

Deer Lake United Church

2013 Annual Report



Seeking Sustainability in God's World

DEER LAKE UNITED CHURCH

Annual Report 2013

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 16, 2014 in the Fellowship Hall following a short Worship Service. Lunch will be provided by the Deer Lake United Church Board. Please bring this 2013 Annual Report with you.

Cover by Garry 

MINISTER'S REPORT

Dear friends,

What a year 2013 has been! I guess the highlight for me was that you offered me a permanent call to stay on as your minister! It was a delight to have my parents here that fateful Sunday and your joy in celebration brought tears to my eyes! I look forward to the weddings, baptisms, anniversaries, graduations and other rites of passage as you all welcome me into your lives. I, too, continue to invite you in my life and journey with my family. That's one thing Penny and I truly cherish about DLUC – it is one close family. You can feel the camaraderie, warmth and welcoming hellos every Sunday. Thank you for that.

It has been an interesting year with the number of funerals in our midst, but there were many joys too. We rally well as a congregation to support our loved ones. There were also several discussions about the Burnaby Churches, which also led to a shared Good Friday service and another Advent Service. Although the Burnaby Churches dialogue has subsided a great deal, there is much in the works as some congregations share space while others talk of amalgamations – it's a tricky process! Despite not needing to amalgamate at this time, it is helpful to continue the conversations and learn anything we can to encourage healthy congregations – financially and spiritually.



As you read this Annual Report, you will hear of the workings of many committees. It is truly a busy congregation and it amazes me how much we do accomplish. Every committee has its share of work, and it is carried out by dutiful servants who are called to do the work of God. They say many hands make for light work, but I have yet to talk to a committee member who feels that way: they are busy! We owe a lot of thanks to our Board and our committee members for instilling care and compassion in our daily operations. We are more than just a building with Sunday worship. We have a youth group, Sunday school, coffee time, choir, financial managers of various sorts (Trustees, Stewards, Finance, Counters), Care Ringers, prayer writers, teachers, people to organize outreach ventures of all kinds, musicians, tech-savvy helpers, greeters, and more! This is a blessed place to be and I am

thankful for all the help and support to make it run smoothly, and as Christ would envision it. We are more than dollars and cents, but at the end of the day, the finances shape how we live out that Christian mission that is in the core of every congregation. It is for this reason that 2014 has us looking deeply into what DLUC can do for you, and how can you support DLUC. The Board and the Stewardship Committee ask you:

Deer Lake United Church is important to us all. How can I personally help to ensure it remains sustainable, so that it can help to sustain me?

We are not alone, we live in God's world, and for that reason, I ask you to consider how your life at DLUC – and how you contribute to it in any way (spiritually, financially, personally) – is enhanced and also challenged? What helps you grow? What helps to build relationship with others? With God? What does your future with DLUC look like and how do you see this congregation getting there?

Not easy questions, but having faith gives us courage and strength to wrestle with them, and rest assured, we do not wrestle alone. May we move forward in 2014 with courage to tackle "the tough stuff" and be reminded that Christ did as well.

Peace,
Rev. Tracy Fairfield



BOARD CHAIRPERSON'S REPORT

The good work of Deer Lake United Church's members is well-documented throughout this annual report, so I'm not going to summarize it here. I will just say "Thank you for all your hard work and for the support you provide each other, the community around us, and the world at large!" What I am going to do is reflect on the changes that have occurred since the last time I was Board Chair, and consider our strengths and challenges as we move into 2014 and beyond.

I last wrote a Board Chairperson's Report in 2008 for the 2007 Annual Report. My, what a lot has changed in six years! We have a new minister, a new choir director, and a new church secretary. We have new furnaces, a new preschool downstairs, new windows and window coverings and a line dancing class in the fellowship hall. We have a new garden out front and new paint all around. The newsletter has gone digital and we're on Facebook. We've lost old friends and gained new ones - and we've had something of a mini baby boom!

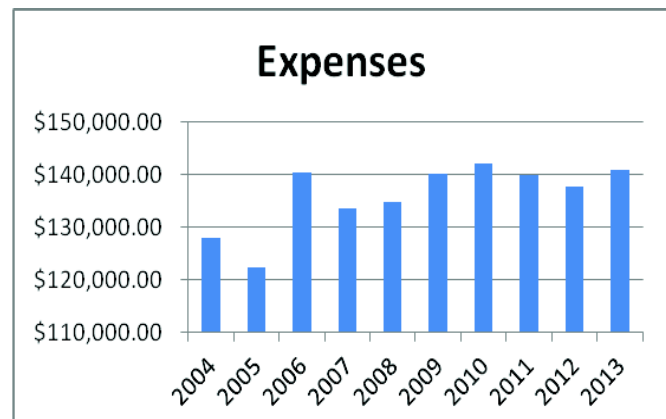
Further afield, East Burnaby United Church has closed, South and West Burnaby United Churches have discussed possible future amalgamation, and Cliff Avenue and Ellesmere United Churches are sharing facilities.

Through all of this change, Deer Lake has remained a strong, talented, involved, supportive and fun-loving community. We have competent, hard-working staff, a strong Board, an actively involved congregation, stimulating worship, uplifting music, caring support for staff and congregation members, engaging Christian education, extensive outreach and mostly financial surpluses.

We can't help but think we're doing something right! But we can't afford to be complacent. This year the Board is once again presenting a deficit budget. It's not the first time we've done so, but the projected shortfalls are getting larger and our options for eliminating them are becoming fewer.

The main reason for the projected deficit is the loss of a major tenant (as was also the case last year). Up to now we've been able to replace lost tenants and add new ones, thus increasing rental income. We are hoping the Stewards will again succeed in finding a replacement tenant fairly quickly, and they are working to add one more tenant later this year. At that point, though, we will have no room for additional tenants and, therefore, no way to increase rental income other than annual rent increases.

On the expense side, we have no control over the cost of salaries, the minister's housing allowance, utilities and insurance, all of which increase year-over-year. (Does that sound familiar?) Despite this, we have managed to hold our expenses to about \$140,000 since 2006.



After a jump up in 2007 to \$90,336, offerings have slowly declined over the years until last year they were \$83,822. That's less than they were ten years ago, and that's without taking inflation into account. Over those same ten years our reliance on rental income has increased from less than \$25,000 to more than \$45,000 last year. We are very fortunate to have an investment portfolio, funded primarily with proceeds from the sale of the manse in 2003. Income from this portfolio is used to pay the minister's housing allowance (\$27,060 in 2013). Without this fund we would likely have been in serious financial trouble several years ago. To put it bluntly, without increasing offerings or finding other sources of income, we will be in financial difficulty in the near future.



Finances are our biggest challenge, but we also face a looming labour shortage. A large percentage of the people who donate their time and talents to Deer Lake are baby boomers or older. We need to attract new, younger members to take over their responsibilities, or be able to pay for services they have provided on a volunteer basis. (It seems Deer Lake has the same challenges as the rest of the Western World!)

If we are to remain strong we must actively address these challenges – not just for 2014, but for the future. To that end, the Board has established a Stewardship Committee. It is responsible for ensuring, with the congregation's guidance and involvement, the sustainability of Deer Lake United Church. We have faced challenging times in the past and emerged stronger than before. I am absolutely certain that we will do the same again.

2013 was another year of positive change for us. As I step down as Board Chair I look forward to a year in which we apply our time, talents and treasure to ensure, with God's help, a healthy and sustainable future for our little church. Thanks be to God.

Respectfully submitted by
Garry [REDACTED]

WORSHIP COMMITTEE REPORT

The rhythm of life continued at Deer Lake as we celebrated 0 weddings, performed 7 funeral services and baptized 1 child. 5 Members were removed from the Historic Roll due to death, 1 was removed by transfer and 12 were added either by transfer or Profession of Faith.

Last years AGM was held on Sunday, February 24th, 2013.

There was an installation of the new Board on Sunday, March 17th, 2013.



We really need a Liturgical Arts person to run, coordinate, and assign tasks to others in the congregation. If you are artsy inclined, please speak to a member of the Worship committee. We need someone who enjoys decorating to take on this rewarding task. Liturgical Arts is the part of the Worship Committee that coordinates banners for the different "seasons" of the church year and decorating the sanctuary and narthex for Easter, Thanksgiving, Remembrance Day and Christmas.

Lynn McGrath is our Diaconal Student for the next few months. She is learning a lot from Rev. Tracy.

Easter is a special time in the Church. A special worship service was held on Shrove Tuesday (Ash Wednesday) after the Men's group's delicious pancake supper. There were palm crosses for Palm Sunday and on Maundy Thursday, a service was held in the evening.

South Burnaby United Church hosted the Good Friday service while Rev. Tracy preached. Easter Sunday was celebrated with music and communion.

Communion now has gluten-free bread at all stations, which makes it much easier.

Rev. Tracy is now very much part of Deer lake. She was accepted as minister in June and we were all very glad she was voted in. WELCOME TO DLUC REV. TRACY! A covenanting service for Rev. Tracy was held on November 17th at 3 p.m. Refreshments followed.

Thanksgiving was celebrated with the front of the church decorated with a display of fresh and artificial fruits and vegetables.

Poppies were given to the church for distribution (by donation) from the Royal Canadian Legion # 83 for our Remembrance service.

A Christmas decorating party couldn't be held this year, so we decorated on Sunday, December 1st after the church service and the children finished decorating the tree on Sunday, December 8th. It worked out very well but we hope to have a proper party next year.

This Christmas, the Sunday School put on a Christmas pageant on December 15th. Two services were held on Christmas Eve. The 4 p.m. service focused on children, although all ages were welcome. At 7 p.m. a service of candlelight, carols and communion was held.

Both Beth R [redacted] and Mike K [redacted] resigned from the committee this year. We were very sorry to see them leave. Beth looked after communion and now Janice is taking over the task.

We welcomed Charlotte L [redacted] and J.P S [redacted] (who also agreed to be Chairperson) to the committee.

In Memoriam:

***Gordon Harris, Herb Struve, Ken Hill, Bert Woodward, Shirley Corbet,
Tom Colbeck, and Ken Clark***

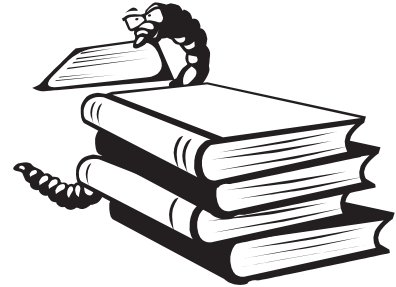
Respectfully submitted by the members of the Worship Committee:

J.P. S [redacted] (chair), Charlotte L [redacted], Shirley McG [redacted], Mary C [redacted], Colleen K [redacted],
Marie P [redacted] (secretary), Janice C [redacted] and the Rev. Tracy Fairfield.

Let us not
become weary
in doing good,
for at the proper time
we will reap a harvest
if we do not give up.
Galatians 6 vs. 9

LIBRARY REPORT

I am going to try and update our library to make it more usable. Many books (80 - 90%) have never been signed out. Some are from the early 1900's. Any books with dedications in them need to be looked at. If you know of some or find any that you think should remain in our library, please speak with me. Also, if there are any books that you would like to have, please take them. I will continue to put books in the fellowship hall on Sundays as often as possible. Please remove the library card from the



back of the book and put it in the envelope in the library as each book needs to be removed from the data base and the information on the card is needed to do this. This process is partly for insurance purposes. PLEASE DO NOT RETURN THE BOOKS.

If you have books to donate to the library, we will consider new donations with a print date after 1995.

Any monetary donations will go to new books. Please leave in the envelope provided in the library or see Ruth. If you have suggestions as to the type of books you think we should add to our library, please speak with Ruth or leave a note in the library.

When taking a regular book from the library PLEASE put your name, date with year on the card and put it in the holder on the return bookshelf, so it can be restocked.

I hope to have the library up and running by the fall of 2014. I will be away in February (Spain is calling).

Respectfully submitted by
Ruth S [REDACTED]

I can do
All Things
Through
Christ
Who
Strengthens Me
Phil 4:13

SUNDAY MORNING COFFEE REPORT



Making coffee on a Sunday morning is a great way to socialize with your church family. Serving coffee and tea after the service is a way of greeting people and getting to know their names. Thanks to all those who have taken time to help this past year. Even during the summer, the coffee and tea flowed! Even if you can't commit to making coffee because of age or looking after children, you could still help by baking or buying something from the grocery store. Those making coffee would really appreciate the donation.

The donations of money go to buying coffee, tea, juice, napkins, sugar, paper towels, dishwasher soap, etc., and the surplus goes to the YOUth Hub. Donations given to the YOUth Hub this year from coffee donations were the same as last year - \$1100. So you see, by staying for coffee, goodies and fellowship after the service, you are also helping others less fortunate.

Making coffee is easy and fun! Just come a half hour before the service starts to set everything up. There isn't any guess work, as all the instructions are posted on a cupboard in the kitchen. Please take time to think about adding your name to the sign-up sheet posted in the fellowship hall. Always make sure you have a partner as it is a two-person job.

There is a "How To" 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.

PLEASE SIGN UP FOR COFFEE!!

Respectfully submitted,
Shirley McG

AFTER-SERVICE COFFEE

THIS IS THE TIME WHEN NEWCOMERS CAN GET TO KNOW THE CONGREGATION



WOMEN'S BREAKFAST REPORT

Food, fellowship and fun are the words that best describe the Women's Breakfast that occur once a month. This ever changing group meets on the third Saturday of the month and is hosted in a variety of homes. Although there is no formal format, a short devotional is often read, a grace is offered and then the real conversation begins. As Dr. Seuss writes in one of his stories, "Oh the Noise! Noise! Noise! Noise!!" Many voices join in many conversations and all of the noise is happy. We visit, solve all of the problems of the world and support each other as only women can. Our spirituality is greatly enriched during and as a result of the simple act of breaking bread together.

If you have never attended a breakfast, I suggest that you come and try one. You will not be disappointed. A sign-up sheet is posted in the Fellowship Hall every month giving the name and address of the hostess. The hostess provides the location, coffee and tea and often a little bubbly! The food is brought by other volunteers and there is always lots to eat. It is important to know that there is no expectation that you will be required to host if you choose to attend.

The monthly breakfast celebrates by holding a special Women's Christmas breakfast in December. This provides an opportunity for many more women to come and celebrate the coming of Christmas with a meal and lots of singing. A very good time was had at the Juba home this past Christmas.

Food, fellowship and fun. What could be better?

Respectfully submitted,
Janice C [REDACTED]



MEN'S BREAKFAST GROUP REPORT

Continuing a 35+ year tradition – 48 times this year, from two to ten men met on Tuesday mornings at 6:45 a.m., to enjoy a simple breakfast of hot coffee, cereal, toast, peanut butter and jam while sharing fellowship and faith with one another. Each gathering starts and ends with a prayer and is filled with a balance of good humorous banter and meaningful discussion. Tony W [REDACTED] leads us in a theme or thought-provoking reading. The current regulars are Arnie B [REDACTED], Bob C [REDACTED], Garry F [REDACTED], Robert G [REDACTED], Gary H [REDACTED], Doug R [REDACTED], Andrew H [REDACTED], Rick M [REDACTED] and Don S [REDACTED]. The men's group requires help from all of the men at one time or another to take care of a variety of church "tasks".

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 group also helped the CE committee this year to co-sponsor 2 youth for the Evolve Conference by donating \$200.

The 2013 events included:

- Shrove Tuesday Pancake Supper: A meal of pancakes and sausage was served to 50 attendees from both Deer Lake and Cliff Ave United prior to a joint service led by Rev. Tracy Fairfield and Rev. Kimiko Karpoff.
- Men's Retreat: In May, a retreat was held at Tony and Peggy W [REDACTED]'s beachfront property on the Sunshine Coast. Twenty three men came up for the weekend. This was possibly the best weekend we have had to date with the addition of some youth and memorable experiences we shared.
- Men's Advent/Christmas Breakfast: We set up in the Fellowship hall for 23 men. Coffee, juice, ham and scrambled eggs were enjoyed by all. After breakfast we sang a few Christmas carols together.

Deer Lake men, young and old, are invited and encouraged to join us at any time. You are always welcome.

Respectfully submitted by
Arnie B [REDACTED]



PASTORAL CARE COMMITTEE REPORT

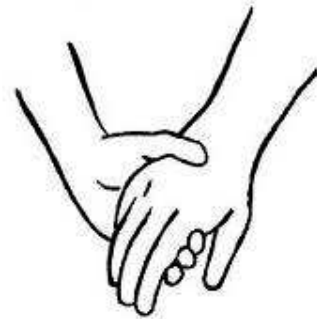
Marg Mallory resigned from the Pastoral Care Committee due to her health. We wish to thank her for the time she gave to the committee. Mary C [REDACTED] has joined our team now.

We have 14 dedicated Care Ringers. Each "ringer" has around four to six families to phone.

We welcomed Rev. Tracy as our permanent minister in June. We are very happy for her and her family.

During this past year, the congregation was 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 and Ash Wednesday service.
- AGM
- Lenten Study group
- Choir fundraiser in April.
- Palm Sunday / Maundy Thursday / Good Friday and Easter Sunday services.
- Welcome back barbeque in September.
- Covenanting service for Tracy.
- Go Go's sale
- British Columbia Boys Choir fundraiser
- Christmas Tree decorating
- Men's Advent Breakfast
- Women's Christmas Breakfast
- Church Mice
- Christmas Eve services



One of our own turned 100 years old this year. Who? – Kathleen Y [REDACTED], Jim Y [REDACTED]'s mother. Congratulations! Don and Dorothy W [REDACTED] celebrated their 65th wedding anniversary in July. Congratulations!

Many people were visited by Tracy and others in the congregation. Some were sick, others can't get out. We have a good pastoral care team at DLUC.

The Friendship Garden at the front of the church needs a couple of dedicated gardeners who don't have a garden of their own – to weed, dead head the old flowers and cut back all of the dead plants. Anyone willing to take on this responsibility should contact a person on the Pastoral Care Committee. Thanks to all those who helped keep the garden tidy this year.

In Memorium – We give thanks for the lives of Gordon H [REDACTED], Herb S [REDACTED], Ken H [REDACTED], Bert Woodward, Shirley Corbet, Tom Colbeck and Ken Clark, all of whom passed away in 2013. They are now at peace with our Saviour.

Respectfully submitted by Shirley McG [REDACTED]
on behalf of the Pastoral Care team,
Kellee M [REDACTED], Trish S [REDACTED], Mary C [REDACTED] and Rev. Tracy Fairfield.

OUTREACH COMMITTEE REPORT

Members of the Outreach Committee in 2013 were Paul A [REDACTED] (chairperson), Barbara D [REDACTED], Pat M [REDACTED], Marj R [REDACTED], Phyllis S [REDACTED], Claire S [REDACTED] and Linda W [REDACTED].

Deer Lake United Church continued to reach out to the community during the past year:



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, both through their donations of money and/or clothing and other needed items and their commitment to help prepare the lunches each month.

The YOUTH Hub

This youth centre, near Metrotown, assists at-risk youth, by providing them with food, counseling, health care information and the opportunity to complete high school. Nia and Paige, who work at the YOUTH Hub, came to Deer Lake to tell us about the community services they provide. Deer Lake continued to contribute funds to YOUTH Hub programs through after church coffee donations. On two occasions, Outreach also held a "Lunch-on-the-Run," the proceeds of which were donated to the YOUTH Hub.

The Outreach Committee is grateful to Shirley McG [REDACTED] for coordinating Sunday Coffee, as well as all those who signed up throughout the year to make coffee, tea and goodies. We also wish to express our gratitude to all who provided the delicious food we were able to offer at each Lunch-on-the-Run.

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. 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. The Silent Auction at the choir fundraiser in the spring raised \$623 for Dixon House. DLUC members also volunteered at Dixon House, helping to sort through all the clothing and other items donated by the community. Deer Lake United Church continues to function as a community drop off point for clothing and other donations for Dixon House.

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. The "Hope for Families" fund was used for two projects in 2013:



1) Burnaby Christmas Bureau

In December 2013 Deer Lake United Church worked with the Burnaby Christmas Bureau to provide Christmas hampers for three families with children. Our church was joyfully represented this year by Bruce Van L [REDACTED]; Brian McN [REDACTED], Marie P [REDACTED], Caitlin and Erica McN [REDACTED]; Michele C [REDACTED] and Mark J [REDACTED]. These volunteer "Hosts" were each assigned one of the sponsored families; contacted their family to determine their needs, and when the hampers were ready, delivered them to their respective families. We are grateful to all those who supported this endeavour, whether through their offering or by purchasing needed grocery items for the hampers.

2) Summer Camp

Many of the young people who attend summer camp through the Burnaby Camping Bureau 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 2013 Deer Lake United Church contributed over \$300 to the Burnaby Camping Bureau to help sponsor children to attend the camp.

Horn of Plenty

For a number of years we have had a Naked Tree at Christmastime, which was decorated with donated scarves, socks, etc., to help homeless people deal with the cold weather. This year we didn't wait for Christmastime. Around Thanksgiving we put up a Horn of Plenty in the Narthex. Several large bags of socks, underwear, scarves, hats and other gifts left in the Horn of Plenty were presented to the Progressive Housing Society to be distributed among the homeless people of Burnaby.

There were two main reasons for changing from the Christmas Naked Tree to the Thanksgiving Horn of Plenty. The Christmas season is already a busy time of giving. More importantly, however, these items were donated to help protect against the cold weather, but by the time they were received in January, the winter season was already well underway. By collecting such donations earlier in the fall, people in need were able to receive and make use of them at the beginning of the cold weather.

The Otesha Project

The Otesha Project is an organization that encourages Canadians to work towards a more equitable and sustainable world. In September, we welcomed the 15 young participants in an Otesha bike tour of Western Canada. They stayed in the Church Hall and were provided with a dinner of soup, salad and bread.

Gogos

This organization, part of the Stephen Lewis Foundation, aims to support African grandmothers as they strive to care for a whole generation of children orphaned due to the AIDS epidemic. Deer Lake has been extremely supportive of their campaign, giving Burnaby Gogos free space for events and promoting the group and the Grandmothers Campaign within the congregation. In 2013 the Gogos hosted two events at Deer Lake: "Beads 'n Bags" sale was held in May and in December a "Bags 'n Swags" fundraiser took place. In total, over \$6000 was raised for the Stephen Lewis Foundation. As well, at the December event, the Gogos, together with Deer Lake members, provided baked goods for a bake sale, the proceeds of which (about \$600) went to Deer Lake United Church.

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 2013.

Respectfully submitted by
Linda W [REDACTED] 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, a circle of support and a feeling of family by conveying our thoughts and prayers in times of joy and sorrow. On behalf of our Deer Lake family



7 "condolence" cards, 20 "thinking of you" and about 19 "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.

"At times our own light goes out and is rekindled by a spark from another person." (Albert Schweitzer)

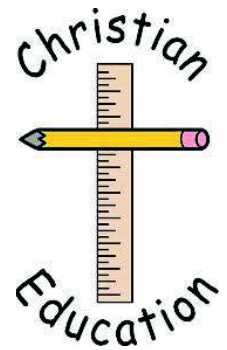
May we all know God as our rock, our shelter, our strength and our wing of comfort and support (Ps 94).

Blessings Always,
Trish S [REDACTED]



CHRISTIAN EDUCATION COMMITTEE REPORT

The Christian Education Committee continues to work together to meet the needs 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 and 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 40 children to church each week
- offer a wide variety of material in the library; many 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 2013
- offer intergenerational services throughout the year
- encourage the youth to serve coffee regularly
- host "Teacher Appreciation" night
- evaluate curriculum and class configuration as numbers and needs of children fluctuate from week to week
- 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, "Something About a Baby" involving the children of the church.
- supported children and youth (9) who enthusiastically attended retreats and conferences sponsored by Westminster Presbytery and B.C. Conference
- Held a Women's Retreat in the spring on Bowen Island at the Rivendell Retreat Centre. The theme was "What Does the Lord Require of Me?"

- Recreated a Youth Group that meets regularly outside of Sunday classes

We are most grateful to the Sunday school teachers who serve our children and youth week in and week out. They include: Janice C [REDACTED], Elizabeth C [REDACTED], Gloria F [REDACTED], Sharon H [REDACTED], Kellee M [REDACTED], Phyllis S [REDACTED], Kathy R [REDACTED], Claire S [REDACTED], Elizabeth W [REDACTED] and Peggy W [REDACTED]. We offer our sincere thanks to the Christian Education Committee members for sharing their time and talents through the planning, reflection and discussion required. We thank our minister, Rev. Tracy Fairfield and our student, Lynn McGrath for providing us with their guidance.

We thank God for the amazing children, young people and adults who continue to bring their questions and thoughts to the gatherings.

We sincerely thank Claire S [REDACTED] who has served on the CE Committee, for her faithfulness to this ministry and wish her continued success as she moves to work in other areas of the church's work.

We would welcome new members to join us in our search to continue to serve the educational needs of our congregation.

Respectfully submitted,

Christian Education Committee:

Tracy Fairfield, Gloria F [REDACTED], Sharon H [REDACTED], Kellee M [REDACTED], Kathy R [REDACTED], Phyllis S [REDACTED], Claire S [REDACTED], Elizabeth W [REDACTED]



MINISTRY AND PERSONNEL COMMITTEE REPORT

The M&P Committee is a little like a company's HR department. We provide consultation, support and supervision to help cultivate healthy working relationships and communication with and between our staff, the church's various committees and the congregation. Each member on the committee is a liaison for at least one of Deer Lake's employees. Our work includes communicating regularly with staff – in person, by phone and more often than not, via email/texting. We work with staff on job-related issues, and conduct an annual review with each to discuss goals, job satisfaction and to look for ideas to improve how we do things at Deer Lake. Interestingly, all committee members are appointed by the Board.

In 2013 our Committee was comprised of Ruth S█████, Greg N█████, Brian McN█████, Don S█████ (Chairperson) and Peggy W█████, our newest member. Peggy brings a fair degree of wit, wisdom and local knowledge and has been a great addition to our group. We meet every month or two, depending on need. In addition, the M&P chair or designate also attends Deer Lake Board meetings. We take the summertime off to rest and re-charge for the next church year.



This has been a great year - one that saw Rev. Tracy Fairfield called to Deer Lake as our new permanent minister. Tracy first came to us in September 2012 for a 10-month term as a temporarily appointed minister. We are so very pleased that she was the successful candidate in our 2013 Search.

Apart from the addition of Tracy, there have been no other changes to the church's staffing this year.

On the music front, we are fortunate to have the tremendously talented duo of Donna P█████ as our organist and Rebecca T█████ as our Choir Director. Together with Tracy's input they ably provide the music that adds so much to our church.

Pam A█████ is our Church Secretary, working closely with Tracy on all point's administration. Her organization and communication skills are second to none as she prepares for weekly worship, creates PowerPoint presentations for the worship service, while handling the myriad of duties that keeps the church office running efficiently. It has been a real blessing watching Pam and Tracy form such a close-knit and effective team.

Cathy M█████ continues in the important role as Treasurer while handling the challenging task of liaising with the Automated Data Processing (ADP) payroll system. We are most fortunate.

Ellen J█████ capably fills the role of custodian, keeping our building clean. Mary C█████, Kathy R█████ and Dale A█████ round out our staff as wedding and funeral hostesses.

This year a few highlights include: a B.C. Conference M&P 101 Workshop conducted by Treena Duncan, attended by Peggy and Don. These workshops provide M&P

Committee members with valuable information regarding labour law and some human resource skills, as well as define the responsibilities and expectations of the M&P Committee. We also had an Employee Appreciation Dinner in May at Don and Shelley's place. The turn out was great, the food was tasty and plentiful and judging by the dB level, a good time was had by all.

This was also Greg Neumann's 5th and final year serving the congregation on the M&P Committee. We want to express our sincerest thanks to Greg for all his work over the last five years. I would also like to thank each of the other members for their commitment, humour and wisdom this year as we discerned, debated and worked through the issues we were tasked with.

Bring on 2014..!

Respectfully,

Don S [REDACTED] M& P Chair

**CARRY
ONE ANOTHER'S
BURDENS;
IN THIS WAY
YOU WILL FULFILL
THE LAW
OF CHRIST.
GALATIANS 6:2**

ENVELOPE SECRETARY'S REPORT

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

Gary and Sharon H [REDACTED], Bob and Karen C [REDACTED], Garry and Gloria F [REDACTED], Michelle C [REDACTED], Becky A [REDACTED], Shirley McG [REDACTED], Colleen K [REDACTED], Laurie and Shirley S [REDACTED], Charlotte L [REDACTED] and Mary C [REDACTED].

A total of ninety-seven (97) envelopes were issued in January 2013. Five (5) new sets were issued during the year and seven (7) sets became inactive (issued but not used).

Therefore, the number of congregation members or families with an envelope number total one hundred and two (102). Of these 85 were active and twenty-one of those are currently using PAR (pre-authorized remittance), which allows members to give consistently and is a steady income for the church.

The following is a breakdown of their giving in 2013, including total donations and those designated Local (day-to-day operations) that Deer Lake has received from members with envelopes in 2013. This information is included to assist when you are thoughtfully discerning your contributions in 2014.

Total Donation Category	Total Number of Donors	Number of Donors to Local	Average Annual Local Donation
Up to \$250	20	20	\$95
\$251 - \$500	8	8	\$338
\$501 - \$1,000	15	15	\$529
\$1,001 - \$1,500	19	18	\$965
\$1,501 - \$2,000	4	4	\$1,562
\$2,001 - \$2,500	5	5	\$1,632
\$2,501 - \$3,000	7	7	\$2,066
\$3,001 - \$4,000	4	4	\$2,373
Over \$4,000	3	3	\$3,690

Anyone interested in joining the PAR (pre-authorized remittance) program or would like more information about it, please contact me.

Thank you to all members for contributions to the ongoing work of the church and also the Building and Outreach programs Deer Lake supports.

Respectfully submitted,
Kathy R [REDACTED]

STEWARDS COMMITTEE REPORT

Two major undertakings were overseen by the Stewards and completed in 2013. New windows were installed in the Fellowship Hall and the entire outside of our church building was painted. Both jobs were on time and came in on budget.

Other projects completed in 2013 were:

- New fridge was purchased and installed in the upstairs kitchen
- New microwave was purchased and installed in the library (the old microwave was placed in the downstairs kitchen for tenant use)
- New security locks were installed on our lower hall doors
- Regular maintenance has been kept up and is ongoing

In November, we lost our Sunday afternoon tenant which we hope will be replaced soon.



THANK YOU to the members of our committee (Janice, Joanne, Rick, Arnie and Laurie) for often going above and beyond to ensure that our premises are in tip-top shape. We recognize that some of our committee members spend countless hours here at the church – volunteering their time and expertise while sacrificing time with loved ones to keep costs down and things in good working order. You have not gone unnoticed and please know how much you are appreciated.

On behalf of the Stewards Committee we would also like to thank you, the congregation, for all the help provided in the caretaking of our church.

Respectfully submitted by
Steve McL [REDACTED] Chairperson
On behalf of the Stewards Committee



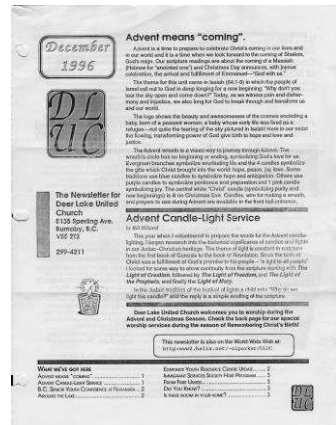
COMMUNICATIONS COMMITTEE REPORT

This year, rather than recapping the contents of the newsletter during 2013, I thought it would be fun to look back at the history of the committee and the newsletter it produces. At a minimum it will be enlightening, and some of you might even find it interesting.

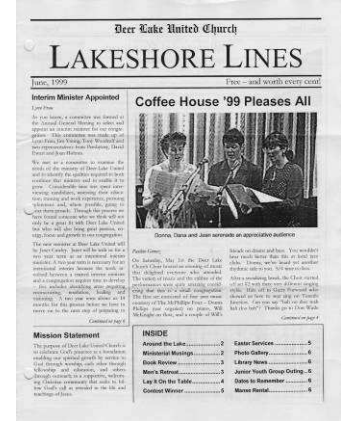
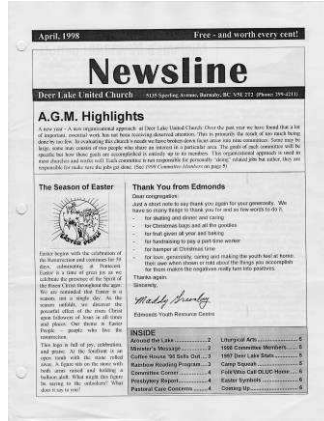
The Communications Committee was "born" in 1998. Pauline F [redacted], Jim Y [redacted] and I published our first newsletter in April of that year. Prior to that, the newsletter had been produced by the minister and church secretary.

The oldest copy I could find is from June, 1990. Back then it was called simply *Newsletter*. Then, on May 26, 1991, the congregation voted to rename the church from Central Burnaby United Church to Deer Lake United Church, effective June 15, 1991. Consequently, starting with the September 1991 issue, the name of the newsletter was changed to *Deer Lake News*. For two issues in 1992, it inexplicably changed back to plain old *Newsletter* before being reborn with a new look and a new name - *Newsline* - in October of that year.

From that point on, the newsletter was published five or six times a year, typically four pages per issue, until December 1996 when the name changed to *DLUC The Newsletter for Deer Lake United Church*. It remained that way for only four issues before reverting to *Newsline* in December 1997. As mentioned above, the next issue, April 1998, was the Communication Committee's first. We decided to publish four times a year but make each issue larger and more visually appealing.



The first step was to give *Newsline* a bold new look. It still wasn't what we wanted, though, so we held a contest to come up with a new name. The June 1999 issue introduced *Lakeshore Lines* with the same design that we use today. We also started to include more photographs. Up to this point, they were a rarity in the newsletter, due primarily to the state of the technology. With the advent of personal scanners and digital photography, we were able to more easily incorporate more pictures – and as we all know, a picture is worth a thousand words. This was a big step forward in making *Lakeshore Lines* visually appealing, but the quality of the pictures left something to be desired, given the state of photocopying at the time. Over time, though, print technology improved and so did the quality of the pictures in the newsletter.



The next step forward grew out of frustration and another advance in technology. The pictures we were using were colour, but we were printing *Lakeshore Lines* in black and white due to the high cost of colour printing. The printed newsletter was so disappointing when compared with what we saw on our computer screens. We were frustrated and felt the need to share the colourful *Lakeshore Lines* we were seeing with our readers. So, we blew the budget and had the December 2007 issue printed in colour. It was a stunner! We had to find a way to make the colour edition available on a regular basis, but the budget wouldn't allow it.



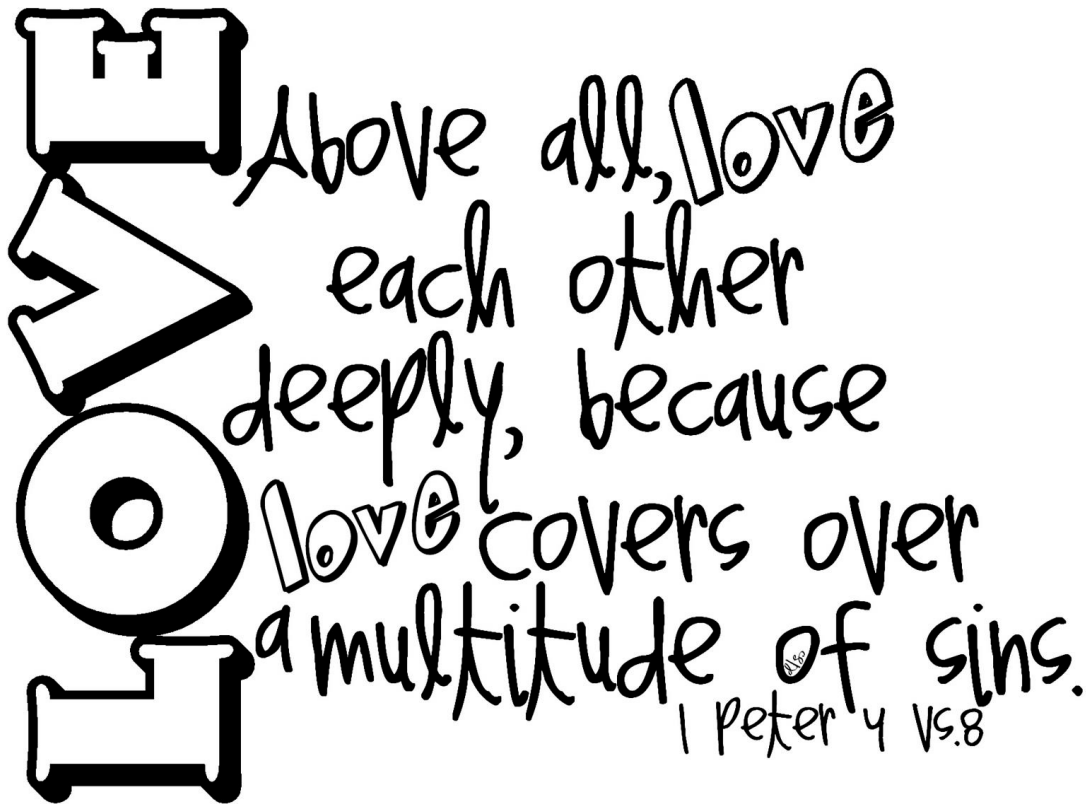
Ah, what a difference colour makes!

The solution was to post the newsletter to our newly implemented website and to introduce the digital version by email. This we did in March 2008. In June of that year, Mike K. very generously offered to print *Lakeshore Lines* in colour at Metro Printers at no cost, and we've been doing it ever since. Thank you, Mike! Our email version has proven to be popular, with 72 people now opting to receive it instead of the printed version. In 2008 we were printing 150 copies; we are now down to 80 printed copies per issue.

Although we don't pay for printing, we do pay to mail any newsletters that aren't picked up at church. With a deficit budget looming in 2014, we are hoping to drastically reduce or eliminate our postage expense by mailing printed copies to only those people who don't attend regularly and who don't have email. All others will receive the digital version. We would like to reduce printing further, but anyone who wants to pick up a printed copy will be able to do so as long as Mike's offer of free printing stands.

In 2004, Pauline left the Communications Committee to be replaced by Ellen J [REDACTED] and, for a brief time, Mikey Y [REDACTED]. Ellen stayed with us for two years. Ten years later (sixteen years since we started) Jim and I are still doing our best to keep you informed and entertained. Nobody else has come forward to join us on the Communications Committee, but we've had several regular contributors and a large number of occasional contributors. Jim and I write a few items, but we concentrate primarily on the layout and production of *Lakeshore Lines*. We rely on you, our readers, for the content. Without you we'd have nothing but a banner and a bunch of blank pages. Thank you for sixteen years of stimulating, informative, entertaining content. Please keep it coming. If you would like to get more involved in either writing or producing the newsletter, please talk to Jim or me. We'll be happy to answer your questions and discuss how you can help.

Respectfully submitted by
Garry F [REDACTED]



TRUSTEES

All property owned by a United Church Congregation is held and administered by the Trustees of the Congregation for the benefit of the Congregation as set out under the provisions of the Trusts of Model Deed of the United Church of Canada Manual. 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 S [REDACTED], Janice C [REDACTED], Steve McL [REDACTED] and Bob C [REDACTED] and they answer to the Board of DLUC.

During the past year, the Trustees met and addressed the following items:

◆ The DLUC investment portfolio was reviewed with our Investment Manager, Bob C [REDACTED] 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 with investment guidelines outlined in the United Church Board of Trustees Handbook. During 2013, the investment portfolio experienced an increase of 7.88%. This was considered by the Trustees as a favorable return considering unsettled market conditions. The Trustees agreed to invest more of the money in balanced funds which have a greater income component but still retain a high fixed income component. This was considered necessary as bond and GIC rates of return are currently between 1.86% - 2.25% and are likely to remain that way for some time. It is necessary to generate more income to pay the Minister's housing allowance which is \$2,255 per month (\$27,060 per year). The fund would maintain an asset mix of approximately 65% fixed income, 35% 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. In 2014, the replacement value of church and contents will remain at \$2,409,787 (same as 2013). The increase in premiums went up \$468.00 to \$4,875.00 for 2014. Of the premium increase, \$176.28 was due to the overall claims experience of all United Churches in Canada exceeding target. The balance \$291.72 premium increase was due to a substantial increase in earthquake insurance. 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 S [REDACTED] on behalf of the Trustees



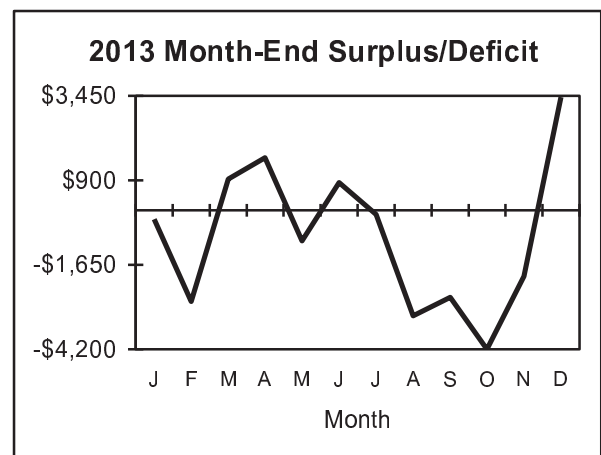
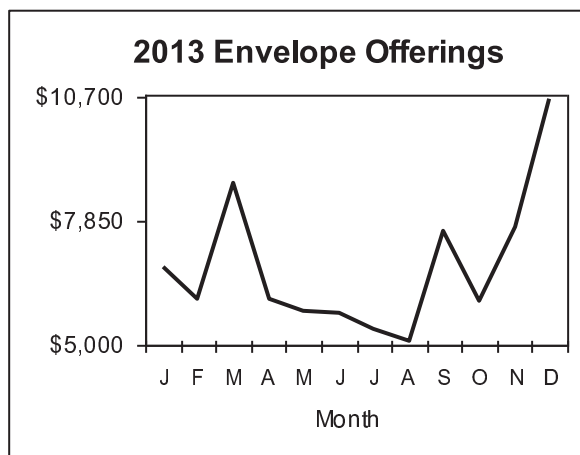
FINANCE COMMITTEE REPORT

Year 2013

At our AGM last February, the Board presented a factual budget, with realistic expectations for envelope donations based on prior years. This resulted in a proposed budget deficit of \$9,200 for the year 2013. In fact, our 2013 envelope offerings fell short of even that realistic expectation, and yet we ended the year with an operating surplus of \$3,400.

This was a result of three things: a huge effort by a number of congregation members in fundraising \$5,626 for local operations (\$3,500 over the amount budgeted); unexpected rental income of more than \$6,000; and under-budget spending in most areas, resulting in savings of about \$3,000.

Envelope offerings hit a low in August, as usual, with the typical huge bump in December. The two charts below illustrate the patterns throughout the year.



Received envelope donations now account for only 57% of our operating revenue. Building rentals make up over 31% of our operating revenue.

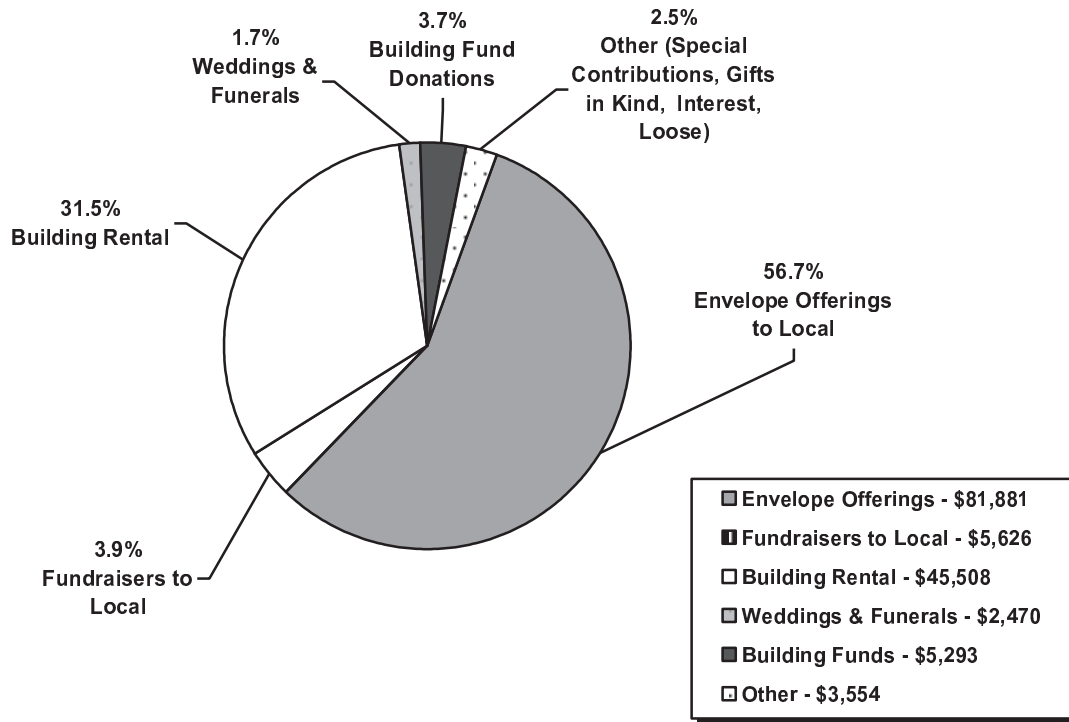
Although there was some budget uncertainty around the Call of our new minister, it had no major or unexpected impact on our finances. Gifts in Kind (purchased items donated to the church) were at an all-time high of \$1,591. A new computer for the church office was purchased, replacing a computer on its last legs after almost 8 years.

Our Building Fund grew by \$5,293 through donations and fundraising, and now stands at \$4,997. This is a healthy balance, given that the Building Fund was used to pay for new windows for the Fellowship Hall and the exterior painting of the church.

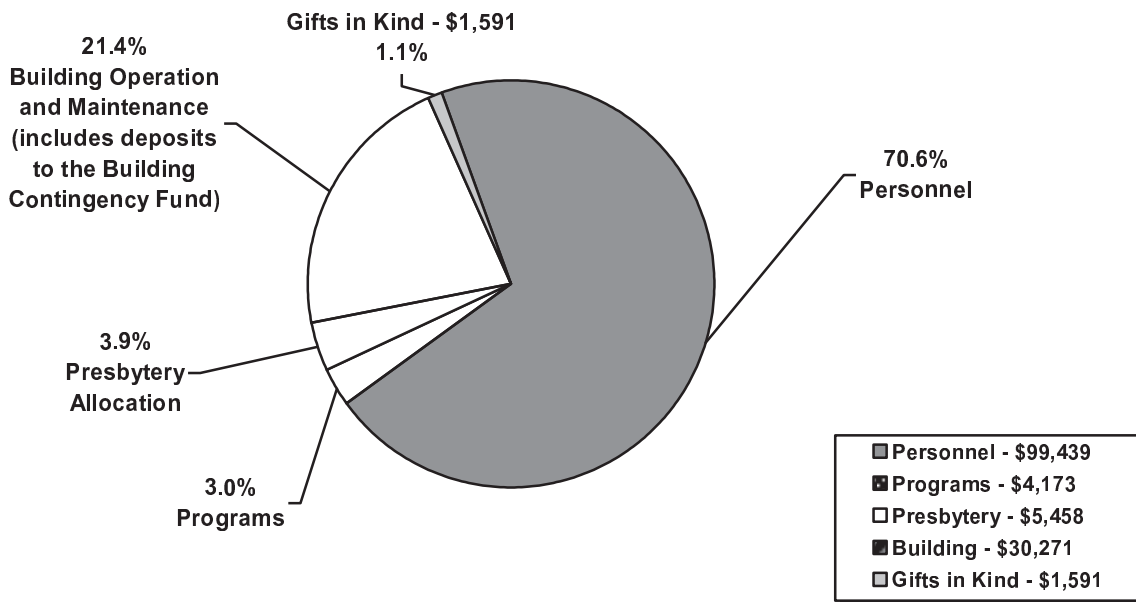
Support for our outreach projects through both donations and fundraising waned slightly in 2013, with the exception of Dixon House. All fundraisers are identified in the Notes to the Financial Statements in the Treasurer's Report. A sincere thank you to those who spearheaded these projects.

Our investment account returned 7.6%, covering the minister's housing allowance. Overall, in 2013 there was a net increase in church assets of \$3,112.

2013 Operating Revenue - \$144,332*

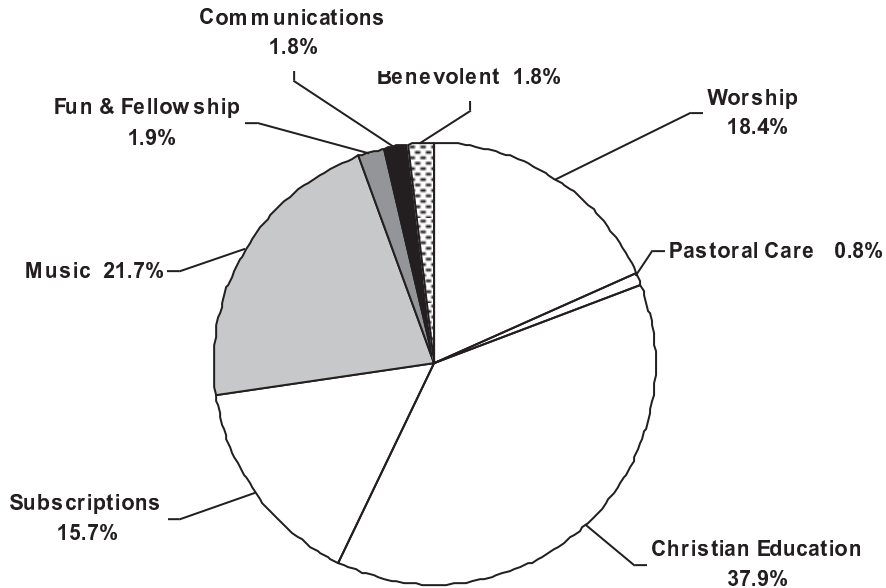


2013 Operating Expenses - \$140,932*



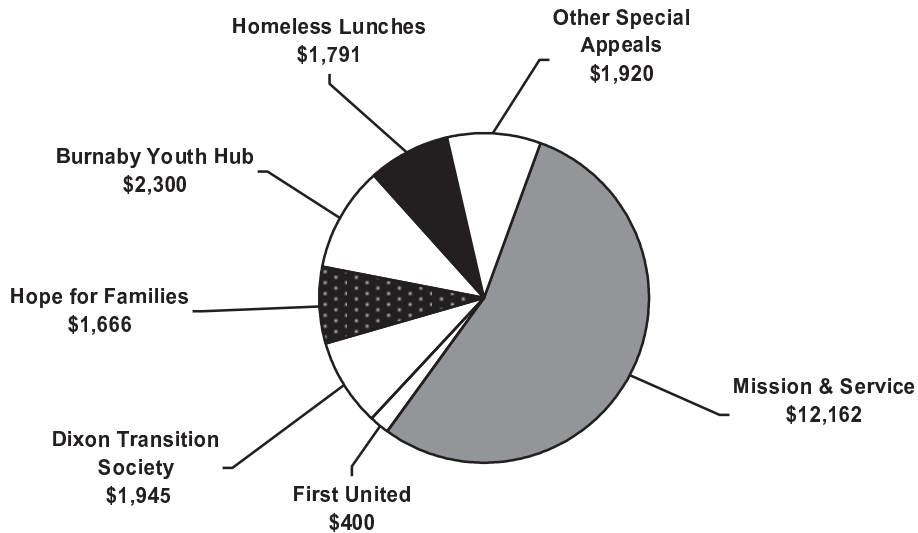
* The difference between operating revenues and operating expenses above is the operating surplus, \$3,400

Our 2013 Program Spending - \$4,173



Worship - \$768	Pastoral Care - \$32	Christian Education - \$1,580
Subscriptions - \$655	Music - \$906	Communications - \$76
Benevolent - \$77	Fun & Fellowship - \$79	

Beyond our Walls: Outreach Spending and Flow-through \$22,184



Year 2014

A deficit of \$15,145 is forecast for 2014.

Envelope offerings have been declining since 2011, leading to greater reliance on rental income. This is well known to our Board, and to congregation members who have commented at previous AGMs. In October, the Stewards Committee proposed the creation of a Rental Contingency Fund, to provide a cushion were we to lose a major tenant. A portion of our rental income was to be set aside each month. Unfortunately, time was against us - as of December 31st we have lost a major tenant. Mountaintop Unity Church has not renewed their lease, representing a loss of close to \$7,900 in revenue to DLUC. The 2013 surplus of \$3,400 has been deposited to the Rental Contingency Fund, and that money will be accessed in 2014 to supplement our revenue. Even with this supplement, the projected deficit, at \$15,145, is significant.

Expenses, most of which are outside our control, continue to rise. Over 70% of our planned expenditure in 2014 relates to staffing. The United Church of Canada has mandated a salary increase of 1.5%, which has been applied to most staff. Pension and benefits costs have risen, as have ministerial allowances and honoraria. Pulpit supply honoraria for ordained ministers must rise by 36%. Payroll taxes have increased. There are few if any opportunities for savings in this area outside of cuts to staffing levels.

Committees continue to function with minimal funds. We send more money to Westminster Presbytery than we spend on our own programs. Meanwhile, the cost of day-to-day operations, heat, light, internet, insurance, etc. continues to increase.

The only new expense proposed for 2014 is \$1,450 to set up and maintain a new website for DLUC, as an attractive and functional website is a necessity in this day and age. There is still a need for Building Contingency Funds, as our parking lot will eventually need expensive repair. Both these items will be reviewed at our AGM in February.

Cost cutting is not a solution to a deficit of \$15,145. We must focus on increasing revenue. The Board will soon be evaluating fundraising opportunities. Laurie Smith continues to meet with potential renters in the hope of securing a stable, long-term tenant. Our new Stewardship Committee will address the ongoing sustainability of DLUC at the AGM and throughout the year. But with constant pressure on expenses, DLUC cannot survive over the long term without more donations from members. Our outreach projects cannot be sustained if the church itself is floundering financially.

Each congregation member must carefully consider his or her level of donation in 2014. How can you personally contribute to the sustainability of DLUC, so it in turn can continue to sustain you? We must all answer with generous hearts.

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

Respectfully submitted by Cathy M [REDACTED]

On behalf of the Finance Committee

(Mary C [REDACTED], Cathy M [REDACTED], Kathy R [REDACTED], Tony W [REDACTED])

**DEER LAKE UNITED CHURCH
ANNUAL GENERAL MEETING
February 24, 2013**

Call to Order: 11:00 am.
Attendance sheet was circulated.

Attendance: [REDACTED]

Nominations of the Chair and Secretary for the AGM

MOTION: Moved by G. F [REDACTED]; seconded by K. C [REDACTED] that J. C [REDACTED] chair the 2013 Annual General Meeting.

CARRIED.

MOTION: Moved by J. J [REDACTED]; seconded by M. C [REDACTED] that R. A [REDACTED] record the minutes of the 2013 Annual General Meeting. **CARRIED.**

MOTION: Moved by J. J [REDACTED]; seconded by P. S [REDACTED] that all those present are allowed voting privileges. **CARRIED.**

Approval of **MOTION:** Moved by K. S [REDACTED]; seconded by L. S [REDACTED] that the Agenda be amended to

Agenda: read 'Approval of Agenda for 2013 AGM' and 'Approval of Minutes of 2012 AGM'.

CARRIED.

Approval of **MOTION:** Moved by G. F [REDACTED]; seconded by B. D [REDACTED] that the minutes from the

Minutes: 2012 Annual General Meeting be accepted.

CARRIED.

Committee Reports: Attention was drawn to the various Committee reports as printed in the 2012 Annual Report.

Choir – pg. 8: Note made that the Youth Group were responsible for raising the funds at the 'Art and Soul' event and making a \$1,900 donation to First United Church.

Pastoral Care – pg. 12: Thanks offered to all those that helped create and maintain the beautiful garden in front of the Church.

MOTION: Moved by K. D [REDACTED]; seconded by B. C [REDACTED] to accept all of the Committee reports as presented in the DLUC 2012 Annual Report. **CARRIED.**

2012 Finance Report – C. M [REDACTED] (Treasurer)

- Printed copies of the 2012 Finance Report were distributed in the 2012 Annual Report
- C. M [REDACTED] highlighted sections from the report and drew attention to the fact that although we did not achieve the goal set for offerings this year, we ended with a surplus due to steady tenants, committees spending below their budgets and taxes being less than planned.
- DLUC has shifted to the mandated automatic payroll system and C. Milne is completing this work on a contract basis.

MOTION: Moved by C. M [REDACTED]; seconded by L. S [REDACTED] that the 2012 financial statements be accepted. **CARRIED.**

2013 Proposed Budget – C. Milne (Treasurer)

- C. [REDACTED] explained that the 2013 proposed budget is showing a projected deficit of \$9,200 for a number of reasons including: loss of a major tenant (Kumon); UCC mandated increases for minister’s salary and for minister and secretary pension contributions; costs of the UCC mandated automated payroll system; and other rising costs.
- C. M [REDACTED] highlighted sections from the report and drew attention to the fact that although we did not achieve the goal set for offerings this year, we ended with a surplus due to steady tenants, committees spending below their budgets and saving on minister's salary and benefits for 3 weeks.
- Plea was made that people consider increasing their envelope donations where possible.
 - Open discussion about the sustainability of DLUC.
 - Other Burnaby churches are folding and although we are able to move ahead on our own at this time, we will require additional revenue to sustain ourselves into the future. If we are unable to increase our givings/revenues, we will be looking at amalgamation in the future.
- Note made that there may be unknown expenses incurred in retaining a new minister in the coming year.
- New fundraising ideas are needed to help bring in extra funds.
 - A garage sale is planned for Spring 2013
 - Choir fundraiser is being planned. Discussion about where/how revenue can be allotted. Explanation was given that the choir can decide where the funds will go. Usually a split arrangement is made with part of the funds staying with DLUC and part going to an outside group or agency, which can be stated on the tickets and advertising.

MOTION: Moved by C. M [REDACTED]; seconded by G. H [REDACTED] that the proposed budget for 2013 be accepted. **CARRIED.**

Approval of 2012 Committee Members:

J. C [REDACTED] read the list of Committee members as follows:

BOARD:

Garry F [REDACTED] (Chair), Gary H [REDACTED] (Vice Chair), Rev. Tracy Fairfield (Minister), Cathy M [REDACTED] (Treasurer/Finance), Janice [REDACTED] (Past Chair), Becky A [REDACTED] (Secretary), Kathy R [REDACTED] (Envelope Secretary), plus the Chair of each of the following Committees:

CHRISTIAN EDUCATION:

Gloria F [REDACTED], Sharon H [REDACTED], Kathy R [REDACTED], Phyllis S [REDACTED], Claire S [REDACTED], Elizabeth Waddington

COMMUNICATIONS: Garry F [REDACTED] (Chair), Jim Y [REDACTED]

FINANCE: Cathy M [REDACTED] (Chair), Kathy R [REDACTED], Tony W [REDACTED]

MINISTRY & PERSONNEL (Board appointed):

Don S [REDACTED] (Chair), Greg N [REDACTED] (Past Chair), Peggy W [REDACTED] (new member), Ruth S [REDACTED], Brian McN [REDACTED]

OUTREACH:

Barb D [REDACTED] (Chair), Linda W [REDACTED], Paul A [REDACTED], Marj R [REDACTED], Phyllis S [REDACTED], Claire S [REDACTED], Pat M [REDACTED]

PASTORAL CARE:

Shirley McG [REDACTED] (Chair), Marg M [REDACTED], Kellee M [REDACTED], Trish S [REDACTED] (Sunshine Committee), Mary C [REDACTED]

STEWARDS:

Steve McL [REDACTED] (Chair), Laurie S [REDACTED], Joanne A [REDACTED], Janice C [REDACTED], Arnie B [REDACTED], Rick M [REDACTED] (new member)

TRUSTEES:

Laurie S [REDACTED] (Chair), Janice C [REDACTED], Bob C [REDACTED], Steve McL [REDACTED]

WORSHIP:

Mary C [REDACTED], Colleen K [REDACTED], Charlotte L [REDACTED], Shirley McG [REDACTED], Beth R [REDACTED], J. P. S [REDACTED], Marie P [REDACTED], Janice C [REDACTED]

LIBRARY, PHOTOGRAPHS AND RECORDS: Ruth S [REDACTED]

NARAMATA REPRESENTATIVE: Jean MacL [REDACTED]/Don W [REDACTED]

PRESBYTERY REPRESENTATIVES: Jean J [REDACTED], Marie P [REDACTED]

PROPOSED JOINT SEARCH COMMITTEE:

Barb D [REDACTED], Trish S [REDACTED], Tony W [REDACTED], Elizabeth C [REDACTED], Don S [REDACTED], Janice C [REDACTED]
Rev. Leenane Shiels (Appointed Presbytery Rep. Ministry & Personnel), and Roger N [REDACTED] (Appointed Presbytery Rep. Lay Person)

- Clarification made the Envelope Secretary is a member of the Finance Committee but not of the Executive.

MOTION: Moved by J. J [REDACTED]; seconded by E. C [REDACTED] that the proposed committee membership list be accepted. **CARRIED.**

- Charlotte La [REDACTED], J.P. S [REDACTED] and Janice Ca [REDACTED] were welcomed to the Worship Committee

Group Work:

Each table formed a group and took about 15 minutes to generate ideas on 'Sustainability and Fundraising Thoughts' at DLUC. Notes were taken and passed to the Chair.

Recognition of Time and Talents:

J. C [REDACTED] thanked everyone for their help and support over the past 4 years in her role as Chair. Special thanks were extended to C. M [REDACTED] for her extraordinary work as Treasurer, the Sunday School teachers, choir members, committee members and all the congregation.

Closing Prayer:

Rev. Tracey Fairfield closed the 2013 Annual General Meeting with a prayer.

Adjournment: MOTION: Moved by G. F [REDACTED] seconded by B. C [REDACTED] that the meeting be adjourned at 12:15 pm. **CARRIED.**

Janice C [REDACTED] (Chair)

Rebecca A [REDACTED] (Secretary)

2013 Treasurer's Report

I have prepared for Deer Lake United Church the Balance Sheet as at December 31, 2013, 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 2013. The proposed budget for 2014 is presented.

Respectfully submitted by Cathy M [REDACTED] on behalf of
the Finance Committee (Mary C [REDACTED], Kathy R [REDACTED], Tony W [REDACTED]).

DEER LAKE UNITED CHURCH
Balance Sheet
as of December 31, 2013

CURRENT ASSETS

Petty Cash	29	
Operating Account – Vancity	21,584	
Building Contingency Fund – Vancity	4,997	
Rental Contingency Fund – Vancity	3,400	
Share Account – Vancity	5	
Total Cash		30,016
Miscellaneous Accounts Receivable (Note 1)	63	
GST/HST Receivable	673	
Receivable from Investment Account (Note 2)	<u>16,305</u>	
Total Receivables		17,041
Total Prepaid Expenses (Note 3)		<u>1,897</u>
TOTAL CURRENT ASSETS		<u>48,954</u>

INVESTMENTS

Willick Fund – Vancity Term Deposit (Note 4)	1,200	
Scotia McLeod Investments (Note 5)	<u>399,260</u>	
GROSS INVESTMENTS		400,460
Less Amount Owing to Church Operations		<u>-16,305</u>
NET INVESTMENTS		<u>384,155</u>

FIXED ASSETS

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

TOTAL ASSETS

\$1,165,727

CURRENT LIABILITIES

Mission & Service Fund (Note 6)	2,290
First United Church (Note 7)	40
Youth Hub (Note 8)	295
Outreach to Burnaby's Homeless (Lunches) (Note 9)	504
Hope for Families (formerly Christmas Families) (Note 10)	-438
Dixon Transition Society (Note 11)	13

The accompanying notes are an integral part of these statements

DEER LAKE UNITED CHURCH
Balance Sheet
as of December 31, 2013

CURRENT LIABILITIES (Continued)

Men's Group (Note 12)	529
DLUC Women/Women's Retreat (Note 13)	560
Youth Group (Note 14)	471
Bible Studies (Note 15)	-15
Garden Fund (Note 16)	308
Cultus Lake Campout Fund	306
Memorial Fund (Note 17)	3,661
Memorial Donation for Children and Youth	323
Kitchen Upgrade	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	274
Allocation for Audit	205
Prepaid Income	1,040
Deposits (Note 18)	1,120
TOTAL CURRENT LIABILITIES	<u>15,795</u>

LONG-TERM LIABILITIES

Willick Fund Payable	1,200
Building Contingency Fund (Note 19)	4,997
Rental Contingency Fund (Note 20)	3,400
TOTAL LONG-TERM LIABILITIES	<u>9,597</u>

EQUITY

EARNINGS

Retained Earnings	1,137,222
Current Earnings	3,112
TOTAL EARNINGS	<u>1,140,334</u>

TOTAL LIABILITIES AND EQUITY	<u><u>\$1,165,727</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, 2013

REVENUE

Local Operations

Envelopes – Local	81,606	
Envelopes – Initial & Observer	275	
Loose & Sunday School	1,848	
Building Contingency Fund	5,293	
Special Contributions	77	
Congregational Fundraisers (Note 21)	5,626	
Interest on Operating Account	38	
TOTAL LOCAL OPERATIONS	94,763	94,763

Rental Income

AA Donation – Tuesday group	1,200	
AA Donation – Thursday group	710	
Dance Imagination	2,650	
Deer Lake Preschool	11,357	
Yugoslavian 7th Day Adventist Church	10,920	
Mountaintop Unity Church	7,861	
Foxy Kickboxing	4,100	
BC Boys Choir	2,160	
Other Use of Building Income	4,550	
TOTAL RENTAL INCOME	45,508	45,508

Other Income

Funerals	2,470	
Gifts in Kind	1,591	
TOTAL OTHER INCOME	4,061	4,061

TOTAL OPERATING REVENUE **\$144,332**

The accompanying notes are an integral part of these statements

DEER LAKE UNITED CHURCH
Income Statement
for the year ended December 31, 2013

EXPENSES

Personnel

Minister Salary	40,083	
Minister Travel Allowance	202	
Minister Lifelong Learning	1,457	
Minister Weddings and Funerals	800	
Minister Benefits	12,455	
Pulpit Supply	<u>1,071</u>	
Minister Total		56,069
Secretary Salary	13,431	
Secretary Benefits	<u>2,713</u>	
Secretary Total		16,145
Organist Salary	8,834	
Organist Benefits	420	
Organist Weddings and Funerals	600	
Organist Professional Development	150	
Relief Organist	<u>510</u>	
Organist Total		10,514
Choir Director Salary	4,186	
Choir Director Holiday Pay	165	
Choir Director Benefits	160	
Choir Director Weddings and Funerals	60	
Relief Choir Director	<u>600</u>	
Choir Director Total		5,171
Caretaker		9,566
Wedding and Funeral Coordinator		300
Payroll Administrator		985
WorkSafe BC Premium		278
UCC Payroll Service Fees		333
M&P Committee Expenses		<u>80</u>
TOTAL PERSONNEL		99,439

Church Operating Costs

Bank Charges	166	
Waste Disposal	756	
Insurance	4,857	
Utilities	6,926	
Property Tax	77	
Office	3,493	
Repairs and Maintenance	4,448	
Telephone	1,371	
Internet	1,131	
Building Contingency Funds Set Aside	5,293	
Other Costs (Note 22)	<u>1,752</u>	
TOTAL CHURCH OPERATING COSTS		\$30,271

The accompanying notes are an integral part of these statements

DEER LAKE UNITED CHURCH
Income Statement
for the year ended December 31, 2013

Program Costs		
Worship	768	
Lay Education	226	
Sunday School	1,054	
Youth Enrichment	300	
Social Events	79	
Subscriptions	655	
Music	579	
Keyboard Maintenance	327	
Benevolent Fund	77	
Pastoral Care	32	
Communications	76	
TOTAL PROGRAM COSTS	4,173	4,173
TOTAL GIFTS IN KIND		1,591
TOTAL PRESBYTERY ALLOCATION		5,458
 TOTAL OPERATING EXPENSE		 <u>\$140,932</u>
 NET SURPLUS FROM OPERATIONS		 <u><u>\$3,400</u></u>
 Non-Operating Gains and Losses		
Increase in Investments – Scotia McLeod Portfolio	30,154	
Other investment income – Willick, VanCity	18	
TOTAL CHANGE IN INVESTMENTS	30,172	30,172
MINISTER'S HOUSING ALLOWANCE		-27,060
OPERATIONAL SURPLUS TRANSFERRED		-3,400
 NET INCREASE IN CHURCH ASSETS		 <u><u>\$3,112</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, 2013

Cash Balance – Beginning of Year		39,341
Net Surplus from Operations		3,400
Other Cash Gains/Expenses		
Investment Income – Willick Fund, VanCity Shares		18
Operating surplus transferred to the Rental Contingency Fund		-3,400
Changes in Non-Cash Accounts		
Increase in Total Receivables	-73	
Increase in Total Prepaid Expenses	-531	
Increase in Mission & Service Fund	203	
Decrease in First United Church	-25	
Decrease in Youth Hub	-2	
Decrease in Outreach to Burnaby's Homeless (Lunches)	-860	
Decrease in Hope for Families (formerly Christmas Families)	-800	
Increase in Dixon Transition Society	3	
Decrease in Men's Group	-72	
Increase in DLUC Women/Women's Retreats	410	
Increase in Youth Group	21	
Decrease in Bible Studies	-97	
Decrease in Garden Fund	-24	
Increase in Memorial Fund	1,620	
Increase in Worksafe BC Payable	23	
Increase in Prepaid Income	875	
Decrease in Deposits	-645	
Decrease in Building Contingency Fund	-12,769	
Increase in Rental Contingency Fund	3,400	
		-9,344
Cash Balance – End of Year		30,016

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH
Notes to Financial Statements – December 31, 2013

1 Miscellaneous Accounts Receivable

Tenant's use of photocopier 63

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

Minister's Lifelong Learning	57
Worship – 2013 bulletins	254
Lay Education – Upper Room subscription	104
Church Insurance	1,483
	<u>\$1,897</u>

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

5 Scotia McLeod Investments

	2013	2012
Opening Book Balance	\$396,166	\$398,141
Withdrawn – Minister's Housing Allowance	-27,060	-25,052
Ending Book Balance	369,106	373,090
Market Value at Year-End	399,260	396,166
Gain (Loss) on Investments	\$30,154	\$23,076
	7.61%	5.80%

	Market Value at Dec 31	
Security Description	2013	2012
Manulife Annual Interest GIC Due 24/12/2013 2.55%	0	25,000
Pacific and Western Bank of Canada Annual Interest GIC Due 18/04/2013 1.96%	0	15,000
TD Mortgage Corp Semi-annual Interest GIC Due 23/12/2014 2.25%	55,000	55,000
Equitable Trust Annual Interest GIC Due 01/05/2014 1.86%	15,000	0
Mackenzie Corporate Bond Fund	42,113	0

DEER LAKE UNITED CHURCH
Notes to Financial Statements – December 31, 2013

<u>Security Description</u>	Market Value at Dec 31	
	2013	2012
Bank of Nova Scotia 5% Non-Cum 5Yr Reset Preferred	25,360	25,010
Dynamic Strategic Yield Fund	42,029	39,942
Toronto Dominion Bank	20,022	16,750
Fidelity Monthly Income Funds	65,431	61,708
Lifepoints Balanced Portfolio	55,042	53,491
Mackenzie Sentinel Corporate Bond Fund	0	42,068
Mackenzie Sentinel Strategic Income Fund	39,852	38,931
Scotia Money Market Fund	0	8,606
Signature Diversified Yield Fund	12,723	12,455
Total Value of Securities	372,572	393,961
Cash	26,688	2,205
Total Value of Securities Including Cash*	399,260	396,166

*This represents the value at December 31, 2013 IF SOLD and not the yield to maturity.

6 Mission & Service Fund

	2013	2012
Opening Balance	\$2,086	\$2,414
Envelope Offerings	12,346	13,384
Sale of United Church Calendars	20	23
Total Raised	12,366	13,407
Paid to Mission & Service Fund	-12,162	-13,735
Ending Balance	\$2,290	\$2,086

7 First United Church

Opening Balance	\$65
Envelope Offerings	375
Paid to First United	-400
Ending Balance	\$40

DEER LAKE UNITED CHURCH
Notes to Financial Statements – December 31, 2013

8 Youth Hub

	2013	2012
Opening Balance	\$297	\$463
Envelope Offerings	410	820
Sunday morning coffee donations	1,212	1,160
Lunch on the Run x 2	676	490
Total Raised	2,298	2,470
Paid to Lower Mainland Purpose Society*	-2,300	-2,600
Ending Balance	<u>\$295</u>	<u>\$334</u>

*Charitable organization which operates the Burnaby Youth Hub

9 Outreach to Burnaby's Homeless (Lunches)

Opening Balance	\$1,364
Envelope Offerings	931
Sandwich-making supplies purchased	-1,791
Ending Balance	<u>\$504</u>

10 Hope for Families (formerly Christmas Families)

Opening Balance	\$363
Envelope Offerings	865
Paid to Edmonds Community School Camping Program	-300
Expenses – 2012 Families	-73
Expenses – 2013 Families	-1,293
Ending Balance	<u>-\$438</u>

11 Dixon Transition Society

Opening Balance	\$10
Envelope Offerings	1,325
Choir Fundraiser – 50% of Silent Auction proceeds	623
Paid to Dixon Transition Society	-1,945
Ending Balance	<u>\$13</u>

12 Men's Group

Opening Balance	\$601
Contributions from the weekly Men's Breakfast	286
Tables and chairs for the Sunday School	-158
Support to Youth attending retreats	-200
Ending Balance	<u>\$529</u>

DEER LAKE UNITED CHURCH
Notes to Financial Statements – December 31, 2013

13 DLUC Women/Women's Retreats

Opening Balance	\$150
Contributions from retreat participants	510
Donation in memory of Tom and Mary Colbeck	250
Rivendell Retreat Centre – 2013 retreat	-150
Rivendell Retreat Centre – deposit for 2015 retreat	-200
Ending Balance	<u><u>\$560</u></u>

14 Youth Group

Opening Balance	\$450
Envelope Offerings	\$163
Contribution from Men's Group towards Youth retreats	\$200
Youth Retreat registration fees (1/3 subsidy)	-\$321
Supplies purchased	-\$21
Ending Balance	<u><u>\$471</u></u>

15 Bible Studies

Opening Balance	\$82
Texts for Advent bible study	-97
Ending Balance	<u><u>-\$15</u></u>

16 Garden Fund

Opening Balance	\$332
Supplies purchased	-24
Ending Balance	<u><u>\$308</u></u>

17 Memorial Fund

Opening Balance	\$2,041
Donations in memory of Gordon Harris, Herb Struve, Bert Woodward, and Ken Clark	1,620
Ending Balance	<u><u>\$3,661</u></u>

18 Deposits

Opening Balance	\$1,765
Mountaintop Unity Church	-645
Ending Balance	<u><u>\$1,120</u></u>

DEER LAKE UNITED CHURCH
Notes to Financial Statements – December 31, 2013

19 Building Contingency Fund

Opening Balance	\$17,767
Envelope Offerings	4,563
Line Dancing – Georgie Cole	555
Applesauce sales – Kathryn Small	175
Window replacement in Fellowship Hall	-8,325
Exterior painting of church	-9,738
Ending Balance	<u><u>\$4,997</u></u>

20 Rental Contingency Fund

Opening Balance	\$0
2013 operating surplus transferred in	3,400
Ending Balance	<u><u>\$3,400</u></u>

21 Congregational Fundraisers to Local

Donations from Board-sponsored AGM Lunch	\$80
Choir Fundraiser – ticket sales	1,790
Choir Fundraiser – 50% of Silent Auction proceeds	623
Garage Sale	1,393
BC Boys Choir concert – net proceeds	1,236
Bake Sale/Applesauce etc – DLUC/Gogos/Kathryn Small	504
	<u><u>\$5,626</u></u>

22 Other Costs

2012 Christmas Day advertising	\$60
Joint Search Committee expenses	84
Minister moving expenses	1,000
Office computer and router	608
	<u><u>\$1,752</u></u>

23 Other Donations – Beyond Our Walls

Alberta Flood Relief	\$105
Typhoon Haiyan Relief – receipted by DLUC	\$920
Typhoon Haiyan Relief – receipted by UCC	\$500
Westminster Presbytery Student Bursary Fund	\$395

DEER LAKE UNITED CHURCH
Comparison of Budget to Actual – 2013

	2013 Proposed	2013 Actual	Difference
REVENUE			
Envelope Offerings	82,150	81,881	-269
Special Contributions	50	77	27
Congregational Fundraisers	2120	5,626	3,506
Loose Offerings	1,575	1,848	273
Rental Income	39,500	45,508	6,008
Weddings and Funerals	2,350	2,470	120
Interest	42	38	-4
Building Contingency Fund	6,000	5,293	-707
Gifts in Kind	0	1,591	1,591
Total Operating Revenue	<u>133,787</u>	<u>144,332</u>	<u>10,545</u>

MINISTRY & PERSONNEL

Minister

Salary	40,562	40,083	-479
Travel	700	202	-498
Lifelong Learning	1,369	1,457	88
Weddings and Funerals	800	800	0
Benefits	13,850	12,455	-1,395
Pulpit Supply	952	1,071	119
	<u>58,233</u>	<u>56,069</u>	<u>-2,164</u>

Secretary

Salary	13,391	13,431	40
Benefits	2,868	2,713	-155
Job Skills Training	150	0	-150
	<u>16,409</u>	<u>16,145</u>	<u>-264</u>

Organist

Salary	8,654	8,834	180
Benefits	483	420	-63
Professional Development	150	150	0
Weddings and Funerals	600	600	0
Relief Fees	690	510	-180
	<u>10,577</u>	<u>10,514</u>	<u>-63</u>

Caretaker

	9,566	9,566	0
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Choir Director

Salary	4,854	4,246	-608
Holiday Pay	194	165	-29
Benefits	209	160	-49
Relief Fees	0	600	600
	<u>5,257</u>	<u>5,171</u>	<u>-86</u>

DEER LAKE UNITED CHURCH
Comparison of Budget to Actual – 2013

	<u>2013 Proposed</u>	<u>2013 Actual</u>	<u>Difference</u>
Wedding and Funeral Coordinator	240	300	60
Payroll Administrator	1,200	985	-215
UCC Payroll Service Fees	300	333	33
WorkSafeBC Premium	285	278	-7
M&P Committee Expenses	300	80	-220
Total Ministry & Personnel	<u>102,367</u>	<u>99,439</u>	<u>-2,928</u>
 WORSHIP			
Worship Supplies	1,250	768	-482
Liturgical Arts	300	0	-300
	<u>1,550</u>	<u>768</u>	<u>-782</u>
 MUSIC			
Music for Worship	565	579	14
Keyboard Maintenance	350	327	-23
	<u>915</u>	<u>905</u>	<u>-10</u>
 CHRISTIAN EDUCATION			
Lay Education	500	226	-274
Sunday School	1,000	1,054	54
Youth Enrichment	300	300	0
	<u>1,800</u>	<u>1,580</u>	<u>-220</u>
 LIBRARY			
Books and Supplies	50	0	-50
Subscriptions	720	655	-65
	<u>770</u>	<u>655</u>	<u>-115</u>
 COMMUNICATIONS			
	100	76	-24
 PASTORAL CARE			
	300	32	-268
 OUTREACH			
	225	0	-225
 MINISTERIAL			
Benevolent Fund	200	77	-123

DEER LAKE UNITED CHURCH
Comparison of Budget to Actual - 2013

	<u>2013 Proposed</u>	<u>2013 Actual</u>	<u>Difference</u>
FUN AND FELLOWSHIP			
Social Events	200	79	-121
STEWARDS			
Repairs and Maintenance	4,500	4,448	-52
Building Contingency Fund	6,000	5,293	-707
	<u>10,500</u>	<u>9,741</u>	<u>-759</u>
PRESBYTERY	5,458	5,458	0
CHURCH OPERATIONS			
Telephone	1,380	1,371	-9
Internet	970	1,131	161
Waste Disposal	730	756	26
Insurance	4,857	4,857	0
Utilities	7,100	6,926	-174
Property Tax	80	77	-3
Office	3,200	3,493	293
Bank Charges	185	166	-19
Gifts in Kind	0	1,591	1,591
Other Costs	100	1,752	1,652
	<u>18,602</u>	<u>22,121</u>	<u>3,519</u>
Total Operating Expense	<u>142,987</u>	<u>140,932</u>	<u>-2,055</u>
Total Operating Revenue	133,787	144,332	<u>10,545</u>
Total Operating Expense	<u>142,987</u>	<u>140,932</u>	<u>-2,055</u>
Cash Flow Surplus/Deficit	<u><u>-9,200</u></u>	<u><u>3,400</u></u>	<u><u>12,600</u></u>
MISSION AND SERVICE FUND			
Envelope Offerings	13,360	12,346	-1,014
UCC Calendar Sales	0	20	20
Total	<u><u>13,360</u></u>	<u><u>12,366</u></u>	<u><u>-994</u></u>

DEER LAKE UNITED CHURCH Proposed Budget – 2014

	2012 Actual	2013 Actual	2014 Proposed	Notes
REVENUE				
Envelope Offerings	82119	81881	81750	
Special Contributions	50	77	75	
Congregational Fundraisers	403	5626	1500	AGM Lunch + other events to be determined
Loose Offerings	1558	1848	1850	
Building Rentals	44721	45508	34600	
Weddings and Funerals	3800	2470	2170	Estimate 2 weddings @ \$675 and 2 funerals @ \$410. Offsite @ \$400
Interest	37	38	39	
Building Contingency Fund	5760	5293	5000	<i>A discussion point</i>
Rental Contingency Drawdown	0	0	3400	
Gifts in Kind	845	1591	0	
Total Revenue	139293	144332	130384	

MINISTRY & PERSONNEL

Minister				
Salary	38568	40083	40879	UCC mandates 1.5% increase
Travel	795	202	750	42¢ per km plus parking
Lifelong Learning	1631	1457	1920	Continuing Education & spiritual direction allowance UCC mandates 1.5% increase to Con Ed
Weddings and Funerals	1200	800	800	Estimate 4 weddings and funerals @ \$200
Benefits	12487	12455	12118	Pension & Group Ins, CPP/EI 1.5% increase in UCC pension and benefits costs
Pulpit Supply	1428	1071	1290	9 @ \$162 for Ordered Ministry, \$120 for Lay UCC mandates 36% increase for OM
	56109	56069	57757	** Housing Allowance of \$27,060 to be funded through Investment Account **

Secretary				
Salary	12829	13431	13601	10 months and 15 summer hours
Holiday Pay	513	0	0	Paid vacation to be taken this year
Benefits	2548	2713	2817	Pension & Group Ins, CPP/EI 1.5% increase in UCC pension and benefit costs
Job Skills Training	0	0	150	
	15890	16145	16568	

	2012 Actual	2013 Actual	2014 Proposed	Notes
Organist				
Salary	8410	8834	8874	
Benefits	441	420	493	CPP/EI
Professional Development	150	150	150	
Weddings and Funerals	750	600	600	Estimate 4 weddings and funerals @ \$150 each
Relief Fees	440	510	690	4 weeks @ \$150/week Rehearsal \$60 Worship service \$90
	<u>10191</u>	<u>10514</u>	<u>10807</u>	

Choir Director				
Salary	4430	4246	4402	9 months plus 12 hours for Children's Choir leadership
Holiday Pay	177	165	176	
Benefits	178	160	174	CPP/EI
Professional Development	0	0	150	
Relief Fees	287	600	480	Rehearsal \$45 Worship service \$60
	<u>5073</u>	<u>5171</u>	<u>5382</u>	

Caretaker	9310	9566	9720	
Wedding/Funeral Coordinator	360	300	240	Estimate 4 weddings and funerals @ \$60
Payroll Administrator	820	985	1000	
UCC Payroll Service Fees	66	333	340	
M & P Committee Expenses	200	80	300	
WorkSafeBC Premium	251	278	274	
Total Ministry & Personnel	<u>98270</u>	<u>99439</u>	<u>102388</u>	

WORSHIP				
Worship Supplies	1237	768	1250	
Liturgical Arts	123	0	300	
	<u>1360</u>	<u>768</u>	<u>1550</u>	

MUSIC				
Music for Worship	272	579	575	Includes music licensing fee
Keyboard Maintenance	175	327	350	
	<u>447</u>	<u>905</u>	<u>925</u>	

	2012 Actual	2013 Actual	2014 Proposed	Notes
CHRISTIAN EDUCATION				
Lay Education	414	226	500	Adult workshop attendance subsidies up to 1/3, Upper Room
Sunday School	754	1054	1300	Curriculum, supplies, year-end, Children's Retreat subsidies up to 1/3
Youth Enrichment	175	300	500	Confirmation, Youth Retreat subsidies up to 1/3
	<u>1343</u>	<u>1580</u>	<u>2300</u>	
LIBRARY				
Books and Supplies	16	0	50	
Subscriptions	695	655	670	Observer \$629 Mandate \$41
	<u>712</u>	<u>655</u>	<u>720</u>	
COMMUNICATIONS				
Newsletter	111	76	100	
Website	0	0	1450	<i>A discussion point</i>
	<u>111</u>	<u>76</u>	<u>1550</u>	
PASTORAL CARE				
	85	32	300	
OUTREACH				
	0	0	225	
MINISTERIAL				
Benevolent Fund	68	77	200	
FUN AND FELLOWSHIP				
Social Events	174	79	200	Halloween party, tree-decorating, congregational picnic, etc
STEWARDS				
Repairs and Maintenance	3412	4448	4500	
Building Contingency Fund	5760	5293	5000	For 2013, \$4,563 donations, \$730 fundraising
Rental Contingency Fund	0	0	0	A contingency for the loss of a major tenant
Total Stewards	<u>9172</u>	<u>9741</u>	<u>9500</u>	
PRESBYTERY				
	5404	5458	5687	4.2% increase

	2012 Actual	2013 Actual	2014 Proposed	Notes
CHURCH OPERATIONS				
Telephone	1073	1371	1395	Includes minister's phone allowances
Internet	1134	1131	1362	Includes minister's internet allowance
Waste Disposal	656	756	800	
Insurance	4741	4857	5325	\$4875 plus \$450 ADD policy 10.6% increase
Utilities	8189	6926	7250	
Property Tax	74	77	82	Estimate only – to be recovered from for-profit tenants in 2015
Office	3578	3493	3500	
Bank Charges	184	166	170	Includes cost of PAR
Other Costs	0	1752	100	For 2013 includes office computer, minister's moving costs, JSC expenses, advertising
Gifts in Kind	845	1591	0	
	<u>20473</u>	<u>22121</u>	<u>19984</u>	

Total Operating Revenue	139293	144332	130384
Total Operating Expense	<u>137620</u>	<u>140932</u>	<u>145529</u>
Cash Flow Surplus/Deficit	<u>1673</u>	<u>3400</u>	<u>-15145</u>

Non-Operating Gains/Losses

Net Investment Income	23113	30172	
Housing Allowance Paid	-25052	-27060	
Reallocation of Operating Surplus	0	-3400	2013 surplus reallocated to the Rental Contingency Fund
Gain/Loss in Church Assets	<u>-266</u>	<u>3112</u>	

OUR 2014 FOCUS:

DEER LAKE UNITED CHURCH IS IMPORTANT TO US ALL.

HOW CAN I PERSONALLY HELP TO ENSURE IT REMAINS SUSTAINABLE, SO THAT IT CAN CONTINUE TO SUSTAIN ME?

MISSION AND SERVICE FUND

	2012 Actual	2013 Actual	2014 Proposed
Envelope Offerings	13361	12346	12300
UCC Calendar Sales	23	20	20
Total	<u>13384</u>	<u>12366</u>	<u>12320</u>