

Deer Lake United Church 2018 Annual Report



Working together to make positive change

DEER LAKE UNITED CHURCH

Annual Report 2018

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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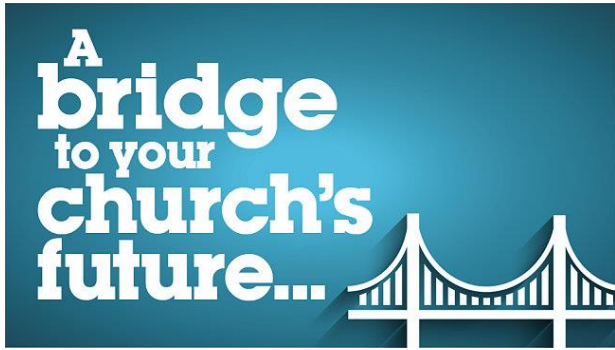
Minutes of the 2018 Annual Congregational Meeting

The Annual Congregational Meeting will be held on Sunday, February 24th, 2019 in the Fellowship Hall, following a short Worship Service.
Lunch will be provided by the Deer Lake United Church Board.
Please bring this 2018 Annual Report with you.

Cover by Garry Forwood

CLERGY REPORT

At the beginning of an interim ministry, it is not uncommon to hear the refrain: "Two years?! Why so long before we call a real minister? Why can't we just get on with it?" It is equally common at the end of an interim ministry to hear: "What?! It can't be over already. There is so much more we could do!" Whether or not you count yourself among those who joined in either of the preceding choruses, for better or worse, this period of



formal interim ministry at Deer Lake is drawing to a close. The Transition Team, under the direction of Linda Paddon and with the assistance of Kathy Davies, has helped the congregation through the process of creating the Ministry Profile document, and the search committee has begun the work that will lead to choosing a new minister.

The careful reader will have noticed that, a couple of sentences back, I referred to the "formal" interim ministry process nearing its end. I chose that word to distinguish what we at DLUC have been about in the last 18 months from the general context in which this congregation and the whole church continue to live: a time of great social change in which many institutions – churches among them – are figuring out how to remain relevant. As church, our first task – before relevance – is faithfulness. How, in a rapidly changing world, society, and community, can we be faithful to our calling as disciples of Jesus Christ – and in a way that the community would actually miss us if we weren't here? Change is the constant. While we might hope that church would remain the same in a world where everything else appears up for grabs, the evidence suggests that, like any organism, if church in its present form does not find ways to adapt to a changing environment, it will not survive. The good news is that, no matter what, God will find ways to bring healing and justice to the earth. Wouldn't it be great to be part of that mission?

The new minister who will join you later this year will be the person who will walk with you into the next chapter, the new future. It is true that, in one sense, as we look down the road toward that future there is a great question mark hanging over it. In another – and more important – sense, however, there is no question at all. There is no question that God will be present in whatever happens. There is no question that the gifts of the Spirit will be available when you need them, and for the asking. There is no question that the One who was faithful to Jesus in life and death will be as faithful to us.



Which, in a way, leaves it to you. God will be present; will you ask for eyes to see, ears to hear and hearts and minds to know that Divine presence in all things? God will be generous; will you ask for what you need to walk this next leg of the journey or will you try to rely on yourselves? God is faithful; will you remember to trust God, love one another, give thanks in all things, and not give in to fear? I look forward to watching where the journey takes you. And I am grateful for the opportunity I have had to share the road with you for a little while.

In Christ,

A handwritten signature in cursive script, appearing to read "Scott".

BOARD CHAIRPERSON'S REPORT

"For where two or three are gathered in my name, there among them am I."

Mathew 18:20

The bulk of this Annual Report is the committee reports detailing their work in 2018, and the financial side of Deer Lake United Church. We have a committed and hardworking group of members involved in all aspects of church life. We are blessed with a wonderful staff, but Deer Lake United could not survive without the dedication, perseverance, generosity and diligence of our volunteers. Thank you to everyone – I cannot stress enough how much each of you has made a difference and provided a valuable contribution.

I believe that Jesus was indeed with us in all the goings on at Deer Lake United Church in 2018. In January we had a Board Retreat with "Governance" as the focus. The retreat was very well attended and provided a great opportunity to practice the Circle Way with a respectful way of speaking and listening. Based on the information shared and discussed at the retreat, the following proposal was made:

To have an **executive** consisting of chair/vice or past chair/
treasurer/secretary/minister/possibly two others from the congregation.

The executive would meet each month to take care of administrative tasks and to engage in goal setting, strategic planning, mapping out the year, visioning.

To have a **Full Board** consisting of the executive and every committee member and Chair.

Full Board meetings would occur approximately every other month and would be theme related or educational in nature. The Executive would meet a half hour before the Board meeting to take care of any business that had arisen.

We started this new process in September, and there have been growing pains. Mostly around process and of course the age-old human issue, communication, communication, communication. Who to communicate to, how to communicate, what to communicate, when to communicate – this is a work in progress as we strive to be as forthcoming, transparent and timely as possible. We are also endeavoring to shift our focus from just the administrative/financial issues (our fiduciary duties) to dreaming and visioning (strategic planning) – what do we long for? How can Deer Lake United meet not only *our* needs, but those beyond our church family? This is also a work in progress, as it's not an easy shift.

In the Spring we had a congregation workshop on "Identity" presented by the Transition Team – well organized and thought provoking for those who attended. Also in the Spring, as with all congregations, Deer Lake United was required to complete a Pastoral Oversight Self-Assessment questionnaire that provided an opportunity to review our processes and determine where we have set goals and where there are opportunities for change and

improvement. A worthwhile exercise that will most likely continue to be required given the changes in the larger church and the new Pacific Mountain Region.

Since Deer Lake was granted an extension for the use of the ProVision Funds, (Westminster Presbytery) we were lucky enough to have a congregation workshop presented by Angela Brown on "Active Witnessing" – this workshop was very informative and interesting, providing skills that are relevant and transferable to all aspects of our lives, not just in our church family.

In November another Board Retreat – this time with a focus on exploring and creating a "Behavioural Covenant" – a document that would lay out what the expectations of behaviour are at Deer Lake United Church. This document would be a living document that all Board members would sign, explicitly agreeing to govern their behaviour accordingly, and to hold other Board members accountable to the same standards. I believe this is a culmination of the work we have been doing on respectful and honest communication, and a very positive step forward. "...What you say to one another is eternal." Matthew 18:19 (The Message).

In addition to all that was happening at Deer Lake United, the larger Church has been transforming as well – as of January 1, 2019, B.C. Conference and Westminster Presbytery (to which we belonged) ceased to exist, and the Pacific Mountain Region was born. How we fit into this bigger picture will continue to unfold, with new opportunities for development and growth in the future.

And now we are closing in on the last six months of Rev. Scott's Interim Ministry with Deer Lake United. I know that some believed two years was too long for an interim ministry, but I think we would not be where we are today if we had not taken this time. With the search for our new minister about to start, I sense some anxiety and uncertainty – what will the future bring? Will we find a good fit? Can we sustain what we think we need?

I cannot answer these questions or foresee the future – I can only say that if we work and pray together, treat each other with love and respect, forgive each other with grace when necessary, and add a healthy dose of laughter, amazing things can and will happen. They might not be what we thought we needed or what we expected, but God makes everything possible.

"Fear knocked at the door, Faith answered, no one was there". Let's not be afraid to open the door – together the possibilities are endless! Amen!

Thank you for your support in my second year as Chair of the Board of Deer Lake United Church.

Humbly and respectfully submitted,

Dana Juba

WORSHIP COMMITTEE REPORT

After a number of years with the same faithful people serving on the Worship committee, it was past due time to give them a break. In June, Dana Juba, Shirley McGaire and Janice Cambruzzi stepped down from the committee. Mary Cazalet continues to organize communion, greeters and ushers; and Joanne Annesley continues in liturgical arts and sanctuary decorating. Bayani Baybay, Ernie Colledge and Ellen James joined the committee in 2018, along with worship staff members Donna, Rebecca and Scott.

A few notables from 2018, in addition to the regular work done yearly by the committee:

- Terri Laphorne directed the choir through the first half of the year while Rebecca was on leave.
- Deer Lake hosted the Good Friday service shared by all 5 Burnaby United Churches. We also had friends from Cliff Avenue United join us for Ash Wednesday and Maundy Thursday.
- A small group of people take turns writing the prayers of the people; this covers most Sundays when communion is not celebrated.
- Brass "followers" were purchased for the Advent candles in order to eliminate dripping and increase the life of the candles.
- The funeral reception policy was reviewed and approved. The committee also assisted in reviewing the congregational roll.

Thanks to everyone who served assisted with the central component of life at Deer Lake United Church in any way in 2018 – by serving communion, collecting the offering, singing in the choir, running the computer (thank you Linda!), reading scripture, offering prayers or God moments, or anything else we missed. Worship truly is "the work of the people" and would not be possible without the talents and participation of so many.

The Worship Committee.



CHOIR REPORT

Whether it's fresh off the shelf from the store or selected from the filing cabinet, each anthem is a little adventure that brings us closer to one another and God.

Each adventure starts on a Thursday night as the singers come through the doors of the church. They walk into the Sanctuary and pick up their music. A new anthem gets picked up with excitement because there are no pencil markings or folds. A familiar anthem takes longer to be picked up because the singer wants to find their copy from last time. The rehearsal time of each anthem lasts 3 Thursdays before it is part of Sunday Worship. Singing the correct notes and rhythms are not the focus, nor is performance. Connecting the text with the melody and feeling God's Spirit through the harmonies is what the focus is. The adventure is part of Music Ministry. If each anthem is like going on an adventure, then the Choir goes on about 40 adventures a year!

Having support is what strengthens communities. At Deer Lake, there is a strong community made of many types of heroes. In 2018, Terri Laphorne took the Choir on over 20 adventures. She knew that Rebecca needed to go on a quest. Terri graciously offered her time and talents for 6 months. She's a hero!

Whether it's Rebecca or Terri directing the choir, the adventures are always in good hands...literally! Donna gracefully takes on every adventure and is continuously victorious. Adventures are challenging and fun. Good thing the Choir is a group of brave adventurers...

Respectfully submitted,

Rebecca Treherne



SUNDAY MORNING COFFEE / FELLOWSHIP REPORT

Please sign up to take your turn making coffee and providing goodies for our time of fellowship after Sunday morning services. I would be willing to help any new person learn the kitchen routine.

What more can I say about helping in the kitchen, making and serving coffee, tea and goodies. It is at least a two-person job and is very satisfying. I know there are some of you who can't help with preparing coffee, but if you can help by bringing a donation of cookies or a square etc., it really helps.

Thanks to all who have volunteered this past year and donated baking. I especially want to thank Marj, Claire, Steve, and Janet who are always willing to be in the kitchen when no one has signed up. Without these people there wouldn't be any refreshments.

\$92.10 was spent in 2018 on coffee, tea, sugar, etc, but you donated \$1200 to the Outreach committee. That is \$100 more than last year! You have all been very generous. Keep those donations coming and let us raise \$1300 next year!!

Anyone wishing to learn how to prepare coffee etc., please see me after church sometime. I have a handout information sheet, which has step by step instructions.

PLEASE SIGN UP FOR SUNDAY MORNING REFRESHMENT SERVICE. MANY HANDS MAKE LIGHT WORK!

Respectfully submitted,

Shirley McGaire



PASTORAL CARE REPORT

We have 12 dedicated Care Ringers. Each person has approximately five to seven families to phone. We aim to make contact at least once a month.

Three new families have been assigned to a Care Ringer.

There were many Pastoral concerns this year with many people being visited by Rev. Scott, Kathy, Shirley and others in the congregation. Among the pastoral concerns were those who lost loved ones, those who had operations and others who were ill.

The Friendship Garden still needs tender loving care through spring, summer and fall. If anyone can help with this task, there is a sign-up sheet in the fellowship hall, or just turn up and do a little weeding etc. Thanks to those who helped keep our garden tidy and weed free this year.



Kathy has taken on the responsibility of buying wool to knit prayer shawls. she has a few congregants who knit these shawls and is always looking for more knitters. If you know of anyone who would like a shawl, please let Kathy know.

Trish is the Sunshine person who sends cards to those in the congregation, who for many reasons needed to be remembered. In 2018 a total of 53 cards were sent to members of the congregation for 10 different reasons. There were 21 Thinking of you / 8 sympathy / 5 anniversary of a loved one's passing a year ago / 2 milestone wedding anniversaries (Brown's and Wrigley's) / 5 moved residence / 2 milestone birthdays / 3 thank you / 4 births to parents / 3 births to grandparents. Mary also made 10 Christmas cards to be enclosed with the church mice cookies.

Congratulations to Don and Dorothy for 70 years of marriage and to Arnie and Edna for 60 years of marriage. Also, congratulations to the proud parents and grandparents of the newborns this year.

In Memoriam - Pat Murray, Evelyn Hill, and Mary Phelan (Kathy R's mother)

Respectfully submitted by Shirley McGaire
on behalf of the Pastoral Care team, Trish Seeram, Mary Cazalet, Kathy Richardson and Rev. Scott Swanson.

OUTREACH COMMITTEE REPORT

In 2018, the Deer Lake Church Outreach Committee worked to extend a helping hand to our community. Committee Chairs were Marj Rielly and Phyllis Slater, and committee members in 2018 were Janet Ahmelich, Paul Anderson, Claire Stegen, Bruce Van Luven, and Linda Walsh

Our Outreach endeavours are only possible because of the ongoing support of the people of Deer Lake Church, who give generously of their time, talent, and treasure. Deer Lake congregants continue to generously contribute financially to Outreach programs. Donations of food, clothing, etc., made to our various programs are also much appreciated.

1. Fund-Raising

In 2018 the Outreach Committee maintained two ongoing fundraising endeavours which help support our various Outreach programs.

a. Coffee Fund

The funds donated to the weekly coffee time after Sunday service are allocated to our various Outreach programs. We would like to thank Shirley McGaire for co-ordinating Sunday Coffee time, as well as all those who worked to provide coffee, tea and goodies after Sunday services.

b. Lunch on the Run

In 2018 Outreach held two "Lunches on the Run." The first Lunch was to support Burnaby Youth Hub and proceeds from the second went to our "Hope for Families Fund" for our Christmas Families project. We wish to express our gratitude to all who supported these endeavours, whether by providing the delicious food for each Lunch-on-the-Run, working in the kitchen, and/or contributing financially.

2. Community Service

a. Society to End Homelessness in Burnaby

We continued to provide, on a monthly basis, 70 bag lunches to the homeless of Burnaby, working with the Society to End Homelessness in Burnaby. 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.

Donations to the "Homeless Outreach Fund" have been so generous that we were able to make a one-time donation of \$1000 to the Society to End Homelessness in Burnaby, half of which would be used for the purchase of needed personal items such as deodorant, toe warmers, and underwear. The other half of these fund were allocated to assist in their annual "Outreach Christmas," an annual Christmas dinner that they provide to homeless people in Burnaby.

b. The Youth Hub

This youth centre near Metrotown assists at-risk youth, providing them with food, counseling, health care support, as well as the opportunity to complete high school. Deer Lake helps support the Burnaby Youth Hub through our congregation's donations at coffee time and other fund-raising endeavours such as "Lunch on the Run," together with offering donations designated to Youth Hub.

c. Dixon House Transition Society

The Dixon House Transition Society assists women and children who are survivors of domestic abuse. In 2018 Deer Lake Church continued to support Dixon House with food and clothing donations.

d. Hope for Families

This is a community outreach fund designed to assist needy Burnaby families in various ways:

Christmas Families Project

Supporting Burnaby families at Christmas is a tradition at Deer Lake Church. In the past, we did this through the Burnaby Christmas Bureau, but this year we took a different approach. We created an *ad hoc* group to administer this project, and this group worked with Edmonds Community School and Dixon House, two organizations which support at-risk families in Burnaby and which Deer Lake has supported in various ways. We sponsored one family through Dixon House and two families through Edmonds School. These families all had distinct needs and we endeavoured to accommodate these as much as possible.

This Christmas families project started in late October and the families were provided with their gifts and groceries by early December. We received tremendous support from the congregation for this, for which we are very grateful. We would specifically like to thank Kathy Richardson, who liaised with Edmonds School, and Claire Stegen, who communicated with Dixon House.

Summer Camps

In 2018 we were also able to sponsor several children from needy Burnaby families to attend summer camps, some to full-time camp experiences lasting several days, and some to a day camp within the city.

Clothing

As we worked with people from Edmonds School, we became aware that one family in particular was in dire need of clothing. Since the children were extremely tall with very large shoe sizes, clothing is very hard to find and very expensive. Through our "Hope for Families Fund" we were able to provide them with some badly needed clothing.

e. Harvest for the Homeless

From late September until late October we had a "Horn of Plenty" in the Narthex. Deer

Lake congregants filled this cornucopia with cold weather items, including socks, underwear, scarves and hats, which were presented to the Society to End Homelessness in Burnaby for distribution among the homeless people of Burnaby at the beginning of the cold winter season.

f. First United

Deer Lake supported this important ministry in the downtown Eastside through offering donations and we also continued to collect donations of clothing and other items, and ensure they were delivered to First United.

3. Informing the Congregation

In addition to communicating with the congregation concerning active Outreach endeavours, such as lunch-making for Burnaby homeless and Christmas Families, in 2018 we invited a representative from Burnaby Youth Hub and another from the Dixon Transition Society to update the congregation on the work of their respective organizations.

4. International Outreach: The Gogos

Deer Lake Church has continued to support the Burnaby branch of the Gogos, a Stephen Lewis organization which supports 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 their fundraiser "Burnaby Gogos Holiday Craft Market" at Deer Lake, raising about \$6600 for their work in Africa.

The Outreach Committee would like to thank all those who contributed of their time, talents and treasure in 2018.

Respectfully submitted by Phyllis Slater, Marj Rielly and 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: Gloria Forwood, Sharon Hamer, Jean Johnson, and Elizabeth Waddington.



Our Sunday School has a core group of six children in grades four to seven, as well as a few others who attend periodically. We continue to offer a one-room class, using the Whole People of God curriculum. This year we moved the class from a downstairs room to the Fellowship Hall and found this to be a positive change. It is a brighter, more welcoming space, the transition from the church service to the class is smoother, and during coffee time congregation members

can see what the children have been doing and talk to them or the teacher about it. Thank you to the dedicated teachers who led classes during the year: Sharon Hamer, Kathy Richardson, Phyllis Slater, and Claire Stegen. We would also like to thank Rick Milne for refurbishing the little church for the Sunday School offerings. In addition, we have a number of children aged three or younger in the congregation, and parents or caregivers are able to take them into the nursery, where they can still hear the service through the sound system.

Our Christmas Pageant this year was a journey through the centuries, with a series of scenes inviting us to consider the true meaning and significance of Christ's coming to earth. Most of the scenes were live, but one was videoed beforehand, and there were some problems with showing it. Since this is the second year there have been audio-visual issues, we are thinking that we may not bother to try this again. Nevertheless, the pageant was meaningful and well received. Many thanks to Sharon Hamer for her leadership in its preparation, to Rebecca Treherne for working with the children on the songs that were a part of it, and to all the adults who helped out with costumes and other preparations or took part in the pageant.

In June we presented Christian-themed books to all the Sunday School children as well as recognizing milestones in the lives of those who have been part of our community. Two who were finishing grade seven received Bibles and four who were graduating from grade twelve received prayer shawls. As a part of our outreach, we also send birthday cards to the children and teens of Deer Lake. Thirty-one birthday cards were posted to our children aged one to eighteen years – our thanks to Elizabeth Cottam for doing this.



Adult Education

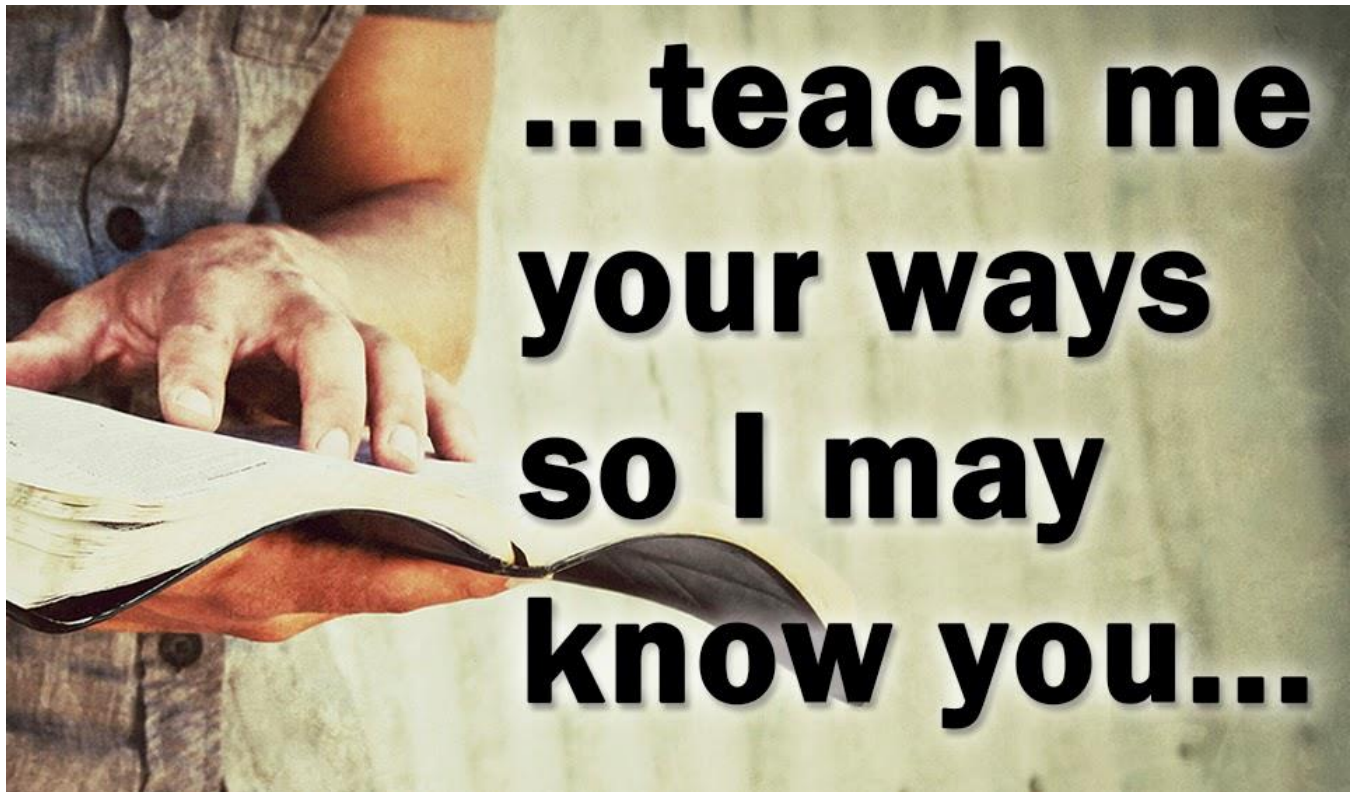
There were opportunities for adult Christian education as well. This fall Brian Burke led a study group in discussing the book On the Mystery, by Catherine Keller. Up to fifteen people attended the Tuesday evening sessions, and the participants found the discussions interesting and meaningful. In addition, both the men and women had retreats in May, enjoying fellowship, relaxation, and meaningful discussions. The women's theme was "Meeting the one who knows your name", using two DVD's from the Nooma series as a catalyst for reflection and discussion, while the men, led by Rev. Scott, explored the theme of fathers and fatherhood. In August, Evan Phillips took part in the United

Church's Young Adult Pilgrimage to Guatemala. We were able to provide him with some financial assistance from the Children and Youth Enrichment part of our budget.

As we go into the new year, we would welcome others to join us in working to serve the educational needs of our congregation, either as committee members or teachers.

Respectfully submitted,

The Christian Education Committee



MINISTRY AND PERSONNEL COMMITTEE REPORT



The Ministry and Personnel Committee is a committee of our Board and all members of M&P are approved by our Board. The committee members, generally, have experience and background in this type of work. The role of our church's M&P Committee is to work with 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 our church employees, as well as our wedding and funeral hostesses - to provide direction, review performance and work through any issues that may come up. As a group, our committee meets monthly, with the exception of July and August.

We are a very effective committee of three – Larry, David, and, myself, Peggy. 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.

We began the year with Rev. Scott Swanson, our Interim Minister, assuming the responsibilities of becoming the 'head of staff', providing supervision and annual reviews of employees. Scott agreed to take on this role so that we would be able to try this new reporting structure out before we were in the position of hiring a new minister.

Our choir director, Rebecca, went on a 6-month leave and Terri Laphorne came to our aid and led the choir with great enthusiasm for the time that Rebecca was away.

The committee took on the project of writing an Employee Handbook this year and it was completed in December. The Handbook will assist employees, the Ministry and Personnel Committee, and the supervisor of employees in better understanding employment standards, leaves of absence, compensation, and employee relations of DLUC, the United Church of Canada, and various government bodies. A copy is available in the church library for all members of the congregation to view and better understand our employment practices. Thanks to Cathy Milne, Garry Forward, Rev Scott Swanson, and Kathy Davies, BC Conference, who reviewed this document. We'd like to give an extra thanks to Garry for his time in reformatting it so that it matches other church policies.

At the same time as the development of the Employee Handbook, the job descriptions of the Choir Director, Organist/Pianist, Administrative Assistant, and Caretaker were re-written as a result of the workshop that members of M&P attended, sponsored by BC Conference in November 2017. One objective of the workshop was to encourage congregations to write job descriptions that better aligned with the Performance Evaluations of employees, making the job descriptions more specific and Performance Reviews more meaningful and productive.

Ellen James resigned as our Caretaker after many years of hard work. A huge 'thank you' to Ellen for her care, attention to detail, and diligence. Justin Harvey was hired the end of March. Justin comes to our church with the energy and experience to maintain and care for our church well so that it is a pleasing place to worship, work, and gather.

Over the course of the year, M&P has modified the Leave Request Form so that employees will use this form to request approval of their leaves and/or days off from their supervisor. Once the leaves and/or days off have been approved, this information will be sent to members of the M&P Committee, which will then send it to the Church Treasurer for the purpose of payroll. M&P wishes to thank Cathy Milne, for her input and patience.

In the fall, all Performance Reviews were conducted between each employee and their supervisor, Rev Scott Swanson. Many thanks to Scott for taking on this role over the year on a trial basis so that we could analyze and review a new employment structure. Performance Reviews are a time to look back over the year, reflect on practices, and think about personal growth for the coming year.

Our annual Staff Appreciation event was held Sunday, December 2nd after the church service. Our staff was honoured with cake and goodies. We greatly appreciate their commitment, good work, and dedication to making our church community better.

The ongoing work of M&P is to collaborate with the Board members to ensure increased the 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 2019 and all the growth it brings.

Respectfully submitted,

Peggy Woodruff

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



ENVELOPE SECRETARY REPORT

Sincere appreciation to all those members and adherents of Deer Lake who support the work of the church through envelopes and Pre-Authorized Remittance. We value your commitment, dedication and generosity.

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 and Doug Richardson. Your faithfulness is much appreciated.

Forty-two families are using PAR (pre-authorized remittance), following a drive by a very generous family who challenged the congregation to increase the amount that was given by PAR and the family would donate \$20,000 to church operations. Nineteen families joined the PAR program and others increased PAR donations and the amount of the challenge was met and exceeded. PAR 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.

The following is a breakdown of donations Deer Lake United Church has received from members in 2018:



Up to \$100	5 families
\$100 - \$250	8 families
\$250 - \$500	11 families
\$500 - \$1000	13 families
\$1000 - \$2000	14 families
\$2000 - \$3000	12 families
\$3000 - \$4000	9 families
\$4000 - \$5000	4 families
\$5000 - \$6000	1 family
\$6, 000 and above	2 families

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

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 2018 *Lakeshore Lines* was dominated, not surprisingly, by news related to the interim ministry of Rev. Scott and the work of the Transition Team. This is an important part of the Transition Team's desire to keep the wider Deer Lake community updated on their progress. Along the same lines, Communications emailed regular updates to everyone to ensure that those who missed a Transition Team bulletin insert were kept up-to-date with the same information.

Lakeshore Lines remains our primary means of helping our community to stay on top of what is happening in the church and the lives of our members. In addition to what has already been mentioned, we had lots of items relating to the work of the Board. We had news and pictures of travel adventures, fund raisers, outreach activities, awards, celebrations, renovations, special services, men's and women's retreats. So, once again Tony and I would like to thank our many contributors.

Remember, you can view or download back issues of *Lakeshore Lines* at <http://www.dluc.ca/fun-fellowship/newsletters-2/> – if by chance the dog ate the most recent issue before you could read it. You can read Rev. Scott's Sunday morning reflections at <http://www.dluc.ca/WP/worship-music/sunday-worship/>. You can even listen to recordings of our choir. At the moment, you can enjoy the four most recent Advent anthems on the home page or listen to some older anthems at <http://www.dluc.ca/WP/worship-music/music/>. If you prefer to look forward rather than backward, check dates and times of upcoming events in the online calendar that appears on all pages of our website.

With the end of our interim ministry and the call of a new minister, 2019 should prove to be a very news-worthy year at Deer Lake United Church. We will, of course, cover those and many other events. Please keep your contributions coming!

Respectfully submitted by Garry Forwood



STEWARDS REPORT

In 2018 the Stewards committee included Arnie Brown, Bob Chapman, Rick Milne, Bill Paddon, Don Strutt and Paul Anderson as Chair.

In addition to regular maintenance, there were a number of unplanned expenditures this past year. Despite this, the spending this past year was within budget. Thankfully snow removal costs were well below the amounts expended in previous years.

The major upgrades earlier this year were the replacement of the flooring in the Daycare area of the lower hall and the new sanctuary projector. This was achieved thanks to the generous help provided by several volunteers, including Larry, Garry, Bob, Arnie and others.

Renovation of the upper hall kitchen continued, including new cupboard doors and replacement of one of the damaged stoves with a nearly new stove generously donated by a supporter of DLUC. A new supplier of consumables, such as soap, toilet paper and paper towels was chosen which will offer substantial savings in the coming years.

Rental increases of 3.5% were put into place for all tenants commencing in Jan. 2019. Rental rates will be reviewed again at the end of the year.

Arnie Brown announced his retirement from the Stewards committee in November. His numerous contributions over many years have been greatly appreciated.



Thanks to all of those who volunteered their time, talents and treasure to the upkeep of our church, including Rick Milne, Arnie Brown, Bob Chapman, Bill Paddon, Don Strutt, Doug Richardson, Pam Athey and others.

Special thanks to Kathryn Small for her ongoing activities and swift action in response to unwelcome visitations of the rodent kind.

Respectfully submitted by Paul Anderson on behalf of the Stewards Committee

TRUSTEES REPORT

The Trustees' responsibility is to manage and safeguard the assets of the church for the benefit of the Congregation and the United Church. Scott, as Minister, has been Chair of the Trustees since he arrived here. In his normal, methodical, professional way, he has made sure that we are doing our job properly. So, in 2018, he took us through the whole of the United Church Trustee manual. If any of you are having sleeping problems

But this is important. We now clearly understand our jobs and responsibilities. Mostly this boils down to managing the investment account and making sure we are adequately insured. Also, that we have an inventory of church assets. Rest assured, we are in good shape on these issues.

One change we made in 2018, was to switch investment advisors from Rob Campbell at Scotia McLeod to Rudy Kerklaan at Connor Clark and Lunn. Because CCL manages so many United Church investment portfolios, we were able to piggyback on the combined church fee structure, which will save us \$5,000 per year in fees. CCL also has a great investment track record, and is Vancouver based.

2018 was a terrible year in the financial markets, and our investment portfolio declined along with the markets to a yearend balance of \$368,474. It is now recovering along with the markets and stood at the time of writing in early February at just over \$380,000. We are confident that DLUC will do well with CCL.

In 2019, we will be looking for a new colleague to replace Janice Cambuzzi, who has served us well for many years.

Tony Woodruff
on behalf of the Trustees



TRANSITION TEAM REPORT

The eight members of the Transition Team are Rev. Dave Anderson, Elizabeth Cottam, Garry Forwood, Linda Paddon, Trish Seeram, Rev. Lenanne Shiels, Rev. Scott Swanson, and Bruce VanLuven. We met 14 times in 2018 in addition to one joint meeting with the Board Executive. Steady progress was made on the work of Interim Ministry. A significant amount of our work was done by email. Following is a summary of our activities:

- Board Retreat held January 12th and 13th - Friday evening at Deer Lake church; all day Saturday at Ioco United Church. Approximately 25 Board members participated. The theme for the retreat was governance. The outcome was strong agreement that a more effective model should be found. There was a wish to spend more Board time on visioning, education and faith development. Possibilities were discussed and notes were kept. The Board took this excellent piece of work to develop a new model which is now in place.
- Lenten Challenge study from Eagle Ridge United Church – Approximately 30 congregation members participated. This study addressed our goal to increase understanding of living and working in a post-Christendom Culture.
- Core Values work – a series of congregation surveys in February to April. This provided us with building blocks for development of our ministry profile. Approximately 50 congregation members participated.
- Identity Event held April 14th - Approximately 30 congregation members attended this Saturday morning workshop. As with the core values work, this event contributed to our ministry profile.
- Submitted a Mid Term Review to Conference.
- Active Witnessing event held October 13th- *Breaking the Silence* workshop led by Angela Brown. This was co-hosted by the Transition Team and the Board Executive and was attended by approximately 25 congregation members. Participants learned strategies for taking action when, as bystanders, they encounter discrimination or hurtful comments of any kind.
- A day long Leadership Retreat was held November 24 at Ioco United church to develop a Behavioral Covenant for the Board. Approximately 25 Board members generated aspects of the document. A small group took away their input to draft a board covenant which will be put into practice.
- A Ministry Profile and Search Report was developed over four months. It will go on to Board and Congregation for approval in January 2019.

We thank members of our congregation for their participation throughout the year. We acknowledge the strong support we receive from our Presbytery appointed members Leenane and Dave. We especially appreciate the knowledge, leadership skills and experience of our Interim minister, Scott. 2018 has been a productive and hopeful year.

Respectfully submitted by, Linda Paddon, Team Leader

FINANCE REPORT

Year 2018

At the 2018 ACM, the Board presented a budget with an operating deficit of \$19,897 – this was after a \$12,000 drawdown from the investment account to subsidize our operations. In response, one committed family in this congregation proposed a challenge – if PAR (Pre-Authorized Remittance) donations to Local could be increased by \$1,550 monthly, then DLUC would receive a \$20,000 donation. The PAR challenge was folded into a wider stewardship campaign, and through a series of announcements and testimonials we were encouraged to think about our donation levels and our commitment to DLUC. We were asked to consider the blessings this church brings to us personally, to the congregation, as a whole and to the wider community. In the end, the congregation responded, the challenge was met, and the donation was received.

We thank the generous family responsible for spearheading this challenge. The increase in both participation in PAR, and the level of giving through PAR, smoothed out our cash flow through the year, and balanced our budget. We ended 2018 with a small operating deficit of \$980.

Envelope donations reached \$109,833 not including the \$20,000 special gift. We had only one major fundraiser during the year. We were fortunate to again receive a gift of common shares through the United Church Foundation. Information on legacy giving is available upon request.

Our total personnel cost rose 2.7% over the previous year. Our committees were below budget overall. We received the final installment of our ProVision grant, and \$2,055 remains to be spent on interim work/visioning.

The Building & Contingency Fund increased by year-end, despite the withdrawals made for a new projector and screen in the sanctuary, and floor replacement in the Lower Hall (funded in part by Deer Lake Preschool). The kitchen renovation continued, with all costs being covered by targeted donations. These three projects would not have happened without many volunteer hours.

Mission & Service attracted significantly more in donations than it has for a number of years. Hope for Families and Outreach to Burnaby's Homeless were well-supported. Sunday morning coffee remains a significant part of our Outreach funding.

Our investment portfolio was transferred from Scotia McLeod to Connor, Clark & Lunn in May. Changing investment managers will save approximately \$5,000 each year in fees. The balance at year-end was \$368,474. The 4.5% drop in value over the year reflects a difficult and volatile year in the markets. There was no need to draw on this account to support our local operations.

We thank all those who contributed to the success of 2018. We are grateful for the PAR challenge, which prompted deep reflection on God's many gifts, and how we each respond through the gifts we make to our church.

Year 2019

The projected deficit for the year is \$9,015. This is after a planned \$12,000 drawdown from the investment account to subsidize our local operations.

To arrive at this number, we are counting on \$130,000 in envelope offerings, an 18.4% increase over 2018. In other words, an additional \$20,000, a gift of one family through the PAR Challenge last year, will now need to come from the congregation as a whole. This will be a significant challenge for every member.

There will be a change in pastoral relations on July 1. At this time much is unknown, but DLUC will be calling a full-time minister. Salary and benefits have been estimated at the highest category. All salaries have increased 1.6%, as mandated by our national church. Overall, personnel costs are projected to rise 2.3% over 2018 and will account for 76% of our operating expenses. Our committees continue to function with minimal budgets and the dedication of many volunteers.

With the recent change to United Church structure, our denominational assessment (previously Presbytery Allocation) has risen more than 15%. In addition, a Regional Assessment has been tacked on in 2019, bringing our total payable to \$7,330. This is a 27% increase over 2018.

2019 will be a challenging year. Going forward, every year will be challenging. To employ a full-time minister and maintain other staffing and programs as we know them, more revenue is needed. Costs are high and will only rise. This congregation has always responded to particular financial needs when presented, but in reality, envelope donations were relatively flat between 2009 and 2016. Deficits are no longer a one-time difficulty to resolve with a special challenge, but the new norm. We must accept this paradigm shift.

In 2019 we need an 18% increase in envelope donations, and still may face a \$9,015 deficit. We ask you to reflect on the abundant gifts God has given and the varied ways DLUC is of value to so many. Please consider how you may respond going forward, so we can maintain our community of faith as we know it.

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

Respectfully submitted by Cathy Milne

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

2018 Treasurer's Report

I have prepared for Deer Lake United Church the Balance Sheet as at December 31, 2018, 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 2018. The proposed budget for 2019 is presented.

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

DEER LAKE UNITED CHURCH – BALANCE SHEET
as of December 31, 2018

CURRENT ASSETS

Petty Cash	30	
Operating Account – Vancity	62,103	
Share Account – Vancity	6	
Total Cash		62,139
Miscellaneous Accounts Receivable (Note 1)	828	
Receivable from Investment Account (Note 2)	<u>16,305</u>	
Total Receivables		<u>17,133</u>
TOTAL CURRENT ASSETS		<u>79,272</u>

INVESTMENTS

Vancity Term Deposit (Willick Fund)	1,200	
Connor, Clark & Lunn Investments (Note 3)	368,474	
Scotia McLeod Investments	<u>0</u>	
GROSS INVESTMENTS		369,674
Less Amount Owing to Church Operations		<u>-16,305</u>
NET INVESTMENTS		<u>353,369</u>

FIXED ASSETS

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

TOTAL ASSETS

\$1,165,258

CURRENT LIABILITIES

Mission & Service Fund (Note 4)		2,299
First United Church (Note 5)		108
Dixon Transition Society (Note 6)		10
Burnaby Youth Hub (Note 7)		17
Homeless Outreach Program (Note 8)		2,234
Hope for Families (Note 9)		2,257
Men's Group (Note 10)		811
Women's Retreat Fund (Note 11)		228
Youth Group		776
Garden Fund (Note 12)		170
Student Ministry Fund		386
WorkSafe BC Payable		201
Prepaid Rent		2,900
Deposits		2,440
Miscellaneous Accounts Payable (Note 13)		<u>2,153</u>
TOTAL CURRENT LIABILITIES		<u>16,990</u>

EQUITY

Retained Earnings carried forward		1,127,265
2018 Net Earnings		-18,157
Building & Contingency Fund (Note 14)		<u>39,160</u>
TOTAL EQUITY		<u>1,148,268</u>

TOTAL LIABILITIES AND EQUITY

\$1,165,258

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2018

REVENUE

Local Operations

Envelope Offerings to Local	129,833	
Observer Program	175	
Loose & Sunday School	2,246	
Special Contributions (Note 15)	3,457	
Congregational Fundraisers to Local (Note 16)	1,611	
Interest on Operating Account	68	
TOTAL LOCAL OPERATIONS	137,390	137,390

Rental Income

AA – Tuesday group	900	
AA – Thursday group	660	
Creative Dance	4,065	
Deer Lake Preschool	18,276	
Yugoslavian 7th Day Adventist Church	10,955	
West Coast Baptist Church	7,560	
Weight Watchers	5,150	
Other Rental Income	1,000	
TOTAL RENTAL INCOME	48,566	48,566

Other Income

Funerals	1,304	
TOTAL OTHER INCOME		1,304

TOTAL OPERATING REVENUE

Building & Contingency Funds Received		8,635
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TOTAL REVENUE

\$187,260
\$195,895

EXPENSES

Personnel

Minister Salary	80,971	
Minister Travel	207	
Minister Continuing Education & Learning Resources	1,393	
Minister Allowances	1,200	
Minister Benefits	15,626	
Minister Weddings & Funerals	600	
Minister Sabbatical Fund Contribution	3,816	
Pulpit Supply	1,354	
Minister Total	105,168	105,168
Secretary Salary	16,807	
Secretary Holiday Pay	1,008	
Secretary Benefits	3,570	
Secretary Total	21,385	21,385
Organist Salary	9,267	
Organist Benefits	501	
Organist Relief	602	
Organist Weddings & Funerals	450	
Organist Professional Development	150	
Organist Total	10,971	10,971
Choir Director Salary	4,110	
Choir Director Holiday Pay	200	
Choir Director Benefits	123	
Choir Director Relief	465	
Choir Director Total	4,898	4,898
Caretaker Salary	5,693	
Caretaker Holiday Pay	228	
Caretaker Benefits	1,094	
Caretaker Total	7,015	7,015

DEER LAKE UNITED CHURCH – INCOME STATEMENT
for the year ending December 31, 2018

Contract Caretaker		2,562
Funeral Coordinator		180
WorkSafe BC Premium		201
UCC Payroll Service Fees (ADP)		326
M&P Committee Expenses		391
TOTAL PERSONNEL		<u>153,097</u>
Church Operating Costs		
Bank Charges/PAR Charges	275	
Waste Disposal	591	
Insurance	6,419	
Utilities	6,723	
Property Tax	58	
Office	4,402	
Repairs & Maintenance	3,862	
Telephone & Internet	1,412	
Other costs (Note 17)	1,311	
TOTAL CHURCH OPERATING COSTS		<u>25,052</u>
Program Costs		
Worship	1,321	
Liturgical Arts	253	
Sunday School	578	
Children & Youth Enrichment	250	
Subscriptions	548	
Social Events	115	
Music	777	
Keyboard Maintenance	200	
Pastoral Care	199	
Communications	67	
Transition Team	9	
TOTAL PROGRAM COSTS		<u>4,316</u>
TOTAL PRESBYTERY ALLOCATION		5,774
TOTAL OPERATING EXPENSE		<u>\$188,240</u>
Building & Contingency Funds Set Aside		8,635
TOTAL EXPENSE		<u>\$196,875</u>
NET DEFICIT FROM OPERATIONS		-\$980
Non-Operating Income and Expense		
Decrease in Investment Portfolio	-17,211	
Other investment income (Willick Fund, Vancity)	34	
TOTAL CHANGE IN INVESTMENTS		<u>-17,177</u>
NET DECREASE IN CHURCH ASSETS		<u><u>-\$18,157</u></u>

**DEER LAKE UNITED CHURCH – CHANGES TO CASH
for the year ending December 31, 2018**

Cash Balance – Beginning of Year		\$59,356
 Net Deficit from Operations		 -980
Other Cash Gains/Expenses		
Investment Income – Willick Fund, Vancity Shares		34
 Changes in Non-Cash Accounts		
Increase in Total Receivables	-596	
Decrease in Total Prepaid Expenses	1,496	
Increase in Mission & Service Fund	810	
Increase in First United Church	100	
Increase in Dixon Transition Society	10	
Increase in Burnaby Youth Hub	2	
Decrease in Homeless Outreach Program	-800	
Increase in Hope for Families	491	
Increase in Men's Group	200	
Decrease in Women's Retreat Fund	-57	
Decrease in WorkSafe BC Payable	-6	
Decrease in Garden Fund	-7	
Increase in Prepaid Rent	2,675	
Decrease in Miscellaneous Accounts Payable	-1,050	
		3,269
 Building & Contingency Funds Received		 10,095
Building & Contingency Funds Spent		-9,635
 Cash Balance – End of Year		 <u><u>\$62,139</u></u>

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2018

1 Miscellaneous Accounts Receivable

ADP error	\$570
7th Day Adventist congregation – use of photocopier	40
GST Rebate July 1 – December 31	218
	<u>828</u>
	<u>\$828</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 Investment Portfolio

	2018	2017
Opening Book Balance:		
Scotia McLeod*	\$385,685	\$378,777
Connor, Clark & Lunn	0	0
Withdrawals	0	-11,275
Ending Book Balance (Total)	385,685	367,502
Market Value at year-End:		
Scotia McLeod	0	385,685
Connor, Clark & Lunn	368,474	0
Gain (Loss) on Investments	-\$17,211	\$18,183
	-4.5%	4.8%

*Scotia McLeod portfolio transferred to Connor, Clark & Lunn on May 13, 2018

Connor, Clark & Lunn Investments

Security Description	Market Value at Dec 31, 2018	
Candian Equity	93,607	25.4%
Canadian Income Equity	9,524	2.6%
Fixed Income	153,725	41.7%
International Equity	46,586	12.6%
US Equity	65,571	17.8%
Cash & Equivalent	-539	-0.1%
Total	\$368,474	100.0%

4 Mission & Service Fund

	2018	2017
Opening Balance	\$1,488	\$1,547
Envelope Offerings	10,335	7,490
Sale of United Church Calendars	8	18
Total Raised	10,343	7,508
Paid to Mission & Service Fund	-9,532	-7,567
Ending Balance	\$2,299	\$1,488

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2018

5 First United Church

Opening Balance	\$8
Envelope Offerings	300
Sunday morning coffee donations	700
Paid to First United Church	<u>-900</u>
Ending Balance	<u><u>\$108</u></u>

6 Dixon Transition Society

Opening Balance	\$0
Envelope Offerings	410
Sunday morning coffee donations	300
Paid to Dixon Transition Society	<u>-700</u>
Ending Balance	<u><u>\$10</u></u>

7 Burnaby Youth Hub

Opening Balance	\$15
Envelope Offerings	325
Sunday morning coffee donations	200
Lunch on the Run	227
Paid to Lower Mainland Purpose Society*	<u>-750</u>
Ending Balance	<u><u>\$17</u></u>

*Charitable organization which operates the Burnaby Youth Hub

8 Homeless Outreach Program

Opening Balance	\$3,035
Envelope Offerings	2,010
Ryan Kyer's book sales	110
Paid to The Society to End Homelessness in Burnaby	-1,000
Groceries purchased	<u>-1,920</u>
Ending Balance	<u><u>\$2,234</u></u>

9 Hope for Families

Opening Balance	\$1,766
Envelope Offerings	2,970
Non-receipted donations (unidentified)	120
Lunch on the Run	392
Paid to SD41 for Edmonds Community School Camping Program	-1,000
Expenses – 2018 families	<u>-1,991</u>
Ending Balance	<u><u>\$2,257</u></u>

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2018

10 Men's Group

Opening Balance	\$611
Contributions from the weekly Men's Breakfast	200
Ending Balance	<u><u>\$811</u></u>

11 Women's Retreat Fund

Opening Balance	\$284
Retreat fees collected	915
Retreat expenses	-772
Donation to WaterSchool Canada	-200
Ending Balance	<u><u>\$228</u></u>

12 Garden Fund

Opening Balance	\$177
Supplies purchased	-7
Ending Balance	<u><u>\$170</u></u>

13 Miscellaneous Accounts Payable

Opening Balance	\$3,202
Board retreat expenses (January & November)	-412
Amanda Fenton consulting fee	-473
Congregational workshop – Breaking the Silence	-400
Workshop – Art of Hosting (2 participants)	-1,175
Continuing Education 2017	-687
2018 Presbytery ProVision Grant not yet spent	2,000
Relief organist – Dec 30, 2018	97
	<u><u>\$2,153</u></u>

14 Building & Contingency Fund

Opening Balance	\$38,700
Envelope Offerings, including memorial donations*	8,635
Lower Hall floor replacement	-5,817
Contribution from Deer Lake Preschool for floor replacement	1,460
Sanctuary projector and screen replacement	-3,818
Ending Balance	<u><u>\$39,160</u></u>

* Memorial donations made in the names of Jo Lamb, Mary Phelan, Pat Murray, and Marjorie Murdoch
 Additional donations made in honour of Myrtle Currie and Don and Dorothy Wrigley's 70th anniversary

DEER LAKE UNITED CHURCH – NOTES TO FINANCIAL STATEMENTS
for the year ending December 31, 2018

15 Special Contributions

Gift from Tuesday AA Group	\$100
Kitchen renovation	587
Creation stole, hymnbooks, shredder rental	275
UCC Foundation – gift of common shares (received by UCC)	2,015
Online donation through Canada Helps	480
	<u>480</u>
	<u><u>\$3,457</u></u>

16 Congregational Fundraisers to Local

ACM Lunch	\$112
Movie Night event (held in 2017)	123
Men's Group – Shrove Tuesday pancake supper	140
Men's Group – Welcome Back BBQ	58
Used book sales	150
Shredding fundraiser	1,008
Recycling	20
	<u>20</u>
	<u><u>\$1,611</u></u>

17 Other Church Operating Costs

Trustees – correction to Land Title	224
Kitchen renovation	487
10% of 2017 Provision Fund grant – required spending	600
	<u>600</u>
	<u><u>\$1,311</u></u>

18 Gifts in Kind Received

Sennheiser ME2 microphone	133
Groceries for ACM Lunch	19
	<u>19</u>
	<u><u>\$152</u></u>

DEER LAKE UNITED CHURCH – Budget vs Actual for the Year 2018

	2018 Budget	2018 Actual	Difference
REVENUE			
Envelope Offerings to Local	110,000	129,833	19,833
DLUC Observer Program	220	175	-45
Special Contributions	0	3,457	3,457
Congregational Fundraisers to Local	2,500	1,611	-889
Loose & Sunday School	2,000	2,246	246
Rental Income	47,251	48,566	1,315
Weddings & Funerals	820	1,304	484
Other Revenue	315	0	-315
Interest on Operating Account	60	68	8
TOTAL OPERATING REVENUE	163,166	187,260	24,094
Building & Contingency Fund	3,500	8,635	5,135
TOTAL REVENUE	166,666	195,895	29,229
EXPENSE			
MINISTRY & PERSONNEL			
Minister			
Salary	80,971	80,971	0
Travel	500	207	-293
Continuing Education & Learning Resources	1,393	1,393	0
Allowances	1,200	1,200	0
Weddings & Funerals	400	600	200
Benefits	15,650	15,626	-24
Sabbatical Fund Contribution	3,763	3,816	53
	<u>103,877</u>	<u>103,814</u>	<u>-63</u>
Secretary			
Salary	16,864	16,807	-57
Holiday Pay	1,012	1,008	-4
Benefits	3,526	3,570	44
Job Skills Training	150	0	-150
	<u>21,552</u>	<u>21,385</u>	<u>-167</u>
Organist			
Salary	9,267	9,267	0
Benefits	501	501	0
Professional Development	150	150	0
Weddings & Funerals	300	450	150
Relief Fees	755	602	-153
	<u>10,973</u>	<u>10,971</u>	<u>-2</u>
Choir Director			
Salary	4,861	4,110	-751
Holiday Pay	292	200	-92
Benefits	201	123	-78
Special Services	120	0	-120
Professional Development	150	0	-150
Relief Fees	140	465	325
	<u>5,764</u>	<u>4,898</u>	<u>-866</u>
Caretaker			
Salary	0	5,693	5,693
Holiday Pay	0	228	228
Benefits	0	1,094	1,094
	<u>0</u>	<u>7,015</u>	<u>7,015</u>
Contract Caretaker	10,245	2,562	-7,683
Wedding & Funeral Coordinator	120	180	60
UCC Payroll Service Fees (ADP)	312	326	14
WorkSafe BC Premium	205	201	-4
M&P Committee Expenses	400	391	-10
TOTAL PERSONNEL	153,449	151,743	-1,705

DEER LAKE UNITED CHURCH – Budget vs Actual for the Year 2018

	2018 Budget	2018 Actual	Difference
WORSHIP			
Worship Supplies	1,300	1,321	21
Liturgical Arts	300	253	-47
Pulpit Supply	1,713	1,354	-359
Music for Worship	750	777	27
Keyboard Maintenance	500	200	-300
	<u>4,563</u>	<u>3,905</u>	<u>-658</u>
TRANSITION TEAM	500	9	-491
CHRISTIAN EDUCATION			
Lay Education	400	0	-400
Sunday School	750	578	-172
Children & Youth Enrichment	750	250	-500
	<u>1,900</u>	<u>828</u>	<u>-1,072</u>
LIBRARY			
Books & Supplies	200	0	-200
Subscriptions	640	548	-92
	<u>840</u>	<u>548</u>	<u>-292</u>
COMMUNICATIONS			
Newsletter	80	67	-13
Website	170	0	-170
	<u>250</u>	<u>67</u>	<u>-183</u>
PASTORAL CARE	300	199	-101
OUTREACH	225	0	-225
BENEVOLENT	100	0	-100
FUN AND FELLOWSHIP			
Social Events	175	115	-60
STEWARDS			
Repairs & Maintenance	6,000	3,862	-2,138
PRESBYTERY	5,774	5,774	0
CHURCH OPERATIONS			
Telephone & Internet	1,750	1,412	-338
Waste Disposal	675	591	-84
Insurance	6,418	6,419	1
Utilities	7,210	6,723	-487
Property Tax	70	58	-12
Office	4,193	4,402	209
Bank/PAR Charges	172	275	103
Other Costs	500	1,311	811
	<u>20,988</u>	<u>21,190</u>	<u>202</u>
TOTAL OPERATING EXPENSE	<u>195,064</u>	<u>188,240</u>	<u>-6,824</u>
TOTAL OPERATING REVENUE	163,166	187,260	24,094
TOTAL OPERATING EXPENSE	<u>195,064</u>	<u>188,240</u>	<u>-6,824</u>
OPERATING SURPLUS (DEFICIT)	<u><u>-31,898</u></u>	<u><u>-980</u></u>	<u><u>30,918</u></u>

**DEER LAKE UNITED CHURCH
2019 Proposed Operating Budget**

	2017 Actual	2018 Actual	2019 Proposed	Notes
REVENUE				
Envelope Offerings to Local	104337	109833	130000	18.4% increase over 2018
Member-led Matching Challenges	6000	20000	0	
DLUC Observer Program	220	175	175	
Special Contributions	1796	3457	0	For 2018, kitchen reno, gift of shares, gift from Tues AA, Creation stole, shredder rental
Congregational Fundraisers to Local	8512	1611	1000	ACM Lunch and other events to be determined
Loose & Sunday School	2319	2246	2300	
Rental Income	50731	48566	48651	
Weddings & Funerals	1901	1304	820	Estimate 0 weddings @ \$675 and 2 funerals @ \$410 (base rate) Offsite @ \$400
Other Revenue	309	0	0	For 2017, CRA Small Business grant
Interest on Operating Account	59	68	68	
Operating Revenue	176185	187260	183014	
Building & Contingency Funds	5625	8635	3500	Includes memorial and "in honour of" donations
TOTAL REVENUE	181810	195895	186514	

MINISTRY & PERSONNEL

Minister

Salary	79608	80971	82268	UCC mandates 1.6% increase **Jan-June = actual, July-Dec = estimated for new minister**
Travel	259	207	500	40¢ per km plus parking
Continuing Education & Learning Resources	2233	1393	1415	UCC mandates 1.6% increase
Allowances	1582	1200	1200	Phone/cell package
Weddings & Funerals	800	600	400	Estimate 0 weddings and 2 funerals @ \$200 each
Benefits	14776	15626	18395	Pension & Group Insurance, CPP/EI
Sabbatical Fund Contribution	1888	3816	1951	
	101145	103814	106129	

Secretary

Salary	14082	16807	17134	10 months plus 21 summer hours
Holiday Pay	845	1008	0	
Benefits	2882	3570	3598	Pension & Group Insurance, CPP/EI
Job Skills Training	0	0	150	
	17809	21385	20883	

	2017 Actual	2018 Actual	2019 Proposed	Notes
Organist				
Salary	8913	9267	9416	
Benefits	471	501	515	CPP/EI
Professional Development	150	150	150	
Weddings & Funerals	450	450	300	Estimate 0 weddings and 2 funerals @ \$150 each
Relief Fees	1020	602	755	Vacation @ \$165/week plus 1 extra service Rehearsal \$70 Worship service \$95
	<u>11004</u>	<u>10971</u>	<u>11136</u>	
Choir Director				
Salary	4035	4110	4939	10 months
Holiday Pay	242	200	296	
Benefits	166	123	386	CPP/EI
Special Services	0	0	120	Includes 2 special services/musical collaborations outside employment contract
Professional Development	50	0	150	
Relief Fees	585	465	105	Rehearsal \$45 Worship service \$60
	<u>5078</u>	<u>4898</u>	<u>5996</u>	
Caretaker				
Salary	0	5693	8108	
Holiday Pay	0	228	324	
Benefits	0	1094	1670	Pension & Group Insurance, CPP/EI
	<u>0</u>	<u>7015</u>	<u>10102</u>	
Contract Caretaker	10104	2562	0	
Wedding & Funeral Coordinator	300	180	120	Estimate 0 weddings and 2 funerals @ \$60 each
Wedding & Funeral Projectionist	0	0	0	
Payroll Administrator	1351	0	0	ADP liaison duties transferred to Secretary in 2017
UCC Payroll Service Fees (ADP)	318	326	333	
M & P Committee Expenses	383	391	400	
WorkSafe BC Premium	207	201	154	Decrease in premium rate for 2019
TOTAL PERSONNEL	<u>147699</u>	<u>151743</u>	<u>155253</u>	

	2017 Actual	2018 Actual	2019 Proposed	Notes
WORSHIP & MUSIC				
Worship Supplies	957	1321	1650	Includes service music licensing fee (≈ \$360)
Liturgical Arts	155	253	400	Increase of \$100 over 2018
Pulpit Supply	1442	1354	1946	10 Sundays: 8 @ \$212 for Ordered Ministry, 2 @ \$125 for Lay
Music for Worship	763	777	500	For 2019, choral music only Increase of \$100 over 2018
Keyboard Maintenance	175	200	390	
	<u>3491</u>	<u>3905</u>	<u>4886</u>	
TRANSITION TEAM				
	0	9	500	
CHRISTIAN EDUCATION				
Lay Education	225	0	400	Bible Studies, adult workshop attendance subsidies up to 1/3, speaker honoraria
Sunday School	469	578	750	Curriculum, supplies, year-end acknowledgements
Children & Youth Enrichment	80	250	750	Children & Youth Retreat subsidies up to 1/3, Confirmation, Youth Group expenses
	<u>774</u>	<u>828</u>	<u>1900</u>	
LIBRARY & OBSERVER				
Books & Supplies	106	0	150	
Subscriptions	635	548	630	Observer, Mandate
	<u>741</u>	<u>548</u>	<u>780</u>	
COMMUNICATIONS				
Newsletter	79	67	25	
Website	144	0	155	
	<u>223</u>	<u>67</u>	<u>180</u>	
PASTORAL CARE				
	101	199	300	
OUTREACH				
	140	0	225	
BENEVOLENT FUND				
	100	0	100	
FUN AND FELLOWSHIP				
Social Events	0	115	175	Congregational picnic and other events, public performance video licence

	2017 Actual	2018 Actual	2019 Proposed	Notes
STEWARDS				
Repairs & Maintenance	5334	3862	6000	
DENOMINATIONAL ALLOCATION				
	6058	5774	7330	Interim amount of \$6,664 based on 10% of 2017 amount. Will move to new methodology in 2022. Also includes additional \$666 Regional assessment 27% increase over 2018
CHURCH OPERATIONS				
Telephone & Internet	1707	1412	1380	
Waste Disposal	633	591	603	
Insurance	6569	6419	6419	\$5,361 plus \$750 ADD, \$308 valuation cost, administrative fee waived
Utilities	7201	6723	6750	
Property Tax	61	58	60	To be recovered from 2 for-profit tenants
Office	3262	4402	4693	Includes \$1,193 lease cost for colour copier
Bank/PAR Charges	164	275	295	
Other Costs	694	1311	6200	For 2018, includes kitchen upgrade, legal fee for title correction. For 2019, includes review books (\$1,000), change in pastoral relations (\$5,000), and ProVision requirement (\$200)
	<u>20289</u>	<u>21190</u>	<u>26400</u>	
Total Revenue	181810	195895	186514	
Less Building & Contingency Funds	-5625	-8635	-3500	Donations transferred to the Building & Contingency Fund
Operating Revenue	<u>176185</u>	<u>187260</u>	<u>183014</u>	
Operating Expense	<u>184950</u>	<u>188240</u>	<u>204029</u>	
Operating Surplus (Deficit)	<u>-8766</u>	<u>-980</u>	<u>-21015</u>	
Additional Income from Inv Acc	<u>11275</u>	<u>0</u>	<u>12000</u>	For 2017, amount equals housing allowance paid
Net Surplus (Deficit)	<u>2509</u>	<u>-980</u>	<u>-9015</u>	

MISSION AND SERVICE FUND

	2017 Actual	2018 Actual	2019 Estimated
Envelope Offerings	7490	10335	9000
UCC Calendar Sales	18	8	0
Total	<u>7508</u>	<u>10343</u>	<u>9000</u>

Deer Lake United Church
Annual Congregational Meeting
Sunday February 18, 2018

Attending: D Juba, E James, B Cheesman, G Forwood, G Forwood, A LeCuyer, K Chapman, B Chapman, L Juba, K Richardson, D Richardson, T Woodruff, P Woodruff, E Waddington, G Hamer, J Annesley, G Juzenas, A Brown, E Brown, T Seeram, C Milne, S Chapman, B Siksay, B Burke, J Johnson, M Tullett, D Cunningham, S Swyulich, T Laphorn, E Colledge, C Stegan, M Reilly, P Slater, B Paddon, L Paddon, B Baybay, I Bayleays, D Paguio, E Paguio. E Cottam, A Hull, C McKenzie, K Small, D Wrigley, D Wrigley, W Kyer, M Kyer, G Naruse, D Strutt, I Walsh, P Anderson, B VanLuven, S Swanson, D Phillips.

Regrets: S McGaire, J Cambruzzi, M Cazalet, S McLean, Janet Ahmelich, Terry Lou Heeg Bailey, S McLean

Lighting of the candles

Prelude

Introit; Lord Prepare Me to be a Sanctuary

Gathering Prayer

Hymn; VU 108

Welcome

First Order of Business - Enabling Motions:

1. **MOTION: That Dana Juba Chair the 2018 DLUC ACM**
Moved: G Forwood Second: K Richardson CARRIED
2. **MOTION: That Ellen James record the Minutes for the 2018 ACM**
Moved: G Hamer Second: D Strutt CARRIED
3. **MOTION: That Non-members be granted corresponding privileges**
Moved: G Forwood Second: K Chapman CARRIED
4. **MOTION: That the Agenda be accepted as printed**
Moved: K Richardson Second: T Woodruff CARRIED
5. **MOTION: That the ACM be adjourned immediately following the Blessing and Commissioning**
Moved: P Woodruff Second E Colledge CARRIED
6. **MOTION: That the Minutes of the 2017 ACM be accepted as printed in the 2017 Annual Report**
Moved: B Chapman Second: T Seeram CARRIED
7. **MOTION: That the Minutes of the October 8, 2017 Congregational Meeting be accepted as printed in the 2017 Annual Report**

Respectful Guidelines – how we conduct ourselves

- R** - take **Responsibility** for what you say and feel without blaming others;
- E** – use **Empathetic** listening
- S** – be **Sensitive** to differences in communication styles
- P** – **Ponder** what you hear and feel *before* you speak
- E** – **Examine** your own assumptions and perceptions
- C** – keep **Confidentiality**
- T** – **Trust** ambiguity because we are not here to debate who is right or wrong

SCOTT

Prayer of Confession

...Remind us God:

We have all the gifts we need and we need all the gifts we have

We are reminded of God’s Grace

MV 90

Don’t be afraid; my love is stronger

My love is stronger than your fear.

Don’t be afraid; my love is stronger

And I have promised, promised to be always near.

Sharing the Peace

EXPLORING

DANA :

Prayer of Illumination:

Living God, help us to hear your holy Word that we may truly understand;
That understanding we may believe,
And believing, we may follow in all faithfulness and obedience, seeking your honour and glory
in all that we do;
Through Christ our Lord. Amen

The reading: Genesis, Chapter 9, verses 8 to 17

SCOTT :

Group Study (Lectio Divina): Mark 1:9-15 (about 30 minutes)

Hymn: “We Gather Here”

VU 469

EXPRESSING

2017 Finance Report – Cathy Milne, Treasurer

Questions- discussion

- Thanks was extended to everyone who is looking after the church's finances.
- If DLUC chooses to change its investment company those potential savings have not been reflected in the 2018 budget submitted for approval.
- The projected funds received via fundraising has been minimised in the 2018 budget although fundraising should remain a reasonable option for giving.

MOTION: that the 2017 Financial Report, including the 2017 Financial Statements, as printed in the 2017 Annual Report be received

Moved: E Colledge Second: T Woodruff

CARRIED

MOTION: that the 2018 Budget as printed in the 2017 Annual Report be approved

Moved: B Chapman Second: G Forwood

CARRIED

Trustees – Investment Report -T Woodruff

Questions-discussion

The investment account was created when the manse was sold approximately 20 years ago. The rate of return was 4.7% after fees in 2017, with a 60% stocks and 40% bonds and cash mix. By changing the investment firm to Connor, Clark and Lunn, DLUC can share the fee structure of BC Conferences assets which the company manages. This will save roughly \$5400.00 per year. The trustees are currently working on an investment policy for DLUC.

MOTION: that the DLUC Board direct the DLUC Board of Trustees to change the congregation's investment advisor from Scotia Wealth Management to Connor, Clark and Lunn

Moved: G Hamer Second: P Anderson

CARRIED

Nominations Report – 2018 Committee List (following these Minutes)

Annual Report – opportunity for people to ask other questions

No Questions

SCOTT :

Core Values Exercise (30 minutes)

Sharing our Gifts with God

Offering: "For the Gift of Creation"

VU 538

Communion-served at each table

Loving God...now and forever. **Amen.**

Lord's Prayer

...These are the gifts of God for the people of God.

Thanks be to God!

Post-Communion prayer:
Closing Hymn: "What Does the Lord Require of You"
Blessing and Sending Forth

VU 701

Meeting Adjourned.