

**Balzac United Church**  
**2012**  
**Annual Report**



**Love. Grow. Serve.**

## Message from the Minister

I want to thank each and every one of you for the opportunity to be your minister. It is an honor and privilege to worship and to work with you. You inspire me and encourage me to continue to deepen my personal relationship with God as well to continue to broaden my professional skills as a minister.

Once again, I can look back to another year where together we have worked hard to raise the money to support the ongoing work of our church. Well done. Whether it was selling gas raffle tickets, donating baked goods, or collecting garage sale items, together we have been able to provide a wonderful place to worship and to learn together as well as helping as many people as possible through our prayers, the United Church mission and service fund, and keeping the Food Bank bin filled.

We are a small church with a big spirit. My hope and prayer is that we will never forget the importance of being a welcoming church where each person is seen as important. In a world where people are so often put down, bullied, or devalued, our church is indeed a sanctuary, a safe place, where a person can come and find kind people who treat others as Jesus did.

Blessings,

Rev Rita.

## Chairman's letter 2012

We truly are a church for both young and old, and are really a great example of a beautiful multigenerational church.

I look at the examples of our older generation; the courage, grace and mutual respect for all, and their continued commitment to the church. They are indeed a gift to the congregation. Then there are our children. They are bright, and full of energy and talent. They are growing up all too fast! We can see the leaders and citizens of tomorrow starting to emerge.

Then there are those folks in between. Together we are the amazing group that make up Balzac United Church. As we often say, we are the hands and feet of Christ. We try individually and as a group to live this commitment. We do this through our love and care for one another and our outreach to the community.

This year we sadly said good bye to two amazing members of BUC, Jack Wight and Tony Unser.

I always thought of Jack as our own "John Wayne" always wearing his cowboy hat and a smile. He was always willing to lend a hand whenever needed and always had something positive to say to all. He was a true gentleman, and is greatly missed.

Tony was a valued member of the BUC church board and choir for many years. His drumming skills added a new sound to some of the music performed by the choir.

In his position as chair of the Property Ministry he dedicated many hours to the then proposed cell tower project and also the church sound system. These are just two of many projects to which Tony dedicated his time. He was a clear and forward thinking person, and always added his own special insight to our evening Bible studies at the church. I enjoyed working with him and miss him very much.

With Rev. Rita's wonderful guidance, we look forward to 2013. We look ahead to new folks being welcomed into the flock, and the new things God has in store for us.

Respectfully submitted,  
Allan Fraser  
Chair  
Balzac United Church

## Ministry and Personnel Report for 2012

The Ministry and Personnel Committee is responsible in maintaining a healthy relationship between the congregation and its Minister.

The committee also acts as the church's Human Resources department in maintaining the employment needs of all paid personnel.

The Ministry and Personnel Committee requires the balancing of several roles: a consultative and supportive role, a human relations role and a conflict management role if anything arises between congregation members and the ministry and/or staff.

My past year as Chair of the Ministry and Personnel committee has been an interesting one.

As Chair, I held a committee meeting only once to touch base during the past year to review the current status of the church personnel. I have since been going through the available manuals and paperwork to better educate myself on the role I had taken on.

In November I attended a Ministry and Personnel workshop hosted by the High River United Church open to all members of the Presbytery. I found the workshop was very informative and enlightening and helped me better understand my role.

Going forward into 2013, the Ministry and Personnel committee will have a big task ahead. Although little was done during my first year as Chair, I now have a better understanding and background going forward. In order to complying with some of the required policies as recommended by the United Church of Canada, we are in need to review and update several policies as related to our human resources procedures.

I sincerely thank my committee members who have been volunteering on the committee for the past few years. I hope you are willing to continue to remain on the committee; as well I would like to extend an open invitation to anyone in the congregation who would like to join us.

If you have any concerns regarding anyone on staff or you would like to join us, please touch base with me anytime.

Angela Burford  
Chair, Ministry and Personnel

## Minister of Property Annual Report – 2012

The year was quite busy as a number of events gave me tasks to accomplish.

A couple of years ago some discussion went on regarding the Church roof and when parts of it should be replaced. The windstorm this spring made the decision for us as all the roof was damaged and needed to be replaced. Goodman Roofing did a great job at a reasonable price and the insurance covered most of the cost.

In May, some taps in a bathroom were left on and resulted in the septic tank being filled (which had just been emptied) and the water reservoir at the store had to be refilled. The cost to the Church was about \$500.00.

The furnace at the back of the sanctuary decided it had done enough (date on furnace plate was 1948) so after several tenders was replaced in September. At the same time all the thermostats were changed to timed programmable ones to save on energy.

The window by the choir loft was broken in December and had to be replaced. Thanks to the choir group who found the breakage and coved the hole until replacement was possible in January.

My thanks to all who assisted in my duties this year. Let us hope that 2013 is an uneventful one.

Ken Romphf

Property Chair

## Internal Affairs / Worship Report 2012

The worship Committee is made up of Lee Dowan, Rev. Rita Cattell, Nancy Fraser and Hazel Mountford. The worship committee usually meets once a month or every six weeks on a Thursday morning at the Balzac United Church. We are responsible for the planning of the weekly services, any special services, communions, baptisms etc. Internal Affairs also is responsible for the running of the youth programs, Sunday school, choir, advertising, greeters, communion and decorating for the different seasons.

The worship committee has many people who help out whenever they are asked and for that I am grateful. Balzac United seems to be constantly changing and in a very positive way. We have grown in the Sunday school area, and in the congregation area and that is indeed a blessing.

February 2012 the Choir Easter Workshop took place. Joyce Covey, Sheryl Page and family hosted the Shrove Tuesday / Ash Wednesday Service. February 26, 2012 was the beginning of Lent.

March 25, 2012 The Masons attended the service and provided a lovely lunch at the Balzac Hall after the service.

April 1, 2012 was Palm Sunday and was well attended, choir sang, and the Children blessed us with song as well.

April 6, 2012 Good Friday was observed, choir sang, it was a reflective service and in my opinion one of the most important services of the year.

April 8, 2012 Easter Sunday communion was served, daffodils were placed on the cross, choir sang.

May 5, 2012 was the Balzac United Church Turkey Dinner and Silent Auction. It was catered to by Donna Malyk and was successful.

May 20, 2012 was Rev Rita's 35 years in ministry; we celebrated with a party and a cake. Congratulations to Rev Rita.

May 27, 2012 Pentecost began. Most of the congregation wore RED.

June 2012 was filled with many different activities, Trinity Sunday, Music Sunday, Fathers Day and of course the famous Sunday School Picnic. Balzac has not had much luck with the weather for the Sunday School Picnics but we always enjoy the time together.

July 2012 was filled with Canada Day, Pancake breakfasts, Western Sunday, and a baptism.

Balzac United Church was closed for the month of August.

September 2012 was busy getting Sunday school started up; Alex Wigglesworth and Claudia shared the 2012 summer experiences with BUC.

October 2012 communion and Thanksgiving were celebrated. Thanks to Lynn Beagle for decorating the Church. The annual Garage Sale took place and was very successful.

November 2012 celebrated All Saints Day, Communion, Baptism, Christmas Choir Workshop and Christmas Bake sale. No wonder we close during August!!!!

December 2012 was busy with communion, cookie exchange, decorating, Blue Christmas Service, Christmas Lunch and Program, and of course Christmas Eve. Thanks to all who make the Christmas season special at Balzac United Church.

In closing I have been involved with the worship committee for several years. I have seen Balzac United Church evolved into a wonderful place to worship in. We are blessed with an experienced and exceptional music director in Lee Dowan, our Rev Rita leads us gently and righteously, Victoria Walkes and Anglea Wigglesworth lead the children with thought and caring. I appreciated Nancy Fraser joining the worship committee as it is always helpful to have an extra pair of hands. Joyce Covey who advertises for the Balzac United Church is a true blessing. To the coffee and clean up people, Thank You, Thank You!!! Thanks to Maurice Mountford, Peter and Norma Pohkay and helper's, for baking the bread, cutting the bread, looking after the linens, and serving the elements. If I have forgotten anyone, please know that it is not intentional. I look forward to another successful year at Balzac United Church. Balzac United Church continues to have a role in the community and in the surrounding areas; God does work in mysterious ways.

Blessings,

Hazel Mountford

Worship Committee Chair and Internal Affairs

## Sunday School Report 2012-2013

We have had a bit of growth in the Sunday school (6-grade 6) which includes youth (grade 6 and up), Adventurers (4-6) and Nursery (under 4). We are fortunate that Angela Wigglesworth has been teaching the Adventurers this year, and Jim Wigglesworth teaching our youth. I know the kids are enjoying their time with these amazing people!

On average we have 15 – 17 children attending in total. This growth is wonderful!! I will continually re-evaluate our routine, curriculum and modify accordingly. Coming up in the year we will have some special guests and events including Reptile Party, Balzac Fire Hall, and hopefully the SciGuys. There will be times when I may need help so I will approach some members of the congregation to see if they can assist. After much consideration, we are not planning to have a June picnic as the weather rarely cooperates and it is a very busy time for most families. In place of it we will have a fall picnic. It is warm, people are happy to get reacquainted and we are not that busy yet.

Our expenses have been minimal except for a few supplies, and our picnics. Our curriculum we are using both the Adventurers and Sunday school are following. Angela and I met over the summer and decided that something similar would be of benefit for the kids when they go home, they can share similar experiences. We hope to have a type of vacation bible school in the summer as last year, when we offered it only on Sundays in July. We were lucky with fundraisers this year; our SUTP made over \$200 and our Holiday Catalogue around \$100. As I am working full time, I am unable to keep up with fundraising duties, we do have someone who is interested in taking it over.

It has been a wonderful year so far and we plan for so much more. We are blessed to have such a caring community here in Balzac where all the kids feel welcome and part of a family!

Thanks to all who helped out.

Victoria Walkes



## **Adventurers Class Report for 2012**

The Adventurers class is having a great year. We typically have 5-6 kids on any given Sunday, but have 13 kids who have attended our class at least once this year.

We have been fortunate to have had several guests make an appearance in our classroom, including some teenage helpers and other members of the congregation including: Susan to help us make bean bag animals, Ken to do some special music, Nancy to help us make a fabric creation mural, Wendy and Linus to teach us about what PADS dogs do.

It has been a great process to collaborate with Victoria on our lesson plans. It has provided continuity and a stronger sense of support for one another's ministry.

I find that the 3-6 year old group enjoys hands-on learning with a lot of games and craft projects. The congregation has been extremely generous with donating craft supplies, which has helped the budget tremendously. With the growing number of students we still need to make some purchases on a monthly basis.

Thank you to Islay Griffith for donating a second table, so we now have enough seating for all of the kids. Thank you to the entire congregation for their generosity, support and affection and interest shown to the kids. We are blessed to have a church family who have collectively created a safe space for all of our children to grow in God's love.

Respectfully submitted,

Angela Wigglesworth,

Sunday school teacher

## BALZAC MUSIC MINISTRY REPORT 2012

Sanctuary Choir: The Choir presented 16 anthems during the year; two music preparation workshops were held (Easter and Christmas). Membership remained the same.

The wind-up gathering – held in June – was cancelled due to a busy church and personal schedule of many of the members. Feedback from choir members has been positive and supportive of the music selections.

A Few Good Men: This group – in its second year – performed three times. Enthusiasm and acceptance by the congregation has been high. Ben Bernier continued as organizer and music selections were well received by the group. The Berniers will be moving in 2013 and the group will be looking for a new leader.

Efforts to increase numbers have not been realized to date.

Praise Team: The Team led the music during Lee's absence in March and on Western Heritage Sunday in July.

The Glee Club: A new group for the young people was started in November under the leadership of Pat Thompson. Response for members has been limited, but it is hopeful that more will join next year. Their first presentation was given at the Christmas Luncheon Theatre in December.

Nevone McIntosh filled in for two Sundays during the year. Projected Budget Sheet attached.

Respectfully submitted,

Lee Dowan, B. Mus. Director of Music

January 31, 2012

PROJECTED BUDGET FOR 2013 – MUSIC MINISTRY			Budget	Projected 2012	
Actual 2012	Projected 2013	New Music	\$650.00	\$682.10	\$700.00
Piano Tuning	250.00	-----*	250.00*	Equipment	-----
---	13.28	----- Director's Reading	35.00	30.00	
50.00**	Session Office Expenses	25.00	150.37***	150.00***	
<hr/>			TOTALS	\$960.00	
\$875.75	\$1150.00				

The price of music and shipping has risen over the years, but the Music Library is growing to a healthy state so that the reuse of existing anthems is becoming more feasible. If the church can sustain another two years of growth, the emphasis on building should be eased. \* Due to an indecision re piano in Fellowship Area, no pianos were tuned for this year. Pending congregational decision expected in Feb. 2013, only one piano will need be tuned during the year. \*\*The Reading Sessions offered by Rideau Music held only one session this year and future sessions have been permanently cancelled; however, I would like to reserve a small amount for a session – perhaps in Edmonton – to be given at another location. \*\*\*\$107.72 of the Actual amount was incurred by the Concert Committee for printing of posters and programs. I've left the approximated amount in, even though the probably of future concerts is under discussion by the Committee.

Lee Dowan

January 2012

## Advertising Report 2012

The regular church service and time is listed in the Scoop in the community Events column and also in the church Directory in the Rocky View Weekly and the Airdrie City View.

All special events that we have are advertised in the following places: Western Buy n Sell, The Range Radio station, AM 1060 radio station, Kijiji which is an online network to advertise for community events and items for sale, as well as the local newspapers in the Community Events column. Bulletins are placed around Airdrie in the following places: the Airdrie Library, Canadian Tire, Whispering Spruce Campground. Safeway, Airdrie Laundromat, Airdrie UFA and Anna's Cafe. I also contact the Coffee News which is the one page sheet of news that you find in some coffee shops etc. They also have it on the website. All of these listings are no charge.

Some of the events are also put in the bulletins of the following United Churches in the area: Airdrie, Crossfield, Didsbury, Irricana, and Carstairs.

The sandwich boards are placed around the city of Airdrie for the Garage Sale since it can be put out the same day of the event, weather permitting.

The large signs in the front of the church are also kept up to date with the events and services as they occur.

Joyce Covey

**Treasurer's Report**  
**to the**  
**Annual General Meeting**  
**of the**  
**Balzac United Church**  
**February 24, 2013**

All revenue and expenses are recorded as they received and paid except for insurance costs and presbytery dues. These two items are paid in the early part of the year but one-twelfth of the cost of each of them is recorded as an expense on a monthly basis. We do this so that the months that these are paid do not show an unusually large deficit. In 2012, we made some capital expenditures related to the building which would normally be recorded as an asset but as we do not claim Capital Cost Allowance, these items were expensed.

We had operating losses for five of the twelve months. However, due to our fund raising efforts and increases in offerings, we were able to have a positive accumulated surplus of \$18,681 at year end. However, \$3,400 of that was surplus was the result of money raised for the 2013 fuel raffle so our surplus should be adjusted downward to \$15,281.

The Co-op Patronage Account that had been operated independently by Lynne Beagle for several years was closed early in the year and the funds transferred to the Church's cash account.

Our Mission and Service contributions exceeded our budget by \$1,315.

We cashed in a GIC in May, 2011 but we were able to purchase a replacement in January, 2012. Another GIC matured November 19, 2012 and we added \$20,000 from our chequing account and purchased a new GIC on that same date.

It has been my pleasure to be your Treasurer for 2012.

Respectfully Submitted

*Larry Bilben*

Treasurer

**BALZAC UNITED CHURCH**  
**Budget 2013**

	2012	2012	2013	Difference
	Budget	Actuals	Budget	Budget 2013 - Actual 2012
<b>REVENUE FROM OPERATIONS</b>				
Church Received Offerings	91,091	100,560	95,000	-5,560
Church Loose Offerings	2,400	2,914	2,400	-514
Church Rentals	500	650	500	-150
Church Fund Raising	15,000	21,736	12,500	-9,236
Interest Income	1,200	1,933	1,500	-433
SS Loose Offerings	0	0	0	0
Youth/SS Fund Raising	250	956	0	-956
Other Revenue	0	56	0	-56
Other Revenue	0	0	0	0
<b>Total Operating Revenue</b>	<b>110,441</b>	<b>128,805</b>	<b>111,900</b>	<b>-16,905</b>
M&S Offerings	8,500	9,815	8,500	-1,315
Memorial Offerings	0	1,759	0	-1,759
Observer Revenue	180	160	180	20
Other Revenue (Shingles Insurance)	0	25,056	0	-25,056
<b>Total Receipts</b>	<b>119,121</b>	<b>165,595</b>	<b>120,580</b>	<b>-45,015</b>
<b>EXPENSES FROM OPERATION</b>				
<b>Ministry of Ministry &amp; Personnel</b>	<b>84,788</b>	<b>83,870</b>	<b>88,264</b>	<b>4,394</b>
ADP Service Charges	230	230	240	10
Caretaking	3,060	2,940	3,000	60
Employee Benefits	11,167	11,072	12,507	1,435
Minister's Continuing Education	1,275	999	1,300	301
Minister's Salary/Housing/Telephone	58,590	58,590	59,757	1,167
Minister's Travel	950	1,087	1,000	-87
Choir Director	3,936	3,936	3,960	24
Secretary	2,940	2,916	3,000	84
Sunday School Teacher	2,640	2,100	3,000	900
Ministerial Supply	0	0	500	500
<b>Ministry of Property</b>	<b>17,300</b>	<b>16,486</b>	<b>15,250</b>	<b>-1,236</b>
Electricity	2,300	2,602	2,750	148
Facilities	3,300	4,641	1,400	-3,241
Garbage Removal	1,600	809	1,000	191
Insurance	4,100	3,768	4,100	332
Natural Gas	1,500	1,161	1,300	139
Office	2,000	515	1,500	985
Septic Service	1,100	1,250	1,500	250
Telephone	600	640	700	60
Water	800	1,100	1,000	-100
Other Expenses	0	0	0	0
<b>Ministry of Internal Affairs</b>	<b>4,870</b>	<b>6,230</b>	<b>4,995</b>	<b>-1,235</b>
Bank Service Charges	100	91	100	9
GST	950	2,412	950	-1,462
Music	1,200	215	1,150	935
PAR	420	389	420	31
Sunday School/Nursery	500	675	675	0
Worship	1,200	1,976	1,200	-776
Youth Group	500	472	500	28
Other Expenses	0	0	0	0
<b>Ministry of External Affairs</b>	<b>3,483</b>	<b>4,544</b>	<b>3,391</b>	<b>-1,153</b>
Outreach	0	1,082	0	-1,082
Presbytery	3,483	3,462	3,391	-71
<b>Total Operating Expenses</b>	<b>110,441</b>	<b>111,130</b>	<b>111,900</b>	<b>770</b>
M&S Disbursement	8,500	9,904	8,500	-1,404
Observer Disbursement	180	152	180	28
Shingles	0	29,412	0	-29,412
Calgary Foundation	0	200	0	-200
<b>Total Disbursements</b>	<b>119,121</b>	<b>150,798</b>	<b>120,580</b>	<b>-30,218</b>
<b>Operational Surplus/(Loss)</b>	<b>0</b>	<b>17,675</b>	<b>0</b>	<b>-17,675</b>
<b>Disbursement Surplus/(Loss)</b>	<b>0</b>	<b>14,797</b>	<b>0</b>	<b>-14,797</b>

**BALZAC UNITED CHURCH**  
**Comparative Balance Sheet**  
**As at December 31, 2011 and 2012**

<b>ASSETS</b>	<b>December 31, 2011</b>	<b>December 31, 2012</b>
Cash	32,436.47	25,595.12
Petty Cash	19.25	-
GST Receivable	472.26	1,212.48
Yard Light Receivable	125.23	129.79
Prepaid Presbytery	269.60	290.24
Prepaid Insurance	910.07	948.51
ATB/GIC 417900	11,274.68	11,274.68
ATB/GIC 421700	13,248.74	13,746.95
ATB/GIC 423300	12,671.10	-
ATB/GIC 424100	15,075.00	15,293.59
ATB/GIC 426800	11,095.65	11,284.80
ATB/GIC 542500	-	10,390.00
ATB/GIC 86700	-	33,242.86
Total Assets	97,598.05	123,409.02
 <b>LIABILITIES</b>		
Various Deductions Payable	-	-
Total Liabilities	-	-
 <b>EQUITY</b>		
Retained Earnings - Beginning of Year	93,249.33	97,598.05
Add: Co-op Dividends (Note 1)		10,006.20
Retained Earnings - Adjusted		107,604.25
Add: Accumulated Net Income	4,348.72	15,804.77
Retained Earnings - Ending	97,598.05	123,409.02
 Total Liabilities & Equity	 97,598.05	 123,409.02

Note 1: A member of the congregation operated a separate account that was not previously shown on the financial statements of the Church. That account was closed in two stages (February and March of 2012) and the funds were transferred to the Church's Cash Account with the amount being shown as an increase in the Church's Retained Earnings.

**Investment Transactions - 2012**

ATB/GIC 417900 (\$11,274.68) Interest of \$440.92 added to Chequing Account  
 ATB/GIC 421700 (\$13,248.74) Interest of \$498.21 added to GIC  
 ATB/GIC 423300 (\$12,671.10) Interest of \$571.76 added to Chequing Account and GIC Cashed November 19, 2012  
 New GIC purchased with proceeds (\$12,671.10 + \$571.76) + \$20,000.00 from chequing account  
 ATB/GIC 424100 (\$15,075.00) Interest of \$218.59 added to GIC  
 ATB/GIC 426800 (\$11,095.65) Interest of \$189.15 added to GIC  
 ATB/GIC 542500 (\$10,390.00) New GIC purchased January 27, 2012  
 ATB/GIC 86700 (\$33,242.86) New GIC purchased November 19, 2012 See ATB/GIC 423300

**Investments December 31, 2012**

ATB/GIC 417900 (\$11,274.68) 5 Year GIC - 3.00%, 3.10%, 3.25%, 3.90%, 5.50% - Matures March 12, 2013  
 ATB/GIC 421700 (\$13,746.95) 5 Year GIC - 3.00%, 3.10%, 3.20%, 3.75%, 5.20% - Matures March 17, 2013  
 ATB/GIC 423300 (\$12,671.10) Matured November 19, 2012  
 ATB/GIC 424100 (\$15,293.59) 3 Year GIC - 0.500%, 1.45%, 3.75% - Matures January 20, 2013  
 ATB/GIC 426800 (\$11,284.80) 3 Year GIC - 1.15%, 1.70%, 3.00% - Matures October 2, 2013  
 ATB/GIC 542500 (\$10,390.00) 1 Year GIC - 1.00% - Matures Jan 27, 2013  
 ATB/GIC 86700 (\$33,242.86) 5 Year GIC - 0.900%, 1.25%, 1.55%, 1.85%, 3.50% - Matures November 19, 2017

All 3 and 5 year GIC's are cashable on the annual anniversary date without penalty

**BALZAC UNITED CHURCH**  
**Comparative Income Statement**  
**For the Calendar years ending December 31, 2011 and 2012**

	<b>Actual 2012</b>	<b>Actual 2011</b>	<b>Difference 2012-2011</b>
<b>REVENUE FROM OPERATIONS</b>			
Church Received Offerings	100,560	96,380	4,180
Church Loose Offerings	2,914	2,345	569
Church Rentals	650	780	-130
Church Fund Raising	21,736	15,778	5,958
Interest Income	1,933	1,212	721
SS Loose Offerings	0	0	0
Youth/SS Fund Raising	756	248	508
Other Revenue	56	0	56
Other Revenue	0	395	-395
<b>Total Operating Revenue</b>	<b>128,605</b>	<b>117,138</b>	<b>11,467</b>
M&S Offerings	9,815	8,102	1,713
Memorial Offerings	1,759	1,515	244
Observer Revenue	160	180	-20
Shingles Insurance Proceeds	25,056	0	25,056
Calgary Foundation Grant	0	1,800	-1,800
<b>Total Receipts</b>	<b>165,395</b>	<b>128,735</b>	<b>36,660</b>
<b>EXPENSES FROM OPERATION</b>			
<b>Ministry of Ministry &amp; Personnel</b>	<b>83,870</b>	<b>82,042</b>	<b>1,828</b>
ADP Service Charge	230	224	6
Caretaking	2,940	2,930	10
Employee Benefits	11,072	10,888	184
Minister's Continuing Education	999	560	439
Minister's Salary/Housing/Telephone	58,590	57,879	711
Minister's Travel	1,087	831	256
Choir Director	3,936	3,936	0
Secretary	2,916	2,814	102
Sunday School Teacher	2,100	1,980	120
Other Expenses	0	0	0
<b>Ministry of Property</b>	<b>16,486</b>	<b>18,066</b>	<b>-1,580</b>
Electricity	2,602	2,174	428
Facilities	4,641	3,634	1,007
Garbage Removal	809	2,033	-1,224
Insurance	3,768	3,646	122
Natural Gas	1,161	1,500	-339
Office	515	2,096	-1,581
Septic Service	1,250	1,000	250
Telephone	640	583	57
Water	1,100	1,400	-300
Other Expenses	0	0	0
<b>Ministry of Internal Affairs</b>	<b>5,024</b>	<b>9,438</b>	<b>-4,414</b>
Bank Service Charges	91	63	28
GST	1,206	466	740
Music	215	735	-520
PAR	389	209	180
Sunday School/Nursery	675	334	341
Worship	1,976	842	1,134
Youth Group	472	158	314
Other Expenses(Fund Raising)	0	6,631	-6,631
<b>Ministry of External Affairs</b>	<b>4,544</b>	<b>3,776</b>	<b>768</b>
Outreach	1,082	685	397
Presbytery	3,462	3,091	371
<b>Total Operating Expenses</b>	<b>109,924</b>	<b>113,322</b>	<b>-3,398</b>
M&S Disbursement	9,904	8,081	1,823
Observer Disbursement	152	180	-28
Shingles Repairs/Memorial Fund	29,412	2,074	27,338
Calgary Foundation Disbursement	200	725	-525
<b>Total Disbursements</b>	<b>149,592</b>	<b>124,382</b>	<b>25,210</b>
<b>Operational Surplus</b>	<b>18,681</b>	<b>3,816</b>	<b>14,865</b>
<b>Disbursement Surplus</b>	<b>15,803</b>	<b>4,353</b>	<b>11,450</b>



**BALZAC UNITED CHURCH  
FUND RAISING ACTIVITIES  
2012**

The fund raising activities and the net amount raised that took place in 2012 is as follows:

Bottle Refunds	25.80
Sunday School Christmas Catalogue	389.50
Pancake Supper	60.39
Fuel Raffle (2012)	8,560.00
Concerts	134.76
Turkey Supper	1,680.00
Silent Auction	3,518.00
Penny Drive	295.75
Garage Sale	2,701.18
Craft Sale	666.00
Cookie Walk	305.00
Youth Retreat Registration	260.00
Youth Movie Night	58.50
SUTP Coupon Books	237.50
Youth - Unknown Source	200.00
Total	19,092.38
Fuel Raffle (2013)	3,400.00
Total	22,492.38

PROJECTED BUDGET FOR 2013 – MUSIC MINISTRY			Budget	Projected 2012	
Actual 2012	Projected 2013	New Music	\$650.00	\$682.10	\$700.00
Piano Tuning	250.00	-----*	250.00*	Equipment	-----
---	13.28	----- Director's Reading	35.00	30.00	
50.00**	Session Office Expenses	25.00	150.37***	150.00***	
<hr/>			TOTALS	\$960.00	
\$875.75	\$1150.00				

The price of music and shipping has risen over the years, but the Music Library is growing to a healthy state so that the reuse of existing anthems is becoming more feasible. If the church can sustain another two years of growth, the emphasis on building should be eased. \* Due to an indecision re piano in Fellowship Area, no pianos were tuned for this year. Pending congregational decision expected in Feb. 2013, only one piano will need be tuned during the year. \*\*The Reading Sessions offered by Rideau Music held only one session this year and future sessions have been permanently cancelled; however, I would like to reserve a small amount for a session – perhaps in Edmonton – to be given at another location. \*\*\*\$107.72 of the Actual amount was incurred by the Concert Committee for printing of posters and programs. I've left the approximated amount in, even though the probably of future concerts is under discussion by the Committee.

Lee Dowan

January 2012

**BALZAC UNITED CHURCH  
Local Offering Analysis  
2012**

<b>Average Amount per Week</b>	<b>People</b>	<b>Percentage</b>
Less than \$0.99	7	9%
Between \$1.00 and \$4.99	10	13%
Between \$5.00 and \$9.99	14	19%
Between \$10.00 and \$14.99	7	9%
Between \$15.00 and \$19.99	6	8%
Between \$20.00 and \$24.99	4	5%
Between \$25.00 and \$29.99	5	7%
Between \$30.00 and \$34.99	1	1%
Between \$35.00 and \$39.99	2	3%
Between \$40.00 and \$49.99	3	4%
Between \$50.00 and \$59.99	1	1%
Between \$60.00 and \$69.99	4	5%
Between \$70.00 and \$79.99	1	1%
Between \$80.00 and \$89.99	4	5%
Between \$90.00 and \$99.99	1	1%
Between \$100.00 and \$109.99	2	3%
Between \$110.00 and \$119.99	2	3%
Between \$120.00 and \$129.99	1	1%
Totals	75	100%

**Memorial Fund Report  
2012**

Memorial Fund Balance - January 1, 2012		3,932.73
Uses	None	
Donations to Memorial Fund	1,758.90	
Memorial Fund Balance - December 31, 2012		5,691.63