



Mount Royal United Church

"At Mount Royal United Church, our mission is to serve God; living our faith inside and outside these walls and nurturing each individual on their faith journey."

2014 Annual Report

Minister: Rev. Dr. Beverly Daley

Minister Emeritus: Rev. Ron Maund

Music Director: France Henriques

Office Administrator: Tracy Parrott

Custodian: Wayne Surette

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Mount Royal United Church

Annual Congregational Meeting

February 8, 2015

Annual Meeting/Worship Service

1. Call to Order/Nomination of Chairperson & Secretary
2. Motion – re: Bylaw 113, Section B.3.7.2, Page 56, United Church Manual
3. Minutes, Annual Congregational meeting held February 9, 2014
4. Business arising from these minutes
5. Correspondence
6. New Business
 - a. Presentation and adoption of Annual Reports
 - b. Report of Church Council Nominating Committee
 - c. Presentation and adoption of Financial Reports
7. Further Business –
8. Adjournment

**Minutes
Mount Royal United Church
Annual Congregational Meeting
February 9, 2014, 10:30am**

The Annual Congregational Meeting for Mount Royal United Church for the year 2013 was held in the form of a worship service and soup luncheon on February 9, 2014. There were 59 persons in attendance. The meeting was called to order at 10:30am.

Prelude, the Life and Work of Our Community, Introit, Greeting

Call to Order of Annual Meeting

The work and worship of the church are intertwined. When we work for God it is a form of worship. Today, in this service we will visibly combine the work and worship of this congregation. Jim Morris called the Annual Meeting to Order.

Nomination of Chairperson and Secretary for Meeting

Walter McQuinn nominated Jim Morris as chair of the Annual Meeting. The nomination was seconded by Merrill Henderson.

Motion Carried

Joe Robinson nominated Tracy Parrott as secretary of the Annual meeting. Joyce Bremner seconded the nomination.

Motion Carried

Opening Hymn, Call to Worship, Opening Prayer, Lord's Prayer, Children's Hymn, Theme Time

Motion to extend vote to adherents (Section B.3.7.2, page 56, United Church Manual)

Ron Roper moved that, as stated in B.3.7.2, the "*Adherents may vote at meetings of the congregation if (a) the full members decide to allow adherents to vote; and (b) the vote is on a financial or administrative matter.*" The motion was seconded by Janet Skinner.

Motion Carried

Adoption of Minutes from the February 10, 2013 Annual Congregational Meeting.

Valerie Tremble moved that the minutes from the February 10, 2013 meeting be adopted as circulated. Caroline Gingles seconded the motion.

Motion Carried

Business arising from the Minutes – None

Correspondence

A letter was received from Maritime Conference requesting financial assistance with the \$3,000,000 debt incurred in building the new building in Sackville.

Council replied that we were currently in a deficit position and unable to contribute.

Maritime Conference responded that there were several ways to raise funds to contribute and the allotments would be increasing to help defray these expenses.

Our allotment notice was received from Chignecto Presbytery and the Conference portion increased by \$1381.90 while the Presbytery portion decreased by \$161.26.

A thank you note was received from Joan Flagg-Williams.

Prayer for Understanding, Isaiah 58:1-9, Psalm 112, 1 Corinthians 2:1-16, Hymn, Matthew 5:13-20, Reflection, Affirmation of Faith, Anthem, Offering Invitation, Offertory, Dedication of Committee Reports

All authors of Annual reports were asked to stand and repeat the following: We dedicate our reports to the Glory of God.

Presentation of Gifts, Prayer of Dedication, Hymn, Grace

Move downstairs to share lunch.

Discussion of Reports, New Business

Presentation and adoption of Annual Reports

A motion to adopt all of the annual reports with the exception of the Nominations report was made by Ron Roper and seconded by Lee Wilson.

Motion Carried

Report of Church Council Nominating Committee

Amendments to the Nominating Committee report are to remove Valerie Tremble from the Pastoral Care chair and to change the Chief Welcomer from Mildred Underhill to Margo Greenough. The motion to accept the amended Nominations report was made by Mildred Underhill and seconded by Ed MacLeod.

Motion Carried

Presentation and adoption of Financial Reports

David Close presented the Financial Report. He stated that there have been many changes and challenges in the past year. The accumulated deficit for 2013 is (\$10,934.). Givings did not increase, M&S is up, and fundraising was down by roughly \$4,000 from last year. Overall, revenues were down for 2013.

Expenses were up mainly due to salaries. The newspaper ads were dropped in October which saved us \$3,000/yr. There were savings on electricity due to a change to a gas water heater. Roof repairs are on the horizon in the coming years.

The \$128,800 manse fund earns 4-5% interest. The Baker Scholarship is in a short-term investment. The Jean MacDiarmid fund was in a short term investment and has now been spent on the audio-visual system.

David Close made a motion to adopt the Financial Reports for 2013 as presented. The motion was seconded by Joe Robinson.

Motion Carried

David Close moved that the 2014 Budget be approved as presented. The motion was seconded by Ron Roper.

Motion Carried

Further Business

Janet Skinner made a plea for anyone to volunteer as a representative for Chignecto Presbytery.

Adjournment

A Motion to Adjourn was made.

Closing Prayer, Blessing, Sharing the Grace

Jim Morris
Chair of Council

Tracy Parrott
Recording Secretary

2014 Annual Reports

Minister's Report

*Without wavering, let us hold tightly to the hope we say we have,
for God can be trusted to keep God's promise. Hebrews 10:23*

As I look back over the past year of ministry with the people of Mount Royal United Church I feel gratitude and hope. I am blessed to be a part of the life and work of this community.

We continue on our faith journey together in a changing community. We have lost members to ill health and death, and we have gained new members through baptism and transfer. We are also blessed to have a number of faithful adherents in our congregation and we treasure each and every member of the Mount Royal United Church community.

We are so fortunate to have young people in our church family. It is a delight to have more small children this year and I appreciate the leadership and the folks who volunteer to help in the BLAST program and in the Nursery. We would appreciate a few more folks willing to help for a Sunday. We are blessed to have CGIT and we owe a special thanks to the leaders. I have seen their hard work in the services in which they have participated.

Worship and music are an integral part of who we are and how we worship as God's people. This was the first year for France Henriques as our music director. We are fortunate to have a number of talented musicians and a very talented choir. In addition to the musical gifts of France and the choir, we were graced with gifts of music from several guest soloists.

Our committees and groups continue to work diligently to maintain a thriving congregation. Our Council works to keep us moving forward on our faith journey. It is a privilege to work with people who are so willing to give of their time and talents in service to the mission of the church.

I look forward to the coming year with excitement and hope. I believe we have the courage and vision to continue to change and meet the challenge of "being church" in our changing world.

May we thrive in hope as we continue to live into God's promise.

Respectfully submitted,

The Rev. Dr. Beverly Daley

Mount Royal United Church 2014 Statistics

	2014	2013
Total Number of Households	338	342
Persons	830	836
Non Resident	215	217
Inactive	164	172
Active	382	380
Persons under Pastoral Care	523	520
Total Membership Year Ending	517	514
Members received by profession of faith	11	0
Members received by transfer	4	5
Members removed by transfer	1	9
Removed by request	0	0
Members removed by death	11	7
Baptisms	2	4
Marriages	1	4
Funerals	11	7

Transfers

In:

Roy MacKay
 Faye MacKay
 Patricia Sweet
 Melanie Pedersen

From:

Wesley Memorial United Church
 Wesley Memorial United Church
 First United Church, Bathurst
 Trinity - St. Stephen's United, Amherst, NS

Out:

Scott Easton

East Plains United Church,

Deaths in the Mount Royal Church Community in 2014

January	Winnifred Sellars
	Margaret Allain
February	Jim Pike
	Arnold Rogers
March	Merrill Henderson
June	Emerson Pugh
July	Jean Wagg
August	Irene MacLean
September	Charlie Kennedy
October	June Cormier
December	Janet Randall

Weddings

Amanda Dupuis & Heather Beck	September 13, 2014
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Baptisms

Child	Parents	Birth Date	Baptism Date
Hudson David Hebert	Curtis Hebert & Laura Elderkin	October 5, 2013	April 20, 2014
Jakob Anderson Clarke	Jamie Clarke & Alison MacDuff	May 8, 2014	Dec 21, 2014

Received by Confirmation

Katie Baxter	Kyle Baxter	Hailey Burns
Abbie Gingles	Kate Gingles	Alex Mah
Logan Mallory	Ben Randall	Allie Robinson
Bethany Smith	Craig Townsend	

Council Reports

Chair of Council Report 2014

This year has been a good one for Mount Royal United Church. Our Church is strong Thanks to the leadership of our Minister and staff, the work of the Council and its Committees, and you, the Members and Supporters of this Congregation. We have met most of our goals and objectives that we set for ourselves this past year, from the completion of our Audio Visual project to the introduction of our new memorial room.

As we enter this coming year, with your help and support, we will put in place a new Strategic Plan that builds on our strengths, and that sets out our goals and objectives for the next three (3) years. Doing so will require the engagement and support of our Members and Supporters, so when you are asked to help, however small or great that contribution may be and in whatever form it takes, and as you are able, please respond positively. Our future is in our hands. It is our time to shine and be counted.

The purpose of this plan will be to see our Church continue to prosper and grow spiritually and financially so that it can continue to be, as it has been for over 55 years, a beacon of light and hope and a place of support and comfort in our community that uplifts all those who enter our doors and come into contact with its people and programs. Resulting from this exercise will be the consideration of a new council structure reflecting the results of the plan and keeping us efficient.

There will no doubt be challenges as we move ahead, but if we remain committed to the principles of caring and sharing; of reaching out to and also being touched by those we come into contact with; of keeping faith with those Christian principles on which our Church is based; while remaining fully engaged in our community and offering meaning to those whom we serve, so as to blend the best of our past with the hope of our future, then in my mind there is no doubt that the future of The Church and its people will continue to be a bright one for many years to come.

Respectfully Submitted,
Jim Morris
Council Chair

Trustee Report

2014 was an exciting year for Mount Royal with the new Audio-Visual System becoming a vital part of our church. A great deal of thanks has to go out to Mr. Bill Millett who designed and installed the system. The system was dedicated to the Memory of Jean MacDiarmid who generously left funds to our congregation for the project.

It was decided to move forward with a credit/debit machine for the church to allow us greater flexibility in dealing with transactions. The machine is being rented from the firm that partners with our bank, CIBC. This will allow us to accept payment for a variety of items with credit cards or debit cards in addition to cash and cheques.

The Baker Family Scholarship was awarded again this year .This year's recipients were Sarah Baxter, Kate Foreman and Sam Scott.

Respectfully Submitted
Terry Foreman

Mount Royal Nominations Committee Report 2015

Chairperson	Jim Morris
Vice-Chairperson	Erik Gingles
Past Chairperson	Ron Roper
Recording Secretary	Tracy Parrott
Treasurer	David Close, CA
Finance Committee Chair	Ron Roper/Jim Morris
Envelope Secretary	Tracy Parrott
Chief Teller	Terry Foreman
Chief Usher	Colin Montgomery
Chief Welcomer	Margo Greenough
Property Maintenance Supervisor	Ensor Nicholson
Worship Committee Chairperson	Rev. Dr. Beverly Daley
Sacraments, Flowers & Decorations	Sandra Foreman/Joyce Bremner/Valerie Tremble
Church In Action	tba
UCW Representative	Joyce Bremner
Trustee Committee Chairperson	Terry Foreman
Christian Development Chairperson	Stephen Townsend
BLAST Superintendent	
Music Representative	Karen Hudson
Ministry & Personnel Chairperson	Erik Gingles
Moncton Council of Churches	Rev. Ron Maund
Presbytery Representatives	Marlene MacLeod/Sandra Foreman-Webb
Pastoral Care Committee Chairperson	
Communications Committee	Erik Gingles/Michael McCabe
Historian	Helen McQuinn
Observer Representative	Rev. Jane Aikman
Nominations Committee	Ron Roper/Colin Montgomery
Nursery Co-Ordinator	Katelyn Montgomery
Ex-Officio	Rev. Dr. Beverly Daley
Members at Large (2)	Susan Fowler/John Brown

Respectively submitted,

Walter McQuinn
&
Ron Roper

Worship Committee 2014

The Worship Committee is responsible for the worship life of the community. Members of the committee are Rev. Jane Aikman, Joyce Bremner, Sandra Foreman, Emily Logan, Esther Mah, Stephen Townsend, Craig Townsend (youth rep), and Valerie Tremble.

The committee reviews past worship services, gives feedback re music, explores suggestions for upcoming worship events including special services, determines Communion dates, and coordinates the participation of children and youth in worship. We discuss any other matters related to worship which are brought to the committee. We are grateful to Valerie Tremble for her work in arranging the seasonal decorations in the sanctuary and we appreciate those who assist Valerie in this work.

We celebrated the sacrament of baptism twice this year and welcomed 2 new members by baptism. We also welcomed 4 members by transfer. We celebrated the sacrament of communion 9 times. Our communion services alternate between communion in the pews and intinction. We celebrated one marriage this year.

We had 11 young people confirmed on Easter Sunday. They participated in an online confirmation class offered by Maritime Conference. It allowed them to do the assignments online at their convenience. They participated in the Palm Sunday Drama when they told the Passion of Christ using social media. They had their script on their phones or tablets and used texting as their medium of communication. A special thank you to Craig Townsend for enabling the texts to appear on the sanctuary screens so all could see as well as hear what they were saying. We continue to involve children as often as possible in the worship services. It is a challenge since many of our young people are involved in sports that are scheduled at the same time as our church services.

Some of our special services were: Ash Wednesday, Holy Humour, 55th Anniversary, Annual Memorial Candle Lighting, Blue Christmas, and the Children's Christmas Eve service at 4 p.m.

We have a dedicated choir who give us the gift of music each week led by France Henriques. We thank both France and the choir for their musical leadership. We are blessed to have many talented musicians in our congregation and we thank them for their contributions to our worship. We also had several musical guests who participated in our worship. A special thank you to Valerie Tremble for her assistance in selecting hymns and helping with the children's music.

The video screens are a great addition to our worship services. Thank you to Stephen Townsend, Craig Townsend, Jim Morris, Erik Gingles, and Mike McIntyre for operating the system during worship. It is a struggle to ensure we have someone to operate the system for every service and we

hope to add to the number of people who have been trained so can establish a schedule. If you are interested in participating, please let us know.

We continue to cultivate the spirit of a welcoming congregation and encourage everyone to wear their nametags, especially since we have some new families in our congregation. Nametags help us to learn each other's names and remind us when we forget.

We welcome feedback and suggestions, so please share your reactions and ideas with us so that we can discuss them at our meetings.

Respectfully submitted,

The Rev. Dr. Beverly Daley

Ministry & Personnel Report

The Ministry & Personnel Committee members in 2014 were Nick Smith, Lois Arnold & Don Matheson, John Eatmon and Erik Gingles as chair. We had a few members of the committee unavailable at certain times so we gratefully added the talents of Marlene MacLeod and Karen Hudson.

Traditionally the committee would meet as required during the church year (typically four/six times) to deal with any personnel issues as well as perform annual staff reviews.

2014 saw no changes with both the minister (Rev. Bev) and music director Francis Henriques.

We've also been fortunate enough to have the consistency of our highly efficient Administrator Tracy Parrott and Custodian Wayne Surrette. On a personal note I'd like to say having Wayne's annual revue was a pleasure. I called him on the phone to set up an appointment. He said, 'I don't have any thing that concerns me. Do you?' 'Nope.' I said. 'Everything's great on our end.' 'Can this be our review then?' 'Yep.' I said. And that was that. One less thing.

Please keep in mind that the function of the committee remains to address concerns related to church staff. If any member of our congregation has questions or concerns relating to church personnel we ask they contact any committee member directly and they will ensure your concern is dealt with in a timely manner. Our official list of responsibilities is as follows:

To provide support and two-way communication between all Ministry Personnel and Staff and the congregation and between Ministry Personnel and Staff members;

To clarify the relationship of the church Ministry Personnel and Staff regarding their responsibilities and the lines of authority and accountability and to review position descriptions.

To review with all Ministry Personnel and Staff member their salaries, allowance, benefits, honoraria and working conditions of the pastoral Charge, and make appropriate recommendations to the Official Board/Council prior to the beginning of the regular budgeting process.

To consult with all Ministry Personnel and staff regarding continuing education plans and needs, and make recommendations to the Board to ensure that time and money are made available.

To conduct an annual review of the effectiveness of all church Ministry Personnel and Staff as their work relates to the ministry of the Pastoral Charge as identified by the goals and objectives established by the Official Board and in the Joint Needs Assessment Process and the Pastoral Charge Mission Statement.

To become aware of the role of the Presbytery Pastoral Relations Committee and maintain regular communications with it, and to become aware of the role of the Presbytery Oversight Committee.

To become familiar with the resources available through the Presbytery and Conference to enhance the effectiveness of the work of the committee.

To educate the Official board/council and it's committees as well as the congregation of the Pastoral Charge as to the nature of its role.

Respectfully submitted, Erik Gingles, Chair

Pastoral Care Visiting Report

The Pastoral Care Visiting Committee met five times in the past year to update the names and addresses of people on our shut-in list. There is an average of 25 members or adherents of Mount Royal Church on the list and we have 10 visitors. We usually visit about 3-4 times a year and this varies according to the person and the circumstances/needs. They also enjoy birthday and special occasion cards sent on behalf of Mount Royal. Thank you to Beverly and Tracy for making these handmade cards. Rev. Ron Maund and Rev. Dr. Beverly Daley also visit and provide support to the "shut-ins" and the group.

We welcome new members to the group and ask that you continue to let the church office know if someone would like a visit. Confidentiality is of utmost importance but we need to know if someone wishes a visit whether at home, in hospital, or care facility.

Our committee wishes to thank Rev. Dr. Beverly Daley and Rev. Ron Maund for their continued support as we try to ensure adequate pastoral care to members and adherents of Mount Royal Church.

Respectively submitted,
Eleanor Nicholson

2014 Property Maintenance Committee

This committee oversees maintenance of the church property including the adjoining parking lots. Requests for maintenance generally come from periodic inspections of the building and grounds as well as requests through the church office. The committee oversees summer and winter maintenance contracts which consist mainly of lawn care and snow and ice control respectively.

This year Neighbourhood Solutions (Peter Wilson) conducted the summer and winter contract maintenance. They did a good job keeping the grounds safe and looking nice and have been responsive to any committee requests. Neighbourhood Solutions have been retained for 2015. Thanks to the efforts of many, the building and grounds are well maintained and in relatively good condition.

During 2014 several projects were completed. New base cabinets were purchased by the Craft Group and installed in the Memorial Room; thanks to Randy Scott, Sam Scott and Jim Morris for your help with the installation. A new electrical circuit was installed for two new receptacles for the Memorial Room. A toilet was replaced in the upstairs washroom and a plumbing leak repaired in the sanctuary. The entrance steps were painted and grip tape installed; thanks to Walter McQuinn and Harold Robinson.

I would like to thank committee members Harold Robinson, Charles Munroe and Randy Scott for their continued involvement with the maintenance committee and also Wayne Surette, our church custodian, who is also a great resource.

In closing, if anyone has a maintenance request or requires any services or facility upgrading please contact the church office and our committee will try to accommodate.

Respectively submitted,

Ensor Nicholson, Chair
Harold Robinson
Charles Munroe
Randy Scott

Mount Royal UCW Annual Report 2014

Mount Royal United Church Women continued to meet as Bremner and Special Interest Units. We met monthly and came together as General UCW four times during the year.

January 13 - Annual Meeting and Lunch

June 12 - Pot luck gathering at Mount Royal with 30 members present,
Bremner skit " Heart Trouble or Not "

Life Memberships were presented to honour three members:

Helen Ellis, Marjorie McCabe, Janet Skinner

September 18 - Dinner at the Garden Breeze Restaurant with 20 members present

Susan Fowler was our guest and she told us of her "Travels to Tanzania"

November 25 – Christmas Lunch at the House of Lam with 25 members present. Christmas Readings and the Twelve Days of Christmas. Members of the Afternoon Unit joined us on these occasions, as well as Rev Dr Beverly Daley and Tracy Parrott, when available.

We mourn the loss of our members June Cormier and Janet Randall, who passed away in 2014.

Throughout the year we continued to enjoy each other's company, we came together to worship, participated in informative as well as fun programs, planned and completed successful outreach and fund raising projects, sent out greeting cards, made four memorial donations to Mount Royal Memorial Fund, visited, and served "**Coffee and Conversation**" after Sunday service. All endeavours were accomplished as we came together as United Church Women. Thank you once again to Krista McCabe for formatting our booklets which keep us on track with dates for the year.

Although the **Afternoon Unit** no longer meets monthly they continue to support our projects as they are able.

The **Bremner Unit** met monthly on the second Tuesday at 11:30 in the board room with an average attendance of 13. We shared responsibilities for devotions and program as well as being hostess. We each brought our lunch. We continued to help with many Mount Royal activities and catering. We supported Crossroads for Women in April with cleaning pails and the Moncton Hospital nursery in May with layette items. Bring and Buy Sales were held in February and October which helped increase the coffers.

The **Special Interest Unit** met monthly on the second Monday at lunch time with an average attendance of 11. We had devotional time and fellowship. All of the members bring their own lunch with others taking turns as hostess. A Bring & Buy sale was held in February and we provided a soup luncheon at the Annual Congregational Meeting. The Special Interest Unit helped with many Mount Royal activities including the collection of items for cleaning pails for Crossroads for Women, and all the catering as well.

We catered to two **funeral receptions** during the year, with the Bremner Unit making the sandwiches and the Special Interest Unit providing the sweets.

The **World Day of Prayer** service for the Moncton area was held at St. John's United Church on March 7. Ellen Close participated.

We continued to cater to a **Marathon Bridge** group co-ordinated by Marj Henderson, Donna Oke and Ellen Ayer. 16 tables of players are welcomed on designated Thursday afternoons to play bridge while enjoying home baked snacks, tea and coffee. A closing luncheon was held for them on May 1. They pay \$50.00 each to play for the season from September to April. They are very pleased with the parking, the chair lift and the friendliness at Mount Royal.

White gifts – Six families were given warm clothing and boots, grocery items and other gifts for Christmas. The response from the congregation to the White Gift appeal was very generous. Deliveries were made by UCW members as well as members of the congregation and all of the recipients were very appreciative.

90 pairs of used **eyeglasses** were collected and forwarded to Alliance Vision for use in Third World Countries. We also collect **stamps** which are forwarded to Oxfam Canada. Stamps must be trimmed from the envelopes with a ¼ inch border. Eyeglasses (sunglasses also) and stamps can be placed in the envelope at the Bessborough door. **Milk bags** continue to be used to create mats for use in Haiti and other countries.

The 40th Annual **Candlelight and Communion Service** was held on December 3rd. The theme was "The Visit" with Rev. Janice Mac Lean, Minister of Christian Nurture and Enrichment/Avel at Maritime Conference as our worship leader. The service was well attended and we thank all those who took part and made it a meaningful Advent gathering for those in Moncton as well as surrounding areas. Thanks also to the CGIT for their participation. The extra help given after the service to help serve the refreshments was very much appreciated.

On December 19 we gathered along with other members of the congregation at the Homestead Restaurant to celebrate **Marjorie Laltoo's 99th birthday**. The party was hosted by Grace Harris. Thank you to Grace and Happy Birthday once again to Marjorie!

On December 21st we prepared 25 tins of **Christmas cookies** for our Mount Royal seniors, many of whom are not able to come out these days. Colourful Christmas Greeting Cards, made by the CGIT, added to the gift tins.

Christmas **sweets and hot cider** were served after the service on December 21.

We have budgeted funds for use by our **CGIT Group** for Maritime Camp 2015 which will be held at Camp Wegesegum from August 2nd to 8th. This is the 100th Anniversary year of CGIT and this will be the last summer camp, with anticipated participation with alumnae as well. We are very

fortunate to have a CGIT Group continuing this year at Mount Royal. Thank you to the leaders who make this program available.

Three **chalices with patens** have been purchased for use during Communion by intinction. They are polished pewter, made in Montreal, Quebec and purchased locally from R. D. MacLean. The chalices, the patens, and two ewers for Communion and Baptism use, will be dedicated in the near future.

Thank you to those who have contributed in any way to the **Coffee and Conversation** time after Sunday service. This fellowship time continues to be very important to our ministry here at Mount Royal. Sign-up sheets to help in any way are posted at the kitchen window.

Our next General UCW gathering is tentatively scheduled for June 2 at Centennial Park Rotary Lodge with a Turkey Dinner being served. The Candlelight Communion Service will be held on December 2, 2015. We always welcome new members! Please join us anytime.

Thank you for your support!

Respectfully submitted,

Ellen Close for all of the ladies

UCW Financial Statement 2014

Balance forward **\$3,159.22**

Receipts

Afternoon, Bremner, Special Interest Offerings, Booklets, Newsletters	\$1,621.60
Art Club	130.00
Marathon Bridge	3,200.00
Catering (Bridge Luncheon, Annual Meeting, Funeral receptions)	2,008.10
Bring & Buy Sales – Special Interest & Bremner x 2	499.50
Donations	99.00
 Total Receipts	 <u>7,558.20</u>

Disbursements

Mount Royal United Church	\$ 3,000.00
Gifts and Gratuities	1,067.50
Memorials	60.00
Life Memberships	180.00
Chignecto Presbyterial Dues (33 x \$ 4.50)	148.50
Kitchen Supplies	182.43
Candlelight Communion Service	282.69
Catering expenses	636.20
Presbyterial Newsletter - NEWS	90.00
United Church of Canada Mission & Service Fund	500.00
Chalices and Patens	783.09
Bank fees & cheques	<u>85.25</u>
 Total Disbursements	 <u>7,015.66</u>

Balance January 12, 2015 **\$3,701.76**

Choir Report

This year the choir has been more settled with France as our permanent organist and director. Unfortunately, our members at times were not up to expectations, especially at Wednesday night practices. But we worked hard and with a 9:30 practice on Sundays we were able to present an anthem on most Sundays.

We want to thank Emily for stepping in while France was on vacation in December. With her help we were able to present a musical Sunday service for which we got much applause and praise.

Through our Wednesday collections we had enough cash to have our gowns dry-cleaned in the fall and also donated \$175 toward the purchase of the large drum stand.

On February 8th the choir was pleased to present a musical night featuring "The Fellas" from Nova Scotia along with Dennis Livingstone's ecumenical choir. Also stepping in was John Foster and Gus. It was so nice to see the church Sanctuary full and we had so many compliments on the musical evening. We grossed over \$1,700 and were able to donate \$300 to YouthQuest. Also, \$1,200 was given to the church general funds.

We want to thank France for her leadership in 2014. We have all grown together and helped one another throughout 2014.

Respectfully submitted,

Walter McQuinn

Senior Choir President and Representative on Council

Chief Usher

Thank you for your Stewardship at Mount Royal United Church. The time committed to be on the Usher Roster is appreciated and contributes to the fellowship and outreach of Mount Royal United Church.

Usher Responsibilities:

1. Be at Mount Royal United Church at approximately 10:00am.
2. Give and collect bulletins.
3. One usher to be downstairs when the service starts and to check the washrooms, before the children leave for BLAST, for security reasons. (nobody hiding there).
4. Enjoy the opportunity to greet people on behalf of Mount Royal United Church.
5. Count those in attendance, including the choir, and record in the calendar provided.

The Usher Schedule is continued throughout the year with rescheduling time slots when necessary to meet people's commitments. We would encourage all individuals, when they receive their new schedules, to check their times and to note it on their personal calendars. Each person is normally scheduled no more than three times. If it comes at a time not so convenient, please call a spare to take your place. Mount Royal United Church appreciates the efforts of everyone and looks forward to each person taking his/her turn again in the coming year.

We know there are times when it is impossible for you to be an Usher on a particular Sunday that is listed. It would be appreciated if YOU would make the change by either:

1. You changing your Sunday Usher Duty with someone else, possibly the next week, or whatever works well for you;
2. You calling an Usher from the list of spares provided;
3. You asking someone whose name is not on the list who might enjoy meeting people on Sunday.

Thank you for your commitment.

If there any persons who wish to be added to the usher list as a regular or spare please contact Colin.

Colin Montgomery 852-3667
Chief Usher

Usher Teams and Dates for 2015

(Brackets indicate the chair lift operator)

February 2015

Chair Lift Operator

Feb 1	Reg Henderson, (Jim Morris), Connie MacCallum, Shirley Dutcher	5
Feb 8	(Don Matheson), Terry Foreman, John & Nancy Brown	6
Feb 15	Joe & June Robinson, Colin & Katelyn Montgomery	7
Feb 22	Baden Powell Sunday - Cubs	

March 2015

Mar 1	Jean Cherry, Valerie Berry, Ina Freeman, Blanche Hubbard (Ron Roper)	8
Mar 8	(Michael McCabe), Krista McCabe, Mike & Penny McIntyre	9
Mar 15	Stephen Townsend, (Hinson Calkin), Roy & Faye Mackay	10
Mar 22	Esther Mah, Joyce & (Norman Bremner), Colin Montgomery	11
Mar 29	Sheldon & Nadine Nicholson, Eleanor & (Ensor Nicholson)	12

April 2015

Apr 5	Mike Matheson, Reid Steeves, Baxter & Pat Sweet	13
Apr 12	Mildred Underhill, Thelma Barclay, Ellen Close, Barb Campbell	14
Apr 19	Erik & Caroline Gingles, Robert & Debbie McKillop (Ray Gingles)	15
Apr 26	(Peter Linney), Sterling & Joan Jardine, Susan Fowler	1

May 2015

May 3	(Harold Robinson), David Close, Ron Berry, Randy Scott	2
May 10	Reid Steeves, Jennifer & (Nick Smith), Erin Smith	3
May 17	Dave Arnold, Howard Easton, Ed MacLeod, (Norman Bremner)	4
May 24	Reg Henderson, (Jim Morris), Connie MacCallum, Shirley Dutcher	5 May 31
	(Don Matheson), Terry Foreman, John & Nancy Brown	6

June 2015

Jun 7	Joe & June Robinson, Colin & Katelyn Montgomery	7
Jun 14	BLAST Closing – Youth ushers	
Jun 21	Jean Cherry, Valerie Berry, Ina Freeman, Blanche Hubbard (Ron Roper)	8
Jun 28	(Michael McCabe), Krista McCabe, Mike & Penny McIntyre	9

July 2015

July 5	Stephen Townsend, (Hinson Calkin), Roy & Faye Mackay	10
July 12	Esther Mah, Joyce & (Norman Bremner) Colin Montgomery	11
July 19	Sheldon & Nadine Nicholson, Eleanor & (Ensor Nicholson)	12
July 26	Mike Matheson, (Ron Roper), Baxter & Pat Sweet	13

Usher Teams and Dates for 2015

August 2015

Aug 2	Mildred Underhill, Thelma Barclay, Ellen Close, Barb Campbell	14
Aug 9	Erik & Caroline Gingles, Robert & Debbie McKillop, (Ray Gingles)	15
Aug 16	(Peter Linney), Sterling & Joan Jardine, Susan Fowler	1
Aug 23	(Harold Robinson), David Close, Ron Berry, Randy Scott	2
Aug 30	Reid Steeves, Jennifer & (Nick Smith), Erin Smith	3

September 2015

Sep 6	Dave Arnold, Howard Easton, Ed MacLeod, (Norman Bremner)	4
Sep 13	Reg Henderson, (Jim Morris), Connie MacCallum, Shirley Dutcher	5
Sep 20	(Don Matheson), Terry Foreman, John & Nancy Brown	6
Sep 27	Joe & June Robinson, Colin & Katelyn Montgomery	7

October 2015

Oct 4	Jean Cherry, Valerie Berry, Ina Freeman, Blanche Hubbard (Ron Roper)	8
Oct 11	(Michael McCabe), Krista McCabe, Mike & Penny McIntyre	9
Oct 18	Stephen Townsend, (Hinson Calkin), Roy & Faye Mackay	10
Oct 25	Esther Mah, Joyce & (Norman Bremner), Colin Montgomery	11

November 2015

Nov 1	Sheldon & Nadine Nicholson, Eleanor & (Ensor Nicholson)	12
Nov 8	Mike Matheson, (Ron Roper), Baxter & Pat Sweet	13
Nov 15	Mildred Underhill, Thelma Barclay, Ellen Close, Barb Campbell	14
Nov 22	Erik & Caroline Gingles, Robert & Debbie McKillop, (Ray Gingles)	15
Nov 29	Peter Linney, Sterling & Joan Jardine, Susan Fowler	1

December 2015

Dec 6	(Harold Robinson), David Close, Ron Berry, Randy Scott	2
Dec 13	Reid Steeves, Jennifer & (Nick Smith), Erin Smith	3
Dec 20	Dave Arnold, Howard Easton, Ed MacLeod, (Norman Bremner)	4
Dec 24	Reg Henderson, Jim Morris, Connie MacCallum, Shirley Dutcher	5
Dec 27	(Don Matheson), Terry Foreman, John & Nancy Brown	6

January 2016

Jan 3	Joe & June Robinson, Colin & Katelyn Montgomery	7
Jan 10	Jean Cherry, Valerie Berry, Ina Freeman, Blanche Hubbard (Ron Roper)	8
Jan 17	(Michael McCabe), Krista McCabe, Mike & Penny McIntyre	9
Jan 24	Stephen Townsend, (Hinson Calkin), Roy & Faye Mackay	10

Chief Teller Report

Thank you to all the tellers who gave their time and talents during the past year .The increasing number of families on PAR makes the weekly process quicker and certainly helps with cash flow during the summer months. I am always looking for volunteers. If you would be willing to help out for about 45 minutes after church, you can put a note in my mailbox, let Tracy know at the office or give me a call at 388-4887.

January	Margo Greenough, Lois and Dave Arnold
February	Sandra Webb, Donna Oke
March	Don Matheson, Cathy Elderkin
April	Ray Gingles, Nancy and John Brown
May - Aug	Brittany Foreman, Meghan Foreman, Ina Freeman
September	Jack Patriquin, Charlie Munroe
October	Ron Roper, Colin Montgomery
November	Ensor Nicholson, Ron Berry, Joe Robinson
December	Karen Hudson, Esther Mah, Susan Fowler

Respectfully Submitted
Terry Foreman

Seniors' Lunch with Friends

A great group of volunteers along with the deli staff at Sobeys Vaughn Harvey Blvd provided lunch and a varied program of guest speakers and entertainment to an average of 42 Senior's during this past year. The gathering took place at noon on the third Thursday of the month (September - November and January - May). The minimal cost of \$5.00 covered the expenses. (This is not meant to be a fundraiser.) Seniors from the West End of Moncton and beyond gathered for a time of food, fun, information, and fellowship. This has become a wonderful outreach to many who live alone.

Eats and Treats at Mount Royal

This program involves a social time twice a year (Spring and Fall) following the Sunday morning worship service. Approximately 80-90 people attend. The congregation contributes to a potluck "finger foods" lunch, and then the Talent Show begins. This is a very informal program which depends on volunteers from the congregation for the entertainment. The entire Eats and Treats program lasts about one hour, and so families are able to enjoy other Sunday afternoon activities as well. It is fun and a wonderful opportunity to relax together and enjoy our Mount Royal family.

Craft Group



This has been a good year for the Mount Royal Craft Group. It is nice that our membership has increased.



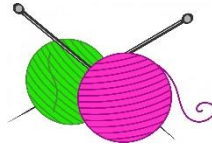
The big project was the creation of the Memorial Room. The idea originated with Esther Mah. It has been fun adding and sometimes removing things from the room. Several people have donated items for the Memorial Room and it is progressing well.

We want all to know that this is a room for everybody. We are thankful that our little ones are showing respect for the furniture so that glass lamps would not be broken and the children hurt.

Besides the Memorial Room, we have given Prayer Shawls to some of our seniors. We hope to be more active in this area in 2015.

The Craft Sale was held in October with a profit of \$865, this includes 50 apple pies which were made in the kitchen.

Respectively submitted, the Craft Ladies



Writer's Circle

The Writer Circle continues to meet ever second Monday in the board room. It is open to everyone who wants to share their creative writing with the group. The group offers suggestions and encouragement on how one might improve their craft. The average attendance is 8. We welcome new folks. All you need is pencil and paper and a sense of humor.



History Report

Mount Royal United Church celebrated its 55th anniversary on June 1st of this year. It continues to be vibrant and welcoming. We even stayed open all summer this year. We are fortunate in having 11 confirmands join our congregation this year, as well as some new members who have transferred. There were two baptisms. Wesley Memorial United has transferred its Baker Family Scholarship to Mount Royal for which we are very grateful.

We have hosted many special events and concerts this year: Fundraisers such as a concert with "The Fellas", an acapella group from NS and mixed Ecumenical Junior Choir led by Dennis Livingstone; a Linnea Good concert. Emily Logan hosted a concert as a fundraiser for the Canada Transplant Games. Smiley Face Pancake Breakfasts were hosted by Erik Gingles; roast beef dinners put on by our Men's Group. Senior lunches are held monthly as well. A Karaoke night, led by Katelyn Montgomery, provided a lot of fun one night. The UCW held various fundraisers which are included in their report. Other reports contain information from other active groups.

An Audio-Visual system has been installed and has greatly enhanced our services, with several monitors situated at different areas of the sanctuary. With this new technology we were able to hold a Skype discussion with our UC Moderator Rev. Dr. Gary Paterson. It was held on Thursday, March 20th at 6:30pm. Entitled "Evening of Moderation", it was a virtual face-to-face frank and casual conversation with our moderator. An invitation was sent out to anyone who wished to attend this historical event in our church and many joined us.

A Church Directory has been compiled this year by Universal Portrait Studios which held photo sessions for members of our congregation whose pictures will be placed in the directory.

A Memorial Room has been completed for use by the UCW/Craft Group and many participated in refurbishing the room, which includes new cabinets, updated furniture, flooring and electrical circuits for the new outlets.

We continue on our journey of faith in Mount Royal and have begun another chapter.

Respectfully submitted,
Helen McQuinn, Historian



Mount Royal Bridge Marathon 2014-2015

Our Bridge Marathon has had another successful year. Sixty-four people pay \$50.00 each to play bridge thirteen times a year and to enjoy the very tasty goodies supplied by the UCW. This money is given to the UCW.

This year we are very pleased to have Ellen Ayer and Jean Cherry keeping the scores and helping with the scheduling both at Mount Royal and in cooperation with St. Paul`s United.

People arrive at 1:00pm (bridge does not officially start until 1:30pm). But they enjoy chatting and having tea, coffee and goodies. Bridge is often noseey until everyone starts to play and it calms down a bit. Lots of laughter too!

Players frequently comment on our parking, chairlift and the friendliness of everyone. This bridge is open to everyone with all skill levels.

It is a pleasure to arrange this bridge.

Respectfully submitted,
Marjorie Henderson

Christian Education

Christian Development Committee and BLAST Report

The committee would like to thank the parents, friends of the children, and youth for their volunteerism and support throughout 2014. It made for a successful year. BLAST closed in June, completing the curriculum that followed the lectionary and church seasons. This curriculum worked well as it was tailored to the older youth who were confirmed in April 2014.

BLAST has been blessed with several new families this year. This and the "graduation" of last year's confirmands, has resulted in a much younger average age of our youth than in past years. The Sunday school curriculum has been adapted accordingly. We are reusing much of the old BLAST curriculum for pre-school ages. Children have been doing a lot of short hands-on activities, games and storytelling. The addition of fellowship downstairs after our lessons is creating a positive emotional association for our children with the ritual of attending church.

BLAST additionally created an envelope system for the Sunday school. Each Sunday's curriculum is put into an envelope so volunteers can review to pick a Sunday to sign up and teach. This was well received in the fall of 2014 and we hope the interest will continue through 2015.

The children and youth did a well-received contemporary version of the passion of Christ. The youth and children also participated in musical duets, serving communion, Camping Sunday, Christmas dramas, Christian Family Sunday, White Gift service, and Youth Sunday. Our thanks go to the whole congregation for supporting the children's efforts and to Rev. Dr. Daley, Erin Hansen, Esther Mah, Katelyn Sweet and Caroline Gingles for making this happen.

In February, the Beat the Winter Blues was changed into a Karaoke night. Whether people sang or watched everyone had fun. The event was so well received it is planned again for the winter of 2015.

With the help of Tracy and Esther we had our fifth annual Christmas caroling. The weather was again good as they walked in the neighbourhood singing the Christmas message.

I would like to say thank you to all those who support the children's Christian development through BLAST and nursery volunteerism and maintaining connections with our wonderful teenagers. I also especially thank the efforts of the committee members for their dedication and successes this year.

Respectfully Submitted,

Stephen Townsend
2014 CD Chair

Explorers/CGIT

The CGIT and Explorers were a combined group last year, as it was too difficult to run two separate programs. The Vesper Service finally happened in January after a couple of storm cancellations in December. Once again, the girls did a great job and the Service was a celebration of both religious and secular light traditions.

The Explorer group had 11 girls and the CGIT had 3 girls, with 3 leaders, myself, Caroline Gingles, and Tanya Dickson. Our activities included snow shoeing around the church property, crafts, games, helping with the pancake breakfast and our annual prom.

In June, we once again spent 2 nights at Camp Ta-Wa-Si, and once again the weather was less than cooperative, and once again, we had a fantastic time.

During the closing family pot-luck 8 of the Explorers received their "E" pin and graduated to CGIT, and despite a fantastic plea, saw the end of Explorers at Mount Royal.

Unfortunately, CGIT camp at Wegesegum was cancelled due to lack of registration. 2015 camp will go ahead despite numbers as it is the 100th anniversary of CGIT and will mark the final year of camp, with activities planned for alumni as well.

In September CGIT started up again with 7 girls and Caroline and I as leaders. We may be small in numbers, but mighty in attitude. We once again participated in the Remembrance Day Service and helped out with the pancake breakfast, where we held a bake sale with proceeds supporting Headstart. With the money raised from the bake sale, and contributions from the girls, we were able to purchase \$300 worth of merchandise at Wal-Mart and donate it to Headstart.

The girls were also a big help with decorating the sanctuary for Thanksgiving and Christmas. We also volunteered at St. George's Anglican Church's Community Dinner.

Our year ended with our annual Vesper Service on December 14th, and it was once again a beautiful service. Thank you to John Foster for playing the piano, and to everyone who attended.

We would like to thank everyone for their support, especially the UCW, and those who save their recyclables for us.

Respectfully submitted, Esther Mah



Finance

Finance & Fundraising 2014

The Mount Royal congregation had a successful year raising funds for our church. We wish to thank one and all for the great efforts at the many functions listed below (and more).

We also hope that everyone had some fun while participating at these events, knowing just how important their giving of time and talent is to the financial health of Mount Royal United.

In 2015 we hope to repeat most if not all events and perhaps even adding a few new ones, so if you have any ideas please let us know.

A few examples of past events;

Pancake breakfasts

Talent Auctions

UCW Support /events

Men's Club events

Roast Beef Dinner

Rummage sales

Smelt Fry

Tai Chi

Building Rentals

Grocery card sales

On behalf of our entire Mount Royal family I wish to thank one and all for their continued efforts to raise funds for our church. With the changing trends in all churches never has it been more important to raise funds in various ways to assist in the financial health of our church, we look forward to another successful year.

Respectfully submitted;

Jim Morris

David Close

Ron Roper

Terry Foreman

Envelope Secretary

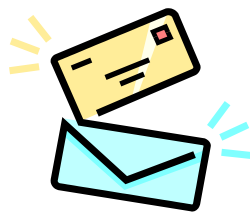
During 2014, 159 envelopes were issued to members and adherents of Mount Royal United Church. A total of 155 envelopes were used during the year. The following is a breakdown of those givings:

Dollar range	#of envelope givers/week	% of total\$
\$.01-1.00	5	3.1%
1.01-2.00	7	4.4%
2.01-5.00	21	13.2%
5.01-10.00	20	12.6%
10.01-15.00	29	18.2%
15.01-20.00	13	8.2%
20.01-30.00	20	12.6%
30.01-50.00	24	15.1%
50.01-110.00	12	7.5%
110.01-150.00	2	1.3%
150.01-200.00	<u>2</u>	1.3%
Subtotals	155	
Not included	<u>4</u>	<u>2.5%</u>
Totals	159	100%

Average per week \$23.82

Respectfully submitted,

Tracy Parrott
Envelope Secretary



MOUNT ROYAL UNITED CHURCH

Balance Sheet

As at December 31,	2014	2013
ASSETS		
Current assets		
Cash in current account	\$ 16,741	\$ 3,224
HST recoverable	2,534	3,614
Payroll recoverable	-	11,813
Prepaid supplies and expense	3,417	3,451
	22,692	22,102
Investments		
Memorial fund, bank account	13,564	12,444
Manse investment fund (Market value \$126,867)	128,800	128,800
Baker Scholarship fund	17,075	17,829
Jean MacDiarmid Estate fund	-	302
	159,439	159,375
Capital fund		
Land and parking lot	11,125	11,125
Church building	149,423	149,423
Equipment and furnishing	47,061	47,061
Audio/visual equipment	29,698	29,698
	237,307	237,307
	\$ 419,438	\$ 418,784
LIABILITIES AND INVESTMENTS		
Current liabilities		
Accounts payable and accrual expenses	\$ 11,751	\$ 12,023
Current fund surplus	10,941	10,079
	22,692	22,102
Special accounts		
Memorial fund	13,564	12,444
Manse fund	128,800	128,800
Baker Scholarship fund	17,075	17,829
Jean MacDiarmid Estate fund	-	302
	159,439	159,375
Investment		
Capital assets	237,307	237,307
	\$ 419,438	\$ 418,784

Signed on Behalf of Council

D. James Morris - Chairperson

David A. Close, Treasurer

MOUNT ROYAL UNITED CHURCH
Statement of Revenue and Expenses and Accumulated Surplus

Budget 2014	For the year ended December 31,	Actual 2014	Actual 2013
REVENUES			
\$ 141,000	Envelope offerings	\$ 143,325	\$ 137,053
2,500	Loose offerings	2,428	2,502
15,500	M&S offerings	15,950	15,061
6,600	Outreach offerings	5,982	6,562
25,000	Special offerings	16,431	23,862
10,000	Fundraising	14,115	8,010
-	UCW contribution	3,000	3,000
5,000	Bulletin, Hall Rentals, Other	4,900	5,252
3,400	Building maintenance	4,074	3,347
7,100	Investment income, Manse fund	7,125	7,125
216,100		217,330	211,774
EXPENSES (Schedule "A")			
29,500	Trust disbursement (for others)	29,130	28,500
135,400	Pastoral expenses	138,165	143,713
1,500	Christian education	1,312	425
49,700	Property expenses	47,861	50,070
216,100		216,468	222,708
-	NET SURPLUS (DEFICIT) FOR THE YEAR	862	(10,934)
-	Accumulated surplus, beginning of year	10,079	21,013
\$ -	ACCUMULATED SURPLUS, END OF YEAR	\$ 10,941	\$ 10,079

MOUNT ROYAL UNITED CHURCH
Schedule "A"

Budget 2014	For the year ended December 31,	Actual 2014	Actual 2013
TRUST DISBURSEMENTS			
\$ 15,500	Disbursed - M&S Funds	\$ 15,950	\$ 15,061
6,600	- outreach	5,982	6,562
6,500	Assessments - Marit conf/presb	7,198	5,977
900	Camp TA-WA-SI	-	900
29,500		29,130	28,500
PASTORAL EXPENSES			
1,500	Advertising and web site	1,016	3,665
1,000	Choir music and supplies	531	1,333
4,000	Office supply and expense	4,684	3,964
500	Postage	433	323
84,000	Salaries - minster, secretary, music	83,365	85,414
13,500	Housing allowance	13,500	13,500
1,800	Travel allowance	1,398	1,413
20,000	Benefits	24,376	24,940
4,600	Telephone	3,979	4,538
2,500	Other expenses	3,028	2,490
2,000	Interest and bank charges	1,855	2,133
135,400		138,165	143,713
1,500	CHRISTIAN DEVELOPMENT	1,312	425
PROPERTY EXPENSES			
11,000	Fuel - church	15,228	10,707
3,500	Hydro	3,294	3,396
4,500	Insurance	5,433	4,417
13,200	Janitor - salary	13,266	12,966
600	- supplies	904	392
10,000	Repair and maintenance	2,856	11,356
500	Water	490	446
6,400	Snow removal/grounds maintenance	6,390	6,390
49,700		47,861	50,070
\$ 216,100	TOTAL EXPENSES	\$ 216,468	\$ 222,708

MOUNT ROYAL UNITED CHURCH
Statement of Special Funds

	2014	2013
BAKER SCHOLARSHIP FUND		
BALANCE, BEGINNING OF YEAR	\$ 17,829	\$ 18,100
Interest earned	446	529
Scholarships awarded	(1,200)	(800)
BALANCE, END OF YEAR	17,075	17,829
JEAN MACDIARMID ESTATE FUND		
BALANCE, BEGINNING OF YEAR	\$ 302	\$ 30,000
Transfer to Memorial fund	(302)	-
Disbursed for audio/visual equipment	-	(29,698)
BALANCE, END OF YEAR	\$ -	\$ 302

MOUNT ROYAL UNITED CHURCH
Statement of Budget Revenue and Expenses for 2015

Actual 2014	For the year ended December 31,	Budget 2015
REVENUES		
\$ 143,325	Envelope offerings (Budget increase 1.8%)	\$ 145,900
2,428	Loose offerings	2,500
15,950	M&S offerings	16,100
5,982	Outreach offerings	6,000
16,431	Special offerings	18,100
14,115	Fundraising	15,000
3,000	UCW contribution (January 2015 contribution)	2,000
4,900	Bulletin, Hall Rentals, Other	5,000
4,074	Building maintenance	4,000
7,125	Investment income, Manse fund	7,100
<hr/>		
217,330		221,700
TRUST DISBURSEMENTS		
15,950	Disbursed - M&S Funds	16,100
5,982	- outreach	6,000
7,198	Assessments - Maritime conf./presb	7,500
-	Camp TA-WA-SI	900
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29,130		30,500
PASTORAL EXPENSES		
1,016	Advertising and web site	1,200
531	Choir music and supplies	800
4,684	Office supply and expense	4,500
433	Postage	500
83,365	Salaries - minister, secretary, music	86,000
13,500	Housing allowance	13,500
1,398	Travel allowance	1,500
24,376	Benefits	25,000
3,979	Telephone	4,000
3,028	Other expenses	3,000
1,855	Interest and bank charges	2,000
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138,165		142,000
CHRISTIAN DEVELOPMENT		
1,312		2,000
PROPERTY EXPENSES		
15,228	Fuel - church	11,000
3,294	Hydro	3,400
5,433	Insurance	5,400
13,266	Janitor - salary and benefits	13,470
2,856	Repair and maintenance	6,000
904	Supplies	1,000
490	Water	530
6,390	Snow removal/grounds maintenance	6,400
<hr/>		
47,861		47,200
<hr/>		
216,468		221,700
NET SURPLUS FOR THE YEAR		
\$ 862		\$ -