

INCUMBENT'S REPORT - 1962

My Dear Brethren:-

Reports by the Wardens and Treasurers of our two Churches will reveal quite well the material state of affairs in our Parish. The statistical report, which follows this one, will tell us what has taken place insofar as Church attendance, communions received, and Parish ministrations are concerned. I intend therefore to forego any further report on what is now "history" and look forward to the challenge of 1963.

During the coming year we must, as a Parish Family, seek solutions to the following problems:

- 1- Poor Church attendance,
- 2- Infrequent Communions received,
- 3- The large number of Unbaptized and Unconfirmed.
- 4- Low Sunday School attendance,
- 5- The large number (almost 75%) of our families who show little or no concern at all for the Church and their own spiritual well-being.

These problems can be met, and with God's help overcome, by:

- 1- Individual concern by each active Parishioner.
- 2- By having a permanent visitation committee.
- 3- By a more friendly atmosphere in Church - by making new worshippers welcome.
- 4- Greater provision being made for childrens' activities and youth groups. Not only the facilities, but also the manpower to help guide them.
- 5- By spreading the Gospel through the witness of our own lives. By expecting others to act as we act, and not as we say they should.

In the past few years many new Anglican families have moved into our community. All too often they have not been made to feel welcome. With a new life and a new vigour in our Parish these families will be willing, in fact eager, to enter into the life of St. Andrew's and St. Luke's.

It is my sincere hope that we are now in a position to accomplish greater things for Christ and His Church. During 1963 I propose to start movements towards the formation of the following organizations:

- 1- A Branch of the Mother's Union.
- 2- A Women's Auxiliary,
- 3- A Little Helpers Group,
- 4- A Laymen's Association,
- 5- A Parish Altar Guild.

These groups will not only add much to the life of our Parish, they will also enrich the lives of the individual members. Let us bear in mind too that we do have a sufficient number of people in the Parish in order to form all five groups.

From all indications 1963 is going to be the most crucial year ever in the history of the Parish. Through the years our efforts have slowly, but steadily, fallen behind our increasing obligations. We have now reached the point where the largest D.M.B. grant in the entire Diocese is not sufficient to maintain the "status quo" of our financial situation. This means an increased effort, spiritually as well as materially, from each one of us if we are going to keep pace with our growing obligations. We cannot expect the Bishop to provide us with such a large amount of

assistance for an almost indefinite period of time if we are not willing to make an increased effort ourselves. It would appear then, that as much as many of us do not like the idea of an Every Member Canvas and Visitation, it is going to be a necessity if we are going to meet the challenge. We have already seen the results which can be obtained from a half-hearted visitation such as we had a few years ago; and we also have seen what happens when we just "sit on our hands and hope".

While we are now able to reach a much larger group of children than ever before, through our Sunday Schools and through the Religious Instruction classes in the two Timberlea Schools, we are lagging behind sadly in adult religious education. In 1961 a class was held in Timberlea, and only three persons attended. Last year, the Ladies' Guild of St. Luke's Church sponsored an adult study group and although the attendance was far better than the previous year, it still left much to be desired. The adult attendance at the Evening Mission services was good for a first attempt, but we are quite capable of doing better. We must all realize that an informed Church is a vigorous Church, and then we must take the necessary steps to create such a Church in our Parish.

I cannot conclude this report without making reference to the fact that on July 1, 1963 Bishop Davis will succeed Bishop Waterman as our Diocesan. For 15 years Bishop Waterman has led this Diocese and many people will look back on his Episcopate with thanksgiving and gratitude. He has been a true Father-in-God and a worthy Chief Pastor. May his retirement be long and happy. In Bishop Davis we have a well-chosen successor. In his five years as Coadjutor Bishop he has shown that he possesses all of the fine qualities which are required in a Diocesan Bishop. Under his guidance the Church in this Diocese will continue to grow.

I would suggest that the Annual Meeting instruct the secretary to write to both Bishops; thanking Bishop Waterman for his leadership and wishing him much happiness in his well-deserved retirement; and assuring Bishop Davis of our continued prayers and co-operation through the years which lie ahead.

In closing I would like to say a word of appreciation to those who have worked so hard during the past year. As always, our Ladies' Guilds have done a tremendous job; the faithful Sunday School teachers have given unstintingly of their time and their talents; the organists and the choir directors have been most faithful; as have the Wardens and Vestrymen. In saying thank you to them I would like to remind the other members of the Parish of the words of one of the greatest men humanity has produced - "Never before have so many owed so much to so few". Thank you brethren and God Bless you.

And now - enter 1963 - with all of its challenges and all of its promises. Let each one of us hear the call "Also I heard the voice of the Lord saying, 'Whom shall I send, and who will go for us?' Then said I, 'Here and I, send me.'" (Isaiah 6:8)

Richard S. Mowry,
Deacon.

PARISH STATISTICS

	<u>St. Andrew's</u>		<u>St. Luke's</u>		<u>Total</u>	
	<u>1962</u>	<u>1961</u>	<u>1962</u>	<u>1961</u>	<u>1962</u>	<u>1961</u>
Services - Holy Communion,	22	16	19	16	41	32
- Other Services,	93	88	71	77	164	165
Total Church Attendance,	4,177	4,343	2,556	2,748	6,733	7,091
Total Communions Received,	729	733	468	521	1,197	1,254
Private Communions,	-	-	2	-	2	-
Number of Baptisms,	23	20	8	3	31	23
Persons Confirmed,	2	10	2	3	4	13
Received from Church of Rome,	2	-	-	-	2	-
Marriages,	4	2	1	-	5	2
Burials,	3	2	-	-	3	2
Hospital Visits,					83	36
Home Visits,					285	307
Meetings, Instructions, Interviews,					216	210
Classes at Kings College,					130	141
Services Outside the Parish,					38	27

Note: The number of classes shown for King's College represent the number of one hour lectures attended. Each one of these lectures requires an additional 4 to five hours spent in preparation of class work and homework and various assignments.

WARDENS' REPORT - 1962

Once again it is the duty of your Wardens to report to you on the affairs of the Parish during 1962, and to evaluate the needs of the Parish for 1963.

St. Andrew's

We regret to report that the financial situation has not improved to the point where we could meet our expenses, without the large contribution from the Ladies' Guild being used to meet current needs. We had hoped that a large portion of this money could be used to reduce the principle amount of the mortgage. This proved to be impossible.

During the year the beautiful dorsal curtain was installed in the Sanctuary and we are certain that this has added much to the beauty of the interior of the Church. The material was made available through a donation from a "friend of St. Andrew's" and the curtain was made by Mrs. Mowry.

Some work was done on the Church yard during the summer but much more remains undone. We are planning a major effort this summer to complete as much work as we have funds to cover and we are looking to the men of the congregation for the volunteer labour which will be needed.

During 1962 St. Andrew's received several donations from friends of the Church for the purpose of buying a new Chalice and Paten. The new vessels have already been ordered, at an estimated cost of \$ 175.00, in order that we might have them for Easter. We have \$ 117.00 on hand now and would welcome donations from anyone who is interested in this worth-while project. Anyone who has attended a Communion Service at St. Andrew's will realize how badly these vessels are needed for the Church.

Several projects which we consider to come under the heading of "maintenance and improvements" are also necessary in 1963. The exterior of the Church is badly in need of paint and we hope to accomplish this at a minimum cost. The water supply has proved inadequate for our needs, and it is proposed to have the present well drilled another 30 or 40 feet. It is imperative that this work be accomplished as soon as possible as our basement is now being used with much greater frequency and the necessary facilities must be provided for the people in attendance.

St. Luke's

Unfortunately, the financial situation at St. Luke's is no better than that at St. Andrew's. During the course of the year it was necessary to withdraw \$ 175.00 from the Building Maintenance Fund to meet current expenses. At the end of the year an additional \$ 200.00 was borrowed from the Bank for the same purpose. Of 40 sets of envelopes distributed for 1962, 6 produced absolutely nothing; 19 less than \$ 1.00 per week; and only 15 more than \$ 1.00 per week.

It was necessary to begin extensive repairs to the Church late in the year. The basement and the chimney were leaking badly and have now been repaired, at a cost of \$ 140.00. The sloping roof to the vestibule was found to be ready to collapse and a new roof is now being completed. This will cost an additional \$ 930.00. We have all but \$ 87.00 of this on hand in the Building Maintenance Fund now, and an appeal will be made to the congregation for the balance during the next month.

The Parish and the Chapel Wardens, in closing their report, ask that you seriously consider the position of your Church in both your religious and community life. We urge you to participate in all aspects of Church activity, for without this the Parish cannot continue to perform its functions for which it was intended.

For the information of all the members of the Parish, it is believed that our present Incumbent, the Rev. R.S. Mowry, will be Ordained to the Priesthood during 1963. We are certain that all Parishioners join us in offering our congratulations and best wishes to both him and Mrs. Mowry.

B. Roode, Chapel Warden,

G. Dort, Parish Warden,

A. MacGinnis, Chapel Warden,

C. Hirtle, Parish Warden.

ERRORS.

In the following statements the noted errors have been made:

Stipend -	Shown as - \$ 1,650.00	Should have been -	\$ 810.00
Rectory Costs -	Shown as - 1,441.55	Should have been -	2,281.55

This does not change the totals of the statements nor does it change the basis upon which the Parish costs were shared, and paid, by the two Churches.

STATEMENT OF RECTORY COSTS - 1962

Mortgage Payments - (8 X \$ 80.00)	\$ 640.00	
(5 X \$ 87.00)	<u>435.00</u>	\$ 1,075.00
Bank Loan - (12 X \$75.00)		900.00
Rectory Heating -		241.50
Study Heating -		64.00
Rectory Repairs -		<u>1.05</u>
		\$ 2,281.55
Less- Rent deducted from Stipend -		<u>840.00</u>
		\$ <u>1,441.55</u>

ST. ANDREW'S CHURCH, TIMBERLEA, N.S.

STATEMENT OF RECEIPTS & DISBURSEMENTS FOR THE PERIOD JAN. 1/62 TO DEC. 31/62.

	<u>RECEIPTS.</u>		
	<u>1962</u>	<u>1961</u>	<u>1960</u>
	\$	\$	\$
<u>Current Account:</u>			
Open Offering,	307.26	403.90	488.27
Envelopes,	2,442.65	2,444.85	1,413.13
Initial Offering,	25.50	23.50	16.00
Special Offerings (Easter etc)	116.50	143.45	120.54
Misc.	-	31.04	5.00
	<u>2,891.91</u>	<u>3,046.74</u>	<u>2,042.94</u>
<u>Mission Account:</u>			
Envelopes,	337.89	298.26	193.86
S.S. Mission Boxes,	58.53	44.05	48.69
	<u>396.42</u>	<u>342.31</u>	<u>242.53</u>
<u>Building Fund:</u>			
Envelopes,	574.86	581.65	512.60
Cent-a-meal,	-	4.00	21.00
	<u>574.86</u>	<u>585.65</u>	<u>533.60</u>
<u>Other Income:</u>			
Lenten Denial Cards,	173.85	175.70	--
Sanctuary Furnishings,	50.00	125.00	138.94
Ladies' Guild,	1,400.00	1,100.00	850.00
Mission Board Grant,	2,400.00	2,400.00	1,400.00
Social Evenings, (XX)	301.10	-	-
Other,	13.00	789.13	394.11
St. Jame's, Armdale,	-	100.00	300.00
	<u>4,337.95</u>	<u>4,689.83</u>	<u>3,083.05</u>
Bank Loan & Mortgage (Rect)	-	-	12,507.00
Interst Rebate on Rectory,	-	-	227.50
Balances at Jan. 1st,	<u>1,159.97</u>	<u>986.14</u>	<u>2,331.36</u>
Total Income - all sources.-	<u><u>9,361.11</u></u>	<u><u>9,650.67</u></u>	<u><u>20,967.98</u></u>

Special Note (XX) Social Evenings - Prior to 1962 the amount of money realized through social evenings was bulked in with Other Income (Misc).

Respectfully submitted,

Vincent E. Peach,
Treasurer.

DISBURSEMENTS.

	1962	1961	1960
	\$	\$	\$
<u>Current Account:</u>			
Stipend - St. Andrew's-	1,100.00	1,200.00	
Diocese -	1,950.00	2,400.00	
Travel - St. Andrew's-	100.00	-	
Diocese-	450.00	-	
	<u>3,600.00</u>	<u>3,600.00</u>	<u>2,347.25</u>
Rectory Costs (less rent)	961.03	876.80	650.92
Church Heat & Lights,	646.66	876.80	620.61
Insurance,	235.75	235.75	246.00
Printing, Post. Misc.	272.69	382.06	166.42
Triplex Envelopes,	38.85	40.06	24.21
Diocesan Assessments,	156.72	83.40	53.60
Church Repairs etc,	41.41	177.63	77.62
New Prayer & Hymn Books,	101.25	125.75	-
Charity,	-	28.60	-
Sunday School Subsidy,	-	77.83	-
Clerical Assistance,	-	30.00	-
Visitation Expenses,	-	26.00	92.45
	<u>6,054.36</u>	<u>6,459.74</u>	<u>4,279.08</u>
<u>Mission Account:</u>			
To Diocese of N.S.	476.20	353.22	229.13
<u>Building Fund:</u>			
Principle on Church Mortgage	400.00	-	-
Interest on Church Mortgage,	1,187.53	1,200.00	1,200.00
	<u>1,587.53</u>	<u>1,200.00</u>	<u>1,200.00</u>
<u>Other:</u>			
Sanctuary Furnishings,	210.43	-	600.34
Sundries,	23.63	13.83	-
Cemetery Renovation,	-	233.10	-
Sewer & Water Installation,	-	230.81	669.29
	<u>234.06</u>	<u>477.74</u>	<u>1,269.63</u>
Total Disbursements -	8,352.15	8,490.70	6,977.84
Purchase of Rectory - 1960 -			13,004.00
Balances - Dec. 31st, -	1,008.96	1,159.97	986.14
	<u>\$ 9,361.11</u>	<u>\$ 9,650.67</u>	<u>\$ 20,967.98</u>

<u>Analysis of Balances,</u>		<u>Outstanding Accounts.</u>	
Current Acct. overdraft	\$ (122.51)	Shortage on 1962 Apportionments	\$ 80.00
Mission Account,	80.00	Church Mortgages -	23,600.00
Building Fund (Interest)	610.55		1,000.00
Sundries,	440.92	Rectory mortgage - loan (2/3)	6,824.50
	<u>1,008.96</u>		<u>31,504.50</u>

ST. ANDREW'S LADIES' GUILD

INCOME

Interest from Bank,	\$ 6.60
Joining Fees & Dues,	51.85
July Fair,	398.30
Catering,	57.60
Bean Supper,	141.60
Turkey Dinner,	307.71
Deanery Dinner,	11.00
Easter Tea,	107.90
Penny Auctions,	68.00
New-to-you Sales,	540.00
Misc.	4.45
Balance - Jan. 1, 1962	66.79
	<u>1,761.80</u>

EXPENDITURES

Diocesan W.A. (Dorcas)	10.00
Working Materials,	74.53
July Fair,	133.05
Catering,	14.26
Turkey Dinner,	64.55
Deanery Dinner,	16.84
Easter Tea,	15.11
St. Andrew's Church,	1,400.00
Misc.	16.24
Balances - Dec. 31, 1962	17.22
	<u>1,761.80</u>

ALTAR GUILD.

Offering,	12.84
Balance, Jan. 1/62	12.12
	<u>24.96</u>

Expenses,	10.08
Balance, Dec. 31/62	14.88
	<u>24.96</u>

Mrs. Marjorie Peach,
Treasurer.

ST. ANDREW'S SUNDAY SCHOOL

Sunday School Offering,	174.92
Lenten Mission Boxes,	58.53
Balance - Jan. 1/62	-
	<u>233.45</u>

Sunday School Material	100.58
For Missions	58.53
Christmas Concert,	58.14
Misc.	.56
Balance, Dec. 31/62.	15.64
	<u>233.45</u>

Ruth Gilkie,
Treasurer.

ST. INKE'S CHURCH

LAKESIDE, N.S.

STATEMENT OF RECEIPTS AND DISBURSEMENTS

FOR THE PERIOD JANUARY 1, 1962 TO DECEMBER 31, 1962

RECEIPTS

	<u>1962</u>	<u>1961</u>	<u>1960</u>
<u>Current Account</u>			
Open Offering	\$ 142.19	\$ 194.46	\$ 210.57
Current Envelopes	946.35	1,157.52	826.10
Initial Offering	9.75	11.50	9.25
Special Offerings	142.00	84.54	92.70
Transfer from Maintenance Account	175.00	-	-
Self Denial Cards	113.05	-	-
Sundry	22.25	101.19	300.00
Bank Loan re Deficit	161.06	-	-
Ladies' Guild	-	290.00	175.00
	<u>\$1,711.65</u>	<u>\$1,839.21</u>	<u>\$1,613.62</u>
<u>Mission Account</u>			
Envelope Offering	179.16	156.68	160.19
S.S. Mission Boxes	18.00	21.50	12.91
Donation	2.00	-	-
Bank Loan re Deficit	38.94	-	-
	<u>\$238.10</u>	<u>\$178.18</u>	<u>\$181.10</u>
<u>Building Fund</u>			
Envelope Offering	398.22	406.25	308.55
Cent-a-meal Offering	158.40	196.15	215.67
Ladies' Guild	7.25	6.72	25.00
Choir	-	-	50.00
Donation	-	-	10.00
	<u>\$563.87</u>	<u>\$609.12</u>	<u>\$609.22</u>
<u>Maintenance Fund</u>			
Ladies' Guild	550.00	375.00	-
Choir	100.00	-	-
Bank Interest	15.45	-	-
Self Denial Cards	-	117.80	-
	<u>\$665.45</u>	<u>\$492.80</u>	<u>-</u>
Total Receipts	\$3,179.07	\$3,119.31	\$2,403.94
Add: Bank Balances Jan. 1, 1962		20.04	40.50
Current Account	.67		
Building Fund	12.53		
Maintenance Fund	492.80		
	<u>\$3,685.07</u>	<u>\$3,139.35</u>	<u>\$2,444.44</u>

DISBURSEMENTS

	<u>1962</u>	<u>1961</u>	<u>1960</u>
<u>Current Account</u>			
Stipend	\$ 550.00	\$ 600.00	\$ 600.00
Travel Allowance	50.00	-	-
Church Heat	160.89	214.42	180.24
Church Lighting	71.85	68.75	64.00
Fire Insurance	96.78	129.84	55.50
Triplex Envelopes	21.79	23.55	14.14
Diocese of Nova Scotia	78.67	41.70	94.53
Kings College Dev. Fund	71.44	35.72	-
Visitation Expenses (1961)	13.00	87.45	-
Rectory Expenses	424.50	318.40	-
Repairs and Maintenance	27.13	71.22	21.05
Postage and Stationery	55.91	56.54	-
Various Appeals	13.75	10.00	10.80
S.S. Library Books	9.45	-	-
Fr. McCausland (Expenses)	20.00	-	-
Gift to SSJE	28.50	-	-
Sundry Expenses	18.25	44.21	49.55
Prayer and Hymn Books	-	112.50	-
Gifts	-	30.11	24.94
Clergy Supply	-	10.76	47.25
Survey and Legal Costs	-	-	371.00
	\$1,711.91	\$1,855.17	\$1,533.00
<u>Mission Account</u>			
To Diocese of Nova Scotia	\$238.10	\$178.18	\$181.10
<u>Building Fund</u>			
Payments on Rectory	75.00	120.00	70.00
Principle on Church Loan	150.12	153.92	268.06
Interest on Church Loan	329.88	326.08	336.94
Lumber	-	-	35.30
	\$555.00	\$600.00	\$710.30
<u>Maintenance Fund</u>			
Transfer to Current Account	\$175.00	-	-
Total Disbursements	2,680.01	2,633.35	2,424.40
Bank Balances Brought Forward			20.04
Current Account	.41	.67	
Building Fund	21.40	12.53	
Maintenance Fund	983.25	492.80	
	\$3,685.07	\$3,139.35	\$2,444.44

OUTSTANDING ACCOUNTS

Bank Loan	\$ 200.00
Kings College Dev. Fund	117.84
Church Building Loan	5,692.31
Rectory Mortgage (1/3)	3,412.50
	\$9,422.65

ST. LUKE'S LADIES' GUILD

STATEMENT OF INCOME AND EXPENDITURES FOR THE PERIOD JANUARY 1, 1962 - DECEMBER 31, 1962

<u>INCOME</u>		<u>EXPENDITURES</u>	
Teas, Suppers, Sales etc.	\$ 761.83	Teas, Suppers etc.	\$ 96.17
Cent-a-meal	158.40	Cent-a-meal	158.40
Birthday Fund	4.75	Deanery Luncheon	8.00
Church Calendars	21.50	Church Calendars	21.50
Dues	23.95	Gifts, cards etc.	53.02
Building Fund	7.25	Paint for Church	26.20
Travelling Apron	1.85	Wool, materials etc.	59.68
Joining Fees	.25	Building Maintenance Fund	550.00
Bank Interest	2.65	Building Fund	7.25
		Postage	5.45
	<u>982.43</u>		<u>985.67</u>
Balance, Jan. 1, 1962	14.36	Balance, Dec. 31, 1962	<u>11.12</u>
	<u>\$ 996.79</u>		<u>\$ 996.79</u>

ST. LUKE'S SUNDAY SCHOOL

FOR THE PERIOD JANUARY 1, 1962 TO DECEMBER 31, 1962

<u>RECEIPTS</u>		<u>DISBURSEMENTS</u>	
Sunday School Offering,	\$ 101.64	Sunday School Supplies,	\$ 90.91
S.S. Lenten Mission Boxes,	18.00	St. Luke's Mission Account,	18.00
Donation,	2.54	Christmas Concert,	9.40
	<u>122.18</u>		<u>118.31</u>
Balance, Jan. 1, 1962	.50	Balance, December 31, 1962,	4.37
	<u>\$ 122.68</u>		<u>\$ 122.68</u>

OUTSTANDING ACCOUNTS

Diocesan Book Room - S.S. Supplies -	\$ 41.43
Society of St. John the Evangelist - Suppl.	11.00
	<u>52.43</u>

ST. LUKE'S CHOIR

FOR THE PERIOD JANUARY 1, 1962 TO DECEMBER 31, 1962

<u>RECEIPTS</u>		<u>DISBURSEMENTS</u>	
Sale of Cards,	\$ 74.35	Purchase of Cards,	\$ 16.28
Bank Interest,	2.33	Material for Robes,	6.31
		Gift,	5.00
		Building Maintenance Fund,	100.00
	<u>76.68</u>		<u>127.59</u>
Balance, Jan. 1, 1962,	129.33	Balance, Dec. 31, 1962.	78.42
	<u>\$ 206.01</u>		<u>\$ 206.01</u>

ST. LUKE'S ALTAR GUILD

NO STATEMENT FOR THE THIRD YEAR IN SUCCESSION.

PROPOSED BUDGET - 1963

PARISH EXPENSES (SHARED)

Stipend,	\$ 2,760.00	
Travel Allowance,	<u>600.00</u>	\$ 3,360.00
DEDUCT: Mission Board Grant,		<u>2,400.00</u>
Parish's Share,		960.00
Rectory Mortgage (12 x \$87.00)		1,044.00
Rectory Bank Loan, (12 x \$ 75.00)		900.00
Rectory Heating,		250.00
Rectory Repairs & Maintenance,		125.00
Anglican Youth Camp,		40.00
Diocesan Assessments (Estimated)		275.00
Diocesan Apportionments (Estimated)		<u>750.00</u>
		<u>\$ 4,344.00</u>
This total is shared as follows: Timberlea 2/3 - 2,896.00		
		<u>1,448.00</u>
		<u>\$ 4,344.00</u>

ST. LUKE'S BUDGET

<u>RECEIPTS</u>		<u>DISBURSEMENTS</u>	
Open Offering,	\$ 125.00	Parish Expenses (1/3)	\$ 1,448.00
Current Envelopes,	950.00	Bank Loan re 1962 Deficit	200.00
Initial Offering,	10.00	Church Heating,	165.00
Special Offerings,	125.00	Church Lights,	75.00
Self-Denial Cards,	110.00	Fire Insurance,	100.00
Ladies' Guild,	500.00	Envelopes,	20.00
Choir,	50.00	King's College Dev. Fund,	35.72
	<u>1,870.00</u>	Repairs & Maintenance,	50.00
Mission Envelopes,	175.00	Postage & Stationery,	60.00
S.S. Lenten Mission Boxes,	15.00	Appeals,	25.00
	<u>190.00</u>	Bible Society,	10.00
Building Fund Envelopes,	400.00	Sundries,	25.00
Cent-a-meal,	135.00		<u>2,213.72</u>
	<u>535.00</u>	Church Building Loan	600.00
Total Estimated Receipts,	\$ 2,595.00	Maintenance Fund \$ 1,070.	
		Less on hand - 983.	87.00
Deficit to be made up	<u>305.72</u>	Total Budgeted Disb.	\$ 2,900.72
	<u>\$ 2,900.72</u>		<u>\$ 2,900.72</u>

ST. ANDREW'S BUDGET.

RECEIPTS.

DISBURSEMENTS.

Open Offering,	\$ 325.00	Parish Expenses (2/3)	\$ 2,896.00
Current Envelopes,	1,900.00	Church Utilities, Ins.	950.00
Initial Offering,	20.00	Triplex Envelopes,	30.00
Special Offerings,	125.00	Repairs & Maintenance,	200.00
Self-Denial Cards,	175.00	Postage & Stationery,	100.00
Ladies' Guild,	750.00	Appeals,	25.00
Mission Envelopes,	300.00	Bible Society,	20.00
		1962 Defecit,	123.00
		Sundries,	400.00
	<u>3,595.00</u>		<u>4,744.00</u>
Building Fund Envelopes,	375.00	Interest on Church Mort.	1,175.00
Ladies' Guild,	650.00		
	<u>1,025.00</u>		<u>1,175.00</u>
Totals - Estimated -	4,620.00		5,919.00
Defecit to be made up.	<u>1,299.00</u>		
	<u>5,919.00</u>		<u>5,919.00</u>

THE PICTURE FOR THE PARISH.

Total Receipts,	7,215.00	Total Disbursements (X)	8,819.72
Defecit to be covered, (X)	<u>1,604.72</u>		
	<u>8,819.72</u>		<u>8,819.72</u>

Special Note: (X) - When the Incumbent completes his final year at King's College in April of this year he will automatically go on full stipend and allowances. This will increase the obligations of the Parish - annually - as follows.

Additional amount to meet minimum stipend -	\$ 140.00
Additional amount to meet minimum car allowance -	100.00
Loss of annual grant from King's College -	600.00
Car Replacement -	400.00
Additional Pension Assessment.	28.00
Increase on Assesment & Apportionment -	75.00
	<u>1,343.00</u>

For 1963 this will amount to an additional \$ 112.00 per month from May 1st, to the end of the year - This will increase this budget defecit to \$ 2,500.72..

QUESTION::::? ? ? ::: WHERE IS THIS ADDITIONAL MONEY GOING
TO COME FROM ? ? ? ? ? ? ? ? ? ?

PAROCHIAL CEMETERY REPORT.

In this report we have two important matters to review. The first one is the matter of a set of By-Laws and Regulations for the operation of the Cemetery. In the past the Cemetery operation has been rather "helter-skelter" without any plans for developing the large area of ground about the Church or for ensuring that it will be kept in a manner befitting a Christian burial ground. The Cemetery operation must be regulated by the Parochial Corporation and it must be run in a business-like manner.

At the present time we have no idea whatever as to the actual number of burials which have taken place over the years. There are but 24 entries in the Burial Register - 6 of them made by the present Incumbent - while some of the older members of the Parish can recall anywhere from 50-80 burials. A situation such as this cannot be permitted to continue. By the adoption of the proposed set of By-Laws, which were worked out by a special Cemetery Committee, we will have a properly run Church yard. Adequate records will be kept of burials, purchases of grave lots, and the Cemetery will be developed in a planned manner.

The Wardens have already mentioned the work which we hope to complete during 1963. Through the sale of lots during the past year a small sum of money has been added to the amount which was on deposit with the Diocesan Synod. This should be sufficient to get us started, at least. All lots which were sold during the past year have a special endowment fund which will provide income in future years to guarantee the upkeep of the graves. There are many lots though which have no endowment - and while their upkeep has been neglected in the past - any future work will have to come from general funds - thereby placing an additional burden on the Operating Account. Should the relatives of any person buried in the Cemetery wish to provide an endowment for a grave lot they should contact either the Treasurer of the Cemetery Fund or one of the Wardens.

A further proposal contained in this report is for the establishment of a permanent Cemetery Committee. There is a considerable amount of detail work to be carried out and as the cemetery is developed and used more, there will be added responsibilities.

PAROCHIAL CEMETERY ACCOUNT.

BALANCE SHEET.

AS AT DECEMBER 31, 1962.

<u>ASSETS</u>		<u>LIABILITIES</u>	
Cash on Hand,	\$ 75.00	Grave Lot Endowments	\$ 100.00
Bank Account,	101.15	Operating Balance,	176.15
Parochial Endowment Fund.	100.00		
	<u>276.15</u>		<u>276.15</u>

OPERATING STATEMENT - 1962

Sale of Lots,	\$ 200.00	Paid for Endowments,	\$ 100.00
Balance from Diocese,	130.20	Opening & Closing or Graves,	42.00
Bank Interest,	.98	Operating Balance,	176.15
	<u>\$ 331.18</u>		<u>\$ 331.18</u>

The Rev. R.S. Mowry,
Parochial Cemetery Treasurer.