

Deer Lake United Church

2015 Annual Report



Giving thanks for God's many gifts

Expanded Vision Statement

1. WHO WE ARE:

Deer Lake United Church

welcomes you into a Christian community for all ages that explores and expresses spirituality through:

- **worship and music**
- **fun and fellowship**
- **caring and outreach**
- **involvement and growth**

2. WHAT THIS MEANS TO US:

Christian Community

At Deer Lake United Church, we are grounded on a foundation of Jesus' teachings and the Hebrew Scriptures which informed Him. We seek to deepen our relationship with God, Jesus, the Holy Spirit, and with each other. We are called each day to serve others in all facets of our lives, inspired by a continually evolving understanding of the Word of our loving God.

Explore and Express Spirituality

At Deer Lake United Church, we provide opportunities for continuing growth in the Way of Jesus Christ by providing personal and communal opportunities to *explore & express* our faith.

We *explore* our Christian faith in an open, questioning, non-judgmental way through worship, Sunday school, youth group, theological study and discussion, retreats, and ongoing groups. We encourage all groups and individuals to *explore* the meaning of Christian spirituality and, in our life and work, to consider the guidance provided by Jesus.

We *express* our faith when we share our gifts and talents through service in the church and in the world. We *express* our close sense of community through willingness to discuss and listen to a variety of perspectives in a safe and respectful environment and through our enjoyment of working and playing together.

Welcome

At Deer Lake United Church all groups and individuals are encouraged to *explore* how their behaviours, activities and policies contribute to a sense of welcoming for all people who enter our community.

We express our welcome on Sundays by maintaining a clean, safe and visually attractive building, having greeters at the door, providing nametags, assisting with seating, extending invitations and encouragement to attend coffee time and other functions, speaking with people we do not know well, answering inquiries, and by smiling. Deer Lake is a place where all people, from the newest arrival to longtime attender, feel welcomed, valued and respected.

Throughout the rest of the week, we *express* our welcome by invitations to our homes and events, by providing food, and by phone calls, prayers, and visits to those who are ill or in need of support.

For All Ages

At Deer Lake United Church we *explore* our desire to be a community for all ages by encouraging our groups and individuals to consider how everyone can be involved, supported and respected in our community, and how resources can best be allocated to meet the needs of all groups within Deer Lake.

We *express* our multigenerational commitment by respecting and honouring all ages and by encouraging their participation within worship and throughout the week. We value opportunities for all ages to participate together and get to know each other as members of our church family.

Worship and Music

At Deer Lake United Church all groups and individuals *explore* God's purpose and meaning in our lives and *express* our gratitude through worship and music.

We *express* our Christian faith by living in relationship with God, Jesus and the Holy Spirit. Sunday and other special services are involving and thought-provoking. We encourage participation of all ages, recognizing and developing the gifts of the congregational members. A wide variety of music is used in our worship services as people share their musical gifts. Through liturgical arts we encourage the beautification of the sanctuary and the inclusion of artistic gifts in our worship.

Fun and Fellowship

At Deer Lake United Church we *explore* ways in which our faith community can enjoy fun and fellowship together through worship, work and play.

We *express* fun and fellowship in everything we do, helping form the connections we enjoy as a small community.

Caring and Outreach

At Deer Lake United Church all groups and individuals are encouraged to *explore* ways they can be caring in their activities and policies, and to *explore* ways of increasing awareness of those in need of care.

We *express* our desire to be a caring congregation and to reach out to the world at large both as individuals and through our Pastoral Care and Outreach committees, and we keep the congregation informed of these activities. We are respectful and loving as we work locally and globally for peace and justice.

Involvement and Growth

At Deer Lake United Church all groups and individuals are encouraged to explore, identify, develop and utilize the talents and gifts of our community.

We *express* our desire for personal growth and congregational viability by remaining open to being led by the Holy Spirit as we act on and share our Christian beliefs through worship services, committees, workshops, study groups, retreats, and social activities. We regularly recognize and appreciate people's gifts and their service within and outside of the church.

DEER LAKE UNITED CHURCH

Annual Report 2015

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 2
Board Chairperson's Report	page 4
+Worship	
Worship Committee Report.....	page 5
Choir Report.....	page 7
+Fun & Fellowship	
Sunday Coffee Report.....	page 8
+Caring & Outreach	
Pastoral Care Committee Report	page 9
Outreach Committee Report	page 11
Sunshine Committee Report	page 14
+Involvement & Growth	
Christian Education Committee Report	page 15
Ministry & Personnel Committee Report	page 17
Envelope Secretary's Report	page 19
Library Report.....	page 20
Stewards Committee Report	page 21
Communications Committee Report.....	page 22
Trustees Report	page 23
Finance Committee Report	page 25
Minutes of the 2015 Annual General Meeting	page 29
Treasurer's Report.....	F1 – F10

The Annual General Meeting will be held on Sunday, February 28th, 2016 in the Fellowship Hall following a short Worship Service. Lunch will be provided by the Deer Lake United Church Board. Please bring this 2015 Annual Report with you.

Cover by Garry Forwood

MINISTER'S REPORT

The year of 2015 unfolded in typical form from other years. Committees carried out their tasks and responsibilities. Events happened, as per usual. Special occasions, such as Easter, BBQs, picnics, breakfasts, pageants, concerts, and more, all happened as we typically expect them too. However, in September of 2015, I had the opportunity to take some Study Leave and attend a conference in Minneapolis entitled: "Why Christian?" It was organized by two female liberal theologians in the USA. They secured approximately nine dynamic female theologians to speak to 1000 participants during the 3-day event to address why, for them, they want to live a life as a Christian. It's a question I persistently asked in sermons after that event, and raised at committee meetings in our congregation. I have yet for someone to come to me and offer their answer.

You see, what I've learned this past year, is that we are a good congregation. More than good actually. We have financial responsibility and stability. We have decent worship services. We have received gifts of time and talent from many people to keep committees and events functioning. We come each Sunday and we, hopefully, enjoy and engage in a worship service: good music, good prayers, good anthems, good message, good people passing the peace. That's it: we're good. But what makes us great?! What makes us full of life? What makes us passionate? What makes us take our faith outside of our walls on a Sunday morning, and preach that message in our actions, in our dreams, in our visions, so that we can model to the world that we "walk the walk and talk the talk" outside of our Sunday morning worship? Why are **you** a Christian?

Are you a Christian because you like Sunday morning worship? Are you a Christian because you like choir? Are you a Christian because you like opening the church, or counting money, or folding bulletins, or teaching Sunday School, or serving coffee, or fixing plumbing? Are you a Christian out of duty or out of passion? Are you doing tasks because you are passionate about them, or because you feel "If I don't do them, they won't get done." Or are you doing them, because one day, sometime way back, they once brought joy to you? Perhaps, in all fairness, these tasks still bring you joy, and that is great news!

For me, I am a Christian because of Jesus' teachings and ministry. To love and serve others, to seek justice, and resist evil, to proclaim Jesus! I am a Christian because I care for the needy and desperate; because I yearn for a planet that will be here for generations and thus I need to nurture and protect God's creation; because young minds – all minds! – have questions and Jesus and historical prophets offer answers in the scripture; because people are treated unfairly, unjustly and I can advocate for them and stand up for them; because Jesus conquered death and I can help people face that journey with hope and reassurance; because in the darkness, there is still light. I am not a Christian to make **me** a better person, but to make the world a better place for all people.

Dear friends, do you think you'll get anywhere in this if you learn all the right words but never do anything? Does merely talking about faith indicate that a person really has it? For instance, you come upon an old friend dressed in rags and half-starved and say, "Good morning, friend! Be clothed in Christ! Be filled with the Holy Spirit!" and walk off without providing so much as a coat or a cup of soup – where does that get you? Isn't it obvious that God-talk without God-acts is outrageous nonsense? Faith and works, works and faith, fit together hand in glove.

James 2: 14 – 16, 18 (The Message)

When Jesus meets you, in any event in any place, you arrive, again and again to a new place of gospel, of good news. The gospel gives us a re-orientation and Jesus meets us where we are and we witness every day to miracles and we begin, again and again to be the Christian we personally declared ourselves to be one day a while back. How will you write your gospel? How will your story unfold? We need to share stories about how church ought to be, based on our current experiences and social events; not based on how things were 10, 20, 30 years ago. Times have changed. People don't come to church for the same reasons anymore. People don't seek church for the same reasons. People don't serve on committees or in church life for the same reasons. The experiences we are having in our congregation are not the same as they were in the past. We need to redefine **why** we do what we do, and find the **joy** there is in being a Christian in today's world.

So yes, 2015 came and went. Many of the same things happened as in previous years, you'll see that in the committee reports. But I ask you now, how will you make your mark in 2016? How will you live out your calling, hopefully your personal commitment, to be a Christian in Deer Lake United Church, in the world God called you to live in? Find something you are passionate about. Bring it to me, and let's figure out how to make it a reality for you, for this community, and thus bring joy and vitality back to this family of Jesus. How will you put your faith in your works?

Your disciple in Christ,

Rev. Tracy Fairfield

BOARD CHAIRPERSON'S REPORT

Past and Future Legacy

2016 marks the 75th anniversary of Deer Lake United Church in Burnaby. I expect that few of us attending Deer Lake today can recall events from three decades ago let alone eight. Some like the saying that we stand on the shoulders of giants. I prefer to think that conscientious members before us slowly and methodically built the foundation that Deer Lake United Church has today. Both literally and figuratively! How many of us know that the front of the sanctuary rotated 90 degrees? Regardless of how the building has changed in appearance, our members, both past and present are the fabric that is our church today.

When I think of past members no longer with us, who helped build what we have today, I think of: Gordon who greeted us with a smile and Werther's candy and taught us how to build gingerbread houses; Peggy who listened carefully before imparting her wisdom and thought nothing of climbing into her motor home for a road trip to Saskatchewan; Wenda, who founded the still vital Marguerite Dixon House and took quilting to another level with her wall hanging depicting the Parable of the Sower; Bill – ever the teacher – who created several programs for men's retreats and started the Advent breakfast tradition by inviting 20 plus men to his house; and the many others who poured their hearts into making our church successful.

When I think of current members, I am thankful for those who – in some cases for decades – have contributed to the health of our church by devoting their talents to: manage our finances; maintain the building and its electrical, plumbing, and heating systems; see to the needs and care of our tenants, employees and members; plan our worship services; create the music for service or concerts; teach our children in Sunday school; and provide printed or web-based communications.

So much has changed in 75 years but much has remained the same. Members and visitors still come to Deer Lake United Church to feel part of a community that is grounded in Christian belief. Our church still has a strong presence in our community providing space for preschool, service groups and other religious congregations in addition to providing outreach support to our broader community.

The question that many of us are asking, "What will Deer Lake United Church be like in the next 5 to 10 years?" It is impossible to imagine what the future will look like in another 75 years. Perhaps the work that we do today can strongly influence, well into the future, the corner of Burnaby that Deer Lake currently occupies. Perhaps we should have a long-range vision in mind.

What legacy can our church create that will endure beyond our time and for the benefit of future generations? Wouldn't working towards such a vision be a wonderful way to celebrate a diamond jubilee anniversary?

Respectfully submitted,

Gary Hamer

WORSHIP COMMITTEE REPORT



The rhythm of life has continued at Deer lake with meaningful worship services each Sunday as well as with three funerals and two baptisms. We held a funeral for congregational member Kay Anderson in January, while the other two services were for members of the community. We celebrated the baptism of Dakota Fairfield, daughter of Rev. Tracy Fairfield and Penny Bartel and the baptism of Denise Silke, daughter of Chelsea and J.P. Silke. There were no weddings this past year. Four longtime members transferred their membership to new churches. We wish them many blessings in their new church homes.

This year in Lent, we used the Tenebrae service once again. Six candles were lit on the first Sunday of Lent and then one candle was extinguished each week following. Our primary liturgical focus for the season of Lent was the Christmas Tree that was placed in the sanctuary and was then transformed from a beautiful green tree into a stark, bare cross. This was very moving to see. On Easter Sunday, this cross was once again transformed by beautiful flowers to become a symbol of our celebration.

In June, we held an outdoor service at Deer Lake Park which was followed by the annual congregational picnic. This was a huge success. Graduation students, Riley Evans, Hugh James and Kennedy Neumann were honoured and were presented with prayer shawls.

The Thanksgiving service was celebrated with an amazing display at the front of the church. The colours were gorgeous.

In November, we honoured the veterans with a special Remembrance Day service. Thank you to the Royal Canadian Legion #83 who provided us with poppies.

The Children's Christmas Pageant was presented on December 13th and was appreciated and enjoyed by all.

We once again held two Christmas Eve Services, one at 4 pm and one at 7pm. Both services were well attended with 77 people at 4 pm and 113 at 7 pm. Music and candle lighting were highlights of both services. Communion was served at the 7 pm service.

The Worship Committee was pleased to welcome Marlene Colledge and Joanne Annesley who have taken on the responsibility of using their creative gifts for Liturgical Arts. They keep our sanctuary and bulletin boards up to date and looking beautiful. Thank you for all that you do! In addition to Marlene and Joanne, we also

had the creative gifts of Sharon Allman shared with us. Sharon designed and sewed new banners for the season of Creation from mid-September to Thanksgiving. On the backs of these beautiful banners are new wedding banners so we are doubly blessed. A huge thank you to Sharon for these works of art.

Lastly, the Worship Committee purchased 11 copies of More Voices hymn books to bring the total number of copies to 50.

Respectfully submitted:

The members of the Worship Committee

J.P. Silke (Chair), Shirley McGaire (Secretary), Janice Cambruzzi, Mary Cazalet, Rev. Tracy Fairfield, Dana Juba, Colleen Keeler and Steve McLean.



CHOIR REPORT

The Choir at Deer Lake United is a family of people who love to sing, to share their talents, to dedicate their time, to strengthen community and to worship God through the blessing of music.

For ten months of the year, the Choir offers choral anthems to create a worshipful experience that blends into the rest of the service each Sunday. Every anthem is rehearsed with and accompanied by Donna Phillips. She shares her talent of music, her extra time for rehearsal, her concert planning skills, and her professionalism.

On Good Friday in 2015, the United Churches of Burnaby gathered together at Deer Lake. Several singers from other choirs joined with our choir to sing "A Green Hill Far Away". Donna accompanied the mass choir, Terri conducted and Rebecca played the horn. We hope to continue the tradition of joining the community together with the joy of music.

"Tis the Season...revisited" was the Christmas Fundraiser that the Choir hosted at the church. Many hands made light work! Thank you to the choir members and their families for helping to ensure a successful evening of music and laughter. The event raised \$1900.00 for the church and its outreach programs.

The Deer Lake Choir continues to explore musical ways to nourish the church family. May our music and faith continue to grow.

Cheers to another happy and healthy year!

Rebecca, Choir Director



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 the Summer, the coffee and tea flowed! 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 totalled \$106 this year and the surplus goes to the Outreach committee. They use the money at their discretion for – Sandwiches for the homeless, YouthHub, Christmas families etc. Donations given this year totalled \$1000 which was **\$200 less** than last year. That was **after** expenses and expenses were down quite a lot this year! Let's try to give a little more and see if we can give \$1200 again next year. Anyway, by staying for coffee, goodies and fellowship, you are 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 lists 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 McGaire



PASTORAL CARE REPORT

We have 12 dedicated Care Ringers. Each "Ringer" has approximately four to seven families to phone.

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:

- AGM
- Shrove Tuesday pancake supper and Ash Wednesday service
- Workshop 101
- Palm Sunday/Maundy Thursday/Good Friday and Easter Sunday services
- Church picnic and Recognition Sunday Service in the park
- Book Study group in July
- Welcome back barbecue in September
- Craft sale in October
- Gogo's sale
- Halloween Dance
- Choir Fundraising concert Dec. 4th
- Christmas decorating
- Men's Christmas breakfast
- Women's Christmas breakfast
- Community Carol singing at Cliff Ave UC
- Church mice
- Children's Christmas Pageant
- Christmas Eve services

On Sunday September 13th, we held an 'appreciation coffee time' for the Care Ringers during after church coffee.

Both Don & Dorothy Wrigley celebrated their 90th birthdays this year. Don in May & Dorothy in June. Congratulations.

The Craft fair in October was a huge success. There were a lot of different crafts and the sale made over \$3000.00

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. Jean Johnson and Colleen McKenzie have spent time this year looking after the garden, but I'm sure they would love more help. Anyone willing to help should contact a person on the Pastoral Care Committee. Thanks to everyone who helped keep the garden tidy this year.

Sadly, Kellee Mulhern resigned from this committee after her holiday with her family in June. She needed time off.



Respectfully submitted by Shirley McGaire on behalf of the Pastoral Care team,
Trish Seeram, Mary Cazalet and Rev. Tracy Fairfield.

OUTREACH COMMITTEE REPORT

In 2015, the Outreach Committee worked to extend a helping hand from our church to our community.

Members of the Outreach Committee in 2015 were Paul Anderson, Deborah Auer, Marie Paul, Marj Rielly, Phyllis Slater, Claire Stegen, Bruce VanLuven and Linda Walsh.

Progressive Housing

Once each month we provided 70 bag lunches to the homeless of Burnaby through 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 faithfully showed up each month to prepare the lunches.

The YouthHub

This youth centre near Metrotown assists at risk youth, providing them with food, counselling, health care support, and the opportunity to complete high school. Deer Lake assists them with some funding for their programs. At their request, since April 2015, Deer Lake has been providing Youth Hub with \$25 per month to purchase the buns. This support was made possible through our congregations generous donations at coffee time and at other fundraising endeavours such as "Lunch on the Run," together with offering donations designated for Youth Hub.

Dixon House Transition Society

The Dixon House Transition Society assists women and children who are survivors of domestic violence. In 2015, 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 2015, we sponsored three families chosen for us by the Burnaby Christmas Bureau: two single parent families and one senior. Our church was joyfully represented this year by Michele Cantelo and Mark Jordan, Bruce VanLuven, Paul Anderson and Linda Walsh. Each of these three 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 note of thanks this year goes to

Michele Cantelos' employer, "Three Stones Clothing," who donated a brand new winter coat for the mother of her sponsored family.

Harvest for the Homeless

From Thanksgiving until early November 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.

First United

Deer Lake supported this important ministry in the downtown Vancouver Eastside through offering donations and a Lunch-on-the-Run; the proceeds of which went to First United. We also continued to collect donations of clothing and other items, which were delivered to First United on a periodic basis.

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 December the Gogos hosted a "Swags 'n' Bags" fundraiser at Deer Lake, raising several thousand dollars for their work in Africa.

Refugee Families

Near the end of 2015 it became clear that Canada would soon receive thousands of refugees from Syria, and Deer Lake members quickly organized to collect clothing and household items that would be needed. The people of Deer Lake responded and we were overwhelmed with donations. Some of these items are being stored in the church basement and others in people's homes. We intend to deliver these items as soon as possible to refugee families, whether directly or through other organizations supporting refugees in greater Vancouver.

Ongoing Education

In 2015 representatives from some of the community organizations we support came to update the Deer Lake Congregation on their work, notably Wanda Mulholland from the Burnaby Homelessness Task Force, Denise Deleebeeck from the Gogos, and Rev. Sally McShane from First United.

All of the Outreach endeavours described above have only been possible because of the unfailing 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 30% of the proceeds (\$552) from their December 2015 fundraiser concert, "Tis the Season... revisited" to Outreach.

The Outreach Committee is grateful to Shirley McGaire for having coordinated Sunday Coffee time, as well as all those who signed up throughout the year to provide coffee, tea and goodies after Sunday service. 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, as well as 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 2015.

Respectfully submitted by

Linda Walsh on behalf of the Outreach Committee

**The church
has left
the building.**



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, 14 "thinking of you" cards, 3 "thank you" cards, 4 "congratulations" cards and 8 "Get well/hope you feel better" cards have been sent out this year. It is my hope that these cards will be a small reminder that "we are not alone".

Many thanks to Rev. Tracy and members of the Pastoral Care Committee for keeping me informed of any Pastoral needs.

"Never stop doing little things for others. Sometimes those little things occupy the biggest part of their hearts." (Robert Ingersoll)

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

Blessings Always,

Trish Seeram

CHRISTIAN EDUCATION COMMITTEE REPORT



The Christian Education Committee continues to work together to provide relevant Christian education opportunities for the children, youth and adults of the congregation. We are grateful for our dedicated team: Elizabeth Cottam, Kristy Delleburr- O'Connor, Tracy Fairfield, Gloria Forwood, Sharon Hamer, and Elizabeth Waddington. We would also like to recognize the past contributions of Kathy Richardson and Phyllis Slater, who stepped down from the committee in 2015.

Our Sunday School classes continue to use the *Whole People of God* curriculum, an online lectionary-based resource with lessons for different age groupings from preschool to high school, as well as suggestions for whole group and worship service activities. Although we have a good number of children on our register, Sunday School attendance fluctuates throughout the year. From January to May we had an average attendance of 10 to 14, but in the fall the numbers were lower, largely because of conflicts with extracurricular activities. We have tried to adjust our groupings to best meet the needs of those present on any given Sunday. A small but enthusiastic group presented a Christmas pageant, *What a Rotten Christmas!*, which was enjoyed by the congregation.

At times when attendance tends to be low, such as long weekends and Sundays in June, we offered a one-room Sunday School. In the summer we had "Pew Packs" of activities available for children. Many thanks to the teachers who led our classes this year: Elizabeth Cottam, Kristy Delleburr-O'Connor, Gloria Forwood, Sharon Hamer, Kellee Mulhern, Kathy Richardson, Phyllis Slater, Claire Stegen, Janice Cambruzzi and Elizabeth Waddington.

We provide a welcoming nursery area where caregivers can take their babies and toddlers and still hear the service over the sound system.

Rev. Tracy led three adult study groups this year. There was a Lenten study exploring Mitch Albom's book: *Have a Little Faith*, a summer group which discussed the book by John Shelby Spong *A New Christianity for a New World*, and a video based study which was part of the *Animate* series in the fall.

Both the men and women had retreats in May this year, enjoying fellowship, relaxation, and meaningful discussions. Fourteen men spent a weekend at the Woodruffs' new home near Sechelt. Their theme was "Why do we go to church?" The Women's retreat was at Rivendell Retreat Centre on Bowen Island. Twenty-one women considered "Is my life in balance?"

Our Youth Group met a number of times until June, thanks to the leadership of Penny Bartel and Donna Phillips, and also took part in some Presbytery events. Three young people attended the Evolve Conference in November, meeting and interacting with youth from other congregations around the province.

Many thanks to Ruth Struve for maintaining the Deer Lake library, which offers a wide variety of material. A rotating selection of books is now displayed in the narthex, with comfortable chairs nearby for browsing.

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

Respectfully submitted,

The 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, usually on the 2nd Wednesday of each month - with the exception of July and August.



We were very fortunate to have Brian take over from Don to become the chairperson of M&P for the year. A HUGE thank you to Don for his years of service. Being the chair requires extra organizational efforts and being well informed of all the key issues. Larry became a member of M&P this year, and we welcome his expertise and experience as we move forward. He attended the M&P 101 course, offered by BC Conference, to gain more knowledge of the practices of the United Church, regarding personnel.

As always happens with M&P, there are many staff issues and concerns that are dealt with over the course of the year. Our staff all have personal lives and work lives and sometimes they conflict with each other. M&P takes great care in listening to staff and supporting them when there are issues to be dealt with and areas of conflict that need resolution.

M&P also has the responsibility of monitoring the vacations, study leaves, professional development, sick days, and all other needs of our staff. With the help and great assistance of Cathy Milne, our Treasurer and Payroll Administrator, we are working towards better ways of communicating the details of payroll and leave of staff. Many thanks to Cathy for her guidance.

The year started out with Tracy returning from her maternity leave. Our caretaker of the church is Ellen and her contract was finalized and signed the end of February. M&P has been responsible for approaching supply ministers for the pulpit on Sundays when the minister is on a leave. This task was shifted to the Worship Committee as this is a better fit for that responsibility.

In the spring, M&P initiated a survey of choir members, regarding leadership, music selections, variety of music, satisfaction with the current practices, and ways to improve the musical experience. We had a high level of participation of members of the choir, and the results were compiled and turned into some action items.

Once, again, this year, M&P organized a fabulous Staff Appreciation Dinner for our fabulous staff and their partners. Unfortunately, the evening happened to coincide with the largest summer wind storm to hit the Lower Mainland in many years and the evening was postponed. M&P tried, once again, to host a dinner for our staff, but the proposed date did not work out for most of our staff. This resulted in a celebration after a church service in November with a delicious cake, baked by Janice Cambruzzi, flowers, a few speeches, making it a joyous celebration. We greatly appreciate our talented staff and all that they do for us.

The end of our year brought the resignations of long-time members of M&P, Ruth, Brian, and Don. Many thanks to them all for all the time and care they put into their work on M&P. Many, many hours have been spent by them making our church a better place to work, and ensuring our church is a better place for members of our congregation, in that staff are meeting the needs of those who come through our doors.

We look forward to 2016 and all the goodness it will bring.

Looking onto this new year, there are a few items we'll be working on specifically.

- Completion of employee annual reviews and goal setting for 2016
- Onboarding of new members to our committee
- Improvements to the way we collect the details of vacation, sick, study days and communicate them to Payroll
- Formalization of the M&P filing system to establish a documentation foundation

In 2016 we plan to collaborate with the Board members to ensure increased visibility and reporting of non-confidential work of our committee and to solicit feedback on the relative priority of the items yet to be done.

We look forward to 2016 and all the goodness it will bring.

Respectfully submitted,

Peggy

On behalf of M&P (Larry and Peggy-Chair)

ENVELOPE SECRETARY REPORT

A sincere thank you to all those members and adherents of Deer Lake who support the work of the church through envelopes and Pre-Authorized Remittance. Your commitment and generosity is most appreciated.

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

There will be twenty-three families using PAR in 2016 due to changes in living arrangements in people's lives. PAR (pre-authorized remittance), is a program which allows members to give consistently throughout the year by automatically debiting your bank account and is a steady income for the church.

The following is a breakdown of donations Deer Lake United Church has received from members in 2015:

up to \$500	31
\$501 - \$1500	27
\$1501 - \$2500	10
over \$2500	12



Beginning in January 2015, we began producing our own offering envelopes. We continue to encourage members to use up what you have, just changing the date as needed, and ordering what is needed going forward by emailing or calling me. This means that we are only purchasing and producing what is needed and reduces the waste and cost of paper.

The local operating budget of Deer Lake for 2016 is \$145,000. Dividing the budget by the number of receipts distributed, 80, means that if each family gave approximately \$1800, or \$150 per month, our church will remain functional all year round. This does not include gifts to Mission and Service, Outreach and other special projects. It helps to put our church finances in perspective as we determine our donation commitment for 2016.

I continue to be grateful to Mary Cazalet, former Envelope Secretary for sharing her expertise with me as I assumed this role, to Pam for printing our envelopes on request to Cathy Milne, Treasurer, for her wisdom and knowledge.

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

Thank you again for your support in every way to help the church remain a viable, healthy one.

Respectfully submitted,

Kathy Richardson

LIBRARY REPORT

I have a few new books to enter into the system. Colleen McKenzie and I will do this in the next month as time permits. There are a lot of Bibles in the library and I would like to put some of them on the shelves in the narthex for persons without a Bible to take and keep. If you object, please me know before the end of March 2016. I also would like to have some books for the 12 to 16 year old group. If you have suitable material, please let me know. I have been given a few titles of books and will look into them. My budget is slim. I am hoping to spend some more productive time in the next while on the books. Our new shelves are wonderful and the chairs are comfy. Sit a spell and enjoy. The only thing better than a child on your lap is a book!

Respectfully,

Ruth Struve

CHURCH LIBRARY

“Love the Lord your God with all your mind.”



STEWARDS COMMITTEE

The 2015 Stewards Committee was comprised of the following members: Bob Chapman, Janice Cambuzzi, Rick Milne, Don Strutt and, chairperson, Steve McLean.

As two of the stewards have stepped down, the challenge for 2016 will be to find a new chair and two other volunteers to help with the upkeep of the church.

The main jobs in 2015 were keeping the roof drains clear, painting the railings and building five large rolling cabinets for under the stage.

The stewards spent approximately \$800 over budget. This was due to the purchase of two new chairs, and the building of the five cabinets which were not in our 2015 budget. The cabinets, which are used as storage by our current rental groups, will bring in revenue going forward.

Respectfully submitted,

Steve McLean, Chairperson



COMMUNICATIONS COMMITTEE

In the four 2015 issues of Lakeshore Lines, Kristy and I published 34 pages containing more than 40 items and countless pictures submitted by our contributors. The topics ranged from Africa to the Women's Retreat. Looking back through those issues gives me a pretty good synopsis of the events, issues and causes that we were involved with at Deer Lake this past year. Thank you once again to all our contributors.

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.

I regret to report that Kristy has decided to step down from the Communications committee due to family and career pressures. I'm sorry to see her go. She brought a fresh new look to the newsletter a year and a half ago and was a huge help. Thank you, Kristy! So now I am alone. If you are a stickler for the English language and are proficient in Microsoft Word, and think you might like to help publish Lakeshore Lines, please contact me.

Respectfully submitted by Garry Forwood



TRUSTEES REPORT



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

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

During 2015, the Trustees met and addressed the following items:

1. The DLUC investment portfolio was reviewed with our Investment Manager, Bob Campbell from Scotia McLeod. The goal for the investment portfolio is to achieve a required rate of return over the long term while minimizing risk and keeping within investment guidelines outlined in the United Church Board of Trustees Handbook. During 2015, the investment portfolio experienced an increase of 3.82%. This was considered by the Trustees as a favourable return considering the difficult market conditions over the past few years. For example, the TSX Exchange lost 11.2% for 2015 and the DOW Exchange gained 2.1% for 2015. Our favourable return is influenced by the fact we have approximately 55% of our portfolio in fixed assets and 45% in variable assets.

The investment fund was \$388,975.00 at the end of December, 2015. (This figure includes an outflow of \$27,660.00 for the Minister's housing allowance.)

The market conditions for 2016 do not look favourable and some of our fixed assets in 2016 will expire at approximately 4% return and replaced at approximately 2.25% return. We must maintain the fixed asset portion of the portfolio at around 55% in accordance with the United Church Board of Trustees Handbook to minimize the long term risk to the portfolio.

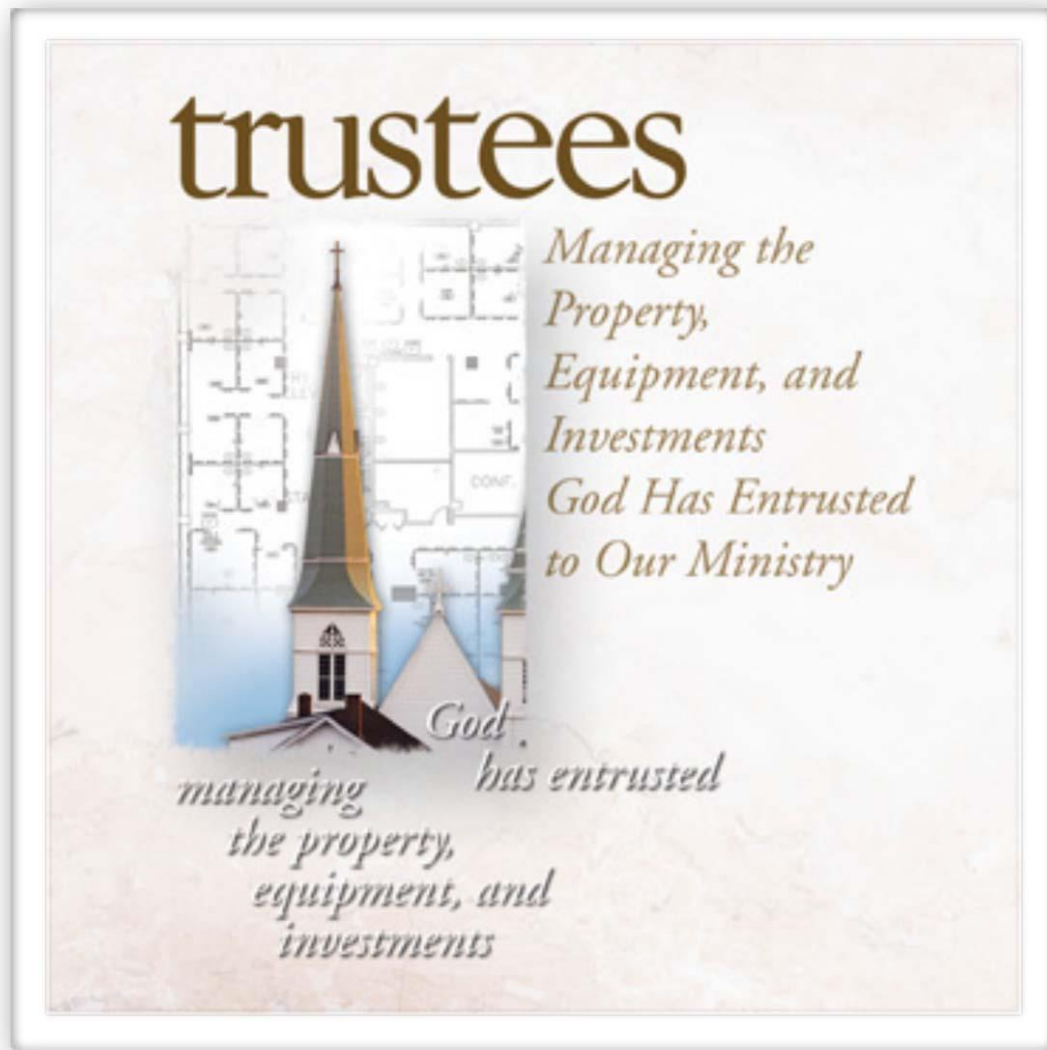
The Trustees and the DLUC Board will review the investment fund on an ongoing basis during 2016 to determine what alternatives are available to keep the fund at an appropriate balance.

2. A review of the church insurance program took place. In 2016, the replacement value of church and contents will remain at \$2,409,787.00 (same as 2015). Also included in the insurance policies are liability insurance, earthquake insurance, etc. There was no increase in insurance premiums for 2016 which will remain at \$5,362.00. The only additional cost for the insurance was a \$150.00 charge by our broker, Mardon Insurance, who oversees the policy.

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

Respectfully submitted by

Laurie Smith on behalf of the Trustees



FINANCE REPORT

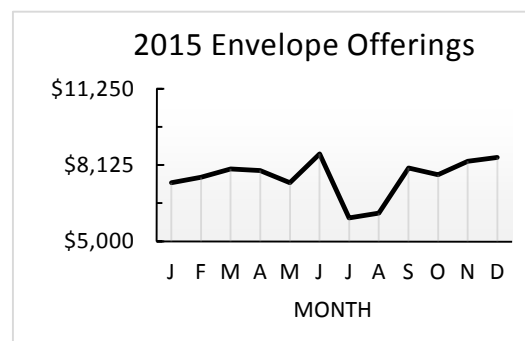
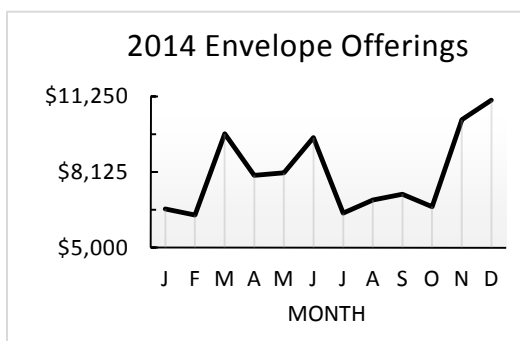
Year 2015

Our focus for 2015 was to balance our budget by

- maintaining or increasing our 2014 level of envelope donations
- fundraising \$2,500 for local operations

A balanced budget was presented by your Board, with the caveat that this would only be achievable if revenues increased as mentioned above. Unfortunately, we did not see an increase in envelope donations over 2014 levels as hoped. In fact, envelope donations declined. However successful fundraising and a new tenant bridged the revenue gap and we ended the year with an operating surplus of \$4,836.

Envelope offerings were relatively flat throughout the year, with a significant drop over the summer despite 26 members using PAR. It is a worrying trend, as the Board considers our long-term viability. This is the first year in many that there was no last minute spike in December, and we are fortunate that fundraising and rental income provided more revenue than planned. A comparison of 2014 and 2015 envelope offerings is below.



Our Building & Contingency fund, which is our sole reserve for dealing with large, unusual, or emergency expenses, grew by \$3,496. With the addition of the \$4,836 operating surplus the fund now stands at a comfortable \$33,190. Early in 2016, a decision will be made as to what this fund's maximum should be, and this will be well-communicated to the congregation.

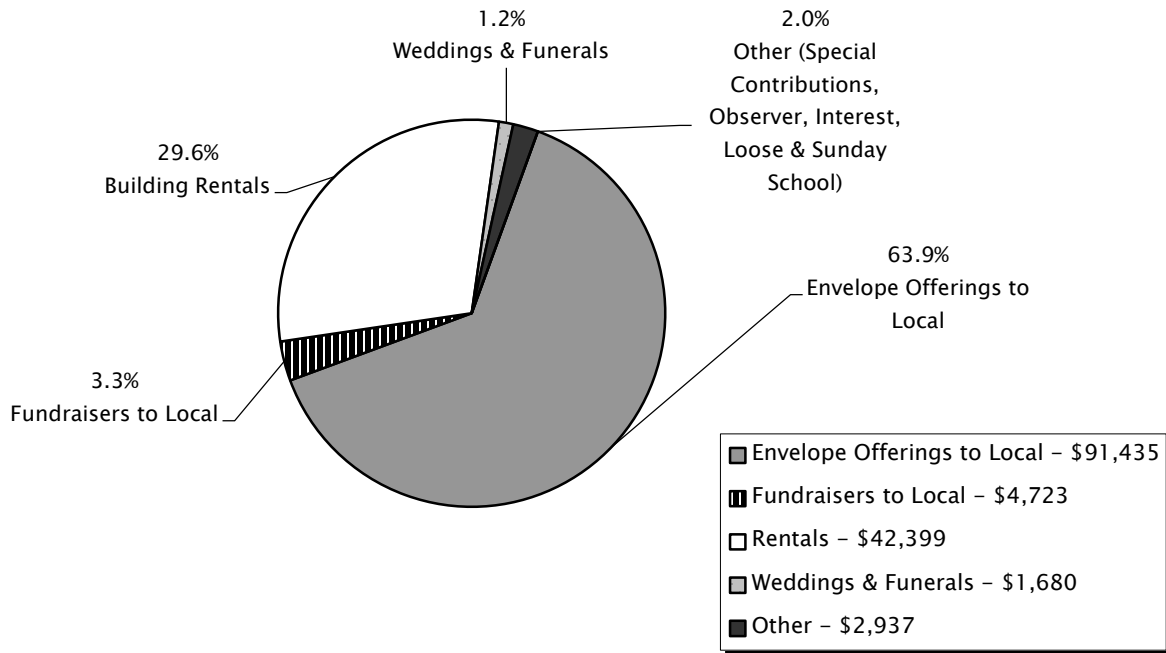
With the addition of another tenant, Weight Watchers, rentals comprised 29.6% of our total operating revenue. Four separate fundraisers, the largest being the craft sale, were successful and earned \$4,723.

All committees spent less than their budget with the exception of repairs and maintenance, and M&P Committee expenses.

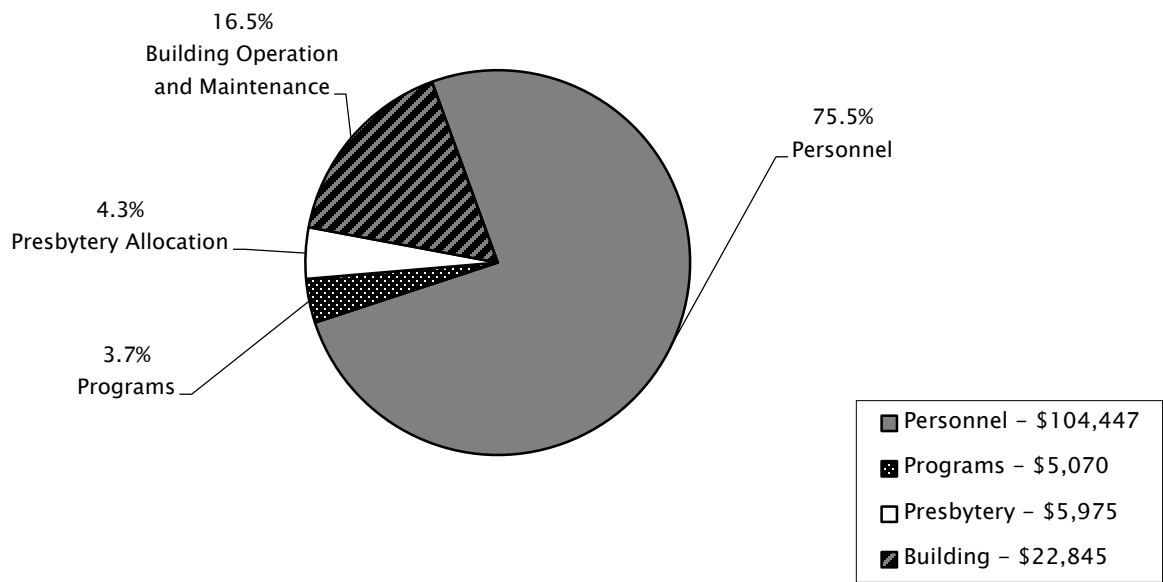
All activity in our various internal and outreach accounts is described in the Treasurer's Report. A sincere thank you to those who gave so much of their time and energy to many outreach and fundraising projects in service of our church and the wider community.

Our investment account returned only 3.8%. This is not enough to fund our minister's housing allowance, and DLUC's assets have decreased. This issue is of significant concern to the Board, and will be addressed in coming months.

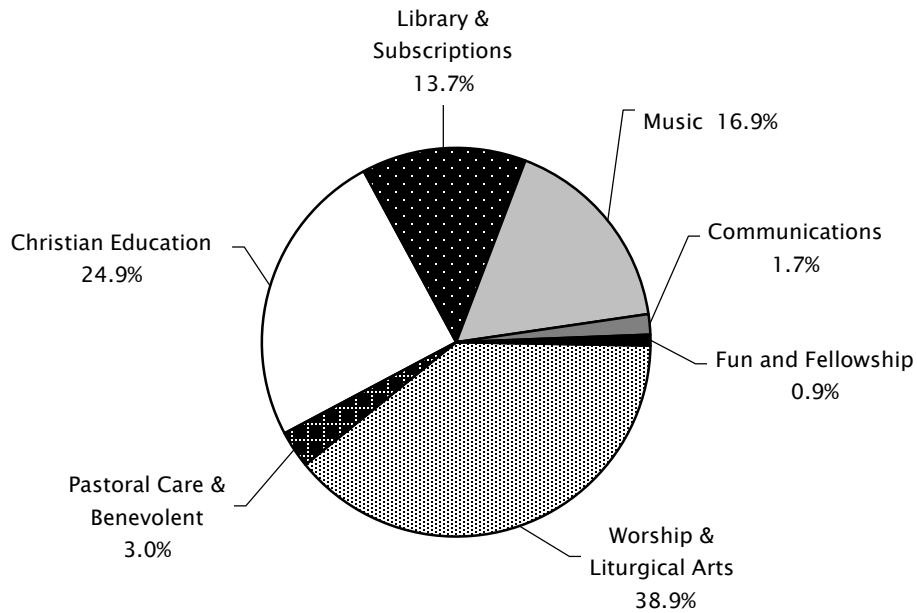
2015 Operating Revenue - \$143,173



2015 Operating Expenses - \$138,337

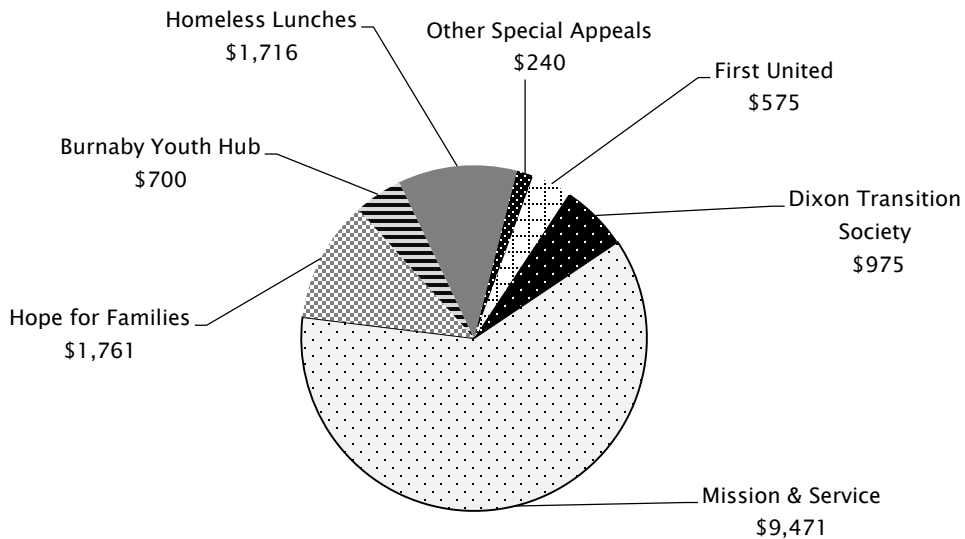


Our 2015 Program Spending – \$5,070



Worship & Liturgical Arts – \$1,970	Pastoral Care & Benevolent – \$155
Christian Education – \$1,262	Library & Subscriptions – \$697
Music – \$859	Communications – \$85
Fun & Fellowship – \$44	

Beyond our Walls: Outreach Expenditures (Non-Operating) – \$15,438



Year 2016

The Board has once again decided to present a balanced budget.

Due to changes in membership, as well as declining participation levels in PAR and declining donations given through PAR, we anticipate envelope donations will be less than in 2015. Although we expect a rise in rental revenue, the need to raise significant money through fundraising still exists.

Over 74% of our planned expenditure in 2016 relates to staffing. The United Church of Canada has mandated a salary increase of 2.0%, which has been applied to all staff. The premium rates of UCC benefits has not changed but actual costs are based on salary amounts, so with increased salaries comes increasing expense. There are few opportunities for savings in the area of staffing. Committees continue to function with minimal funds and many volunteer hours.

Two new expenditures were initially planned – a renovation of the kitchen in the Fellowship Hall, and a technology upgrade which would see the aging projection system replaced by a large TV screen, a new laptop and related cabling. The cost of these improvements was estimated at \$5,500. As well, our photocopier is beginning to falter after 15+ years of service, and may need replacing this year. However, given the revenue projections for the year, the Board felt it could not responsibly include these three items and still put forward a balanced budget. We have tried to be conservative and prudent. Our finances will be regularly assessed as the year progresses, and these projects may be reconsidered only if financially prudent to do so.

A more significant issue is the inability of the investment account to support the housing allowance at the present time. The investment climate is shaky. Returns have fallen from a few years ago and will remain low throughout 2016. Ideally, the investment account would remain above \$400,000 and achieve a rate of return of at least 7%. This is not projected for 2016, therefore the Board must consider whether it is necessary to top-up this fund, and if so, how. This will be a significant point of discussion as the year progresses, as it so greatly impacts our long-term viability.

The Board has set a goal of \$3,000 for the Building & Contingency Fund, in order to reach the original target of \$40,000. As our situation is assessed each month, this goal may change, and any decision will be well-communicated to the congregation.

Once again the Board asks each congregation member to carefully consider his or her level of commitment to DLUC in 2016.

Deer Lake's books are open to all at any time. Please do not hesitate to contact the Treasurer should you need clarification on anything financial throughout the year.

Respectfully submitted by Cathy Milne

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

DEER LAKE UNITED CHURCH
2014 ANNUAL GENERAL MEETING
February 15, 2015

Call to Order: 10:38 a.m.
Attendance sheet was circulated.

Attendance: Chairperson - G. Hamer; Minister – Rev. T. Fairfield; Acting Secretary – P. O’Connor, D. Phillips, S. Hamer, D. Juba, L. Juba, K. Dellebuur-O’Connor, G. Forwood, D. Strutt, D. Cunningham, F. Roberts, D. Roberts, E. Mosher, M. Currie, M. Rielly, 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, C. Silke, J.P. Silke, T. Seeram, J. Annesley, J. Cambuzzi, B. Van Leuven, C. Lamigo, E. Brown, A. Brown, L. Smith, P. Woodruff, G. Hamer, B. Chapman, K. Chapman, P. Anderson, L. Walsh, M. Cantelo, M. Cazalet, C. Keeler, G. Cole, M. Tullett, N. Pogany, J. Brooks, R. Treherne, R. Struve, G. Lans, A. Lans, G. Porter, L. Scott, J. Annesley, K. Richardson, K. Small, E. Colledge, M. Colledge, T. Ogilvie, C. Milne

Nominations of the Chair and Secretary for the AGM

MOTION: Moved by J. Cambuzzi seconded by S. McLean that G. Hamer chair the 2014 Annual General Meeting. **CARRIED.**

MOTION: Moved by G. Forwood; seconded by D. Strutt that P. O’Connor record the minutes of the 2014 Annual General Meeting. **CARRIED.**

MOTION: Moved by G. Cole; seconded by K. Richardson that all those present are allowed voting privileges. **CARRIED.**

Approval of Agenda: **MOTION:** Moved by J. Cambuzzi; seconded by K. Small that the Agenda be accepted. **CARRIED.**

Approval of Minutes: **MOTION:** L. Smith; seconded by K. Chapman that the minutes from the 2013 Annual General Meeting be accepted. **CARRIED.**

Committee Reports: Attention was drawn to the various Committee reports as printed in the 2014 Annual Report.
MOTION: Moved by P. Andersen; seconded by E. Colledge to accept all of the Committee reports as presented in the DLUC 2014 Annual Report. **CARRIED.**

2014 Finance Report – C. Milne (Treasurer)

- Printed copies of the 2014 Finance Report were distributed in the 2014 Annual Report
- C. Milne reviewed the 2014 budget and highlighted that several small pots of money had been consolidated into the Building and Contingency Fund

MOTION: Moved by B. Chapman; seconded by M. Cazalet that the 2014 financial statements be accepted. **CARRIED.**

2015 Proposed Budget – C. Milne (Treasurer)

- The 2015 budget has been approved by Board and a full explanation was given in the annual report. There is a balanced budget proposed for 2015.

MOTION: Moved by D. Strutt; seconded by B. Van Leuven to accept the proposed 2015 budget. **CARRIED.**

Approval of 2015 Committee Members:

BOARD :

Gary Hamer, Chair	Garry Forwood, Past Board Chair
Dana Juba - Vice Chair	Rev. Tracy Fairfield, Minister
Cathy Milne, Treasurer (Finance)	Paul O'Connor, Secretary
Kathy Richardson, Envelope Secretary	

plus the Chairperson of each of the following Committees:

CHRISTIAN EDUCATION:

Gloria Forwood	Sharon Hamer	Elizabeth Cottam
Elizabeth Waddington	Kellee Mulhern, Chair	
Kristy Dellebuur-O'Connor		

COMMUNICATIONS:

Garry Forwood (Chair)	Kristy Dellebuur-O'Connor
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FINANCE:

Cathy Milne (Chair)	Kathy Richardson
Tony Woodruff	Mary Cazalet

MINISTRY & PERSONNEL (Board appointed):

Don Strutt (Chair Feb.-Apr)	Brian McNeilly (Apr-Feb)	Ruth Struve
Larry Juba	Peggy Woodruff	

OUTREACH:

Linda Walsh (Chair)	Paul Anderson	Bruce VanLuven
Marj Reilly	Phyllis Slater	Claire Stegen
Deborah Auer		

PASTORAL CARE:

Shirley McGaire (Chair)	Mary Cazalet	Kellee Mulhern
Trish Seeram (Sunshine Committee)		

STEWARDS:

Steve McLean (Chair)	Laurie Smith (until Apr 30)	Janice Cambuzzi
Bob Chapman	Rick Milne	

TRUSTEES: (Board appointed)

Laurie Smith (Chair)	Janice Cambuzzi	Bob Chapman
Steve McLean		

WORSHIP:

J. P. Silke (Chair)	Mary Cazalet	Colleen Keeler
Dana Juba	Steve McLean	Shirley McGaire
Janice Cambuzzi		

LIBRARY, PHOTOGRAPHS AND RECORDS: Ruth Struve

PRESBYTERY REPRESENTATIVES: Bruce VanLoven

STEWARDSHIP:

Tony Woodruff (Chair)	Garry Forwood	Janice Cambuzzi
Bob Chapman		

SOCIAL COORDINATOR: Donna Phillips

The need for additional committee members for the Stewards was highlighted.

MOTION: Moved by G. Forwood; seconded by A. Lans that the proposed committee membership list be accepted. **CARRIED.**

Group Work:

The worship committee circulated a survey to help guide the vision for future Christmas Eve services.

Recognition of the Heart of the Church:

The Board Report was part of the service and G. Hamer thanked the volunteers, and those who were leaving various committees were thanked for their years, and in some cases decades, of service.

Adjournment: **MOTION:** Moved by S. McLean; seconded by M. Cazlet that the meeting be adjourned at 11:57 pm. **CARRIED.**

Gary Hamer (Chair)

Paul O'Connor (Secretary)

2015 Treasurer's Report

I have prepared for Deer Lake United Church the Balance Sheet as at December 31, 2015, 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 2015. The proposed budget for 2016 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, 2015

CURRENT ASSETS

Petty Cash	30	
Operating Account – Vancity	51,169	
Share Account – Vancity	6	
Total Cash		51,204
Miscellaneous Accounts Receivable (Note 1)	211	
Receivable from Investment Account (Note 2)	<u>16,305</u>	
Total Receivables		16,516
Total Prepaid Expenses (Note 3)		<u>1,962</u>
TOTAL CURRENT ASSETS		<u><u>69,683</u></u>

INVESTMENTS

Vancity Term Deposit	1,200	
Scotia McLeod Investments (Note 4)	<u>388,975</u>	
GROSS INVESTMENTS		390,175
Less Amount Owing to Church Operations		<u>-16,305</u>
NET INVESTMENTS		<u><u>373,870</u></u>

FIXED ASSETS

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

TOTAL ASSETS

\$1,176,170

CURRENT LIABILITIES

Mission & Service Fund (Note 5)		1,363
First United Church (Note 6)		122
Dixon Transition Society (Note 7)		27
Youth Hub (Note 8)		541
Outreach to Burnaby's Homeless (Lunches) (Note 9)		3,289
Hope for Families Fund (Note 10)		2,037
Men's Group (Note 11)		816
DLUC Women/Women's Retreat (Note 12)		560
Youth Group (Note 13)		776
Garden Fund		177
Music/Choir (Note 14)		386
Student Ministry Fund		386
WorkSafe BC Payable		213
Prepaid Rent		390
Deposits (Note 15)		<u>1,790</u>
TOTAL CURRENT LIABILITIES		<u><u>12,874</u></u>

EQUITY

Retained Earnings carried forward		1,142,025
2015 Net Investment Earnings		-11,919
Building and Contingency Fund (Note 16)		33,190
TOTAL EQUITY		<u><u>1,163,296</u></u>

TOTAL LIABILITIES AND EQUITY

\$1,176,170

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2015

REVENUE

Local Operations

Envelopes Offerings to Local	91,435	
Observer Program	205	
Loose & Sunday School	1,613	
Special Contributions (Note 17)	1,073	
Congregational Fundraisers to Local (Note 18)	4,723	
Interest on Operating Account	46	
TOTAL LOCAL OPERATIONS		99,095

Rental Income

AA Donation – Tuesday group	925	
AA Donation – Thursday group	660	
Dance Imagination	2,385	
Deer Lake Preschool	14,019	
Yugoslavian 7th Day Adventist Church	10,080	
West Coast Baptist Church	7,470	
BC Boys Choir	1,100	
Weight Watchers	4,650	
Other Use of Building Income	1,110	
TOTAL RENTAL INCOME		42,399

Other Income

Weddings and Funerals	1,680	
TOTAL OTHER INCOME		1,680

TOTAL OPERATING REVENUE

Building & Contingency Funds Received		3,496
TOTAL REVENUE		\$146,669

EXPENSES

Personnel

Minister Salary	42,881	
Minister Travel	336	
Minister Continuing Education and Learning Resources	1,332	
Minister Allowances	1,020	
Minister Weddings and Funerals	600	
Minister Benefits	12,359	
Pulpit Supply	1,369	
Minister Total		59,897
Secretary Salary	13,699	
Secretary Holiday Pay	642	
Secretary Benefits	2,852	
Secretary Total		17,193
Organist Salary	8,863	
Organist Benefits	499	
Organist Weddings and Funerals	450	
Organist Relief	570	
Organist Total		10,381
Choir Director Salary	3,974	
Choir Director Holiday Pay	188	
Choir Director Benefits	175	
Choir Director Relief	585	
Choir Director Total		4,922
Caretaker		9,797
Wedding and Funeral Coordinator		180
Payroll Administrator		1,182
WorkSafe BC Premium		216
UCC Payroll Service Fees		301
M&P Committee Expenses		379
TOTAL PERSONNEL		104,447

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2015

Church Operating Costs

Bank Charges/PAR Charges	194	
Waste Disposal	465	
Insurance	5,861	
Utilities	6,740	
Property Tax	104	
Office	2,229	
Repairs and Maintenance	5,153	
Telephone	716	
Internet	1,116	
Other Costs (Note 19)	<u>267</u>	
TOTAL CHURCH OPERATING COSTS		22,845

Program Costs

Worship	1,246	
Liturgical Arts	724	
Lay Education	161	
Sunday School	667	
Children & Youth Enrichment	434	
Social Events	44	
Library	100	
Subscriptions	597	
Music	501	
Keyboard Maintenance	358	
Pastoral Care	75	
Communications	85	
Benevolent Fund	<u>80</u>	
TOTAL PROGRAM COSTS		5,070

TOTAL PRESBYTERY ALLOCATION 5,975

TOTAL OPERATING EXPENSE **\$138,337**

Building & Contingency Funds Set Aside 3,496

TOTAL EXPENSE **\$141,833**

NET SURPLUS FROM OPERATIONS **\$4,836**

Non-Operating Gains and Losses

Increase in Investments – Scotia McLeod Portfolio	15,105	
Other investment income	36	
TOTAL CHANGE IN INVESTMENTS		15,141
MINISTER'S HOUSING ALLOWANCE		-27,060
OPERATING SURPLUS TRANSFERRED TO BUILDING & CONTINGENCY FUND		-4,836

NET DECREASE IN INVESTMENTS **-\$11,919**

**DEER LAKE UNITED CHURCH – CHANGES TO CASH
for the year ending December 31, 2015**

Cash Balance – Beginning of Year		\$39,378
Net Surplus from Operations		4,836
Other Cash Gains/Expenses		
Investment Income – Interest, VanCity Shares		36
Changes in Non-Cash Accounts		
Decrease in Total Receivables	1,972	
Increase in Total Prepaid Expenses	-126	
Decrease in Mission & Service Fund	-667	
Increase in First United Church	102	
Decrease in Dixon Transition Society	-21	
Increase in Youth Hub	415	
Increase in Outreach to Burnaby's Homeless (Lunches)	1,451	
Increase in Hope for Families Fund	153	
Increase in Men's Group	100	
Increase in Women's Group/Women's Retreat	0	
Decrease in Youth Group	-36	
Decrease in Music/Choir	-264	
Decrease in WorkSafe BC Payable	-51	
Increase in Prepaid Rent	390	
Increase in Deposits	40	
	3,459	3,459
Building & Contingency Funds Received		3,496
Cash Balance – End of Year		\$51,204

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2015

1 Miscellaneous Accounts Receivable

Tenant's use of photocopier	\$5
GST	206
	<u>\$211</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 – 2016 bulletins	\$45
Personnel – Minister's 2016 Continuing Education	137
Church Insurance	1,780
	<u>\$1,962</u>

4 Scotia McLeod Investments

	2015	2014
Opening Book Balance	\$400,930	\$399,260
Withdrawn – Minister's Housing Allowance	-27,060	-20,595
Ending Book Balance	373,870	378,665
Market Value at Year-End	388,975	400,930
Gain (Loss) on Investments	\$15,105	\$22,265
	3.8%	5.6%

	Market Value at Dec 31	
Security Description	2015	2014
Canadian Western Bank Annual Interest GIC Due 01/11/2016 1.8%	25,000	0
Bank of Nova Scotia Annual Interest GIC Due 01/13/2016 1.2%	3,000	0
Canadian Western Bank Annual Interest GIC Due 05/09/2016 2.0%	10,000	10,000
Concentra Financial Annual Interest GIC Due 01/09/2017 2.35%	25,000	25,000
Canadian Western Bank Annual Interest GIC Due 01/09/2018 2.2%	25,000	0
Mackenzie Corporate Bond Fund	0	38,865
Toronto Dominion Bank	21,696	22,204
Dynamic Strategic Yield Fund	41,575	42,348
Fidelity Monthly Income Fund	57,967	60,124
Lifepoints Balanced Portfolio	72,478	58,760
Mackenzie Sentinel Strategic Income Fund	0	39,540
Signature Global Income & Growth Fund	44,237	41,759
Mackenzie Global Strategic Income Fund	60,004	0
Total Value of Securities	385,957	338,600
Cash	3,018	62,330
Total Value of Securities Including Cash*	<u>\$388,975</u>	<u>\$400,930</u>

*This represents the value at December 31, 2015 IF SOLD and not the yield to maturity.

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2015

5 Mission & Service Fund

	2015	2014
Opening Balance	\$2,030	\$2,290
Envelope Offerings	8,805	11,276
Sale of United Church Calendars	0	31
Total Raised	8,805	11,307
Paid to Mission & Service Fund	-9,471	-11,567
Ending Balance	\$1,363	\$2,030

6 First United Church

Opening Balance	\$20
Envelope Offerings	280
Lunch on the Run	297
Sunday morning coffee donations	100
Paid to First United Church	-575
Ending Balance	\$122

7 Dixon Transition Society

Opening Balance	\$48
Envelope Offerings	605
Lunch on the Run	249
Sunday morning coffee donations	100
Paid to Dixon Transition Society	-975
Ending Balance	\$27

8 Youth Hub

Opening Balance	\$126
Envelope Offerings	515
Sunday morning coffee donations	600
Paid to Lower Mainland Purpose Society*	-700
Ending Balance	\$541

*Charitable organization which operates the Burnaby Youth Hub

9 Outreach to Burnaby's Homeless (Lunches)

Opening Balance	\$1,839
Envelope Offerings	3,097
Donation in memory of Harold Stamnes	50
Loose donations (not receipted)	20
Groceries purchased	-1,716
Ending Balance	\$3,289

10 Hope for Families Fund

Opening Balance	\$1,884
Envelope Offerings	1,148
Loose donations (not receipted)	20
Sunday morning coffee donations (net)	194
"Tis the Season Revisited" Choir Fundraiser (30% net proceeds)	553
Paid to SD41 for Edmonds Community School Camping Program	-1,000
Expenses – 2015 Families	-761
Ending Balance	\$2,037

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2015

11 Men's Group

Opening Balance	\$716
Contributions from the weekly Men's Breakfast	100
Ending Balance	<u><u>\$816</u></u>

12 DLUC Women/Women's Retreat

Opening Balance	\$560
Retreat fees collected	1,470
Retreat expenses	-1,070
Donation to Rivendell Retreat Centre – Bowen Island	-300
Deposit for 2017 retreat	-100
Ending Balance	<u><u>\$560</u></u>

13 Youth Group

Opening Balance	\$813
Sunday morning coffee donations	86
Supplies for Easter egg decorating event	-122
Ending Balance	<u><u>\$776</u></u>

14 Music/Choir

Opening Balance	\$650
Worship music purchased	-264
Ending Balance	<u><u>\$386</u></u>

15 Deposits

Opening Balance	\$1,750
Weight Watchers – 2 keys	40
Ending Balance	<u><u>\$1,790</u></u>

16 Building and Contingency Fund

Opening Balance	\$24,858
Envelope Offerings	2,891
Bequest from the Estate of Gladys Rickards	600
Men's Group Welcome Back BBQ (net proceeds)	5
2015 Operating surplus added	4,836
2015 Project expenses	0
Ending Balance	<u><u>\$33,190</u></u>

17 Special Contributions

Gift from Thursday AA group	\$55
Gift from United Way	485
Gift from Burnaby Gogos (Swags and Bags event)	490
Upper Room contributions	43
	<u><u>\$1,073</u></u>

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2015

18 Congregational Fundraisers to Local

Proceeds of Board-sponsored AGM Lunch	\$228
Men's Group – Shrove Tuesday Pancake Supper	150
Pinterest-inspired Craft Sale (net proceeds)	3,055
"Tis the Season Revisited" Choir Fundraiser (70% net proceeds)	<u>1,290</u>
	<u><u>\$4,723</u></u>

19 Other Costs

Cost of sending two delegates to BC Conference General Meeting in Whistler, May 28-31, 2015

21 Gifts in Kind received

Books for church library	\$129
Craft supplies for Pinterest-inspired craft sale	<u>94</u>
	<u><u>\$223</u></u>

20 Other Special Appeals

Steven Lewis Foundation – earmarked Burnaby Gogos	\$100
UCC Nepal Earthquake Relief (\$120 receipted, \$20 loose)	\$140

DEER LAKE UNITED CHURCH – Budget vs Actual for the Year 2015

	2015 Proposed	2015 Actual	Difference
REVENUE			
Envelope Offerings to Local	97,142	91,435	-5,707
Observer Program	180	205	25
Special Contributions	85	1,073	988
Congregational Fundraisers to Local	2,500	4,723	2,223
Loose & Sunday School	1,650	1,613	-37
Rental Income	38,915	42,399	3,484
Weddings and Funerals	2,170	1,680	-490
Interest on Operating Account	38	46	8
Total Operating Revenue	142,680	143,173	493
Building & Contingency Fund	3,000	3,496	496
TOTAL REVENUE	145,680	146,669	989
 MINISTRY & PERSONNEL			
Minister			
Salary	42,881	42,881	0
Travel	400	336	-64
Continuing Education and Learning Resources	1,332	1,332	0
Allowances	1,620	1,020	-600
Weddings and Funerals	800	600	-200
Benefits	12,359	12,359	0
Pulpit Supply	1,295	1,369	74
	<u>60,687</u>	<u>59,897</u>	<u>-790</u>
Secretary			
Salary	13,761	13,699	-62
Holiday Pay	629	642	13
Benefits	2,835	2,852	17
Job Skills Training	150	0	-150
	<u>17,375</u>	<u>17,193</u>	<u>-182</u>
Organist			
Salary	8,863	8,863	0
Benefits	499	499	0
Professional Development	150	0	-150
Weddings and Funerals	600	450	-150
Relief Fees	735	570	-165
	<u>10,846</u>	<u>10,381</u>	<u>-465</u>
Choir Director			
Salary	4,649	3,974	-675
Holiday Pay	223	188	-35
Benefits	367	175	-192
Professional Development	150	0	-150
Relief Fees	0	585	585
	<u>5,389</u>	<u>4,922</u>	<u>-467</u>
Caretaker	9,790	9,797	7
Wedding and Funeral Coordinator	240	180	-60
Payroll Administrator	1,200	1,182	-18
UCC Payroll Service Fees	290	301	11
WorkSafe BC Premium	214	216	2
M&P Committee Expenses	300	379	79
Total Ministry & Personnel	106,331	104,447	-1,884

DEER LAKE UNITED CHURCH – Budget vs Actual for the Year 2015

WORSHIP			
Worship Supplies	1,500	1,246	-254
Liturgical Arts	900	724	-176
	<u>2,400</u>	<u>1,970</u>	<u>-430</u>
MUSIC			
Music for Worship	500	501	1
Keyboard Maintenance	400	358	-42
	<u>900</u>	<u>858</u>	<u>-42</u>
CHRISTIAN EDUCATION			
Lay Education	500	161	-339
Sunday School	950	667	-283
Children & Youth Enrichment	750	434	-317
	<u>2,200</u>	<u>1,261</u>	<u>-939</u>
LIBRARY			
Books and Supplies	100	100	0
Subscriptions	695	597	-98
	<u>795</u>	<u>697</u>	<u>-98</u>
COMMUNICATIONS			
Newsletter	100	85	-15
Website	250	0	-250
	<u>350</u>	<u>85</u>	<u>-265</u>
PASTORAL CARE	250	75	-175
OUTREACH	225	0	-225
BENEVOLENT	100	80	-20
FUN AND FELLOWSHIP			
Social Events	175	44	-132
STEWARDS			
Repairs and Maintenance	4,500	5,153	653
PRESBYTERY	5,738	5,975	237
CHURCH OPERATIONS			
Telephone	660	716	56
Internet	1,104	1,116	12
Waste Disposal	660	465	-195
Insurance	5,811	5,861	50
Utilities	6,950	6,740	-210
Property Tax	85	104	19
Office	3,100	2,229	-871
Bank Charges	196	194	-2
Other Costs	150	267	117
	<u>18,716</u>	<u>17,692</u>	<u>-1,024</u>
Total Operating Expense	<u><u>142,680</u></u>	<u><u>138,337</u></u>	<u><u>-4,343</u></u>
Total Operating Revenue	<u>142,680</u>	<u>143,173</u>	493
Total Operating Expense	<u>142,680</u>	<u>138,337</u>	-4,343
Cash Flow Surplus/Deficit	<u><u>0</u></u>	<u><u>4,836</u></u>	<u><u>4,836</u></u>