

Deer Lake United Church

2020 Annual Report



Apart yet Gathered Together in Faith & Fellowship



A NEW CREED

The United Church of Canada, General Council 1968, alt.

We are not alone,
we live in God's world.

We believe in God:
who has created and is creating,
who has come in Jesus,
the Word made flesh,
to reconcile and make new,
who works in us and others
by the Spirit.

We trust in God.

We are called to be the Church:
to celebrate God's presence,
to live with respect in Creation,
to love and serve others,
to seek justice and resist evil,
to proclaim Jesus, crucified and risen,
our judge and our hope.

In life, in death, in life beyond death,
God is with us.
We are not alone.
Thanks be to God.



EXPANDED VISION STATEMENT

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

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

We understand this statement to mean:

➤ **Welcome**

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

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

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

➤ **A Christian Community**

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

➤ **For All Ages**

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

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



➤ **Explore and Express Spirituality**

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

We explore our Christian faith in an open, questioning, non-judgmental way through worship, Sunday school, youth group, theological study and discussion, retreats, and ongoing groups. We encourage all groups and individuals to explore the meaning of Christian spirituality and, in our life and work, to consider the guidance provided by Jesus. We express our faith when we share our gifts and talents through service in the church and in the world. We express our close sense of community through willingness to discuss and listen to a variety of perspectives in a safe and respectful environment and through our enjoyment of working and playing together.

We live this out through:

➤ **Worship and Music**

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

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

➤ **Fun and Fellowship**

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

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

➤ **Caring and Outreach**

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

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

➤ **Involvement and Growth**

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

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



COMMUNICATION GUIDELINES

"For where two or three are gathered in my name, there among them am I." Matthew 18:20

As a member of the Board of Deer Lake United Church,

- I will use this covenant as a guide in doing God's work, using Jesus Christ as a model for my actions.
- I will treat this covenant as a living document and will refer to it often, base my demeanor within its parameters, and review it regularly to keep it pertinent and reflective of the values of Deer Lake United Church.
- I will acknowledge the importance of the Holy work each member of the Board engages in and the positive outcomes that result when consistent participation, full involvement and accountability is practiced by that member.
- I will fulfill the responsibilities of my position to the best of my ability and complete the tasks I agree to in a timely manner.
- I will be respectful to all others and will listen patiently and respectfully to any feedback or complaints they may offer. I will direct them to the appropriate person or group, as needed.
- I will have an open, non-judgemental mind and show interest in learning from those with opposing points of view.
- I will accept that differences of opinion are healthy and expected and I will discuss, debate and disagree openly and respectfully, assuming that others have the best intentions and the good of the Whole Church Body in mind.
- I will accept and support final Board decisions reached by consensus even if they do not reflect my personal point of view.
- I will be respectful and care for all other church members, avoiding gossip and divisive interactions.
- I will fully support our Clergy and Staff and strive to enable them to do their job without hinderance or second-guessing.
- I promise to treat our time on the Board as an opportunity to offer an important gift to our church

Revised 2021-01-15; 2019-01-15

"What you say to one another is eternal," Mathew 18:19



ANNUAL REPORT 2020

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 14th, 2021
During Fellowship Time over Zoom, following a short Worship Service.
Please bring this 2020 Annual Report with you.



MINISTER'S REPORT

The report that you hold in your hand (or view on your screen) is yet another chapter in showcasing just how resilient Deer Lake United Church is. I say another because as I reviewed the 2019 Annual Report, a time when Deer Lake members stepped up and led this congregation in the absence of a full-time minister (though, Rev. Brian Burke's phenomenal leadership should not be understated or go without great appreciation), it is not hard to see that this congregation is, indeed, quite resilient. In face of the challenges of the past (not just from 2019), the congregation continually rises to meet them head on. This past year is no different.

I joined the Deer Lake United Church community in May 2020. At that time, they had already begun doing virtual services on YouTube with the Rev. Burke. Thanks to the work of a team of people in collaboration with and coordinated by Garry Forwood DLUC's light continued to shine forth. When most things that had been "church" quickly became limited or not feasible altogether, DLUC continued to move its work online and operated from a distance. People began learning how to use Zoom. Technology was purchased. Technical support phone calls were made inside and outside of the church. Impromptu tutorials and lessons occurred as we all helped each other learn how to stay connected during this unprecedented season. This season of COVID-19.

The reports that follow show just how amazing the Deer Lake United congregation is. From the small groups to the special events to the behind-the-scenes changes including a new website, DLUC has adapted while staying faithful to bringing the love of God to this world. As we look to the future, we can be certain that no matter what challenges lay before us, we will continue to be resilient and follow in the ways of Jesus Christ.

Many Blessings!

Rev. Dr. Joseph Kyser



BOARD CHAIRPERSON'S REPORT

*"It was the best of times, it was the worst of times,
it was the age of wisdom, it was the age of foolishness, it was the epoch of belief,
it was the epoch of incredulity, it was the season of Light, it was the season of Darkness..." A Tale
of Two Cities by Charles Dickens*

This infamous first line in the book A Tale of Two Cities was written by Dickens in 1859, yet it speaks to me of this past year – 2020. We began the year by calling a new minister, Rev. Dr. Joseph Kyser, with excitement, anticipation and expectation, followed by the onslaught of COVID-19 and the closing of our church and cancellation of in-person worship beginning Sunday March 15th. Travel and personal contact outside of our "bubbles" (a new catchword in our vocabulary) was restricted, businesses found themselves navigating uncharted waters, employees had to find new ways to work if they were able to keep their jobs. In fact, for the first few weeks, it seemed like everything was changing by the day, if not by the hour, and the unknowns overpowered the knowns. Yet with the shutting down of our world as we knew it – busy, noisy, stressful, demanding – the opportunity for some quiet and reflection offered itself and we were forced to slow down, to reach out in old and new ways (by telephone, letters, email, Facetime, Zoom, etc.). And as Rev. Joseph often says, we had time to breathe – to really breathe.

Being a virtual church for the better part of nine months has been challenging. I for one am so very thankful for the technological leadership that Deer Lake is blessed with, including through Rev. Dr. Joseph. The hours, energy and commitment to meeting our church's virtual worship needs are too many to count – a huge Thank You to all who have worked so tirelessly behind the scenes to keep our Deer Lake United community connected in worship and fellowship. The learning will be invaluable moving forward.



This Annual Report reflects the work of our church throughout 2020, through the Committee reports. Every committee was challenged to do their work differently – and I believe that in every case our members rose to those challenges with commitment, compassion, imagination, humour and integrity. Some, like our co-Treasurers (bless their hearts!) seemed to carry more of the load with weekly virtual finance meetings through the United Church of Canada, and ever shifting information, requirements and interpretations of rules and financial resources being offered through the provincial and federal governments. But the challenges presented by COVID-19 have not been limited to the financial side of Deer Lake – to name a few: meetings, worship, outreach, Christmas families, music, fellowship and communication – all have been affected and changed – perhaps forever. We have had to reimagine how we do some things – and I anticipate that in that reimagining we have learnt much that we can carry forward and expand on. When things are back to “normal” – or at least when we can be together again in person, the challenge will be to take what we have learned and continue to move forward in new ways that are life-giving, fulfilling and spiritually exhilarating.

I believe that we have much to be thankful for. Not the least is the enthusiastic, provocative and thought-provoking work of Rev. Dr. Joseph at Deer Lake United. Take a breath, open your heart and mind and allow yourself to be inspired by the Spirit – let’s walk together towards the Light that God shines into every dark corner. And let each of us *be* the light, for ourselves, our church community and the world we find ourselves in.

*“Let the word of Christ dwell richly among you,
in all wisdom teaching and admonishing one another through psalms, hymns,
and spiritual songs, singing to God with gratitude in your hearts.” CSB Colossians 3:16*

Respectfully submitted,

Dana Juba, Board Chairperson



WORSHIP COMMITTEE REPORT

We entered 2020 very much the way we had hoped for and anticipated, with the warm glow and vivid memories of our Advent and Christmas music and services still resonating in our heads and hearts. The Rev. Brian Burke led us in a well-attended traditional DLUC Shrove Tuesday/Ash Wednesday Service, plans for Palm Sunday, Maundy Thursday, Good Friday and Easter Sunday well underway, when the impact of the exploding COVID-19 pandemic hit with the mid-March realization that we could no longer gather to worship in the sanctuary. Undaunted, barely a month later, Garry's technical computer skills and savvy had Brian from his home successfully leading us in our first online services.

In May we thanked Brian for his brilliant, inspired and inspiring services, having faithfully led and navigated us through an inexorably long pastoral transition, and then welcomed, as our permanent minister, Rev. Dr. Joseph Kyser, who took the helm with his expressed objectives: "hope and optimism—may they be the corner stones of our journey forward". We learned very quickly that in addition to being an experienced, comfortable online leader, Joseph was a very thorough and detailed planner, with lectionary-based and theme sermon series that connected and resonated well in virtual worship. His Fall Programming Guide contained the most extensive and comprehensive number of options to grow in understanding the Bible, the Church and our Faith, the likes of which most of us had never before seen or experienced. The online Zoom offerings were well subscribed.



Throughout the Fall, online services continued to be well-attended both on Sunday mornings and during the following week. The Zoom post-service Fellowship Time quickly became a much-appreciated opportunity to see and visit with each other, and has become even more personal with the additional option of joining three or four-member breakout rooms.

The first venture into presenting a joint Jubilee/Deer Lake service was for Remembrance Sunday, and was an outstanding success technologically, theologically and musically, and is leading to a planned joint Good Friday service.

As we prepared for Advent, invited families attended the Sanctuary at designated times in mid-November to record their readings and light each of the candles. These were seamlessly incorporated into the four Advent Sunday and Christmas Eve services. Pre-Christmas week featured an evening concert presentation of previously recorded DLUC choir anthems and an excellent Sunday School pageant from a few years ago. A few evenings later, Joseph led a contemplative "Blue Christmas" service for those for whom Christmas may not be especially "merry and bright". Christmas Eve was incredibly busy with a family friendly afternoon service, an early evening service of lessons and carols, and a candlelight service. During all of the Advent and Christmas Eve services we were blessed not only with Joanne's beautiful liturgical touches for the Advent candle lightings and the banner draping of Joseph's home for the live-streamed services, but also with Donna's special music choices, along with selections from some invited musical guests, all incorporated to enrich our services. Joseph followed up with a Christmas morning service, after which, he invited Frances Kitson to lead and present her very well received message on the last Sunday of the month.



While we experienced some audio technical problems Christmas Eve and Epiphany Sunday, a sound consultant/technician was hired to resolve the problem. Given the many complexities of presenting live-streamed online services, it is remarkable what Garry and Joseph have been able to do so selflessly. The Deer Lake Worship Committee is fortunate and thankful beyond words!

So here we are, on the cusp of launching Joseph's vision of "Deer Lake 2.0: What it means to be the Church in 2020 and beyond". With Joseph's "hope and optimism" we are "joining the journey".

Respectfully submitted

The 2020 Worship Committee:

Becky Armstrong, Ellen James, Ernie Colledge, Joanne Annesley, Mary Cazalet, Michele Cantelo, Terry-Lou Bailey, and musicians Donna Phillips, Terri Lapthorne, Rebecca Treherne



AFTER WORSHIP FELLOWSHIP REPORT

There is very little to report compared to previous years because as of March 8th the DLUC building was closed due to COVID-19. Our Fellowship Time had to move to Zoom, which happens every week following the worship service. Anywhere from 15-25 families join us each week.

I think the worst thing about no coffee is that without donations we couldn't give the Outreach Committee anything for their causes this past year. We don't know how long this pandemic will last. Please keep donating to the Outreach Committee so that we can continue supporting the Youth Hub, Dixon House and other charities.

We hope we will be able to go back to our beloved church building soon, sometime in 2021. See you all then.

Respectively submitted,

Shirley McGaire





PASTORAL CARE REPORT

The Pastoral Care Committee has worked hard in this year of Covid-19 to make sure that timely spiritual care, support and connection has been extended to all our congregants. The weekly "What's Up" has kept everyone well informed as to all the weekly events and services. With the help of all 12 Care Ringers our focus became more one of making sure that everyone felt connected to our church family. To that end there have been countless emails and phone calls made by the pastoral care committee and the care ringers.

The Sunshine Committee (Trish) has sent on behalf of the congregation 12 Get Well cards, 3 thank you cards, 7 congratulations cards, 8 thinking of you cards, 7 sympathy cards, 4 milestone birthday cards with a few drive by celebrations, 1- 50th Anniversary card, 6 Easter Cards, 1 welcome to Deer Lake, and 1 best wishes on your new home. A special mention must be made to Mary Cazalet who personally made and mailed 110 Christmas cards. Kathy Richardson has delivered 21 prayer shawls and coordinated the making of them. If you know of anyone in need of one for any reason please contact Kathy.

The Friendship Garden is still been taken care of by Jean Johnson, a few drop-in congregants and a couple of neighbouring garden elves. At Christmas time the church mice were able to make and deliver 33 tins of cookies. That was an amazing feat in this difficult year.



Our new and beloved minister Rev. Dr. Joseph Kyser has made an unbelievable effort to reach out to all those in need. This has not been an easy task when face to face visitation has been impossible.

We had a budget of \$300.00 with a further increase of \$200.00 to cover the cost of mailing and supplies. We used \$462.00 with \$38.00 remaining.

In Memoriam – Sheila Veller, Don Hastings, Marg Mallory, and Sean Babcook.

Many thanks to all those unmentioned people who have also made an effort to keep in touch with others and made sure that we were made aware of any needs.

Respectfully submitted

The 2020 Pastoral Care Committee:

Shirley McGaire, Mary Cazalet, Kathy Richardson, Trish Seeram and the Rev. Dr. Joseph Kyser.





OUTREACH COMMITTEE REPORT

Because of the COVID-19 pandemic and the resulting shutdowns, the Outreach Committee during 2020 had to find new ways of doing things. Although some of our outreach efforts were of necessity limited, we were able to find ways of supporting people in need in our community.

In 2020, the Deer Lake Church Outreach Committee members were Marj Rielly, Phyllis Slater, Janet Ahmelich, Paul Anderson, Claire Stegen, and Bruce Van Luven. We also welcomed Rev. Joseph and are grateful for his ongoing support and insights. The committee chair was Linda Walsh.

Fund-Raising

In previous years, we had used after-church coffee donations and other fund-raising activities, such as "Lunch on the Run," to help support important community organizations such as Burnaby Youth Hub, the Dixon Transition Society, and First United. Unfortunately, since these types of fund-raising options were not possible throughout most of 2020, our 2020 contributions to these organizations were less than in the past.

Society to End Homelessness in Burnaby

For many years we had been providing 70 bag lunches each month to the Society to End Homelessness in Burnaby, for distribution to homeless people in Burnaby. This continued until the lockdown in March. From then on, we made direct contributions to the Society so that they would be able to purchase the food directly.



Hope for Families

Hope for Families is a Deer Lake Church community outreach fund designed to assist needy Burnaby families:

Christmas Families Project

Sponsoring Burnaby families at Christmas is a tradition here at Deer Lake Church. In 2020, we worked again with Edmonds Community School and the Dixon Transition Society, two organizations which assist at-risk families in Burnaby. In 2020 we sponsored three families through Dixon and three families through Edmonds School – a total of 15 children and 8 adults. This year we were able to sponsor more families than usual, mainly because of the generous donations from the Deer Lake congregation, but also because we received a \$530 contribution from Jubilee United Church.

We used video announcements to keep the Deer Lake community informed, and the families were given their gifts early in December. Special thanks to Wendy Kyer, Janet Ahmelich, Wendy Kyer, Kathy Richardson, Phyllis Slater, and Claire Stegen for all their help.

Summer Camps

In past years we had sponsored several children from Edmonds School to attend summer camps. However, in 2020, Edmonds School was unable to offer summer camps, so we sent \$1000 instead to Second Street Community School, which was running summer day camps for children of lower-income families.



Harvest for the Homeless

We held our traditional "Harvest for the Homeless" in the fall of 2020, although it necessarily took a very different form. As in past years, people were asked to collect items to help the homeless of Burnaby through the cold winter months – socks, mittens, underwear, etc. – and drop them off at the church at a specific time. Even though the amount collected was perhaps less than in previous years, we assembled several boxes full of items. There were also some monetary contributions.

Gogos

The Gogos is an organization that supports African grandmothers as they raise their grandchildren who have been orphaned by the AIDS epidemic in Africa. Although in the past Deer Lake has supported the Burnaby chapter by providing space for their fundraising events, this was not possible in 2020. (The Burnaby Gogos instead conducted a Christmas sale online, raising approximately \$4000.)

Respectfully submitted

by Linda Walsh on behalf of the Outreach Committee.





CHRISTIAN EDUCATION COMMITTEE REPORT

2020. In the words of Monty Python, "And now for something completely different." Apart from the first two months of the year, the work of the Christian Education Committee has been to find a way to operate in such a different reality. In the spring we tried to stay in touch with our children and their families by email, sending materials from the Whole People of God curriculum that they could do at home. Elizabeth Cottam continued to send birthday cards to them throughout the year. Although we couldn't have a Sunday School wind-up at a church picnic in June, we still recognized milestones in the lives of those who had been a part of our community by delivering one Bible to a student who had finished grade seven, and two prayer shawls to young people who had graduated from grade twelve.

Once Joseph began as our minister, we met with him on Zoom to think about ways he could connect with the children. During a Sunday service, he asked them to email him with any questions that they had for him, so that he could answer them at a later service. Together we organized a July 26th gathering in the parking lot for families to meet Joseph. He also made a short children's video for the fall kick-off, and another three children's videos for Advent.

On November 28th we had an Advent kick-off event on Zoom to make Advent wreaths. We ordered and delivered at-home student activity kits from Pacific Mountain Regional Council for the families of all the Sunday School regulars, and we also provided wreath-making materials for any other congregation members who requested them. After we finished making our wreaths, Rebecca Treherne led a short Christmas sing-along. This was a very successful event.



There was even a Sunday School pageant, in a way, as the online Choir Christmas Concert included a video of the pageant from 2017. It was well worth seeing again, and interesting to see how much the children had changed in three years.

The adults, too, had many educational opportunities. Both the Men's and Women's May Retreats happened – on Zoom – and still provided the fellowship, thoughtful discussions, and fun we always look forward to. As a bonus, some people who are not normally able to get away for a weekend were happy to be able to take part this year. The men considered the effects of disruption on individuals and society, and also two stories from Legends of Vancouver, by Pauline Johnson. The women shared thoughts on living positively in a time of change and uncertainty.

Joseph brought us an ambitious program of adult groups in the fall, including the Minister's Study about the sermons, a Book Study of Marcus Borg's The Heart of Christianity, Bible 101, Church 101, Exploring Spiritual Practices, and the Let's Talk series on various hot topics.

Our committee has appreciated Joseph's ideas and commitment to Christian growth and education as we have worked together this year.

Respectfully submitted,

The Christian Education Committee (Gloria Forwood, Sharon Hamer, Jean Johnson, Rev. Dr. Joseph Kyser, and Elizabeth Waddington)



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 started the year as a committee of two, Larry and I, as David took a leave of absence at the end of last year. In September, the Board approved adding another committee member, Bruce V. We are so fortunate to have Bruce join us with all his experience in Human Resources with a large organization. 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.

This year has been a year of many changes. We were fortunate to start the year with the Rev. Brian B. as our part-time minister. He continued to serve our community until May taking on the challenges of recording for our on-line Sunday services with



grace. Donna P. and Justin H. were both on a leave of absence. During their absences, Barry Y. and Allison M. masterfully fulfilled the role of accompanist and John M. worked for two months keeping our church clean for all. Justin returned in February in good health and spirits. Donna returned the beginning of March.

In March, our worlds were turned upside down with the arrival of the COVID virus. Garry F. stepped to the forefront to set-up online services. Many thanks to Garry for all the knowledge, time, and effort he shared with our community to keep us worshipping and connected. Rev. Brian began recording Sunday services from home as did Donna with her music. Justin made adjustments to his cleaning routine to raise the standards to adhere to the COVID sanitation guidelines. Pam was set up to work from home, if necessary, but was able to continue her regular duties in the church office as well as work on some special projects. As we received more information about the virus, Pam set up the foyer of the church so that anyone entering the building would register and sanitize before coming in contact with others. The choir no longer met, due to COVID guidelines. However, Rebecca and Terri have contributed to the Sunday services and helped with the selection of previously recorded music giving us all an opportunity to still hear the voices of our choir.

In May, we welcomed the Rev. Dr. Joseph K. to our church community as our full-time minister. There were many details to be looked after and introductions to be made. At the beginning of the year, M&P had the role of managing and supervising our staff and employees. As of May 1st, Rev. Dr. Joseph became the supervisor of staff and employees for our church. Although Rev. Dr. Joseph has had some experience in supervision of staff, M&P is working closely to train and monitor the ups and downs of the responsibility of supervision. M&P retains the role of the oversight of personnel policies, maintaining the



Employee Handbook, liaising between employees and our treasurers regarding payroll, monitoring leaves of absence, and following employment standards as set out by the province and the United Church of Canada.

A couple of personnel issues came to the forefront mid-year, and M&P has worked closely with Rev Joseph to make positive changes to improve communication and practices. Many thanks to Bob C. who made a lovely new bookcase/cabinet to beautifully store music for our organist/pianist so that it's easily accessible during the in-person church services. In the fall, the Performance Reviews began for employees. All reviews have been completed except for Rev. Dr. Joseph, which will be completed at the end of this first year of employment. Instead of a Staff Appreciation event this year, a combination of chocolates, gift certificates, and notes were delivered to our staff and employees. Many thanks to them all for supporting our community and bringing us joyful moments through this year of changes.

Our work is 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. David continues to be 'on leave' from the M&P Committee and we hope he returns when the timing is right for him.

We look forward to 2021 and all the goodness it will bring.

Respectfully submitted,

Peggy Woodruff (Chairperson), Larry and Bruce, (On a leave of absence-David V.)



ENVELOPE SECRETARY REPORT

At Deer Lake United Church, we have many people with many gifts, who share them generously. In the role of Envelope Secretary, I focus on ensuring donations of monetary gifts are tracked and receipted accurately and confidentially. I thought as this is a different year, I am going to explain how that is done.

We have 89 envelope numbers attached to families or individuals. Each donation is attached to an envelope number. Since March, I have been collecting donations from the church, recording the donations according to where the donation is to go, ie. Local. Outreach etc. and then making the bank deposit. Using envelope numbers only to ensure confidentiality, the donation records are sent to the Treasurers to reconcile the deposit records they receive from the bank with the donation records. The records I keep, then translate into the receipts for income tax purposes that each member receives.

Out of the 89 envelope numbers, 41 families use PAR, Pre-Authorized Remittance, which means a predetermined amount is taken directly from their bank account once a month that goes directly to the Deer Lake bank account. The other 48 families or individuals donate through their envelopes. Those families on PAR also use envelopes to donate to special projects throughout the year. We also have 2 families that have chosen to donate securities through the United Church of Canada Foundation. This is tax advantageous and for further information you are referred to their website: <https://unitedchurchfoundation.ca/ways-to-give/gifts-of-securities/>



We are most grateful for all the gifts received from those committed to the operations and outreach of Deer Lake United Church and treat each and every donation with great respect.

A huge thank you to those who received, counted and deposited the offering each week from January to March including Becky Armstrong, Michele Cantelo, Bob and Karen Chapman, Mary Cazalet, Garry and Gloria Forwood, Sharon and Gary Hamer, Colleen Keeler, Shirley McGaire, Laurie and Shirley Smith. Your dedication and commitment are much appreciated. With thanks to Cathy Milne, our past treasurer for training me so well, to Mary Cazalet for her on-going help and our new treasurers, Bruce and Susan Cheesman, for their support.

Please contact me at any time if you wish to join the PAR program, require offering envelopes or have any questions. It is an honour and a privilege to serve our God in this ministry.

In love and gratitude,

Kathy Richardson



COMMUNICATIONS COMMITTEE REPORT

2020 was a pivotal year for Deer Lake United Church – and for the Communications Committee. When the pandemic hit and in-person worship services were banned, we recognized that communication was more important than ever. Garry stepped up to enable Rev. Brian Burke to provide online services via Zoom and YouTube. With the arrival of the Rev. Dr. Joseph Kyser in May and the purchase of A/V and computer equipment, the quality of the online services improved and Garry was able to focus solely on editing the video for the music and scriptures. Joseph assumed responsibility for all other aspects of the services and technology.



When we switched to online services it became apparent how critical our weekly *What's Up* email would be to keep the congregation informed and connected. Linda became the focal point for all things communication. Every week she included links to the upcoming YouTube service and Zoom fellowship time, plus information and links for other upcoming virtual events both in the church and the wider community. She attached the bulletin, hymns and other pertinent documents to

make the online services easier to follow, and included a humorous, entertaining or inspirational item to help lift spirits during the dark days of COVID-19.



While the focus of the weekly *What's Up* email is on upcoming events and short items of immediate importance, our quarterly *Lakeshore Lines* newsletter focuses on documenting past events and communicating medium to long-term plans, strategies and progress reports. As a result, we have slightly tweaked our schedule. Instead of a December issue announcing Advent and Christmas plans, we have moved that issue to January to document the events of those seasons.

We have been blessed with the arrival of a minister who is so well-suited to the current environment. Thank-you, Search Committee! Joseph has certainly made the transition to virtual church much easier. We are thrilled to see how many of our more senior and less-techy members have adopted technology to stay connected with our church community. We are thrilled, too, to have received requests for *What's Up* and *Lakeshore Lines* from several individuals who are not part of our congregation.

As we enter 2021 with the promise of vaccines and lessening isolation, we look forward to another year of change. We wonder what worship will look like later this year as we anticipate reduced restrictions and, ultimately, a return to live worship services. One thing we are certain of is that there will be a lot of communication necessary and a lot to report.

Respectfully submitted,

by the Communications Committee (Garry Forwood, Linda Paddon, Tony Woodruff)



STEWARDS REPORT

In 2020 the Stewards committee included Bob Chapman, Rick Milne, Bill Paddon, Don Strutt, Geoff Waters, Andrew Hull and Paul Anderson as Chair, with welcome support from Steward Emeritus Arnie Brown.

With the Covid-19 restrictions imposed in March, rental revenue was significantly reduced, with only the Daycare remaining in operation. Unexpected maintenance and repairs included door lock replacement, furnace servicing and wasp nest removal.

Thanks to Rev. Dr. Joseph, Dana, Don and Ellen for their support as tenant liaisons, coordinating hall usage by the AA groups and the short-term rental with Elections BC. Special thanks to Joseph and Andrew for their leadership in making preparations for the planned building renovations and new signage. The new signage and outside bulletin board are well under way.

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, Andrew Hull, and others.

Respectfully submitted,

by Paul Anderson on behalf of the Stewards Committee.



TRUSTEES REPORT FOR 2020

We are happy to report a good year for the church's investment portfolio. The value of the funds grew from \$429,159 in January to \$489,086 at year end, a return of 14%. We did not need to withdraw any money from the account in 2020 to support church operations.

Since we switched to our current advisor, Connor Clark and Lunn, in May 2018, the fund has grown by \$106,000, or 28%. Most of the growth this year was from the segment in US stocks.

The church is insured, but the premium increased by 30% this year.

We are sad to report that Steve M, has decided to retire as a Trustee of DLUC after 25 years of successful service. Steve is one of those many people who does countless jobs to keep our church in good working order. We thank him for his great service for the past quarter century!

Respectfully submitted,

by Tony Woodruff, Linda Paddon, Bob Chapman, and Rev. Dr. Joseph Kyser



GOVERNANCE TASK FORCE

One of the recommendations of the Transition Team, as noted in the 2019 Annual Report, was that we need to make some changes to our Governance model. Those changes are needed in order for us to spend less time on the business of the church freeing up more time for spiritual growth and visioning. That work was begun by Rev. Scott Swanson during his time with us.

When we speak of governance, we refer to our Board and Committee Structure, and the policies that support that structure. To that end the Board established a task force to study new models of governance and to bring recommendations to the Board and the Congregation. The Board gave priority to this work and the task force began work in September.

The Governance Task Force (GTF) members are Ellen James, Larry Juba, Steve McLean, Sharon Hamer, Kathy Richardson, Trish Seeram, Terry Lou Baily, and Linda Paddon. It is facilitated by our minister, Rev. Dr. Joseph Kyser. To ensure that each area of congregational work is represented, members were drawn from the following committees: Executive, Ministry and Personnel, Trustees, Christian Education, Finance, Pastoral Care, Worship and Communication.

We held our first meeting on Sept 21st and established a timeline from 2018 and we expect it will extend into 2022. We began meeting bi-weekly and are now meeting weekly in order expedite this work. Although it may take a year to get to a new structure, we are considering small changes that can be made in the short term.



We reviewed the structure and policies of several successful United Churches; studied the Deer Lake policies and the United Church manual. We are currently doing a book study on a book by Dan Hotchkiss, "Governance and Ministry Rethinking Board Leadership" which was highly recommended. Copies have been made available in the church office for anyone who wishes to read it. It is important for congregation members to be engaged in this process. To that end we are using direct conversation, emails, Lakeshore Lines and What's Up to include as many people as possible.

It is rewarding to be following through on work started in 2017. Each of us feels extremely fortunate to be collaborating within this diverse, thoughtful group on the task force. We appreciate the trust you have placed in our group, to discern thoughtfully and make recommendations that best meet the needs of our entire Deer Lake body. We are all fully aware of the significance of this important work always keeping God at the centre. We appreciate Joseph's energy, enthusiasm, and farsightedness as we navigate these waters. He ensures that we give priority to our ministries of spiritual growth, pastoral care, and outreach while he keeps Deer Lake's vision in front of us.

Please keep us in your prayers as we ask for God's guidance as we move forward.

Respectfully submitted,

by Trish Seeram on behalf of the Governance Task



PROPOSED COMMITTEE LIST 2021

Board Officers:

Co-Chairs: Ellen James & Sharon Hamer
Vice-Chair: Vacant
Past Chair: Dana Juba
Secretary: Vacant
Co-Treasurers: Bruce & Susan Cheesman

Ministry & Personnel (Board appointed)

Chair: Peggy Woodruff
Larry Juba
Bruce VanLuven
David Veller

Board of Trustees

(Congregational approval required)

Chair: Rev. Dr. Joseph Kyser
Tony Woodruff
Bob Chapman
Linda Paddon
Shelley Ross

Christian Education

Chair: Vacant
Gloria Forwood
Sharon Hamer
Jean Johnson
Elizabeth Waddington

Finance

Chair: Bruce Cheesman
Kathy Richardson (Envelope Secretary)
Mary Cazalet
Tony Woodruff
Cathy Milne
Susan Cheesman

Outreach

Chair: Linda Walsh
Phyllis Slater
Marj Rielly
Paul Anderson
Claire Stegen
Bruce VanLuven
Janet Ahmelich

Pastoral Care

Chair: Shirley McGaire
Mary Cazalet
Kathy Richardson
Michele Cantelo
Trish Seeram (Sunshine Committee)

Stewards

Chair: Paul Anderson
Don Strutt (Tenant Liaison)
Arnie Brown (Steward Emeritus)
Rick Milne
Bob Chapman
Bill Paddon
Geoff Waters
Andrew Hull

Worship

Co-Chair: Ernie Colledge & Ellen James
Joanne Annesley
Becky Armstrong
Mary Cazalet
Music Team: Donna Phillips, Rebecca Treherne,
& Terri Lapthorne

Communications

Chair: Garry Forwood
Tony Woodruff
Linda Paddon

DEER LAKE UNITED CHURCH FINANCE REPORT 2020

Overview

2020 was an extraordinary year where the world experienced a pandemic that adversely affected our Church. During this challenging time, the United Church's number one priority was safety. The safety measures meant the closure of in-person worship and a shift to online worship. The Church "closed" in Mid-March but with regard to our financial performance in 2020, our results demonstrate the strength of our congregation. We ended the year with a Net Surplus from Operations of \$40,312.

Revenue from Local Operations

Though our members are very giving and generous, the closure of the Church meant no weekly offering plate and thus, a small reduction in Loose and Sunday School offerings. We are fortunate that approximately 80% of Offerings are by PAR and were unaffected by Covid. During 2020 we added Canada Helps as another form of giving. We were fortunate to have one fundraiser in February but were not able to organize any other due to the pandemic. Overall, 2020 revenue from local operations decreased \$2,141 over 2019.

Rental Income

Another impact due to the pandemic and the closure of the Church was the loss of rental income. We had three (3) renters who were considered essential and continued to operate under the government guidelines and paid their rent. However, five (5) of our renters were deemed non-essential and were not operating and not paying rent. The Church received \$4,200 from Elections Canada for the rental of our facilities. Overall, 2020 revenue from rental income decreased \$17,828 over 2019.

Grants and Personnel

During all of 2020 we continued to employ all our employees. This was partly due to the federal government's pandemic initiatives. The two subsidies that we qualified for and applied for were the 10% Temporary Wage Subsidy for Employers (TWSE) and the Canada Emergency Wage Subsidy (CEWS). The total amount received from both TWSE and CEWS in 2020 was \$38,108. Overall, 2020 Personnel expenses increased \$5,210 over 2019.

Operating Expenses

Changes in Operating expenses included an increase in Bank Charges/ PAR Charges due to adding Canada Helps donation option that came with a small fee for managing donations and issuing tax receipts. 2020 also saw the purchase of computers for the Minister, the Administrative Assistant and the Treasurer. Overall, 2020 Operation expenses increased \$5,629 over 2019.

Program Expenses

The increase/changes in Program expenses in 2020 were due to Zoom subscription, Speaker fee for Let's Talk series, additional postage, additional domain name costs for change, purchase of Keepersecurity and Power Church software. However, these expenses were offset with decrease in expenses due to the Church closure and programs limited (Sunday school, social events). Overall, 2020 Program expenses increased \$418 over 2019.

DEER LAKE UNITED CHURCH FINANCE REPORT 2020

Net Surplus from Operations

Overall, the 2020 Net Surplus from Operations was \$40,312, which is \$5,453 more than the 2019 surplus of \$34,859. However, if we remove the federal government grants of \$38,108, the 2020 net surplus decreases to \$2,204. This means that our Church was financially stable throughout 2020 without the federal government grants.

Future Outlook

Uncertainty remains high as the Covid-19 pandemic continues and our Church remains closed with no foreseen time when we may return to normal operations. However, the extent to which the pandemic will impact 2021 financial results is difficult to predict. More importantly, our future financial health is impacted by the trend of declining offerings and membership over the last few years. The Dec 31, 2021 Budgeted Net Deficit from Operations is (\$45,954).

The 2021 Budget was prepared with the following assumptions:

- Due to Covid-19 we have assumed that the Church will remain closed for all of 2021 and services will continue to be online.
- Rental income is decreased, also due to Covid-19, and is based on only the three essential services operating and paying rent.
- Federal Government Wage Subsidies (CEWS) has not been budgeted due to the uncertainty of the program.
- All employee wages were increased by the annual cost of living increase of 2.2%.

The budget has been prepared using the best available information with the input from the Minister and the Committees.

DEER LAKE UNITED CHURCH
2020 Treasurer's Report

We have prepared the Financial Statements of Deer Lake United Church which comprise the Balance sheet as of December 31, 2020, and the Income Statement and the Statement of Cash Flows for the year then ended, and Notes to the Financial Statements.

We have prepared the Budget for December 31, 2021 for Deer Lake United Church.

Respectfully submitted by Bruce and Susan Cheesman on behalf of the Finance Committee (Mary Cazalat, Cathy Milne, Kathy Richardson, Tony Woodruff)

**DEER LAKE UNITED CHURCH
BALANCE SHEET AS OF DECEMBER 31, 2020**

	Dec/31/2020 ACTUAL	Dec/31/2019 LY ACTUAL
CURRENT ASSETS		
Petty Cash	30	30
Operating Account - Vancity	126,769	90,059
Share Account - Vancity	7	7
TOTAL CASH	126,806	90,096
GST Recoverable	310	237
Miscellaneous Accounts Receivable (Note 1)	3,362	14
Receivable from Investment Account (Note 2)	16,305	16,305
TOTAL RECEIVABLES	19,977	16,556
Prepaid Expenses (Note 3)	6,643	5,645
TOTAL CURRENT ASSETS	153,426	112,297
INVESTMENTS		
Vancity Term Deposit (Willick Fund)	1,200	1,200
Connor, Clark & Lunn Investments (Note 4)	488,419	429,159
TOTAL INVESTMENTS	489,619	430,359
Less amount owing to Church operations	(16,305)	(16,305)
TOTAL NET INVESTMENTS	473,314	414,054
FIXED ASSETS		
Property	667,287	667,287
Equipment & Fixtures	65,331	65,331
TOTAL FIXED ASSETS	732,618	732,618
TOTAL ASSETS	1,359,358	1,258,969
CURRENT LIABILITIES		
Prepaid Rent	225	225
WorkSafe BC Payable	99	109
Burnaby Youth Hub (Note 5)	272	72
Dixon Transition Society (Note 6)	60	105
First United Church (Note 7)	43	143
Garden Fund (Note 8)	462	462
Homeless Outreach Program (Note 9)	1,693	1,930
Hope for Families (Note 10)	2,195	2,145
Men's Group (Note 11)	961	961
Mission & Service Fund (Note 12)	1,379	1,480
Student Ministry Fund	386	386
Women's Retreat Fund (Note 13)	179	179
Youth Group	776	776
Miscellaneous Accounts Payable (Note 14)	1,388	2,490
Deposits (Note 15)	2,470	2,490
TOTAL CURRENT LIABILITIES	12,588	13,953
EQUITY		
Retained Earnings	1,204,677	1,109,108
Net Surplus (Deficit)	99,599	95,569
Building & Contingency Fund (Note 16)	42,494	40,339
TOTAL EQUITY	1,346,770	1,245,016
TOTAL LIABILITIES AND EQUITY	1,359,358	1,258,969

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH
INCOME STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2020

	Dec/31/2020 ACTUAL	Dec/31/2020 BUDGET	Dec/31/2019 LY ACTUAL	VARIANCE TO BUDGET	VARIANCE TO LY
REVENUE					
Local Operations					
Envelope Offerings to Local	105,006	120,000	119,661	(14,994)	(14,655)
Broadview Program	235	140	140	95	95
Congregational Fundraisers to Local (Note 17)	1,070	225	1,735	845	(665)
Interest on Operating Account	58	65	71	(7)	(13)
Loose & Sunday School	348	1,950	1,916	(1,602)	(1,568)
Special Contributions (Note 18)	17,976	-	3,311	17,976	14,665
TOTAL LOCAL OPERATIONS	124,693	122,380	126,834	2,313	(2,141)
Rental Income					
AA - Thursday group	660	660	660	-	-
AA - Tuesday group	900	900	900	-	-
Dance Imagination	1,345	4,034	3,959	(2,689)	(2,614)
Deer Lake Preschool	18,984	19,260	18,906	(276)	78
Other Rental Income	4,720	750	1,940	3,970	2,780
Weight Watchers	1,274	5,484	5,279	(4,210)	(4,005)
West Coast Baptist Church	2,658	7,973	7,825	(5,315)	(5,167)
Yugoslavian 7th Day Adventist Church	3,033	12,131	11,933	(9,098)	(8,900)
TOTAL RENTAL INCOME	33,574	51,192	51,402	(17,618)	(17,828)
Other Income					
Grants (Note 19)	38,108	-	-	38,108	38,108
Weddings & Funerals	-	820	1,430	(820)	(1,430)
TOTAL OTHER INCOME	38,108	820	1,430	37,288	36,678
TOTAL OPERATING REVENUE	196,375	174,392	179,666	21,983	16,709
Building & Contingency Funds Received	2,155	3,500	3,408	(1,345)	(1,253)
TOTAL REVENUE	198,530	177,892	183,074	20,638	15,456
EXPENSES					
Personnel					
Wages	93,418	100,095	80,441	(6,677)	12,977
Allowances	1,600	1,000	964	600	636
Benefits	14,000	18,073	15,279	(4,073)	(1,279)
Continuing Education & Learning	1,408	1,502	1,238	(94)	170
Holiday Pay	1,002	1,028	511	(26)	491
Pulpit Supply	212	2,160	3,517	(1,948)	(3,305)
Relief	1,928	755	2,523	1,173	(595)
Sabbatical Fund Contribution	-	-	1,948	-	(1,948)
Special Services	-	-	-	-	-
Travel	-	400	142	(400)	(142)
Weddings & Funerals	-	700	1,054	(700)	(1,054)
TOTAL WAGES & BENEFITS	113,568	125,713	107,617	(12,145)	5,951
M&P Committee Expenses	-	500	499	(500)	(499)
Payroll Service Fee (ADP)	328	380	380	(52)	(52)
Wedding & Funeral Coordinator	-	120	180	(120)	(180)
WorkSafe BC Premium	99	107	109	(8)	(10)
TOTAL PERSONNEL EXPENSES	113,995	126,820	108,785	(12,825)	5,210

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH
INCOME STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2020

	Dec/31/2020 ACTUAL	Dec/31/2020 BUDGET	Dec/31/2019 LY ACTUAL	VARIANCE TO BUDGET	VARIANCE TO LY
Church Operating Expenses					
Bank Charges / PAR Charges	736	300	297	436	439
Insurance	6,963	6,359	6,419	604	544
Office	8,773	6,850	3,405	1,923	5,368
Other Costs (Note 20)	92	6,277	1,322	(6,185)	(1,230)
Property Tax	311	65	60	246	251
Repairs & Maintenance	5,097	6,000	3,757	(903)	1,340
Telephone & Internet	1,314	1,350	1,319	(36)	(5)
Utilities	6,108	7,150	7,106	(1,042)	(998)
Waste Disposal	550	648	630	(98)	(80)
TOTAL CHURCH OPERATING EXPENSES	29,944	34,999	24,315	(5,055)	5,629
Program Expenses					
Benevolent	-	100	-	(100)	-
Books & Supplies	-	100	-	(100)	-
Children & Youth Enrichment	-	750	-	(750)	-
Communications	187	30	39	157	148
Lay Education	789	400	-	389	789
Outreach Committee	-	200	140	(200)	(140)
Pastoral Care	462	300	283	162	179
Social Events	-	315	215	(315)	(215)
Subscriptions	550	565	563	(15)	(13)
Sunday School	145	750	484	(605)	(339)
Transition Team	-	-	105	-	(105)
Website & IT	714	350	391	364	323
Worship	1,948	2,950	2,157	(1,002)	(209)
TOTAL PROGRAM EXPENSES	4,795	6,810	4,377	(2,015)	418
TOTAL DENOMINATIONAL ALLOCATION	7,329	7,329	7,330	-	(1)
TOTAL OPERATING EXPENSES	156,063	175,958	144,807	(19,895)	11,256
Building & Contingency Funds Set Aside	2,155	3,500	3,408	(1,345)	(1,253)
TOTAL EXPENSES	158,218	179,458	148,215	(21,240)	10,003
NET SURPLUS (DEFICIT) FROM OPERATIONS	40,312	(1,566)	34,859	41,878	5,453
Non-Operating Income					
Change in CC&L Investment Portfolio	59,260	-	60,685	59,260	(1,425)
Other Investment Income (Willick Fund, Vancity Shares)	27	-	25	27	2
TOTAL NON-OPERATING INCOME	59,287	-	60,710	59,287	(1,423)
NET INCREASE (DECREASE) IN CHURCH ASSETS	99,599	(1,566)	95,569	101,165	4,030
				-	-

The accompanying notes are an integral part of these statements.

**DEER LAKE UNITED CHURCH
STATEMENT OF CASH FLOWS FOR THE YEAR ENDING DECEMBER 31, 2020**

Cash Balance - Beginning of Year	90,096
Net Surplus (Deficit) from Operations	40,312
Other Investment Income (Willick Fund, Vancity Shares)	27
Changes in Non-Cash Accounts	
GST Recoverable	(73)
Miscellaneous Accounts Receivable (Note 1)	(3,348)
Receivable from Investment Account (Note 2)	-
Prepaid Expenses (Note 3)	(998)
Vancity Term Deposit (Willick Fund)	-
Prepaid Rent	-
WorkSafe BC Payable	(10)
Burnaby Youth Hub (Note 5)	200
Dixon Transition Society (Note 6)	(45)
First United Church (Note 7)	(100)
Garden Fund (Note 8)	-
Homeless Outreach Program (Note 9)	(237)
Hope for Families (Note 10)	50
Men's Group (Note 11)	-
Mission & Service Fund (Note 12)	(101)
Student Ministry Fund	-
Women's Retreat Fund (Note 13)	-
Youth Group	-
Miscellaneous Accounts Payable (Note 14)	(1,102)
Deposits (Note 15)	(20)
TOTAL CHANGES IN NON-CASH ACCOUNTS	<u>(5,784)</u>
Building & Contingency Funds Received	2,155
Building & Contingency Funds Spent	-
Cash Balance - End of Year	<u><u>126,806</u></u>

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2020

1 Miscellaneous Accounts Receivable	2020	2019
Canada Helps donation	1,684	
December 31 deposit in-transit	250	
Canada Emergency Wage Subsidy for period 9	1,428	
Yugoslavian 7th Day Adventist Church - use of photocopier	-	14
	<u>3,362</u>	<u>14</u>

2 Receivable from Investment Account	2020	2019
Reflects Manse expenses 1999 - 2003 for which funds have not yet been drawn from the Investment Account	16,305	16,305
	<u>16,305</u>	<u>16,305</u>

3 Prepaid Expenses	2020	2019
Worship - communion elements	-	36
Westland Insurance for Jan/2021 until Nov/2021	6,643	5,609
	<u>6,643</u>	<u>5,645</u>

4 Connor, Clark & Lunn Investments	2020	2019
Opening Book Balance	429,159	368,474
Ending Book Balance	488,419	429,159
Change in CC&L Investment Portfolio	<u>59,260</u>	<u>60,685</u>

Percentage Gain (Loss) on Investments	13.8%	16.5%
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Connor, Clark & Lunn Investments Security Description

	Market Value at Dec.31.2020	
Canadian Equity	114,524	23.4%
Canadian Income Equity	11,863	2.4%
Fixed Income	198,982	40.7%
International Equity	59,095	12.1%
US Equity	104,623	21.4%
Cash & Equivalent	(668)	-0.1%
Total	<u>488,419</u>	<u>100.0%</u>

5 Burnaby Youth Hub	2020	2019
Opening Balance	72	17
Envelope Offerings	500	435
Sunday morning coffee donations	-	200
Lunch on the Run	-	320
Paid to Lower Mainland Purpose Society *	(300)	(900)
Ending Balance	<u>272</u>	<u>72</u>

* Charitable organization which operates the Burnaby Youth Hub

DEER LAKE UNITED CHURCH

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2020

6 Dixon Transition Society	2020	2019
Opening Balance	105	10
Envelope Offerings	455	660
Sunday morning coffee donations	-	460
Paid to Dixon Transition Society	(500)	(1,025)
Ending Balance	60	105
7 First United Church	2020	2019
Opening Balance	143	108
Envelope Offerings	300	552
Sunday morning coffee donations	-	383
Paid to First United Church	(400)	(900)
Ending Balance	43	143
8 Garden Fund	2020	2019
Opening Balance	462	170
Envelope Offerings	-	300
Supplies purchased	-	(8)
Ending Balance	462	462
9 Homeless Outreach Program	2020	2019
Opening Balance	1,930	2,234
Envelope Offerings	2,253	1,948
Non-receipted donations (unidentified)	-	26
Groceries purchased	(465)	(1,778)
Paid to The Society to End Homelessness in Burnaby	(2,025)	(500)
Ending Balance	1,693	1,930
10 Hope for Families	2020	2019
Opening Balance	2,145	2,257
Envelope Offerings	4,820	3,187
Non-receipted donations (unidentified)	-	210
Sunday morning coffee donations	-	300
Lunch on the Run	-	282
Paid to Summer Fun for Second Street School Camping Program	(1,000)	-
Paid to SD41 for Edmonds Community School Camping Program	-	(1,200)
Expenses - 2020 families	(3,770)	-
Expenses - 2019 families	-	(1,947)
Expenses - 2018 families	-	(944)
Ending Balance	2,195	2,145

DEER LAKE UNITED CHURCH

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2020

11 Men's Group	2020	2019
Opening Balance	961	811
Proceeds from Shrove Tuesday pancake supper	-	57
Contribution from the weekly Men's Breakfast	-	200
Leaf blower purchased	-	(107)
Ending Balance	961	961
12 Mission & Service Fund	2020	2019
Opening Balance	1,480	2,299
Envelope Offerings	8,329	9,500
Sale of United Church Calendars	-	1
Paid to UCC Mission & Service Fund	(8,430)	(10,320)
Ending Balance	1,379	1,480
13 Women's Retreat Fund	2020	2019
Opening Balance	179	228
Retreat fees collected	-	825
Retreat expenses	-	(624)
Donation to Rivendell Retreat Centre	-	(250)
Ending Balance	179	179
14 Miscellaneous Accounts Payable	2020	2019
2018 Presbytery Provision grant not yet spent	2,056	2,056
Book "Governance & Ministry: Rethinking Board Leadership"	(225)	
Amanda Fenton - provisioning event design & planning costs inv #524	(871)	
Balance 2018 Presbytery Provision grant not yet spent	960	2,056
Kathy Richardson - Dirks Software envelopes 1 yr. support	91	
Shaw Cablesystems invoice Dec 14	112	
UCRD church calendars inv RISR00208749	37	
VISA Dec 15 2020	188	
Royal City Fire Supplies - 2019 inspection	-	434
Total Miscellaneous Accounts Payable	1,388	2,490
15 Deposits	2020	2019
AA - Thursday group - Keys	150	150
AA - Tuesday group - Keys	100	100
BC Boys Choir	-	20
Dance Imagination - Keys	150	150
Deer Lake Preschool - Keys	450	450
Girl Guides - Keys	100	100
Weight Watchers - Keys	250	250
West Coast Baptist Church - Keys	40	40
West Coast Baptist Church - Last Month Rent	550	550
Yugoslavian 7th Day Adventist Church - Keys	200	200
Yugoslavian 7th Day Adventist Church - Last Month Rent	480	480
Total Deposits	2,470	2,490

DEER LAKE UNITED CHURCH

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2020

16 Building & Contingency Fund

	2020	2019
Opening Balance	40,339	39,160
Envelope Offerings	2,155	3,408
Organ repair & cleaning	-	(2,229)
Ending Balance	<u>42,494</u>	<u>40,339</u>

17 Congregational Fundraisers to Local

	2020	2019
Jazzlinks Concert net proceeds	595	-
ACM lunch	252	-
Shrove Tuesday	223	-
Used book sales	-	114
Choir Concert net proceeds	-	1,596
Recycling	-	25
	<u>1,070</u>	<u>1,735</u>

18 Special Contributions

	2020	2019
Canada Helps donations	8,270	-
Charitable Impact donation	3,298	-
Gift from AA - Tuesday group	-	100
Kitchen renovation	-	733
Burnaby Gogos	150	450
UCC Foundation - gift of common shares	6,258	1,728
Prayer Shawl Ministry	-	100
Choir	-	200
Total Special Contributions	<u>17,976</u>	<u>3,311</u>

19 Grants

	2020	2019
The federal government has offered two programs to employers who have seen a drop in revenue due to Covid-19 to help cover part of employee remuneration. The first program offered was the Temporary Wage Subsidy for Employers (TWSE) which covered the period March 18 to June 19 and is equal to 10% of remuneration. The second program is the Canada Emergency Wage Subsidy (CEWS) which covers the period March 15 to December 31 and is equal to up to 75% of remuneration. The combined maximum for both programs is 75% of remuneration.		
TWSE	2,547	-
CEWS	35,561	-
Total Grants	<u>38,108</u>	<u>-</u>

DEER LAKE UNITED CHURCH**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2020**

	2020	2019
20 Other Costs		
Hand Sanitizer	63	-
Asphalt repair	29	-
Choir Christmas read-through event	-	175
Kitchen renovation	-	733
Observer ad for minister position	-	190
Prayer shawl ministry supplies	-	100
Spending for Provision Fund grant	-	124
	<u>92</u>	<u>1,322</u>
20 Gifts in Kind	2020	2019
Funeral Supplies	-	15
Groceries for ACM lunch	-	14
Yarn for prayer shawls	-	75
	<u>-</u>	<u>104</u>
21 Other Special Appeals	2020	2019
Cyclone Idai - Mozambique	-	20
Hurricane Dorian - Bahamas	-	90
	<u>-</u>	<u>110</u>

DEER LAKE UNITED CHURCH					
BUDGET					
	BUDGET	ACTUAL	ACTUAL	ACTUAL	NOTES
	Dec/2021	Dec/2020	Dec/2019	Dec/2018	
REVENUE					
Local Operations					
Envelope Offerings to Local	105,000	105,006	119,661	129,833	Based on Actual for Dec/2020
Broadview Program	240	235	140	175	Based on Actual for Dec/2020
Congregational Fundraisers to Local	-	1,070	1,735	1,611	Building is closed
Interest on Operating Account	36	58	71	68	Decrease in interest rate
Loose & Sunday School	-	348	1,916	2,246	Building is closed and no Sunday School
Memorial Offering	-	-	-	-	
Special Contributions	12,000	17,976	3,311	3,457	Canada Helps donations budget (2020 donations have been variable, nothing consistent), UCC Foundation re shares
TOTAL LOCAL OPERATIONS	117,276	124,693	126,834	137,390	
Rental Income					
AA - Thursday group	660	660	660	660	Assuming no increase for 2021
AA - Tuesday group	900	900	900	900	Assuming no increase for 2021
Dance Imagination	-	1,345	3,959	4,065	Not operating and not paying
Deer Lake Preschool	18,984	18,984	18,906	18,276	Assuming no increase for 2021
Other Rental Income	-	4,720	1,940	1,000	Not operating and not paying
Weight Watchers	-	1,274	5,279	5,150	Not operating and not paying
West Coast Baptist Church	-	2,658	7,825	7,560	Not operating and not paying
Yugoslavian 7th Day Adventist Church	-	3,033	11,933	10,955	Not operating and not paying
TOTAL RENTAL INCOME	20,544	33,574	51,402	48,566	
Other Income					
Grants	-	38,108	-	-	Government wage subsidy for 2021 not yet confirmed
Weddings & Funerals	-	-	1,430	1,304	Assumption is 0 weddings and 0 funerals
TOTAL OTHER INCOME	-	38,108	1,430	1,304	
TOTAL OPERATING REVENUE	137,820	196,375	179,666	187,260	
Building & Contingency Funds Received	2,100	2,155	3,408	8,635	Based on Actual for Dec/2020
TOTAL REVENUE	139,920	198,530	183,074	195,895	
EXPENSES					
Personnel					
Wages	106,967	93,418	80,443	116,850	All employees receive a 2.2% increase per UCC recommendation
Allowances	2,100	1,600	964	1,200	Minister telephone and MSP
Benefits	21,861	14,000	15,278	20,914	Employer portion of CPP (increased from 5.25% to 5.45%), EI (no change), and Pension&Benefits per UCC (8% increase)
Continuing Education & Learning	1,800	1,408	1,238	1,543	Minister, Administrative Assistance and Organist
Holiday Pay	1,049	1,002	511	1,436	Administrative Assistance and Caretaker
Pulpit Supply	2,210	212	3,517	1,354	Minister @ \$221/day
Relief	665	1,928	2,523	3,629	Organist @ \$95/day
Sabbatical Fund Contribution	-	-	1,948	3,816	Only for Interim Minister
Special Services	-	-	-	-	Assuming none
Travel	-	-	142	207	For Minister, at this time none
Weddings & Funerals	-	-	1,054	1,050	Assumption is 0 weddings and 0 funerals
TOTAL WAGES & BENEFITS	136,652	113,568	107,618	151,999	
M&P Committee Expenses	500	-	499	391	Per Committee
Payroll Service Fee (ADP)	326	328	380	326	Monthly fees @ \$23/mo plus annual T4 fee \$50, based on 2020 actuals
Wedding & Funeral Coordinator	-	-	180	180	Assumption is 0 weddings and 0 funerals
WorkSafe BC Premium	113	99	109	201	At 2021 premium rate, no rate change from 2020
TOTAL PERSONNEL EXPENSES	137,591	113,995	108,786	153,097	
Church Operating Costs					
Bank Charges / PAR Charges	610	736	298	275	PAR \$0.50/person/mo, Canada Helps 3.75% of donation, Night deposit annual fee \$40, Annual Visa fee \$99
Insurance	7,997	6,963	6,419	6,419	Commercial Package per actual invoice \$7,247 (29% increase over \$5,609) + AD&D \$750
Office	3,403	8,773	3,403	4,402	Based on 2020 normal expenses
Other Costs	600	92	1,322	1,311	Related to Kitchen & misc, building closed so only nominal amount
Property Tax	320	311	60	58	Based on 2020 actual
Repairs & Maintenance	6,000	5,097	3,757	3,862	Per Committee
Telephone & Internet	1,320	1,314	1,319	1,411	Consistent at \$109.45/mo for 2020
Utilities	6,296	6,108	7,106	6,723	BCHydro, ForitsBC, CityofBBY Water&Waste, based on 2020 actual
Waste Disposal	550	550	630	591	City of Burnaby, \$137.55 per quarter for 2020
TOTAL CHURCH OPERATING EXPENSES	27,096	29,944	24,314	25,052	
Program Costs					
Benevolent	-	-	100	-	For Minister, but building closed so no walk-ins
Books & Supplies	-	-	-	-	Building closed so library should be closed
Christian Education	1,900	934	484	828	Per Committee
Communications	-	187	39	67	Newsletter
Outreach Committee	200	-	140	-	Per Committee
Pastoral Care	800	462	283	199	Per Committee, increase due to more mailings as no church services (\$100/ mailing x 3 = \$300)
Social Events	217	-	215	115	Audio Cine Films & Criterion Pictures annual licenses
Subscriptions	550	550	563	548	Broadview
Transition Team	-	-	105	9	N/A this year
Website & IT	690	714	391	-	Domain name, Hosting, Zoom, Security
Worship	2,750	1,948	2,157	2,551	Per Committee
TOTAL PROGRAM EXPENSES	7,107	4,795	4,477	4,317	
TOTAL DENOMINATIONAL ALLOCATION	7,330	7,329	7,330	5,774	Per UCC actual \$6,663 + Regional Assessment 10% x \$6,663 = \$667 Total \$7,330
TOTAL OPERATING EXPENSES	179,124	156,063	144,907	188,240	
Building & Contingency Funds Set Aside	2,100	2,155	3,408	8,635	Offset of Building & Contingency Funds Received
TOTAL EXPENSES	181,224	158,218	148,315	196,875	
NET SURPLUS (DEFICIT) FROM OPERATIONS	(41,304)	40,312	34,759	(980)	

DEER LAKE UNITED CHURCH
February 23, 2020 – Transfiguration Sunday
Annual Congregational Meeting __ Minutes

We wish to acknowledge that this service takes place on the ancestral, traditional, and unceded territories of the Coast Salish Peoples, in particular the Musqueam, the Squamish, and the Tsleil-Waututh First Nations. We are honoured to live, work and pray on this land together.

WELCOME AND PRELUDE

Attending: E James, E Waddington, T Woodruff, P Woodruff, K Richardson, D Richardson, T Lapthorne, S McGaire, C McKenzie, K Small, D Strutt, J Annesley, P Anderson, L Walsh, B Van Luven, D Cunningham, D Kim, M Lagayan, D Paguio, E Paguio, E Vejerano, R Vejerano, M Cazalet, G Forwood, G Forwood, L Paddon, B Paddon, A Lans, G Lans, C Milne, S Hamer, G Hamer, R Armstrong, M Cantelo, B Cheesman, S Cheesman, B Siksay, P Manson, S Meskini, TL Bailey, A Lecuyer, L Juba, C Stegan, E College, K Chapman, B Chapman, B Burke, D Juba, J Johnson, M Tullett, P Slater, R Struve, A Brown, E Brown, G Juzenas, M Pinto, C Keeler, E Mosher, A Milne

LIGHTING THE CANDLES

INTROIT

GOD MOMENTS

GATHERING PRAYER - written by Sunday School children

Loving God, today we gather as a community,
to remember the past and to look ahead to the future.
Help us to better understand the ancient words you gave us
with a youthful mind that is open to learning and acceptance.
Help us to accept other people for who they are as a whole
rather than seeing their differences as flaws.
Help us to remember that because we are different,
our world is more interesting.
With youthful eyes we look ahead
knowing that you are always with us. Amen

HYMN: "We Have Come at Christ's Own Bidding"

ENABLING MOTIONS

1. M/S that Dana Juba chair the 2020 ACM
Moved: P Anderson Seconded: K Chapman **CARRIED**
2. M/S that Ellen James record the minutes for the 2020 ACM
Moved: B VanLuven Seconded: J Annesley **CARRIED**
3. M/S that non-members be granted corresponding and voting privileges
Moved: K Richardson Seconded: P Slater **CARRIED**
4. M/S that the Agenda be accepted as printed.
Moved: E College Seconded: D Strutt **CARRIED**
5. M/S that the ACM be adjourned immediately following the blessing and commissioning.

OFFERTORY PRAYER

PRESENTATION: **Thank You to Cathy Milne for twenty years serving as DLUC Treasurer**

HYMN: "My Love Colours Outside the Lines"

BLESSING AND SENDING FORTH

SUNG RESPONSE: "Go Now in Peace"

POSTLUDE

ADJOURNED: 11:45 am