

Mount Royal United Church

ANNUAL REPORT

2024



Minister: Rev. Scott Stuart
Minister Emeritus: Rev. Dr. Beverly Daley
Music Director: France Henriques
Office Administrator: Emily Smith
Custodian: Matthew Wilson
Custodian: John Levandier



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Mount Royal United Church

Annual Congregational Meeting

March 23, 2025

Annual Meeting/Worship Service

1. Call to Order/Nomination of Chairperson & Secretary
2. Motion – re: Bylaws - Section B.3.7.2, page 60, United Church Manual
Minutes of the Annual Congregational meeting held March 17th, 2024.
3. Correspondence
4. New Business
 - a. Presentation and adoption of Annual Reports
 - b. Presentation of Nominating Report
 - c. Presentation and adoption of Financial Reports
 - d. Code of Conduct Confirmation
5. Further Business
6. Adjournment

Mount Royal United Church Annual Congregational Meeting Minutes

March 17, 2024

The Annual Congregational Meeting for Mount Royal United Church for the year 2023 was held in the form of an abbreviated worship service and meeting on March 17, 2024. There were **fifty-four** people in attendance.

Call to Order of Annual Meeting

Rev. Scott Stuart called the meeting to order at 11:00am.

Nomination of Chairperson and Secretary for Meeting

Ensor Nicholson nominated Terry Foreman as Chair for the Annual Meeting. Terry Foreman accepted the nomination.

Tracy Parrott nominated Emily Smith as Secretary for the Annual Meeting. Emily Smith accepted the nomination.

Motion to extend vote to adherents (Section B.3.7.2, page 60, 2022 United Church Manual)

Valerie Tremble moved that, as stated in B.3.7.2, on page 60 of the UCC Manual, the *"Adherents may vote at meetings of the congregation if the full members decide to allow adherents to vote."* Esther Mah seconded the motion. **Motion Carried.**

Adoption of Minutes of March 19th, 2023 Annual Congregational Meeting

Joe Robinson moved that the minutes from March 19, 2023, Annual Congregational Meeting be adopted as published in the 2023 Annual Report. Tracy Parrott seconded the motion.

Motion Carried.

Business arising from the Minutes – None

Correspondence – None

Presentation and adoption of Annual Reports and Nomination Report

Terry Foreman thanked committees for their hard work and dedication throughout the year. Terry Foreman read the names of each report included in the annual report. He also read aloud the Nominations Report. Ellen Close requested that Wayne Surette's retirement be added to the Ministry and Personnel Report. Marlene MacLeod moved to accept all reports as presented with the above modification. Jane Donovan seconded the motion. **Motion Carried.**

Presentation and adoption of Financial Report

Joe Avery presented the Financial Report as circulated in print at the Annual Meeting. Joe Avery apologized for missing the official deadline for having statements approved. He presented the 2023 statements and 2024 budget for information only. They will be finalized

and approved at April's council meeting which the congregation is invited to attend. Joe Avery shared some highlights of the report:

- Offerings were down by about \$6,600 over 2022 but close to amount in budget.
- Total fundraising was up \$7,300 over 2022.
- Energy grants received in 2024 were approximately \$30,000.
- A transfer of approx. \$23,000 was made from Memorial fund to assist in operations.
- A new rental agreement with another church, as well as additional rentals has increased rental income by about \$5,000.

Furthermore, Joe Avery told the congregation that total receipts for general operations decreased about \$4,000 over 2022. He also said that costs of maintaining the building, equipment and grounds were down about \$29,000. There was a net operating deficit of approx. \$4,700 after considering the effects of the transfer from the Memorial Fund.

Joe Avery shared that the 2024 budget was prepared on a status-quo basis. He told the congregation that total anticipated receipts are \$216,000. Aside from increase to wages, expenses are also projected to remain relatively consistent. No significant capital projects were budgeted for 2024. On a net basis, the budget shows a shortfall of \$33,945. The Trustees have approved a \$25,000 transfer from the Manse Fund if needed. Joe Avery invited the congregation to share ideas with him.

Code of Conduct

Terry Foreman summarized the Code of Conduct for staff and volunteers of the church. The intent, when it was created in 2011, was to read and reconfirm our commitment to it each year. All staff and volunteers dealing with vulnerable populations (children, youth, and the elderly) will be required to get a police check done every 3 years. It is the commitment of the church to provide a safe environment for all people. All those in agreement with this code were asked to say, "I do." The congregation responded, "I do."

Further Business

Ensor Nicholson took a moment to acknowledge Mount Royal's staff for their work and dedication.

New Business

Terry Foreman shared that Rev. Dr. Beverly Daley was offered position of Minister Emeritus. Mount Royal's Council is pleased to say that she has accepted.

Adjournment

Tracy Parrot moved to adjourn the meeting at 12:00pm.

Terry Foreman
Annual Meeting Chair

Emily Smith
Recording Secretary

2024 Annual Reports

Minister's Report

"The wonder of the Beautiful is its ability to surprise us. With swift, sheer grace, it is like a divine breath that blows that heart open. Immune to our strategies, it can take us when we least expect it". – John O'Donohue

In his book, "The Invisible Embrace: Beauty" O'Donohue begins a discussion of the ways in which Beauty, a force of God's infinite love, finds its way into our lives subverting our expectations and moving into our hurried existence as we rush from one moment to the next. Beauty sifting in through the corners of our lives, in places we never expected to find it— Beauty in hearts that are overcome with grief and pushed to the very edges of our human limitations— Beauty that wrestles us free, if even for a moment, from the rushed moments of our hurried days.

Over this last year, it has been a privilege to serve as your minister. As I'm sure we are all very much aware, the tempo of our community has been held at a high level for most, if not all, of this year. We've moved from one busy moment to the next together, we've lost good friends and family, we've reached out into the corners of this faith family with the care and comfort of Christ, we've worshiped, shared at table, overcome conflicts and continue to discern how and where God is guiding us. Countless hours have been pressed into days that have already been filled, as we endeavor to be the disciples that Christ has called us to be. Yet, even within the busyness of our days, Beauty has found a way in. We see that Beauty in the work of our committees and council, in individuals who simply step in because there is a need to step in. We see that Beauty in care packages delivered, as our live stream continues to reach out and beyond the walls of our building, in one person picking up the phone simply to check in on another. Beauty has been there between pancakes and rummaging for a deal. Beauty has been present in even the most tender moments of our existence, in tears and celebration, as we've said our goodbyes to friends and family. Beauty is here and it continues to point us in the direction of Christ who comes alongside, matching our pace and hoping we would pause, if only for a moment to notice God in-between all that we are.

I've been with you all now for the last five years, in challenge and change, at your bedsides and in hospital rooms, in worship and in praise. We've been together in times of doubt and worry, through tears and in silence, simply sitting together in moments where the sheer utterance of words would have been a disruption. As I write this, five years is the longest time I've spent as a minister within a single community of faith. Before this most of my time had been spent in hospital chaplaincy, which while vital, is inherently transitory with little to no community. People come and go and for the most part, all I was present for were the most critical moments of a person's life. As part of this community, I'm still present for those critical moments but I'm also here in the laughter and the challenge. I'm here cooking sausage wondering if the five second rule applies to the ones that I've let fall to the ground, I'm here as Beauty finds its way into the center of this community and I'm thankful for that and for each of you.

As I go off on sabbatical, I go with the love this community has woven into my life. I'm looking forward my return, to continue weaving with you, and pausing long enough to see Beauty— God's abiding love thriving within us and through us as Christ calls. When I return, I look forward to hearing the story of your last three months and telling my own. May the Peace of Christ be with and remain with you all.

Pax,

Scott Stuart Rev. Catherine Ethan

Rev. Scott, Catherine, and Ethan Stuart



Photo: Rev. Scott and congregation members at the Welcome Back BBQ

Mount Royal United Church 2024 Statistics

Households:	2024	2023	2022
Total Number of Households (members & adherents)	282	285	289
Active Persons	295	298	302
Persons under Pastoral Care	419	430	435

Membership:

Resident Members	422	430	435
Non-Resident Members	206	206	205
Members received by profession of faith	0	0	0
Members received by transfer	2	2	0
Members removed by transfer	1	0	0
Removed by request	0	0	2
Members removed by death	9	5	10
Members removed by board	0	0	0
Members removed by administrative correction	1	1	0

Other services:

Baptisms	0	1	0
Marriages	0	0	0
Funerals	7	3	5
Weddings	0	0	0

In Loving Memory

Mount Royal members and adherents who died in 2024

January

Betsy Innes*~+

March

Betty Hudson*~+

Doris Seaman

May

Merlin Mullin*+

June

William Mah ~+

Murray Ross

Marjorie McCabe*

Jean Dutcher *~+

September

Tara Arnold *

Greg Lawlor +

October

Joe Robinson *+

Ellen Ayer *

November

Maureen Linney*

*Indicates member ~ indicates Funeral held at Mount Royal United
+ Indicated officiated by Mount Royal United Church (funeral, memorial and or burial)

Membership

Weddings - none

Received by Baptism - none

Received by Confirmation - none

Received by Transfer

Stephen Stuart

Trudy Steeves

Removed by Transfer

Eleanor McCallum

Council Reports

Trustees Report

It is with a heavy heart that I must inform you of the passing of two members of the trustees committee. Betty Hudson and Joe Robinson both passed away in 2024. Both were pillars of our church community. Betty was the outreach committee for many years and Joe was on numerous committees within the church

2024 picked up where 2023 left off. Our main thrust was to explore opportunities for utilizing our property to enhance our position in this neighborhood as per our visioning committee report. Along with that focus, we also are trying to find alternative sources of income that fall in line with our community of faith requirements. Reverend Stuart had dealt with a not-for-profit organization, named Kindred Works, which is aligned with the United Church of Canada. This company assists communities of faith in utilizing their physical assets to enhance their financial position. This is similar to forming a partnership to repurpose the building and the land associated with it.

We met virtually with Katja Brittain, an adviser on their team, in March. She very quickly informed us we were not suitable to proceed forward with any major building projects. She complimented Mount Royal on how we were positioned. She offered to work with us as a consultant to help us with attracting people and groups to use our facilities as a means of additional income. She also has had experience in securing grants for various uses.

We started our journey with her in September. Ironically, we found out at the same time that our municipal zoning had changed from Institutional or P1, like most churches, to R2, years before. Under this zoning, we're not permitted to have an after-school education program on our property. We were able to get a variance, and this allows the after school to continue up to 10 participants.

We continue to proceed towards the return to P1 zoning. City council has been very supportive and feels it would be appropriate to move us back to P1 when they redo the municipal zoning next year. In the meantime, the search continues for suitable tenants that would be aligned with our values. Currently we have a Pentecostal congregation on Sundays and Rumi Learning Centre after school on weekdays.

Respectfully submitted,

Terry Foreman

Mount Royal United Church - Council Nominations 2025

Position	2024	2025
Past Chair	Susan Fowler	Vacant
Chair	Vacant	Gail Hennessy (Interim Chair April 1 st – July 31 st)
Vice-Chair	Vacant	Vacant
Executive Committee	Rev. Scott Stuart Chair of Council – Vacant Treasurer – Joe Avery Chair of Property – Ensor Nicholson Chair of Worship – Vacant Chair of M & P – Marlene MacLeod One member at large – John Brown	Rev. Scott Stuart Chair of Council – Gail Hennessy (Interim Chair April 1 st – July 31 st) Treasurer – Joe Avery Chair of Property – Ensor Nicholson Chair of Worship – Valerie Tremble Chair of M & P – Marlene MacLeod One member at large – John Brown
Secretary	Vacant	Vacant
Treasurer	Joe Avery	Joe Avery
Finance Committee	Joe Avery, Terry Foreman	Joe Avery & Terry Foreman
Property & Maintenance	Ensor Nicholson	Ensor Nicholson & Kevin Gallant
Worship Committee	Vacant	Valerie Tremble
UCW Representative	Joyce Bremner	Sandra Foreman-Webb
Trustees	Terry Foreman	Terry Foreman
Christian Development	Penny McIntyre	Vacant
Ministry & Personnel	Marlene MacLeod	Marlene MacLeod
Fundy St. Lawrence Dawning Waters (4)	Marlene MacLeod (May 2024) Gail Hennessy	Gail Hennessy Marlene MacLeod
Systems Committee	Erik Gingles	Erik Gingles
Pastoral Care Committee	Eleanor Nicholson	Eleanor Nicholson
Communications Committee	Caroline Gingles	Vacant
Members at Large (2)	Sandra Foreman-Webb Kevin Gallant	John Brown Vacant
Ex-Officio	Rev. Scott Stuart	Rev. Scott Stuart
Chief Teller	Terry Foreman	Terry Foreman
Recording Secretary	Emily Smith	Emily Smith

Worship Committee Report

It is the mandate of Worship Committee to work as a Team, with the Minister and the Music Director, to provide Worship Services for the Community of Faith at Mount Royal.

This year we have endeavoured to carry out this responsibility with very few members. Rev. Scott Stuart has chaired the meetings in the absence of a permanent Chairperson. Members are Sandra Foreman-Webb, Joyce Bremner, and Valerie Tremble, and Music Director, France Henriques.

In meetings, held approximately bimonthly, we reviewed feedback from past services to make future gatherings even more meaningful for our Community of Faith. We also offered suggestions and listened to ideas for future Worship.

Communion was planned on a regular basis throughout the year. Members are becoming more comfortable with Communion by Intinction. Thank you, Sandra and Joyce, for organizing this Sacrament.

We thank Ilene Maund, Tracy Parrott, and Karen Hudson who organized Scripture Readers during this past year.

In Rev. Scott's absence, eight Sundays of Pulpit Supply were organized. We especially thank Joe Avery, who is so willing to volunteer his time to lead Services when needed.

In conclusion I would like to stress the need for volunteers to ease the load on all Committees at Mount Royal. "Many Hands Make Light Work". Please hear this plea and seriously consider how you may contribute to the life of Mount Royal's Community of Faith.

Respectfully submitted,

Valerie Tremble



photo: 65th Anniversary Service

Christian Development Report

Kids' Korner began on Sunday, October 6, 2024, with 4 Sunday School students. Children aged 5-12 are being served. Children in the church and grandchildren of members of the congregation have been welcomed. "I Am a Changemaker: Teaching Anti-Racism with Children" is the name of the program being used this year. It is a six-lesson unit. The scheduled meetings of Kids' Korner are December 15th, January 19th, February 2nd, April 13th, and May 4th. Latest ideas, people to lead children's time, and reaching out to the Mount Royal United Church community are a focus.

Respectfully submitted,

Penny McIntyre



Pastoral Care Committee Report

The Pastoral Care Committee usually meets bimonthly in the church board room from September until June to evaluate and organize our visiting and phoning needs.

I would like to thank Rev. Scott Stuart, Susan Fowler, Valerie Tremble, Valerie Berry (secretary), Faye German and Nancy Brown who continue to visit and connect with those in need.

We ask the people of the congregation to inform the committee of those in need of a visit or call proving they have the permission of the individual or family to do so.

Members of the committee also read (for discussion) a book called Praying our Goodbyes by Joyce Rupp. It's a wonderful resource for many situations one may encounter in life.

In December we joined the Bremner UCW members in baking, preparing, and delivering the cookie tins and cards to shut ins.

The Pastoral Care Committee would like to have additional members. Please consider joining our small friendly group.

Respectfully submitted,

Eleanor Nicholson
Chair of Pastoral Care



photo: UCW & Pastoral Care Cookie Delivery preparation!

Ministry & Personnel Committee Report

The Ministry & Personnel Committee is the only committee that is mandated by the United Church of Canada within the community of faith governance structure. Its purpose is to provide resources and support to the staff, ministry personnel, and the Community of Faith, to build and ensure a positive and trusting relationship amongst all.

All members and adherents of Mount Royal are welcome to submit in writing to the Committee any praise or concerns they may have with our staff, and all submissions will be held in strict confidence within the Committee.

The Committee met several times during the year to address various aspects of its mandate, including:

- Review of position descriptions.
- Individual meetings with staff upon request or invitation.
- Salary reviews and recommendations to Council
- Special situations as they arose.

It was with regret that we accepted Phyllis Perry's resignation from the Committee for personal reasons. She has been a valuable contributor to our work, and we thank her for her service. We were pleased to welcome new member Karen Hudson and with her past M & P experience she has been welcome asset to our membership.

The Committee recognizes the valuable contribution of our staff during the past year as we continue to explore our future, and on behalf of all members of our Community of Faith, we offer our sincere thanks and appreciation.

- Our custodian, Matt Wilson, submitted his resignation effective July 31, 2024, to devote more time to his family. He was a welcome addition to our staff when he assumed the duties of our previous long-term custodian, and his excellent work ethic and cooperation was appreciated by all.
- The committee solicited applications for the vacant custodian position, and with the assistance of Ensor Nicholson, Property Committee Chair, interviewed several potential candidates. We were pleased to offer the position to Mr. John Levandier, and he joined our staff effective August 1, 2024. This has been a learning experience for both John and our members, and we look forward to a long and fruitful association.
- Our music director, France Henriques, continues to enhance our worship services with her musical talents and the direction of our small but dedicated choir. We also appreciate her work with our sister United Churches in the area in preparing special musical events.

- Emily Smith, our office administrator, continues to provide excellent skills in the management of our church office, including assuming additional duties as required. She is always considerate and compassionate when dealing with members of our Community of Faith and the public.
- Rev. Scott Stuart has now been with us for five full years, and we continue to benefit from his pastoral ministry as well as his willingness to step into several administrative roles as vacancies have occurred.

Sabbatical Leave: The United Church of Canada policy stipulates that every pastoral charge provide a paid sabbatical leave of at least three months to members of the order of ministry and recognized designated lay ministers of The United Church of Canada who have completed at least five years of service in one call or appointment. Rev. Stuart applied for a three-month sabbatical leave to be taken in calendar year 2025, and this was approved by Mount Royal Council and Fundy St. Lawrence Dawning Waters Regional Council.

We appreciate the support offered to our staff by our Mount Royal Community of Faith, thank them for their continued dedication. We are indeed blessed to have them in our midst.

Respectfully submitted,

Jan Tingley
Karen Hudson
Marlene MacLeod, Chair



Property & Maintenance Committee Report

This committee oversees the day-to-day operation & maintenance of the church building and the adjoining parking lots. Requests for service generally come from periodic inspections of the building and grounds, as well as requests through the church office. The committee oversees the summer and winter maintenance contract which consists mainly of lawn care and snow and ice control.

This year, Repairs Plus Property Services (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. Repairs Plus will be retained for 2025. Thanks to the efforts of many, the building and grounds are well maintained and in good condition.

Our custodian, Matt Wilson decided to retire from the position in August 2024. Property worked with Ministry & Personnel to recruit a new custodian and were pleased to offer the position to area resident, John Levandier. John has jumped right into the position and is working hard to keep the building clean and presentable for the many user groups.

In November 2024, P&M worked with contractor, Fabulous Flooring, to replace the aged and worn "blue" carpet at the front of the sanctuary with new vinyl flooring. The cost has been covered by generous donations from the congregation. Many positive comments have been received on the new look.

As per the Visioning Report, Property & Maintenance continues to work with the Office Administrator on several rental agreements, including a new agreement with the Rumi Scholars to use the church hall daily for their after-school learning center. Looking ahead, P&M will continue discussions with Trustees and Finance to pursue other potential income opportunities for the building and property.

A big thank you to committee members Charles Munroe, Randy Scott, Kevin Gallant and John Brown for their continued involvement with the Property & Maintenance Committee. We would like to acknowledge the work by our custodian, John Levandier, who cleans and monitors the church building and is happy to assist users with setup and cleanup as required.

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

Respectfully submitted,

Ensor Nicholson
Chair of Property & Maintenance

Mount Royal United Church Women Report

UCW Purpose To unite women of the Community of Faith for the total mission of the Church and to provide a medium through which we can express our loyalty and devotion to Jesus Christ in Christian Witness, Study, Fellowship and Service.

UCW held ten meetings in the Board Room with an average attendance of 13 members. We enjoyed the fellowship as we gathered for lunch, devotional time, a business meeting and closing program.

In Remembrance We pause in reverence to reflect on the passing of longtime members: Ellen Ayer, Jean Dutcher-Tucker, Maureen Linney, Marjorie McCabe. Donations were also made to the Mount Royal Memorial Fund to honour the passing of William Mah, Merlin Mullin, Greg Lawlor, Tara Arnold, Joe Robinson.

Sunday Coffee and refreshments continue to be served by a small group of dedicated volunteers after each Sunday service. Thank you to these ladies and gentlemen!

Funeral Catering – four funeral receptions were catered with sweet breads provided by UCW or a variety of food being provided by the families: Betsy Innes, Betty Hudson, Jean Dutcher Tucker, William Mah, our condolences to these families.

We **continue to collect** used pop tabs, eyeglasses and stamps which are forwarded to Laura Whitmee of Central UCW to be passed along.

Baby Toques Ilene Maund continues to knit baby toques for the NICU at the Moncton Hospital.

Prayer Shawl ministry continues with shawls given to two members.

March 28 was the spring closing of the Marathon Bridge Group. Several desserts were served.

In April pails of cleaning supplies were gathered for Crossroads for Women. They are used to distribute to women who leave Crossroads for the next stage of housing.

Anniversary Cake was served on May 5 to celebrate the 65th Anniversary of Mount Royal.

Chignecto UCW continues as we hosted their May meeting. Our members attend the Chignecto gatherings as we are able.

Life Memberships UCW Life Memberships were presented to Nancy Brown, Barb Clarkin and Doreen Lane at our June closing with musical entertainment by Eleanor and Ensor Nicholson and Ron Berry.

Mount Royal Community Day in September UCW provided information about our projects and programs.

Bridge Marathon began in October - 15 tables of bridge players are enjoying the opportunity to play as a marathon group again. Sandra Foreman-Webb co-ordinates the players and schedule. Games are held from October to March of 2025.

Quilt Raffle – With approval from Mount Royal Council, raffle tickets are being sold on a "Pansy Comfort Quilt ", made by Rose Thibodeau Chapman, donated by Peggy Robinson.

Hallowe'en Coffee and Muffin Party was held on Tuesday, October 29. There were lots of willing helpers and lots of patrons to make it a great success.

Bring and Buy at our November meeting was a lot of fun with Auctioneer Doreen.

Christmas Gifts We recognized the dedication of our Mount Royal staff with gifts at Christmas. "Thank You" to Rev. Scott Stuart, Emily Smith, France Henriques, Matt Wilson (Jan to June) and John Levandier (June to December).

Hot cider and sweets were served on December 22 after the Sunday service.

In **December** - greeting cards and cookie tins were delivered to 27 members of our Community of Faith. Staff also received a tin of cookies.

Thank you for your continued support.
We look forward to another great year in 2025!

Respectfully submitted,

Ellen Close



Life Membership Presentation

(L-R Ellen Close, Nancy Brown, Doreen Lane, Barb Clarkin, Joyce Bremner)

Mount Royal UCW Financial Statement 2024

Balance Forward **\$ 2,330.89**

Receipts

Offerings	1,440.00
Crafts	521.00
Coffee and Muffin Party	536.50
Catering	100.00
Bring and Buy sale	252.00
Food sold	60.00
RBC refund	24.39
Flower fund	50.00
Quilt raffle	306.00
Bridge Marathon (15 tables)	<u>4,551.00</u>

Total receipts 7,840.89

Disbursements

Chignecto UCW Membership Fee (14 x 6.00)	84.00
Memorial donations to Mount Royal Memorial Fund	160.00
Gifts and Gratuities	600.00
Catering and kitchen expenses	265.02
Camp Ta-Wa-Si	550.00
Mount Royal United Church	5,000.00
Bridge prizes	170.00
New card tables	207.49
Life Memberships	180.00
Bank Service Charges	<u>48.00</u>

Total Disbursements 7,264.51

Balance on Hand December 31, 2024 **\$ 2,907.27**

Respectfully submitted,

Doreen Lane, Treasurer

Choir Report

"You will go out in joy and be led forth in peace; the mountains and hills will burst into song before you, and all the trees of the field will clap their hands." Isaiah 55:12

The Mount Royal Choir meets on Wednesdays at 7:00 pm under the direction of France Henriques. New members are welcome and reading music is not required.

In 2024, we were a core group of 9 members: Jill, Esther, Karen, Ilene, Jean, Cathy, Helen, Lee & Joe. With thanks to Rev Catherine Stuart who joined us during the month of December.

We led the music at several funerals in the past year.

The choir participated in the Ash Wednesday Service.

In May, we enjoyed each other's company over a dinner out at Gahan House.

In December:

- We joined with several other United Church choirs at St Paul's in Riverview for an evening of Christmas music. This event was well attended, followed by coffee & conversation. The choir would like to thank Nancy Murray from Harrisville United and Penny McIntyre for joining us.
- With Council's approval, we shared our music library with Harrisville United who lost their choir director abruptly. This allows the congregation to be able to sing along with our recorded music (recorded during Covid).
- The choir participated in the Blue Christmas service.
- The many gracious comments received from attendees of these events & Sunday services are most appreciated.

Our biggest challenge is choir members, we can always use more! When we take vacations, sickness, etc., into account, some weeks our numbers are very low. If there is anyone out there who enjoys singing, you are welcome to join us!

We have been extra spoiled the last month or so as Advent tends to bring more people to church. It is very encouraging for us to see happier, smiling faces in the pews over the last few weeks!

Respectfully submitted,

Jean Lawlor
Choir Member



Chief Usher

Thank you to all those who provided stewardship at Mount Royal United Church through ushering in 2024. The time committed to being an usher is appreciated and contributes to the fellowship and outreach of Mount Royal United Church.

With 40 to 60 people attending church on most Sundays in 2024 we had two ushers on duty to greet, pass out bulletins and carry out other tasks required at Sunday worship services. Instead of collecting the offering during the worship service a plate was placed near the entrance to the church sanctuary for people to deposit their offerings. For services where a larger attendance was expected, such as at Easter and Christmas, four ushers were on duty and the offering was collected in the pews.

Ushers are contacted and scheduled from a list of dedicated volunteers, usually a few weeks in advance of upcoming worship services so those scheduled can be posted in the weekly bulletin.

The following are the primary usher responsibilities based on the current two usher roster:

- Both ushers should be on duty 30 minutes prior to the Worship Service.
- One usher greets people at the door and is responsible for the operation of the chair lift as required.
- One usher is in the sanctuary to welcome people, hand out bulletins, point out the location of the offering plate and offer pew packs to children attending the service.
- One usher is to go downstairs before the children leave for their program to check the rooms to ensure no one is there that shouldn't be there.
- Following the invitation to the offering the ushers are to carry the offering forward to the front of church for its dedication.
- At the end of the Service, ushers straighten up the pews, collect any bulletins left behind and ensure the windows are closed/locked.

Again, Mount Royal United Church appreciates the efforts of everyone who supports the Church community through ushering. For anyone willing to be added to the usher list as a regular or spare, please contact John Brown.

Thank you,

John Brown
Chief Usher

Tel: 506-232-5590

E-mail: jabrown.sussex@gmail.com

Chief Teller Report

2024 proved to be a busier year for tellers as we have realized an increase in members of our community of faith at Mount Royal for Sunday services. We are continuing to use monthly envelopes, as opposed to weekly, as it is more economical. If you would like to make additional donations, just place it in an envelope with the amount, your name and envelope number on it. PAR, or preapproved remittance, is a way to regularly donate by making your monthly donation from your bank account. This can be set up or adjusted by calling Emily at the office during scheduled hours. I would like to thank Esther Mah, Cathy Elderkin, Jean Lawlor, Kim Gallant, Ensor Nicholson, Ron Berry and John Brown for their assistance throughout the year. If you are interested in assisting, please leave your name and contact info in the offering plate.

Respectfully submitted,

Terry Foreman
Chief Teller

Our Congregation's **PAR Program**



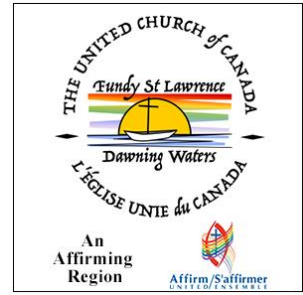
*For where
your treasure is,
there your heart
will be also.*

Matthew 6:21

Fundy-St. Lawrence Dawning Waters Report

The theme of the 2024 Fundy-St. Lawrence Dawning Waters (FSLDW) Annual Meeting, ***Daring to Dream: Faith in Action***, was exceptionally fitting to relaunch in-person worship and Community of Faith

(CoF) activities following COVID-19 closures:



Dare to dream of a church where...the sharing and strengthening of CoFs through the Collaborative/Co-operative Ministry group encourages greater communication among our various United Church congregations in Greater Moncton, coming together whenever possible, such as our combined Christmas Concert at St. Paul's or by participating in the Collaborative Ministry of CVS: Central, Visions and Sackville United.

Dare to dream of a church where...the learning from all peoples and cultures through uplifting messages and activities at a September 2024 workshop (St. Paul's) - *Diversity: How can our Churches be radical, intentional welcoming & inclusive in today's global village* augments Mount Royal's own Self-Assessment Checklist.

Dare to dream of a church where...models of flourishing, bold ideas and daring connections were introduced at a November 2024 *Flourishing Workshop* (Visions United) led by The United Church Moderator, the Right Rev. Dr. Carmen Lansdowne.

Dare to dream of a church where...our FSLDW Regional Council continues to provide outstanding support and leadership. We welcomed President Rev. Dr. Elizabeth Stevenson to lead Mount Royal's 65th Anniversary Celebration Worship (May 2024). We also welcomed Rev. Sharon Ballantyne, FSLDW Growth Animator, to lead our Remembrance Sunday service (November 2024). Also attending were Rev. Shepherd Munikwa, FSLDW Minister for Justice, Mission and Outreach, and his family.

The Mount Royal CoF offers sincere appreciation to our regional leadership team for their continuing dedication and compassion at all times.

Many of these alliances are also deeply enriched by the unwavering faithfulness of our past Regional Representative, Marlene MacLeod. Thank you.

Mount Royal is represented on the FSLDW Regional Council by Rev. Scott Stuart and Gail Hennessy.

The 2025 Annual Meeting will take place at Mount Allison University May 30-June 1, 2025. FSLDW is collaborating with the Bermuda Nova Scotia Regional Committee to mark a joint 100th anniversary celebration of the United Church of Canada.

Respectfully submitted,

Gail Hennessy
FSLDW Regional Representative

Craft Group

Our Craft Group meets in the church kitchen all year. We have a full house, lots of coffee, treats, conversation and fellowship.

Some ladies bring their crafts to work on and we have lots of craft ideas circulating.

Mike Day has a standing open invitation and joins our group regularly.

We usually have a brief visit from Emily and Rev. Scott when their schedules allow.

Visitors are always welcome!

Respectfully submitted,

Joyce Bremner and Doreen Lane



Tai Chi Yang Style



Tai Chi continues at Mount Royal. Twenty-eight persons are registered, and attendance is spread out through the week. We currently have a waiting list now for Monday and Wednesday classes. We gather at graduated levels of experience and enjoy comradeship and relaxation: Beginners on Monday, Juniors on Wednesday, and Advanced on Friday.

Tai Chi exercises are widely acknowledged as beneficial for balance, range of motion, memory, and stress relief. Movements are slow and fluid, and are performed at the individual's own level of function.

This is still a fundraiser for Mount Royal and so a small fee of \$5 per person is donated each session. Anyone wishing more information or wishing to join us, please call me at 852-4677 or 380-5933.

Respectfully submitted,

Valerie Tremble

Lunch With Friends

This program offers lunch and a short program in the downstairs hall at Mount Royal on the third Thursday from September to November, and January to May. This is, at \$7.00, not a fundraiser, but is an outreach to you and to the neighbourhoods around us. We were, however, this year able to donate \$200 to Mount Royal as persons who enjoyed the program at times contributed an extra few dollars. I extend a huge thank you for that encouragement and support.

The food is catered by the Deli at Sobeys Vaughn Harvey Blvd. and served by volunteers from Mount Royal.

The group this year averaged 32 people. It is wonderful to watch people meeting new and old friends, and generally enjoying each others' company.

Meals range from Ham and Scalloped Potatoes to Wings and Caesar Salad. We have gluten free choices available. These are supplemented by our very own and very generous Ina Freeman. Thank you, Ina, for your suggestions and contributions.

Programs after lunch are approximately one-half hour. We enjoy speakers on a variety of current topics, music, and even board games.

I thank the Deli staff at Sobeys for their willingness to accommodate us. I thank most sincerely, Karen Hudson, Karen Foreman, John and Melanie Fleming, Tracy Parrott, and Mike Day. This program would not be possible without them.

Respectfully submitted,
Valerie Tremble



Sanctuary Committee

The Sanctuary Committee continues as usual with volunteers who work to keep the Sanctuary decorated and reflect the theme and the seasons of the Church. The paraments are changed as necessary, decorations and props are displayed as needed. A special thank you to everyone who has helped - especially at Easter and Christmas. It is nice to hear the comments that the Church looks so nice. It is certainly wonderful to have some great people who come out to make our Church beautiful!



Respectfully submitted,
Esther
Sanctuary Committee

Systems Committee Report

This past year has seen our technical capabilities even out in terms of consistency. We have been able to hire NBCC student Aaron Mubiru (from Uganda) to run the live streaming portion of the service. Though he didn't have direct knowledge of live streaming, he is taking software development at school and has been a quick learner. There are a total of three volunteers to run the screens and it would be great to have a fourth to make things that much easier. However, it's been great to have Kevin Gallant join us and of course, Tracy is always fantastic.

Technology, as we all know, is prone to glitches from time to time and we have had our share of those over the year. Occasionally things that 'should' work just don't, and we're left scratching our heads. Fortunately, Bill Millet is always quick to troubleshoot and help us get back on track.

And, as always, our intent, we have been able to add a menu of services regarding our technical capabilities as part of our rental contracts which helps to generate revenue for the church and its operations. We hope more organizations will take advantage of this service.



I'd like to thank all the volunteers who are part of the tech services at the church and respectfully submit this report.

Respectfully submitted,

Erik Gingles
Tech Committee Chair

Christian Education

Girl Guides at Mount Royal United Church – Fall 2024 Program Report

Guiding at Mount Royal is currently represented by the 10th Moncton Embers, a unit of 16 girls who meet on Thursday evenings. Embers are girls in Grades 2 and 3. This unit is supported by a group of 4 adult volunteers and one junior leader.

The Guiding year runs from September to June, with weekly meetings where girls earn badges by learning more about themselves, our community, and the world around them through the “Girls First” program. This program emphasizes girls defining their Guiding experiences. It empowers every girl in Guiding with the tools to navigate her world through fun, relevant, girl-driven activities, and experiences.

The Embers are a very active unit! They have enjoyed hands-on science with exciting STEM activities. During the spring, they participated in an Earth Day cleanup at Centennial Park, providing community service. A visit to Eco 360 was a great opportunity to learn about waste and recycling. Additionally, they had a fun bowling outing, a pajama movie night, and took on many new challenges as part of their program work.

The fall mint cookie sales were a hit, as always, and classic cookies will be available in April. This cookie sale serves as our primary fundraiser, allowing us to provide exciting, girl-directed activities throughout the year.

We are very thankful to the Mount Royal United Church community for enabling us to keep the Guiding movement alive and well in the West End. This has been very helpful, and we appreciate your support and kindness.

Respectfully submitted,

Laura Leger for
10th Moncton Leadership Team

1st Jones Lake Scouting Program Report

1st Jones Lake Scouting has boys and girls ages 5-17 years. Our group has been growing fast, and we now offer programming for over 70 youth. With our adult Scouters, we have over 100 members! Last year we were assisting another local group, 1st Evergreen, by allowing their Beavers & Cubs to attend our meetings while they experienced a loss of available leaders to work in those sections. We have now fully absorbed all the youth of 1st Evergreen in Beavers, Cubs & Scouts, along with a couple of the Scouters. This has allowed our group to grow & expand our membership footprint in the City of Moncton to include quite a few members in the Northend. We are happy to help during this time, but hopefully in the coming years more volunteers will be able to come forward and open 1st Evergreen once again.

Beavers (5-7 yrs) and Cubs (8-10 yrs) meet weekly in the church basement on Mondays and Tuesdays respectively. However, they are often away from the church on adventures within the community. Scouts (11-13 yrs) and Venturers (14-17 yrs) meet in Centennial Park on Wednesdays (but also often use the church), as most of their meetings are held entirely outside. Our group committee meets once a month on Thursday evenings.

Mount Royal is very supportive of scouting, and it is our pleasure to be able to participate as a group in the Remembrance Day service. As well, we appreciate the recognition we get during the Scout/Guide Sunday in February. By permitting us to store our equipment shed behind the church, our groups have easier access to our gear, and we have maintained low operation costs for our group.

1st Jones Lake delivers the Scouts Canada Canadian Path program that encourages youth-led planning, doing and reviewing of all our activities. In addition, there are quarterly reviews of the activities to ensure the program is meeting the expectations of the youth.

This past year our group took on the massive task of fundraising for & attending the Pacific Jamboree on Vancouver Island in BC. This was a hugely successful campaign & we were able to fund all adults & youth 100%! This success could not have happened without the support of Mount Royal Church & the community around it, and we would like to extend a massive thank you to everyone who supported this effort!

After this huge success, we will soon be discussing the possibility of attending an international jamboree in West Virginia in the summer of 2026!

These events are so amazing to attend, both for the youth & adults. This past summer traveling with the youth across the country by airplane & then by coach bus in BC, we were able to see the youth in a whole new light. They got to experience so many new things,

make new friends & create many lasting memories. It was so rewarding to attend with such an amazing group of youth.

Our sections also participate in events around Southeast NB, such as a Beaveree, Winter Fun Day, the Great Urban Race, Star Trek, Apple Day and others. We have had linking activities with other groups, proving to be very successful. Our association with St. Michael's Scouting also includes having the annual apple pie fundraiser using the Mount Royal kitchen. This year, the scouts produced more than 700 pies arriving on Friday evening and finishing Saturday afternoon. They appreciate the welcome they receive here at Mount Royal.

Respectfully submitted,

Daniel Gray
Group Commissioner

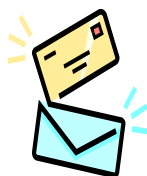
Finance

Finance & Fundraising 2024

2024 was a very good year for fund raising initiatives at Mount Royal. The proceeds from these projects are extremely important to the financial goals of our community of faith. We had two pancake breakfasts and maple sales. One was in May and the other in November. Tai Chi goes multiple times per week throughout the year. We had an indoor yard sale in April and November. We also had two Sobeys gift card sales. We don't usually mention the UCW in this report, but I felt it was important to acknowledge the tremendous work they do and how generous they are with their contributions. None of this is possible without the scores of volunteers who contribute their time, talents and funds. Thank you very much.

Respectfully Submitted
Terry Foreman
Fundraising Committee

Envelope Secretary



During 2024, fifty-three envelope numbers were issued to members and adherent households of Mount Royal United Church. A total of forty-four of these envelope numbers were used during the year. An additional forty-five households used Pre-Authorized Remittances (PAR) for 2024. The following is a breakdown of those (envelope and PAR contributors combined) givings:

Annual Offering Amount	Number of Households
No donation	9
Up to \$500	18
\$501 – \$999	18
\$1000-\$1999	28
\$2000-\$4999	18
\$5000 and above	7
Total	98

We continue to receive donations via our website (credit card Square payment), e-transfers, and one-time donations (these donors are not assigned an envelope #).

We are very appreciative of all your financial contributions! Thank you!

Respectfully submitted,

Emily Smith
Envelope Secretary

MOUNT ROYAL UNITED CHURCH

Balance Sheet

As at December 31

	2024	2023
ASSETS		
Current Assets		
Cash in current account	\$ 13,121	\$ 9,132
Accounts receivable	400	-
HST recoverable	3,491	1,106
Prepaid supplies and expense	950	950
	17,962	11,188
Investments		
Memorial fund bank account	3,061	4,591
Manse investment fund (market value \$88,344)	104,413	139,505
Baker Scholarship fund	20,398	19,322
	127,872	163,418
Capital assets, at cost		
Land and parking lot	11,125	11,125
Church building	149,423	149,423
Equipment and furnishings	47,061	47,061
Audio-visual equipment	58,855	58,855
	266,464	266,464
	\$ 412,298	\$ 441,070
LIABILITIES AND INVESTMENTS		
Current liabilities		
Accounts payable and accrued liabilities	\$ 4,529	\$ 7,888
Current fund surplus	13,433	3,300
	17,962	11,188
Special accounts		
Memorial fund	3,061	4,591
Manse fund	104,413	139,505
Baker Scholarship fund	20,398	19,322
	127,872	163,418
Investment		
Capital assets	266,464	266,464
	\$ 412,298	\$ 441,070

MOUNT ROYAL UNITED CHURCH

Statement of Revenue, Expenses and Accumulated Surplus

Budget 2024	For the year ended December 31	Actual 2024	Actual 2023
REVENUES			
138,000	Envelope & PAD offerings	\$ 122,461	\$ 133,248
1,600	Loose offerings	1,884	1,688
11,000	M&S offerings	9,977	11,922
8,000	Outreach offerings	9,042	7,852
15,000	Special offerings	24,674	19,011
-	Building fund offerings	-	3,012
4,000	Fundraising - other	3,456	4,246
-	UCW Contribtuion	5,000	3,500
8,000	Bulletin, Hall Rentals, Other	20,225	6,755
2,500	Tai Chi	3,550	2,829
5,500	Sobeys Cards Fundraising, net	(1,667)	2,491
7,000	Pancake Breakfast / Spaghetti Dinner Fundraising	6,137	5,140
13,700	Allocation from Investment, Manse Fund	43,800	1,187
-	Grant revenue	1,000	30,094
-	Transfer from memorial fund	5,000	23,000
214,300		254,539	255,975
EXPENSES ("Schedule A")			
28,200	Trust dibursement (for others)	23,229	26,151
167,950	Pastoral expenses	162,765	159,574
54,400	Property expenses	58,412	77,407
250,550		244,406	263,132
(36,250)	NET SURPLUS (DEFICIT) FOR THE YEAR	10,133	(7,157)
3,300	Accumulated surplus, beginning of year	3,300	10,457
(32,950)	Accumulated surplus, end of year	\$ 13,433	\$ 3,300

MOUNT ROYAL UNITED CHURCH

"Schedule A"

Budget 2024	For the year ended December 31	Actual 2024	Actual 2023
TRUST DISBURSEMENTS			
11,000	Disbursed - M&S funds	\$ 9,977	\$ 11,922
8,000	Disbursed - Outreach	4,275	6,122
8,200	Assessment - Maritime region	8,977	8,107
1,000	Camp TA-WA-SI	-	-
28,200		23,229	26,151
PASTORAL EXPENSES			
1,200	Advertising and website	-	757
200	Choir music and supplies	5	-
5,000	Office supplies and expenses	5,194	6,598
149,500	Salaries - minister, office, music and employee benefits	150,058	141,609
4,200	Telephone	2,857	4,206
300	Pastoral care	-	-
3,500	Other expenses	1,716	3,118
2,800	Bank charges	2,735	2,771
1,000	Kids Korner supplies	200	305
250	Chirstian development and Visioning	-	210
167,950		162,765	159,574
PROPERTY EXPENSES			
10,000	Heating fuel	11,482	10,954
3,000	Light and power	4,616	3,568
5,100	Insurance	6,823	5,074
18,200	Salary - custodian	17,035	16,029
900	Supplies	638	929
6,000	Repair and maintenance	5,173	6,857
-	LED lighting system upgrade	-	23,787
-	Office roof repairs	-	-
-	Heat pumps. Office & boardroom	-	-
1,200	Water	1,068	1,266
6,000	Snow removal / grounds maintenance	6,450	5,912
4,000	Audio-visual-computer systems (non-office)	5,127	3,031
54,400		58,412	77,407
250,550		\$ 244,406	\$ 263,132

MOUNT ROYAL UNITED CHURCH

Statement of Special Funds

For the year ended December 31	2024	2023
BAKER SCHOLARSHIP FUND		
Balance, beginning of year	\$ 19,322	\$ 18,074
Investment income and disctributions received	1,076	1,248
Scholarships awarded		
Balance, end of year	\$ 20,398	\$ 19,322
MEMORIAL FUND		
Balance, beginning of year	\$ 4,591	\$ 25,285
Donations received during the year	3,486	2,311
Transfer to current	(5,000)	(23,000)
Bank charges	(16)	(5)
Balance, end of year	\$ 3,061	\$ 4,591
MANSE INVESTMENT FUND		
Balance, beginning of year	\$ 139,505	\$ 128,800
Investment income/gains	8,836	7,892
Contributions	-	4,000
Transaction fees	(128)	-
Distributions to current	(43,800)	(1,187)
Balance, end of year (Market value \$119,927)	\$ 104,413	\$ 139,505

MOUNT ROYAL UNITED CHURCH

Statement of Budget Revenue and Expenses for 2025

Actual 2024	For the year ended December 31	Budget 2025
REVENUES		
122,461	Envelope offerings	122,000
1,884	Loose offerings	2,000
9,977	M&S offerings	10,000
9,042	Outreach offerings	9,000
24,674	Special offerings	25,000
3,436	Fundraising - other	4,000
3,000	UCW Contribution	-
20,225	Bulletin, Hall Rentals, Other	25,000
3,550	Tai Chi	3,500
(1,667)	Sobeys Cards Fundraising, net	3,000
6,137	Pancake Breakfast / Spaghetti Dinner Fundraising	7,000
43,800	Investment distribution from Manse Fund	7,500
3,000	Transfer from Memorial Fund	-
1,000	Grant Revenue	-
254,539	TOTAL REVENUES	218,000
TRUST DISBURSEMENTS		
9,977	Disbursed - M & S Funds	10,000
4,275	Outreach	9,000
8,977	Maritime regional assessment	9,000
-	Camp TA-WA-SI	1,000
23,229		29,000
PASTORAL EXPENSES		
-	Advertising and website	500
5	Choir music and supplies	200
3,194	Office and office-based computer/software	5,000
-	Sabbatical Wages - Interim Minister	9,000
150,038	Salaries and benefits - minister, office, music	155,000
2,857	Telephone	3,000
1,716	Other expenses	2,000
-	Pastoral care	300
2,735	Interest and bank charges	2,800
200	Kids Korner supplies	1,000
-	Christian development	250
162,765		179,050
PROPERTY EXPENSES		
11,482	Heating fuel	12,000
4,616	Light and power	4,750
6,823	Insurance	7,000
17,035	Salary - custodian	17,050
638	Supplies	750
5,173	Repair and maintenance	5,500
1,068	Water	1,100
6,450	Snow removal / grounds maintenance	6,500
5,127	Audio-visual-computer systems (non-office)	5,000
58,412		59,650
244,406	TOTAL EXPENSES	267,700
10,133	NET OPERATING SURPLUS (DEFICIT)	(49,700)

FINANCING THE DEFICIT:

- Transfer from Manse Fund?
- New fundraising opportunities?
- Congregational appeal / project?