

Deer Lake United Church 2016 Annual Report



gratitude



Serving others, thankful for God's many blessings

DEER LAKE UNITED CHURCH

Annual Report 2016

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

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The Annual Congregational Meeting will be held on Sunday, February 19th, 2017 in the Fellowship Hall, following a short Worship Service.
Lunch will be provided by the Deer Lake United Church Board.
Please bring this 2016 Annual Report with you.

Cover by Garry Forwood

2016 MINISTER'S REFLECTION

Dear friends,

Yes, despite the tumultuous year this may have been for some, I consider us all friends, with Christ, and with Christ in each of us. I have spent the majority of the year in great discernment, and deep prayer. This does not necessarily look like sitting in "zen-ful" moments of meditative silence, or filling several journals with rampant words of insight. My practices of discernment and prayer are engaged through dialogue, reading scripture, listening to songs (religious and definitely secular), spiritual coaching and direction, and then, sometimes, journaling. But through it all, the main aspect of prayer and discernment, in my life, in my ministry, involves listening. It's not just listening to the voice of others around me, but also pausing and listening to that still small voice in my head and in my heart.

What I've learned through my discernment is that it is grounded in asking powerful questions, and asking them of ourselves, of God and of others. Scripture can support this insight. For in Mark 10:51 Jesus, who encourages spiritual discernment, asks:

"And what do you want me to do?"

And so, as I prepare to leave you in a short time, I ask each of you: What were your relentless questions of this past year? What guiding questions will move you forward? The questions you have today are actually questions to grapple for the whole year because discernment is a long process of growth, transformation and resurrection. Our faith is on the move, and questions take us from one place to another. Jesus was able to get to the heart of the matter with people through his use of questions. He helped them review their thinking and set them on a different path. We can ask, for example: "Who is my neighbour?" (Lk 10:29) or "Who do you say that I am?" (Mth 16:15) or "What do you seek? (Jn 1: 38) Questions can help us explore: "What will my courage look like in the coming year?" and "How will I be brave?"

As I have engaged in deep discernment this year, and explored how best to lead you and live a life of integrity, I had to question what cross was I willing to die on. A cross can be a place of pain and suffering, but through that process, one can lead to a place of resurrection and joy. And so yes, 2016 has been a tumultuous year, for me, for many of you, and though it may seem like a hard cross and burden to have endured, out of that pain and suffering, your journey can and will have a place of resurrection and joy if you engage with the questions, and move through the process. Remember, the stone will be rolled away. Jesus' resurrection may have happened in 3 days, but God's *kairotic* time is different than our marking of time, and your day of resurrection, for each of you individually, will happen in your own time. But your stone *will* roll away, and you will get to that resurrection moment.

To help you get there, I offer a 3-point process, which I wrestle with myself. To be fully human and fully alive, it helps to not separate the head and heart, but to connect the two

on a deeper journey, that integrates the learnings of both and impacts your spiritual insight. So I offer you these steps:

- 1) **Wake up!** Pay attention to truth and honesty before you/us and within you/us.
- 2) **Letting Go.** What is and is not my responsibility? How do I make room?
- 3) **Practicing Love.** How do we model a love that is deeper than Valentine's Day, but is based on grace, honesty, humility, kindness and compassion?

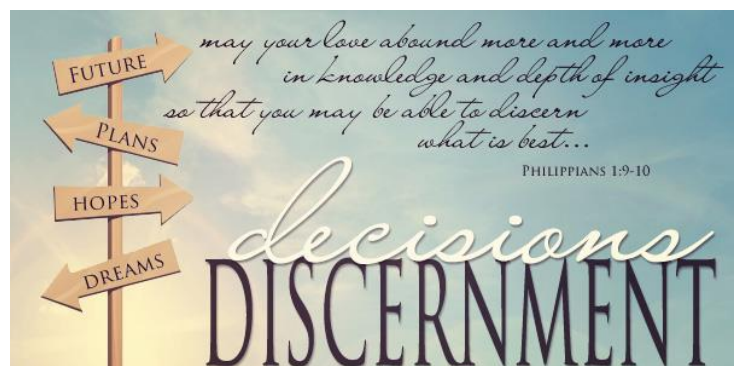
These steps are cyclical, but not like a circle that brings you back to where you started. Instead, it is like a spiral, expanding your understanding and insight all the time so that you are able to grow and enhance your life and well-being. For me, I "woke up" when I eventually realized that, after great effort, strain, and stress, it was not me who could lead you to achieve your great potential and that I had to step aside and allow change. This would be similar to a Holy Thursday moment in scripture, when Jesus keeps asking those with him to stay awake and pay attention (Mth 26: 40). The "letting go" then happened with the concrete act of my resignation, where I had to decide what I wanted to make room for in my life. In time of prayer, before great pain and injustice, Jesus surrenders to God and says "Thy will be done." (Lk 22:42) Then the "practicing love" was – and still is – my act of resurrection (Lk 24: 46), where I strive to act with grace, professionalism, deep faith, and great love, by parting ways with you in such a fashion that does not divide your community, but leaves us all with a chance to cycle through these steps again and again. Because really, discernment is never done.

Rainer Maria Rilke offers these words of wisdom regarding discernment: "Be patient toward all that is unsolved in your heart and try to love the questions themselves, and to live everything. Live the questions now. Perhaps you will then gradually, without noticing it, live along some distant day into the answer."

As we leave 2016 in the past and prepare for a challenging 2017, I ask you to wrestle with these questions, and so many more that are likely swirling in your soul. How will you wake up? How will you stay awake? What will you let go of? How will you practice love? I call on you, as I have done myself, to respond to these questions by making room for new life, new love. This is the spiral of life. I lived it. Jesus lived it. You will live it, with or without me, for it is the pathway to life abundant. It's all our work because Jesus promised it, saying "I will be with you."

Your Sister in Christ,

Rev. Tracy Fairfield



BOARD CHAIRPERSON'S REPORT



"Mountains & Valleys"

"May every valley be lifted up and every mountain made low!" When I hear that song I immediately think of the prairies. I know that's not exactly what is meant by the words. However, I have a built-in bias for the prairies, having been born and raised in southern Alberta. Ah, the foothills – the perfect combination! If you walk west and look over your shoulder, you have hindsight – a lot of it. You can clearly see where you've been and the path that brought you there, seemingly, forever. But if you look straight ahead, your foresight bumps against the mountains making your path into the future far less certain. That's normal right? After all, who but God can predict the future?

Well to me it feels as though 2016 has taken us from the foothills, along highway 3 and through the Crowsnest Pass, to a town like Nelson. Along that yearlong journey we've had some sensational highs and distressing lows.

We have much to celebrate! In 2016 Deer Lake marked its 75th anniversary with great style and dignity. Anyone attending the high tea in September was made to feel like a Lord or Lady. We were treated to dainty sandwiches and desserts along with exotic teas – all served up with gusto by our Downton Abbey-like hosts. What a grand weekend that was as we took time to celebrate our past by reliving moments through a wonderful video that documented our history, reconnecting with old friends and remembering the people who brought Deer Lake United to where we are today! 75 years is a long time for any organization and certainly

something to be proud of! People continue to be the strength of our church today. Thank you to those who have served and those who continue to serve our church with your gifts of time and skills needed to keep our church vital.

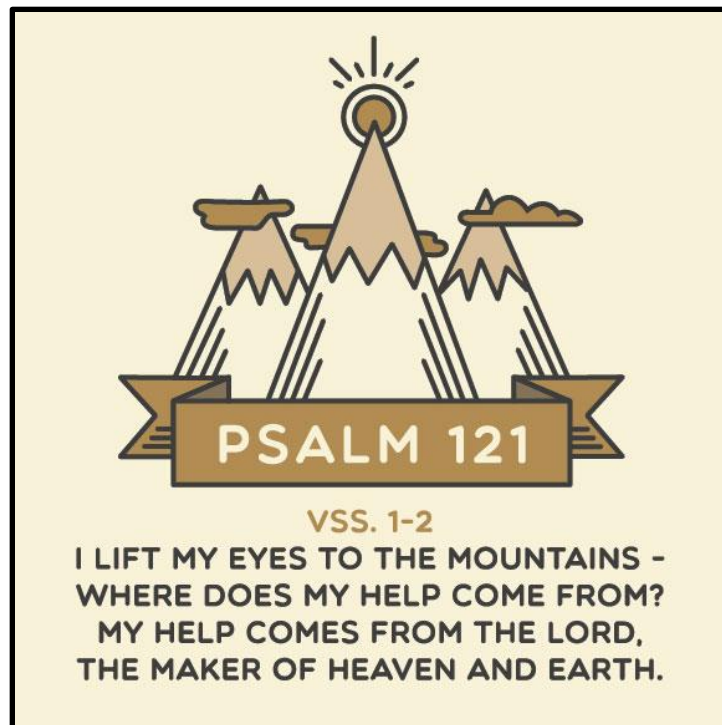


Over the year, there were also events that gave us valley-like lows. We lost some dear friends to death. We lost other long-time friends to moves. And Reverend Tracy discerned it was time for her to leave Deer Lake. Losses are hard! To those we've lost, you will be remembered. To Reverend Tracy, thank you for the four years you spent with us and for adding to the rich history of our church. To you, your wife Penny and your children Hunter, Tyler & Dakota – we wish you the best for a bright and happy future.

So why do I think our church is in a valley similar to one in the Selkirk Mountains near Nelson? Well, I don't think it's a deep valley. I can see a clear section of road directly ahead on which we'll travel in the near future but then that foresight bumps up against the next hill. The road bends and I can't see around that next corner. Looking back, I can't fully see how we arrived at the place we are in today. At least there is certainly no prairie-like clear line of sight in either direction. I know that in the near future many of us will spend time with others looking forward and back so that we can get our bearings on where we are before we can confidently move forward. Our church is on a journey. There may be some bumps along the way but we all need to hold on, work hard and have faith in the future of our church as our ministry evolves. I am comforted in the knowledge that Deer Lake United is about community – it has been for 75 years. And I'm confident that we will persevere as a community – of people, with God.

Submitted by

Gary Hamer



WORSHIP COMMITTEE REPORT

The Worship Committee meets monthly with the exclusion of July, August and December. The role of the committee is to both review and plan services, organize communion, supply the communion elements and provide for Liturgical Arts - the banners and special decorations according to the Church seasons.

We worked very diligently to provide meaningful worship services throughout the year and feel that we did this well. We did, however, receive two complaints about two different services. Letters were written expressing concerns with the sermons and we took these concerns seriously. We reviewed the complaints and the writers were contacted and encouraged to discuss their concerns with the committee and/or with Rev. Tracy. Both writers declined to do so. Worship Committee asks that any letters/complaints be expressed in a respectful manner and assure you that every situation is taken very seriously.

We worked our way through the season of Lent and ended with a joyful Easter celebration. The summer passed with a series of sermons based on the movies that the study group viewed and discussed.

September brought us together as we celebrated the 75th Anniversary of Deer Lake United Church. The history of the Deer Lake pastoral charge was presented, with photographs and many fond remembrances of times and people past. We had many returning guests with Rev. Bill Shank (1972-1983) and Rev. Scott Turnbrook (2003-2012) in attendance. Rev. Shank provided us with a very meaningful Sunday Sermon.

Thanksgiving was another celebration that was enjoyed as we gave thanks for all that is given to us by God. The sanctuary was simply beautiful and we give great thanks for the skills and talent of our Liturgical Artist, Joanne Annesley.

In November, we held our annual Remembrance Day service and this year, in keeping with the theme of Veteran's Affairs, gave special recognition to the women who served our country. This service received many positive comments from many women and men in our congregation!

December and Advent were once again a busy time. We held two Christmas Eve services, one at 4pm and one at 7pm. The early service had special music with an amazing soloist and the equally amazing children singing. This special music was enjoyed and appreciated by all in attendance. The sermon centered around the children's story of Jonathan Toomey. The 7pm service was one of lessons and carols with the choir providing two anthems. Both services closed in candlelight with the singing of Silent Night.

December also brought us the sad news of the resignation of our Rev. Tracy. The Worship Committee has been struggling with this news and will greatly feel the loss of

such a wonderful person and such an appreciated leader. Rev. Tracy has taught us all such a lot in her short time here.

In 2016 we had six funerals and we said sad good-byes to Steve Sywulich, Peter Sievenpiper, Marlene Colledge, Sandra Laughlin, Sean Stammes, and Mary Woodward. They will be missed.

There were no weddings or baptisms held in 2016.

Lastly, we give great thanks to two long time Worship Committee members who are stepping down. Mary Cazalet and Shirley McGaire have served so faithfully for many years. Their presence and hard work will be missed.

Respectfully submitted,

The Members of the 2016 Worship Committee

Joanne Annesley, Janice Cambuzzi, Marlene Colledge, Mary Cazalet, Rev. Tracy Fairfield, Dana Juba and Shirley McGaire



Worship Committee

CHOIR REPORT



The expression "Home is where the Heart is" applies very well to the Choir at Deer Lake United Church. Home is something constant, comforting and filled with love. The Choir at DLUC is a family of people who love to sing and enjoy the challenge of learning new music. The Choir continues to explore musical ways to nourish the souls of our church family.

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

This year, the Choir and Sunday School led an Advent Service with a Christmas Cantata. The Cantata was written by Pepper Choplin and titled "Night of the Father's Love". It featured 8 anthems with narration to accompany each one. The Sunday School children were the narrators and did a great job of setting the tone for each anthem. The Sunday School teachers did a wonderful job of leading the children and helping with the flow of the service. Even though it was snowing and the roads were icy, we had a full congregation! The Cantata was well received by the community and many people were touched by the spiritual message of Love that was portrayed in the music.

It has been a challenging year for the choir because we are now without a dear member of our family, Marlene. At her funeral in the summer, Terri Laphorne directed the choir as we sang in the upstairs loft. It was a beautiful service. As always, Marlene's spirit, humour and love continue to radiate throughout the church.

Many thanks go out to all the members of the Choir for their hard work, dedication, commitment, enthusiasm, talents and skills.

Music at Deer Lake United Church continues to be a strong pillar in our home.

Submitted by,
Rebecca Treherne



SUNDAY MORNING COFFEE

A CUP OF
COFFEE
SHARED WITH
A FRIEND IS
HAPPINESS
TASTED AND
TIME WELL
SPENT.



Pouring coffee and tea is a good way to get to know your Deer Lake family. Thanks to all those who have helped this past year. Even during the summer, coffee and tea flowed! If you can't commit to making coffee due to physical limitations or childcare, you could still help by baking something or buying something from the grocery store. Those making coffee would really appreciate the donation.

Financial donations go to buying coffee, tea, juice, napkins, sugar, paper towels, dishwasher soap, etc., an expense of \$83 this year, with the surplus given to the Outreach Committee. They use the money at their discretion to support initiatives such as lunches for the homeless, YouthHub, Christmas families, etc. Donations, after expenses, totaled \$1000 again this year! Let's try to give a little more and see if we can give \$1,100 to support our Outreach Committee next year.

Making coffee is easy and fun! Just come 30 minutes 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 consider adding your name to the sign-up sheet posted in the fellowship hall. Make sure you have a partner as this is a two-person job.

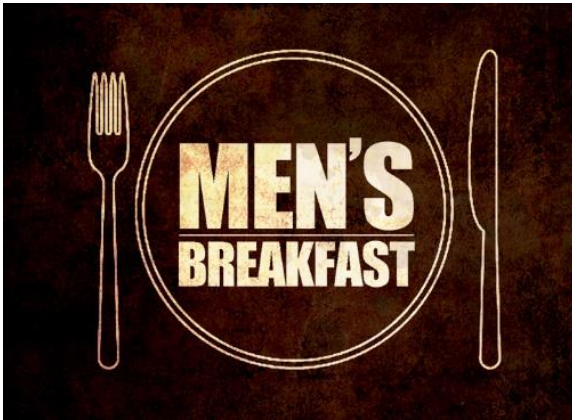
A step-by-step instruction sheet is available to anyone who would like to have one.

We encourage everyone to please take a turn making coffee/tea and providing goodies for our fellowship time after the weekly worship service. No need to feel intimidated as Shirley is willing to help with learning the kitchen routine!

Respectfully submitted,

Shirley McGaire

THE MEN'S GROUP



For thirty-five years, Deer Lake men have been meeting on Tuesday mornings at 6.45 a.m., to discuss... well, some of the subjects are furnaces, salt, keys for the church, sick colleagues, snow mobiling etc. – guy stuff. We usually have a reading from a topic of the day – science, sociology, obituaries of interesting people etc. This morning it was on Martin Luther's impact on modern Germany. We end with The Lord's Prayer.

This year we had a new problem – the library table isn't big enough anymore - our numbers have grown and it's often quite a squeeze to get 11 of us to fit.

Apart from keeping the church in good physical condition (and saving the congregation lots of money), we cook the Shrove Tuesday supper, the Fall barbecue, and contribute funds to various church needs – like the replacement keyboard for the choir. We have a special Christmas breakfast which is attended by everyone from young boys to oldies who maybe should retire from singing.

The highlight of our year is our retreat, held in May 2016 at the Woodruff's place in Sechelt. If you are a male church attendee, and you want to get embedded deeper in the congregation, while having a busy, caring, thoughtful weekend of laughter (and maybe beer and cards), come on the retreat! If you don't like huge bonfires, it's not the place for you! This year it is May 26th – 28th at Jo Dunn's magnificent home, on the beach in Parksville.

Submitted by

Tony Woodruff

PASTORAL CARE COMMITTEE REPORT

The Pastoral Care Committee is made up of Kathy Richardson, Mary Cazalet, Trish Seeram, and Shirley McGaire. We also have 12 dedicated Care Ringers supporting this ministry. Each "Ringer" has approximately five to seven families to phone and share news of upcoming events, as well as check-in to see how the families are doing. Kathy Richardson was welcomed to our Pastoral Care team this year. She has been invaluable visiting many of our "shut in's". There were many pastoral concerns this year with many people being visited by Rev. Tracy, Kathy, Trish, myself and others in the congregation. Among the pastoral concerns were those who lost loved ones, those in hospital and others who were ill.



Prayer shawls have been given out to a few people this year. Erica McNeilly and Andrew Lamigo (students) graduated this year and were presented with prayer shawls at the recognition service in June.

Mary W. celebrated her 90th birthday in May, but sadly she died 4 months later. Dot H. also celebrated her 90th birthday in December. Congratulations Dot!

The choir visited Thornbridge Retirement home where a couple of older members live. The choir sang some anthems and in between sang hymns that the residents knew. They all seemed to enjoy it.

Joanne Annesley, Colleen Keeler, and Mary Cazalet worked tirelessly with other volunteers to celebrate DLUC's 75th Anniversary on the weekend of September 24/25. High tea was served on Saturday September 24th and the Anniversary service Sunday the 25th welcomed back our former minister from the 1970's, Rev. Bill Shank. The party was a huge success.

The Friendship garden at the front of the church, was tended by Jean Johnson and Pat Young mostly. Some others helped, but Jean and Pat did the main work. If I have missed anyone, it wasn't intentional, but please let me know and I can name you at the ACM.

In Memoriam: Steve Sywulich, Peter Sievenpiper, Marlene Colledge, Mary Woodward, Sean Stamnes, and Sandra Laughlin.

Respectfully submitted by

Shirley McGaire, on behalf of the Pastoral Care team



CARING FOR ALL, SUSTAINING ALL, LOVING ALL, AS JESUS DOES.

Be happy with those who are happy, weep with those who weep. Romans 12v15

SUNSHINE COMMITTEE REPORT



Once again, with the support of the Pastoral Care Committee, 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, distress and sorrow. During these times of challenge and change it is more important than ever that we remain in community. On behalf of our Deer Lake family 10 "condolence" cards, 20 "thinking of you" cards, 2 thank you cards, 3 congratulation cards and 15 "Get well/hope you feel better" cards have been sent out this year. It is my hope that these cards be a small reminder that "we are not alone".

Many thanks to Rev. Tracy and members of the Pastoral Care Committee for keeping me informed of all the needs in our congregation.

*"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 (Psalm 94).

Blessings Always,
Trish Seeram

OUTREACH COMMITTEE REPORT

In 2016, the Outreach Committee worked to extend a helping hand from our church to our community. The Committee Chair was Linda Walsh and members of the Outreach Committee in 2016 were Paul Anderson, Marj Rielly, Phyllis Slater, Claire Stegen, and Bruce Van Luven.

It is with great regret that we bid farewell to Rev. Tracy Fairfield. Throughout her time at Deer Lake Church, the Outreach Committee has greatly benefited from her guidance, her support, and her enthusiasm.

Fund-Raising

Contributions

All of the Outreach endeavours described below are only possible because of the ongoing support of the people of Deer Lake Church. Deer Lake congregants continue to generously support Outreach programs through their offerings, for which we are very grateful. Contributions of food, clothing, etc., made to our various programs is also much appreciated.



Coffee Fund

The funds donated to the weekly coffee time after Sunday service is allocated to Outreach funds. The Outreach Committee is grateful to Shirley McGaire for coordinating Sunday Coffee time, as well as all those who throughout the year provided coffee, tea and goodies after Sunday service.

Lunch-on-the-Run

The Outreach committee held a Lunch-on-the-Run, twice in 2016, to support ongoing endeavors. We wish to express our gratitude to all who provided the delicious food we offered at each Lunch-on-the-Run as well as to those who contributed.

Epiphany Lunch

In early January 2016, Outreach organized the food for an Epiphany Lunch, attended not only by Deer Lake members, but also by members of other United Churches in Burnaby. About 50 people attended, and money contributed to the lunch went to support our Outreach Programs.

Community Service

Progressive Housing

We continued to provide, on a monthly basis, 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 the volunteers who faithfully showed up each month to prepare the lunches as well as all those who generously donated the funds needed to purchase the lunch supplies.

The Youth Hub

This youth centre near Metrotown assists at-risk youth, providing them with food, counseling, health care support, and the opportunity to complete high school. Deer Lake assists them with some funding for their programs. Throughout 2016 Deer Lake donated \$25 per month to Youth Hub for them to purchase buns as part of the lunches they provide. This support was made possible through our congregation's generous donations at coffee time and at other fund-raising 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 2016 Deer Lake Church continued to support Dixon House by donating food and clothing, and by functioning as a community drop off point for clothing and other donations to Dixon House. The Outreach Committee also ensured that these items were delivered to Dixon in a timely manner.

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.

Christmas Families

In December, 2016 we sponsored three needy families chosen for us by the Burnaby Christmas Bureau: two single parent families and one senior couple. Our church was represented this year by Michele Cantelo and Mark Jordan, Bruce Van Luven, and Paul Anderson and Linda Walsh. Each of these three volunteer "Hosts" functioned as a liaison between the church and their assigned family.

Although this project was successfully completed, it should be noted that the number of congregants who participate in the Christmas Families Project has continued to decline in recent years. The Outreach Committee feels it is time to consider some alternative way of supporting needy Burnaby families at Christmas. This year the Committee will come up with an alternative proposal for Christmas 2017.

Summer Camps

In 2016 we were also able to sponsor several children from struggling Burnaby families to attend summer camps, some to full-time camp experiences lasting several days, and some to day camp within the city.

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 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, and ensure they were delivered to First United on a periodic basis.

Gogos

Deer Lake Church has continued to support the Burnaby branch of the Gogos, an organization which aims to support African grandmothers as they strive to care for a whole generation of children orphaned due to the AIDS epidemic. We have given Burnaby Gogos free space for events and promoted the group within the congregation. Early in the Christmas season the Gogos hosted a "Swags n' Bags" fundraiser at Deer Lake, raising several thousand dollars for their work in Africa. During this event, the Burnaby Gogos also raised \$700 for Deer Lake Church through their bake sale table.

The Outreach Committee would like to thank all those who contributed their time, talents and treasure in 2016.

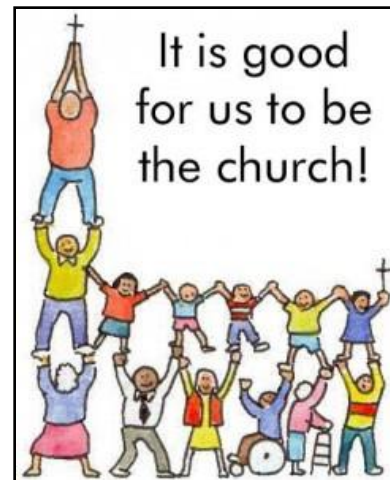
Respectfully submitted by Linda Walsh, on behalf of the Outreach Committee.



CHRISTIAN EDUCATION COMMITTEE REPORT

The Christian Education Committee works to provide relevant Christian education opportunities for the children, youth and adults of the congregation. We are grateful for our dedicated team: Elizabeth Cottam, Tracy Fairfield, Gloria Forwood, Sharon Hamer, Jean Johnson, and Elizabeth Waddington.

In the first half of the year, Sunday School attendance was very low and sporadic, and classes were offered only when needed. We did not reorder the *Whole People of God* curriculum. However, over the summer, five new children began attending regularly with their families. They were eager to be in Sunday School, so we began having classes in August. At first we tried a few downloadable curriculum resources, but, by the end of September, we decided to reorder the *Whole People of God*, this time for a smaller sized Sunday School. The core group is in the grade 2 to 5 range, and having one class seems to be working well. Many thanks to Sharon for doing much of the research on resources, and to Sharon, Claire Stegen, Phyllis Slater, and Kathy Richardson for teaching the classes. While we did not present a Christmas pageant this year, the children provided the narration during the choir's Christmas Cantata.



Part of the Sunday School outreach is sending birthday cards to the children and teens of Deer Lake. Thirty-six birthday cards and two graduation cards were sent out to those aged one to eighteen this year.

We also 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 four adult study groups this year. There was a Lenten study based on the *Animate series*, both a summer and a fall group on "Faith in Film", and a pre-Advent study of the book *The First Christmas*, by Marcus Borg and John Dominic Crossan.

The men and women both had retreats in May again this year, enjoying fellowship, relaxation, and meaningful discussions about the same theme – "The Attitude of Gratitude".

Two of our young people attended the Evolve Conference this fall, meeting and interacting with youth from other congregations around the province. Deer Lake also hosted the Lower Mainland Youth Hallowe'en Dance, deejayed by Riley Phillips.

As we go into the new year, 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 2016

The Ministry and Personnel Committee is a committee of our Board and all members of M&P are appointed by our Board. The role of our church's M&P Committee is to work with, supervise and support the staff at DLUC. 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. Members of the committee are a liaison for at least one staff member, meeting regularly and working closely with them. As a group, our committee meets monthly, with the exception of July and August.

We began the year with a committee of two, Larry Juba and me. We were so very fortunate to have David Veller join us in March, bringing his strong background of experience. In May, David attended the M&P 101 course, offered by the Presbytery, to gain more knowledge of the practices of the United Church, regarding personnel.

We have learned through our M&P 101 training to be attentive to staff issues, there are 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. Thanks to Larry, a new Leave Tracking spreadsheet was developed to help Tracy and other staff, monitor their days of leave.

The first months of the year, involved finishing up the annual reviews for our staff for 2015. Annual reviews are a good way to receive information about areas of each person's job that needs our attention and offer feedback. They require compiling comments from the congregation, reflecting on feedback from congregants and staff, taking a comprehensive look at each staff member's responsibilities and how they fulfill their responsibilities. There are also discussions about professional development and continuing education. We made a few changes to job descriptions, which better reflected the duties of each position. These changes were approved by the Board.

A survey of the choir was conducted in 2015, and we were able to summarize the results in early 2016, make recommendations and go forward.

A new Lone Worker policy was created for staff. The policy outlines how to safely work at our church when alone and how to seek help if the need arises.

In October, we began to work with Kathy Davies, Conference Minister for the Fraser and Westminster Presbyteries. Her role is to support ministers and congregations in effective

leadership and healthy pastoral relationships, by helping with policy clarification, process and procedure assistance, as well as facilitation and oversight. Kathy provided very helpful guidance to us as we worked through some challenging situations.

M&P began the annual review process for 2016 in early November. Most were completed by the end of November and Ellen's contract for custodial services for 2017 was signed before the end of December.

The staff was honoured at a Staff Appreciation event in late November which was held after the church service. Staff were given flowers and a delicious cake was served, created by Janice Cambruzzi. We are well served by our church staff and so appreciate their creativity, talent, and commitment to us all.

In December, Reverend Tracy resigned as our minister, with her last day being February 28th, 2017. Tracy has served our church for over four years and has brought spiritual leadership and helped our congregation through her guidance, sermons, and connections to our congregation. We wish her all the best as she moves onto a new path in her life.

In 2017, 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 2017 and all the goodness it will bring.

Respectfully submitted,

Peggy Woodruff

On behalf of M&P (Larry Juba, David Veller , and Peggy - Chairperson)



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. PAR (pre-authorized remittance), is a program which allows members to give consistently throughout the year by having offering directly deposited in the church's account from their account and is a steady income for the church. 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. We are most grateful for your dedication. If anyone is interested in becoming a counter please let me know.

Twenty-three families used PAR in 2016. We have three new PAR users and four families discontinued using PAR. We have issued fifteen new envelope numbers this year with three of those using PAR.

The following is a breakdown of donations Deer Lake United Church has received from members in 2016:

up to \$500	33
\$501 - \$1500	24
\$1501 - \$2500	14
over \$2500	11

Beginning in January 2016, we began producing our own offering envelopes and this is working well. 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.

I continue to be grateful to Mary Cazalet, former Envelope Secretary, for assisting me, to Pam for printing our envelopes on request and to Cathy Milne, Treasurer, for her patience, wisdom and knowledge.

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

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

Respectfully submitted,

Kathy Richardson

COMMUNICATIONS COMMITTEE

In last year's report, I announced that Kristy had stepped down from the Communications Committee. I asked that anyone who was a stickler for the English language and proficient in Microsoft Word please contact me. To my delight, Tony Woodruff stepped up to the challenge. He admitted he had only a passing familiarity with Word but he was willing to learn, and I knew he had excellent writing skills, so I welcomed him aboard.



In our 2016 newsletters, we said good-bye to some dear friends and welcomed several newborns to our church family. We remembered retreats and dinners and movies and fund-raisers. We learned about changes in the United Church of Canada, and about attitudes towards children in church. We recognized our staff, and our outreach to the homeless, the needy, Syrian refugees and African grandmothers. We celebrated births and birthdays, graduations and anniversaries – not the least of which was our own Deer Lake 75th anniversary. Whew! And that was only three issues!

Yes, this year, for the first time ever, we published only three issues. This had absolutely nothing to do with Tony coming on board. In fact, without his assistance there may have been only two issues. When I was unable to produce the December issue as planned, Tony came to my rescue in November and offered to do so unaided. We all owe Tony our thanks. He did a great job. But, as is always the case, it's our wonderful contributors who deserve most of the praise. Without them we wouldn't have had *any* issues.

As usual, you can view or download back issues of *Lakeshore Lines* at <http://www.dluc.ca/fun-fellowship/newsletters-2/>. 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. Finally, if you're wondering when something is happening at Deer Lake, check the online calendar at <http://www.dluc.ca>. It's updated monthly after the Board meeting.

Respectfully submitted by Garry Forwood

STEWARDS REPORT



Windows were installed on several interior doors.

All of the church locks were re-keyed, with new master and sub-master keying and the record of all keyholders was updated.

The roof atop the pulpit area was temporarily repaired and will be re-assessed this year with the aim of a more permanent repair.

The furnace service the minister's office was repaired.

The parking lot had to be plowed several times in December due to frequent snowfalls.

Leftover food and surplus items left by previous tenants was disposed of.

Several measures were undertaken to address mice in the lower hall area.

Leaks in the central vacuum ducting were repaired.

The storm drain was cleaned, along with the roof catch basins.

The 2016 Stewards were: Bob Chapman, Rick Milne, Don Strutt (tenant liaison) and myself. There are several others who assist the Stewards, such as Arnie Brown, Doug Richardson, Steve McLean, Larry Juba and others and their help is much appreciated.

Respectfully submitted,

Paul Anderson



TRUSTEES REPORT 2016



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 Smith, Janice Cambruzzi, Steve McLean and Bob Chapman and they answer to the Board of DLUC. As of the writing of this report, the Trustees have not met with Rob Campbell from Scotia McLeod to review the results of the trust's performance for 2016.

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. The portfolio gained approximately 4% return on investment for 2016. This is a favourable return considering the difficult market conditions over the past few years.

The Investment fund was \$378,777 at the end of December 31, 2016 (\$10,198 less than 2015). The \$378,777 included an outflow of \$27,060 for the Minister's housing allowance. The market conditions for 2017 still do not look favourable with a return on fixed assets at approximately 2.25%. 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.

In order to keep the investment fund at an appropriate balance to generate a sufficient return, the Trustees, after meeting with Rob Campbell of Scotia McLeod, will recommend in conjunction with the Finance Committee, a lesser disbursement from the Fund. No change in disbursement from the fund will take place until after May 31, 2017.

The Minister's Housing Allowance and Compensation will be integrated into one payment July 1, 2017 as set out by the United Church of Canada.

A review of the church insurance program took place. In 2017, the replacement value of church and contents will remain at \$2,409,787.00 (same as 2016). A detailed replacement cost appraisal of the church building and major contents was completed by Suncorp Valuations in 2011. The Trustees intend to have Suncorp give an update to their evaluation for the 2018 year. There was no increase in insurance premiums for 2017

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 and running of our church facility.

Respectfully submitted by

Laurie Smith on behalf of the Trustees



FINANCE REPORT

Year 2016

At the ACM last February, the congregation was presented with a balanced budget, which was realistic about the amount of revenue that was needed to stay out of deficit. Two concerns were identified at that meeting. The first was the slow decline of envelope offerings over time. The second was the declining balance in our Investment Account, and the recognition that our capital was eroding at an unacceptable pace.

We ended the year in deficit of \$2,194. We were faced with several unanticipated expenses. An organ breakdown resulted in a repair bill of \$957. The Board decided to have an external review of the 2015 books done (\$820). Our Stewards were faced with replacing a hot water tank (\$416), installing a temporary patch on a leaky roof (\$998), two furnace repair calls (\$1,156), and several rounds of snow removal in the parking lot (\$1,268). All these expenses were charged to committee budgets. Other committees came in near or under budget.

Envelope offerings fluctuated throughout the year, but there was no deep trough in the summer months. Local donations were only \$1,759 short of the budgeted goal. Although we did not see the hoped-for \$4,000 in fundraising, we are grateful to the organizers of several smaller fundraisers through the year, who together raised \$2,498 for church operations. Rental income contributed 32.5% of our operating revenue.

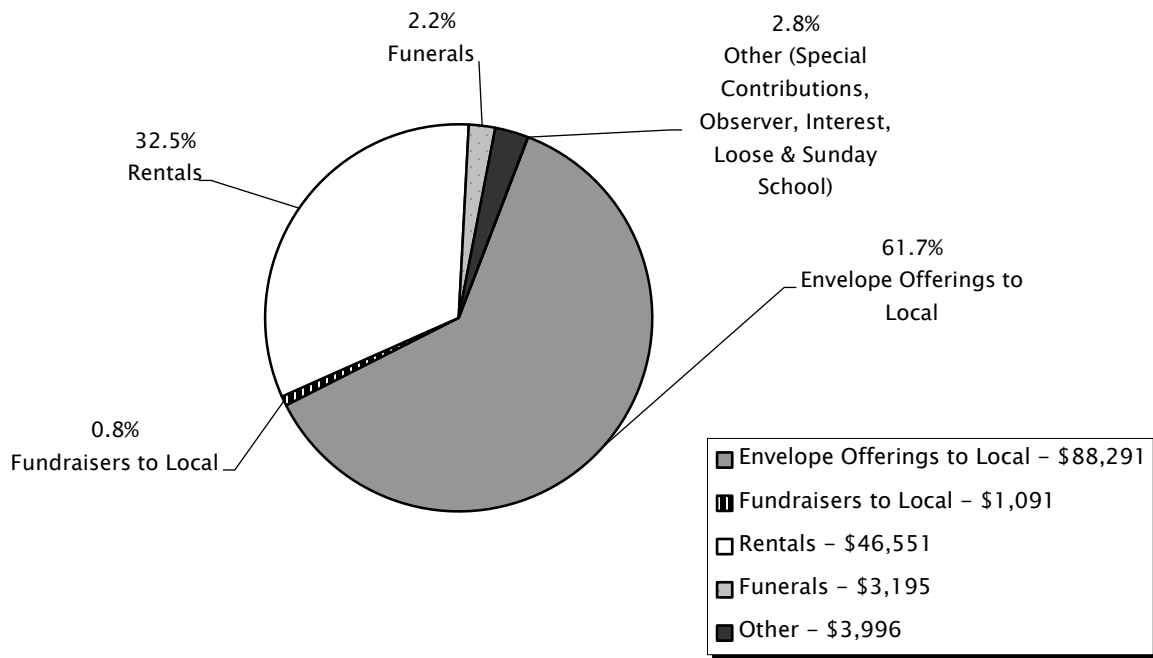
Our 75th Anniversary celebration cost more than anticipated, but was enthusiastically supported by \$1,125 in targeted donations. A drive to replace the keyboard stolen last year resulted in 85% of the cost being covered by donations, with the remaining 15% added by our generous Men's Group. Our congregation is a responsive one.

The Building & Contingency Fund, which is our sole reserve for dealing with large, unusual, or emergency expenses, grew by \$3,253, with 36% of this coming from various memorial donations. The fund was accessed only to pay for the cost of re-keying the church (\$868), and now stands at \$35,575.

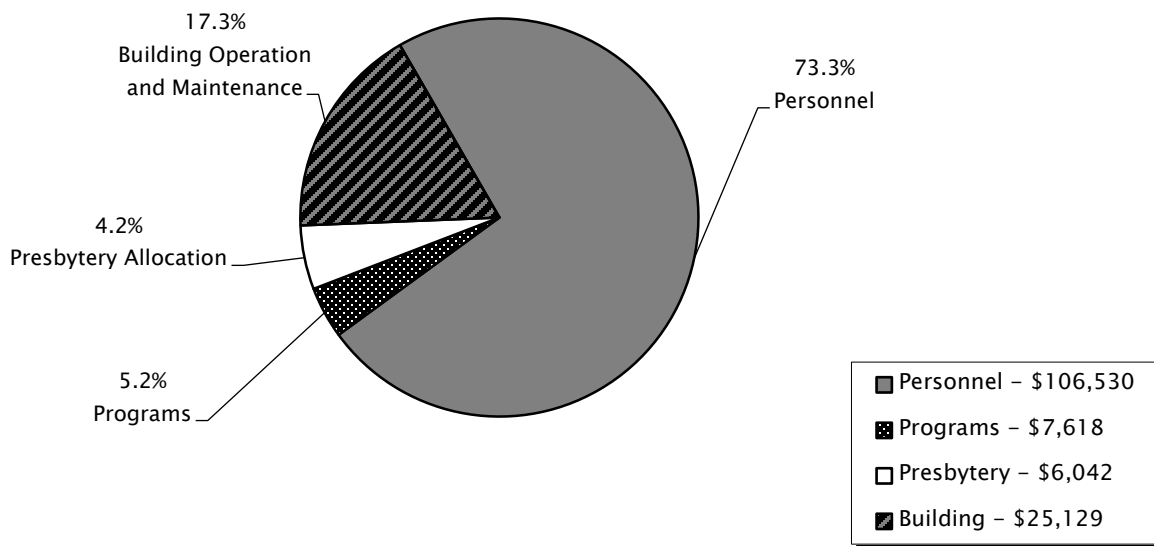
Our Investment Account continued to shrink. Given the current investment climate and the restrictions on asset mix, we must be satisfied with a 4.3% rate of return, however it was not enough to fund our minister's housing allowance. The balance of this account as of Dec 31 was \$10,198 less than at the previous year-end.

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.

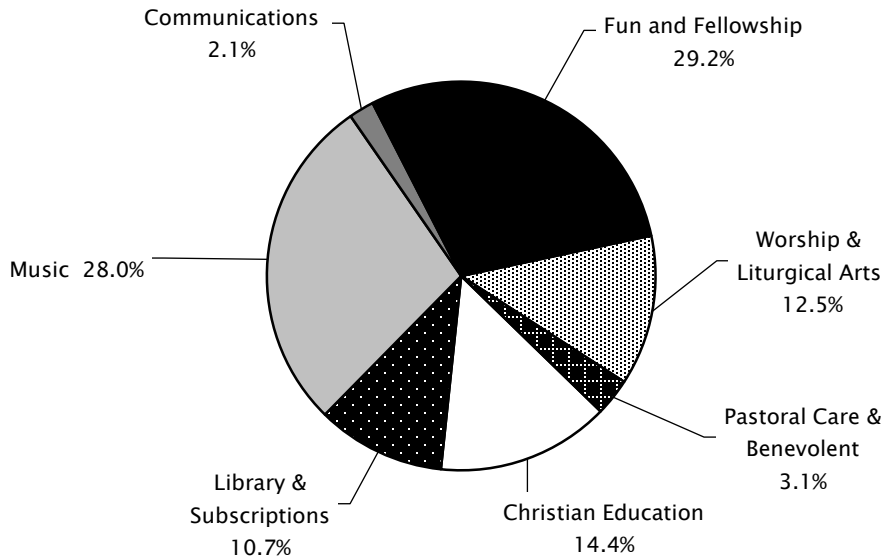
2016 Operating Revenue – \$143,125



2016 Operating Expense – \$145,319

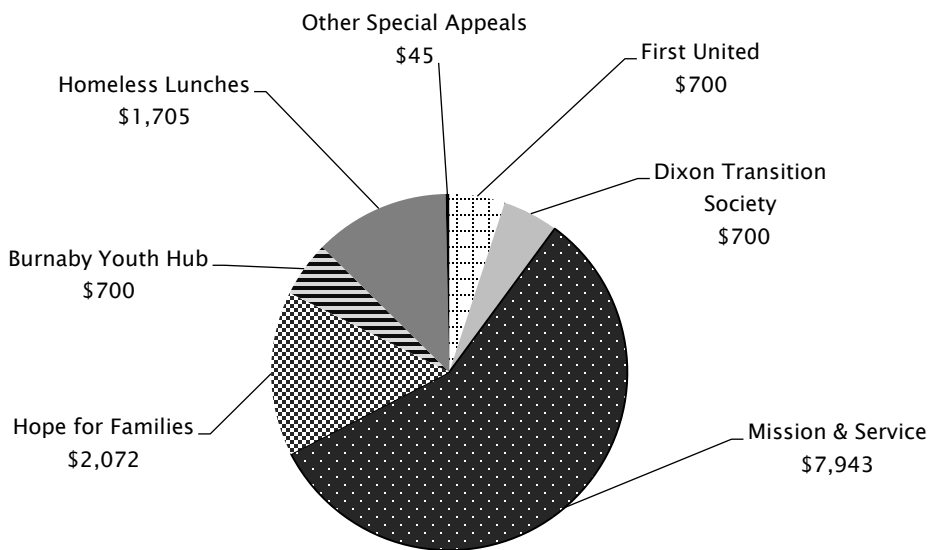


Our 2016 Program Spending – \$7,618



Worship & Liturgical Arts – \$952	Pastoral Care & Benevolent – \$238
Christian Education – \$1,098	Library & Subscriptions – \$813
Music & Instrument Maintenance – \$2,132	Communications – \$160
Fun & Fellowship – \$2,225	

Beyond our Walls: Donations to Outreach Projects (non-operating) – \$13,865



Year 2017

Although much is unknown at the time of writing, the budget put forward by the Board is as realistic as possible, and is also deeply concerning.

With the expected arrival of a new minister on July 1, we must move to a new compensation model as mandated by the United Church of Canada, where salary and housing components are not separated out. This new model will result in significantly higher pension and benefit costs to DLUC. In addition, the time has come to protect the assets of our Investment Account. The declining value of our investments emerged last year as an issue of concern, and prudence dictates that some concrete action is now taken on this front.

For the period January – May (the length of our obligation to Tracy), \$11,275 in withdrawals from the Investment Account will, as usual, be made to cover the housing allowance. This does not form part of our operating budget. Beginning July 1, with there being no specific value placed on the housing portion of the minister's compensation, the entire salary will now be considered part of our operating costs. To preserve the assets of the Investment Account, no further drawdown will be taken to defray those operating costs. The decreased amount available from the Investment Account (about \$13,500 under normal circumstances), together with increased pension and benefits costs and 18 months of Continuing Education obligation, contribute to a potential operating deficit of \$19,653.

No major fundraising has been budgeted, although it may occur. Committees continue to function with minimal funds and many volunteer hours. A detailed cost-benefit analysis shows that replacing the 16 year old photocopier is financially justifiable, and this has been budgeted for. A proposed kitchen renovation has dropped in priority.

Depending on the rate of return, additional funds could be taken from the Investment Account at year-end, but that is by no means a certainty. As 2017 progresses, much thought will be given to our long-term viability, and options for ensuring it. There is much to be considered, and as the year unfolds expenses will be scrutinized and hard decisions will be made. Looking past the term of the upcoming interim ministry, we must give some consideration to retaining a part-time minister in the years ahead.

Generosity and a spirit of commitment by congregation members will help us though the year, and hopefully in 2018 we will be on our way to sustainability, so the community, work and worship that means so much to each of us can continue long-term.

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)

2016 Treasurer's Report

I have prepared for Deer Lake United Church the Balance Sheet as at December 31, 2016, 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 2016. The proposed budget for 2017 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, 2016

CURRENT ASSETS

Petty Cash	30	
Operating Account – Vancity	51,006	
Share Account – Vancity	6	
Total Cash		51,041
Miscellaneous Accounts Receivable (Note 1)	372	
Receivable from Investment Account (Note 2)	16,305	
Total Receivables		16,677
Total Prepaid Expenses (Note 3)		1,518
TOTAL CURRENT ASSETS		<u>69,236</u>

INVESTMENTS

Vancity Term Deposit	1,200	
Scotia McLeod Investments (Note 4)	378,777	
GROSS INVESTMENTS		379,977
Less Amount Owing to Church Operations		-16,305
NET INVESTMENTS		<u>363,672</u>

FIXED ASSETS

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

TOTAL ASSETS

\$1,165,525

CURRENT LIABILITIES

Mission & Service Fund (Note 5)		1,547
First United Church (Note 6)		22
Dixon Transition Society (Note 7)		22
Youth Hub (Note 8)		-30
Outreach to Burnaby's Homeless (Lunches) (Note 9)		4,191
Hope for Families Fund (Note 10)		1,474
Men's Group (Note 11)		461
DLUC Women/Women's Retreat (Note 12)		256
Youth Group		776
Keyboard Replacement Drive (Note 13)		0
Garden Fund		177
Music/Choir (Note 14)		0
Student Ministry Fund		386
WorkSafe BC Payable		234
Prepaid Rent		165
Deposits (Note 15)		2,440
TOTAL CURRENT LIABILITIES		<u>12,119</u>

EQUITY

Retained Earnings carried forward		1,130,106
Prior Year Adjustment (Note 16)		100
2016 Net Earnings		-12,375
Building & Contingency Fund (Note 17)		35,575
TOTAL EQUITY		<u>1,153,406</u>

TOTAL LIABILITIES AND EQUITY

\$1,165,525

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2016

REVENUE

Local Operations

Envelopes Offerings to Local	88,291	
Observer Program	170	
Loose & Sunday School	2,489	
Special Contributions (Note 18)	1,283	
Congregational Fundraisers to Local (Note 19)	1,091	
Interest on Operating Account	54	
TOTAL LOCAL OPERATIONS		93,379

Rental Income

AA Donation – Tuesday group	900	
AA Donation – Thursday group	660	
Dance Imagination	2,650	
Deer Lake Preschool	18,276	
Yugoslavian 7th Day Adventist Church	10,080	
West Coast Baptist Church	7,635	
Weight Watchers	6,150	
Other Rental Income	200	
TOTAL RENTAL INCOME		46,551

Other Income

Funerals	3,195	
TOTAL OTHER INCOME		3,195

TOTAL OPERATING REVENUE

Building & Contingency Funds Received		\$143,125
		3,253
TOTAL REVENUE		\$146,378

EXPENSES

Personnel

Minister Salary	43,739	
Minister Travel	185	
Minister Continuing Education and Learning Resources	1,305	
Minister Allowances	1,310	
Minister Benefits	11,988	
Minister Weddings and Funerals	1,200	
Pulpit Supply	692	
Minister Total		60,418
Secretary Salary	13,957	
Secretary Holiday Pay	837	
Secretary Benefits	2,891	
Secretary Total		17,685
Organist Salary	9,040	
Organist Professional Development	74	
Organist Benefits	512	
Organist Relief	570	
Organist Weddings and Funerals	900	
Organist Total		11,096
Choir Director Salary	4,054	
Choir Director Holiday Pay	243	
Choir Director Benefits	185	
Choir Director Relief	600	
Choir Director Wedding and Funerals	120	
Choir Director Total		5,202
Caretaker		9,964
Wedding and Funeral Coordinator		390
Payroll Administrator		971
WorkSafe BC Premium		236
UCC Payroll Service Fees		293
M&P Committee Expenses		275
TOTAL PERSONNEL		106,530

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2016

Church Operating Costs		
Bank Charges/PAR Charges	187	
Waste Disposal	593	
Insurance	6,261	
Utilities	6,239	
Property Tax	70	
Office	2,420	
Repairs and Maintenance	6,752	
Telephone	656	
Internet	1,131	
Other Costs (Note 20)	<u>820</u>	
TOTAL CHURCH OPERATING COSTS		25,129
Program Costs		
Worship	640	
Liturgical Arts	312	
Lay Education	246	
Sunday School	572	
Children & Youth Enrichment	280	
Social Events	0	
75th Anniversary Celebration	2,225	
Library	187	
Subscriptions	626	
Music	700	
Keyboard Maintenance	1,432	
Pastoral Care	238	
Communications	42	
DLUC Website	118	
Benevolent Fund	<u>0</u>	
TOTAL PROGRAM COSTS		7,618
TOTAL PRESBYTERY ALLOCATION		6,042
TOTAL OPERATING EXPENSE		<u>\$145,319</u>
Building & Contingency Funds Set Aside		3,253
TOTAL EXPENSE		\$148,572
NET DEFICIT FROM OPERATIONS		<u><u>-\$2,194</u></u>
Non-Operating Gains and Losses		
Increase in Investments – Scotia McLeod Portfolio	16,862	
Other investment income	<u>16</u>	
TOTAL CHANGE IN INVESTMENTS		16,878
MINISTER'S HOUSING ALLOWANCE		-27,060
NET DECREASE IN CHURCH ASSETS		<u><u>-\$12,375</u></u>

DEER LAKE UNITED CHURCH – CHANGES TO CASH
for the year ending December 31, 2016

Cash Balance – Beginning of Year		\$51,204
Net Deficit from Operations		-2,194
Other Cash Gains/Expenses		
Investment Income – Willick Fund, VanCity Shares		16
Changes in Non-Cash Accounts		
Increase in Total Receivables	-161	
Decrease in Total Prepaid Expenses	445	
Increase in Mission & Service Fund	184	
Decrease in First United Church	-100	
Decrease in Dixon Transition Society	-6	
Decrease in Youth Hub	-571	
Increase in Outreach to Burnaby's Homeless (Lunches)	901	
Decrease in Hope for Families Fund	-563	
Decrease in Men's Group	-355	
Decrease in DLUC Women/Women's Retreat	-305	
Decrease in Music/Choir	-386	
Increase in WorkSafe BC Payable	21	
Decrease in Prepaid Rent	-225	
Increase in Deposits	650	
Increase in Prior Year Adjustments to Equity	100	
	-371	-371
Building & Contingency Funds Received		3,253
Building & Contingency Funds Spent		-868
Cash Balance – End of Year		\$51,041

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2016

1 Miscellaneous Accounts Receivable

Tenant's use of photocopier	\$23
GST July 1 – December 31	349
	<u>\$372</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 – 2017 bulletins	\$111
Church Insurance	1,407
	<u>\$1,518</u>

4 Scotia McLeod Investments

	2016	2015
Opening Book Balance	\$388,975	\$400,930
Withdrawn for Minister's Housing Allowance	-27,060	-27,060
Ending Book Balance	<u>361,915</u>	<u>373,870</u>
Market Value at Year-End	<u>378,777</u>	<u>388,975</u>
Gain (Loss) on Investments	<u>\$16,862</u>	<u>\$15,105</u>
	4.3%	3.8%

	Market Value at Dec 31	
Security Description	2016	2015
Bank of Nova Scotia Annual Interest GIC Due 01/13/2016 1.2%	0	3,000
BNS Tiered Corporate Investment Savings Account	4,488	0
Canadian Western Bank Annual Interest GIC Due 01/11/2016 1.8%	0	25,000
Canadian Western Bank Annual Interest GIC Due 05/09/2016 2.0%	0	10,000
Canadian Western Bank Annual Interest GIC Due 01/09/2018 2.2%	25,000	25,000
CIBC Annual Interest GIC Due 01/20/2021 2.25%	25,000	0
Concentra Financial Annual Interest GIC Due 01/09/2017 2.35%	25,000	25,000
Toronto Dominion Bank	26,488	21,696
Dynamic Strategic Yield Fund	40,450	41,575
Fidelity Monthly Income Fund	59,098	57,967
Lifepoints Balanced Portfolio	0	72,478
Russell Income Essentials	70,285	0
Signature Global Income & Growth Fund	43,713	44,237
Mackenzie Global Strategic Income Fund	58,800	60,004
Total Value of Securities	<u>378,322</u>	<u>385,957</u>
Cash	455	3,018
Total Value of Securities Including Cash*	<u>\$378,777</u>	<u>\$388,975</u>

*This represents the value at December 31, 2016 IF SOLD and not the yield to maturity.

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2016

5 Mission & Service Fund

	2016	2015
Opening Balance	\$1,363	\$2,030
Envelope Offerings	8,118	8,805
Sale of United Church Calendars	9	0
Total Raised	8,127	8,805
Paid to Mission & Service Fund	-7,943	-9,471
Ending Balance	\$1,547	\$1,363

6 First United Church

Opening Balance	\$122
Envelope Offerings	0
Sunday morning coffee donations	600
Paid to First United Church	-700
Ending Balance	\$22

7 Dixon Transition Society

Opening Balance	\$27
Envelope Offerings	370
Lunch on the Run	125
Sunday morning coffee donations	200
Paid to Dixon Transition Society	-700
Ending Balance	\$22

8 Youth Hub

Opening Balance	\$541
Envelope Offerings	120
Sunday morning coffee donations	9
Paid to Lower Mainland Purpose Society*	-700
Ending Balance	-\$30

*Charitable organization which operates the Burnaby Youth Hub

9 Outreach to Burnaby's Homeless (Lunches)

Opening Balance	\$3,289
Envelope Offerings	2,506
Sunday morning coffee donations	100
Groceries purchased	-1,705
Ending Balance	\$4,191

10 Hope for Families Fund

Opening Balance	\$2,037
Envelope Offerings	1,127
Sunday morning coffee donations	100
Lunch on the Run	283
Paid to SD41 for Edmonds Community School Camping Program	-1,005
Expenses – 2016 Families	-1,067
Ending Balance	\$1,474

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2016

11 Men's Group

Opening Balance	\$816
Contributions from the weekly Men's Breakfast	100
Keyboard purchase – to cover shortfall in donations received	-259
Coffee pot, griddles, construction of keyboard storage locker	-196
Ending Balance	<u><u>\$461</u></u>

12 DLUC Women/Women's Retreat

Opening Balance	\$560
Retreat fees collected	1,115
Retreat expenses	-1,420
Ending Balance	<u><u>\$256</u></u>

13 Keyboard Replacement Drive

Opening Balance	\$0
Envelope donations	1,375
Loose donations	113
Men's Group contribution	259
Purchase of keyboard, stand, bench, and case	-1,746
Ending Balance	<u><u>\$0</u></u>

14 Music/Choir

Opening Balance	\$386
Worship music purchased	-386
Ending Balance	<u><u>\$0</u></u>

15 Deposits

Opening Balance	\$1,790
Refund of deposit – Foxy Kickboxing	-300
Key deposits taken from all tenants upon rekeying	1050
Unidentified deposit collected prior to 1999	-100
Ending Balance	<u><u>\$2,440</u></u>

16 Prior Year Adjustment

Unidentified key deposit taken prior to 1999 written off upon re-keying of church in May

17 Building & Contingency Fund

Opening Balance	\$33,190
Envelope Offerings	2,098
Donations in memory of Steve Sywulich, Peter Sievenpiper, Mary Woodward, and Sean Stamnes	1,155
Re-keying of the church	-868
Ending Balance	<u><u>\$35,575</u></u>

18 Special Contributions

Gift from Tuesday AA Group	\$100
Music	25
75th Anniversary donations	1,125
Upper Room contributions	33
	<u><u>\$1,283</u></u>

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2016

19 Congregational Fundraisers to Local

Proceeds of Board-sponsored AGM Lunch	\$165
Dinner & Movie Night	100
Burnaby Gogos Swags & Bags baking table proceeds	700
Handmade greeting card sale – Bev Babcook, Mary Cazalet, Colleen Keeler, and Shirley McGaire	126
	\$1,091

20 Other Costs

Review of 2015 financials performed by Accountax Consultants	\$820
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21 Gifts in Kind received

Food for Annual Congregational Meeting lunch	\$19
Books for church library	60
Video hymnal for use in worship	100
Computer hardware for improved funeral broadcast into Fellowship Hall	169
Signage for 75th Anniversary celebration	101
	\$449

22 Other Special Appeals

Steven Lewis Foundation – earmarked Burnaby Gogos Power of Ten	\$20
Red Cross – Fort McMurray Relief	\$25

DEER LAKE UNITED CHURCH – Budget vs Actual for the Year 2016

	2016 Proposed	2016 Actual	Difference
REVENUE			
Envelope Offerings to Local	90,050	88,291	-1,759
Observer Program	200	170	-30
Special Contributions	85	1,283	1,198
Congregational Fundraisers to Local	4,000	1,091	-2,909
Loose & Sunday School	1,625	2,489	864
Rental Income	48,111	46,551	-1,560
Weddings and Funerals	1,085	3,195	2,110
Interest on Operating Account	45	54	9
Total Operating Revenue	145,201	143,125	-2,076
Building & Contingency Fund	3,000	3,253	253
TOTAL REVENUE	148,201	146,378	-1,823
 MINISTRY & PERSONNEL			
Minister			
Salary	43,739	43,739	0
Travel	325	185	-140
Continuing Education and Learning Resources	1,359	1,305	-54
Allowances	1,620	1,310	-310
Weddings and Funerals	400	1,200	800
Benefits	12,309	11,988	-321
Pulpit Supply	1,402	692	-710
	<u>61,154</u>	<u>60,418</u>	<u>-735</u>
Secretary			
Salary	14,036	13,957	-79
Holiday Pay	842	837	-5
Benefits	2,910	2,891	-19
Job Skills Training	150	0	-150
	<u>17,938</u>	<u>17,685</u>	<u>-253</u>
Organist			
Salary	9,040	9,040	0
Benefits	512	512	0
Professional Development	150	74	-77
Weddings and Funerals	300	900	600
Relief Fees	735	570	-165
	<u>10,737</u>	<u>11,096</u>	<u>359</u>
Choir Director			
Salary	4,742	4,054	-688
Holiday Pay	285	243	-42
Special Services	130	120	-10
Benefits	381	185	-196
Professional Development	150	0	-150
Relief Fees	165	600	435
	<u>5,853</u>	<u>5,202</u>	<u>-651</u>
Caretaker	9,964	9,964	0
Wedding and Funeral Coordinator	120	390	270
Payroll Administrator	1,250	971	-279
UCC Payroll Service Fees	325	293	-32
WorkSafe BC Premium	232	236	4
M&P Committee Expenses	400	275	-125
Total Ministry & Personnel	107,972	106,530	-1,442

DEER LAKE UNITED CHURCH – Budget vs Actual for the Year 2016

WORSHIP			
Worship Supplies	1,300	640	-660
Liturgical Arts	300	312	12
	<u>1,600</u>	<u>952</u>	<u>-648</u>
 MUSIC			
Music for Worship	550	700	150
Keyboard Maintenance	400	1,432	1,032
	<u>950</u>	<u>2,132</u>	<u>1,182</u>
 CHRISTIAN EDUCATION			
Lay Education	500	246	-254
Sunday School	950	572	-378
Children & Youth Enrichment	750	280	-470
	<u>2,200</u>	<u>1,098</u>	<u>-1,102</u>
 LIBRARY			
Books and Supplies	200	187	-13
Subscriptions	692	626	-66
	<u>892</u>	<u>812</u>	<u>-80</u>
 COMMUNICATIONS			
Newsletter	80	42	-38
Website	150	118	-32
	<u>230</u>	<u>160</u>	<u>-70</u>
 PASTORAL CARE			
	250	238	-12
 OUTREACH			
	225	0	-225
 BENEVOLENT			
	100	0	-100
 FUN AND FELLOWSHIP			
Social Events	175	0	-175
75th Anniversary	750	2,225	1,475
	<u>925</u>	<u>2,225</u>	<u>1,300</u>
 STEWARDS			
Repairs and Maintenance	5,000	6,752	1,752
 PRESBYTERY			
	6,042	6,042	0
 CHURCH OPERATIONS			
Telephone	735	656	-79
Internet	1,172	1,131	-41
Waste Disposal	500	593	93
Insurance	6,011	6,261	250
Utilities	6,800	6,239	-561
Property Tax	200	70	-130
Office	3,000	2,420	-580
Bank Charges	196	187	-10
Other Costs	200	820	620
	<u>18,814</u>	<u>18,377</u>	<u>-437</u>
 Total Operating Expense	 <u>145,200</u>	 <u>145,319</u>	 <u>119</u>
 Total Operating Revenue	 145,201	 143,125	 -2,076
Total Operating Expense	145,200	145,319	119
Cash Flow Surplus/Deficit	<u>1</u>	<u>-2,194</u>	<u>-2,195</u>

DEER LAKE UNITED CHURCH Proposed Budget – 2017

	2015 Actual	2016 Actual	2017 Proposed	Notes
REVENUE				
Envelope Offerings to Local	91435	88291	90000	
DLUC Observer Program	205	170	170	For 2017, Upper Room not renewed
Special Contributions	1073	1283	0	For 2015, includes gift from United Way. For 2016 includes \$1,125 in 75th Anniversary donations
Congregational Fundraisers to Local	4723	1091	975	AGM Lunch and other events to be determined
Loose & Sunday School	1613	2489	2000	
Rental Income	42399	46551	48100	
Weddings and Funerals	1680	3195	1085	Estimate 1 wedding @ \$675 and 1 funeral @ \$410. Offsite @ \$400
Interest on Operating Account	46	54	50	
Operating Revenue	143173	143125	142380	
Building & Contingency Funds	3496	3253	3500	For 2016 includes \$1,155 in memorial donations.
TOTAL REVENUE	146669	146378	145880	

MINISTRY & PERSONNEL

Minister

Salary	42881	43739	55695	UCC mandates 1.1% inc over 2016 11 months budgeted: Jan – May \$18,425, July – Dec \$37,270
Travel	336	185	300	39¢ per km plus parking
Continuing Education & Learning Resources	1332	1305	2061	UCC mandates 1.1% increase 18 months budgeted
Allowances	1020	1310	1485	Phone, cell, internet, spiritual direction 11 months budgeted: Jan – May, July – Dec
Weddings and Funerals	600	1200	400	Estimate 1 wedding and 1 funeral @ \$200 each
Benefits	12360	11988	12500	Pension & Group Insurance, CPP/EI 11 months budgeted: Jan – May, July – Dec
Pulpit Supply	1369	692	3259	17 Sundays – 14 @ \$206 for Ordered Ministry (UCC mandates increase of 24%), 3 @ \$125 for Lay
	59897	60418	75700	

*** Ministerial figures assume new minister beginning July 1. New compensation model*

*** Housing Allowance to be funded through Investment Account Jan – May only, \$11,275*

Secretary

Salary	13699	13957	14191	10 months plus 18 summer hours
Holiday Pay	642	837	851	
Benefits	2852	2891	3064	Pension & Group Insurance, CPP/EI
Job Skills Training	0	0	150	
	17193	17685	18256	

	2015 Actual	2016 Actual	2017 Proposed	Notes
Organist				
Salary	8863	9040	9139	
Benefits	499	512	488	CPP/EI
Professional Development	0	74	150	
Weddings and Funerals	450	900	300	Estimate 1 wedding and 1 funeral @ \$150 each
Relief Fees	570	570	755	Christmas Eve plus 4 weeks @ \$165/week Rehearsal \$70 Worship service \$95
	<u>10381</u>	<u>11096</u>	<u>10832</u>	
Choir Director				
Salary	3974	4054	4794	10 months
Holiday Pay	188	243	288	
Benefits	175	185	368	CPP/EI
Special Services	0	120	240	Includes 3 musical collaborations, other special services outside employment contract
Professional Development	0	0	150	
Relief Fees	585	600	105	Rehearsal \$45 Worship service \$60
	<u>4922</u>	<u>5202</u>	<u>5944</u>	
Caretaker	9797	9964	10104	
Wedding/Funeral Coordinator	180	390	120	Estimate 1 wedding and 1 funeral @ \$60 each
Payroll Administrator	1182	971	1050	
UCC Payroll Service Fees	301	293	323	
M & P Committee Expenses	379	275	400	
WorkSafe BC Premium	216	236	220	
TOTAL PERSONNEL	<u>104448</u>	<u>106530</u>	<u>122950</u>	
WORSHIP				
Worship Supplies	1246	640	1300	For 2015, More Voices hymnbooks purchased
Liturgical Arts	724	312	300	For 2015, new paraments created
	<u>1970</u>	<u>952</u>	<u>1600</u>	
MUSIC				
Music for Worship	501	700	665	Includes anthems, service music licensing fee
Keyboard Maintenance	358	1432	450	
	<u>858</u>	<u>2132</u>	<u>1115</u>	

	2015 Actual	2016 Actual	2017 Proposed	Notes
CHRISTIAN EDUCATION				
Lay Education	161	246	400	Bible Studies, adult workshop attendance subsidies up to 1/3, speaker honoraria. Upper Room
Sunday School	667	572	900	Curriculum, supplies, year-end acknowledgements discontinued.
Children & Youth Enrichment	434	280	750	Children and Youth Retreat subsidies up to 1/3, Confirmation, Youth Group expenses
	<u>1261</u>	<u>1098</u>	<u>2050</u>	
LIBRARY				
Books and Supplies	100	187	200	
Subscriptions	597	626	640	Observer \$600 Mandate \$40
	<u>697</u>	<u>812</u>	<u>840</u>	
COMMUNICATIONS				
Newsletter	85	42	80	
Website	0	118	150	
	<u>85</u>	<u>160</u>	<u>230</u>	
PASTORAL CARE				
	75	238	300	
OUTREACH				
	0	0	225	
BENEVOLENT FUND				
	80	0	100	
FUN AND FELLOWSHIP				
Social Events	44	0	175	Congregational picnic and other events
75th Anniversary	0	2225	0	For 2016, budget overage offset by \$1,125 in Special Contributions
	<u>44</u>	<u>2225</u>	<u>175</u>	
STEWARDS				
Repairs and Maintenance	5153	6752	6000	Includes further roof repairs, asphalt patching in parking lot.
PRESBYTERY ALLOCATION				
	5975	6042	6058	

	2015 Actual	2016 Actual	2017 Proposed	Notes
CHURCH OPERATIONS				
Telephone	716	656	575	
Internet	1116	1131	1160	
Waste Disposal	465	593	675	
Insurance	5861	6261	6261	\$5,361 plus \$750 ADD policy plus \$150 fee. No change from 2016
Utilities	6740	6239	6250	
Property Tax	104	70	80	To be recovered from 2 for-profit tenants
Office	2229	2420	4193	Includes \$1,193 annual lease cost for new colour copier (66 month term)
Bank/PAR Charges	194	187	196	Includes cost of PAR
Other Costs	267	820	1000	For 2016 includes \$820 for review of 2015 financials. For 2017, includes \$800 consultant's fee offset by \$800 in fundraising
	<u>17692</u>	<u>18377</u>	<u>20390</u>	

Total Revenue	146669	146378	145880	
Less Building & Contingency Funds	-3496	-3253	-3500	Donations and fundraising transferred to the Building & Contingency Fund
Operating Revenue	<u>143173</u>	<u>143125</u>	<u>142380</u>	
Operating Expense	<u>138338</u>	<u>145319</u>	<u>162033</u>	
Operating Surplus/(Deficit)	<u>4836</u>	<u>-2194</u>	<u>-19653</u>	In 2015, operating surplus transferred to the Building & Contingency Fund

Non-Operating Gains/Losses				
Net Investment Income	15141	16878		
Housing Allowance Paid	-27060	-27060		
Gain/Loss in Church Assets	<u>-11919</u>	<u>-12375</u>		

MISSION AND SERVICE FUND

	2015 Actual	2016 Actual	2017 Estimated
Envelope Offerings	8805	8118	8000
UCC Calendar Sales	0	9	0
Total	<u>8805</u>	<u>8127</u>	<u>8000</u>

DEER LAKE UNITED CHURCH
2015 ANNUAL CONGREGATIONAL MEETING
February 28, 2016

Call to Order: 10:32 a.m.
Attendance sheet was circulated.

Attendance: Chairperson - G. Hamer; Minister – Rev. T. Fairfield; Secretary – P. O’Connor, D. Phillips, S. Hamer, D. Juba, L. Juba , G. Forwood, T. Woodruff, S. Aston, D. Ponech, D. Cunningham , E. Mosher, E. Waddington, P. Slater, G. Porter J. Johnson, C. Stegen, C. W. McKenzie, D. E. Wrigley, D. Wrigley, K. Small, Gl. Forwood, S. McGaire, S. Veller, D. Veller, M. Pinto, G. Naruse, C. Milne, J. Annesley, J. Cambuzzi, E. Colledge, M. Colledge, K. Richardson, K. Small, L. Smith, P. Woodruff, B. Chapman, K. Chapman, J. Brooks, R. Treherne, M. Cazalet, C. Keeler, G. Cole, M. Tullett, N. Pogany, K. Pogany

Nominations of the Chair and Secretary for the AGM

MOTION: Moved by G. Forwood; seconded by D. Juba that G. Hamer chair the 2015 Annual General Meeting. **CARRIED.**

MOTION: Moved by D. Juba; seconded by E. Colledge that P. O’Connor record the minutes of the 2015 Annual General Meeting. **CARRIED.**

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

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

Approval of Minutes: **MOTION:** Moved by K. Small; seconded by P. Woodruff that the minutes from the 2014 Annual Congregational Meeting be accepted. **CARRIED.**

Committee Reports: Attention was drawn to the various Committee reports as printed in the 2015 Annual Report.
MOTION: Moved by M. Cazalet; seconded by K. Chapman to accept all of the Committee reports, except Finance, as presented in the DLUC 2014 Annual Report. **CARRIED.**

2015 Finance Report – C. Milne (Treasurer)

Printed copies of the 2016 Budget were inserted in the 2015 Annual Report

C. Milne reviewed the 2015 financial report and highlighted that we ended with a surplus, in part due to a new tenant and fundraising, as envelope donations fell below the previous year's donations.

MOTION: Moved by D. Juba; seconded by L. Smith that the 2015 financial statements be accepted.

CARRIED.

2016 Proposed Budget – C. Milne (Treasurer)

The 2016 budget has been approved by the Board and a full explanation was given in the annual report. There is a balanced budget proposed for 2016 and will require additional fundraising. Possible kitchen and technology improvements were not included in order to keep the budget balanced. The investment account is not growing at a rate to cover the housing allowance.

The increasing reliance on income from tenants and potential decline of the Investment fund is troubling for the long term health of Deer Lake church. The Board has had conversations about this and will continue to work on this issue in the coming months and will present a plan to the congregation.

It was noted that bequests could potentially top up the Investment fund.

C. Milne was thanked for all her hard work on the financial reports and budget.

MOTION: Moved by G. Cole; seconded by P. Slater to accept the proposed 2016 budget.

CARRIED.

Approval of 2016 Committee Members:

BOARD :

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

plus the Chairperson of each of the following Committees:

CHRISTIAN EDUCATION:

Gloria Forwood	Sharon Hamer	Elizabeth Cottam
Elizabeth Waddington	Kristy Dellebuur-O'Connor	Jean Johnson

COMMUNICATIONS:

Garry Forwood (Chair)	Tony Woodruff
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FINANCE:

Mary Cazalet	Cathy Milne (Chair)	Kathy Richardson
	Tony Woodruff	

Group Work:

The Communication Committee ran an activity to help envision a new logo for use on Deer Lake's letterhead and website.

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 D. Juba; seconded by M. Cazalet that the meeting be adjourned at 11:58 pm. **CARRIED.**

Gary Hamer (Chair)

Paul O'Connor (Secretary)