

Deer Lake United Church



Annual
Report
2014

An
Abundance
of
Blessings



DEER LAKE UNITED CHURCH

Annual Report 2014

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

Minister's Report	page 3
Board Chairperson's Report	page 5

+Worship

Worship Committee Report.....	page 6
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+Fun & Fellowship

Library Report.....	page 9
Sunday Coffee Report	page 10

+Caring & Outreach

Pastoral Care Committee Report.....	page 11
Outreach Committee Report	page 13
Sunshine Committee Report	page 16

+Involvement & Growth

Christian Education Committee Report	page 17
Ministry & Personnel Committee Report.....	page 19
Envelope Secretary's Report	page 21
Stewards Committee Report	page 23
Stewardship Committee Report	page 24
Communications Report	page 25
Choir Report	page 26
Trustees Report	page 27
Westminster Presbytery	page 29
Minutes of the 2014 Annual General Meeting	page 31
Finance Committee Report.....	page 35
Treasurer's Report.....	pages F-1 to F-14

The Annual General Meeting will be held on **Sunday, February 15, 2015** in the Fellowship Hall following a short Worship Service. Lunch will be provided by the Deer Lake United Church Board. Please bring this 2014 Annual Report with you.

Cover by Garry

MINISTER'S REPORT

Dear friends,

Last year, my report started with "What a year 2013 has been!" It doesn't surprise me that I want to start this year's report the same way! What a year!! In January of 2014, it was announced to the congregation that I was expecting a baby in September. That really got M&P and The Board moving to figure out what would happen in my 4-month absence of leave.

It's been a busy year with The Board and various committees working hard to address our proposed deficit budget and we were quite successful! Our AGM last year sparked great conversation and set ablaze energy to establish a Stewardship Committee.

Thank you to everyone who stepped up this year to make this a healthy, welcoming family to one another and to the wider community. We have been good stewards of finances, keeping us afloat in 2014. We have been good stewards of the building, keeping the structure sound and safe and functional. We have been good stewards of faith, keeping the Sunday school running, worship flowing, and hearts full. We have been good stewards of praise, filling the air with song, thanks, and celebration (through baptisms, celebrations of life, weddings, and special liturgical celebrations). We have been good stewards of time, guidance and support while so many leaders offered their gifts in my absence. It wasn't easy to keep the lines of communication open and flowing, but I know I was able to truly embrace time away with my family knowing that DLUC was in good hands, hands of a nurturing, compassionate, capable congregation. A congregation that knows what it means to be church – the hands and feet of Christ – not just on a Sunday, but the days in between Sundays too. I've learned that you all have gifts and talents to share with this congregation, and with those around you, and by doing so, you embody healthy stewardship for DLUC and all of creation. Keep it up!

DO ALL YOU CAN

DO ALL THE GOOD YOU CAN,
BY ALL THE MEANS YOU CAN,
IN ALL THE WAYS YOU CAN,
IN ALL THE PLACES YOU CAN,
AT ALL THE TIMES YOU CAN,
TO ALL THE PEOPLE YOU CAN,
AS LONG AS EVER YOU CAN.

-JOHN WESLEY

As I settle back into the rhythm of ministry after my time off, I think of my baby at home, growing so quickly, and then I think how much growth I've experienced in DLUC in 2014 – youth who have graduated, babies I've baptized, stories we've shared, how many bulletins have been folded, how many meetings I've attended, but ultimately, that a whole life is yet to unfold before our eyes. What promise! What hope! What abundance! Come to DLUC with dreams and faith, and Christ will be present in our deeds and action. To me, that is what the point of church is. To share the gospel; to be inspired by Christ, to evangelize to one another, love and serve.

"Be sure to use the abilities God has given you. Put these abilities to work: Throw yourself into every task so everyone will notice your improvement. Stay true to what is right and God will use you to bless others." (1 Timothy 4: 14 – 16)



May you journey with DLUC in 2015 as a steward of this great congregation, offering your gifts in whatever way God calls you – spiritual, financial, educational, logistical, musical, pastoral, and more. You are the hands and feet of Christ. Come, serve, give praise.

Peace,

Rev. Tracy



BOARD CHAIRPERSON'S REPORT

I wish that all boards ran as well as ours. Having completed my first full year as chair I have come to appreciate the depth of the talents of our members and the dedication they bring to the task. At the risk of forgetting one group I probably shouldn't focus on just a few, but I will.

Families wanting to bring young children to their church of choice – covered! Deer Lake has a strong Christian Education committee that welcomes a remarkable number of young people each week for community and lessons. How do we reach out to our members who are not able to attend regular services? Covered by pastoral care or the sunshine committees. How do we connect with members who do regularly come? Often and well I'd say – coffee after service, breakfasts or barbeques. How do we look out for others within our larger community who need our assistance? That's covered through outreach.

How does the church run? Pretty well! Financial planning & reporting? Covered! Tenant management? Covered. Church maintenance? Covered. Storage space a problem? Not any more! Ministry and personnel? Covered. Need a website? Built!

I could go on but you get the idea. I'm happy because there is not the expectation that one person – like the chair of the board – should get into all the details of every little thing that takes place in the life of the church. Deer Lake has many volunteers to do the work of our church! And they do it very well I might add.

That's not to say that we always agree with one another because we don't! However, when we don't agree we have the ability to discuss issues in an open and respectful manner that values the opinion of all. Sounds a bit like we live in Camelot eh? Well of course it's not – in part because I'm not allowed to walk and carry any sharp implements, least of all something the size of Excalibur. But I digress!

It has been a very eventful year! When was the last time that our Minister had a baby? Is it a first for Deer Lake? Congratulations are in order to the proud moms – Tracy & Penny – and brothers – Hunter & Tyler – on the arrival of Dakota.

A particularly large thanks goes out to those behind the scenes who made Tracy's absence almost seamless for our congregation. Our pulpit overflowed with talented ministers and lay people who led with thoughtful and well planned services. Well done all!

I don't want to leave the impression that we don't have any challenges because those will always be there; however, our employees, volunteers and the congregation at large seem to always be able to reach deep to meet the challenge at hand. We are a blessed church and I thank God that I am part of it!

Respectfully submitted,

Gary

WORSHIP COMMITTEE REPORT FOR 2014

The Worship Committee at December 31, 2014:

J.P. (Chair), Shirley (acting Secretary), Mary, Colleen, Janice, Dana and Rev. Tracy (also Rev. Audrey November and December). Thanks for their time and talents go to Marie (Secretary) and Charlotte who resigned from Worship in 2014.

The rhythm of life continued at Deer Lake with a few bumps along the way as we:

- celebrated two weddings,
- performed four funeral services and
- baptized one child.

Two members were removed from the Historic Roll due to death, one was removed by transfer and one was added by transfer.

Last year's AGM was held on Sunday February 16, 2014, and committee members were inducted on Sunday May 4th.

Liturgical Arts is the part of worship that coordinates banners for the different "seasons" of the church year and includes decorating the sanctuary and narthex for Easter, Thanksgiving, Remembrance Day and Christmas. This position is still vacant and can be filled by one or more persons, either for a whole church year or for particular "seasons".

Lynn was our Diaconal Student until April 27th. Her Ministry at DLUC was celebrated on her last day, with a cake in her honour baked by Janice. With contributions from the congregation she was presented with books (in a book bag) and a gift certificate to use toward tuition. Mary gave her a scrapbook of memories of her time at DLUC, and the choir gave her a CD of anthems. She was quite overwhelmed!

This year during Lent, Rev. Tracy used the Tenebrae. Six candles were lit on the first Sunday and each Sunday thereafter a candle's flame was extinguished until by the end of Lent, all six candle flames were extinguished. Rev. Tracy led a Lenten study group Wednesday mornings utilizing the Nooma video series, leading to great discussions.

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. West Burnaby U.C. hosted the Good Friday Service. Easter Sunday was celebrated with music and communion.

Rev. Tracy ran a workshop Church 101 for four weeks on Wednesdays in May. Quite a few people attended and it was very informative. The theme was "What you always wanted to know about church".

More Voices hymn book covers were getting a little ragged and so Mike had the covers laminated. Thanks Mike.

Rev. Tracy announced early in the year that she was expecting a baby in September. She went on maternity leave at the end of August for 4 1/2 months. Baby Dakota was born on Monday September 8th and a baby shower, hosted by Joanne and Pam, was held on Saturday, September 27th at Joanne's home.

While Rev. Tracy was on maternity leave, pulpit supply was organized by M & P: Rev. Brian filled in for Rev. Tracy when she went on maternity leave 2 weeks early and all of September.

Gary B led the first two services in October.

Marie led the third service in October, and

Mary N and Riley led the last October service.

Rev. Audrey filled in for all of November and December. It was wonderful having Rev. Audrey over the Christmas period. Thank you Audrey!

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

Poppies were provided by the Royal Canadian Legion #83 for the Remembrance Day service.

A Christmas decorating party was held on Friday evening November 28th. "Many hands make light work".

A new Advent stand and candles were purchased this year. It is tall and can be seen easily.

This Christmas, the Sunday school put on a Christmas pageant on December 14th. Two services were held on Christmas Eve. The 4:00 p.m. service had adult content as well as focusing on children. The 7:00 p.m. service focused on carols and communion. Both services had candle lighting and choir music.

Mary bought a Canadian flag for use on Canada and Remembrance Days.

Some of the challenges the Worship committee worked on this year:

- Communion – incorporating a gluten free station and how best to serve the congregation;
- Coordination with Christian Education – met with CE representatives twice in 2014 to work towards better communication and support;
- Coordination of pulpit supply with M & P – it wasn't immediately obvious that M & P and Worship should be sharing information about upcoming services and expectations of people taking on the pulpit supply, resulting in communion not being offered at otherwise regular times.

As Rev. Tracy's leave continued, it became very obvious that she provides the glue that connects all of the committees. We are lucky to have strong and capable groups within our church so much of the necessary work continued – however communication that would normally have been channeled through Rev. Tracy was sometimes an issue throughout her leave.

We are looking forward to a new year with excitement and optimism!

In Memoriam

**Shirley Alice Smith, Cy Smith, Gladys Rickards,
Kathleen Young, Clare Sproul**



Respectfully submitted by
Shirley and Dana
on behalf of the Worship Committee

LIBRARY REPORT

There is something very personal and comforting in a book on your lap. TRY IT SOMETIME! READ A BOOK!

I have reorganized the adult and some of the youth section, removing 451 books which mainly went to First United for their new library. Most books were dated 1900 – 1995; of those, only about 130 had ever been taken out to read.

The videos are gone as well. New DVDs would need to be purchased (or donated). Bible stories would be a wonderful start.

I have been given and purchased 30 – 36 new books for the adult section – read about Judas, he was a special man.

I would like to revamp the youth section. Donations for use of Sunday school teachers would be very welcome. Please talk with Ruth.

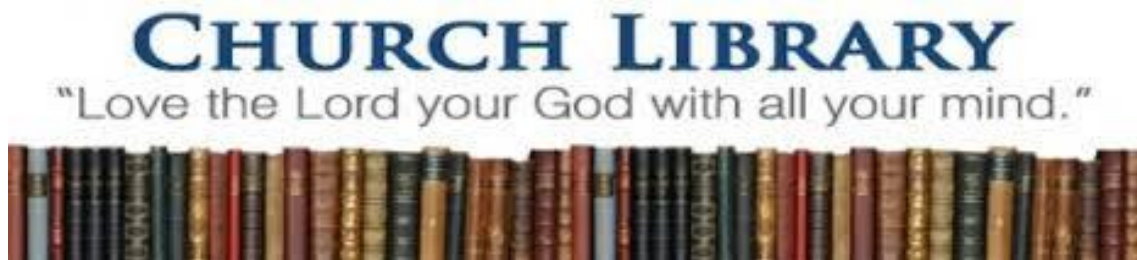
Older, easy-to-read Bibles to be given away as needed would be welcome. Old and/or New Testaments in good condition only.

Kudos to Colleen for all of her great ideas as well as the computer work of additions and deletions that I would have had trouble doing and for all of her ideas.

I will put books in the Narthex for your perusal.

Respectfully submitted,

Ruth



SUNDAY MORNING COFFEE REPORT



Sunday morning after church coffee time is a great way to socialize with your church family. Thanks to all those who have taken time to help this past year. Even during 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 something 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., which totaled \$198.55 and the surplus goes to the Outreach committee. They use the money at their discretion for lunches for the homeless, YouthHub, Christmas families etc. Donations given this year totaled \$1200 which was \$100 more than last year. That was after expenses! So you see, by staying for coffee, goodies and fellowship, 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.

I have 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.

Respectfully submitted,

Shirley

PASTORAL CARE REPORT

We have 13 dedicated Care Ringers with each person responsible for phoning four to six families.

During this past year, the congregation was informed of most “happenings” in the church with the assistance of our Care Ringers. Some of the events this year were:

- Bible Study with Lynn – January
- Shrove Tuesday pancake supper and Ash Wednesday service
- Annual General Meeting
- Nooma Lenten reflections in March
- Church 101 Study Group
- Palm Sunday / Maundy Thursday / Good Friday and Easter Services
- Church picnic and recognition Sunday
- Welcome back barbeque in September
- Craft Sale in October
- Go Go’s sale
- Choir fund raising concert in December
- Christmas decorating
- Men’s Advent breakfast
- Women’s Christmas breakfast
- Church Mice baking
- Christmas Eve services

In June, the Pastoral Care committee held a Strawberry Social for all the Care Ringers. Some couldn’t attend but those who did, had a real treat. Devonshire cream on top of strawberries and baking powder biscuits! Yummy. Also chocolate dipped strawberries! Penny also attended and brought different teas to try.

Another member of DLUC turned 100 years old this year. Who? Gladys –She was the second person from our congregation to reach 100! Last year it was Kathleen, Jim’s mother. Sadly, they both passed away this year. Gladys in November and Kathleen in December.

The craft fair in October was a huge success. There were a lot of different crafts and the sale made over \$2000.00.

Many people were visited by Tracy and others in the congregation. Some were sick, others can’t get out. We have a good pastoral 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 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 Shirley Alice Smith, Cy Smith, Gladys Rickards and Kathleen Young; all of whom passed away in 2014. They are now at peace with our Saviour.

Respectfully submitted by

Shirley, on behalf of the Pastoral Care team: Kellee, Trish, Mary and Rev. Tracy

*“Therefore, as God’s chosen people,
holy and dearly loved, clothe
yourselves with compassion,
kindness, humility, gentleness and
patience.”*

Colossians 3:12

OUTREACH COMMITTEE

Members of the Outreach Committee in 2014 were Paul, Deborah, Marj, Phyllis, Claire, Bruce and Linda.

In 2014, the Outreach Committee worked in various ways to extend a helping hand from our church to our community.

Progressive Housing

We continued to provide, on a monthly basis, 70 bag lunches to the homeless of Burnaby, working with the Burnaby Homelessness Task Force. Each lunch consists of a sandwich, fresh fruit, granola bar, pudding and juice.

We would like to thank all those who generously donated the funds needed to purchase the lunch supplies as well the volunteers who showed up every month to prepare the lunches.

The YOUth Hub

This youth centre near Metrotown assists at risk youth, providing them with food, counseling, health care information and the opportunity to complete high school. Deer Lake continued to contribute funds to YOUth Hub programs. In addition, Barb Dawson ran some workshops on job-searching strategies at YOUth Hub.

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 congregation participated in the ongoing "First Sunday Food Drive," 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. In addition, Deer Lake Church functions 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. Deer Lake's **Hope for Families** fund is used to sponsor families at Christmas and to support other community programs that assist families in need. In December 2014 we sponsored three families chosen for us by the Burnaby Christmas Bureau.

Our church was joyfully represented this year by Michele and Mark, Susan with Rai-Ann and Alana, and Bruce. Each of these volunteer "Hosts" functioned as a

liaison between the church and their assigned family. When the hampers were ready the hosts 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. A special vote of thanks this year goes to Michele's employer, "Three Stones Clothing," who donated a brand new winter coat for the mother of her sponsored family.

Harvest for the Homeless

During the month of October we had a "Horn of Plenty" in the Narthex. Several 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 to help them keep warm during the cold winter season.

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 supports their campaign, giving Burnaby Gogos free space for events and promoting the group within the congregation. Four members of Deer Lake Church are active in the Burnaby Chapter of Gogos. In 2014 the Gogos hosted a "Swags'n'Bags" fundraiser at Deer Lake, raising almost \$6000.00 for their work in Africa.



All of the Outreach programs described above have only been possible because of the support of the people of Deer Lake Church. The Deer Lake congregation has generously contributed to our various Outreach endeavours through donations to the Sunday coffee fund and at "Lunch-on-the-Run," as well as by allocating amounts to Outreach in their weekly offering envelopes, and for this we are very grateful. We would also like to thank the Deer Lake Choir, who gave to Outreach \$641 from their 2014 fundraiser concert "Tis the Season."

The Outreach Committee is grateful to Shirley McGaire for coordinating Sunday Coffee time, 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, those who provided groceries for the Christmas hampers and cold weather items for the Harvest for the Homeless.

The Outreach Committee would like to thank all those who contributed of their time, talents and treasure in 2014.

Respectfully submitted by
Linda
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 9 "condolence" cards, 10 "thinking of you", 4 thank you cards, 3 congratulation cards and 12 "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".

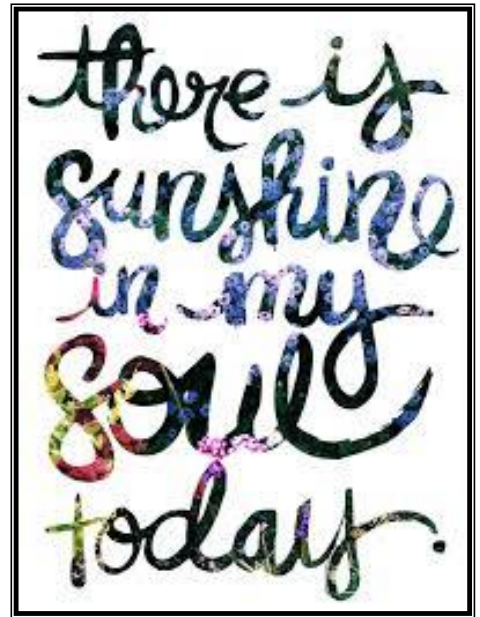
Many thanks to all those who have helped to keep me informed of all the joys and concerns in our church family.

"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



CHRISTIAN EDUCATION MINISTRY REPORT

The Christian Education Committee strives to honour the needs of the children, youth and adults of the congregation of Deer Lake United Church by providing relevant Christian Education and to develop inspired, energetic and resourceful leadership.

Committee Members and Teachers

The CE Committee has a dedicated and enthusiastic team. Many thanks to Elizabeth, Kristy, Tracy, Gloria, Sharon, Kellee, Kathy, Phyllis and Elizabeth. Without your time, commitment and passion we would not be able to offer such wonderful programming to our children and youth. Claire has retired from the CE Committee but continues to teach the Beginner/Primary class regularly and we are grateful to her for her experience and wisdom. Our numbers fluctuate throughout the year with approximately 35 Children and Youth on our register and an average attendance of 10 - 14 children per week during the school year.

Curriculum and Teaching Resources

We continue to use The Whole People of God Curriculum with success. It is an on-line resource that includes weekly curriculum for each age group as well as suggestions for whole group and worship service activities. In the Fall we were fortunate to have an excellent workshop with Ellen to help us extend our classroom skills. Ellen gave us many suggestions on how to structure the classroom and make good use of our class time. Please check out the bulletin board right next to the coffee window in the Fellowship Hall as it has been dedicated to displaying samples of Sunday School work.

Community Involvement

Six of our youth attended Presbytery and/or Conference Events this past year and these events extend their church involvement beyond our congregation and enable them to meet and interact with youth from other congregations.

The children and youth have participated in Intergenerational Services throughout the year and Riley led one service in October with Mary reflecting on his trip to Haida Gwaii with Presbytery. The children and youth also presented a Christmas Pageant in December which involved the whole congregation.

Christian Education Across the Lifespan

Rev. Tracy led a Nooma Series Study during Lent and Church 101 in the spring. (There was no Fall Adult Study group as Rev. Tracy was on leave.)

The women of Deer Lake continue to meet for breakfast once a month and the men meet once a week for breakfast as well. The Men's Group held their Annual Men's Retreat in May at Jo's, a former member of the congregation, home in

Parksville on Vancouver Island. It is exciting to see some of the 'younger men' of the congregation join in these meaningful times.

This year, Ellen and Kellee reviewed the Nursery area and it is a welcoming place for babies and toddlers and their caregivers. There are usually two or three children enjoying the space each Sunday. Thanks to our Sound Technicians, the service is broadcast in the Nursery which enables caregivers to continue to be part of the service.

Also, remember to visit the Deer Lake Library. It is located right next to the front desk and thanks to Ruth, it has received a thorough revitalization.

We rejoice in our church family and thank God for bringing such amazing Children, Youth and Adults into our midst.

Respectfully submitted,
Christian Education Committee



MINISTRY AND PERSONNEL COMMITTEE REPORT

The role of our church's M&P Committee is to work with, supervise and support the staff at Deer Lake. Probably its most important function is to promote healthy working relationships and good communication to nurture an effective church team. We consult with Donna, Rebecca, Pam, Ellen and Tracy, as well as our wedding and funeral hostesses - to provide direction, review performance and work through any issues that may come up.

Each member of the committee is a liaison for at least one staff person, meeting regularly and working closely with them. As a group, our committee meets, normally on the 2nd Wednesday of each month – with the exception of July and August.

And it's been a most interesting year.

Early in 2014 we learned of a real joy - Reverend Tracy was expecting a baby in September. To ensure proper ministerial coverage during her maternity leave members of M&P and the Worship Committee met to prioritize the congregation's needs and determine how best to provide that coverage.

By the time Reverend Tracy took maternity leave in August, M&P had sourced and helped coordinate the ministers, students and lay leaders to conduct our Sunday services as well as handle most of the other ministerial duties for the next five-ish months.

We are truly blessed with a great staff. During Tracy's leave, Donna and Rebecca pulled together our music, Cathy M. stickhandled the immense amount of administrative detail, and our secretary, Pam, covered off all the little and large details working with each minister in turn. Thank you, thank you, thank you!

And were we glad to see Tracy return to the church?? You bet!

Other activities we got up to this year include a review and revision of our staff's job descriptions, and Brian and Ruth attending the M&P 101 course in February. May saw the McNeillys host a Staff Appreciation Dinner in their wonderful party room. It was a fun evening of friends and good food, good wine and laughter and above all - - thanks.

Deer Lake United Church is most fortunate to have such a competent and committed staff – both paid and unpaid. On behalf of the M&P Committee and congregation I'd like to thank them for all that they contribute. We are blessed indeed.

I'd also like to thank our talented and committed group of 'M & Pers'. In spite of some very hectic schedules and busy personal lives, each member of our committee has found the time to contribute to a successful year. We have come a long way in a very short time. It is gratifying to see.

On a final note, our group is very pleased to welcome Larry to our committee. He brings a fair degree of skill and management experience and we look forward to his contributions.

Bring on 2015!

Respectfully submitted by

Don

on behalf of the M & P committee (Ruth, Brian, Peggy, and Don – Chair)



ENVELOPE SECRETARY ANNUAL REPORT

Thank you to those who received, counted and deposited the offering each week including Becky, Michele, Bob and Karen, Mary, Garry and Gloria, Sharon and Gary, Colleen, Shirley, Laurie and Shirley. Your dedication is much appreciated. If anyone is interested in becoming a counter please let me know.

A total of 99 envelopes were issued in January, 2014. Eight new sets were issued during the year and one set became inactive.

Twenty-five families (an increase of four families) are currently using PAR (pre-authorized remittance), which allows members to give consistently throughout the year and is a steady income for the church.

We are very grateful for your support in every way. Last year, at the Annual General Meeting, a request was made to increase donations to ensure the sustainability of our church, where we receive our sustenance. The congregation as a whole took this request seriously and responded by 'digging deep' and increasing donations as each was able. The chart below illustrates this wonderful response. Consequently, we ended the year in surplus. Thank you for your personal response.

The following is a breakdown of donations Deer Lake United Church has received from members in 2014:

up to \$250	23
\$251 - 500	10
\$501 - 1000	10
\$1001 - 1500	13
\$1501 - 2000	5
\$2001 - 2500	8
\$2501 - 3000	5
\$3001 - 4000	5
over \$4000	5



Beginning in January 2015, we have begun producing our own offering envelopes. We encourage members to use up what is left from last year, just changing the date as needed, and ordering what is needed going forward. This will ensure that we are only purchasing what is needed and will reduce the waste of use and cost of paper.

Special thanks to Mary, former Envelope Secretary for sharing her expertise with me as I assumed this role and to Cathy, Treasurer, for her willing and able assistance.

Please contact me at any time if you wish to join the PAR program or you require offering envelopes.

Respectfully submitted,

Kathy

STEWARDS COMMITTEE REPORT

The Stewards' Committee completed the year utilizing all the budgeted funds of \$4500. The breakdown below shows how the funds were spent:

- Storage Project 26%
- Paper Products consumed 26%
- Carpet Cleaning 17%
- Fire Inspection 11%
- Misc Repairs & Maintenance 7%
- Misc Supplies 5%
- Lighting 3%
- Pest Control 3%
- Signage 2%



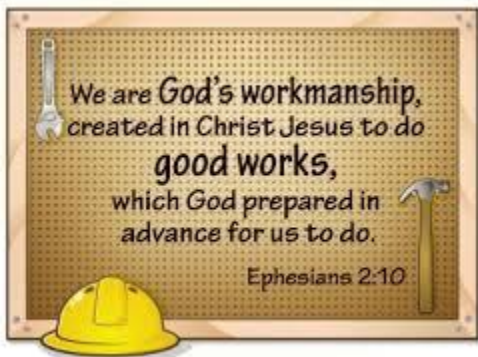
Of the total budget amount, 74% or \$3309 was used for operating and maintaining the wellbeing of the building. The remaining 26% or \$1191 was used for the storage project.

The amount spent to-date on the storage project was \$3226. The difference of \$2035 was paid from the building fund. The remaining work on this project will be completed and paid for from the 2015 budget. It is anticipated this project will give more storage space and extra revenue should a tenant require storage.

Regular maintenance is ongoing and dealt with as time permits.

We have maintained regular tenants this year.

THANK YOU to the members of our committee (Arnie, Janice, Bob, Steve, Rick and Laurie) for spending a great deal of time here at the church working and for countless hours at home phoning, setting up appointments for outside caretaking, getting quotes and researching prices. You are very much 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 building.



RESPECTFULLY submitted by,
Joanne
on behalf of the Stewards' Committee

STEWARDSHIP COMMITTEE REPORT

The Stewardship committee was formed a year ago, to deal with the large, \$14,000 deficit which the church faced in the projected 2014 budget. Many United Churches are failing financially, and the Board wanted to keep Deer Lake strong financially.

The committee quickly realized that the solution was to raise more money, through increased giving by the congregation, and by special fundraisers. This was explained at the Annual General Meeting in February 2014. The congregation responded magnificently. It is clear that our church is a very important part of many people's lives, and they do not want Deer Lake to fail.

By more people going onto the pre authorized giving system (PAR), by increasing levels of PAR giving, by increased weekly giving in the plate, and with special fundraisers, like the fall Pinterest style craft market, we covered our expenses in 2014. In fact as Cathy's financial report shows, we ended up with a small surplus for 2014, which will go into our Building and Contingency rainy day fund.

Looking forward to 2015, our expenses keep growing, and our impact on our community continues to be very positive through the work of our Outreach Committee. Again, we ask the congregation to consider a small increase in the level of giving in 2015 to continue funding our growing operational costs and to enable us to continue our community work.

We thank the congregation enormously for their caring and generosity!

Tony,
Chair, Stewardship Committee.



COMMUNICATIONS COMMITTEE REPORT

2014 was another news-worthy year at Deer Lake. The excitement started in January with Tracy's announcement that she was going to have a baby. Wow! That was definitely front page material for the newsletter. The stories continued all year with births, illnesses, departures, funerals, weddings, baptisms, graduations, education, inspiration, fundraisers, outreach, ministers' messages, member profiles, travel, retreats, awards, celebrations, committee updates, and guest ministers. Whew!



It was also a year of news for the Communications committee itself. We gained a new member: Kristy; we introduced a new look for Lakeshore Lines; and we developed a new Deer Lake website.

If you're looking for back issues of *Lakeshore Lines*, visit <http://www.dluc.ca/fun-fellowship/newsletters-2/>. Every issue for the last ten years can be viewed or downloaded. Also, it's worth visiting <http://www.dluc.ca/fun-fellowship/picture-gallery/> every so often to check for new pictures of happenings around Deer Lake. Not all of them make it into the newsletter.

Rev. Tracy has now returned from her maternity leave and the Communications committee looks forward to a quiet 2015 with no news. Oh, wait a minute – that *is* news. And so a new year begins. On behalf of Kristy, Jim and myself, thank you for your excellent and very welcome contributions to the newsletter. Please keep them coming in 2015.

On a sad note, I am sorry to report that Jim has decided to step down from the Communications committee after 17 years of invaluable service. He is literally irreplaceable, but if you would like to try please talk to Kristy or myself.

Respectfully submitted by Garry

DEER LAKE CHOIR REPORT

The Deer Lake Choir has had an interesting year. At the beginning of the 2014 year, I took time off for the month of January. The choir was blessed to have Terri fill in during my absence. Terri has a wealth of knowledge and experience in choral conducting. The Choir was in excellent hands! The Church is very appreciative of all her talents, wisdom and dedication!

Instead of hosting a Fundraiser in the spring, the Choir hosted a Fundraiser on December 5th. This Fundraiser was titled, "Tis the Season" and focused on Christmas holiday music. Although it was a dramatic change from the annual Spring Fundraiser, it was a big success! Just over \$1200 was raised for the Church and the Outreach Programs. Many people offered very positive feedback which is why the choir is starting a new tradition of Christmas Fundraisers.

Donna is an amazingly talented musician as well as a wonderful person to work with. She has provided so much guidance, collaboration, insight and joy during the 2014 year. The Church is so lucky to have Donna accompany the Choir on the piano. She deserves a standing ovation for all her hard work!

I look forward to another joyful and heart-warming year with the Deer Lake Choir.

Rebecca



TRUSTEES REPORT

All property owned by the 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 operation 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, Janice, Steve and Bob and they answer to the Board of DLUC.

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

1. The DLUC investment portfolio was reviewed with our Investment Manager, Rob Campbell from Scotia McLeod. The primary objective of the investment portfolio is preservation of capital with reasonable prospects for growth. Specifically, the portfolio should have sufficient liquidity to meet periodic cash needs. The bulk of the portfolio, while seeking income growth, is to have a long term guarantee. Income production from the long term portion of the portfolio is reinvested.

The portfolio gained a 5.69% return on investment for 2014. A return between 5 - 7% is considered favourable considering the very difficult market conditions over the past several months

The investment fund was \$399,259.16 at the end of December, 2013 and after an outflow of \$27,060.00 in 2014 for the Minister's housing allowance, it was \$400,929.79 at the end of December, 2014.

As bonds and GIC rates of return are in the 1.25 to 2% range and are likely to remain that way for the foreseeable future, the Trustees agreed with Rob's recommendation to increase our equity portion of the fund to 40% equity from 36% equity. This is necessary as some of our maturing fixed assets are in the 3 to 4% range.

The trustees also agreed to rearrange some of the Canadian Balanced Funds and Foreign Funds on a ladder basis so maturing assets will be phased out on an equal basis, i.e., 25%, 25%, 25%.

Our total portfolio could be classified as falling in the low to medium risk category.

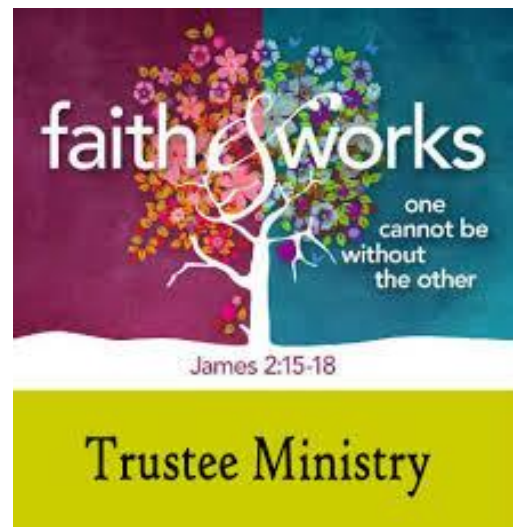
2. A review of the church insurance program took place. A detailed replacement cost appraisal of the church building and major contents was completed by Suncorp Valuations in June, 2011. In 2015, the replacement value of church and contents will remain at \$2,409,787 (same as 2014). Also included in the insurance policies are liability insurance, earthquake insurance, etc. The increase in premiums went up \$487.00 to \$5,362.00 for 2015. This 10% premium increase was due to the claims costs exceeding target for the participating United Churches across Canada (1188 participants). A review of another organization that provided church insurance would have increased our premiums even higher because of fewer participants.

It was decided by the Trustees to continue with the UCC National Program as it remains very 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 and running of our church facility.

Respectfully submitted by

Laurie on behalf of the Trustees



WESTMINSTER PRESBYTERY REPORT

Presbytery representatives Bruce and Jean attended monthly Tuesday night meetings at Como Lake U.C. in Coquitlam.

There are currently 16 congregations within the Presbytery. At the end of March, Ellesmere U.C. ended their tenancy on the Simon Fraser University campus. Members of the congregation have dispersed to other congregations. In November, Webster/ Whonnok U.C. transferred into the Westminster Presbytery. West Burnaby U.C. continues to plan for the redevelopment of its present valuable site close to Metrotown. Also in November, Shiloh/Sixth Avenue U.C. in New Westminster was given permission to sell their heritage church building and become a congregation without an owned building as of spring 2015.



Many pastoral changes took place during the summer of 2014. Pitt Meadows, Ioco, West Burnaby, Trinity United, Coquitlam and Cliff Avenue congregations all have new ministers. South Burnaby has appointed an Intentional Interim Minister. Mary (Shiloh / Sixth Ave) continues to be the Presbytery's Youth and Young Adult Minister. Congratulations to Marie who was officially accepted as a candidate for Ordained Ministry. She has already led several services for the Deer Lake congregation. Also during the year Marc was appointed as Conference Minister.

The Presbytery's new Treasurer is Rick. He took over the position in October to replace the former Treasurer who was asked to step down. A police investigation is ongoing regarding irregularities with the bookkeeping. As of September, the Chairperson of Presbytery is Al having taken over from Brian.

In early September, a presentation was made at a special meeting by Marc and Treena (both from the Conference office) to explain the changes being discussed throughout The United Church. It is aimed at updating and streamlining the work of Presbyteries and Conferences. Talks and discussions are ongoing across the country and changes will be reported in April 2015. More information can be found in recent Board Minutes and in recent articles in "The Observer".

New meeting and worship styles have been introduced at the monthly meetings of Presbytery in order to make them more engaging and also to foster interaction between congregations and representatives.

We look forward to continuing changes within the United Church in the year to come.

Submitted by Jean
Presbytery Representative

**DEER LAKE UNITED CHURCH
ANNUAL GENERAL MEETING
February 16, 2014**

Call to Order: 11:00 a.m.
Attendance sheet was circulated.

Attendance: Chairperson - G. Forwood; Minister – Rev. T. Fairfield; Secretary - R. Armstrong, D. Phillips, S. Hamer, P. Slater, D. Juba, L. Juba, P. O’Connor, K. Dellebuur-O’Connor, D. Strutt, S. Cumberland, D. Cunningham, F. Roberts, D. Roberts, E. Mosher, J. Johnson, M. Rielly, C. Stegen, C. W. McKenzie, D. E. Wrigley, D. Wrigley, K. Small, Gl. Forwood, S. McGaire, E. Hill, R. Gard. S. Veller, M. Pinto, G. Naruse, S. McLean, E. Waddington, C. Callaghan, J.P. Silke, T. Seeram, J. Annesley, J. Cambruzzi, E. Brown, A. Brown, L. Smith, T. Woodruff, P. Woodruff, G. Hamer, B. Chapman, K. Chapman, R. Milne, C. Milne, T. Laphorne, G. Laphorne, J. Young, P. Young, P. Anderson, L. Walsh, M. Cantelo, M. Cazalet, C. Keeler, G. Cole, M. Tullett

Nominations of the Chair and Secretary for the AGM

MOTION: Moved by J. Cambruzzi; seconded by S. McLean that G. Forwood chair the 2013 Annual General Meeting. **CARRIED.**

MOTION: Moved by J. Cambruzzi; seconded by S. McLean that R. Armstrong record the minutes of the 2013 Annual General Meeting. **CARRIED.**

MOTION: Moved by B. Chapman; seconded by G. Hamer that all those present are allowed voting privileges. **CARRIED.**

Approval of Agenda: **MOTION:** Moved by L. Smith; seconded by K. Chapman that the Agenda be accepted. **CARRIED.**

Approval of Minutes: Note made that the minutes should be titled ‘2012’ (not 2013).
MOTION: Moved by G. Cole; seconded by M. Tullett that the corrected minutes from the 2012 Annual General Meeting be accepted. **CARRIED.**

Committee Reports: **Attention was drawn to the various Committee reports as printed in the 2013 Annual Report.**
MOTION: Moved by K. Small; seconded by T. Woodruff to accept all of the Committee reports as presented in the DLUC 2013 Annual Report. **CARRIED.**

2013 Finance Report – C. Milne (Treasurer)

- Printed copies of the 2013 Finance Report were distributed in the 2013 Annual Report
C. Milne reviewed the 2013 financial statements and highlighted the fact that envelope donations were down from 2012. However, the year 2013 ended with a surplus of

\$3,400 which was credited to under budget spending, unexpected rental income and increased fundraising. Upon a recommendation from the Stewards, a rental contingency fund was established with the surplus funds. These funds will be drawn upon in 2014.

MOTION: Moved by S. McLean; seconded by J. Young that the 2013 financial statements be accepted. **CARRIED.**

2014 Proposed Budget – C. Milne (Treasurer)

- The 2014 budget has been approved by Board and a full explanation was given on page 30 of the annual report. There is a projected deficit of \$15,145 for 2014.
- The first discussion point was the proposed professional redevelopment of the DLUC website with a proposed budget of \$1,450. The website has been very good at drawing new members to DLUC but the current site is old, outdated and difficult to maintain.
 - An alternate option would be for G. Forwood to develop a website for about \$300 which would be easily maintainable.
 - The second discussion point was around the proposed target for the Building Contingency Fund in relation to the projected deficit. This target was set because there is a need for the fund to grow, in order to handle anticipated expenses. Any donations or gifts given specifically to the Building Contingency Fund must go to that fund.
 - Note to everyone that the Building Contingency Fund is at a healthy balance and to consider giving to general operating accounts.
- Request for budget updates so that people know where funds are needed most and how to direct their offerings.

MOTION: Moved by P. O'Connor; seconded by P. Slater that recognizing that local giving is the priority, leave the budget for the Building Contingency Fund at \$5,000. **CARRIED.**

MOTION: Moved by D. Juba; seconded by M. Cazalet to accept the proposed 2014 budget with the amendment to reduce the funds to redevelop the DLUC website to \$300. **CARRIED.**

Approval of 2012 Committee Members:

T. Fairfield reviewed the list of Committee members as follows:

BOARD :

Gary , Chair	Garry, Past Board Chair
Vacancy - Vice Chair	Rev. Tracy, Minister
Cathy, Treasurer (Finance)	Rebecca, Secretary
Kathy, Envelope Secretary	

plus the Chairperson of each of the following Committees:

CHRISTIAN EDUCATION:

Gloria	Sharon	Kathy
Phyllis	Elizabeth	Kellee
Elizabeth	Kristy	

COMMUNICATIONS:

Garry (Chair) Kristy Jim

FINANCE:

Cathy (Chair) Kathy
Tony Mary

MINISTRY & PERSONNEL (Board appointed):

Don (Chair) Peggy Ruth
Brian

OUTREACH:

Linda (Chair) Paul Bruce
Marj Phyllis Claire

PASTORAL CARE:

Shirley (Chair) Mary Kellee
Trish (Sunshine Committee)

STEWARDS:

Steve (Chair) Laurie Joanne
Janice Arnie Rick

TRUSTEES: (Board appointed)

Laurie (Chair) Janice Bob
Steve

WORSHIP:

J. P. (Chair) Mary Colleen
Dana Charlotte Shirley
Janice

LIBRARY, PHOTOGRAPHS AND RECORDS: Ruth

NARAMATA REPRESENTATIVE: (Vacancy)

PRESBYTERY REPRESENTATIVES: Jean, Bruce

STEWARDSHIP:

Tony (Chair) Garry Janice
Rev. Tracy Bob

MOTION: Moved by D. Strutt; seconded by J. Johnson that the proposed committee membership list be accepted. **CARRIED.**

Group Work: T. Woodruff (facilitator)

- A questionnaire was distributed to each person present which was aimed at stimulating thought and reflection around what DLUC means to each of us, how much time, talent, treasure we give to DLUC, how these areas of giving could be increased. About 10 mins. were given for the exercise and it was optional to turn in the form to the Chair.
- Discussion followed around the definition of stewardship and how personal stewardship can be encouraged:
 - People were encouraged to consider the PAR system of donating which can be flexible in terms of how to direct funds
 - People were encouraged to consider increasing their giving
 - Fundraising is a way to deal with the deficit but can be a large time commitment
 - People were encouraged to consider lump sum giving (legacy giving, lifetime gift to the church)
- Question was raised about the amount given to Presbytery, which seems high
 - Explanation of national, provincial and local funds which are needed and how these needs are balanced. Currently looking at a different model; trying to reduce overhead and becoming more cost effective. We haven't had input to this process thus far but a paper has been published with a proposal and this will be discussed at a local level in the near future.
 - DLUC benefits from Presbytery-sponsored events and the availability of individual subsidies for youth retreats.
- How do we attract new members to the Church?
 - Want to attract new families, boomers, the newly retired; people with time and resources to put into the church

Recognition of Time and Talents:

G. Forwood thanked the Board for their help and support during his term as Chair. Special thanks was given to Cathy for her extraordinary work as Treasurer, to Laurie, the Sunday School teachers, choir members, committee members and all the congregation who attend Deer Lake United. J. Cambruzzi extended thanks to outgoing Chair, Garry.

Closing Prayer: Rev. Tracy closed the 2013 Annual General Meeting with a prayer.

Adjournment: **MOTION:** Moved by B. Chapman; seconded by M. Cazalet that the meeting be adjourned at 12:30 pm. **CARRIED.**

Garry (Chair)

Rebecca (Secretary)

FINANCE REPORT

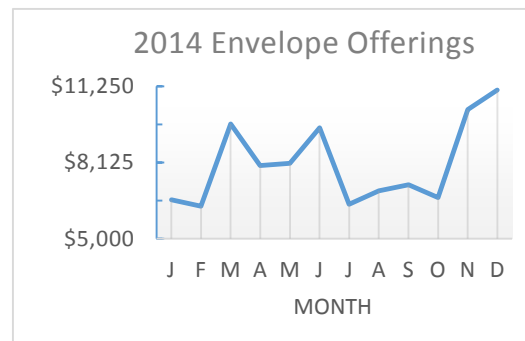
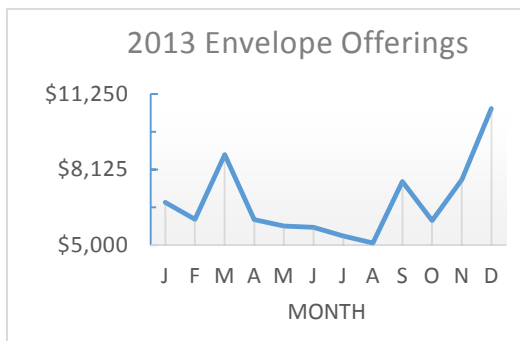
Year 2014

Our focus for 2014 was:

“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?”

At our AGM last February, we passed an amended budget showing a deficit of almost \$14,000, which focused attention on the serious need for increased donations. This need was taken to heart by the congregation, through individual thought, prayer, and deed. Envelope donations to Local increased by more than \$15,000 over 2013 levels, and we ended the year with an operating surplus of \$5,049.

As is often the case, events and items arose which were not foreseen during the budgeting process – our minister went on maternity leave, we lost a tenant, over \$2,600 was raised through a very successful craft fair. However, our year-end result is largely due to the generosity of members, who asked themselves how they could personally sustain their church, and answered that question with concrete action. Thank you for your personal response. A comparison of 2013 and 2014 envelope donations is below.

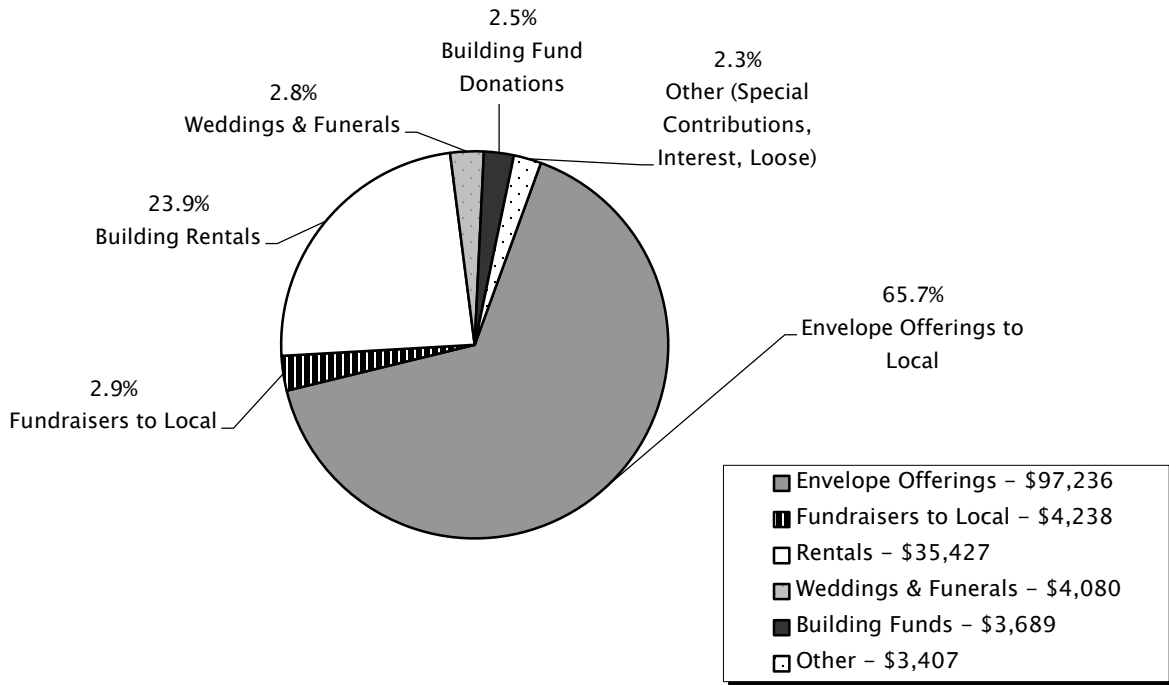


Our Balance Sheet has undergone some revision this year. Many small “rainy day” funds had accumulated over time. Some had not been touched for many years, and there was no thoughtful policy around their use. These funds and accruals have been consolidated into a new Building and Contingency Fund, which is now reported in the equity section of the Balance Sheet. This fund will now act as our sole reserve for dealing with large, unusual, or emergency expenses, not just those which are Building-related. The 2014 operating surplus has been added to this fund. The Board will soon determine a target level for the Building and Contingency Fund, and once this target is reached any further surpluses will be spent on charitable works beyond our walls. This action has simplified our accounts, but more importantly, will secure the church’s financial health in the long-term. It is good stewardship of our financial resources.

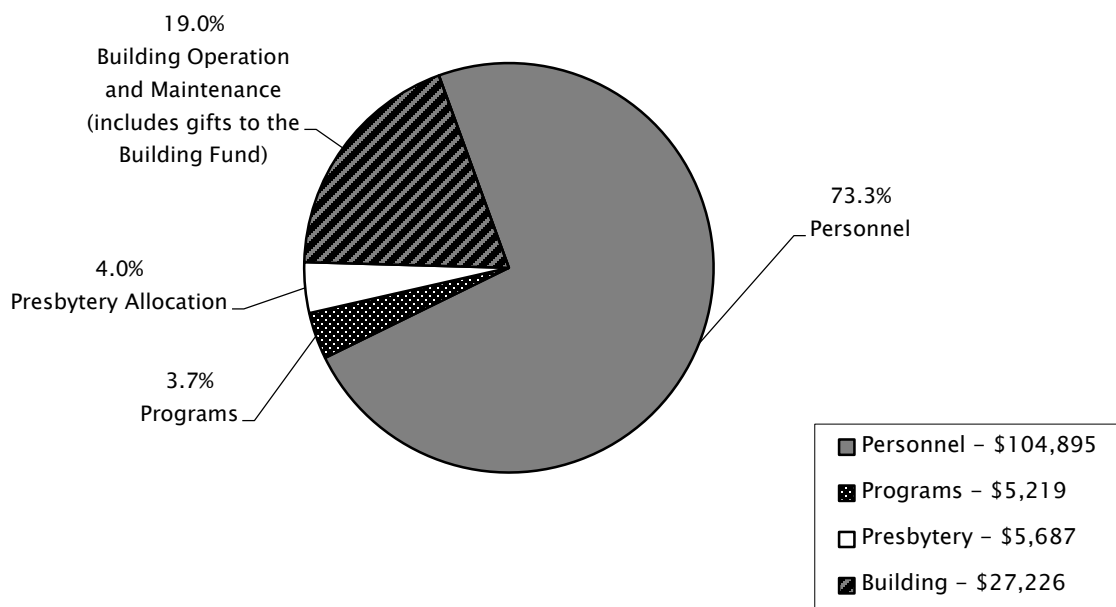
All activity in our various internal and outreach accounts is described in the Treasurer’s Report. Fortunately, donations to our various outreach programs did not markedly suffer as a result of increased Local donations. A sincere thank you to those who spearheaded all outreach and fundraising projects.

Our investment account returned 5.6%, covering the minister’s housing allowance. Overall, in 2014 there was a net increase in church assets of \$1,691.

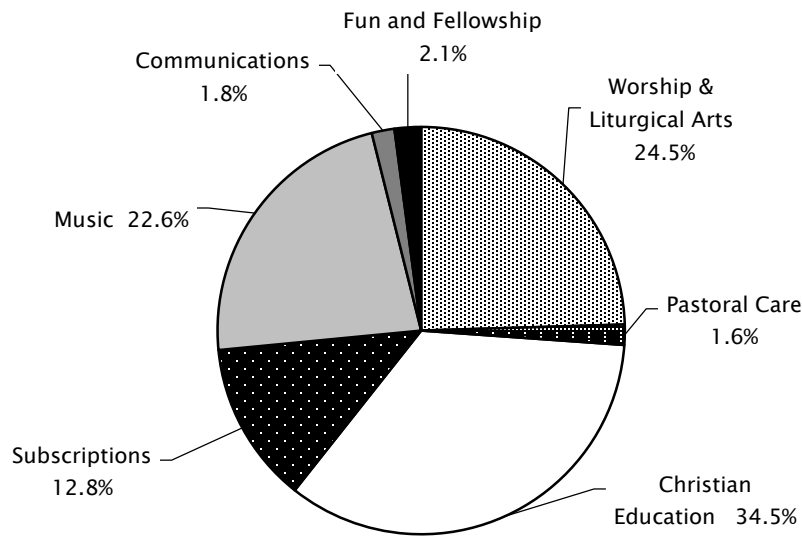
2014 Operating Revenue – \$148,077*



2014 Operating Expenses – \$143,027*

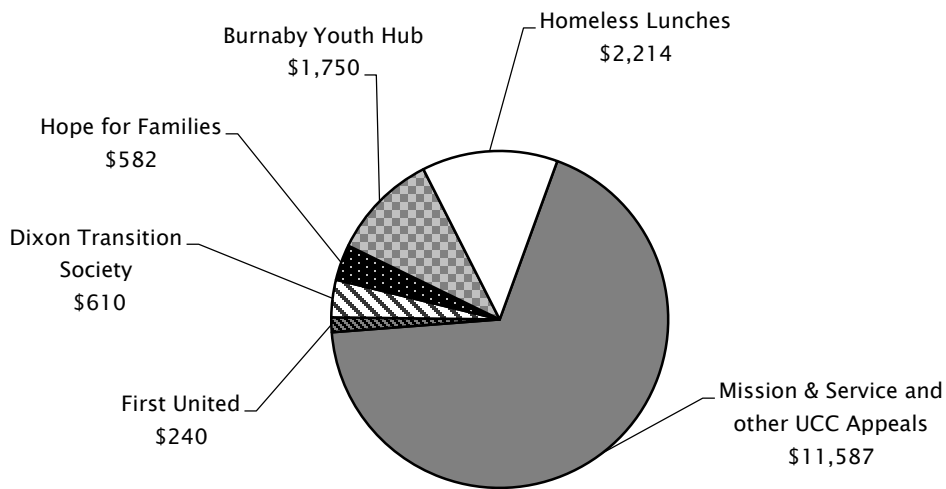


Our 2014 Program Spending – \$5,219



Worship & Liturgical Arts – \$1,281	Pastoral Care – \$82
Christian Education – \$1,803	Subscriptions – \$666
Music – \$1,181	Communications – \$95
Fun & Fellowship – \$111	

Beyond our Walls: Outreach Expenditures (Non-Operating Funds) – \$16,983



Year 2015

The Board has decided to present a balanced budget for 2015. This provides our two areas of financial focus, the first being:

“To maintain or increase our 2014 level of envelope donations and raise \$2,500 through Fundraising to Local in order to balance our budget.”

The significant increase in envelope donations in 2014 was inspired by members acknowledging how important the church in their lives, and how fortunate we are to be part of this community. This realization and the response to it must be maintained throughout 2015. Fundraising to cover our local expenses will continue, but with a reasonable goal of \$2,500.

Almost 75% of our planned expenditure in 2015 relates to staffing. The United Church of Canada has mandated a salary increase of 0.9%, which has been applied to most staff. Pension and benefit costs flow from salaries, but the cost of benefits has fallen slightly, which is welcome news. There are few opportunities for savings in this area. Committees continue to function with minimal funds and many volunteer hours. Worship is the only committee planning a spending increase, in order to purchase additional hymnbooks and new liturgical hangings.

The need to think long-term and prepare for the future continues, and provides us with our second financial focus for the year:

“To grow our Building and Contingency Fund by \$3,000 through either donations or fundraising.”

This will give the church a substantial reserve for emergencies of any nature, and ensure our long-term viability.

Once again we ask each congregation member to carefully consider his or her level of donation in 2015. Can you match or increase your offerings of 2014? Can you continue to personally contribute to the sustainability of DLUC, so it in turn can sustain you? We must answer with generous hearts.

Deer Lake's books are open to all. Our financial status will continue to be communicated regularly, and anytime upon request.

Respectfully submitted by Cathy Milne

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

2014 Treasurer's Report

I have prepared for Deer Lake United Church the Balance Sheet as at December 31, 2014, and the Income Statement 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 2014. The proposed budget for 2015 is presented.

Respectfully submitted by Cathy Milne on behalf of
The Finance Committee (Mary Cazalet, Kathy Richardson, Tony Woodruff)

DEER LAKE UNITED CHURCH – BALANCE SHEET
as of December 31, 2014

CURRENT ASSETS

Petty Cash	46	
Operating Account – Vancity	39,327	
Share Account – Vancity	6	
Total Cash		39,378
Miscellaneous Accounts Receivable (Note 1)	2,182	
Receivable from Investment Account (Note 2)	<u>16,305</u>	
Total Receivables		18,488
Total Prepaid Expenses (Note 3)		<u>1,836</u>
TOTAL CURRENT ASSETS		<u>59,702</u>

INVESTMENTS

Vancity Term Deposit	1,200	
Scotia McLeod Investments (Note 4)	<u>400,930</u>	
GROSS INVESTMENTS		402,130
Less Amount Owing to Church Operations		<u>-16,305</u>
NET INVESTMENTS		<u>385,825</u>

FIXED ASSETS

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

TOTAL ASSETS

\$1,178,144

CURRENT LIABILITIES

Mission & Service Fund (Note 5)		2,030
First United Church (Note 6)		20
Dixon Transition Society (Note 7)		48
Youth Hub (Note 8)		126
Outreach to Burnaby's Homeless (Lunches) (Note 9)		1,839
Hope for Families Fund (Note 10)		1,884
Men's Group (Note 11)		716
DLUC Women/Women's Retreat		560
Youth Group (Note 12)		813
Garden Fund (Note 13)		177
Music/Choir		650
Student Ministry Fund		386
WCB Payable		264
Deposits (Note 14)		<u>1,750</u>
TOTAL CURRENT LIABILITIES		<u>11,261</u>

EQUITY

Retained Earnings carried forward		1,140,334
2014 Net Investment Earnings		1,691
Building and Contingency Fund (Note 15)		
Fund Balance at Dec 31, 2014	19,809	
2014 Project Expenses	0	
2014 Operating Surplus added	<u>5,049</u>	
		<u>24,858</u>
TOTAL EQUITY		<u>1,166,883</u>

TOTAL LIABILITIES AND EQUITY

\$1,178,144

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2014

REVENUE

Local Operations

Envelopes – Local	96,943	
Envelopes – Initial and Observer	293	
Loose & Sunday School	1,618	
Building Contingency Fund	3,689	
Special Contributions	1,752	
Congregational Fundraisers (Note 16)	4,238	
Interest on Operating Account	<u>37</u>	
TOTAL LOCAL OPERATIONS		108,569

Rental Income

AA Donation – Tuesday group	1,250	
AA Donation – Thursday group	660	
Dance Imagination	2,385	
Deer Lake Preschool	11,357	
Yugoslavian 7th Day Adventist Church	10,080	
West Coast Baptist Church	4,475	
Foxy Kickboxing	1,200	
BC Boys Choir	1,920	
Other Use of Building Income	<u>2,100</u>	
TOTAL RENTAL INCOME		35,427

Other Income

Weddings and Funerals	4,080	
TOTAL OTHER INCOME		4,080

TOTAL OPERATING REVENUE		<u>\$148,077</u>
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EXPENSES

Personnel

Minister Salary	31,706	
Minister Maternity/Parental Leave Top-up	14,253	
Minister Travel Allowance	122	
Minister Lifelong Learning	1,112	
Minister Allowances	878	
Minister Weddings and Funerals	1,400	
Minister Benefits	9,066	
Pulpit Supply	<u>1,164</u>	
Minister Total		59,700
Secretary Salary	13,684	
Secretary Benefits	<u>2,870</u>	
Secretary Total		16,554
Organist Salary	8,784	
Organist Benefits	493	
Organist Weddings and Funerals	1,050	
Relief Organist	<u>570</u>	
Organist Total		10,896
Choir Director Salary	3,738	
Choir Director Holiday Pay	150	
Choir Director Benefits	162	
Choir Director Weddings and Funerals	60	
Relief Choir Director	<u>1,005</u>	
Choir Director Total		5,115
Caretaker		9,710
Wedding and Funeral Coordinator		360
Payroll Administrator		1,804
WorkSafe BC Premium		264
UCC Payroll Service Fees		205
M&P Committee Expenses		<u>286</u>
TOTAL PERSONNEL		104,895

The accompanying notes are an integral part of these statements

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2014

Church Operating Costs		
Bank Charges	193	
Waste Disposal	631	
Insurance	5,325	
Utilities	6,687	
Property Tax	79	
Office	2,821	
Repairs and Maintenance	4,500	
Telephone	619	
Internet	1,090	
Building Contingency Funds Set Aside	3,689	
Other Costs (Note 17)	<u>1,592</u>	
TOTAL CHURCH OPERATING COSTS		\$27,226
 Program Costs		
Worship	1,179	
Liturgical Arts	102	
Lay Education (Note 18)	447	
Sunday School	790	
Youth Enrichment	565	
Social Events	111	
Subscriptions	666	
Music	506	
Keyboard Maintenance	675	
Pastoral Care	82	
Communications	<u>95</u>	
TOTAL PROGRAM COSTS		5,219
 TOTAL PRESBYTERY ALLOCATION		 5,687
 TOTAL OPERATING EXPENSE		 <u>\$143,027</u>
 NET SURPLUS FROM OPERATIONS		 <u><u>\$5,049</u></u>
 Non-Operating Gains and Losses		
Increase in Investments – Scotia McLeod Portfolio	22,265	
Other investment income	<u>21</u>	
TOTAL CHANGE IN INVESTMENTS		22,286
MINISTER'S HOUSING ALLOWANCE		-20,595
OPERATING SURPLUS TRANSFERRED TO BUILDING & CONTINGENCY FUND		-5,049
 NET INCREASE IN CHURCH ASSETS		 <u><u>\$1,691</u></u>

DEER LAKE UNITED CHURCH – CHANGES TO CASH
for the year ending December 31, 2014

Cash Balance – Beginning of Year		30,016
Net Surplus from Operations		5,049
Other Cash Gains/Expenses		
Investment Income – Interest, VanCity Shares		21
Changes in Non-Cash Accounts		
Increase in Total Receivables	-1,446	
Decrease in Total Prepaid Expenses	61	
Decrease in Mission & Service Fund	-260	
Decrease in First United Church	-20	
Increase in Dixon Transition Society	35	
Decrease in Youth Hub	-169	
Increase in Outreach to Burnaby's Homeless (Lunches)	1,335	
Increase in Hope for Families Fund	2,321	
Increase in Men's Group	187	
Increase in Youth Group	342	
Increase in Bible Studies	15	
Decrease in Garden Fund	-131	
Decrease in Worksafe BC Payable	-10	
Increase in Prepaid Income	-875	
Decrease in Prepaid Rent	-165	
Increase in Deposits	630	
Decrease in Memorial Fund	-3,661	
Decrease in Willick Payable	-1,200	
Decrease in Building Fund	-4,997	
Decrease in Kitchen Upgrade Fund	-500	
Decrease in Support for Youth Organists	-200	
Decrease in Organ Maintenance Fund	-1,251	
Decrease in Grand Piano Fund	-512	
Decrease in Memorial Donation – Children & Youth	-323	
Decrease in Cultus Lake Campout Fund	-306	
Decrease in Sabbatical Fund	-810	
Decrease in Rental Contingency Fund	-3,400	
Decrease in Allocation for Audit	-205	
	-15,517	-15,517
Increase in Building and Contingency Fund		19,809
Cash Balance – End of Year		39,378

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2014

1 Miscellaneous Accounts Receivable

Tenant's use of photocopier	\$37
GST	241
ADP error	1,905
	<u>\$2,182</u>

2 Receivable from Investment Account

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

3 Total Prepaid Expenses

Worship – 2015 bulletins	\$206
Church Insurance	1,630
	<u>\$1,836</u>

4 Scotia McLeod Investments

	2014	2013
Opening Book Balance	\$399,260	\$396,166
Withdrawn – Minister's Housing Allowance	-20,595	-27,060
Ending Book Balance	<u>378,665</u>	<u>369,106</u>
Market Value at Year-End	<u>400,930</u>	<u>399,260</u>
Gain (Loss) on Investments	<u>\$22,265</u>	<u>\$30,154</u>
	5.58%	7.61%

	Market Value at Dec 31	
Security Description	2014	2013
Canadian Western Bank Annual Interest GIC Due 05/09/2016 2.0%	10,000	0
Concentra Financial Annual Interest GIC Due 01/09/2017 2.35%	25,000	0
TD Mortgage Corp Semi-annual Interest GIC Due 23/12/2014 2.25%	0	55,000
Equitable Trust Annual Interest GIC Due 01/05/2014 1.86%	0	15,000
Mackenzie Corporate Bond Fund	38,865	42,113
Bank of Nova Scotia	0	25,360
Toronto Dominion Bank	22,204	20,022
Dynamic Strategic Yield Fund	42,348	42,029
Fidelity Monthly Income Fund	60,124	65,431
Lifepoints Balanced Portfolio	58,760	55,042
Mackenzie Sentinel Strategic Income Fund	39,540	39,852
Signature Global Income & Growth Fund	41,759	0
Signature Diversified Yield Fund	0	12,723
Total Value of Securities	<u>338,600</u>	<u>372,572</u>
Cash	62,330	26,688
Total Value of Securities Including Cash*	<u>\$400,930</u>	<u>\$399,260</u>

*This represents the value at December 31, 2014 IF SOLD and not the yield to maturity.

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2014

5 Mission & Service Fund

	2014	2013
Opening Balance	\$2,290	\$2,086
Envelope Offerings	11,276	12,346
Sale of United Church Calendars	31	20
Total Raised	11,307	12,366
Paid to Mission & Service Fund	-11,567	-12,162
Ending Balance	\$2,030	\$2,290

6 First United Church

Opening Balance	\$40
Envelope Offerings	220
Paid to First United	-240
Ending Balance	\$20

7 Dixon Transition Society

Opening Balance	\$13
Envelope Offerings	645
Paid to Dixon Transition Society	-610
Ending Balance	\$48

8 Youth Hub

	2014	2013
Opening Balance	\$295	\$297
Envelope Offerings	585	410
Sunday morning coffee donations	596	1,212
"Tis the Season" Choir Fundraiser	400	676
Total Raised	1,581	2,298
Paid to Lower Mainland Purpose Society*	-1,750	-2,300
Ending Balance	\$126	\$295

*Charitable organization which operates the Burnaby Youth Hub

9 Outreach to Burnaby's Homeless (Lunches)

Opening Balance	\$504
Envelope Offerings	3,054
Line Dancing – Georgie Cole	174
Sunday morning coffee donations	200
"Tis the Season" Choir Fundraiser	121
Groceries purchased	-2,214
Ending Balance	\$1,839

10 Hope for Families Fund

Opening Balance	-\$438
Envelope Offerings	1,245
Sunday morning coffee donations	496
Lunch on the Run x 3	1,042
"Tis the Season" Choir Fundraiser	121
Expenses – 2014 Families	-582
Ending Balance	\$1,884

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2014

11 Men's Group

Opening Balance	\$529
Contributions from the weekly Men's Breakfast	270
Men's Christmas Breakfast expenses	-83
Ending Balance	<u><u>\$716</u></u>

12 Youth Group

Opening Balance	\$471
Valentine Chocolate sales	400
Chocolate-making supplies purchased	-58
Ending Balance	<u><u>\$813</u></u>

13 Garden Fund

Opening Balance	\$308
Shrubs purchased	-131
Ending Balance	<u><u>\$177</u></u>

14 Deposits

Opening Balance	\$1,120
West Coast Baptist Church – one month rent and 2 keys	590
Girl Guides of Canada – key	20
AA – Thursday group – key	20
Ending Balance	<u><u>\$1,750</u></u>

15 Building and Contingency Fund

The following accounts and balances were consolidated into the Building & Contingency Fund as of Dec 31, 2014.

Memorial Fund	\$4,451
Willick Payable	1,200
Building Fund	6,650
Kitchen Upgrade	500
Support for Youth Organists	200
Organ Maintenance Fund	1,251
Grand Piano Fund	512
Memorial Donation – Children and Youth	323
Cultus Lake Campout Fund	306
Sabbatical Fund	810
Rental Contingency Fund	3,400
Allocation for Audit	205
	<u><u>\$19,809</u></u>

All above accounts showed no activity throughout 2014 with the exception of the Building Fund and the Memorial Fund, and that activity is shown below.

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2014

Building Fund

Opening Balance	\$4,997
Envelope Offerings	3,588
Men's Group Welcome Back BBQ	101
Basement storage construction project	-2,036
Transferred to Building and Contingency Fund	-6,650
Ending Balance	\$0

Memorial Fund

Opening Balance	\$3,661
Donations in memory of Cyril Smith and Gladys Rickards	790
Transferred to Building and Contingency Fund	-4,451
Ending Balance	\$0

16 Congregational Fundraisers to Local

Donations from Board-sponsored AGM Lunch	\$245
Men's Group – Shrove Tuesday Pancake Supper	253
Pinterest-inspired Craft Sale	2,639
"Tis the Season" Choir Fundraiser	642
Burnaby Gogos Christmas craft and bake sale	459
	\$4,238

17 Other Costs

Keyboard purchased, offset by a Special Contribution.

18 Lay Education

2013 deficit in Bible Study Fund charged to Lay Education, and account closed

19 Other

Donation to UCC Emergency Response – Ebola Crisis	\$20
Gift for Lynn McGrath – books and tuition credit purchased (not received)	\$407

20 Gifts in Kind received

Groceries for Shrove Tuesday Pancake Supper	\$42
Sound system cabling	41
Music	9
Groceries for Christmas Families	139
Books for Library	74
	\$305

DEER LAKE UNITED CHURCH – Budget vs Actual for the year 2014

	2014 Proposed	2014 Actual	Difference
REVENUE			
Envelope Offerings	81,750	97,236	15,486
Special Contributions	75	1,752	1,677
Congregational Fundraisers	1,500	4,238	2,738
Loose Offerings	1,850	1,618	-232
Rental Income	34,600	35,427	827
Weddings and Funerals	2,170	4,080	1,910
Interest	39	37	-2
Building Contingency Fund	5,000	3,689	-1,311
Rental Contingency Drawdown	3,400	0	-3,400
Total Operating Revenue	<u>130,384</u>	<u>148,077</u>	<u>17,693</u>
 MINISTRY & PERSONNEL			
Minister			
Salary	40,879	31,706	-9,173
Maternity/Parental Leave Top-up	0	14,253	14,253
Travel	750	122	-628
Lifelong Learning	1,320	1,172	-148
Allowances	1,620	818	-802
Weddings and Funerals	800	1,400	600
Benefits	12,118	9,066	-3,052
Pulpit Supply	1,290	1,164	-126
	<u>58,777</u>	<u>59,700</u>	<u>923</u>
Secretary			
Salary	13,601	13,684	83
Benefits	2,817	2,870	53
Job Skills Training	150	0	-150
	<u>16,568</u>	<u>16,554</u>	<u>-14</u>
Organist			
Salary	8,874	8,784	-90
Benefits	493	493	0
Professional Development	150	0	-150
Weddings and Funerals	600	1,050	450
Relief Fees	690	570	-120
	<u>10,807</u>	<u>10,896</u>	<u>89</u>
Choir Director			
Salary	4,402	3,738	-664
Holiday Pay	176	150	-26
Benefits	174	162	-12
Professional Development	150	0	-150
Relief Fees	480	1,005	525
Weddings and Funerals	0	60	60
	<u>5,382</u>	<u>5,115</u>	<u>-267</u>
Caretaker	9,720	9,710	-10
Wedding and Funeral Coordinator	240	360	120
Payroll Administrator	1,000	1,804	804
UCC Payroll Service Fees	340	205	-135
WorkSafeBC Premium	274	264	-10
M&P Committee Expenses	300	286	-14
Total Ministry & Personnel	<u>103,408</u>	<u>104,895</u>	<u>1,487</u>

DEER LAKE UNITED CHURCH – Budget vs Actual for the year 2014

WORSHIP			
Worship Supplies	1,250	1,179	-71
Liturgical Arts	300	102	-198
	<u>1,550</u>	<u>1,282</u>	<u>-268</u>
 MUSIC			
Music for Worship	575	506	-69
Keyboard Maintenance	350	675	325
	<u>925</u>	<u>1,181</u>	<u>256</u>
 CHRISTIAN EDUCATION			
Lay Education	500	447	-53
Sunday School	1,300	790	-510
Youth Enrichment	500	565	65
	<u>2,300</u>	<u>1,803</u>	<u>-497</u>
 LIBRARY			
Books and Supplies	50	0	-50
Subscriptions	670	666	-4
	<u>720</u>	<u>666</u>	<u>-54</u>
 COMMUNICATIONS			
Newsletter	100	95	-5
Website	300	0	-300
	<u>400</u>	<u>95</u>	<u>-305</u>
 PASTORAL CARE			
	300	82	-218
 OUTREACH			
	225	0	-225
 BENEVOLENT			
	200	0	-200
 FUN AND FELLOWSHIP			
	200	111	-89
 STEWARDS			
Repairs and Maintenance	4,500	4,500	0
Building Contingency Fund	5,000	3,689	-1,311
	<u>9,500</u>	<u>8,189</u>	<u>-1,311</u>
 PRESBYTERY			
	5,687	5,687	0
 CHURCH OPERATIONS			
Telephone	615	619	4
Internet	1,122	1,090	-32
Waste Disposal	800	631	-169
Insurance	5,325	5,325	0
Utilities	7,250	6,687	-563
Property Tax	82	79	-3
Office	3,500	2,821	-679
Bank Charges	170	193	23
Other Costs	100	1,592	1,492
	<u>18,964</u>	<u>19,037</u>	<u>73</u>
 Total Operating Expense	 <u>144,379</u>	 <u>143,027</u>	 <u>-1,052</u>
 Total Operating Revenue			
	130,384	148,077	17,693
Total Operating Expense	144,379	143,027	-1,352
Cash Flow Surplus/Deficit	<u>-13,995</u>	<u>5,049</u>	<u>19,044</u>

DEER LAKE UNITED CHURCH
Proposed Budget – 2015

	2013 Actual	2014 Actual	2015 Proposed	Notes
REVENUE				
Envelope Offerings	81606	96943	97142	
Initial and Observer	275	293	180	
Special Contributions	77	1752	85	For 2014, includes donation for new keyboard
Congregational Fundraisers to Local Building & Contingency Funds	5626	4238	2500	AGM Lunch and other events to be determined
Loose Offerings	5293	3689	3000	Donations and Fundraisers
Building Rentals	1848	1618	1650	
Weddings and Funerals	45508	35427	38915	
Interest	2470	4080	2170	Estimate 2 weddings @ \$675 and 2 funerals @ \$410. Offsite @ \$400
	38	37	38	
Total Revenue	142741	148077	145680	

MINISTRY & PERSONNEL

Minister

Salary	40083	31706	42881	Shift to Category E. UCC mandates 0.9% increase over 2014
Maternity Top-up	0	14253	0	
Travel	202	122	400	42¢ per km plus parking
Continuing Education & Learning Resource:	1397	1112	1332	UCC mandates 0.9% increase
Allowances	960	878	1620	Phone, cell, internet, spiritual direction
Weddings and Funerals	800	1400	800	Estimate 4 weddings and funerals @ \$200
Benefits	12455	9066	12359	Pension & Group Insurance, CPP/EI
Pulpit Supply	1071	1164	1295	9 @ \$163 for Ordered Ministry, \$120 for Lay
	56969	59700	60687	** Housing Allowance of \$27,060 to be funded through Investment Account **

Secretary

Salary	13431	13684	13761	10 months and 18 summer hours
Holiday Pay	0	0	629	
Benefits	2713	2870	2835	Pension & Group Insurance, CPP/EI
Job Skills Training	0	0	150	
	16145	16554	17375	

	2013 Actual	2014 Actual	2015 Proposed	Notes
Organist				
Salary	8834	8784	8863	
Benefits	420	493	499	CPP/EI
Professional Development	150	0	150	
Weddings and Funerals	600	1050	600	Estimate 4 weddings and funerals @ \$150 each
Relief Fees	510	570	735	Christmas Eve plus 4 weeks @ \$160/week Rehearsal \$65 Worship service \$95
	<u>10514</u>	<u>10896</u>	<u>10846</u>	
Choir Director				
Salary	4246	3738	4649	10 months
Holiday Pay	165	150	223	
Weddings and Funerals	0	60	0	
Benefits	160	162	367	CPP/EI
Professional Development	0	0	150	
Relief Fees	600	1005	0	Rehearsal \$45 Worship service \$60
	<u>5171</u>	<u>5115</u>	<u>5389</u>	
Caretaker	9566	9710	9790	
Wedding/Funeral Coordinator	300	360	240	Estimate 4 weddings and funerals @ \$60
Payroll Administrator	985	1804	1200	
UCC Payroll Service Fees	333	205	290	
M & P Committee Expenses	80	286	300	
WorkSafeBC Premium	278	264	214	
TOTAL PERSONNEL	<u>100339</u>	<u>104895</u>	<u>106331</u>	
WORSHIP				
Worship Supplies	768	1179	1500	Includes 30 copies of More Voices \$600
Liturgical Arts	0	102	900	New banner and stole set proposed, based on Creation Season
	<u>768</u>	<u>1282</u>	<u>2400</u>	
MUSIC				
Music for Worship	579	506	500	Includes music licensing fee
Keyboard Maintenance	327	675	400	
	<u>905</u>	<u>1181</u>	<u>900</u>	

	2013 Actual	2014 Actual	2015 Proposed	Notes
CHRISTIAN EDUCATION				
Lay Education	226	447	500	Adult workshop attendance subsidies up to 1/3, speaker honoraria, Upper Room
Sunday School	1054	790	950	Curriculum, supplies, year-end
Children & Youth Enrichment	300	565	750	Children and Youth Retreat subsidies up to 1/3, Confirmation, Youth Group expenses
	<u>1580</u>	<u>1803</u>	<u>2200</u>	
LIBRARY				
Books and Supplies	0	0	100	
Subscriptions	655	666	695	Observer \$644 Mandate \$51
	<u>655</u>	<u>666</u>	<u>795</u>	
COMMUNICATIONS				
Newsletter	76	95	100	
Website	0	0	250	
	<u>76</u>	<u>95</u>	<u>350</u>	
PASTORAL CARE				
	32	82	250	
OUTREACH				
	0	0	225	
BENEVOLENT FUND				
	77	0	100	
FUN AND FELLOWSHIP				
Social Events	79	111	175	Congregational picnic and other events
STEWARDS				
Repairs and Maintenance	4448	4500	4500	
PRESBYTERY ALLOCATION				
	5458	5687	5738	****estimate 0.9% increase, Presbytery to finalize in February****

	2013 Actual	2014 Actual	2015 Proposed	Notes
CHURCH OPERATIONS				
Telephone	591	619	660	
Internet	1011	1090	1104	
Waste Disposal	756	631	660	
Insurance	4857	5325	5811	\$5361 plus \$450 ADD policy 10% increase
Utilities	6926	6687	6950	
Property Tax	77	79	85	To be recovered from for-profit tenants in 2015
Office	3493	2821	3100	
Bank Charges	166	193	196	Includes cost of PAR
Other Costs	1752	1592	150	For 2013, includes office computer, minister's moving costs, JSC expenses, advertising For 2014, includes new keyboard
	<u>19630</u>	<u>19037</u>	<u>18716</u>	

Total Revenue	142741	148077	145680	
Less Building & Contingency Funds	-5293	-3689	-3000	Donation and fundraising revenue transferred to the Building and Contingency Fund
Net Operating Revenue	<u>137448</u>	<u>144388</u>	<u>142680</u>	
Operating Expense	<u>134048</u>	<u>139338</u>	<u>142680</u>	
Transferred to Building & Contingency Fund	<u>3400</u>	<u>5049</u>	<u>0</u>	Operating Surplus/Deficit transferred to/from the Building & Contingency Fund

Non-Operating Gains/Losses				
Net Investment Income	30172	22286		
Housing Allowance Paid	-27060	-20595		
Gain/Loss in Church Assets	<u>3112</u>	<u>1691</u>	<u>0</u>	

2015 FOCUS

To maintain or increase our 2014 level of envelope donations and raise \$2,500 through Fundraising to Local in order to balance our budget and raise \$2,500 through Fundraising to Local

To grow our Building and Contingency Fund by \$3,000 through either donations or fundraising

MISSION AND SERVICE FUND

	2013 Actual	2014 Actual	2015 Estimated
Envelope Offerings	12346	11276	11200
UCC Calendar Sales	20	31	25
Total	<u>12366</u>	<u>11307</u>	<u>11225</u>