



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."

2013 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 9, 2014

Annual Meeting/Worship Service

1. Call to Order/Nomination of Chairperson & Secretary
2. Motion – re: Bylaw 113, Page 111, United Church Manual
3. Minutes, Annual Congregational meeting held February 10, 2013
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 10, 2013, 10:30am**

The Annual Congregational Meeting for Mount Royal United Church for the year 2012 was held in the form of a worship service and soup luncheon on February 10, 2013. There were 50 persons in attendance. The meeting was called to order at 10:30am.

Prelude, the Life and Work of Our Community, Lighting of the Christ Candle, 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

Terry Foreman moved that Jim Morris be nominated as the chair of the Annual Meeting and Tracy Parrott be nominated as secretary of the Annual meeting. The motion was seconded by Jennifer Aikman-Smith.

Motion Carried

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

Motion re: Bylaw 113, page 111, United Church Manual

Ron Roper moved that, as stated in By-Law 113, the "*members of a Congregation who are entitled to vote at all meetings are persons in full membership whose names are on the roll of that Congregation. With the consent of these, Adherents who contribute regularly to the support of the Congregation may vote on Temporal Matters.*" The motion was seconded by Terry Foreman.

Motion Carried

Adoption of Minutes from the January 15, 2012 Special Congregational Meeting, the February 12, 2012 annual meeting and the July 3, 2012 Special Congregational Meeting

Merrill Henderson moved that the minutes from all three above noted meetings be adopted as circulated. Janet Skinner seconded the motion.

Motion Carried

Business arising from the Minutes – None

Correspondence - None

Prayer for Understanding, Exodus 34:29-35, Psalm 99, Hymn, 2 Corinthians 3:12-4:2, Luke 9:28-36, 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

Move downstairs to share lunch.

Discussion of Reports, New Business

Pastoral Care

Valerie Tremble reported that the Pastoral Care Committee responsibilities include areas such as visitation, bereavement, welcoming, transportation, crisis intervention, eats and treats and seniors lunch. In order to better meet the needs of those in greatest need it is felt that some of these responsibilities should be transferred to a different or new committee. In the coming year transportation, welcoming, eats and treats and seniors lunch with friends will be removed from our mandate. Our main focus will be visitation, bereavement and crisis intervention.

Christian Development

Joan Flagg-Williams noted that in the Code of Conduct it was stated that it would be read aloud at each annual meeting to remind the congregation of its commitment to these standards. She proceeded to read the Code of Conduct for Volunteers working with children and youth.

Presentation and adoption of Annual Reports Report of Church Council Nominating Committee 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 surplus for 2012 is \$21,013. Givings are down by \$4,000 and M&S is up by \$3,500. Our surplus this year is primarily due to the fact that we had part-time ministry for most of the year. \$17,718 was received from Wesley Memorial when they closed their doors.

Joe Robinson thanked the people of Wesley Memorial for Choosing Mount Royal as their church home.

The Balance sheet is located on page 42. Under special accounts, the memorial account is for donations made to the church in memory of a loved one. We received the Baker Scholarship (\$18,100) from Wesley Memorial to be given to a student graduating from High School and pursuing a post-secondary education. A total of \$1,000 was paid out in 2012 to four deserving members of the church. As well, Jean MacDiarmid bequeathed \$30,000 to the church.

David Close made a motion to adopt the Financial Reports for 2012. The motion was seconded by Nick Smith.

Motion Carried

David Close stated that they have budgeted for a 4.8% increase in offerings. This is hoped to be achieved by increased membership and some increase in givings. There will be increased costs in the coming year. A few items that will be looked at are: an audio visual system and a wheel-chair ramp. In discussions with Ensor Nicholson, property and maintenance chair, it was decided to start a roof repair reserve so that as it becomes necessary the funds will be available for a roof replacement.

David Close moved that the 2013 Budget be approved as presented. The motion was seconded by Jennifer Aikman-Smith.

Motion Carried

The motion to accept the nominating committee report was made by Nick Smith and seconded by Joyce Bremner.

Motion Carried

Jim Morris noted that Mike Day will be finishing up after Easter. He also thanked Wayne Surrette and Tracy Parrott for their contributions during the year.

Further Business

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

Adjournment

The Motion to Adjourn was made by Ensor Nicholson.

Sending Forth, Sharing the Grace

Jim Morris
Chair of Council

Tracy Parrott
Recording Secretary

2013 Annual Reports

Minister's Report

. . . I come that you may have life, and have it abundantly. (John 10:10)

As I look back over my first year of ministry with the people of Mount Royal United Church I feel grateful to be a part of the life and work of this community.

This is a time of change for all of us as we learn and grow together. The time has passed very quickly as I discern the habits and practices of this church family. I feel supported by the various committees and the congregation has been very accommodating in the changes I have suggested. The committees have worked diligently to carry out the work necessary to keep this congregation learning and growing as a faith family. 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.

Worship and music are an integral part of who we are and how we worship as God's people. We are fortunate to have a number of talented musicians and a very talented choir. We were graced also with gifts of music from several guest soloists. We were blessed with the musical leadership of Mike Day and Emily Logan, and we welcomed our new organist France Henriques in December. We owe a special 'thank you' to Valerie Tremble for her organization of musical leadership while we were searching for our new organist.

We are so fortunate to have young people in our church family. We were sorry to say 'farewell' to Joan Flagg-Williams in June but we were grateful to have Stephen Townsend step in as Chair of the CD Committee. I appreciate the leadership as well as the folks who volunteer to help in the BLAST program and in the nursery. We are blessed to have Explorers and CGIT and we owe a special thanks to their leaders as well as the leaders of the Youth Group. I have seen their hard work in the services they have participated in, both in worship and in the community.

As we continue our journey of faith together, I look forward to the coming year with excitement. Let us live into the promise of 'abundant life' as we seek to be the followers that Christ calls us to be.

May we continue to grow and learn and live our faith together as we celebrate our many blessings as a church family.

Respectfully submitted,

The Rev. Dr. Beverly Daley

Mount Royal United Church 2013 Statistics

	2013	2012
Total Number of Households	342	353
Persons	836	847
Non Resident	217	217
Inactive	172	172
Active	380	380
Persons under Pastoral Care	520	520
Total Membership Year Ending	514	514
Members received by profession of faith	0	0
Members received by transfer	5	16
Members removed by transfer	9	1
Removed by request	0	0
Members removed by death	7	13
Baptisms	4	0
Marriages	4	1
Funerals	7	11

Transfers

In:

Diane Ross
 Susan Rogers
 Reta Rogers
 Norman Branch
 Colin Montgomery

From:

Wesley Memorial United Church
 Wesley Memorial United Church
 Wesley Memorial United Church
 First United Church, Bathurst, NB
 St. Andrew's United, Tide Head, NB

Out:

Sandra MacFarlane
 Rachel Sweet Arsenault
 John Pearson
 Daphna Pearson
 Scott Easton
 Eileen Lavigne
 John Logan
 Claudia Logan
 Grant Logan

To:

St. John's United Church
 St. John's United Church
 Visions United
 Visions United
 East Plains United Church, Burlington ON
 Woodroffe United Church, Ottawa, ON
 St. Paul's United Church
 St. Paul's United Church
 St. Paul's United Church

Deaths in the Mount Royal Church Community in 2013

January	Doris Barkhouse
May	Corinne Allen Devon Marin
July	Harvey Terris
September	Mabel Warren Geane Stultz
December	Ruby Pike Noreen Patriquin

Weddings

Bride & Groom	Date
Douglas MacDonald & Jessica Hooper	August 24, 2013
Dennis Deveau & Cindy Arsenault	September 21, 2013
Bradley Hughes & Aimee Rushton	October 12, 2013
Brent Greffard & Sherry Killiam	October 19, 2013

Baptisms

Child	Parents	Birth Date	Baptism Date
Tyson Joseph Whalen	Joey Whalen & Amy Booker	Dec. 16, 2010	January 27, 2013
Juliet Augusta Mae Lockhart	Marks & Natalie (Frenette) Lockhart	Nov. 14, 2009	Sept. 22, 2013
Fiona Joan Lockhart	Marks & Natalie (Frenette) Lockhart	Jan. 25, 2012	Sept. 22, 2013
Ella Audrey Montgomery	Colin & Katelyn (Sweet) Montgomery	Jan. 21, 2008	Sept. 22, 2013

Received by Confirmation

None

Council Reports

Report from the Chair of Council – 2013

Change is a journey. Some of the Traditional traveling partners on that journey are opportunity, excitement, frustration and learning. We certainly have had change's traditional traveling partners on board during the last year of our journey. That having been said, the joy and grace associated with opportunity, excitement and learning, have been the hallmarks of this period in our Church.

We are pleased to report that we were almost able to meet our expenses for 2013. The many fundraisers during the year were an invaluable support in our effort to be fiscally responsible.

Special Events like the Pancake Breakfasts, the Rummage Sales, the grocery card sales and the ever steady support from our UCW amongst others contributed greatly to our budget and were huge morale and spirit building works for our Church Family. The Church Council would like to thank the organizers and all the participants that helped make these successful initiatives.

After several years of talking about upgrading our Audio Visual equipment 2013 was the year we made it happen. While at this moment we are not 100% complete we are so very close. We have used the new system in many ways to enhance our services and improve the visibility and sound of things previously not able to be seen or heard by our congregation. I would personally like to thank all the volunteers who took the time and made the effort to make this project the success it is and acknowledge the gift made by Jean MacDiarmid making this project possible.

What can I say about our Music and the joy, passion and excitement music brings to our Worship Service. I feel my words would be inadequate to highlight the value of our choir's participation in our Services and Special Events which made our enjoyment of music special throughout the year. The Church Council would like to thank our Choir for a most wonderful year of Music in our Church along with Emily Logan, Valerie Tremble & Mike Day and others who directed our talented group throughout the year. We start 2014 with our new Music Director France Henriques who arrived in December and has quickly bonded with our choir with amazing results. Welcome France to our Mount Royal Family.

We are thankful for the ongoing work of volunteers who organized our greeters, coffee hour, counting team(s), ushers, music search committee, Audio Visual operators and other volunteers who so ably took care to ensure things function smoothly. We take this opportunity to thank all these volunteers for their time and talents.

The work of Mount Royal United Church requires many hands. One of the larger challenges we face is the recruitment of members to join our congregation and fill the roles on the various committees and/or to take on the many short-term projects that enrich and enliven our shared congregational life. Council is currently deliberating on ways and means to address this challenge. To assist Council in this endeavour, all members of Mount Royal United Church are encouraged to engage in personal discernment as to how they can best contribute to the work of our Church. Be it an afternoon to help set up the hall for a function, or a commitment to chair a committee, all are valuable and all are needed!

Over the last year, the Council has been involved in the myriad of activity and decision making required to keep the physical and spiritual operation of Mount Royal United Church in line and

moving forward. Insight into these activities is best gained by reviewing the minutes of the various meetings. These minutes, are printed monthly in the Church bulletin which is posted on our website and hard copies can be obtained through the Church office.

Finally, I would like to acknowledge the work and support of all those who have moved the work of Council forward over this year. To Council Members, to Reverend Beverly, and to Tracy, our Office Administrator, on behalf of the Congregation and me as Chair of Council, THANK YOU for your many and varied Ministries!!

Jim Morris
Chair of Council

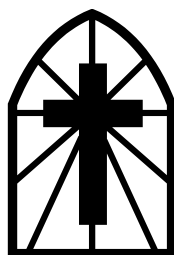
Trustees

2013 was a big year for our church as the new Audio/Visual System was installed with the help of Property and Maintenance, Church Council in General and Mr. Bill Millett. The majority of work has been completed as of this report but the project is not quite finished. We were able to keep our costs in line with our budget. We feel this will be a tremendous asset for our congregation and we look forward to its full utilization. It will continue to evolve as we, as a congregation, get more comfortable with the technology.

Our insurance needs continue to be handled by the folks at Sears Insurance. Our premiums have remained relatively stable but our premiums can now be paid monthly which makes it a bit easier to budget going forward.

Respectfully Submitted,

Terry Foreman



Mount Royal Nominations Committee Report 2014

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	Mildred Underhill
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	Erin Hansen/ Krista Allen
Music Representative	Walter McQuinn
Ministry & Personnel Chairperson	Erik Gingles
Moncton Council of Churches	Ron Maund
Presbytery Representative	Marlene MacLeod
Pastoral Care Committee Chair	Ron Maund/Val Tremble/Eleanor Nicholson
Communications Committee	Erik Gingles/ Michael McCabe
Historian	Helen McQuinn
Observer Representative	Rev. Jane Aikman
Nominations Committee	Jim Morris/Ron Roper/Colin Montgomery
Nursery Co-ordinator	Katelyn Montgomery
Ex-Officio	Rev. Dr. Beverly Daley
Member at Large #1	Ed MacLeod
Member at Large #2	Karen Hudson

Respectfully Submitted,

Jim Morris

Worship Committee 2013

The Worship Committee is responsible for the worship life of the community. We met every month except February and August in 2013. 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 resignations of Joan Flagg-Williams and Erin Smith (youth rep) were accepted with regret. Joan has moved to a job in Maine.

The committee's role is to review past worship services, explore suggestions for upcoming events including special services, determine Communion dates, coordinate the participation of children and youth in worship, give feedback re music and discuss any other matters related to worship which are brought to it. We are grateful to Valerie Tremble for her work in arranging for the seasonal decorations in the sanctuary. We appreciate all those who assist Valerie in this work.

We celebrated the sacrament of baptism twice this year and welcomed four new members by baptism. We celebrated the sacrament of communion 11 times. We alternate between serving communion in the pews and communion by intinction. We updated our Marriage Policy.

We continue to involve children as often as possible in the leadership of the services. They did a stellar job participating in many of our services this year. 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.

This year, we added an Ash Wednesday service, a Holy Humour service, The Hanging of the Greens, and Jammie Sunday with Blessing of the Gifts. We held our Memorial Candle Lighting again on All Saints Sunday, the Blue Christmas Service in Advent, and the Children's Christmas Eve service at 4 p.m.

We have been blessed with the musical leadership of Mike Day, Emily Logan, and France Henriques. We have a dedicated choir who give us the gift of beautiful music each week. We are very fortunate 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 coordinating and leading the music.

We are learning to work with the new video screens that were installed in October/November as well as the new sound system in the sanctuary. They are a wonderful addition to our worship space. The camera allows the congregation to see onscreen what is happening at the front of the church. The new equipment also allows for 'live streaming' of our services. Although the system is not yet complete, it has already enriched our worship experiences. As we become more familiar with the capabilities of the system we will be able to enhance our worship services even more.

We continue to cultivate the spirit of a welcoming congregation and we encourage everyone to wear their nametags so that we can be more welcoming to visitors. Nametags also help us to learn each other's names.

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 Committee

The Ministry & Personnel Committee members in 2013 were Nick Smith, Lois Arnold & Don Matheson, John Eatmon and Erik Gingles as chair. 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.

2013 was a bit better for staffing than last year in terms of consistency in the pulpit. However we did see a few change-overs with the music director(s)/organist/cat herders. We're very pleased to say that France Henriques join us at the organ and leading the choir. France has come to us from Lakeville United.

Rev. Dr. Bev Daley has had her first full year for which we are grateful and has done a great job at coaxing our congregation into trying new things.

We've also been fortunate enough to have the consistency of our highly efficient Administrator Tracy Parrott and Custodian Wayne Surette.

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 educations 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 the nature of its role.

We are starting the year with new energy and anticipation thanks to Rev. Dr. Bev Daley and France and of course make ourselves available for your comments.

Respectfully submitted,

Erik Gingles, Chair

Pastoral Care Committee 2013



The Pastoral Care Visiting Committee has met six times in the past year to update the names and addresses of people on our shut-in list. On average there are approximately thirty members or adherents of Mount Royal on the list and we have twelve visitors. Rev Beverly Daley and Rev Ron Maund also visit on a regular basis proving support to the "shut-ins" and the group.

Rev Ron Maund has also led us in discussions on such topics as: how to be an effective listener, how to incorporate prayer in our visits and tips on knowing how often to visit. This month we are doing a detailed discussion on "What does it mean to say I care?"

Our shut-ins and members of Mount Royal are enjoying the birthday and all occasion cards that are being sent on behalf of Mount Royal. Thank you Tracy and Rev Daley for your time and efforts in making and sending these cards.

We welcome new volunteers to our committee and continue to encourage people to notify the church office if they know of someone who would like a visit.

Transportation Committee: After many years of coordinating the volunteer drivers for people in need of transport to church etc., Joe Robinson has resigned and John Brown has graciously volunteered to fill this position. Many thanks to Joe for his time and effort.

Eats and Treats continues to be well attended after church twice a year, usually, October and March. Valerie Tremble continues to find new talent and about one hundred members of the congregation enjoy a pot luck lunch and fellowship. Thank you to the UCW and other volunteers that help with kitchen duties on these special occasions and for their involvement at the regular "coffee and conversation time " each Sunday following the worship service.

Welcoming Committee: Mildred Underhill has continued to keep a watchful eye for newcomers to our congregation. Her knowledge of Mount Royal members past and present is a great asset to our committee and the church. Thank you, Mildred. The use of the name tags has been well accepted at Mount Royal and continues to be helpful.

Seniors Lunch with Friends: Thank you Valerie Tremble and the volunteers that make this wonderful lunch and time of fellowship happen the third Thursday of every month from September to June. This activity continues to be a very popular event. All are welcome!

Our committee wishes to acknowledge and thank Rev B Daley and Rev R Maund for their continued support as we try to ensure adequate pastoral care to members and adherents of Mount Royal.

Respectively Submitted,

Eleanor Nicholson



2013 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 user requests through the church office. The committee oversees summer and winter contract maintenance, which consist mainly of lawn care and snow and ice control, respectively.

This year, Neighborhood Solutions (Peter Wilson) conducted the summer and winter contract maintenance. They did a good job keeping the grounds looking nice and have been responsive to any committee requests. Neighborhood Solutions have been retained for grounds maintenance for 2014.

Thanks to the efforts of many, the building and grounds are well maintained and in relatively good shape.

During 2013 several projects were completed. A new floor was laid in the former kindergarten room; thanks to Randy and Sam Scott and Daryl Underhill for your help. The staff parking lot was widened to provide some much needed maneuvering space. Minor plumbing and electrical repairs were completed as needed.

The committee worked with trustees to plan and oversee the new audio/visual equipment installation in the sanctuary and church hall. The technology upgrades, with operation from some dedicated volunteers, have enhanced our worship services and made the building more modern and functional.

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 make a request through the church office and our committee will try to accommodate.

Respectfully submitted,

Ensor Nicholson, Chair
Harold Robinson
Charles Munroe
Randy Scott





Mount Royal UCW Annual Report 2013 **"A Cup of Tea and a Cookie"**

Mount Royal United Church Women continued to meet as Bremner and Special Interest Units. We met monthly and came together for pot luck gatherings in June and September. Members of the Afternoon Unit joined us on these occasions, as well as our Christmas celebration lunch at the House of Lam with Tracy Parrott and Claudia Logan as our guests. Birthday Greetings were extended to Grace Harris as she looked forward to her December birthday.

We mourn the loss of our valuable members Doris Barkhouse, Geane Stultz and former members Mabel Warren and Noreen Patriquin.

In March we catered to a "90th" Birthday Celebration for **Helen Ellis**. In May we celebrated with **Laura Manship** on the occasion of her "100th" at the Homestead Restaurant. Congratulations! And once again we wish them many "Blessings"!

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 seven 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.

The **Afternoon Unit** contributed to the candlelight service with food and distributed gifts after the service.

The **Bremner Unit** met monthly on the second Tuesday for lunch in the board room with 12 - 14 members present. We shared responsibilities for devotions, program and lunch each month and 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. In November we supported the Alzheimer Coffee Break Fund Raiser by making a donation for our lunch.

The **Special Interest Unit** met monthly on the second Monday at lunch time. 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 Meeting. The Special Interest Unit helped with many Mount Royal activities and all the catering as well.

In January we recognized the Charter members from the **50th Anniversary of UCW (2012)** with certificates at a Sunday service.

On May 9 we catered to a Celebration Dinner for our **Mount Royal Choir** to show our appreciation for their musical contributions over the years.

We served a soup supper to a Presbyterial gathering and provided tea and coffee for the Moncton Council of Churches meeting. We catered to three funeral receptions during the year, with the Bremner Unit making the sandwiches and the Special Interest Unit providing the sweets.

We continued to support our **Explorer and CGIT** Groups and helped them with financial aid for Maritime CGIT camp for 2013. We are certainly appreciative of the leaders and girls who work to keep these groups alive here! Six girls and four leaders from Mount Royal attended the camp which was held at Camp Wegesegum in Chipman, NB.

We continued to cater to a **Marathon Bridge** group co-ordinated by Marj Henderson and Donna Oke. Fifty-five women and one man are welcomed every other Thursday afternoon to play bridge while enjoying home baked snacks with their tea and coffee. A closing luncheon was held for them in April. They pay \$50.00 each to play for the year. They are very pleased with the parking, the chair lift and the friendliness at Mount Royal.

White gifts – five families were given warm clothing and boots, grocery items and other gifts for Christmas. Deliveries were made by members of the congregation and all of the recipients were very appreciative.

Used **eyeglasses** (25 pairs) were collected and forwarded to Alliance Vision for use in Third World Countries and **stamps** were collected. Stamps (with ¼ inch border) will be forwarded to Oxfam Canada. **Milk bags** continue to be used to create mats for use in Haiti and other countries.

The 39th Annual **Candlelight and Communion Service** was held on December 4th. The theme was "Manger Magic" with Rev Dr Beverly Daley. The service was well attended and we thank all those who took part and made it a meaningful Advent worship service for those in Moncton as well as surrounding areas. Thanks also to the Explorers and CGIT for their participation. The extra help given after the service to help serve the refreshments was very much appreciated.

On December 22nd we prepared 27 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 Explorers, added to the gifts and fourteen 2014 United Church Calendars were also added.

Christmas **sweets and hot cider** were served after the service on December 22.

We thank **You** for your support! We always welcome new members! Our pot luck gatherings are scheduled for June 5 and September 11 at 6 pm. The Candlelight Communion Service will be December 3. Please join us anytime.

Respectfully submitted,

Ellen Close for all of the ladies

UCW Financial Statement 2013

Balance forward **\$ 3590.70**

Receipts

Afternoon, Bremner, Special Interest Offerings, Booklets, Newsletters	\$1235.75
Art Club	271.00
Marathon Bridge	2800.00
Catering (Bridge Luncheon, Annual Meeting, Funeral receptions)	1460.00
Bring & Buy Sales – Special Interest & Bremner	<u>317.80</u>

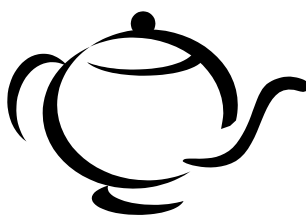
Total Receipts **6084.55**

Disbursements

Mount Royal United Church	\$ 3000.00
Spring House shingles – Springhill	120.00
Gifts and Gratuities	623.50
Memorials	140.00
Chignecto Presbyterial Dues (34 x \$ 4.50)	153.00
Maritime CGIT Camp	1000.00
Kitchen Supplies	218.60
Candlelight Communion Service	69.22
Anniversary, Baptism Cakes	53.99
Catering expenses, Bridge prizes	999.72
Presbyterial Newsletter	90.00
Bank fees	<u>48.00</u>

Total Disbursements **6516.03**

Balance January 11, 2014 **\$ 3159.22**



Choir Report – 2013



This has been a challenging year without a permanent music director. We do have some very talented musicians, however, who stepped in and helped out. I will mention a few in no particular order: Shelley Arsenault, Mike Day, France Henriques, and Emily Logan. We are pleased to welcome France as our new organist and choir director, and now is a permanent staff member.

Our church owes a big thank you to others who are part of Mount Royal's excellent music team: Valerie Tremble, Charlie Munroe, Lee Wilson, John Foster and Candace Scott.

Again this year the choir joined Rev. Dr. Daley at Camden Court for a Sunday service. The residents were very appreciative.

We are happy to welcome back some of our members who have had illnesses in 2013 and pleased that they are doing well with their recoveries.

With the leadership difficulties mentioned earlier, we were still able to present some very nice Christmas anthems on a Sunday service dedicated especially to music. This was done under the direction of Mike Day and pianist Emily Logan. The praise expressed by the congregation was much appreciated and made our long practices and hard work well worth the effort.

We have a few new members this year, and are still hopeful that there are some male singers out there who may be able to join us.

Looking forward to working with France in this New Year.

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 Charlie.

Charlie Kennedy 856-7967
Chief Usher

Usher Teams and Dates for 2014

(Brackets indicate the chair lift operator)

February 2014

Chair Lift Operator

Feb 2	Stephen Townsend, (Hinson Calkin), Ensor & Eleanor Nicholson	10
Feb 9	Merrill Henderson, Esther Mah, Joyce & (Norman Bremner)	11
Feb 16	Eleanor & (Ensor Nicholson)	12
Feb 23	Mike Matheson, Reid Steeves, Arnold Rogers, Spare	13

March 2014

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

April 2014

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

May 2014

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

June 2014

Jun 1	Eleanor & (Ensor Nicholson)	12
Jun 8	Mike Matheson, (Ron Roper), Arnold Rogers, Spare	13
Jun 15	BLAST Closing – Youth ushers	
Jun 22	Mildred Underhill, Thelma Barclay, Ellen Close, Barb Campbell	14
Jun 29	Erik & Caroline Gingles, Robert & Debbie McKillop (Ray Gingles)	15

July 2014

July 6	(Peter Linney), Sterling & Joan Jardine, Susan Fowler	1
July 13	(Harold Robinson), David Close, Ron Berry, Randy Scott	2
July 20	Reid Steeves, Jennifer & (Nick Smith), Erin Smith	3
July 27	Dave Arnold, Howard Easton, Ed MacLeod, (Norman Bremner)	4

Usher Teams and Dates for 2014

August 2014

Aug 3	Reg Henderson, (Jim Morris), Connie MacCallum, Eleanor Ferguson	5
Aug 10	(Don Matheson), Terry Foreman, John & Nancy Brown	6
Aug 17	Joe & June Robinson, Colin & Katelyn Montgomery	7
Aug 24	Jean Cherry, Valerie Berry, Ina Freeman, Blanche Hubbard (Ron Roper)	8
Aug 31	(Michael McCabe), Krista McCabe, Mike & Penny McIntyre	9

September 2014

Sep 7	Stephen Townsend, (Hinson Calkin),	10
Sep 14	Merrill Henderson, Esther Mah, Joyce & (Norman Bremner)	11
Sep 21	Eleanor & (Ensor Nicholson)	12
Sep 28	Mike Matheson, (Ron Roper), Arnold Rogers, Spare	13

October 2014

Oct 5	Mildred Underhill, Thelma Barclay, Ellen Close, Barb Campbell	14
Oct 12	Erik & Caroline Gingles, Robert & Debbie McKillop, (Ray Gingles)	15
Oct 19	Peter Linney, Sterling & Joan Jardine, Susan Fowler	1
Oct 26	(Harold Robinson), David Close, Ron Berry, Randy Scott	2

November 2014

Nov 2	Reid Steeves, Jennifer & (Nick Smith), Erin Smith	3
Nov 9	Dave Arnold, Howard Easton, Ed MacLeod, (Norman Bremner)	4
Nov 16	Reg Henderson, Jim Morris, Connie MacCallum, Eleanor Ferguson	5
Nov 23	(Don Matheson), Terry Foreman, John & Nancy Brown	6
Nov 30	Joe & June Robinson, Colin & Katelyn Montgomery	7

December 2014

Dec 7	Jean Cherry, Valerie Berry, Ina Freeman, Blanche Hubbard (Ron Roper)	8
Dec 14	(Michael McCabe), Krista McCabe, Mike & Penny McIntyre	9
Dec 21	Stephen Townsend, (Hinson Calkin),	10
Dec 24	Merrill Henderson, Esther Mah, Joyce & (Norman Bremner)	11
Dec 28	Eleanor & (Ensor Nicholson)	12

January 2015

Jan 4	Mike Matheson, (Ron Roper), Arnold Rogers, Spare	13
Jan 11	Mildred Underhill, Thelma Barclay, Ellen Close, Barb Campbell	14
Jan 18	Erik & Caroline Gingles, Robert & Debbie McKillop, (Ray Gingles)	15
Jan 25	Peter Linney, Sterling & Joan Jardine, Susan Fowler	1

Tellers

Thank you very much to all members of our congregation who gave of their time and talents in taking care of our offering. With the closure of our branch on Main Street, we moved our bank to the CIBC on Walsh Street. The PAR option continues to reduce the amount of work on a weekly basis and keeps our planned givings even. This year council reached out to the congregation to monitor their PAR contributions and change them as you are able. We had a few new tellers step in this year and I especially want to thank you folks. Most weeks, it is a 45-60 minute commitment. If anybody would be interested in helping, even as a spare, please leave a note in my mailbox at the back of the sanctuary.

January	Margot Greenough, Lois Arnold
February	Sandra Foreman-Webb, Donna Oke
March	John & Nancy Brown, Ray Gingles
April	Don Matheson, Cathy Elderkin
May–August	Brittany Foreman, Meghan Foreman
September	Charlie Munroe, Ron Roper
October	Colin Montgomery, Penny & Mike McIntyre
November	Ensor Nicholson, Ron Berry, Joe Robinson
December	Merrill Henderson, Susan Fowler

Respectfully Submitted

Terry Foreman



Tuesday Morning Craft Group



The Craft Group meets on Tuesdays, rain or shine all year around, in the boardroom. There is caring, sharing, laughing, and eating. Once in awhile we think about some projects.

We would welcome new members. Please don't be turned off by the word "craft", the only requirement is a "cents" of humor. If anyone is interested, it would be helpful to have people to knit prayer shawls. Several members make items at home, which along with baking, netted \$975.85 for our annual sale.

Tuesday mornings – when we meet
For fellowship, and to greet
Each other – with a hug and smile
Forget our problems – for a while.

At ten o'clock, we take a 'break'
To the kitchen – we partake
In, coffee, treats, a joke or two
Many old – but some are new!

We aim for the fall – you see
When we go on a 'spree'—
Baking, knitting—yes we're loyal
Getting money for Mount Royal!

Our 'sisterhood' is hard to beat
The fellowship is really neat!
We're so glad that we can share
Cherished memories – year by year.



Respectfully submitted, the Craft Group



Writer's Circle

This group that formed under the leadership of Joan Flagg -Williams continues to meet every second Monday at 10am in the board room. The average attendance is 8.

Since writing is a lonely hobby, this sharing and feed back is helpful. The group offers short constructive critiques. All levels of experience are welcome.

On behalf of the group, June Horsman

History Report - 2013

I have finally put together the history compiled by Marjorie Henderson and Donna Oke, 50 years ending in 2009, and submitted it to the office. Since 2009 I have not written any details and will be working on it.

I have been quite diligent in posting photos of Mount Royal events in our Memory Cabinet as often as I can. It is sort of like scrapbooking, and I would be very pleased if photos were given or sent to me by the different committees in Mount Royal. It is not proper to take photographs of participants in religious ceremonies during the church service, but I would appreciate it if the persons involved would stay after church so I could take some pictures then.

Also, I am not able to be present at all the activities that go on and if anyone would care to send me photos via email, my email address is mcquinn.helen@gmail.com. Then more photos of events could be included in the Memory Cabinet which would be enjoyed by our congregation.

Thank you for any support you can give me.

Respectfully submitted,

Helen McQuinn
Historian



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 2013. In BLAST this year we followed Feasting on the Word through to BLAST closing in June. In September our new BLAST Superintendent created a curriculum to follow the lectionary and church seasons. The congregation wanted to see greater youth involvement and this new curriculum successfully enabled this to happen.

With the church being opened all summer this year, we introduced a children's corner in the back of the sanctuary. With so few young children over the summer months, it did not make sense to separate a family into the nursery. This was much appreciated by the families and guests attending with young children. This proved to be a great way for new and returning families to try out our services. The corner needs to be dismantled in the winter months, with plans to return for summer.

The youth participated in musical duets, serving communion, Prodigal Son drama, Camping Sunday, Christian Family Sunday, Christmas pageant, White Gift service, Hanging of the Greens, and Youth Sunday.

These services were a great success and acknowledged verbally by many in the congregation, as well as once in writing. Our thanks go to the whole congregation for supporting the children's efforts and to Rev. Daley and Erin Hansen for making this happen.

With the help of Tracy and Esther we had our fourth year Christmas caroling. Those who could join in had beautiful weather for it. They enjoyed a potluck supper and then walked far and wide in the neighborhood singing the Christmas message.

Due to bad weather the CGIT and Explorers Vesper service in December was postponed until January 2014.

The youth of Mount Royal are a small, but strong group who are gradually becoming respected members of the adult community. This year their efforts, and those of many others, have made the group of youth well respected members of the congregation.

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 would like to especially thank the efforts of the committee members for their dedication and successes this year.

Respectfully Submitted,

Stephen Townsend
Interim CD Chair

Explorers and CGIT 2013



Caroline Gingles, Tanya Dickson, and myself were busy again with 10 Explorers and 8 CGIT. Some of the highlights of the year were our celebration of Chinese New Year, the Prom and our sleepover. We also went snow shoeing around the church, which was a lot of fun. This year Shrove Tuesday was on the night we usually have a family Valentine's Tea, but we decided to have a pancake tea and open it up to the public with a free will offering. The girls served pancakes with strawberries, and whipped cream. A big thank you to Erik (the pancake king) for helping us out with this. Another 1st for us this year, was our annual trip to camp TaWaSi, was only the Explorers and CGIT, as the Cubs wanted to hold their own camp. Well it was a weekend of torrential rain, and probably the best camp ever! We had prepared for indoor activities and Caroline did a fabulous job keeping us busy and the food was as always, delicious. We had invited a few girls who had been part of our group in the past, that were not able to make our Tuesday night meetings, so there were 21 girls in attendance from ages 9-16. Rev. Daley came one Sunday evening with the CGIT and we shared in a Bible discussion – thanks Rev Bev. The CGIT girls also volunteered at the St George's Sunday Supper and once again they did a fabulous job.

CGIT camp this year was a very small camp. We had 5 girls and myself attend from Mount Royal and there were only 12 girls in total. Thank you again to the UCW for helping to pay for camp fees. It was a wet week at camp and when the girls arrived we were in a power outage, so as anyone knows that bathroom facilities are affected when on a well, so we had to haul water from the river. It was another terrific camp despite the weather and we are all looking forward to next year. Thank you Nancy Brown who joined Ellen Close in the kitchen this year. With numbers dwindling, CGIT camp is going to run for 2 more years to reach the 100-year celebration of CGIT. If you have ever been involved, either as a girl or leader plan to attend the special events in 2015.

September start up brought some up and downs in attendance as the girls had to sort out scheduling. We have 11 Explorers, of which 8 are 3rd year. The CGIT join us and there are usually only about 3 who attend. So far this fall, we served at the Smiley Face Pancake breakfast and also held a bake sale during the breakfast. The profits went to support our annual shopping trip to Wal-Mart in support of Headstart, and we were able to donate over \$400 of items. Thanks for the hard work girls and thanks for all the support. Unfortunately, weather prevented us from holding our annual Vesper Service, but stay tuned as we still plan to have it.

Thank you to our Mount Royal family, Rev Daley, and the UCW for your continued support. There is a need for new leaders, so if you can donate a bit of time, or know of someone please do contact me.

Respectfully Submitted,
Esther Mah

CUBS - insert

Finance

Finance & Fundraising 2013

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.

As per the Treasurers report we had an interesting year resulting in a deficit at year's end. This result is not for lack of effort from our awesome fundraising volunteers or monetary control by our staff but the result of increased expenses and less revenue received via giving's. In 2014 we all must continue the effort to grow our congregation and reverse this trend.

In 2014 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

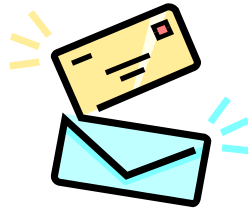
During 2013, 158 envelopes were issued to members and adherents of Mount Royal United Church. A total of 155 envelopes were used during the year. The following is a breakdown of those givings:

Dollar range	#of envelope givers/week	% of total\$
\$.01-1.00	7	4.5%
1.01-2.00	7	4.5%
2.01-5.00	17	11%
5.01-10.00	19	12.3%
10.01-15.00	22	14.2%
15.01-20.00	13	8.4%
20.01-30.00	28	18.1%
30.01-50.00	24	15.5%
50.01-110.00	12	7.7%
110.01-150.00	<u>4</u>	2.6%
Subtotals	153	
Not included	<u>3</u>	<u>1.2%</u>
Totals	155	100%

Average per week \$24.18

Respectfully submitted,

Tracy Parrott
Envelope Secretary



MOUNT ROYAL UNITED CHURCH

Balance Sheet

As at December 31, **2013** 2012

ASSETS

Current assets

Cash in current account	\$ 3,224	\$ 35,597
HST recoverable	3,614	2,698
Payroll recoverable	11,813	-
Prepaid supplies and expense	3,451	1,517

22,102 39,812

Investments

Memorial fund, bank account	12,444	11,343
Manse investment fund (Market value \$128,085)	128,800	128,800
Baker Scholarship fund	17,829	18,100
Jean MacDiarmid Estate fund	302	30,000

159,375 188,243

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	-

237,307 207,609

\$ 418,784 \$ 435,664

LIABILITIES AND INVESTMENTS

Current liabilities

Accounts payable and accrual expenses	\$ 12,023	\$ 18,799
Current fund surplus	10,079	21,013

22,102 39,812

Special accounts

Memorial fund	12,444	11,343
Manse fund	128,800	128,800
Baker Scholarship fund	17,829	18,100
Jean MacDiarmid Estate fund	302	30,000

159,375 188,243

Investment

Capital assets	237,307	207,609
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\$ 418,784 \$ 435,664

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 2013	For the year ended December 31,	Actual 2013	Actual 2012
REVENUES			
\$ 145,500	Envelope offerings	\$ 137,053	\$ 138,738
3,000	Loose offerings	2,502	2,852
16,000	M&S offerings	15,061	14,662
7,000	Outreach offerings	6,562	7,092
25,000	Special offerings	23,862	24,864
15,400	Fundraising	8,010	12,349
1,500	UCW contribution	3,000	-
4,700	Bulletin, Hall Rentals, Other	5,252	4,666
9,200	Building maintenance	3,347	3,103
7,100	Investment income, Manse fund	7,125	7,125
20,000	Capital project	-	-
254,400		211,774	215,451
EXPENSES (Schedule "A")			
29,900	Trust disbursement (for others)	28,500	28,406
149,800	Pastoral expenses	143,713	139,970
2,000	Christian education	425	968
72,700	Property expenses	50,070	39,496
254,400		222,708	208,840
-	NET SURPLUS (DEFICIT) FOR THE YEAR	(10,934)	6,611
-	Accumulated surplus (deficit), beginning of year	21,013	(3,316)
		10,079	3,295
-	Wesley memorial funds	-	17,718
\$ -	ACCUMULATED SURPLUS, END OF YEAR	\$ 10,079	\$ 21,013

MOUNT ROYAL UNITED CHURCH
Schedule "A"

Budget 2013	For the year ended December 31,	Actual 2013	Actual 2012
TRUST DISBURSEMENTS			
\$ 16,000	Disbursed - M&S Funds	\$ 15,061	\$ 14,662
7,000	- outreach	6,562	7,092
6,000	Assessments - Marit conf/presb	5,977	5,807
900	Camp TA-WA-SI	900	845
29,900		28,500	28,406
PASTORAL EXPENSES			
4,000	Advertising and web site	3,665	4,526
1,500	Choir music and supplies	1,333	604
4,900	Office supply and expense	3,964	4,773
500	Postage	323	496
92,000	Salaries - minister, secretary, music	85,414	80,798
-	- pastoral care minister	-	1,217
13,500	Housing allowance	13,500	9,525
3,000	Travel allowance	1,413	3,254
-	New minister moving/set up	-	10,055
22,000	Benefits	24,940	16,687
4,600	Telephone	4,538	4,467
2,600	Other expenses	2,490	2,471
1,200	Interest and bank charges	2,133	1,097
149,800		143,713	139,970
2,000	CHRISTIAN DEVELOPMENT	425	968
PROPERTY EXPENSES			
8,000	Fuel - church	10,707	6,931
3,800	Hydro	3,396	3,635
4,400	Insurance	4,417	4,537
13,000	Janitor - salary	12,966	12,624
700	- supplies	392	561
6,000	Repair and maintenance	11,356	4,452
400	Water	446	366
6,400	Snow removal/grounds maintenance	6,390	6,390
10,000	Roof repair reserve	-	-
20,000	Capital project	-	-
72,700		50,070	39,496
\$ 254,400	TOTAL EXPENSES	\$ 222,708	\$ 208,840

MOUNT ROYAL UNITED CHURCH
Statement of Budget Revenue and Expenses for 2014

Actual 2013	For the year ended December 31,	2014
REVENUES		
\$ 137,053	Envelope offerings	\$ 141,000
2,502	Loose offerings	2,500
15,061	M&S offerings	15,500
6,562	Outreach offerings	6,600
23,862	Special offerings	25,000
8,010	Fundraising	10,000
3,000	UCW contribution	-
5,252	Bulletin, Hall Rentals, Other	5,000
3,347	Building maintenance	3,400
7,125	Investment income, Manse fund	7,100
211,774		216,100
TRUST DISBURSEMENTS		
15,061	Disbursed - M&S Funds	15,500
6,562	- outreach	6,600
5,977	Assessments - Maritime conf./presb	6,500
900	Camp TA-WA-SI	900
28,500		29,500
PASTORAL EXPENSES		
3,665	Advertising and web site	1,500
1,333	Choir music and supplies	1,000
3,964	Office supply and expense	4,000
323	Postage	500
85,414	Salaries - minister, secretary, music	84,000
13,500	Housing allowance	13,500
1,413	Travel allowance	1,800
24,940	Benefits	20,000
4,538	Telephone	4,600
2,490	Other expenses	2,500
2,133	Interest and bank charges	2,000
143,713		135,400
425	CHRISTIAN DEVELOPMENT	1,500
PROPERTY EXPENSES		
10,707	Fuel - church	11,000
3,396	Hydro	3,500
4,417	Insurance	4,500
12,966	Janitor - salary and benefits	13,200
11,356	Repair and maintenance	10,000
392	Supplies	600
446	Water	500
6,390	Snow removal/grounds maintenance	6,400
50,070		49,700
222,708		216,100
\$ (10,934)	NET SURPLUS (DEFICIT) FOR THE YEAR	\$ -

MOUNT ROYAL UNITED CHURCH
Statement of Special Funds

	2013	2012
BAKER SCHOLARSHIP FUND		
BALANCE, BEGINNING OF YEAR	\$ 18,100	\$ 17,645
Interest earned	529	1,705
Scholarships awarded	(800)	(1,250)
BALANCE, END OF YEAR	17,829	18,100
JEAN MACDIARMID ESTATE FUND		
BALANCE, BEGINNING OF YEAR	\$ 30,000	\$ -
Bequest received	-	30,000
Disbursed for audio/visual equipment	(29,698)	-
BALANCE, END OF YEAR	\$ 302	\$ 30,000