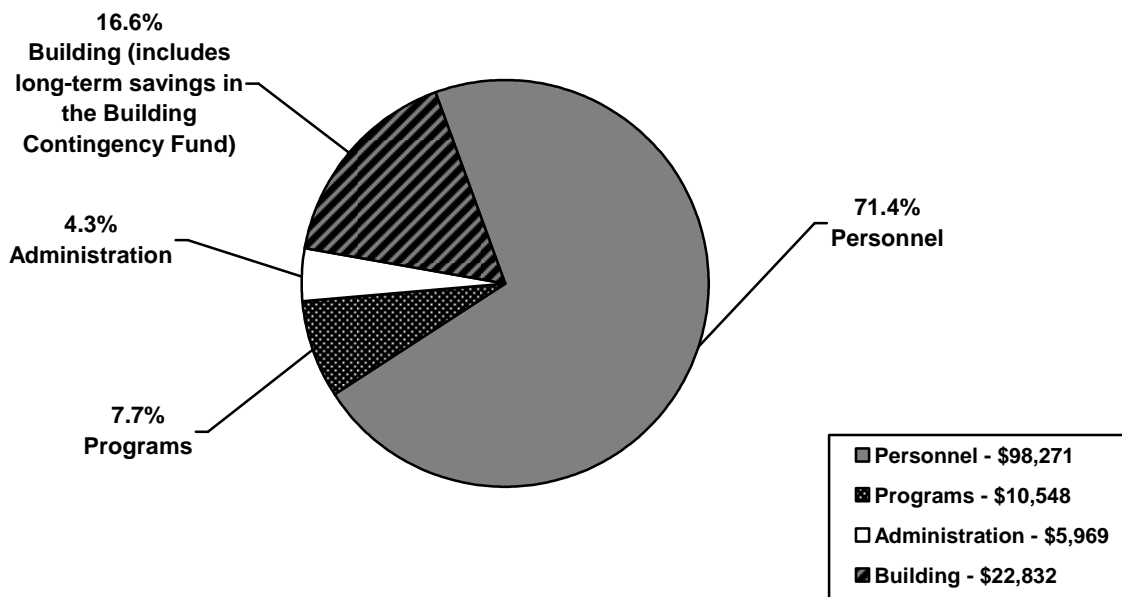
Our investment account returned 5.8%, but this was not quite sufficient to cover the minister's housing allowance. As a result, in 2012 there was a net decrease in church assets of \$265.



## 2012 Operating Revenues - \$139,293\*

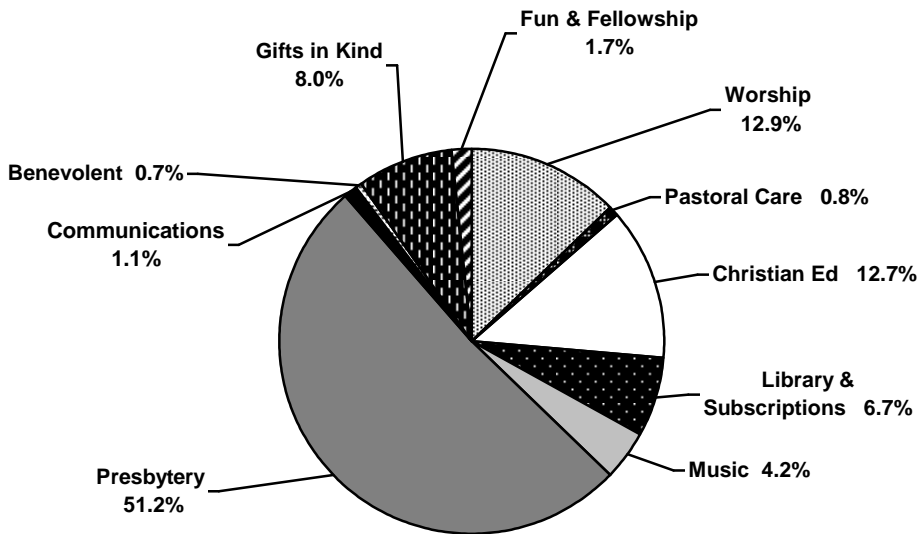


## 2012 Operating Expenses - \$137,620\*



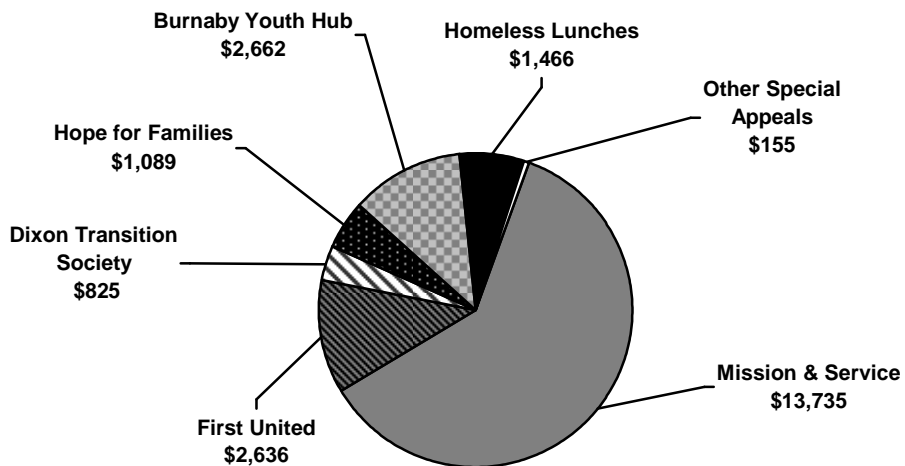
\* The difference between operating revenues and operating expenses is the operating surplus, \$1,673

## Our 2012 Program Spending - \$10,548



Worship - \$1,360	Pastoral Care - \$85	Christian Ed - \$1,343
Library/Subscriptions - \$711	Music - \$447	Presbytery - \$5,404
Communications - \$111	Benevolent - \$68	Gifts-in-Kind - \$845
Fun & Fellowship - \$174		

## Beyond our Walls: Outreach Spending and Flow-through \$22,568



## **Year 2013**

A deficit of \$9,200 is forecast for 2013.

While envelope donations have remained fairly steady for a number of years, the loss of a major long-term tenant as of January 1 has reduced our projected income significantly.

Pressure on expenses remains. Of our total planned expenditure of \$142,987, \$102,367 relates to staffing, or 71.6%. The United Church of Canada has mandated a salary increase of 2.9%, which has been applied to most staff, as well as increases in the continuing education allowance, and the pension contributions DLUC must make for our minister and secretary. Our pension contribution will go from 7% of salary to 9%, meaning an extra cost of about \$1,500. Our required participation in the automatic payroll plan means an extra \$1,500 in costs. The cost of utilities, insurance and MSP premiums has risen.

Meanwhile, committees continue to do their good work on shoestring budgets.

In trying to balance our budget, cost cutting is not a viable solution unless we consider cutting our staff. Rather, we must focus on increasing revenue. The Board is planning a garage sale fundraiser in the spring. Our Stewards are actively seeking new tenants. Other fundraisers for local expenses are encouraged. The DLUC Board asks each congregation member to consider your level of donation in 2013 and be as generous as you are able.

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

Mary Cazalet will be leaving the Finance Committee after 13 years as Envelope Secretary. Many thanks for her faithful and careful service.

Respectfully submitted by Cathy Milne

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

# 2012 Treasurer's Report

I have prepared for Deer Lake United Church the Balance Sheet as at December 31, 2012, 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 2012. The proposed budget for 2013 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, 2012**

**CURRENT ASSETS**

Petty Cash	56	
Operating Account – Vancity	21,514	
Share Account – Vancity	5	
Building Contingency Fund – Vancity	17,767	
Total Cash		39,341
Miscellaneous Accounts Receivable (Note 1)	124	
HST Receivable	538	
Receivable from Investment Account (Note 2)	<u>16,305</u>	
Total Receivables		16,968
Total Prepaid Expenses (Note 3)		<u>1,366</u>
<b>TOTAL CURRENT ASSETS</b>		<u><u>57,675</u></u>

**INVESTMENTS**

Willick Fund – Vancity Term Deposit (Note 4)	1,200	
Scotia McLeod Investments (Note 5)	<u>396,166</u>	
<b>GROSS INVESTMENTS</b>		397,366
Less Amount Owing to Church Operations		<u>-16,305</u>
<b>NET INVESTMENTS</b>		<u><u>381,061</u></u>

**FIXED ASSETS**

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

**TOTAL ASSETS**

\$1,171,354

**CURRENT LIABILITIES**

Mission & Service Fund (Note 6)	2,086
First United Church (Note 7)	65
Youth Hub (Note 8)	297
Outreach to Burnaby's Homeless (Lunches) (Note 9)	1,364
Hope for Families (formerly Christmas Families) (Note 10)	363
Dixon Transition Society (Note 11)	10

The accompanying notes are an integral part of these statements



**DEER LAKE UNITED CHURCH**  
**Balance Sheet**  
**as of December 31, 2012**

**CURRENT LIABILITIES (Continued)**

Men's Group (Note 12)	601
Women's Retreat	150
Youth Group	450
Bible Studies (Note 13)	82
Garden Fund (Note 14)	332
Cultus Lake Campout Fund (Note 15)	306
Memorial Fund (Note 16)	2,041
Memorial Donation for Children and Youth	323
Kitchen Upgrade (Note 17)	500
Music	450
Choir	200
Grand Piano Fund	512
Organ Maintenance Fund	1,251
Support for Youth Organists	200
Sabbatical Fund	810
Student Ministry Fund	386
Worksafe BC Payable	251
Allocation for Audit (Note 18)	205
Prepaid Income	165
Deposits (Note 19)	1,765
<b>TOTAL CURRENT LIABILITIES</b>	<u><u>15,166</u></u>

**LONG-TERM LIABILITIES**

Willick Fund Payable	1,200
Building Contingency Fund (Note 20)	17,767
<b>TOTAL LONG-TERM LIABILITIES</b>	<u><u>18,967</u></u>

**EQUITY**

**EARNINGS**

Retained Earnings	1,137,487
Current Earnings	-265
<b>TOTAL EARNINGS</b>	<u><u>1,137,221</u></u>

<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>\$1,171,354</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, 2012**

**REVENUE**

**Local Operations**

Envelopes – Local	81,877	
Envelopes – Initial & Observer	242	
Loose & Sunday School	1,558	
Building Contingency Fund	5,760	
Special Contributions	50	
Congregational Fundraisers (Note 21)	403	
Interest on Operating Account	37	
Gifts in Kind	<u>845</u>	
<b>TOTAL LOCAL OPERATIONS</b>		<b>90,772</b>

**Rental Income**

AA Donation – Tuesday group	1,200	
AA Donation – Thursday group	600	
Kumon Math	6,867	
Dance Imagination	2,635	
Deer Lake Preschool	11,157	
Yugoslavian 7th Day Adventist Church	9,240	
Mountaintop Unity Church	7,872	
Foxy Kickboxing	1,200	
Other Use of Building Income	<u>3,950</u>	
<b>TOTAL RENTAL INCOME</b>		<b>44,721</b>

**Other Income**

Weddings	2,600	
Funerals	<u>1,200</u>	
<b>TOTAL OTHER INCOME</b>		<b>3,800</b>

**TOTAL OPERATING REVENUE** **\$139,293**

The accompanying notes are an integral part of these statements

**DEER LAKE UNITED CHURCH**  
**Income Statement**  
**for the year ended December 31, 2012**

**EXPENSES**

**Personnel**

Minister Salary	38,568	
Minister Travel Allowance	795	
Minister Lifelong Learning	1,631	
Minister Weddings and Funerals	1,200	
Minister Benefits	12,487	
Pulpit Supply	<u>1,428</u>	
Minister Total		56,109
Secretary Salary	12,829	
Secretary Holiday Pay	513	
Secretary Benefits	<u>2,548</u>	
Secretary Total		15,890
Organist Salary	8,410	
Organist Benefits	441	
Organist Weddings and Funerals	750	
Organist Professional Development	150	
Relief Organist	<u>440</u>	
Organist Total		10,191
Choir Director Salary	4,430	
Choir Director Holiday Pay	177	
Choir Director Benefits	178	
Relief Choir Director	<u>287</u>	
Choir Director Total		5,073
Caretaker		9,310
Wedding and Funeral Coordinator		360
Payroll Administrator		820
WorkSafe BC Premium		251
M&P Committee Expenses		200
UCC Payroll Service Fees		<u>66</u>
<b>TOTAL PERSONNEL</b>		<b>98,271</b>

**Church Operating Costs**

Bank Charges	184	
Waste Disposal	656	
Insurance	4,741	
Utilities	8,189	
Property Tax	74	
Office	3,578	
Repairs and Maintenance	3,412	
Telephone	1,073	
Internet	1,134	
Gifts in Kind	845	
Building Contingency Funds Set Aside	<u>5,760</u>	
<b>TOTAL CHURCH OPERATING COSTS</b>		<b>\$29,645</b>

The accompanying notes are an integral part of these statements

**DEER LAKE UNITED CHURCH**  
**Income Statement**  
**for the year ended December 31, 2012**

<b>Program Costs</b>		
Worship	1,237	
Liturgical Arts	123	
Lay Education	414	
Sunday School	754	
Youth Enrichment	175	
Social Events	174	
Library	16	
Subscriptions	695	
Music	272	
Keyboard Maintenance	175	
Benevolent Fund	68	
Pastoral Care	85	
Communications	111	
<b>TOTAL PROGRAM COSTS</b>		4,300
<b>TOTAL PRESBYTERY ALLOCATION</b>		5,404
<b>TOTAL OPERATING EXPENSE</b>		<u>\$137,620</u>
<b>NET SURPLUS FROM OPERATIONS</b>		<u><u>\$1,673</u></u>
<b>Non-Operating Gains and Losses</b>		
Increase in Investments – Scotia McLeod Portfolio	23,076	
Interest Income – Willick Fund	37	
<b>TOTAL CHANGE IN INVESTMENTS</b>		23,113
<b>MINISTER'S HOUSING ALLOWANCE</b>		-25,052
<b>NET DECREASE IN CHURCH ASSETS</b>		<u><u>-\$265</u></u>

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, 2012**

<b>Cash Balance – Beginning of Year</b>		31,125
<b>Net Surplus from Operations</b>		1,673
<b>Other Cash Gains/Expenses</b>		
Interest Received on Willick GIC		37
<b>Changes in Non-Cash Accounts</b>		
Decrease in Total Receivables	171	
Decrease in Total Prepaid Expenses	668	
Decrease in Mission & Service Fund	-328	
Decrease in First United Church	-22	
Decrease in Youth Hub	-167	
Increase in Outreach to Burnaby's Homeless (Lunches)	268	
Increase in Hope for Families (formerly Christmas Families)	287	
Decrease in Dixon Transition Society	-15	
Increase in Men's Group	279	
Increase in Women's Retreat	150	
Increase in Bible Studies	18	
Decrease in Garden Fund	-18	
Decrease in Cultus Lake Campout Fund	-595	
Increase in Memorial Fund	300	
Increase in Kitchen Upgrade Fund	500	
Increase in Choir	200	
Decrease in Worksafe BC Payable	-51	
Decrease in Allocation for Audit	-760	
Decrease in Prepaid Income	-385	
Decrease in Deposits	320	
Decrease in Misc Accounts Payable	-75	
Increase in Building Contingency Fund	5,760	
		6,506
 <b>Cash Balance – End of Year</b>		 <b>39,341</b>

The accompanying notes are an integral part of these statements.



**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2012**

**1 Miscellaneous Accounts Receivable**

2012 UCC calendar sales	\$50
Tenant's use of photocopier	74
	\$124
	\$124

**2 Receivable from Investment Account**

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

**3 Total Prepaid Expenses**

Subscriptions – Mandate	41
Worship – 2013 bulletins	130
Lay Education – Upper Room subscription	98
Church Insurance	1,097
	\$1,366
	\$1,366

**4 Willick Fund – Vancity 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 2017  
 Transferred from CIBC in January 2012

**5 Scotia McLeod Investments**

	2012	2011
Opening Book Balance	\$398,141	\$417,681
Withdrawn – Minister's Housing Allowance	-25,052	-26,400
Ending Book Balance	373,090	391,281
Market Value at Year-End	396,166	398,141
Gain (Loss) on Investments	\$23,076	\$6,860
	5.80%	1.64%

Security Description	Market Value at Dec 31	
	2012	2011
B2B Trust Annual Interest GIC    Due 24/09/2012    2.50%	0	25,000
Canadian Western Bank Annual Interest GIC Due 13/4/2012    1.95%	0	15,000
Manulife Bank Annual Interest GIC    Due 24/12/2013    2.55%	25,000	25,000

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2012**

<b>Security Description</b>	<b>Market Value at Dec 31</b>	
	<b>2012</b>	<b>2011</b>
Pacific and Western Bank of Canada Annual Interest GIC Due 18/04/2013 1.96%	15,000	0
TD Mortgage Corp Semi-annual Interest GIC Due 23/12/2014 2.25%	55,000	55,000
Bank of Nova Scotia 5% Non-Cum 5Yr Reset Preferred	25,010	25,920
Dynamic Strategic Yield Fund	39,942	0
Toronto Dominion Bank	16,750	15,258
Fidelity Monthly Income Fund	61,708	60,667
Lifepoints Balanced Portfolio	53,491	55,579
Mackenzie Sentinel Corporate Bond Fund	42,068	25,868
Mackenzie Sentinel Strategic Income Fund	38,931	14,263
Scotia Money Market Fund	8,606	1,674
Signature Income and Growth Fund	0	61,639
Signature Diversified Yield Fund	12,455	15,468
<b>Total Value of Securities</b>	<b>393,961</b>	<b>396,336</b>
Cash	2,205	1,805
<b>Total Value of Securities Including Cash*</b>	<b>396,166</b>	<b>\$398,141</b>

\*This represents the value at December 31, 2012 IF SOLD and not the yield to maturity.

**6 Mission & Service Fund**

	<b>2012</b>	<b>2011</b>
Opening Balance	\$2,414	\$2,339
Contributions:		
Envelope Offerings	13,384	13,579
Sale of United Church Calendars	23	41
Total Raised	13,407	13,620
Paid to Mission & Service Fund	-13,735	-13,545
Ending Balance	\$2,086	\$2,414

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2012**

**7 First United Church**

Opening Balance	\$87
Envelope Offerings	679
Youth Group's Silent Auction – Art and Soul Coffee House	1,935
Paid to First United	-2,636
Ending Balance	<u><u>\$65</u></u>

**8 Youth Hub**

	<u>2012</u>	<u>2011</u>
Opening Balance	\$463	\$1,091
Contributions:		
Envelope Offerings	820	714
Donations for Christmas Lunch	25	0
Sunday morning coffee donations	1,160	1,025
Lunch on the Run x 2	490	333
Total Raised	<u>2,495</u>	<u>2,072</u>
Paid to Lower Mainland Purpose Society*	-2,600	-2,700
Paid for Christmas Lunch	-62	0
Ending Balance	<u><u>\$297</u></u>	<u><u>\$463</u></u>

\*Charitable organization which operates the Youth Hub

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

Opening Balance	\$1,096
Envelope Offerings	691
Art and Soul Choir Coffee House (50% proceeds)	870
Choir CD sales – Garry Forwood (50% proceeds)	173
Sandwich-making supplies purchased	-1,466
Ending Balance	<u><u>\$1,364</u></u>

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

Opening Balance	\$75
Envelope Offerings	995
Sunday Soup Lunch	382
Paid to Edmonds Community School Camping Program	-300
Expenses – 2011 Families	-144
Expenses – 2012 Families	-645
Ending Balance	<u><u>\$363</u></u>

**11 Dixon Transition Society**

Opening Balance	\$25
Envelope Offerings	810
Paid to Dixon Transition Society	-825
Ending Balance	<u><u>\$10</u></u>

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2012**

**12 Men's Group**

Opening Balance	\$322
Contributions from the weekly Men's Breakfast	402
Welcome Back BBQ	-51
Men's Christmas Breakfast	-71
Ending Balance	<u><u>\$601</u></u>

**13 Bible Studies**

Opening Balance	\$64
Contributions from participants	125
Texts and supplies purchased	-107
Ending Balance	<u><u>\$82</u></u>

**14 Garden Fund**

Opening Balance	\$350
Envelope Offerings	20
Plants and supplies purchased	-38
Ending Balance	<u><u>\$332</u></u>

**15 Cultus Lake Campout Fund**

Opening Balance	\$901
Payments from participants	1,105
Paid to Cultus Lake United Church Camp	-1,700
Ending Balance	<u><u>\$306</u></u>

**16 Memorial Fund**

Opening Balance	\$1,741
In memory of Mary Benson and Howard Hill	300
Ending Balance	<u><u>\$2,041</u></u>

**17 Kitchen Upgrade**

Donation in memory of Mary Benson	\$500
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**18 Allocation for Audit**

Opening Balance	\$965
Financial review 2010	-760
Ending Balance	<u><u>\$205</u></u>

**DEER LAKE UNITED CHURCH**  
**Notes to Financial Statements**  
**December 31, 2012**

**19 Deposits**

Opening Balance	\$1,445
Damage deposit – Foxy Kickboxing	300
Key Deposit – BC Boys Choir	20
Ending Balance	<u><u>\$1,765</u></u>

**20 Building Contingency Fund**

Opening Balance	\$12,007
Contributions:	
Envelope Offerings	3,934
Line Dancing – Georgie Cole	956
Art and Soul – Choir Coffee House (50% proceeds)	870
Ending Balance	<u><u>\$17,767</u></u>

**21 Congregational Fundraisers to Local**

Donations from Board-sponsored AGM Lunch	\$110
Art and Soul DVD sales – Garry Forwood	\$120
Choir CD sales – Garry Forwood (50% proceeds)	\$173
	<u>\$403</u>

**22 Other Special Appeals – Beyond Our Walls**

Free the Children – Family Movie Night	\$155
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**Other Funds Received and Spent**

Gift and farewell party for Scott Turnbrook	\$1,075
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**DEER LAKE UNITED CHURCH**  
**Comparison of Budget to Actual - 2012**

	2012 Proposed	2012 Actual	Difference
<b>REVENUE</b>			
Envelope Offerings	91,500	82,119	-9,381
Special Contributions	180	50	-130
Congregational Fundraisers	120	403	283
Loose Offerings	1,350	1,558	208
Rental Income	40,351	44,721	4,370
Weddings and Funerals	2,600	3,800	1,200
Interest	30	37	7
Gifts in Kind	0	845	845
Building Contingency Fund	6,000	5,760	-240
<b>Total Operating Revenue</b>	<b><u>142,131</u></b>	<b><u>139,293</u></b>	<b><u>-2,838</u></b>

**MINISTRY & PERSONNEL**

**Minister**

Salary	41,660	38,568	-3,092
Travel	750	795	45
Lifelong Learning	1,275	1,631	356
Weddings and Funerals	800	1,200	400
Benefits	12,732	12,487	-245
Pulpit Supply	1,666	1,428	-238
	<u>58,883</u>	<u>56,109</u>	<u>-2,774</u>

**Secretary**

Salary	13,013	12,829	-184
Holiday Pay	521	513	-8
Benefits	2,595	2,548	-47
Job Skills Training	150	0	-150
	<u>16,279</u>	<u>15,890</u>	<u>-389</u>

**Organist**

Salary	8,410	8,410	0
Benefits	459	441	-17
Professional Development	150	150	0
Weddings and Funerals	600	750	150
Relief Fees	690	440	-250
	<u>10,308</u>	<u>10,191</u>	<u>-117</u>

**Caretaker**

9,307	9,310	3
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**Choir Director**

Salary	4,411	4,430	19
Holiday Pay	176	177	1
Benefits	171	178	7
Relief Fees	0	287	287
	<u>4,759</u>	<u>5,073</u>	<u>314</u>

**DEER LAKE UNITED CHURCH**  
**Comparison of Budget to Actual - 2012**

	<u>2012 Proposed</u>	<u>2012 Actual</u>	<u>Difference</u>
Wedding and Funeral Coordinator	240	360	120
Payroll Administration Cost	495	886	391
WorkSafeBC Premium	261	251	-10
M&P Committee Expenses	300	200	-100
<b>Total Ministry &amp; Personnel</b>	<u>100,832</u>	<u>98,271</u>	<u>-2,561</u>
 <b>WORSHIP</b>			
Worship Supplies	1,250	1,237	-13
Liturgical Arts	300	123	-177
	<u>1,550</u>	<u>1,360</u>	<u>-190</u>
 <b>MUSIC</b>			
Music for Worship	565	272	-293
Keyboard Maintenance	350	175	-175
	<u>915</u>	<u>447</u>	<u>-468</u>
 <b>CHRISTIAN EDUCATION</b>			
Lay Education	500	414	-86
Sunday School	1,000	754	-246
Youth Enrichment	300	175	-125
	<u>1,800</u>	<u>1,343</u>	<u>-457</u>
 <b>LIBRARY</b>			
Books and Supplies	50	16	-34
Subscriptions	729	695	-34
	<u>779</u>	<u>712</u>	<u>-67</u>
 <b>COMMUNICATIONS</b>			
	100	111	11
 <b>PASTORAL CARE</b>			
	300	85	-215
 <b>OUTREACH</b>			
	250	0	-250
 <b>MINISTERIAL</b>			
Benevolent Fund	200	68	-132

**DEER LAKE UNITED CHURCH**  
**Comparison of Budget to Actual - 2012**

	<u>2012 Proposed</u>	<u>2012 Actual</u>	<u>Difference</u>
<b>FUN AND FELLOWSHIP</b>			
Social Events	200	174	-26
<b>STEWARDS</b>			
Repairs and Maintenance	4,800	3,412	-1,388
Building Contingency Fund	6,000	5,760	-240
	<u>10,800</u>	<u>9,172</u>	<u>-1,628</u>
<b>PRESBYTERY</b>	5,404	5,404	0
<b>CHURCH OPERATIONS</b>			
Telephone	960	1,073	113
Internet	1,250	1,134	-116
Waste Disposal	716	656	-60
Insurance	5,020	4,741	-279
Utilities	6,450	8,189	1,739
Property Tax	600	74	-526
Office	4,150	3,578	-572
Bank Charges	165	184	19
Other Costs	200	0	-200
Gifts in Kind	0	845	845
	<u>19,511</u>	<u>20,473</u>	<u>962</u>
<b>Total Operating Expense</b>	<u><b>142,641</b></u>	<u><b>137,620</b></u>	<u><b>-5,021</b></u>
<b>Total Operating Revenue</b>	<b>142,131</b>	<b>139,293</b>	<u><b>-2,838</b></u>
<b>Total Operating Expense</b>	<u><b>142,641</b></u>	<u><b>137,620</b></u>	<u><b>-5,021</b></u>
<b>Cash Flow Surplus/Deficit</b>	<u><u><b>-510</b></u></u>	<u><u><b>1,673</b></u></u>	<u><u><b>2,183</b></u></u>
<b>MISSION AND SERVICE FUND</b>			
Envelope Offerings	13,500	13,361	-139
UCC Calendar Sales	0	23	23
<b>Total</b>	<u><u><b>13,500</b></u></u>	<u><u><b>13,384</b></u></u>	<u><u><b>-116</b></u></u>



# DEER LAKE UNITED CHURCH

## Proposed Budget – 2013

	2011 Actual	2012 Actual	2013 Proposed	Notes
<b>REVENUE</b>				
Envelope Offerings	82512	82119	82150	Estimate equivalent amount to 2013
Special Contributions	180	50	50	
Congregational Fundraisers	822	403	2120	AGM Lunch plus: 2011–Coffeehouse, 2012–Art & Soul DVDs, Choir CDs, 2013–Garage Sale
Loose Offerings	1321	1558	1575	
Building Rentals	44657	44721	39500	Kumon Math no longer a tenant
Weddings and Funerals	4725	3800	2350	Estimate 2 weddings @ \$675 and 2 funerals @ \$410. Offsite @ \$400
Interest	16	37	42	
Gifts in Kind	213	845	0	
Building Contingency Fund	8467	5760	6000	Goal for the year
<b>Total Revenue</b>	<u>142912</u>	<u>139293</u>	<u>133787</u>	

### MINISTRY & PERSONNEL

<b>Minister</b>				
Salary	40923	38568	40562	UCC mandates 2.9% increase Estimate, due to change in pastoral relations.
Travel	923	795	700	
Lifelong Learning	1250	1631	1369	Continuing education and book allowance UCC mandates 2% increase
Weddings and Funerals	1350	1200	800	Estimate 4 weddings and funerals @ \$200
Benefits	12389	12487	13850	Pension & Group Ins, CPP/EI, MSP UCC mandates 29% inc in pension contributions
Pulpit Supply	1071	1428	952	8 regular @ \$119
	<u>57905</u>	<u>56109</u>	<u>58233</u>	** Housing Allowance of \$27,060 to be funded through Investment Account **
				** UCC mandates 2.5% increase from 2012 **
<b>Secretary</b>				
Salary	12780	12829	13391	10 months and 15 summer hours
Holiday Pay	511	513	0	Paid vacation to be taken this year
Benefits	2365	2548	2868	Pension & Group Ins, CPP/EI UCC mandates 29% inc in pension contributions
Job Skills Training	0	0	150	
	<u>15656</u>	<u>15890</u>	<u>16409</u>	

	2011 Actual	2012 Actual	2013 Proposed	Notes
<b>Organist</b>				
Salary	8261	8410	8654	
Benefits	441	441	483	CPP/EI
Professional Development	0	150	150	
Weddings and Funerals	750	750	600	Estimate 4 weddings and funerals @ \$150 each
Relief Fees	810	440	690	4 weeks @ \$150/week Rehearsal only \$60 Worship service \$90
	<u>10263</u>	<u>10191</u>	<u>10577</u>	
<b>Choir Director</b>				
Salary	4202	4430	4854	10 months plus 15 hours for Children's Choir leadership
Holiday Pay	165	177	194	
Benefits	145	178	209	CPP/EI
Relief Fees	0	287	0	Rehearsal only \$45 Worship service \$60
	<u>4512</u>	<u>5073</u>	<u>5257</u>	
<b>Caretaker</b>	9154	9310	9566	
<b>Wedding/Funeral Coordinator</b>	480	360	240	Estimate 4 weddings and funerals @ \$60
<b>Payroll Administrator</b>	0	820	1200	
<b>UCC Payroll Service Fees</b>	0	66	300	
<b>M &amp; P Committee Expenses</b>	100	200	300	
<b>WorkSafeBC Premium</b>	303	251	285	
<b>Total Ministry &amp; Personnel</b>	<u>98373</u>	<u>98271</u>	<u>102367</u>	
<b>WORSHIP</b>				
Worship Supplies	1002	1237	1250	
Liturgical Arts	0	123	300	
	<u>1002</u>	<u>1360</u>	<u>1550</u>	
<b>MUSIC</b>				
Music for Worship	567	272	565	Includes music licensing fee
Keyboard Maintenance	332	175	350	
	<u>898</u>	<u>447</u>	<u>915</u>	

	2011 Actual	2012 Actual	2013 Proposed	Notes
<b>CHRISTIAN EDUCATION</b>				
Lay Education	297	414	500	Workshop attendance subsidies up to 50%, Upper Room
Sunday School	1047	754	1000	Curriculum, supplies, year-end, pew packs, Children's Retreat subsidies to 50%
Youth Enrichment	0	175	300	Curriculum, confirmation, Youth Retreat subsidies up to 50%
	<u>1344</u>	<u>1343</u>	<u>1800</u>	
<b>LIBRARY</b>				
Books and Supplies	0	16	50	
Subscriptions	717	695	720	Observer \$679    Mandate \$41
	<u>717</u>	<u>712</u>	<u>770</u>	
<b>COMMUNICATIONS</b>				
	77	111	100	
<b>PASTORAL CARE</b>				
	81	85	300	
<b>OUTREACH</b>				
	0	0	225	
<b>MINISTERIAL</b>				
Benevolent Fund	53	68	200	
<b>FUN AND FELLOWSHIP</b>				
Social Events	167	174	200	Halloween party, tree-decorating, congregational picnic, etc
	<u>167</u>	<u>174</u>	<u>200</u>	
<b>STEWARDS</b>				
Repairs and Maintenance	3040	3412	4500	
Building Contingency Fund	8467	5760	6000	For 2012, \$3934 donations, \$1826 fundraising
<b>Total Stewards</b>	<u>11507</u>	<u>9172</u>	<u>10500</u>	For 2011, \$7435 donations, \$1032 fundraising
<b>PRESBYTERY</b>				
	5338	5404	5458	1% increase

## CHURCH OPERATIONS

	2011 Actual	2012 Actual	2013 Proposed	Notes
Telephone	959	1073	1380	Includes minister's phone allowances
Internet	1243	1134	970	
Waste Disposal	700	656	730	
Insurance	4920	4741	4857	\$4407 plus \$450 ADD policy 1.33% increase
Utilities	6436	8189	7100	
Property Tax	0	74	80	Estimate only - to be recovered from for-profit tenants in 2014
Office	4145	3578	3200	
Bank Charges	293	184	185	Includes cost of PAR
Other Costs	1440	0	100	
Gifts in Kind	213	845	0	
	<u>20348</u>	<u>20473</u>	<u>18602</u>	

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

Total Operating Revenue	142912	139293	133787
Total Operating Expense	139905	137620	142987
Cash Flow Surplus/Deficit	<u>3007</u>	<u>1673</u>	<u>-9200</u>

## Non-Operating Gains/Losses

Net Investment Income	6897	23113	
Housing Allowance	-26400	-25052	
Gain/Loss in Church Assets	<u>-16497</u>	<u>-265</u>	

## OUR 2013 CHALLENGE

### Increase our revenue through:

- \* donations
- \* fundraising
- \* new tenants

## MISSION AND SERVICE FUND

	2011 Actual	2012 Actual	2013 Proposed
Envelope Offerings	13538	13361	13360
UCC Calendar Sales	41	23	0
<b>Total</b>	<u>13579</u>	<u>13384</u>	<u>13360</u>

**DEER LAKE UNITED CHURCH  
ANNUAL GENERAL MEETING  
February 12, 2012**

**Call to Order:** 11:00 am

**Attendance:** Chairperson: J. Cambuzzi, S. Turnbrook, Secretary: R. Armstrong, K. Chapman, B. Chapman, G. Naruse, L. Smith, S. Smith, E. Mosher, M. Tullett, S. Corbet, R. Struve, H. Struve, G. Cole, J. Johnson, Gary Forwood, Gloria Forwood, M. Currie, S. Vellor, M. Pinto, C.W. McKenzie, P. O'Connor, K. O'Connor, C. Milne, M. Rielly, P. Murray, G. Harris, Don Wrigley, Dorothy Wrigley, E. Brown, A. Brown, D. Phillips, K. Small, M. Colledge, E. Colledge, G. Laphorne, T. Laphorne, S. Chapman, P. Young, G. Neumann, B. McNeilly, M. Paul, M. Leslie, C. Keeler, G. Hamer, R. Treherne, B. Cameron, B. Dolsen, S. McGaire, M. Cazalet

**Regrets:** S. McLean, F. Roberts, D. Roberts

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**Nominations of the Chair and Secretary for the AGM**

Moved by Gary Forwood; seconded by P. Young that J. Cambuzzi chair the 2012 Annual General Meeting. **CARRIED.**

Moved by E. Colledge; seconded by G. Neumann that R. Armstrong record minutes at the 2012 Annual General Meeting. **CARRIED.**

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

**Approval of Agenda:** Moved by G. Harris; seconded by D. Wrigley that the Agenda for the 2012 Annual General Meeting be accepted. **CARRIED.**

**Approval of Minutes:** Moved by B. Chapman; seconded by R. Struve that the minutes from the 2011 Annual General Meeting be accepted. **CARRIED.**

**Committee Reports:** Moved by P. Young; seconded by K. Small that the report from the Christian Education Committee be accepted. **CARRIED.**

Moved by K. Chapman; seconded by B. McNeilly that the report from the Outreach Committee be accepted. **CARRIED.**

Moved by M. Cazalet; seconded by G. Neumann that the report from the Pastoral Care Committee be accepted. **CARRIED.**

Note made that the Pastoral Care Committee needs one more member. Please contact S. McGaire if you are interested in serving on this committee.

Moved by Gary Forwood; seconded by G. Hamer that the report from the Stewards be accepted. **CARRIED.**

Moved by K. O'Connor; seconded by B. McNeilly that the report from the Worship Committee be accepted. **CARRIED.**

#### **2011 Finance Report – C. Milne (Treasurer)**

- Printed copies of the 2011 Finance Report were distributed
- C. Milne highlighted sections of the report
- A financial review was conducted by an outside source in 2011 and everything was found to be in good order
- There is a \$3,007 surplus at this time resulting mostly from under-spending by committees
- Question was asked if there is any financial compensation received by the Treasurer and reply was that a restaurant gift certificate is received annually. Suggestion from the floor that an honorarium might be appropriate for this role.

**MOTION:** Moved by C. Milne; seconded by L. Smith that the 2011 financial statements be accepted. **CARRIED.**

#### **2012 Proposed Budget – C. Milne (Treasurer)**

- C. Milne explained the reasons for decreased projected revenue in the coming year are due to the loss of a tenant and that 2011 envelope donations are the lowest since 2006. There is just one congregational fundraiser planned at this time which is the AGM lunch by donation, provided by the Board. Comment from the floor was that a choir fundraiser is in the final planning stages and will be announced shortly.
- To offset this shortfall, an 11% increase in envelope offerings is needed to balance the 2012 budget. The congregation was asked to consider increasing their weekly offering by \$1 to \$2. Attention was drawn to the fact that 6% of our envelope holders provide over 27% of our envelope revenue.
- Request that people read the letter enclosed with 2011 tax receipts and to consider the donation challenge for the coming year.
- "Gifts in Kind" was explained as gifts to DLUC which have proven value and for which a tax receipt can be issued (e.g., coffee maker worth \$75).

**MOTION:** Moved by C. Milne; seconded by B. Chapman that the proposed budget for 2012 be accepted. **CARRIED.**

Note made that Deer Lake is the only church in Westminster Presbytery that is not running a deficit. Thanks and applause given to Cathy Milne for her generous donation of time and acknowledgement for her excellent work as Treasurer.

**Approval of 2012 Committee Members:**

- Thanks extended to G. Neumann for working with E. Colledge to bring forth names of potential M&P members. These individuals will be brought forward at the next Board meeting.

**MOTION:** Moved by Gary Forwood; seconded by K. Small that the proposed committee members be accepted. **CARRIED.**

- List of Committee members was reviewed and members present were asked to stand.

**Recognition of Time and Talents:**

- A number of people celebrated and thanked others who have volunteered their time and talent at Deer Lake United over the past year.

**Group Work:**

- Eight groups took 15 minutes to work on two assignments:
  - Review of the 2011 Critical Challenges and how successful they considered we were at meeting those goals and
  - Visioning five and ten year plans for Deer Lake United Church.
- A spokesperson from each group reported on the five and ten year goals. Group notes will be collated and reviewed at the next Board meeting.

**Future Trends:**

**S. Turnbrook**

- S. Turnbrook reported on monthly combined Burnaby United Church meetings that he, J. Cambuzzi and E. Colledge have attended over the past year. These meetings are coordinated by Presbytery and are aimed at envisioning the future success of United Churches in Burnaby. There are currently 6 United Churches in Burnaby and Deer Lake has the largest attendance and is the only one not currently running a deficit. While there may be church closures in the future, Presbytery does not have the power to close churches; rather their role is to support and help maintain the health and vitality of individual churches. All final decisions lie in the hands of the individual churches. All church members will be invited to participate in these meetings starting in April 2012.

**MOTION:** Moved by J. Cambuzzi; seconded by P. Young to adjourn the meeting. **CARRIED.**

**Adjournment:** Meeting adjourned at 12:50 pm.

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Janice Cambuzzi (Chair)

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Rebecca Armstrong (Secretary)