



United
Reformed
Church

GENERAL ASSEMBLY 1988

May 9th ~ 13th
THE FLORAL HALL
SOUTHPORT

ASSEMBLY RECORD

RECORD of the
GENERAL ASSEMBLY of the UNITED REFORMED CHURCH
in the United Kingdom
1988

FIRST SESSION

On Monday 9th May 1988, at 3.0 pm members of Assembly met in the Floral Hall, Southport.

Constitution of Assembly, Assembly Service including Induction of Moderator and Holy Communion

The Moderator, the Rt Revd Cyril Franks, constituted the Assembly with prayer, the place and time having been duly appointed, and led the worship of the Assembly. He was assisted by his Chaplain, the Revd David Flynn, in the celebration of the Sacrament of Holy Communion, and by the Revd Bernard Thorogood.

Induction of Moderator

On the motion of the Rt Revd Cyril Franks, the Revd Edmund Banyard, Moderator-elect, was called to the Chair and inducted as Moderator of the General Assembly of the United Reformed Church. The Moderator signed the Assembly Bible.

Commemoration of Ministers and Missionaries

The act of worship included the commemoration of the following ministers and missionaries of the United Reformed Church who had died since last Assembly.

Ministers who have died since Assembly 1987

David ANDERSON
Harry Thomas ANGLIN
Eric Corrigan APPLEBY
John Logan ARMOUR
Kenneth James BAKER
Frank BARKER
Stanley BARRATT
Ralph Graham BELL
John James BOWEN

Arthur DEWHURST
Robert DUCE
George Herber EVANS
William Thomas Henry EVANS
Wynford Samuel EVANS
George Richard Clement FULLER
Hugh St John GRAY
Alfred GREEN
Stephen Booth HARRIS

William Charles Crichton BROADWATER	John HARWOOD
Charles Ross BURGESS	Edward Maurice HAWKINS
Bernard Alfred BURKE	Windsor HICKS
Joshua DAVIES	Alice Eleanor SHAKESHAFT
Thomas Elfed ISAAC	Kenneth SLACK
Frederick Norman JAMES	William SPECK
Percy Norman JONES	Dennis Hugh SPICER
William MARSHALL-JONES	William Harris SWANN
John Elias MORGAN	Clifford Lloyd TAYLOR (senior)
Leonard MUNDAY	Evelyn Joyce TURNBULL
William Cecil NORTHCOTT	Frank WADDELL
Emyr Wyn PARRY	Philip Edgar WADEY
Brian William PHILLIPS	Eric Arthur WAY
Alan Henry PRINGLE	John Gooch WELLER
Sidney Vincent ROBERTS	Thomas Arthur WILLIAMS
Harry RUSSELL	John WRIGHT
Frank SAVILLE	

Missionaries who have died since Assembly 1987

Mrs Roselyne Victoria CHALLIS	Mrs Alice PHILLIPS
Mrs Dilys DICKSON	Mrs Ruth Belle SEAGER
Mrs Phoebe Joyce EVANS	Miss Dora Hilda SOUTHGATE
Dr Godfrey Livingstone GALE	Mrs Constance Mary SPIVEY
The Revd Emlyn JONES	Mrs Jannett THOROGOOD
Mrs Ina MANSON	Mrs Ella H WALDEN
Mrs Annie Roxborough MILL	Mrs Vera WALLBRIDGE
Captain Stanley Stanton PAGE	

Following the Ministry of the Sacrament, the session was suspended, and the Assembly resumed at 6.30 pm.

The Evening Session was opened by the Moderator, the Right Revd Edmund Banyard.

ROLL OF ASSEMBLY The Roll of Assembly, made up in accordance with the Rules of Procedure, was laid on the table.

ROLL OF ASSEMBLY

Moderator:	The Rt. Revd E Banyard
Clerk:	The Revd Bernard G Thorogood
Assistant Clerk:	Mrs Janny Macdonald
Moderator Elect (1989-90):	
Deputy General Secretary:	The Revd John Reardon
Provincial Moderators:	
	I Revd D Jenkins
	II Revd A G Burnham
	III Revd E Allen
	IV Revd D Hilton
	V Revd J F Slow

VI	Revd J D Waller
VII	Revd W K Gathercole
VIII	Revd M F Hubbard
IX	Revd N W Bainbridge
X	Revd M J Davies
XI	Revd D Helyar
XII	Revd Dr J I Morgans

Department Conveners:

Ministries:	Revd A G Burnham
Faith and Life:	Revd A J Coates
Church & Society:	Dr Mary Ede
World Church & Mission:	Mrs Rosalind Goodfellow
Finance & Administration:	Mr A M Grimmond

Conveners of Standing Committees:

Business:	Revd A J Wells
Nominations:	Revd C B Nuttall
Budget:	Revd A Walker
Communication & Supplies:	Revd D J Netherwood
Assembly Pastoral Reference Committee:	Revd A L Macarthur
Forward Policy Group:	Professor R W Steel

Ministries:

Vocations:	Revd M B Stolton
Training:	Mrs Elizabeth Jupp
Support:	Revd P J Brain

Faith and Life:

Doctrine & Worship:	Revd Dr C E Gunton
Christian Education and Stewardship:	Revd W W Mahood
Youth Work:	Revd Jean Holdsworth
Children's Work:	Revd Dr Lesley Husselbee
Ministry of Healing:	Revd D A Pratt

World Church and Mission:

MEW at Home:	Revd J F Slow
MEW Abroad:	Revd D M Wales
Mission & Other Faiths:	Revd F R Tomes
Personnel:	Mrs Mary Marsden

Church and Society:

Additional representatives:	Revd E Nash; Revd Dr S Orchard
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Finance & Administration:

Treasurership:	Mr D Davies
Maintenance of the Ministry:	Revd J D Waller
Welfare & Emergencies:	Revd M D Whitehorn
Church Buildings:	Revd J J Macro

Retired Ministers' Housing:

Revd D L Skidmore

Synod Clerks:

I Revd Dr A R Ritchie; II Revd B A Baker; III Revd W Wright;
IV Mr D Thacker; V Mrs M Weedon; VI Mrs W Frew; VII Revd J B
Simpson; VIII Revd J Halfpenny; IX Revd G H Thomas; X Revd G W
Satchell; XI Mr H E Grief; XII Revd P D Scotland.

Additional Synod representatives:

I Revds Dr G Hood, P Poulter, M Smith
II Revds A Harrison, H G Hayes, Mr M Helmn
III Revd K Smith, Mrs E Brown, Miss P Gow
IV Revd G Rodham, Mrs J Throssell, Mr J E M Gilbey
V Revd C J Baker, Mrs A Brooks, Mrs V Stonehouse
VI Revds C Craven, D Pitkealthy, Mr Ron Webb
VII Revd B Knox, Mrs Olive Dark, Mr P A Wade
VIII Revd P Killick, Mr A M Johnston
IX Revd J J Macro, Miss M Cumber, Mrs C Hardwick
X Revds C K Forecast, P C Jupp, D N MacArthur
XI Revds P McIntosh, N J Rigney, Mr D Buckland
XII Mrs J Jones, Miss H Jones, Mr C Dirk

Synod Treasurers:

I Mr J Forrest; II Mr G R Stelfox; III Mr I Cumberbatch; IV Mr D
Lethem; V Revd D J Williams; VI Mr H Kempton; VII Mr V Hughff;
VIII Mr P W Hamblin; IX Mr D I Main; X Mr R S Martin; XI Mr E J
Ford; XII Mr A Gilmore.

Theological College representatives:

Mansfield College:	Revd J Wyatt, Mr C Ball
Northern College, Manchester:	Revd R J McKelvy, Mr W V S Stanyon
Westminster College, Cambridge:	Revd Janet Sowerbutts, Mr R Jones
Memorial College, Aberystwyth:	Dr J G Harris
Bala Bangor College, Gwynedd:	Dr E Stanley John

Youth representatives: Mr Jonathan Slow, Miss Tracy Reynolds

Council for World Mission: Miss Eileen Thompson

Chaplain (URC) to HM Forces stationed in Britain: Revd H MacLagan MBE
CF

Missionaries on Furlough: Revd R and Mrs M Sleigh, Miss J Stolton, Revd
J and Mrs E Crocker, Revd Dr and Mrs H Horsefield, Revd Jean Hall, Revd J
Pratt.

Past Presidents, Chairmen and Moderators:

Revd Dr H Cunliffe Jones, Mr B J Hartwell, Revd Dr J Huxtable, Revd Dr J
Marsh, Revd R W Hugh Jones, Revd C J Buckingham, Mrs Gwen Hall, Revd R E
Fenn, Revd Professor J Eric Fenn, Revd I R N Miller, Revd F D McConnell,
Revd Professor F G Healey, Revd H Burns Jamieson, Revd A S Cooper,
Revd N Birnie, Revd A L Macarthur, Revd R J Hall, Revd J E Young,
Rt Revd Dr Leslie Newbigin, Revd Dr R O Latham, Revd J Johansen-Berg,

Revd Principal M H Cressey, Mrs R Goodfellow, Revd E Gray, Revd D Black, Revd W Georgeson, Revd Dr W G Baker, Revd J E Francis, Revd W F Aiton, Revd J Gray, Revd K C Burdett, Revd R Murray, Revd (Mrs) W Clark, Revd G B Waterton, Revd A B Webster, Dr P D Arthur, Revd G Sharpe, Dr D M Thompson, Revd A V Smith, Revd A J G Walker, Revd Dr P Morgan, Revd D H Dale, Mr R A Heritage, Revd C C Franks.

District representatives:

(Names appearing with an asterisk were appointed to fill District vacancies (cf. Resolution 10, p. 21, Assembly Record 1978)

Province I

- A: Revds D A Brown, H Catton, A P Dickey, Mr M Taylor, Mr W Luke, Mr J Storer, Mrs E B Straughan
- B: Revds B W Acty, S J Brock, D R Hannen, M G Hanson, F J Nelson, B T Sturtridge, Mr G Trenholm, Miss M Graham, Mrs C Jones, Mrs T McLaughlin
- C: Revds D A Roberts, A W Summers, Mr W Hepburn, Mrs M G Swan
- D: Revds Dr A Fraser, B Harris, R Helmn, Mr C Angus, Mr B Hyslop, Mr G Dilworth
- E: Revd R R Bance, Revd Dr Massey, Dr C Thomson
- F: Revd J Tinto, Mrs H Taylor

Province II

- A: Revds S Collison, G Cook, S Ross, Dr R John, Miss J Laidman, Miss A Stevenson
- B: Revds R Carruthers, A Climpson, G Eatock, J Hopkins, Mr C Gadd, Mrs G Gadd, Mr P Hetherington, Miss M Johnston
- C: Revds D Nevard, G Robson, G Rolley, Mrs J Scorch, Mrs E Smith
- D: Revds D D Robertson, B B Roe, Mr N Riley, Mr O Bradbury, Mr D Mills
- E: Revds D G A Everson, P Hunt, E A Martens, A J Wilkinson, Mrs M Jeffrey, Mr C Barlow, Mr J M Farraday, Mrs M Goodwin
- F: Revds F Durber, E Fallows, R Mealand, M C Playdon, D Wilkinson, Miss D Allen, Mr P Ward, Mr G K Higham
- G: Revds J Bremner, H E Ward, Mr W Black, Miss S Salmon

Province III

- A: Revds G Evans, D Lawrence, M J Pevy, D Spence, Dr A Wise, Miss J Henry, Mrs R Angel, Mr J H Bennion, Mr R Pritchard
- B: Revds L Carrol, J McCallum, D G Rees, Mr R Blair, Mr M Fisher, Mr L Marshall
- C: Revds J Cox, K Cox, P Pells, Mr R Hardman, Miss D Jones, Mr B Kermode
- D: Revds J Martin, C Richards, M Ryland-Jones, H Swindells, Mrs A Collins, Mr R Nicholson, Miss J Rowland-Jones, Mrs E Shallcross
- E: Revds J Hardaker, N Lowen, Mr A C Gillooley

Province IV

- A: Revds R J Gill, D Greenwood, P Griffiths, Mr W H Cassell, Mr G A Lawrence, Mrs E Spencer

- B: Revds E J Caswell, I H Ring, D Wilson, B W Saunders, Mrs A Anderson, Mr H B Eleanor, Mr D Erikson
- C: Revds G Tillison, R J Way, S A Wilkins, Mrs E M Herbert, Miss L Richmond, Mr D Thompson
- D: Revds C Bones, A F T Evans, A Griffith, Mrs E Collins, Miss M Hooff, Mr A Middlemass
- E: Revds I G Bligh, F R Hall, M J Wear, Mr K Hepworth, Mr R Scales
- F: Revds J Jenkinson, H Neems, W J Taylor, Mr P Ashworth, Miss M E Atkinson, Mr A Kinder

Province V

- A: Revds M T Bond, B O Chart, Dr A H D Hunter, Mr M Robay, Mr C Satchwell, Mrs C Sayles, Mr G W Weaton
- B: Revds N Compton-Dando, D Gardner, A Satchwell, Miss D Parton, Mrs K Edwards, Miss A Jeffrey, Mr M Harrison*
- C: Revds Miss E A Kemp, D H Newman, Mrs E W Young, Mr D W Cann, Mrs B Floodpage, Miss W Kellard
- D: Revds J Bolton, D Fitch, J Filsak, T Royds, E Welch, Miss H Wesseldine*, Mr D E Jolley*, Miss C Norris, Mr D Weedon
- E: Revds P D Foster, A L White, Mrs J Maddison, Mr G Marson, Mrs J Smith

Province VI

- A: Revds W Baskett, D T Mackmeekin, J Neary, W D Williams, G Tate, Mr J Renshaw, Mr D Pitwood, Mr L Cadman, Mrs T Mackmeekin, Mrs B Marks
- B: Revds P J Cullum, A Evans, J Steele, Mrs D D Levers, Mr P Ramsbottham, Mrs P Steele
- C: Revds A Dunstone, T J Hinks, J Marsh, Mr D Davidson, Mr M Simkin, Mr P Turner
- D: Revds J R Bentliff, B Dawson, C Evans, Mrs M Dawson, Mrs M Evans, Mr A E McCulloch
- E: Revds J Austen, M S Bunting, A B Holroyd, G Spicer, P Breeze, Mrs M Baines, Mrs R Page, Mr M Shepherd
- F: Revds B Mahood, K Payne, S Scott, Mrs K Paxton, Revd A Kenworthy, Mrs D Kenworthy

Province VII

- A: Revds W Clement, E Hasler, G Muttram, D Robertson, Miss P Simpson, Mr I Brown, Mr P Mobbs, Mrs M Muttram
- B: Revds D Greengrass, N A Hall, G Hallas, R Royston-Bishop, Mrs V King, Mrs B Gathercole, Mrs Anne Hallas, Mrs J Royston-Bishop
- C: Revds D Bending, R Cornish, G Nunn, A Speight, Miss F Kirby, Mrs D Dean, Mr G Rider, Mr J Priest
- D: Revds P Elliott, J J Roche, H K Trice, Mrs M Raggett, Mr C A Raggett, Miss K I Taylor
- E: Revds G Hewitt, V Lake, D McIlhagga, R Rooke, Mrs G Armour, Miss Jo Cox, Mrs J E M Gilbey, Mrs M Hewitt, Mr J King

Province VIII

- A: Revds R Irving, B Townsend, Mr C Doidge, Mrs E Grimsdell
- B: Revds A Bowerman, A Carless, A Taggart, Mr T Clarke, Mrs E Brain, Mrs F Braithwaite
- C: Revd R Humphrey, Miss P Dabbs, Mr P Phillips, Miss V Stanley
- D: Revds J J Armistead, J A M Joliffe, Mrs I Reeves*
- E: Revds R Fowler, S Lloydlangston, Mrs R Escott, Mr R Grey
- F: Revds W Minnis, Y Oldfield, A Phippen, R Townsend, Mrs K Dunn, Mr D Owen, Mr P Cobb, Mr J Ede, Mr R Orme, Mrs M Probert
- G: Revd A Finch, Mr J Williamson
- H: Revd S Henderson, Mrs P Nicholls

Province IX

- A: Revds J C Evans, C Lucraft, T A Sheppherd, B Shirley, K F Southern, Mr R Harding, Mrs P Haley, Mr M J Bower, Mrs M Clarke, Miss D White
- B: Revds G A Hammer, J L McCormack, F A Shield, D F Piggins, Miss K Bainbridge, Mr R C Sandland, Dr M Schofield
- C: Revds C W Catt, S M Nuttall, H M Pullin, Mr B A H Bird, Mr A T Irving, Mrs C Thomas
- D: Revds P B Dean, F G W Dennett, N A Edshall, W C McCrorie, Mrs A Beech, Mrs J Davies, Mrs J Dennett, Miss D F Spencer
- E: Revds T C Micklem, I P Pierce, A D Tucker, M J Whiffen, R J Wiggins, Mr N F Chapman, Professor R Mead, Dr M C Sheppherd, Mr J Wiggins

Province X

- A: Revds B Baker, P Barraclough, D Main, R Maitland, D Skitt, Miss M Talley, Miss M Stacy, Dr N Martin, Mr K Barrie, Mr G Gladwin
- B: Revds D Batchelor, I Meredith, J Parry, D Strange, Mr G Gill, Mrs M Riocreux, Miss G Patterson, Mr I Maxwell
- C: Revd G Bending, Revd C Furse, Revd E H Thomas, Mrs D Barry, Mrs H Gleeson
- D: Revds F Bates, R Eames, D Norkett, R Singh, J E Sutcliffe, Mr C Croll, Mrs A Hassall, Mr H Sporle, Mrs M Stokes
- E: Revds R Barrett, D Bradburn, E Graham, Mrs G Cook, Miss C Robertson
- F: Revds J Clarke, I Duncan, Mrs W Ellingham, Miss L Hands-Heathfield, Mrs C Ware

Province XI

- A: Revds R Currie, G Dunstone, B Ranford, J Wyatt, Mrs H Barclay, Miss B Gowan, Mrs O Rayner
- B: Revds Dr B Johansson, P Jones, D J Joseph, K O Lynch, R D Robinson, Mrs P Pavitt, Mr K Paddon, Mrs J Finlayson, Mrs D Hedges, Mr S Leworthy
- C: Revds W Berridge, P Wardle, B Woodcock, J Robinson, Mrs K McIntosh, Mrs C Winters, Mr R Sheppherd, Mr P Acres, Mrs A Morgan, Mrs I Sheppherd
- D: Revds A K McNicol, S G Sexton, R C Tucker, Mr P Marsley, Mr G H O Ring, Mr J Rookledge

- E: Revds D Crowther, P Hartley, R Wood, Mr P Burt, Mr M Oakley, Mrs P Roberts
- F: Revds B Bowyer, J Duncan, R Vincent, P Goodchild, J.E Mather, Mrs R Bowyer, Mrs M Elliott, Mrs M Platt, Mr Keith Wood
- G: Revds R C Christopher, J M Haggarty, C E White, Mrs C Lewis, Mr I F Sinclair, Mrs D B Sinclair, Mr P J Spicer

Province XII

- A: Revds R G Cole, J D Farquhar, N M Goodfellow, Mr D H Davies, Mr F S V Jones
- B: Revds R Gordon, Dr G Harris, J Thomas, Mr S Harvey, Mr L Jackson, Miss D Newns
- C: Revds J Flawn, P Parrish, G Sweeney, P Trow, Miss L Tucker, Mrs E Batty, Mr R Evans, Mr B Smith
- D: Revds P Lewis, K Watson, Miss K Evans, Mrs M Page
- E: Revd D Fox, Mr Lane, Mrs Lane
- F: Revds D C Lloyd-Jones, B Sewell, R F Williams, Mr B Watkins, Mrs M Kidd

Voting Members representing other Churches

Baptist Union of Great Britain:	Revd Patricia Hinchsliff
Church of Scotland:	Mrs K Laidlaw
Congregational Union of Scotland:	Revd John Arthur
Methodist Church:	Revd Ivan Selman
Moravian Church in Great Britain and Ireland:	Revd R Bruce
Presbyterian Church in Ireland:	Revd D Nesbitt
Presbyterian Church of Wales:	Revd J L Dowber
Union of Welsh Independents:	Revd Cyril Rees

THANKS TO THE RETIRING MODERATOR

The thanks of the Church were expressed by the Moderator to the Rt Revd Cyril Franks, and Mrs Joan Franks.
The Moderator addressed the Assembly.

The Assembly joined in the singing of the National Anthem.

LOYAL ADDRESS

The immediate past Moderator presented the Loyal Address to the Throne and the Moderator led the Assembly in prayer.

THE LOYAL ADDRESS

"TO THE QUEEN'S MOST EXCELLENT MAJESTY

The General Assembly of the United Reformed Church in the United Kingdom,

now meeting in Southport, sends loyal greetings to Your Majesty. As citizens of a multi-racial, multi-cultural nation we recognise the necessity of justice, peace and reconciliation as objectives of Christian witness. The United Reformed Church seeks continually to discover and implement ways of serving these ends. We rejoice in the assurance that you uphold these purposes in your many duties among your people throughout the Commonwealth.

We affirm our continuing loyalty, and our gratitude to you for the steadfastness with which you undertake the many and heavy responsibilities laid upon you and the members of your family.

We again pledge ourselves to be constant in our prayers that you may be upheld by the inexhaustible resources of God, as you continue to follow His will and seek His glory.

We are

Your faithful and loyal subjects

Moderator

Clerk"

9th May 1988

Visitors received by the Moderator

Revd P Hinchsliff, Baptist Union of Gt Britain and Ireland
Rt Revd Dr Duncan Shaw, Moderator)
Mrs Katy Laidlaw*) Church of Scotland
Mr J Ropper)
Mr Leonard Inman, Congregational Federation
Revd John Arthur*)
Revd John R Smith) Congregational Union of Scotland
Revd Martin Biehrendt, Evangelical Church of the Union,
German Democratic Republic.
Revd Ivan Selman*, Methodist Church
Mr Goran Johansson, Mission Covenant Church of Sweden
Revd Robelto Bruce*, Moravian Church
Rt Revd W Fleming)
Revd T P Fleming) Presbyterian Church in Ireland
Mr Mervyn McQuillan)
Revd David Nesbitt*)
Mrs Joan Anderson CBE, Presbyterian Church in New Zealand
Revd Dr Avery Post, United Church of Christ, USA
Mr Goodwell Chitabanta, United Church of Zambia
Revd Cyril Rees*, Union of Welsh Independents
Mr Gregorio Plescan, Waldensian/Methodist Church
Rt Revd Michael Henshall, Bishop of Warrington

Other visitors to Assembly

Mrs Jean Mayland, Church of England
Mrs Fleming, Presbyterian Church in Ireland
Mrs McQuillan, Presbyterian Church in Ireland
Revd J L Dowber*, Presbyterian Church of Wales
Rt Revd D A and Mrs Mary Koranteng, Presbyterian Church in Ghana
Mr Howard Anderson, Presbyterian Church in New Zealand
Mrs M Post, United Church of Christ, USA
Revd J and Mrs Upshaw, Presbyterian Church USA

* Voting members

The Moderator expressed to them the welcome of the Assembly and the Right Revd Michael Henshall, Mr Goodwell Chitabanta and Mrs Joan Anderson responded.

The General Secretary addressed the Assembly on the theme of "The Agenda before us".

The session was closed by prayer, the singing of a hymn and the Blessing, and the Assembly adjourned to meet again in the Floral Hall at 9.30 next morning for ordinary business.

The Assembly was reconvened at 9.30 am in the Floral Hall, Southport, the Moderator, the Rt Reverend Edmund Banyard, presiding. Opening worship was conducted by the Moderator's Chaplain, the Reverend Clifford Wilton, who also led the bible study.

BUSINESS COMMITTEE

The Convener, the Revd A J Wells, indicated when the Synod Resolutions would be taken, and outlined the order of business. The Revd Ron Williams (Mid-Wales) queried the omission of a Resolution sent in by him, and the Convener replied that this had been ruled out of order.

FAITH AND LIFE DEPARTMENT

The Convener, the Revd Tony Coates, presented the report of the Faith and Life Department and upon his motion the report was received for debate. The Convener introduced Mr Paul Franklin, Assistant Secretary of the Department, and he was welcomed by Assembly.

Children's Work Committee The Convener, the Revd Dr Lesley Husselbee, presented the report of this Committee.

Christian Education and Stewardship Committee The Convener, the Revd William Mahood, presented the report of this Committee.

Youth Committee In the absence of the Convener, the Revd Jean Holdsworth who was indisposed, the Secretary, the Revd Paul Quilter presented the report of this Committee.

Doctrine and Worship Committee The Convener, the Revd Professor Colin E Gunton, presented the report of this Committee.

Hymnbook Editorial Committee The Convener, Dr David Thompson, presented the report of this Committee.

Windermere Policy and Planning Committee The Convener, the Revd Dr Robert Latham, presented this report. He introduced Mrs Ruth Clarke, the Hon. Assistant Director, and the Moderator welcomed her.

Health and Healing Committee The Convener, the Revd Alasdair Pratt, presented this report.

After some discussion on items in the report not covered by Resolutions, the Departmental Convener invited the Revd Dr Lesley Husselbee to propose:

Partners in Learning

Assembly welcomed the introduction of the new Partners in Learning material and encourages District Councils to explore with local churches ways in which this can be used as a resource for worship and learning together and in peer groups.

This motion was supported by Miss Katherine Horner, who addressed Assembly by invitation.

Assembly approved this resolution.

Private Member's Motion The Revd H E Ward proposed the following motion, seconded by Mr W Black:

New Service Book

Assembly regrets the unseemly haste with which the New Order of Service Book is going forward and proposes that drafts of all the various services should be sent to Provincial Synods and District Councils for discussion and reporting back to General Assembly 1989.

After considerable discussion, the General Secretary suggested that the following motion might meet with the approval of the proposer and seconder:

The Assembly instructs the Doctrine and Worship Committee to circulate drafts of the majority of the services proposed for the new Service Book more widely and to receive responses before finalising the publication.

The Revd H E Ward and Mr W Black approved this re-drafted proposition. The Convener of the Committee responded, and Assembly approved the re-drafted Resolution.

SYNOD RESOLUTION

On behalf of the West Midlands Province, the Revd John Waller spoke to and moved:

Youth Leadership Training Officers

The Assembly, recognises the value of the work of the Youth Leadership Training Officers, and acknowledging that their services are spread too thinly through the Church to be fully effective, therefore affirms the ideal of the appointment of one full time YLTO in each Province who may also be involved in other training work; and authorises Provinces to move forward to make full time appointments as Provincial financial resources, and the situation as it affects other Provinces, will permit.

The Revd James Neary seconded the motion and reserved the right to speak later. The Revd Tony Burnham proposed the following amendment which was seconded:

; and authorises General Assembly to move forward to make full time appointments as General Assembly's financial resources, and the situation as it affects all other Provinces, will permit.

The first part of the amendment was approved by General Assembly.

Some discussion followed on the second part of the amendment. When put to the vote, the second part was approved by Assembly.

The Revd Michael Davies proposed a further amendment:

to delete 'General Assembly' or 'Provincial' from the motion.

This amendment was lost.

It was suggested that 'General Assembly authorises' be replaced by 'resolves'.

The Revd Tony Coates responded. The Revd James Neary seconded. The substantive motion now reading:

The Assembly, recognises the value of the work of the Youth Leadership Training Officers, and acknowledging that their services are spread too thinly through the Church to be fully effective, therefore affirms the ideal of the appointment of one full time YLTO in each Province who may also be involved in other training work; and resolves to move forward to make full time appointments as General Assembly's financial resources, and the situation as it affects all other Provinces, will permit.

This resolution was approved by Assembly.

NEWLY ORDAINED MINISTERS

The Provincial Moderators announced the following names of those newly-ordained ministers and Accredited Church-Related Community Workers.

Christopher Ian ELLIOTT
John BREMNER
Andrew LONSDALE
Betty Bury ROE
Nicola Jane LOWEN
Ian Howard RING
Wendy Patricia BASKETT
Malcolm Alan William DEACON
Evelyn Janet CAIRNS
Thomas E C BUSH
Michael HODGSON
Yvonne Caroline WORKMAN
Michael POTTER
Raymond SINGH
Ruth Anna WHITE
Kwadwo Ntiamoa AMANING
John HALL
Colin Edward FOREMAN
Julian Paul THOMAS

Thomas ELLISON
Arthur F CLIMPSON
Edward F D G MARTENS
Eric P M WOLLASTON
Katherine Winifred STOCKS
Samuel Eric ROGERS
Paul James BREEZE
Joyce BENFIELD
David ROBERTSON
Susan HENDERSON
Yvonne OLDFIELD
David A L JENKINS
Audrey PROFFITT
John D WALKER
David ALLONBY
Graham GHALEB
Cecil Ernest WHITE
Russell Humphrey GORDON

The Moderator addressed those present and led the Assembly in prayer.

JUBILEES The General Secretary read out the names of those ministers who had recently celebrated 50 and 60 years in the ministry.

50 years

Ralph Leonard ACKROYD
James BADDOCK
Herbert Alfred BROWN
Owen Frederick COXON
Richard John HALL
Thomas George HAVARD
John James HAYNES
Harold HOLT
Thomas John HOPKINS
Arthur Frederick MARSH
Kenneth William MARVIN
Frank Austin MEAD
Geoffrey Fillingham NUTTALL
John William Emrys SHEPHERD
Douglas Andrew SMITH
Clifford Owen THOMAS
Eifion THOMAS
George Arfryn THOMAS
James Thomas THOMPSON
Jason Stanley WRIGHT

60 years

Harold Ebenezer BERRY
Glynmor JOHN
John McINTYRE
John William MIDGLEY
Edward Charles Dudley STANFORD

One of the Jubilee Ministers, the Revd Richard Hall, was greeted by the Moderator.

MINISTRIES DEPARTMENT

The Convener of the Department, the Revd Anthony Burnham, proposed that the report be received for debate.

Vocations Committee The Convener, the Revd Michael Stolton, presented the report of this Committee. He asked for the following amendments to be made:

Admissions "to the Roll of Ministers"

p.16, 3(a) add: Colin Foreman

p.16, 5(c) delete: Revd Ronald Townsend (Uniting Church in Australia)

p.17, 9 add: Revd Ronald Townsend (Uniting Church in Australia)

PASTORAL MEASURE

The Convener moved:

The Assembly receives the guidelines A Pastoral Measure concerning the suspension and resignation of Ministers and their deletion from the Roll of Ministers, and adopts the procedures outlined forthwith.

The Moderator invited questions before calling the Revd David Gardner to propose the following amendment:

to add to the Resolution: "with the exception of paragraph 18.3 and paragraphs 20.1, 20.2 and 20.3 for further consideration and review."

Mr Dennis Jolley seconded and reserved the right to speak later.

After some further discussion, the Moderator proposed and the Assembly agreed to adjourn debate on the amendment and the Resolution, so that informal consideration could discover if some amendment to the statement would make it acceptable, in which case the amendment to the Resolution would be withdrawn.

Later the Revd Michael Stolton offered the following amendments to the statement, which were accepted by the Revd David Gardner and his seconder.

18.3 Leave as it is

20.1 ADD after 'a pastorate arises' - 'without a prior call to another pastorate having been received'

CHANGE 'A minister is' to 'ministers are'

20.2 DELETE 'When ministers wish to resign from a pastorate'

SUBSTITUTE 'Thereafter'

DELETE the sentence beginning 'The Provincial Moderator is consulted

AFTER THE WORDS 'Should there be difficulty about'

DELETE 'such a movement'

SUBSTITUTE 'a minister's future welfare'

Paras 20.1 and 20.2 would then read:-

20.1 If any thought of resignation from a pastorate arises, without a prior call to another pastorate having been received, ministers are well advised to consult with the Provincial Moderator prior to taking any formal action.

20.2 Thereafter they inform the Church Secretary and the Secretary of the District Council in writing. Should there be difficulty about a minister's future welfare, the Assembly Pastoral Reference Committee may be consulted and will then exercise discretion about how the Church should care for the minister during a break in service.

Mr Stolton proposed:

The Assembly receives the guidelines A Pastoral Measure concerning the suspension and resignation of Ministers and their deletion from the Roll of Ministers, and adopts the procedures outlined forthwith.

Assembly approved the Resolution.

Training Committee The Revd Tony Burnham spoke of the increase in offers to train for the ordained ministry, for which the church is very thankful, and consequent problems for the Ministerial Training Fund. Considerable debate followed. Mr Burnham responded. Further comments were made on other items in the Training Committee report. Mrs Elizabeth Jupp responded and she moved:

Northern College

The Assembly welcomes the report of the first visitation to the Northern Federation for Training in Ministry and the Northern College, Manchester, encourages them as they respond to the various suggestions it contains, and asks for a report on progress in 1989.

After some discussion the motion was approved by Assembly.

Support Committee The Moderator invited comments on the report of the Support Committee. The Convener, the Revd Peter Brain, responded. He then spoke to and introduced the 'Report on Employment Practice in the URC'. The Revds Elizabeth Nash and John Waller, members of the Working Party, spoke in support of the report. After some discussion, the Convener responded and moved:

Employment Practice

The Assembly welcomes the report Employment Practice in the United Reformed Church and sends it to District Councils for comment by 30th June 1989, in order that firm proposals may be brought to the 1990 Assembly. Provinces, local churches and other bodies should submit any comments by the same date.

The motion was approved by Assembly.

The Convener, the Revd Tony Burnham continued the presentation of the report of this Department. He moved:

Preaching Fees

In the matter of Preaching Fees, the assembly agrees that:

- a) the amount paid should always cover the actual expenses incurred by the visitor, whether minister or lay person, in undertaking the leadership of worship;
- b) and may, at the discretion of the local church, also include a gift;
- c) with effect from 1 January 1989 during a vacancy or sickness both a) and b) will be reimbursed, with a maximum figure being set by the MoM committee from time to time, both for a single service and for a whole Sunday.

The Convener answered some questions. The Assembly approved a) and b) of the resolution. The following amendment listed as c) and d) was moved by Mr Philip Wade and seconded by Mr John Gilbey:

- c) The Plan for Partnership be amended by the Executive Committee on the advice of the Maintenance of the Ministry Committee to enable each Synod to establish its own policy and practice so that by January 1st 1989 each Province or District Council may reduce a local pastorate's contribution during a vacancy or sickness for either or both a) or b).
- d) With effect from 1st January 1989 the central Maintenance and Ministry Fund ceases the refund to congregations of any pulpit supply fees or expenses.

After discussion, the amendment was put to the vote and was lost.

The Convener moved part c) of the Resolution, which was approved by Assembly.

The General Secretary proposed that:

Assembly resolves that the Resolution on Preaching Fees, passed in 1987 (Record, p.18) shall continue in effect until December 1988.

Assembly approved this proposal.

The Revd J Waller moved:

- a. Assembly amends the Plan for Partnership in Ministerial Remuneration by the inclusion of the following paragraph 10 with effect from the 31 December 1988:-

10. Pulpit Supplies

In the following circumstances, the cost of pulpit supplies may be recovered from the Maintenance of the Ministry Fund by local churches.

- 10.1 When a local church is in pastoral vacancy and the Provincial Maintenance of the Ministry Committee's administration of The Plan does not provide for the local church's contribution to the Fund to be reduced to recognise the vacancy, the local church may reclaim the actual cost of pulpit supplies up to such maximum as the central MoM Committee shall from time to time determine. In group pastorates and part-time pastorates, refunds shall be available only in respect of the services which would have been conducted by the relevant minister had the vacancy not existed.
 - 10.2 When a minister is receiving sick pay in accordance with para 6.1.3, the local church may recover from the MoM Fund the cost of pulpit supplies on the same basis as para 10.1 above.
 - 10.3 When the Moderator of the General Assembly in any year is in local pastoral charge, the local church may recover from the MoM Fund the cost of pulpit supplies on the same basis as para 10.1 above.
 - 10.4 When the minister of a pastorate is absent on a sabbatical term which lasts for a period of more than four weeks, the local church may recover from the MoM Fund the cost of pulpit supplies on the same basis as para 10.1 above.
- b. Assembly notes the wish of the Maintenance of the Ministry Committee to review the method of reimbursement of pulpit supplies, and authorises the Executive Committee to amend the Plan for Partnership in this regard, if it is requested so to do by the Finance and Administration Department, with a report of the change to be made by the Finance and Administration Department to Assembly 1989.

This resolution was approved by Assembly.

Central Funding and Advocacy Group The Convener, the Revd W Wright, presented the report of this group and upon his proposal the report was received for debate. He then moved:

Central Funds

Assembly requests the central Finance and Administration Committee to consider the establishment of one central fund to replace the present MoM Fund and the Unified Appeal and to report their findings together with a recommendation within 3 years.

On behalf of the South Western Province the Revd Alan Bound moved the following amendment which was seconded by the Revd Will Minnis:

Assembly requests the central Finance and Administration Committee to consider the establishment of two funds

- a. a mission appeal to finance missionary enterprise at home and abroad
- b. a central fund to cover the remainder of the present Unified Appeal

expenditure and the Maintenance of the Ministry and to report their findings with a recommendation within 3 years.

Considerable discussion followed. The proposer responded, and when put to the vote the amendment was lost.

The Revd Michael Davies, having given notice earlier, proposed the following second amendment:

Delete 'one central fund' and insert 'one or more new central funds as seems appropriate'.

After some comment Mr Davies withdrew the amendment. When put to the vote, the substantive Resolution was approved by Assembly.

The Convener moved:

Assembly agrees to the Unified Appeal being renamed Mission and Service Fund as from January 1989.

The motion was lost.

The Convener, the Revd Bill Wright, spoke to and moved:

Direct Debit

Assembly supports the central Finance and Administration Committee's efforts to encourage all churches to contribute to the Unified Appeal (Mission and Service Fund) by monthly direct debit.

With the deletion of the words 'Mission and Service Fund', the Resolution was approved by Assembly.

He further moved:

Advocacy Secretary

Assembly approves the appointment of a full-time Advocacy Secretary for a period of 5 years and instructs the Budget Committee to make provision for such an appointment.

After considerable discussion, Mr Wright responded, and the Resolution was put to the vote. Tellers were called and the motion was approved by 203 for and 198 against.

The Convener, the Revd Bill Wright, moved:

Advocacy Group

Assembly instructs the Nominations Committee to appoint an Advocacy Group consisting of one representative from each Province, plus a Convener.

The resolution was approved by Assembly.

The Convener moved that the Central Funding and Advocacy Group, having completed its task, be discharged with thanks.

Assembly approved of this resolution.
This concluded the business of this group.

Nominations Committee

The Convener, the Revd Brian Nuttall, presented the report of this Committee and upon his proposal the report was received for debate.

The Convener responded to questions and moved the appointment of Tellers for the Assembly Moderator.

Assembly appoints the following to serve as Tellers for the election of Moderator of General Assembly 1989/90: Revd Peter I Poulter, Mr Colin A Raggett (Convener) and Dr Marion M Schofield.

The Convener moved:

The Assembly appoints Committee Officers, as set out in paragraph 2 of the report.

The motion was approved by Assembly.

He also moved:

The Assembly appoints Committees and Representatives of the Church for the year 1988-89, as set out in the Appendix to the report, with the deletion of the Central Funding and Advocacy Group.

The motion was approved by Assembly.

The Convener spoke to and moved Resolution 1 in the Supplementary Report, and the motion was approved by Assembly.

He then moved:

The Assembly records its thanks to the following Assembly and Committee Officers who have retired or are retiring from office this year:

Mr Fred Brooman, Honorary Treasurer and Convener of Finance and Administration Department.
Mrs Janny Macdonald, Assistant Clerk to the General Assembly
Mrs Mary Marsden, Convener of Personnel Committee
The Revd Michael Whitehorn, Convener of Welfare and Emergencies Committee.

FORWARD POLICY GROUP

The Convener, Professor Robert Steel, presented the report of this Group and upon his proposal the report was received for debate. The Convener spoke to the two Resolutions appended to the report. Comments and questions then followed on items not covered by the Resolutions.

The Convener responded and moved:

Central Committees

The Assembly agrees that there should be a review of the number and size of Committees and invites the Executive Committee to take the appropriate action and report to the Assembly as soon as possible.

The Revd Bert Baker proposed the following amendment, seconded by Dr Niall Martin:

to delete 'Executive Committee to take the appropriate action' and replace by 'Forward Policy Group to prepare proposals' and insert '1989' after 'Assembly'.

The Convener responded. When put to the vote the amendment was lost.

After further discussion, the Revd Donald McIlhagga proposed that the question be not put. This proposal was lost.

When the substantive Resolution was put to the vote, Assembly approved the motion.

The Convener then moved:

Popular Report of Assembly

The Assembly agrees that a popular report of its deliberations for the use of local churches should be produced for wide circulation, and invites the Business Committee, in consultation with the Editorial Board of REFORM, to consider how this may be done.

The motion was approved by Assembly.

EXECUTIVE COMMITTEE

The Convener, the Revd Cyril Franks, presented the report of this Committee and on his proposal the report was received for debate.

The Convener invited the Moderator to receive and welcome the new Honorary Treasurer, Mr Angus Grimmond, and paid tribute to the retiring Honorary Treasurer, Mr Fred Brooman, CB.

SYNOD RESOLUTIONS

The Moderator invited Mr Ian Sinclair to speak on behalf of the Southern Province and he introduced and moved:

Durrington

Assembly receives the Durrington Community Centre Church, a Local Ecumenical Project with a considerable URC contribution and with District Council oversight, as a local church of the URC.

This was seconded by Mr Peter Spicer, and Assembly approved unanimously that this church be a member of the URC.

The Convener also moved:

The Assembly receives the fellowships at
Caebach, Mid-Wales
St David's, Pentwyn, Cardiff
Rokeby, Reading
as local churches of the URC.

This motion was approved unanimously by Assembly.

The Moderator received, in the name of Assembly, representatives of the newly received churches.

The Convener spoke to and moved:

Ruscombe

The Assembly does not agree to the secession of the local church at Ruscombe, West Midlands, and requests the congregation, District Council and Synod patiently to seek ways of developing fellowship and pastoral care.

Mr L E Gaston and Mr J W Alder, representatives of Ruscombe Church, addressed Assembly in support of their plea to be allowed to secede. After discussion, the Revd Alasdair Pratt asked for the question to be put. This was seconded and carried by Assembly.

The Convener responded to the debate. Tellers were called, and when put to the vote the Resolution was lost by 89 for and 372 against.

The General Secretary moved the following Resolution:

The Assembly agrees that the Ruscombe church be permitted to secede from the United Reformed Church, with consequences in accordance with Clause 21 of the URC Act 1981.

The motion was approved by Assembly, and the Moderator, after having led the Assembly in prayer, greeted the representatives of Ruscombe Church.

The Moderator informed Assembly that the following Resolutions had been accepted by St Andrew's, Bournemouth:

St Andrew's, Bournemouth

The Assembly agrees to leave the petition from St Andrew's, Bournemouth, on the table until the discussion at present taking place between the URC and the Church of Scotland regarding joint membership in a local church is completed and the views of the Church of Scotland are known.

If the Church of Scotland should agree to joint membership in a local church as a possibility, the Assembly will urge St Andrew's to give this further consideration.

On the proposal of the Convener the motions were approved by Assembly.

The Revd Cyril Franks moved:

Lay Ministries

The Assembly approves the statement in Section 5 of the Report on Support for Lay Ministries.

The resolution was approved by Assembly. He further moved:

Revd Tony Burnham

The Assembly re-appoints the Reverend Anthony Gerald Burnham BA as Moderator of the North Western Provincial Synod from 1 September 1988 for a period of five years.

The resolution was approved by Assembly. The Moderator received and greeted the Revd A G Burnham.

The Convener also moved:

Retired Ministers

The Assembly ratified the amendments to the Basis and Structure of the URC referred by the 1987 Assembly to District Council and Synods and notes the definition of Retired Minister provided by Executive Committee.

- 9.3.g A Minister Emeritus - amend to read A retired minister ...
- 9.3.h All Ministers Emeriti - amend to read All retired ministers not covered by clause 9.3.g residing in the District....
- 9.3.viii To be deleted
- 9.3.ix to 9.3.xix to be re-numbered viii to xviii
- 9.4.g A Minister Emeritus - amend to read A retired minister
- 9.4.h All Ministers Emeriti - amend to read All retired ministers not covered by clause 9.4.g residing in the Province....
- 9.4.xv To be deleted
- 9.4.xvi and xvii to be re-numbered xv and xvi.

The resolution was approved by Assembly.
This concluded the business of the Executive Committee.

PRIVATE MEMBER'S MOTION

Nuclear Disarmament

The Assembly welcomes the US/Soviet agreement to remove intermediate range nuclear weapons from Europe; notes with concern proposals to deploy new nuclear weapons to compensate for those removed under the Treaty; and calls upon HMG, and other European Governments, to reject such deployments and to work instead for further measures of nuclear disarmament.

The following resolution, including an amendment proposed by the Revd John Reardon, was proposed by Mrs Eileen Brown:

The Assembly welcomes the US/Soviet agreement to remove intermediate range nuclear weapons from Europe; notes with concern proposals to deploy new nuclear weapons to compensate for those removed under the Treaty; and

calls upon HMG and other European governments to reject such deployments, to work instead for further measures of nuclear disarmament and to play a full and constructive part in the forthcoming UN Special Session on Disarmament.

This was seconded by Miss Fiona Gow.

On the proposal of Mr J Gilbey the words 'and conventional' to be added to 'nuclear' in last sentence. This was approved by Assembly.

The Resolution was approved by Assembly.

FINANCE AND ADMINISTRATION DEPARTMENT

The convener, Mr Angus Grimmond, presented the report of this Department and upon his proposal the report was received for debate.

Questions were asked on the work of the Retired Ministers Housing Committee, and the Convener, the Revd David Skidmore responded.

The Departmental Convener moved:

Accounts

Assembly adopts the Accounts for 1987.

The Resolution was approved by Assembly.

The Revd J Waller, Convener of the Maintenance of the Ministry Committee, spoke to and moved:

Maintenance of the Ministry

Assembly approves the Budget of the Maintenance of the Ministry Fund for 1989 noting that it allows for an increase of 6% in basic stipend from 1 July 1989.

After some questions, the Resolution was approved by Assembly.

Mr Waller referred to the actuarial review of the Pension Fund at the end of 1987 and moved:

Pension Fund

Assembly approves the amendment of rule 17 of the rules of the United Reformed Church Ministers' Pension Fund by the deletion of all wording after "shall be" in line 20 and the substitution of "calculated and fixed at the time of retirement in the light of the financial experience of the fund during the time when contributions were made but shall not be less than those provided under a table certified by the actuary which may be revised from time to time".

The Resolution was approved by Assembly.

At the request of Mr Grimmond, the Moderator greeted and received the Revd George Hooper who served as Secretary of the Maintenance of the

Ministry Committee for 10 years, and the Revd Michael Whitehorn who has served as convener of the Welfare and Emergencies Committee.

BUDGET COMMITTEE

The Convener, the Revd Alasdair Walker, presented the report of this Committee. He asked that an error in the report be amended as follows:

On page 125, para.3. The last three lines to read:

'finance of the Unified Appeal, agreed to provide £1,566,000, and after further examination of the estimates, the Budget Committee are able to present a budget showing total costs of £1,772,000.'

and on his proposal the report was received for debate.

Points were raised and answers given, and the Convener moved:

Assembly approves the Budget for 1989 which provides for an expenditure of £1,772,00.

This resolution was approved.

This concluded the business of the Budget Committee.

COMMUNICATION AND SUPPLIES COMMITTEE

In the absence of the Convener, the Revd David Netherwood, Mr Norman Hart was invited to present this report, and upon his proposal the report was received for debate. Mr Hart responded to questions and comments.

CHURCH AND SOCIETY DEPARTMENT

The Convener, Dr Mary Ede, presented the report of this Department, and upon her proposal the report was received for debate. Considerable discussion ensued on items not covered by Resolutions. The Convener responded to questions and comments, and she spoke to and moved:

Welfare State

The Assembly encourages churches to study proposals for change in the main spheres of the Welfare State (social security, health, housing, social services and education) using the questions contained in the report; and to engage in public debate and appropriate action to safeguard and improve community services wherever they are threatened.

After some discussion, Mrs Claire Shephard proposed an addition to the Resolution, and this was seconded:-

to insert after 'report;': 'to seek out and help in instances of difficulty, and at the same time request government to make specific modification of the system to deal with these situations;.....'

When put to the vote, the amendment was approved. When put to the vote, the amended motion was approved by Assembly.

The Revd Stephen Orchard spoke to and moved:

Religious Education

The Assembly urges Her Majesty's Government to re-affirm its commitment to religious education in schools by including it among the foundation subjects in the National Curriculum.

The Revd Richard Helmn proposed the following amendment, which was seconded by the Revd Peter Poulter.

After 'The Assembly' insert 'convinced that exploration of the spiritual and moral aspects of human experience is vitally important if the proposed National Curriculum is to express adequately the inherited values and the multi-cultural nature of contemporary society' urges Her Majesty's Government.....

The Department accepted the amendment and when put to the vote the amendment was approved by Assembly. The amended Resolution was then approved.

The Revd John Reardon presented slides to illustrate the statement of commitment adopted by the Christian Aid Board, and moved:

Christian Aid

The Assembly welcomes the summary of the Statement of Commitment adopted by the Christian Aid Board and encourages churches to study the full Statement, To Strengthen the Poor.

PRIVATE MEMBERS' MOTIONS

The Revd Brian Woodcock spoke to and moved:

National Policy on Social Services

The General Assembly

- (a) views with concern current trends and policies which threaten to reduce the quality of public services, to erode the principle of universality at the heart of the Welfare State and to widen the inequalities between the rich and the poor;
- (b) calls upon Her Majesty's Government to demonstrate that it accepts and is committed to the maintenance and adequate funding of health services, education, social services and shelter as a statutory obligation and national priority based on the principle of universality which is consistent with a caring, civilised society;
- (c) instructs the Church and Society Department to work ecumenically to ensure that these concerns are adequately and persistently brought to the attention of the relevant government departments.

This was seconded by the Revd Keith Forecast. After discussion, the motion was approved by Assembly.

The Revd Bert Baker moved:

Response to Aids

The General Assembly, desiring to help congregations concerned in making a Christian response based on a balanced medical, theological and pastoral understanding of Acquired Immune Deficiency Syndrome (AIDS), welcomes the publishing of the booklet, 'Understanding AIDS' which the Departmental Secretary, John Reardon, has jointly produced.

This was seconded by Mrs Mary Stacy. The motion was approved by Assembly.

WORLD COUNCIL OF CHURCHES

The Clerk introduced the Revd Dr Avery Post. Dr Post was welcomed by the Moderator and he addressed Assembly on the subject of the ecumenical movement worldwide and the calling of the World Council of Churches as it reaches its 40th anniversary. At the conclusion of Dr Post's address, he greeted the Moderator and Clerk in the name of the United Church of Christ.

MODERATORS' REPORT

The Revd Nelson Bainbridge presented the report of the Moderators. The report was received with acclamation by Assembly, and discussion followed. The Revd Nelson Bainbridge responded to comments made.

WORLD CHURCH & MISSION DEPARTMENT

The Convener, Mrs Rosalind Goodfellow, introduced the following to the Moderator, who greeted them on behalf of Assembly.

Returning missionaries:

The Revd Donald Horsfield

The Revd Jean Hall

The Revd John Crocker

URC scholarship holders:

The Revd Moses Bakar

Miss Kim See Son

CWM scholarship holder:

The Revd Rosiam Kuica

Upon the Convener's proposal, the report was received for debate.

Mrs Mary Marsden introduced the Revd Yvette Rabemila, who was welcomed by the Moderator and invited to address Assembly. Mrs Muriel Garrow and the Revd John Smith also assisted in the presentation.

The Convener expressed the thanks of the Department to Mrs Mary Marsden, Personnel Convener, who was to retire at the end of this Assembly. This appreciation was endorsed by acclamation.

Comment and questions then followed on items in the report not covered by Resolutions. The Convener responded.

MEW ABROAD COMMITTEE

The Convener, the Revd Derek Wales, introduced the report of this Committee. Comments and questions followed on items not covered by Resolutions. The Convener moved:

Israel

Assembly, recognising that both Jews and Palestinians have well founded claims to own territory and live autonomously within the same land, urges members of the United Reformed Church to inform themselves about the Palestinian situation, to pray for a reconciliation of the conflicting claims, and, when visiting Israel, to make contact with the Palestinian Christian community.

Mr John Gilbey proposed the following amendment, which was seconded.

Assembly 'urges the members of the United Reformed Church to inform themselves about the situation of the Palestinian people, to pray for reconciliation, and to seize any opportunities of making contact with the Palestinian and Christian community.'

The amendment was approved.

The Revd Ian Duncan further proposed, and it was seconded, that the word 'Christian' be deleted from the amendment. When put to the vote, it was lost.

The first amendment became the substantive motion.

After further consideration the Revd Derek Wales moved the following amended version of the Resolution:

Assembly, recognising that both Jews and Palestinians have a need for a secure homeland, urges members of the United Reformed Church to inform themselves about the situation of the Palestinian peoples, to pray for a just and lasting reconciliation, and when visiting Israel and the occupied territories to make contact with the Palestinian Christian community.

The motion was approved by Assembly.

The Convener then invited the Revd R Tomes to introduce the next Resolution. After some discussion he responded and moved:

Assembly commends the statement A Theological Perspective on Inter-Faith Dialogue to local congregations and councils of the church for discussion. Assembly requests the Mission and Other Faiths Committee to receive responses, to continue discussion with the Doctrine and Worship Committee, and to bring a further report to Assembly.

The Revd Dr Lesslie Newbiggin moved the following amendment:

for 'commends' read 'transmits'

This was seconded by the Revd Alan Dunstone. The amendment was carried.

After considerable discussion, the amended motion was approved by Assembly.

MEW AT HOME COMMITTEE

The Convener, the Revd John Slow, presented the report of the MEW at Home Committee and invited comments on that part of the report not covered by Resolutions; he responded to these. The Convener spoke to and moved:

Not Strangers But Pilgrims

The Assembly acknowledges with thanksgiving the Report and Declaration of the Swanwick Conference, and assures the other churches of the URC's full commitment to continuing the pilgrimage together.

After comments, the motion was approved by Assembly.

He further moved:

As part of the same process the Assembly authorises the World Church and Mission Department to prepare, and Executive Committee to consider and decide, a response from the URC draft proposals for the new ecumenical instruments or councils.

After discussion and the response by Mr Slow, the motion was approved by Assembly.

He also moved:

The Assembly requests that the final form of the proposals be available in January 1989 so that this may become part of Reports to Assembly.

which was approved by Assembly.

SCOTLAND - CONGREGATIONAL UNION

The Revd John Slow, Convener of the Joint Negotiating Group, presented the 'Proposals for Unification' of the Congregational Union of Scotland and the United Reformed Church. He invited Assembly to correct some errors in the printed booklet as follows:

Page 9 para. 3c(i) Insert in line 4 after '....due notice has been given.....' and before '...by...', the words 'to the members of that church provided that written notice of the passing of such resolution has been given..'

Page 37 3(i) and (j) These two clauses (each of two lines) should follow each other and the intervening paragraphs should

follow after (j).

Page 38 Similarly (j) should follow immediately after (i) and the intervening paragraph should follow after (j).
In (i) Provincial should be changed to Synod.
This amendment should be added to the list on page 53 as No.46a. In (j) Province should be changed to Synod Area.

Page 40 Clause 4(xvi) 6 lines from top of page. For 9(3)(xix) read 9(3)(xviii).
Clauses (h) and (i) should follow immediately and the intervening paragraph should follow after (i).

Page 42 A clause has been omitted after the heading 'Constitutional Amendment'. It reads as follows:

10(1) No exercise by the General Assembly of the function of constitutional amendment contained in 9(5)(xi) shall have effect unless the following procedure has been followed:

The Assembly accepted these corrections.

The Convener spoke to the several parts of the document and asked permission for the Revd Raymond Bade to address Assembly.

The Convener moved:

The Assembly agrees that the process of decision for the URC on the Proposals for Unification be according to Section 10/1 of the Structure of the URC.

The Revd Ron Williams raised several points of order, which were ruled out of order by the Moderator.

Assembly approved the motion when it was put to the vote.

The Convener then proposed:

The Assembly gives first approval to the Proposals for Unification with the Congregational Union of Scotland (document dated December 1987) corrected in accordance with the Assembly order papers for 10th and 12th May 1988 including the Amendments to the Basis and Structure of the URC listed in Part VIII of the document, and refers these Proposals to Synods and District Councils.

Many contributions were made to the debate. The Revd John Slow responded, assisted by Mr Norman Pooler on legal aspects. Tellers were called, and when put to the vote the motion was approved by Assembly, the votes being 474 for, 2 against, with 3 abstentions.

The Chaplain led Assembly in prayer.

The Convener further moved:

The Assembly, through this referral, invites the District Councils and Synods to discuss the Proposals and agrees that should any Council or Synod wish to pass a resolution "that these Proposals be not proceeded with", such resolution must reach the General Secretary by 31 December 1988 (Structure 10(1)e).

The motion was approved by Assembly.

And also:

The Assembly authorises the URC representatives on the Joint Negotiating Group to continue with this work.

The motion was approved by Assembly.

The Departmental Convener, Mrs Rosalind Goodfellow, suggested that the Moderator greet and invite the Revd John Smith, who is President Elect of the Congregational Union of Scotland, to address the Assembly. He expressed the appreciation of the Congregational Union for the debate and the result.

COVENANTED CHURCHES IN WALES

The Revd John Slow, Convener of the Missionary and Ecumenical Work at Home Committee, moved:

The Assembly, recalling that in 1972 it encouraged the churches in Wales to develop a covenant relationship as a way towards church unity in Wales, receives the text of the response to Ministry in a Uniting Church prepared by the Wales Synod and forwards this to the Commission of the Covenanted Churches with the endorsement of the General Assembly.

The Revd John Morgans spoke to the resolution on behalf of the Wales Synod. After discussion, the Revd Donald McIlhagga proposed an amendment, and it was seconded, to delete the last seven words of the resolution - 'with the endorsement of the General Assembly'. The Department resisted the amendment. The amendment was put to the vote and was lost. The motion was then approved by Assembly by a large majority.

ELECTION OF MODERATOR OF GENERAL ASSEMBLY 1989/90

The result of the ballot for Moderator of General Assembly was declared by Mr Colin Raggett on behalf of the Tellers. 494 ballot papers had been returned, and the Revd C Keith Forecast was declared elected. The Moderator received the Moderator-elect amid the acclaim of the Assembly, and the Revd Keith Forecast responded.

BUSINESS COMMITTEE

The Convener, the Revd Adrian Wells, presented the report of this

Committee and on his proposal the report was received for debate. He introduced and moved:

1989 Assembly at York

Assembly agrees:

- (a) to hold a fully residential Assembly at York University from 1-4 July 1989;
- (b) that the costs be divided, with the Unified Appeal meeting the usual amount, including all travel, and the accommodation cost being met by a personal contribution per member of not more than £25, with the balance to be borne by Provinces/District Councils in ways to be determined by each Provincial Synod.

The Moderator proposed that the Resolution be taken in two parts. After discussion, the Convener responded and Assembly approved part (a) of the Resolution.

Some discussion followed on part (b) of the Resolution. An amendment was proposed by the Revd David Bradburn, which was seconded, that after 'all travel' all words be deleted until 'the balance', thus reading as follows:

that the costs be divided, with the Unified Appeal meeting the usual amount, including all travel, the balance to be borne by Provinces/District Councils in ways to be determined by each Provincial Synod.

The Committee resisted the amendment. Tellers were called. The amendment was carried by 219 votes for and 204 against. Further comments were made before putting the substantive resolution to the vote.

The motion was approved by Assembly.

The Clerk spoke on the consequences of these decisions by Assembly. The Moderator moved that the incoming Moderator will assume office on 7 May 1989. This was approved by Assembly, thus suspending for 1989 the Rules of Procedure III 3(i).

The Clerk proposed the following resolution:

The Assembly agrees that the Rule of Procedure (1/1) denoting May as the Annual Meeting of Assembly be suspended so that the July meeting in 1989 will be the Annual Meeting of Assembly, and that subsequent dating in the rules (1.4) also be amended for that year only.

which was approved.

ASSEMBLY PASTORAL REFERENCE COMMITTEE

The Convener, the Revd Arthur Macarthur, presented the report of this Committee and upon his proposal the report was received for debate.

THANKS

The Revd Alan Dunstone expressed the thanks of the Assembly to all who had contributed to its smooth running, and to those who had enhanced its life. He included in his thanks the work and care of the Clerk, and Assembly responded by acclamation.

The Clerk declared that the Assembly, having completed the business properly brought before it, stands adjourned and will meet again at York on 1-4 July 1989 or at such other time and place may be duly appointed.

The Moderator's Chaplain led a final act of worship and Assembly was closed by all sharing the Grace.

On Wednesday evening the Assembly travelled to Liverpool to meet with many people from the local churches in the Roman Catholic Metropolitan Cathedral. The celebration on the eve of Ascension Day, through song, drama, dance and testimony, focussed on the theme of Christ the King. The Assembly was welcomed to the Cathedral by Archbishop Derek Worlock.

Throughout the Assembly the devotions and bible studies were led by the Chaplain, the Revd Clifford Wilton.

COMMITTEES AND REPRESENTATIVES

1. The Moderator, the Moderator-elect, the immediate past Moderator and the General Secretary are member ex officiis of every Standing Committee.
2. The Departmental Conveners and Secretaries are members ex officiis of each Committee within their respective Departments. The Secretary of the Finance and Administration Department is a member ex officio of every committee which has funds.
3. Officers and Members appointed since Assembly 1987 are denoted by an asterisk. Those denoted by two asterisk were appointed by Assembly 1988 for the first time.

MINISTRIES DEPARTMENT

Convener: The Revd A G Burnham - 1990
Secretary: The Departmental

CENTRAL COMMITTEE

Provincial representatives

I	Revd D A Welbrock	VII	Revd G R Muttram
II	Revd F A Noden	VIII	Revd Dr D G Cornick*
III	Revd P H Welsh*	IX	Mr R J Smith
IV	Revd S O Jones	X	Revd P C Jupp
V	Mrs V Stonehouse	XI	Mr Cecil Davis
VI	Revd J Lovett-Hargis*	XII	Revd Kevin Watson*

together with the Conveners of the committees within the Department, Revd Dr C B Baxter, Mr E C Chilton, Miss M Roberts*, Mr D Thacker, Revd Elizabeth A Welch and a representative of the Maintenance of the Ministry Committee.

VOCATIONS

Convener: Revd M B Stolton - 1991
Secretary: The Departmental Secretary

Revd E S Allen*	Mrs Gwen Hall	Mrs M Hindley*
Revd N J Davies	Revd P C Jupp	Mrs Connie Holmes
Revd S O Jones	Revd V G Ridgewell	

TRAINING

Convener: Mrs Elizabeth Jupp - 1993
Secretary: The Departmental Secretary

Dr J C G Binfield*	Revd K Chippindale	Revd Principal M H Cressey
Revd J C Brock	Revd D H Hilton	Revd D Jenkins

Revd D Grainger
Revd Dr R J McKelvy

Mrs S Owen
Mrs S Thompson

Dr Ann Stevenson

together with one stipendiary ministry student (Mr Tim Hopley*).

Panel for Assessment Conferences

Miss R Archer, Revds B Baker, C J Baker, Mr J S Benbow, Revds Elizabeth Caswell, T C Cheesbrough, Mrs R Clarke, Mr R T Clarke, Revds G J Cook, F G Wilson Dennett, A S Dunstone, Revd Mary Evans, Mrs B Fisher*, Revds J Francis, A Frost, Dr Anne Galer, Mrs R Goodfellow, Revds A G Green, Dr L C Green, Jessie Halfpenny, Mrs Gwen Hall, Revd R J Hall, Mr M Hammond, Revd M G Hanson, Mr M Harrison, Mr A Hart, Revd H G Hayes, Mrs M Herbert, Revds D H Hilton, R W H Jones, Mrs E Jupp, Miss M Kennish, Revds R O Latham, W N Leak, R H Lewis, W W Mahood, Mrs J W Macdonald, Revd W R Marchbank, Mr R Norris, Revd F R Nunn, Mrs B Onions, Revds Dr S C Orchard, D A Pitkeathly, Professor R Schwarzenberger, Mr A Senior, Mrs E M Steel, Dr Ann Stevenson, Mr B Stonehouse, Mrs G Swain, Revd I L Thomas, Mr A W Thompson, Revd B D Treharne, Miss L Tucker, Revds A J G Walker, R J Way, Elizabeth Welch, Miss J Welford, Revd C Wilton, together with the General Secretary, the Provincial Moderators and the staffs of the recognised Colleges, members of the Auxiliary Ministry Board of Studies and the Convener and Secretary of the Training Committee.

Panel for Assessment Conferences - CRCW Sub-Section

Mrs S Ackroyd*, Mrs D Beale*, Revds P Loveitt*, Kate McIlhagga*, A T Newman*, Mrs A Sutcliffe*, Miss J L Turner*, Revds C F Warner*, M W Williams*, R V Jones*.

Nominations to Teaching Staff (Westminster College)

Convener: Mrs Elisabeth Jupp - 1993

Secretary: The Secretary of the Training Committee

Principal, Westminster College
Miss Ann Phillips
Revd J E Young

Professor John Ferguson
Professor G N Stanton

SUPPORT

Convener: The Revd P J Brain - 1991

Secretary: Executive Secretary, Ministries Department

Mrs Sally Abbott
Revd R Pagan
Mrs M Stacy

Miss Alison Maclean
Revd Christine Pinnell*
Revd D L Helyar**

Mr R Norris
Revd E P Schofield

FAITH AND LIFE DEPARTMENT

Convener: The Revd A J Coates - 1992

Secretary: The Departmental Secretary

CENTRAL COMMITTEE

Provincial Representatives

I	Revd Peter Poulter	VII	
II	Mr Monty Helmn*	VIII	Revd Stella Beare
III	Miss Fiona Gow*	IX	Revd Mark Westerman
IV	Revd L H B Neems	X	Revd David Turner
V	Mr John Culley*	XI	Revd Ceri Lewis
VI	Mrs R Tomlinson*	XII	Mrs Eileen McIlveen

together with the conveners of the Committees within the Department, The Revd G E F Bowerman, Mrs Barbara Brettell, Mrs Ruth Clarke, Mr B Worrall.

Members under 25: Mr C Satchwell, Mr J Slow.

DOCTRINE AND WORSHIP

Convener: Revd Professor C E Gunton - 1991

Secretary: Revd J H Taylor - 1993

Revd Principal M H Cressey	Revd K C Fabricius	Revd Mary Frost
Revd Dr A H B Logan	Revd Kate McIlhagga	Dr W N Gray*
Revd Margaret G P Nuttall**	Professor G N Stanton	Dr R Trigg
Revd Dr P Morgan	Dr C Schwoebel	Revd Justine Wyatt
Revd Susan Durber**		

CHRISTIAN EDUCATION AND STEWARDSHIP

Convener: Revd W W Mahood - 1993

Secretary: Mr M Harrison - 1992

Dr D George	Mrs E Jurd	Revd P McIntosh
Mrs A Morgan	Revd Greta M Morgan	Revd G H Sharp
Revd R Scopes	Mrs J Tomlin	Mrs L Wilson
Revd J T Yates		

YOUTH

Convener: The Revd Jean Holdsworth - 1992

Secretary: The Youth Secretary

Miss Rachel Burnham*	Mrs A Coates**	Mr K Coote*
Revd B Acty	Revd M J Fisher*	Miss B Prettie
Mrs M Nineham	Miss J Pearce	Mr G G Maskery*
Revd J W Steele	Revd D M Taylor	

Members under 25:

Miss D Allen	Mr S Anderson	Miss C Davey
Mr D Leon*	Miss S Houlton*	Mr A Hughes*
Mr P Ashworth*	Mr R Nicholson*	Mr D Rainford
Mr G Walker*	Mrs F Kissack*	Mr J Slow

CHILDREN'S WORK

Convener: The Revd Dr Lesley Husselbee - 1992

Secretary: Mrs Hazel Snashall - 1990

Mrs Pat Evans	Dr J M Hull	Revd J H Oldershaw*
Mrs S H Flett*	Revd J Robinson	Mr B W Russell
Revd A W Satchwell	Mrs P Shapland	

HEALTH AND HEALING

Convener: Revd D A Pratt - 1990

Secretary: Revd M C Playdon - 1992

Revd Jeanne Christie	Miss Sarah Clark	Dr Anthea Cooke
Dr I D O Frew	Dr Anne Galer	Dr Joan L Holliday
Revd A R Lee	Revd J C Neary	Revd J M Ward
(1 vacancy)		

WINDERMERE POLICY AND PLANNING COMMITTEE

Convener: Revd Dr R O Latham - 1989

Secretary: The Director

Representatives of the Ministries, World Church and Mission, Church and Society and Finance and Administration Departments, Revd Ruth Mealand, Mr Roger Tolman, (1 vacancy), with the Assistant Director*, the Convener and the Treasurer of the Management Committee, the Convener, Faith and Life Department and a representative of Carver URC, Windermere.

HYMN BOOK EDITORIAL COMMITTEE

Convener: Dr D M Thompson

Secretaries: Revd D C M Gardner, Mr W A Haywood

Mrs C Brock	Revd Barbara Gates	Revd A Gaunt
Revd D McIlhagga	Revd David Jenkins	Revd Dr F H Kaan
Mr A Satchell	Revd C Micklem	Mrs M Raggett
Revd Dr C P Thompson	Revd Brenda Stephenson	Revd Margaret T Taylor

WORLD CHURCH AND MISSION DEPARTMENT

Convener: Mrs Rosalind Goodfellow - 1989

Secretary: The Departmental Secretary

CENTRAL COMMITTEE

Provincial representatives

I	Revd Dr G A Hood*	VII	Revd R J Mortimer*
II	Miss Jose Robins	VIII	Revd P Killick
III	Revd K M Smith*	IX	Miss M Cumber
IV	Revd D Miller	X	Revd G Bending
V	Revd N Healey*	XI	Revd W R P Adams
VI	Dr Barbara Boal	XII	Revd K Graham*

together with the Convener of Committees within the Department and the Revd G J Cook, Mrs Anthea Coates, Mrs Norah Morgans, Mr D W Parry.

MISSIONARY AND ECUMENICAL WORK AT HOME

Convener: The Revd J F Slow - 1990

Secretary: The General Secretary

Revd R J Bade	Mr R J Coole	Mrs Betty Fisher
Revd F Hall	Mrs M Hambly**	Revd M Mackenzie
Revd Dr D R Peel	Miss C E Robertson*	Revd W E C Sewell
Mr P A Wade		

together with the Adviser for Local Ecumenism.

URC/Methodist Liaison Committee

Revds G E Beck, Mr P W Hamblin, Revds J Hollyman, P I Poulter**, N L Shepherd, B G Thorogood, Revd M F Hubbard**

MISSIONARY AND ECUMENICAL WORK ABROAD COMMITTEE

Convener: The Revd D M Wales - 1991

Secretary: the Departmental Secretary

Revd C J Allen	Revd Susan K Armitage	Miss J M Barclay
Revd K Chong	Mrs E Cottle	Revd P R Floe**
Miss H P Jones**	Revd R V Jones	Mr H Morgans
Mrs D Rogers	Miss F Harris**	

MISSION AND OTHER FAITHS

Convener: Revd F R Tomes - 1989

Secretary: Revd J M Parry - 1990

Mr M Childs	Revd Gillian Boorne**	Miss Gill Cressey
Mrs Shirley Firth	Mrs C Harries	Revd R J Mortimer
Miss J M Robins**	Revd M W Williams	

Consultant:- Revd R H Lewis

PERSONNEL

Convener: Revd W R P Adams - 1994**
Secretary: The Personnel Secretary

Revd N W Bainbridge	Revd J Dean	Mrs J Floe
Mrs H Horsfield**	Revd Joan Johansen-Berg	Revd Moira H Kerr
Revd J D Lovett-Hargis	Revd H B Singh Rahi	Mrs Marian Strachan
Mr C P W Wright	Principal of St Andrew's Hall	

CHURCH AND SOCIETY DEPARTMENT

Convener: Dr Mary Ede - 1991
Secretary: The Departmental Secretary

CENTRAL COMMITTEE

Provincial representatives

I	Revd A W Summers	VII	Mrs J Armour
II	Revd G Eatock	VIII	Revd B W Kirk
III	Revd M F Camroux*	IX	Revd Susan Nuttall*
IV	Mrs W Higginbottom*	X	Revd D Batchelor
V	Revd P Fuller	XI	Revd D V Clarke
VI	Mr D Barton	XII	Revd P Taylor

together with Revds Molly J Kenyon, Elizabeth J Nash, Elisabeth Neale, Mrs S Fielding**, Mr D Jones and Dr M Claire Shephard**

FINANCE AND ADMINISTRATION DEPARTMENT

Convener: Mr A Grimmond* - 1994
Secretary: The Departmental Secretary

CENTRAL COMMITTEE

Provincial Representatives

I	Mr J C G Forrest	VII	Mr P A Wade*
II	Mr G R Stelfox	VIII	Mr P Hamblin
III	Mr I Cumberbatch	IX	Mr D I Main
IV	Mr J E M Gilbey	X	Mr R S Martin
V	Revd D J Williams	XI	Mr E J Ford

VI Mr H Kempton

XII Mr A Gilmour

together with the Conveners of the Committees within the Department, Miss R M Cook, Mrs C S Marshall, Revd Dr Catherine Middleton, Revd W Wright.

TREASURERSHIP

Convener: Mr D Davies - 1993
Secretary: The Chief Accountant

Mr D Lethem	Mr J Gilbert	Mr R M Hardie*
Revd R J Wiggins	Mr W M McVey	Mrs Gwen Hall
Mr E Morgan**	Mr N H Oldham	Mr R T Masser
	Mrs I Steele*	Mr R Thompson

MAINTENANCE OF THE MINISTRY

Convener: The Revd J D Waller - 1990
Secretary: The Revd G E Hooper

Provincial Representatives

I Dr P Clarke	VII Mr P A Wade
II Mr G R Stelfox	VIII Mr A M Johnston
III Revd P W Pells*	IX Mr G Prosser*
IV Mr J E M Gilbey	X Mr V F Lane
V Revd G Smith	XI Mr D Buckland
VI Mr R Webb	XII Mr S Harvey*

together with the Convener of the Pensions Sub-Committee (Mr H F Fisher), the Revds Hazel M Day, W J Taylor, Mrs Elizabeth Wilkinson and a representative of the Ministries Department. The Revd J D Waller also represents the Provincial Moderators.

WELFARE AND EMERGENCIES

Convener: The Revd C C Franks - 1994**
Secretary: Mrs Judy Stockings - 1992

Revd W R Marchbank	Revd Nanette Head	Revd R J Hall
Revd May Segain	Mrs Joyce Sutcliffe	

CHURCH BUILDINGS

Convener: The Revd J J Macro - 1992
Secretary: Mr T T W Peregrine - 1991

Mr M J Ballard	Miss B F Davis	Revd A W Duncan
Revd R Good	Mr R Honey	Revd M F Hubbard
Mr G E Knowles	Mr C A Raggett	Revd Dr A R Ritchie
(1 vacancy)		

Property Consultant: Mr M Foster Taylor

RETIRED MINISTERS HOUSING

Convener: The Revd D L Skidmore

Secretary: Mr R S Carruthers

Mr M Foster Taylor
Revd D R Hannen
Mrs J Parkinson
Mr G E Winter

Mr J E M Gilbey
Revd M F Hubbard
Mrs E Pitkeathly
Mr G Yuille

Revd F L Hill
Mr G H Parkinson
Mr J Reason

Note: This Committee shall consist of all the members of the Committee of Management of the URC Retired Ministers Housing Society Limited with the ex officio officers of the Department.

OTHER COMMITTEES

EXECUTIVE

Convener: The Moderator of the General Assembly

Secretary: The General Secretary

Four representatives of each Synod, including the Moderators, together with ex officio members as follows:

The Moderator-elect, the immediate past Moderator, the Deputy General Secretary, the Assistant Clerk, the Legal Adviser, the Conveners and Secretaries of the five Departments, the Conveners of the Business, Nominations, Budget and Communication and Supplies Committees, the Secretaries of the Nominations and Business Committees, the Secretaries of the Nominations and Business Committees.

BUDGET

Convener: The Revd A J G Walker - 1993

Secretary: The Chief Accountant

Provincial Representatives

I	Mr G Trenholm	VII	Mr P A Wade
II	Mr G R Stelfox	VIII	Mr A M Johnston
III	Revd Barbara Gates	IX	Revd J J Macro
IV	Mr D Lethem	X	Mr P M Fickling
V	Revd D J Williams	XI	Mr E J Ford
VI	Mr A Redhead	XII	Mr B Smith

together with the Convener or Secretary of the Ministries, Faith and

Life, World Church and Mission and Church and Society Department, the Convener or Secretary of the Maintenance of the Ministry, Communication and Supplies Committee, the Convener of the Treasurership Committee, the Honorary Treasurer, the General Secretary, the Office and Personnel Manager and one Provincial Moderator.

Budget Priorities Panel

The immediate past Moderator (Convener - ex officio), Mrs J Boulind* and the Revd R A H Bocking*.

BUSINESS

Convener: The Revd A J Wells - 1991
Secretary: The Office and Personnel Manager

Provincial Representatives

I	Revd Dr A R Ritchie	VII	Revd J B Simpson
II	Revd B A Baker	VIII	Revd Jessie Halfpenny
III	Revd W Wright	IX	Revd G H Thomas
IV	Mr D Thacker	X	Revd G W Satchell
V	Mrs M Weedon	XI	Mr H Grief
VI	Revd P J Cullum*	XII	Revd P D Scotland

together with the Moderator, the Moderator-elect, the immediate past Moderator, the Clerk and General Secretary, the Deputy General Secretary, the Assistant Clerk and the Conveners of the five Departments.

NOMINATIONS

Convener: The Revd C B Nuttall - 1991
Secretary: Mr D Butler* - 1993

Provincial Representatives

I	Mrs S M MacLeod	VII	Revd J B Simpson
II	Revd B A Baker	VIII	Revd Jessie Halfpenny
III	Revd W Wright	IX	Revd G H Thomas
IV	Mr D Thacker*	X	Mrs J Jenkins
V	Mr B Stonehouse	XI	Mr H Grief*
VI	Revd P J Cullum	XII	Miss D Newns

together with the Moderator, the Moderator-elect, the immediate past Moderator, the General Secretary, the Conveners of the five Departments and the Provincial Moderators.

COMMUNICATION AND SUPPLIES

Convener: The Revd D J Netherwood - 1990
Secretary: Secretary of Communication and Supplies

Revd C G Evans	Mr J Silvan Evans	Revd P L Flint
Mr R J Grant	Miss B E How	Revd R A Irving
Mr C P W Wright	Revd C E C Richards	Mr A J Webster
	Mr A Rogers*	Revd E Rea* *

EDITORIAL AND MANAGEMENT BOARD OF REFORM

Convener: The Revd E A Banyard - 1990

Revs G J Cook, R J Ellis, J Filsak, Miss Kristian Ofstad, Mrs J Silvan Evans*, (1 vacancy), Youth Representative: Miss Sarah Houlton**

ASSEMBLY PASTORAL REFERENCE

Convener: The Revd A L Macarthur - 1989

Secretary: The General Secretary

Mrs Benita Kyle	Revd Dr J I Morgans	The Honorary Treasurer
Revd Jessie Halfpenny	Dr Paul Rogers	

UNITED REFORMED CHURCH TRUST

Convener: Mr J A Cumming

Joint Secretaries: Mr I G Neilson (vacancy)

Mr D Davies	Mr R S Carruthers	Revd D J Clague
Mrs Gwen Hall	Mr C M Frank	Mr J Gilbert
Mr R M Hardie*	Mr G Hearne	Mr A Grimmond*
Mr H Kempton	Revd V N J Lewis	Mr K M Kirby
Mr W McVey	Mr R S Martin	Mr T W Macdonald
Revd B G Thorogood	Mr H Oldham	Mr R Masser
	Revd R J Wiggins	Mr R Thomson

FORWARD POLICY GROUP

Convener: Professor Robert W Steel - 1990

Revd Elizabeth Caswell	Revd Arnold Harrison	Mrs M Carrick Smith
Mr Graeme D Smith	Revd K Chippindale**	Mrs S Tull**

REPRESENTATIVES OF THE UNITED REFORMED CHURCH ON OTHER BODIES

1. OTHER ASSEMBLIES

Church of Scotland	The Moderator (Rt Revd Edmund Banyard)* Revd Clifford Wilton* Mrs Mary Marsden*
Presbyterian Church in Ireland	The Moderator* Revd Dr Buick Knox*
Congregational Union of Scotland	The Moderator*
Congregational Federation	Revd Michael Hubbard*
Union of Welsh Independents	Mr G E Walters*
Presbyterian Church of Wales	Revd Cyril Franks*
Moravian Church	Revd H A Starr**
Palatinate Church	Revd Derek Wales*
Evangelical Presbyterian Church of Portugal	The Moderator*

2. CHURCH BODIES

British Council of Churches

Revs Molly Kenyon, Dr J I Morgans, J P Reardon, Mrs D M Beale, Dr D M Thompson, Mrs Mary Marsden and Mrs Yvonne Parry (through WCM Dept)

Consultative Committee for Local Ecumenical Projects in England: Revds M F Hubbard, B G Thorogood

Consultative Group on Ministry among Children: Revds A Greenslade, T Oakley

Women's Inter-Church Consultative Committee: Revd J E Sowerbutts*

Youth Unit Reference Group: Revd P Quilter

Standing Committee of Theological Education: Revd M Dunford, (1 vacancy)

Team Ministry Conference: Revd G K Tolley

Working Party on Collaborative Styles of Ministry: Mrs B Brettell, Revds M C Diffey, T Oakley (1 vacancy)

Scottish Churches' Council: Revds R J Bade (to end of 1988)*, P D Arthur* and Mrs C F Hunter

Free Church Federal Council: Mrs J Armour, the Revd P W Beaman, Mrs B Brettell, the Revds N Healey, B G Thorogood, J M Ward

Chaplaincy Board: Revds P W Beaman, A B Holroyd, R Royston-Bishop

Education Committee: Revds A D Lewis, T Oakley, Miss R Davis, (Dr Mary Ede, Revd J P Reardon also serve)

Joint Education Policy Committee: Dr Mary Ede

Women's Council: Revd May Segain

Congregational Union of Scotland/URC Negotiations: Revds J F Slow, D W Elliot, D R Hannen, L E Kirkman, Dr S C Orchard, B G Thorogood, Mr F H Brooman, Mrs E Jupp, Mr I Neilson, Miss J Turner

3. OTHER COMMITTEES AND NATIONAL ORGANISATIONS

Aged and Infirm Ministers Fund: Revds K French, R L Richards, Mr L Macro

(Honorary Treasurer), Revd G Satchell
 Christian Education Movement Council: Revd T Oakley
 Churches' Main Committee: Mr N A Pooler, Mr M Foster Taylor, Mr C M Frank
 Congregational Fund Board: Revds C H Grant, Havergal-Shaw, D A Smith, J H Taylor, Mrs R E Taylor
 Cambridge Federation Examination in Theology Committee of Management: Revd M G Dunford
 Joint Liturgical Group: Revds Justine Wyatt and Dr C Thompson
 Methodist Faith and Order Committee: Revd K Fabricius
 National Christian Education Council: Revds C K Forecast, T Oakley
 National Council of Voluntary Organisations: Revd J P Reardon
 National Ecumenical Agency for Further Education: Revd M C Diffey, Mr D Thacker
 Scottish World Day of Prayer: Revd Jean Tinto
 Society for the Ministry of Women in the Church: Revd Patrice Sessions*
 United Navy, Army and Air Force Board: Revds M Diffey, D Friend, J Paull, E P Schofield, B G Thorogood
 United Reformed Church History Society: Mrs K Davies, Revds P C Jupp, Dr D M Thompson, Mr E P M Wollaston*
 Wharton Trust: Mrs B Taylor
 Widows' Fund of the Three Denominations: Revds K French, L A Stringer, Mr L Macro, Revd G W Satchell
 Women's World Day of Prayer: Mrs Ruth Bowyer

4 COLLEGE AND SCHOOL GOVERNORS AND COUNCILS

Aberystwyth (Memorial College): Revds Dr G Harris, T Leslie Jones
 Bala-Bangor: Mr J Rhys
 Bishops Stortford College: Revd C G Evans
 Cambridge Federation of Theological Colleges: Convener and Secretary, Training Committee
 Caterham School, Board of Governors: Revds D L Helyar*, T Perry
 Chestnut Foundation: Mr D Davies, Revd M G Dunford
 Northern College: Revds Dr D Cornick, M G Dunford, D Jenkins, W N Leak
 Eltham College/Walthamstow Hall: Miss M Moyce
 Hmerton College Trustees: Mrs J Boulind, Revds Principal M H Cressey, W K Gathercole, Mrs G Hall, Miss A Phillips, Dr D M Thompson, Dr R Watson
 Mansfield College, Oxford: Revds M G Dunford, J P Lee-Woolf, P C Jupp, Dr F H Kaan, Mr P Spicer, Revd A D Tucker
 Milton Mount Foundation, Governors: Miss Margaret Canning, Revd D G Evans, Mrs Gwen Hall, Revd R E Taylor, Revd A Lewis
 Queen's College, Birmingham: Revd M G Dunford
 St Andrew's Hall, Selly Oak: Revd W R R Adams**, Miss S Rudofsky, Miss B Vickerton, the Revd M Diffey
 Silcoates School, Governor: Dr C Binfield
 Springhill College Endowment (Mansfield College): Revd W W Biggs, Sir Kenneth Corley, Mr R A Heritage, Revds M F Hubbard, R W H Jones, (1 vacancy)
 Taunton School: Revd M F Hubbard
 Tettenhall College, Governors: Dr W Blakeley, Mr K S Geekie, Mr R McKenzie, Mr R J Whild

Wentworth Milton Mount, Governor: Revd E Lord
Westhill College of Education Council: Mr J Payne (Governor and
Trustee), Dr R D Jurd

5. COUNCIL FOR WORLD MISSION

Miss Marlene Brown	Revd D W Elliot
Mrs Mary Marsden	Revd Dr F H Kaan

6. CONGREGATIONAL MEMORIAL HALL TRUST

Mr F H Brooman	Revd M J Davies	Mrs Gwen Hall
Revd M J Husselbee*	Mr F A W Lodde	Mr R M Hardie*
Revd G W Satchell	Revd D L Skidmore	Mr Arthur Smith
Revd J H Taylor	Revd P Grimshaw*	Mr H Oldham*

7. NEW COLLEGE LONDON FOUNDATION TRUSTEES

Mr J C Smethers	Revd Dr R O Latham	Revd J A Pugh
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REPRESENTATIVES APPOINTED BY DEPARTMENTS

BRITISH COUNCIL OF CHURCHES STANDING COMMITTEES

British Churches Housing Trust: Mr M Foster Taylor, Mr C Bacon
Churches' Consortium on Industrial Mission: Revds M C Diffey,
A M Gudgeon
Committee for Relations with People of Other Faiths: Revd J M Parry
Standing Conference for Unity in Prayer: Revd Justine Wyatt

BRITISH COUNCIL OF CHURCHES DIVISIONAL BOARDS

Christian Aid: Mrs Patricia Napier, Revd J P Reardon, Mr N Spearing
Community Affairs: Revd J P Reardon, Mrs D H Beale
Conference for World Mission: Revd D W Elliott
Ecumenical Affairs: Revd Principal M H Cressey
International Affairs: Revd J P Reardon

MULTI-LATERAL CONVERSATIONS IN SCOTLAND: Revds R J Bade, J A Breslin,
L E Kirkman

METHODIST COMMITTEE FOR LOCAL ECUMENICAL DEVELOPMENT: Revd J B Simpson

OTHER COMMITTEES AND NATIONAL ORGANISATIONS

Association for Christian Communication: Mrs Carol Rogers
Bible Reading Fellowship: Revd F G W Dennett
Church Hymnary Trust: Mr G R Barr, Revd Joan T Peters
Churches' Council for Health & Healing: Revds D Dale, D A Pratt,
Dr Ann Galer
Churches' Advisory Committee for Local Broadcasting: Mrs Carol Rogers
Churches' Council on Alcohol & Drugs: Dr D Acres, Revd J P Reardon,
Mrs J Armour
Churches' Advisory Panel of the Boys' Brigade: Revd T Oakley
Council of URC Boys' Brigade Companies: Revds J M Rees, P Quilter
Funerals, Cremations & Crematoria: Revds J C Neary, R L Richards
Guides' Religious Advisory Panel: The Revd Gillian Bobbett
International Bible Reading Association Committee: Revd T Oakley
Joint Committee on New English Bible: Revd Professor W Houston,
(alternate: Revd R K Scopes)
Scout & Guide Fellowship (URC): Revd P Quilter
Scouts' Religious Advisory Group: Mr D Marshall Jones

Treasurer's report on the Accounts for 1987

In presenting the Central Fund Accounts for the year ended 31 December 1987 I would draw your attention to the following:-

1. As the result of legacies and other donations, for which we are most grateful, and the profit on the sale of properties and investments, the Central Funds have increased by £465,000 this year and now stand at £8.4 million.
2. In 1987 expenditure exceeded contributions by £69,000 in the General Fund and by £22,000 in the Maintenance of the Ministry Fund. This repeats the 1986 experience and serves as a warning that rising salary costs for lay staff together with a welcome slowing down of the reduction in the numbers of stipendiary ministers is having an effect on the work of mission which a reducing membership can, or will, support. We may have to add the costs of improving the general level of stipends, the potential effect of the Community Charge and other fiscal changes. We cannot rely on legacies and other donations to cover the gap.

However, it is encouraging to report that the response to last year's Assembly comments has been such as to enable us to recommend that the ministerial stipend be increased by 5%, with effect from 1 July 1988.

It would be appropriate to acknowledge the considerable amount of voluntary work by many people which helps so directly in the containment of the cost of running the URC at all levels.

3. The collapse in the value of quoted investments in October 1987 effectively wiped out the abnormal gains made in the early part of the year. In fact the market value of our investment portfolio at 31 December 1987 was £148,000 more than at the start of the year, and well over cost value.
4. Windermere Development Fund. The report on page 53 shows that that the General Account continues to finance the shortfall between project cost to date and the donations received.

However, the Centre is now fully operational and the General Account support was reduced to £6,300 compared to £23,000 in 1986.

5. Retired Ministers' Housing. The requirement to provide houses continues to increase and house prices to escalate. The cost is far greater than the sums received from legacies and gifts and at present the shortfall is covered by borrowings from the General Account.

25th March 1988

A. M. Grimmond
Treasurer

APPROVAL OF FINANCIAL STATEMENTS

We confirm on behalf of the Treasurership Committee our approval of the financial statements as set out on pages 49-72

A M Grimmond
Treasurer

C M Frank
Chief Accountant and Financial Secretary

25th March 1988

The reports on pages 70-72 are extracted from the full financial statements of the United Reformed Church Retired Ministers Housing Society Limited, and the United Reformed Church Ministers Pension Fund. Copies of these full financial statements may be obtained from the finance department of the Central Office of the Church.

REPORT OF THE AUDITORS TO THE UNITED REFORMED CHURCH

We have audited the financial statements on pages 49 to 69 in accordance with approved auditing standards.

In our opinion these financial statements give a true and fair view of the state of the funds at 31st December 1987, and of the income and expenditure and the source and application of current assets for the year ended on that date.

We have also audited the financial statements of the United Reformed Church Retired Ministers Housing Society Limited and the United Reformed Church Ministers Pension Fund in accordance with approved auditing standards. We have given an unqualified audit opinion in respect of both of these sets of financial statements.

186 City Road
London EC1V 2NU

ROBSON RHODES
Chartered Accountants

25th March 1988

ACCOUNTING POLICIES

1. Basis of preparation.

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of investments at market value in the Common Investment Fund on page 66, the Investment Pool on page 67, and the United Reformed Church Ministers Pension Fund on page 72.

2. Contributions to Unified Appeal and Maintenance of the Ministry Fund.

Contributions are brought into account on a receipts basis, with the inclusion of receipts in the early part of 1988 relating to 1987. However, where a Province had remitted more than the agreed contribution to the Maintenance of the Ministry Fund by 31 December 1987, the excess is carried forward as an advance payment on account of the contribution for 1988.

3. Legacies are credited on a receipts basis to the fund designated by the donor or to the General Fund if no fund is designated.

4. Depreciation

(i) Property

No provision for depreciation is made on freehold or leasehold buildings. The Treasurership Committee considers that the requirement of the Statement of Standard Accounting Practice No 12 that freehold and leasehold buildings should be depreciated is not appropriate for the Church, because the Church's policy is to ensure that the buildings are maintained to such a standard that depreciation is negligible. Had depreciation been so calculated it would have amounted to £43,000 in 1987 (£159,000 cumulative since 1.1.79.). Properties shown in Note 4 (Page 55) at £2.56 million are insured for £6 million.

(ii) Cars, furniture and equipment

Depreciation is provided on cars, furniture and equipment so as to write off the relevant assets over their expected useful lives at the following rates per annum:-

Cars (purchased before 1.1.84.)	33% on written down value
Cars (purchased after 31.12.83.)	30% on cost
Major Equipment	
Printing Machinery	20% on cost
Computer (purchased before 1.1.86)	20% on cost
Computers (purchased after 31.12.85)	25% on cost
Other furniture and equipment	15% on written down value

5. Investments

Investments held for the United Reformed Church Ministers Pension Fund, the Common Investment Fund, and the Investment Pool, are stated at market value.

Investments held by other funds are stated at cost. Units held in the Common Investment Fund and the Investment Pool are stated in the accounts of the investing funds at the cost of the units to those funds. The cost is based on quarterly market valuations of the underlying listed investments at the time of purchase. No account is taken of the excess of unrealised gains over unrealised losses in specific investments, having regard to the long term purpose of the investment funds.

Income from investments has been included to the extent that it was received during the year.

6. United Reformed Church Ministers Pension Fund

The full accounts of the United Reformed Church Ministers Pension Fund, an extract from which is shown on page 72, deal with the resources at the disposal of the trustees and short-term liabilities. Long-term liabilities for pensions and other benefits, which are expected to arise in the future, are not reflected in the accounts. The long-term financial position of the fund is dealt with in the actuarial report.

7. Stock

Stock consists of books and materials purchased for resale in the Communication and Supplies Section. The stock is stated at the lower of cost and net realisable value.

8. Westminster College

With the exception of certain building improvements capitalised in 1983, 1986, and 1987 and a house bequeathed to the college in 1986 the buildings and contents of Westminster College are not included in the Central Funds balance sheet, since the College was originally a gift to the Church, the value of which cannot readily be ascertained. The College buildings are insured for £3 million.

CENTRAL FUNDS - BALANCE SHEET AS AT 31ST DECEMBER 1987

THE CENTRAL FUNDS OF THE CHURCH

		1987		1986	
	Note	£'000	£'000	£'000	£'000
Capital Accounts	1		1,895		1,891
Income and Expenditure Accounts	2		<u>6,517</u>		<u>6,056</u>
Total	3		<u>8,412</u>		<u>7,947</u>

REPRESENTED BY

Fixed Assets					
Property	4	2,641		2,066	
Cars, furniture & equipment	4	<u>222</u>		<u>157</u>	
			2,863		2,223
Investments	5		3,870		3,771
Loans and Advances	6		1,571		1,528
Current Assets					
Stock		22		26	
Debtors		517		383	
Cash	7	<u>481</u>		<u>825</u>	
		1,020		1,234	
<u>Less</u> Creditors		(705)		(595)	
Advance contributions to the Maintenance of the Ministry Fund		<u>(207)</u>		<u>(214)</u>	
Net Current Assets			<u>108</u>		<u>425</u>
			<u>8,412</u>		<u>7,947</u>

NOTE 1 - CAPITAL ACCOUNTS

	Balance 31/12/87 £'000	Balance 31/12/86 £'000
General Fund	310	310
Maintenance of the Ministry Fund	289	289
Ministerial Training Fund	45	45
Church Buildings Fund	184	184
Homes for Retired Ministers Funds	355	355
Welfare Fund	25	25
Retired Ministers Aid Fund	40	40
World Church and Mission Funds	56	56
Westminster College Funds	186	184
Other Funds	405	403
	<u>1,895</u>	<u>1,891</u>

NOTE 2 - INCOME AND EXPENDITURE ACCOUNTS

	Page	Balance 31/12/87 £'000	Balance 31/12/86 £'000
General Fund	10	1,695	1,591
Maintenance of the Ministry Fund	11	934	864
Ministerial Training Fund	12	402	461
Church Buildings Fund	14	781	703
Homes for Retired Ministers Funds	14	434	429
Welfare Fund	15	40	40
Retired Ministers Aid Fund	15	163	163
Memorial Hall Trust Grants	16	691	561
World Church and Mission Funds	16	205	193
Windermere Development Fund	17	317	280
Westminster College Funds	18	214	174
Other Funds	18	641	597
		<u>6,517</u>	<u>6,056</u>

NOTE 3 - INVESTMENT OF FUNDS AS AT 31ST DECEMBER 1987

	Total	Property	Cars, Furniture & Equipment	Investments	Loans	Current Assets
	£'000	£'000	£'000	£'000	£'000	£'000
General Fund	2,005	1,224	158	514	202	(93)
Maintenance of the Ministry Fund	1,223	-	-	1,155	58	10
Ministerial Training Fund	448	-	-	442	-	6
Church Buildings Fund	964	48	-	122	606	188
Homes for Retired Ministers Funds	788	893	-	-	-	(105)
Welfare Fund	65	-	-	65	-	-
Retired Ministers Aid Fund	203	-	-	195	-	8
Memorial Hall Trust Grants Fund	691	-	-	-	691	-
World Church & Mission Funds	261	-	-	250	-	11
Westminster College Funds	401	138	-	231	-	32
Windermere Project Fund	317	276	49	-	-	(8)
Other Funds	1,046	62	15	896	14	59
	<u>8,412</u>	<u>2,641</u>	<u>222</u>	<u>3,870</u>	<u>1,571</u>	<u>108</u>
Note		4(i)	4(ii)	5	6	

NOTE 4 - FIXED ASSETS

(i) Property (at cost or original valuation)

	£'000 Balance at 1/1/87	£'000 Additions	£'000 Disposals	£'000 Balance at 31/12/87
Freehold Property:				
Church House	76	-	-	76
Houses	1,539	533	(46)	2,026
Additions at Westminster College	64	23	-	87
Leasehold Property:				
Long Leases				
Windermere Centre	264	12	-	276
Other	45	53	-	98
	<u>1,988</u>	<u>621</u>	<u>(46)</u>	<u>2,563</u>
Investment Property				
Freehold Ground Rents	16	-	-	16
Shop Property	62	-	-	62
	<u>2,066</u>	<u>621</u>	<u>(46)</u>	<u>2,641</u>

(ii) Cars, Furniture and Equipment
Cost

Motor Cars	119	74	(38)	155
Furniture and Equipment	123	22	-	145
Computer Equipment	37	45	-	82
	<u>279</u>	<u>141</u>	<u>(38)</u>	<u>382</u>

Cars, Furniture and Equipment
Depreciation

		Charged	Released	
Motor Cars	46	32	(21)	57
Furniture and Equipment	52	15	-	67
Computer Equipment	24	12	-	36
	<u>122</u>	<u>59</u>	<u>(21)</u>	<u>160</u>

Net Book Value

	<u>157</u>			<u>222</u>
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NOTE 5 - INVESTMENTS

	1987		1986	
	Cost £'000	Market Value £'000	Cost £'000	Market Value £'000
Units in Common Investment Fund	1,888	3,833	1,891	3,827
Units in Investment Pool	1,830	3,868	1,731	3,736
Other Listed Investments	55	120	52	110
	<u>3,773</u>	<u>7,821</u>	<u>3,674</u>	<u>7,673</u>
Unlisted Investment at cost	97		97	
	<u>3,870</u>		<u>3,771</u>	

NOTE 6 - LOANS AND ADVANCES

	1987 £'000	1986 £'000
To the URC Retired Ministers Housing Society Limited		
from General Account (Interest bearing)	167	20
from General Account	35	35
from Homes for Retired Ministers Funds	-	200
from Memorial Hall Trust Grants Fund	691	561
from Other Funds	14	1
	<u>907</u>	<u>817</u>
To Churches mainly from Church Buildings Fund	606	654
To Ministers from Maintenance of the Ministry Fund	58	57
	<u>1,571</u>	<u>1,528</u>

Loans are interest free except that interest is charged at 1% below the Midland Bank base rate on the interest bearing General Fund Loan to the United Reformed Church Retired Ministers Housing Society and generally at 7% per annum on loans from the Church Buildings Fund for building work.

NOTE 7 - CASH

	1987 £'000	1986 £'000
Cash on call and short term deposit	2,297	2,362
Cash at bank and in hand	70	49
	<u>2,367</u>	<u>2,411</u>
<u>Less</u> Sums held for Funds shown on pages 66 to 72	272	154
	<u>2,095</u>	<u>2,257</u>
<u>Less</u> Sums held for Provinces and Congregations	1,614	1,432
	<u>481</u>	<u>825</u>

NOTE 8 - ASSETS HELD IN TRUST FOR OTHER BODIES

At 31st December 1987 United Reformed Church Trust held the following assets on behalf of Provinces and Congregations.

	£'000	£'000
Investments (at cost or valuation)		3,953
Money specifically invested externally at short notice		375
Loans		46
Cash on deposit	1,597	
Other cash	17	1,614
		<u>5,988</u>

These assets are the property of and held to the order of the Provinces and Congregations concerned.

NOTE 9 - COMMITMENTS

At 31st December 1987 contracts had been placed for the investment of a further £5,000 (1986 £49,000) in leasehold property, (the Windermere Centre) and £NIL (1986 £12,000) to extensions to Westminster College freehold property.

The Church Buildings Committee has authorised loans amounting to £145,000 (1986 £80,000) which were not paid at 31st December 1987.

CENTRAL FUNDS - INCOME AND EXPENDITURE ACCOUNTS

GENERAL FUND

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Unified Appeal		1,399		1,329
Other Income				
Dividends on Investments	64		61	
Interest (net of allocation to other funds)	88		83	
URC Insurance Co. Ltd.	24		22	
Sundry Income	<u>2</u>		<u>2</u>	
		178		168
TOTAL INCOME		<u>1,577</u>		<u>1,497</u>
EXPENDITURE				
Central Secretariat		52		47
General Church costs		60		61
Assembly		32		27
Grants		45		43
Moderators		195		178
Ministries		95		71
Faith & Life		141		135
World Church & Mission	272			
Less receipts	<u>28</u>	244		241
Church & Society		40		40
Finance & Administration	142			
Less receipts	<u>10</u>	132		126
Professional Fees	<u>31</u>			26
Legal Fees re CUS Union	<u>26</u>	57		
Communications & Supplies	117			
Less net receipts	<u>41</u>	76		59
Information Service		4		5
Central Office costs		<u>134</u>		<u>128</u>
		1,307		1,187
<u>Less</u> Maintenance of Ministry Fund contributions to Ministerial Staff salaries		<u>133</u>		<u>119</u>
		1174		1068
 COUNCIL FOR WORLD MISSION		412		390
 GENERAL ALLOCATIONS				
Ministerial Training Fund		36		34
Retired Ministers Aid Fund		4		4
Welfare Fund		<u>20</u>		<u>19</u>
TOTAL EXPENDITURE		<u>1,646</u>		<u>1,515</u>
 NET (DEFICIT) IN THE YEAR		(69)		(18)
Profit on sale of properties		163		129
Legacies		<u>10</u>		<u>170</u>
NET BALANCE FOR THE YEAR		104		281
 INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January 1987		1,591		1,310
Balance at 31st December 1987		<u>1,695</u>		<u>1,591</u>

MAINTENANCE OF THE MINISTRY FUND

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Contributions from local churches	6,286		5,995	
Donations and Dividends	<u>137</u>		<u>132</u>	
TOTAL INCOME		6,423		6,127
EXPENDITURE				
Stipends paid to ministers				
Full time	4,578		4,352	
Part time	339		320	
Children's allowances	38		46	
Employer's contribution to Pension Fund and National Insurance	797		752	
Grants and other costs	193		174	
Budgeted allocation to Ministers Pension Fund	<u>500</u>		<u>500</u>	
TOTAL EXPENDITURE		<u>6,445</u>		<u>6,144</u>
NET (DEFICIT) IN THE YEAR				
Transfer to Stipend Payments Reserve		(22)		(17)
Profit on sale of investments		(35)		
Legacies		-		15
		<u>92</u>		<u>2</u>
		35		-
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January 1987		<u>97</u>		<u>97</u>
Balance at 31st December 1987		<u>132</u>		<u>97</u>
BALANCES at 31st December 1987				
Income and Expenditure Account		132		97
General Reserve		267		267
Stipend Payments Reserve		<u>535</u>		<u>500</u>
		<u>934</u>		<u>864</u>

NOTE - STIPEND SUPPLEMENT

During 1987, in addition to the basic stipend, the Church paid as agent for local congregations and other bodies supplements and housing allowances etc. totalling £167,000, and further recoverable amounts totalling £150,000. No part of this expenditure falls upon Central Funds.

MINISTERIAL TRAINING FUND

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Dividends	58		56	
Allocation from				
New College, London, Trust	164		147	
Other Donations	8		8	
Allocation from General Fund	<u>36</u>		<u>34</u>	
TOTAL INCOME		266		245
EXPENDITURE				
Grants to Colleges				
Westminster College				
Bursary Fund	113		66	
General Account (See Page 59)	<u>(2)</u>		<u>3</u>	
	111		69	
Mansfield College				
Bursary Fund	52		55	
Northern College				
Bursary Fund	130		94	
Other Colleges	<u>12</u>		<u>11</u>	
	305		229	
Cost of Training for the				
Auxiliary Ministry	29		21	
Other Costs	<u>24</u>		<u>23</u>	
TOTAL EXPENDITURE		<u>358</u>		<u>273</u>
NET (DEFICIT) IN THE YEAR		(92)		(28)
INCOME AND EXPENDITURE ACCOUNT				
Profit on the Sale of Investment		33		-
Balance at 1st January 1987		<u>461</u>		<u>489</u>
Balance at 31st December 1987		<u>402</u>		<u>461</u>

WESTMINSTER COLLEGE - GENERAL ACCOUNT

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Students' Fees	99		84	
Conference Fees	19		16	
Federation Fees	<u>5</u>		<u>5</u>	
		123		105
Net Flat Rents	11		7	
Donations and Sundry Income	<u>2</u>		<u>4</u>	
		13		11
Endowment Income	12		12	
Grant from Cheshunt Foundation*	<u>2</u>		<u>2</u>	
		14		14
TOTAL INCOME		<u>150</u>		<u>130</u>
EXPENDITURE				
Directors' of Studies stipends	39		30	
Directors' of Studies accommodation costs	4		4	
Chair Endowments	(8)		(7)	
Allocation from the Maintenance of the Ministry Fund	<u>(28)</u>		<u>(22)</u>	
		7		5
Staff Salaries	50		43	
Household Expenses	20		18	
Rates, light, heat and insurance	32		30	
Maintenance	<u>21</u>		<u>20</u>	
		123		111
University & Federation Fees, Pastoral Studies	8		5	
Library	<u>1</u>		<u>1</u>	
		9		6
Office costs	7		6	
Sundry expenses	<u>2</u>		<u>5</u>	
		9		11
TOTAL EXPENDITURE		<u>148</u>		<u>133</u>
NET SURPLUS IN YEAR repaid to Ministerial Training Fund		<u>2</u>		
NET DEFICIT IN YEAR funded by allocation from Ministerial Training Fund				<u>3</u>

* In addition to this grant, the Cheshunt Foundation supports the College by maintaining one Professor and by giving bursaries to students.

CHURCH BUILDINGS FUND

	1987 £'000	1986 £'000
INCOME		
Donations	2	1
Dividends and Interest	52	49
Income from Milton Keynes House	1	1
Income from Ground Rents	<u>23</u>	<u>21</u>
TOTAL INCOME	78	72
EXPENDITURE		
Grants	<u>-</u>	<u>1</u>
NET BALANCE FOR THE YEAR	78	71
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January 1987	<u>703</u>	<u>632</u>
Balance at 31st December 1987	<u>781</u>	<u>703</u>

HOMES FOR RETIRED MINISTERS FUNDS

	1987 £'000	1986 £'000
INCOME		
Property Management		
Rents Received	13	10
<u>Less Property Costs</u>	<u>15</u>	<u>8</u>
Net Surplus/(Deficit) of rent over property costs	(2)	2
Sundry Income	1	1
Income from Harrison Longhurst Will Trusts	<u>6</u>	<u>6</u>
Net Increase in fund	5	9
Legacies		49
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January 1987	<u>429</u>	<u>371</u>
Balance as at 31st December 1987	<u>434</u>	<u>429</u>

WELFARE FUND

	1987 £'000	1986 £'000
INCOME		
Donations	3	3
Dividends and Interest	9	9
Allocation from General Fund	<u>20</u>	<u>19</u>
TOTAL INCOME	32	31
EXPENDITURE		
Grants	<u>32</u>	<u>32</u>
NET DEFICIT FOR THE YEAR	-	(1)
Legacies	<u>-</u>	<u>1</u>
NET BALANCE FOR THE YEAR	-	-
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January 1987	<u>40</u>	<u>40</u>
Balance at 31st December 1987	<u>40</u>	<u>40</u>

RETIRED MINISTERS AID FUND

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Investment Income	25		22	
Allocation from the Sir William Dunn Trust	1		2	
Allocation from the General Fund	4		4	
Donations Received	<u>-</u>		<u>-</u>	
TOTAL INCOME		30		28
EXPENDITURE				
Grants Paid	9		7	
Allocation to Ministers Pension Fund	<u>21</u>		<u>21</u>	
TOTAL EXPENDITURE		<u>30</u>		<u>28</u>
NET SURPLUS FOR THE YEAR		-		-
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January 1987		<u>163</u>		<u>163</u>
Balance at 31st December 1987		<u>163</u>		<u>163</u>

MEMORIAL HALL TRUST GRANTS FUND

	1987 £'000	1986 £'000
INCOME		
Memorial Hall Trust Grants	140	122
EXPENDITURE		
Grants to the five Schools	<u>10</u>	<u>10</u>
NET SURPLUS IN THE YEAR	130	112
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January 1987	561	449
Balance at 31st December 1987	<u>691</u>	<u>561</u>

WORLD CHURCH AND MISSION FUNDS

	1987		1986	
	£'000	£'000	£'000	£'000
<u>GENERAL FUND</u>				
INCOME				
Dividends and Interest		30		27
EXPENDITURE				
Contribution to Departmental Expenditure	28		20	
Grants	<u>3</u>		<u>2</u>	
TOTAL EXPENDITURE		<u>31</u>		<u>22</u>
NET (DECREASE)/INCREASE IN ACCOUNT		(1)		5
Legacies		7		-
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January 1987		154		148
Balance at 31st December 1987		<u>160</u>		<u>153</u>

OTHER FUNDS

INCOME				
Dividends and Interest	<u>5</u>		<u>5</u>	
NET SURPLUS IN YEAR	5		5	
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January 1987	<u>40</u>		<u>35</u>	
Balance at 31st December 1987		<u>45</u>		<u>40</u>
		<u>205</u>		<u>193</u>

WINDERMERE DEVELOPMENT FUND

	1987 £'000	1986 £'000	
INCOME			
Donations and Other Receipts			
Province 1 Northern	-	2	
2 North West	-	42	
3 Mersey	1	10	
4 Yorkshire	1	4	
5 East Midlands	-	1	
6 West Midlands	-	2	
7 Eastern	-	7	
8 South Western	-	1	
9 Wessex	1	5	
10 Thames North	24	18	
11 Southern	5	14	
12 Wales	-	-	
	<u>32</u>	<u>106</u>	
Friends of Windermere towards furniture etc.	4	-	
Grants from Trusts etc.	<u>1</u>	<u>14</u>	
NET INCREASE IN FUND		37	120
INCOME AND EXPENDITURE ACCOUNT			
Balance at 1st January 1987		<u>280</u>	<u>160</u>
Balance at 31st December 1987		<u>317</u>	<u>280</u>

THE WINDERMERE CENTRE GENERAL ACCOUNT

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Fees	61		18	
Finance from Central Funds	6		23	
Sundry receipts	<u>7</u>		<u>1</u>	
		74		42
EXPENDITURE				
Director - Supplement, housing and travel	5		2	
Secretarial and Office	11		5	
Centre Costs	<u>59</u>		<u>25</u>	
TOTAL EXPENDITURE		<u>75</u>		<u>32</u>
Excess of expenditure over income		(1)		-
Excess of income over expenditure		-		10
<u>Less</u> PRELIMINARY EXPENSES		<u>-</u>		<u>10</u>
NET DEFICIT BALANCE CARRIED FOWARD		<u>(1)</u>		<u>-</u>

WESTMINSTER COLLEGE FUNDS

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Dividends and Interest		36		35
Other receipts		<u>26</u>		<u>17</u>
TOTAL INCOME		62		52
EXPENDITURE				
Bursary Account Grants		118		69
Less Ministerial Training Account Grant		<u>113</u>		<u>65</u>
		5		4
Chair Endowments		8		7
General Endowments		12		12
Other Grants		<u>10</u>		<u>8</u>
TOTAL EXPENDITURE		35		31
NET SURPLUS IN YEAR		<u>27</u>		<u>21</u>
Profit on sale of investments		11		15
Legacies		<u>2</u>		<u>55</u>
NET BALANCE FOR THE YEAR		40		91
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January 1987		<u>174</u>		<u>83</u>
Balance at 31st December 1987		<u>214</u>		<u>174</u>

OTHER FUNDS

	1987	1986
	£'000	£'000
INCOME		
Dividends and Interest	129	123
Donations and Other Receipts	<u>3</u>	<u>7</u>
TOTAL INCOME	132	130
EXPENDITURE		
Grants	<u>92</u>	<u>111</u>
NET SURPLUS IN YEAR	40	19
Profit on sale of investments	4	8
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January 1987	<u>597</u>	<u>570</u>
Balance at 31st December 1987	<u>641</u>	<u>597</u>

CENTRAL FUNDS

Source and Application of Current Assets - Year ended 31st December 1987

	1987		1986	
Source of Current Assets	£'000	£'000	£'000	£'000
Total Account Balances				
at 31st December 1987		8,412		7,947
at 1st January 1987		<u>7,947</u>		<u>7,203</u>
Increase in Funds as detailed in Notes 1 and 2		465		744
Adjustment for items not involving movement in Current Assets				
House received in specie	-		50	
Profit on sale of assets	212		166	
Interest added to Loan and Investment Accounts	38		37	
Depreciation	<u>(59)</u>		<u>(44)</u>	
		<u>191</u>		<u>209</u>
		274		535
Increase in Current Assets arising from				
Sale of property	210		172	
Sale of investments	98		80	
Sale of cars	17		17	
Loans and Advances repaid	<u>415</u>		<u>235</u>	
		<u>740</u>		<u>504</u>
		1,014		1,039
Decrease in Current Assets arising from				
Purchase of property	621		448	
Purchase of investments	147		92	
Purchase of cars, furniture etc.	142		115	
Loans and Advances made	<u>422</u>		<u>377</u>	
		<u>1,332</u>		<u>1,032</u>
Net Movement in Current Assets		<u>(318)</u>		<u>7</u>
Increase/Decrease in Current Assets				
Stock	(4)		(3)	
Debtors	134		28	
Cash	(344)		62	
Creditors	(110)		(67)	
Advance receipts	<u>6</u>		<u>(13)</u>	
		<u>(318)</u>		<u>7</u>

COMMON INVESTMENT FUND

BALANCE SHEET at 31st December 1987

	1987		1986	
	1000 Units	£'000	1000 Units	£'000
CAPITAL				
Units in issue				
at 1st January 1987	2,723	4,210	2,677	3,708
Units issued in year	26	66	46	114
Units cancelled in year	(29)	(72)	-	-
Profit on sale of investments		1,101		388
		<hr/>		<hr/>
At 31st December 1987	<u>2,720</u>	5,305	<u>2,723</u>	4,210
Unrealised Surplus of Market Value of Investments over Cost		1,429		2,465
Special Reserve Fund	£'000		£'000	
At 1st January 1987	22		19	
Underwriting Commission	-		3	
At 31st December 1987		<u>22</u>		<u>22</u>
		<u>6,756</u>		<u>6,697</u>

REPRESENTED BY

	Cost	Market Value	Cost	Market Value
	£'000	£'000	£'000	£'000
Investments	<u>5,293</u>	6,722	<u>4,175</u>	6,640
Cash and Short Term Deposits		43		7
Net balance with the United Reformed Church		(9)		50
		<u>6,756</u>		<u>6,697</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£2.4840

£2.4598

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	£0.030621	84	£0.036149	97
30th June	£0.038870	106	£0.036305	97
30th September	£0.041221	112	£0.043881	119
31st December	£0.044156	120	£0.032270	87
Total income distributed	<u>£0.154868</u>	<u>422</u>	<u>£0.148605</u>	<u>400</u>

INVESTMENT POOL

BALANCE SHEET at 31st December 1987

	1987		1986	
	1000 Units	£'000	1000 Units	£'000
CAPITAL				
Units in issue				
at 1st January 1987	1,731	3,120	1,728	2,904
Units issued in year	52	167	37	113
Units cancelled in year	(23)	(75)	(34)	(105)
Profit on sale of investments		<u>965</u>		<u>208</u>
At 31st December 1987	<u>1,760</u>	4,177	<u>1,731</u>	3,120
Unrealised Surplus of Market Value of Investments over Cost		1,315		2,212
Special Reserve Fund	£'000		£'000	
At 1st January 1987	5		2	
Underwriting Commission	<u>-</u>		<u>3</u>	
At 31st December 1987		<u>5</u>		<u>5</u>
		<u>5,497</u>		<u>5,337</u>

REPRESENTED BY

	Cost	Market	Cost	Market
	£'000	Value £'000	£'000	Value £'000
Investments	<u>4,017</u>	5,332	<u>3,047</u>	5,259
Cash and Short Term Deposits		54		100
Net balance with the United Reformed Church		<u>111</u>		<u>(22)</u>
		<u>5,497</u>		<u>5,337</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£3.1234

£3.0831

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	£0.044049	76	£0.041981	72
30th June	£0.036327	63	£0.036371	63
30th September	£0.055426	96	£0.051581	90
31st December	£0.044391	77	£0.029933	52
Total income distributed	<u>£0.180193</u>	<u>312</u>	<u>£0.159866</u>	<u>277</u>

PASTORS SUPERANNUATION FUND

BALANCE SHEET at 31st December 1987

	1987		1986	
	£'000	£'000	£'000	£'000
CAPITAL ACCOUNT		291		291
ACCUMULATED FUND				
At 1st January 1987	265		247	
Net surplus in year	<u>16</u>		<u>18</u>	
At 31st December 1987		<u>281</u>		<u>265</u>
		<u>572</u>		<u>556</u>

REPRESENTED BY

	Market Value		Market Value	
Investments at Cost				
Units in Common Investment Fund	<u>1,229</u>	544	<u>1,199</u>	526
Net balance with the United Reformed Church		<u>28</u>		<u>30</u>
		<u>572</u>		<u>556</u>

INCOME AND EXPENDITURE ACCOUNT for the year ended 31st December 1987

INCOME

Investment Income	75		72	
Allocation from the Harrison Longhurst Will Trust	9		9	
Sundry Income	<u>2</u>		<u>2</u>	
		86		83

EXPENDITURE

Grants Paid		<u>70</u>		<u>65</u>
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NET SURPLUS IN YEAR

		<u>16</u>		<u>18</u>
--	--	-----------	--	-----------

PASTORS WIDOWS FUND

BALANCE SHEET at 31st December 1987

	1987		1986	
	£'000	£'000	£'000	£'000
CAPITAL ACCOUNT		161		158
ACCUMULATED FUND				
At 1st January 1987	198		192	
Legacies received	-		2	
Net surplus in year	<u>2</u>		<u>4</u>	
At 31st December 1987		<u>200</u>		<u>198</u>
		<u>361</u>		<u>356</u>

REPRESENTED BY

	Market Value		Market Value	
Investments at Cost				
Units in Common Investment Fund	<u>772</u>	335	<u>770</u>	337
Net balance with the United Reformed Church		<u>26</u>		<u>19</u>
		<u>361</u>		<u>356</u>

INCOME AND EXPENDITURE ACCOUNT for the year ended 31st December 1987

INCOME

Investment Income	48		46	
Allocation from the Harrison Longhurst Will Trust	9		9	
Sundry Income	<u>1</u>		<u>1</u>	
		58		56

EXPENDITURE

Grants Paid		<u>56</u>		<u>52</u>
-------------	--	-----------	--	-----------

NET SURPLUS IN YEAR

		<u>2</u>		<u>4</u>
--	--	----------	--	----------

Funds held for

HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds of the United Reformed Church and the United Reformed Church Retired Ministers Housing Society Limited.

BALANCE SHEET as at 31st December 1987

	1987		1986	
	£'000	£'000	£'000	£'000
Property at cost or valuation		4,478		3,694
Cash	(67)		49	
Current Liabilities	<u>(4)</u>		<u>(4)</u>	
Net Current (Liabilities)/Assets		(71)		45
		<u>4,407</u>		<u>3,739</u>
FINANCED BY				
Loans		914		624
Revenue Reserves	3,138		2,760	
Capital Reserves	<u>355</u>		<u>355</u>	
		3,493		3,115
		<u>4,407</u>		<u>3,739</u>

This account is a summarised and consolidated account of the Homes for Retired Ministers Funds of the United Reformed Church, with the United Reformed Church Retired Ministers Housing Society Limited. The audited accounts of the Society are available from the Finance Department of the United Reformed Church.

Funds held for
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds
of the United Reformed Church
and the United Reformed Church Retired Ministers Housing Society Limited.

PROPERTY MANAGEMENT ACCOUNT

Income and Expenditure for the year ended 31st December 1987

	1987 £'000	1986 £'000
Rents	73	64
<u>Less Property costs</u>	<u>69</u>	<u>49</u>
Net Surplus from property	4	15
<u>Less Administrative costs</u>	<u>6</u>	<u>5</u>
Net Balance for the Year	(2)	10
Balance at January 1st 1987	<u>10</u>	<u>-</u>
Balance at December 31st 1987	<u>8</u>	<u>10</u>

GENERAL REVENUE ACCOUNT

Income and Expenditure for the year ended 31st December 1987

	1987 £'000	1986 £'000
Donations, Dividends, and Sundry Income	45	78
Legacies, and gifts of houses	276	149
Profit on property sold	61	84
	<u>382</u>	<u>311</u>
<u>Less Interest on money borrowed</u>	<u>2</u>	<u>-</u>
Net Balance for the Year	380	311
Balance at January 1st 1987	<u>2,750</u>	<u>2,439</u>
Balance at December 31st 1987	<u>3,130</u>	<u>2,750</u>
TOTAL REVENUE RESERVES		
Property Management Account	8	10
General Revenue Account	<u>3,130</u>	<u>2,750</u>
	<u>3,138</u>	<u>2,760</u>

UNITED REFORMED CHURCH MINISTERS PENSION FUND

Resources of the Fund as at 31st December 1987

	1987		1986	
	£'000	£'000	£'000	£'000
INCOME				
Contributions from ministers and central funds	534		503	
Transfer values received	-	534	6	509
Investment Income	<u>759</u>		<u>709</u>	
Underwriting Commission	2	761	7	716
Contributions towards the actuarial deficit	530		520	
Donations	<u>1</u>	<u>531</u>	<u>1</u>	<u>521</u>
		1,826		1,746
EXPENDITURE				
Benefits Paid	971		815	
Contributions repaid to members on withdrawal.	3		-	
Transfer Values paid	<u>11</u>		<u>7</u>	
	985		822	
Management expenses	<u>47</u>		<u>4</u>	
		1,032		826
BALANCE OF INCOME IN YEAR				
		794		920
Realised Profit on Sale of Investments		3,029		414
(Reduction)/Increase in Unrealised Surplus on Investment Revaluation		(3,547)		1,402
Legacies Received		<u>10</u>		<u>10</u>
TOTAL INCREASE IN RESOURCES IN YEAR		<u>286</u>		<u>2,746</u>
TOTAL RESOURCES				
at 1st January 1987		<u>15,143</u>		<u>12,397</u>
at 31st December 1987		<u>15,429</u>		<u>15,143</u>
REPRESENTED BY				
Investments		14,407		14,733
Net Current Assets		<u>1,022</u>		<u>410</u>
		<u>15,429</u>		<u>15,143</u>

ACTUARIAL REPORT

A valuation of the pension fund was carried out by the actuaries to the Church as at 31st December 1984. At that time the actuaries reported that there was an actuarial deficit of £2.6 million on the fund. On the assumption that payments of £426,000 per annum to 1995 are made from the Maintenance of the Ministry Fund (that committee is resolved to make these payments) and payments of £15,000 per annum to 1995 are made from the Retired Ministers Aid Fund, the actuaries have reported that this deficit will be cleared. A further valuation of the pension fund will be carried out by the actuaries as at 31st December 1987. Upon the advice of the Pensions sub-committee, proposals were approved by Assembly in 1986 to increase the funding from the Maintenance of the Ministry Fund, (to £500,000 pa until 2000) and to improve the benefits of certain classes of pensioner.

The contributing members of the fund are not contracted out of the State Pension Scheme.

Accounting policy 6 on page 50 forms an integral part of the accounts of this fund.

LEGACIES IN 1987

		£	£
General Fund			
The late	Mr J.C. Peabody	4,840	
	Miss H.I. Stringer	4,048	
	Miss J.H. Barclay	320	
	Miss D. Pringle	500	
	Miss M.J. Francis	<u>500</u>	10,208
Maintenance of the Ministry Fund			
The late	Mr T. Hughes	4,900	
	Mr F.H. Bennett	<u>87,357</u>	92,257
World Church and Mission Fund			
The late	Mr B.H. Little	50	
	Miss W.E. Tancock	5,038	
	Miss O.M. Lawson	<u>1,833</u>	6,921
Westminster College Fund			
The late	Miss O.M. Lawson		1,833
URC Minister's Pension Fund			
The late	Mrs D.M. Graves	9,798	
	Miss W.I. Norris	264	
	Rev'd J.P. Fox	<u>500</u>	10,562
Pastors Superannuation Fund			
The late	Mrs M.B. Jones		300
Pastors Widows Fund			
The late	Mrs M.B. Jones		300
Ministerial Training Fund			
The late	Mr Wilson		150
Church Building Fund			
The late	Miss W.E. Donovan	50	
	Mr Wilson	<u>150</u>	200
URC Retired Ministers Housing Society			
The late	Mrs E.V. Oliver	38,193	
	Mrs D.M. Graves	10,189	
	Miss H.E. Dyer	14,000	
	Mr F.J. Bennett	87,357	
	Miss N.K. Boase	3,600	
	Miss E. Rule	45,088	
	Miss K. Young	14,708	
	Miss M.I. Ellis	17,767	
	Miss W.E. Campion	5,000	
	Miss Moffatt	<u>40,000</u>	<u>275,902</u>
TOTAL LEGACIES			<u>£398,633</u>

GENERAL FUND BUDGET

	Actual 1987 £'000	Budget 1987 £'000	Budget 1988 £'000	Budget 1989 £'000
INCOME				
Unified Appeal	1,399	1,428	1,488	1566
Other income	178	177	184	197
TOTAL INCOME	1,577	1,605	1,672	1763
EXPENDITURE				
Central Secretariat	52	50	53	61
General Church costs	60	52	70	66
Assembly	32	32	32	43
Ecumenical Grants	45	45	49	50
Moderators	195	202	196	213
Ministries	95	106	102	95
Faith and Life	141	144	146	165
World Church and Mission	244	259	269	271
Church and Society	40	42	44	47
Finance and Administration	132	135	145	144
Professional Fees	57	27	28	39
Communication and Supplies	76	73	81	83
Information Service	4	5	5	5
Central Office costs	134	135	138	156
	1,307	1,307	1,358	1,438
<u>Less</u> Maintenance of the Ministry Fund contributions to Ministerial Staff salaries	133	133	141	152
	1,174	1,174	1,217	1,286
Allocations				
Council for World Mission	412	413	436	443
Ministerial Training Fund	36	36	20	21
Retired Ministers Aid Fund	4	4	-	-
Welfare Fund	20	20	21	22
TOTAL EXPENDITURE	1,646	1,647	1,694	1,772
NET BALANCE IN YEAR	(69)	(42)	(22)	(9)

MAINTENANCE OF THE MINISTRY FUND BUDGET

	Actual 1987 £'000	Budget 1987 £'000	Budget 1988 £'000	Budget 1989 £'000
INCOME				
Contributions from Churches	6,286	6,278	6,571	7,025
Dividends and donations	137	142	148	145
TOTAL INCOME	<u>6,423</u>	<u>6,420</u>	<u>6,719</u>	<u>7,170</u>
EXPENDITURE				
Cost of Ministers' stipends	4,917	4,911	5,139	5,473
Children's allowances	38	41	31	30
Employer's contributions to National Insurance and Pension Schemes	797	794	834	888
	<u>5,752</u>	<u>5,746</u>	<u>6,004</u>	<u>6,391</u>
Church Related Community Workers	-	-	-	46
Grants and other costs	193	199	215	233
Grants to Ministers Pension Fund	500	500	500	500
TOTAL EXPENDITURE	<u>6,445</u>	<u>6,445</u>	<u>6,719</u>	<u>7,170</u>
NET BALANCE IN YEAR	(22)	(25)	-	-

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The
United
Reformed
Church

ACCOUNTS
1988

THE UNITED REFORMED CHURCH

Central Office - 86, Tavistock Place, London WC1H 9RT.

ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 1988

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TREASURER'S REPORT ON THE ACCOUNTS FOR 1988.

In presenting the Central Fund Accounts for the year ended 31st December 1988, I would draw your attention to the following points;-

- 1 The central funds have increased by £1.4 million over the year to £9.8 million. There are many reasons for this increase, but I would draw your attention to receipts from legacies (p28), excluding legacies for the Retired Ministers Housing Society, in excess of £190,000, Thames North Province support of the Ministerial Training Fund of £250,000, and over £630,000 profit on the sale of properties. The Church is indeed grateful for the gifts it receives.
- 2 The General fund (pl2) report shows that income exceeded expenditure by £9,000, despite a payment to the Inland Revenue for tax on expense benefits relating to prior years. The cost of staff for the central work of the Church is rising each year, at a level in excess of the retail price index. The efforts of so many voluntary helpers is a considerable factor in keeping the overall cost within our resources.
- 3 The contributions from local churches and a higher level of donations and dividends enabled the Maintenance of the Ministry Fund (pl3) to meet its commitments to our ministers. With the unbudgeted increase in stipends of £300 from April 1st 1989 and the uncertainties ahead regarding the cost of the community charge it is heartening that we have reserves to allow us to react to new situations with sympathy and promptness.
- 4 Retired Ministers Housing. There is still need to support this area since house prices continue to rise (sharply during 1988), and perhaps more assistance will be required. However, with legacies, allocations from the Memorial Hall Trust and general funds, all requirements were met in 1988. Although we have a substantial number of houses we are not yet in the position to meet all requirements from the sale of the existing available housing stock. The very generous gifts and legacies are most gladly acknowledged.
- 5 Windermere. The grant from general funds of £3,000 helped to reduce the deficit for 1988 to £6,900. From January 1st 1989, the Faith and Life department budget will bear the cost of the Director's supplement, but the grant from general funds ceases. The deficit of £7,800 to date has been fully provided for in the General Fund Account, but remains as a challenge to the Windermere Committee. Meanwhile, the Capital Expenditure on the Centre has exceeded the sums raised by £14,000.

14th March 1989

A M Grimmond
Treasurer

APPROVAL OF ACCOUNTS

We confirm on behalf of the Treasurership Committee our approval of the accounts as set out on pages 4-27.

A M Grimmond
Treasurer

C M Frank
Chief Accountant and Financial Secretary

14th March 1989

The reports on pages 25-27 are extracted from the full accounts of the United Reformed Church Retired Ministers Housing Society Limited and the United Reformed Church Ministers' Pension Fund. Copies of these full accounts may be obtained from the finance department of the Central Office of the Church

REPORT OF THE AUDITORS TO THE UNITED REFORMED CHURCH

We have audited the accounts on pages 4 to 24 in accordance with approved auditing standards.

In our opinion these accounts give a true and fair view of the state of the funds as at 31st December 1988, and of the income and expenditure for the year ended on that date.

We have also audited the accounts of The United Reformed Church Retired Ministers Housing Society Limited and the United Reformed Church Ministers Pension Fund in accordance with approved auditing standards. We have given an unqualified opinion in respect of both these sets of accounts.

186 City Road
London EC1V 2NU

ROBSON RHODES
Chartered Accountants

14th March 1989

ACCOUNTING POLICIES

1. Scope of these accounts

These accounts comprise those funds administered in the central office of the United Reformed Church on behalf of United Reformed Church Trust or United Reformed Church Retired Ministers Housing Society Limited. They do not therefore include funds administered by Provincial and other officers.

2. Classification of accounts listed on page 7

The capital accounts are permanent endowment accounts. The General Fund is for "furthering the religious and other charitable work of the United Reformed Church". All other funds are more particularly restricted, as indicated by the respective fund titles.

3. These accounts have been prepared in accordance with the Accounting Standards Committee Statement of Recommended Practice, No. 2, - 'Accounting by Charities' and comply with this in all material respects. The source and application of current assets report, which is not required by this statement, is replaced with a schedule of movements in assets, shown as note 3 on page 8.

4. Basis of preparation.

The accounts, which should be read in conjunction with the report of the Finance and Administration Department to Assembly 1989, have been prepared under the historical cost convention, as modified by the inclusion of investments at market value in the Common Investment Fund on page 21, the Investment Pool on page 22, and the United Reformed Church Ministers Pension Fund on page 25.

5. Contributions to Unified Appeal and Maintenance of the Ministry Fund.

Contributions are brought into account on a receipts basis, with the inclusion of receipts in the early part of 1989 relating to 1988. However, where a Province had remitted more than the agreed contribution to the Maintenance of the Ministry Fund by 31st December 1988, the excess is being carried forward as an advance payment on account of the contribution for 1989.

6. Legacies are credited on a receipts basis to the fund designated by the donor or to the General Fund if no fund is designated.

7. Depreciation

(i) Property

No provision for depreciation is made on freehold or leasehold buildings. The Treasurership Committee considers that the requirement of the Statement of Standard Accounting Practice No 12 that freehold and leasehold buildings should be depreciated is not appropriate for the Church, because the Church's policy is to ensure that the buildings are maintained to such a standard that depreciation is negligible. Properties shown in Note 5 at £2.71 million are insured for £6.6 million.

(ii) Cars, furniture and equipment

Depreciation is provided on cars, furniture and equipment so as to write off the relevant assets over their expected useful lives at the following rates per annum:-

Cars	30% on cost
Major Equipment	
Printing Machinery	20% on cost
Computers	25% on cost
Other furniture and equipment	10% on cost

With effect from 1988 the depreciation on other furniture and equipment is changed from 15% on written down value. The effect of this change on the accounts is negligible, and is reflected in the accounts for the year ending 31st December 1988.

8. Investments

Investments held for the United Reformed Church Ministers Pension Fund, the Common Investment Fund, and the Investment Pool, are stated at market value.

Investments held by other funds are stated at cost. Units held in the Common Investment Fund and the Investment Pool are stated in the accounts of the investing funds at the cost of the units to those funds. The cost is based on quarterly market valuation of the underlying listed investments at the time of purchase. No account is taken of the excess of unrealised gains over unrealised losses in specific investments, having regard to the long term purpose of the investment funds.

Income from investments, including the associated tax credit, has been included to the extent that it was received during the year.

9. United Reformed Church Ministers Pension Fund

The full accounts of the United Reformed Church Ministers Pension Fund, an extract from which is shown on page 25, deal with the resources at the disposal of the trustees and short-term liabilities. Long-term liabilities for pensions and other benefits, which are expected to arise in the future, are not reflected in the accounts. The long-term financial position of the fund is dealt with in the actuarial report. A copy of the full accounts of the United Reformed Church Ministers Pension Fund may be obtained from the Central office of the Church.

10. Stock

Stock consists of books and materials purchased for resale in the Communication and Supplies Section. The stock is stated at the lower of cost and net realisable value.

11. Westminster College

With the exception of certain building improvements capitalised in 1983, 1986, 1987 and 1988, and a house bequeathed to the college in 1986 the buildings and contents of Westminster College are not included in the Central Funds balance sheet, since the College was originally a gift to the Church, the value of which cannot readily be ascertained. The College buildings are insured for £4.4 million.

CENTRAL FUNDS

BALANCE SHEET AS AT 31ST DECEMBER 1988

THE CENTRAL FUNDS OF THE CHURCH		1988		1987	
	Note	£'000	£'000	£'000	£'000
Capital Accounts	1		2,017		1,895
Income and Expenditure Accounts	2		<u>7,782</u>		<u>6,517</u>
Total	4		<u>9,799</u>		<u>8,412</u>
REPRESENTED BY					
Fixed Assets					
Property	5	2,779		2,641	
Cars, furniture and equipment	5	<u>180</u>		<u>222</u>	
			2,959		2,863
Investments	6		4,590		3,870
Loans and Advances	7		<u>1,868</u>		<u>1,571</u>
	3		9,417		8,304
Current Assets					
Stock		24		22	
Debtors		679		517	
Cash	8	<u>573</u>		<u>481</u>	
		1,276		1,020	
<u>Less</u> Creditors		(694)		(705)	
Advance contributions to the Maintenance of the Ministry Fund		<u>(200)</u>		<u>(207)</u>	
Net Current Assets			<u>382</u>		<u>108</u>
			<u>9,799</u>		<u>8,412</u>

NOTE 1 - CAPITAL ACCOUNTS

	Balance 31/12/88 £'000	Balance 31/12/87 £'000
General Fund	310	310
Maintenance of the Ministry Fund	289	289
Ministerial Training Fund	45	45
Church Buildings Fund	184	184
Homes for Retired Ministers Funds	355	355
Welfare Fund	25	25
Retired Ministers Aid Fund	40	40
World Church and Mission Funds	63	56
Westminster College Funds	186	186
Other Central Funds	520	405
	<u>2,017</u>	<u>1,895</u>

With the exception of £106,500, which is a capital legacy from the late Mr. J. W. Gibb, included in Other Central Funds above, changes in Capital Accounts are capital donations.

NOTE 2 - INCOME AND EXPENDITURE ACCOUNTS

	Page	Balance 31/12/88 £'000	Balance 31/12/87 £'000
General Fund	12	1,893	1,695
Maintenance of the Ministry Fund	13	1,014	934
Ministerial Training Fund	14	522	402
Church Buildings Fund	16	1,286	781
Homes for Retired Ministers Funds	16	566	434
Welfare Fund	17	43	40
Retired Ministers Aid Fund	17	164	163
Memorial Hall Trust Grants	18	821	691
World Church and Mission Funds	18	225	205
Windermere Development Fund	19	319	317
Westminster College Funds	20	238	214
Other Funds	20	691	641
		<u>7,782</u>	<u>6,517</u>

NOTE 3 - MOVEMENTS RELATING TO FIXED ASSETS, INVESTMENTS AND LOANS

	Balance 1/1/88 £'000	Cash Out £'000	Cash In £'000	Other Items £'000	Balance 31/12/88 £'000
Property	2,641	224	(723)		
Profit on sale				637	2,779
<hr/>					
Cars	98	14	(8)		
Depreciation less overprovision				(36)	68
Furniture	78	2		(15)	65
Depreciation					
Computers	46	17		(16)	47
Depreciation				(67)	180
	<u>222</u>	<u>33</u>	<u>(8)</u>	<u>(67)</u>	<u>180</u>
Investments					
Common Investment Fund	1,888	35	(12)		
Profit on sale				6	1,917
Investment Pool	1,830	206	(13)		
Profit on sale				8	2,031
Other Listed Investments	55	408	(3)		
Profit on sale				1	
Legacy				34	495
Unlisted Investments	97	50			147
	<u>3,870</u>	<u>699</u>	<u>(28)</u>	<u>49</u>	<u>4,590</u>
Loans	1,571	431	(171)		
Interest				37	1,868
<hr/>					
Total	<u>8,304</u>	<u>1,387</u>	<u>(930)</u>	<u>656</u>	<u>9,417</u>

NOTE 4 - INVESTMENT OF FUNDS AS AT 31ST DECEMBER 1988

	Total	Property	Cars, Furniture & Equipment	Investments	Loans	Current Assets
	£'000	£'000	£'000	£'000	£'000	£'000
General Fund	2,203	1,365	127	564	285	(138)
Maintenance of the Ministry Fund	1,303	-	-	1,155	64	84
Ministerial Training Fund	567	-	-	442	-	125
Church Buildings Fund	1,470	40	-	675	626	129
Homes for Retired Ministers Fund	921	864	-	-	57	-
Welfare Fund	68	-	-	65	-	3
Retired Ministers Aid Fund	204	-	-	195	-	9
Memorial Hall Trust Grants Fund	821	-	-	-	821	-
World Church & Mission Fund	288	-	-	255	-	33
Windermere Project Fund	319	296	37	-	-	(14)
Westminster College Funds	424	152	2	230	-	40
Other Central Funds	<u>1,211</u> <u>9,799</u>	<u>62</u> <u>2,779</u>	<u>14</u> <u>180</u>	<u>1,009</u> <u>4,590</u>	<u>15</u> <u>1,868</u>	<u>111</u> <u>382</u>
Note		5(i)	5(ii)	6	7	

NOTE 5 - FIXED ASSETS

(i) Property (at cost or original valuation)

	£'000	£'000	£'000	£'000
	Balance	Additions	Disposals	Balance
	at			at
	1/1/88			31/12/88
Freehold Property:				
Church House	76	-	-	76
Houses	2,026	(1)	(78)	1,947
Additions at Westminster College	87	14	-	101
Leasehold Property:				
Long Leases				
Windermere Centre	276	20	-	296
Other	98	191	-	289
	<u>2,563</u>	<u>224</u>	<u>(78)</u>	<u>2,709</u>
Investment Property				
Freehold Ground Rents	16	-	(8)	8
Shop Property	62	-	-	62
	<u>2,641</u>	<u>224</u>	<u>(86)</u>	<u>2,779</u>

(ii) Cars, Furniture and Equipment
Cost

Motor Cars	155	14	(22)	147
Furniture and Equipment	145	2	-	147
Computer Equipment	82	17	(24)	75
	<u>382</u>	<u>33</u>	<u>(46)</u>	<u>369</u>

Cars, Furniture and Equipment
Depreciation

		Charged	Released	
Motor Cars	57	39	(17)	79
Furniture and Equipment	67	15	-	82
Computer Equipment	36	16	(24)	28
	<u>160</u>	<u>70</u>	<u>(41)</u>	<u>189</u>

Net Book Value 222 180

NOTE 6 - INVESTMENTS

	1988		1987	
	Cost	Market Value	Cost	Market Value
	£'000	£'000	£'000	£'000
Units in Common Investment Fund	1,917	4,023	1,888	3,833
Units in Investment Pool	2,031	4,205	1,830	3,868
Other Listed Investments	495	570	55	120
	<u>4,443</u>	<u>8,798</u>	<u>3,773</u>	<u>7,821</u>
Unlisted Investment at cost	147		97	
	<u>4,590</u>		<u>3,870</u>	

NOTE 7 - LOANS AND ADVANCES

	1988 £'000	1987 £'000
To the URC Retired Ministers Housing Society Limited		
from General Accounts	250	167
from General Accounts (interest free)	35	35
from Homes for Retired Ministers Fund	57	-
from Memorial Hall Trust Grants Fund	821	691
from Other Funds	15	14
	<u>1,178</u>	<u>907</u>
To Churches from Church Buildings Fund	626	606
To Ministers from Maintenance of the Ministry Fund	64	58
	<u>1,868</u>	<u>1,571</u>

Loans are interest free except that interest is charged at 1% below the Midland Bank base rate on the General Account loan to the United Reformed Church Retired Ministers Housing Society, and generally at 7% per annum on loans from the Church Buildings Fund for building work, and for professional fees after the loan has been outstanding for two years.

NOTE 8 - CASH

	1988 £'000	1987 £'000
Cash on call and short term deposit	2,559	2,297
Cash at bank and in hand	210	70
	<u>2,769</u>	<u>2,367</u>
<u>Less</u> Sums held for Accounts shown on pages 19 to 24	346	272
	<u>2,423</u>	<u>2,095</u>
<u>Less</u> Sums held for Provinces and Congregations	1,850	1,614
	<u>573</u>	<u>481</u>

NOTE 9 - ASSETS HELD IN TRUST FOR OTHER BODIES

At 31st December 1988 the United Reformed Church Trust held the following assets on behalf of Provinces and Congregations.

	£'000	£'000
Investments (at cost or valuation)		4,027
Money specifically invested externally at short notice		375
Loans		44
Cash on deposit	1,753	
Other cash	97	
		<u>1,850</u>
		<u>6,296</u>

These assets are the property of and held to the order of the Provinces and Congregations concerned.

NOTE 10 - COMMITMENTS

At 31st December 1988 no contracts had been placed for the purchase of property (1987 £5,000). Approval had been given for the purchase of a house costing £130,000.

The Retired Ministers Housing Society has contracted to purchase property costing £43,000 at 31st December 1988 (1987 Nil), and has given approval for the purchase of property to the value of £250,000 (1987 £595,000). These acquisitions will be funded from the unexpended income of the Society or from the proceeds of properties currently unoccupied and for sale. From its General Account the Church has agreed to lend to the URC Retired Ministers Housing Society Limited any shortfall.

The Church Buildings Committee has authorised loans amounting to £242,000 (1987 £145,000) which were not paid at 31st December 1988.

CENTRAL FUNDS - INCOME AND EXPENDITURE ACCOUNTS FOR 1988

GENERAL FUND

	£'000	1988 £'000	£'000	1987 £'000	£'000
INCOME					
Unified Appeal			1,503		1,399
Other Income					
Dividends on Investments		71		64	
Interest (net of allocation to other funds)		86		88	
URC Insurance Co. Ltd.		22		24	
Sundry Income		<u>1</u>		<u>2</u>	
			180		178
TOTAL INCOME			<u>1,683</u>		<u>1,577</u>
EXPENDITURE					
Central Secretariat		57		52	
General Church costs		70		60	
Assembly		36		32	
Ecumenical Grants		48		45	
Moderators		208		195	
Ministries		106		95	
Faith & Life		144		141	
World Church & Mission	238				
Less receipts	<u>20</u>	218		244	
Church & Society		44		40	
Finance & Administration	144				
Less receipts	<u>12</u>	132		132	
Professional Fees	<u>33</u>				
Legal Fees re CUS Union	(10)	23		57	
Payment to Inland Revenue, re tax on expenses		28		-	
Communications & Supplies	118				
Less receipts	<u>52</u>	66		76	
Information Service		3		4	
Central Office costs		143		134	
		<u>1,326</u>		<u>1,307</u>	
Less Maintenance of Ministry Account contributions to Ministerial Staff salaries		141		133	
		<u>1,185</u>		<u>1,174</u>	
ALLOCATIONS					
Council for World Mission		436		412	
Ministerial Training Fund		32		36	
Retired Ministers Aid Fund		-		4	
Welfare Fund		<u>21</u>		<u>20</u>	
TOTAL EXPENDITURE			<u>1,674</u>		<u>1,646</u>
NET SURPLUS/(DEFICIT) FOR YEAR			9		(69)
Profit on sale of properties			132		163
Legacies			57		10
			<u>198</u>		<u>104</u>
INCOME AND EXPENDITURE ACCOUNT					
Balance at 1st January			<u>1,695</u>		<u>1,591</u>
Balance at 31st December			<u>1,893</u>		<u>1,695</u>

MAINTENANCE OF THE MINISTRY FUND

	1988		1987	
INCOME	£'000	£'000	£'000	£'000
Contributions from local churches	6,652		6,286	
Donations and Dividends	<u>157</u>		<u>137</u>	
		6,809		6,423
EXPENDITURE				
Stipends paid to ministers				
Full time	4,810		4,578	
Part time	333		339	
Children's allowances	30		38	
Employer's contribution to Pension				
Fund and National Insurance	839		797	
Grants and other costs	219		193	
Allocation to Ministers Pension				
Fund toward actuarial deficit	<u>500</u>		<u>500</u>	
		6,731		6,445
NET SURPLUS/(DEFICIT) IN THE YEAR		78		(22)
Transfer to Stipend Payment Reserve		-		(35)
Legacies		<u>2</u>		<u>92</u>
		80		35
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>132</u>		<u>97</u>
Balance at 31st December		<u>212</u>		<u>132</u>
FUND BALANCES at 31st December				
General Income and Expenditure Account		212		132
General Reserve		267		267
Stipend Payments Reserve		<u>535</u>		<u>535</u>
		<u>1,014</u>		<u>934</u>

NOTE - STIPEND SUPPLEMENT

During 1988, in addition to the basic stipend, the Church paid as agents for local congregations and other bodies supplements and housing allowances etc. totalling £267,000, and further recoverable amounts totalling £268,000. No part of this expenditure falls upon Central Funds.

MINISTERIAL TRAINING FUND

	1988		1987	
INCOME	£'000	£'000	£'000	£'000
Dividends	60		58	
Allocation from				
New College, London, Trust	172		164	
Other Donations	15		8	
Allocation from General Fund	<u>32</u>		<u>36</u>	
		279		266
EXPENDITURE				
Grants to Colleges				
Westminster College				
Bursary Fund	151		113	
General Account (See Page 15)	<u>(17)</u>		<u>(2)</u>	
	134		111	
Mansfield College				
Bursary Fund	65		52	
Northern College				
Bursary Fund	135		130	
Other Colleges	<u>22</u>		<u>12</u>	
	356		305	
Cost of Training for the				
Auxiliary Ministry	22		29	
Other Costs	<u>31</u>		<u>24</u>	
TOTAL EXPENDITURE		<u>409</u>		<u>358</u>
NET (DEFICIT) IN YEAR		(130)		(92)
INCOME AND EXPENDITURE ACCOUNT				
Grant from Thames North Province		250		-
Profit on sale of investments		-		33
Balance at 1st January		<u>402</u>		<u>461</u>
Balance at 31st December		<u>522</u>		<u>402</u>

NOTE: As shown on page 9 investments costing £442,000 (1987 £442,000) are held for the Ministerial Training Fund, and these are valued at £917,000 at 31st December 1988 (1987 £879,000)

WESTMINSTER COLLEGE - GENERAL ACCOUNT

	1988		1987	
	£'000	£'000	£'000	£'000
INCOME				
Students' Fees	136		99	
Conference Fees	17		19	
Federation Fees	<u>5</u>		<u>5</u>	
		158		123
Net Property Rents	12		11	
Donations and Sundry Income	<u>2</u>		<u>2</u>	
		14		13
Endowment Income	12		12	
Grant from Cheshunt Foundation*	<u>3</u>		<u>2</u>	
		15		14
TOTAL INCOME		<u>187</u>		<u>150</u>
EXPENDITURE				
Directors' of Studies stipends	42		39	
Directors' of Studies accomodation costs	4		4	
Chair Endowments	(9)		(8)	
Allocation from the Maintenance of the Ministry Fund	(29)		(28)	
		8		7
Staff Salaries	51		50	
Household Expenses	30		20	
Rates, light, heat and insurance	34		32	
Maintenance	<u>20</u>		<u>21</u>	
		135		123
University & Federation Fees, Internship Programme	16		8	
Library	<u>1</u>		<u>1</u>	
		17		9
Office costs	6		7	
Sundry expenses	<u>4</u>		<u>2</u>	
		10		9
TOTAL EXPENDITURE		<u>170</u>		<u>148</u>
NET SURPLUS IN YEAR repaid to				
Ministerial Training Fund		<u>17</u>		<u>2</u>

* In addition to this grant, the Cheshunt Foundation supports the College by maintaining one Director of Studies and by giving bursaries to students.

CHURCH BUILDINGS FUND

	1988 £'000	1987 £'000
INCOME		
Donations	2	2
Dividends and Interest	53	52
Building Society Interest	12	-
Income from Milton Keynes House	1	1
Income from Ground Rents	50	23
Surplus on Sale of freehold ground rent Trinity Court, Exeter	<u>387</u>	<u>-</u>
TOTAL INCOME	505	78
EXPENDITURE		
Grants	<u>-</u>	<u>-</u>
Net Increase in Account	505	78
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	<u>781</u>	<u>703</u>
Balance at 31st December	<u>1,286</u>	<u>781</u>

HOMES FOR RETIRED MINISTERS FUNDS

	1988 £'000	1987 £'000
INCOME		
Property Management		
Rents Received	15	13
<u>Less Property Costs</u>	<u>16</u>	<u>15</u>
Net excess of property costs over rents	(1)	(2)
Sundry Income	2	1
Income from Harrison Longhurst Will Trusts	<u>6</u>	<u>6</u>
Net Increase in Account	7	5
Legacies	8	-
Surplus on sale of properties	117	-
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	<u>434</u>	<u>429</u>
Balance at 31st December	<u>566</u>	<u>434</u>

WELFARE FUND

	1988		1987	
	£'000	£'000	£'000	£'000
INCOME				
Donations	2		3	
Dividends and Interest	10		9	
Allocation from General Fund	<u>21</u>		<u>20</u>	
		33		32
EXPENDITURE				
Grants		<u>30</u>		<u>32</u>
Net Increase in Account		3		-
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>40</u>		<u>40</u>
Balance at 31st December		<u>43</u>		<u>40</u>

RETIRED MINISTERS AID ACCOUNT

	1988		1987	
	£'000	£'000	£'000	£'000
INCOME				
Investment Income	27		25	
Allocation from the Sir William Dunn Trust	2		1	
Allocation from the General Fund	<u>-</u>		<u>4</u>	
		29		30
EXPENDITURE				
Grants Paid	13		9	
Allocation to Ministers Pension Fund	<u>15</u>		<u>21</u>	
		<u>28</u>		<u>30</u>
Net Increase in Account		1		-
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>163</u>		<u>163</u>
Balance at 31st December		<u>164</u>		<u>163</u>

MEMORIAL HALL TRUST GRANTS FUND

	1988 £'000	1987 £'000
INCOME		
Memorial Hall Trust Grants	140	140
EXPENDITURE		
Grants to the five Schools	<u>10</u>	<u>10</u>
	130	130
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	<u>691</u>	<u>561</u>
Balance at 31st December	<u>821</u>	<u>691</u>

WORLD CHURCH AND MISSION FUNDS

	1988		1987	
	£'000	£'000	£'000	£'000
<u>GENERAL FUND</u>				
INCOME				
Dividends and Interest		34		30
EXPENDITURE				
Contribution to Departmental Expenditure	20		28	
Grants	<u>7</u>		<u>3</u>	
		<u>27</u>		<u>31</u>
Net Increase/(Decrease) in Account Legacies		7 6		(1) 7
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>160</u>		<u>154</u>
Balance at 31st December		<u>173</u>		<u>160</u>
<u>OTHER FUNDS</u>				
INCOME				
Dividends and Interest	7		5	
EXPENDITURE				
Grants	<u>1</u>		-	
NET SURPLUS IN YEAR	6		5	
Profit on sale of investments	1		-	
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January	<u>45</u>		<u>40</u>	
Balance at 31st December		<u>52</u>		<u>45</u>
		<u>225</u>		<u>205</u>

WINDERMERE DEVELOPMENT FUND

	1988 £'000	1987 £'000
INCOME		
Donations and Other Receipts	2	37
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	<u>317</u>	<u>280</u>
Balance at 31st December	<u>319</u>	<u>317</u>

THE WINDERMERE CENTRE GENERAL ACCOUNT

	1988		1987	
	£'000	£'000	£'000	£'000
INCOME				
Fees	59		61	
Finance from Central Funds	3		6	
Sundry receipts	<u>11</u>		<u>7</u>	
		73		74
EXPENDITURE				
Director - Supplement, housing and travel	8		5	
Secretarial and Office	13		11	
Centre Costs	<u>59</u>		<u>59</u>	
TOTAL EXPENDITURE		<u>80</u>		<u>75</u>
Excess of expenditure over income		7		1
NET DEFICIT BALANCE BROUGHT FORWARD		<u>1</u>		<u>-</u>
NET DEFICIT BALANCE CARRIED FORWARD		<u>8</u>		<u>1</u>

WESTMINSTER COLLEGE FUNDS

	1988		1987	
	£'000	£'000	£'000	£'000
INCOME				
Dividends and Interest	40		36	
Other receipts	<u>7</u>		<u>26</u>	
TOTAL INCOME		47		62
EXPENDITURE				
Bursary Account Grants	156		118	
Less Ministerial Training a/c Grant	<u>151</u>		<u>113</u>	
	5		5	
Chair Endowments	7		8	
General Endowments	12		12	
Other Grants	<u>9</u>		<u>10</u>	
TOTAL EXPENDITURE		<u>33</u>		<u>35</u>
NET SURPLUS IN YEAR		14		27
Profit on sale of investments		9		11
Legacies		<u>1</u>		<u>2</u>
NET BALANCE FOR THE YEAR		24		40
INCOME AND EXPENDITURE ACCOUNT				
Balance at 1st January		<u>214</u>		<u>174</u>
Balance at 31st December		<u>238</u>		<u>214</u>

OTHER CENTRAL FUNDS

	1988	1987
	£'000	£'000
INCOME		
Dividends and Interest	112	129
Donations and Other Receipts	<u>49</u>	<u>3</u>
TOTAL INCOME	161	132
EXPENDITURE		
Grants	<u>117</u>	<u>92</u>
Net Increase in Accounts	44	40
Profit on sale of investments	6	4
INCOME AND EXPENDITURE ACCOUNT		
Balance at 1st January	<u>641</u>	<u>597</u>
Balance at 31st December	<u>691</u>	<u>641</u>

COMMON INVESTMENT FUND

BALANCE SHEET at 31st December 1988

	1988		1987	
	1000 Units	£'000	1000 Units	£'000
CAPITAL				
Units in issue				
at 1st January	2,720	5,305	2,723	4,210
Units issued in year	54	142	26	66
Units cancelled in year	(7)	(19)	(29)	(72)
Management fees		(3)		-
Profit on sale				
of investments		310		1,101
At 31st December	<u>2,767</u>	<u>5,735</u>	<u>2,720</u>	<u>5,305</u>
Unrealised Surplus of Market Value of Investments over Cost		1,416		1,429
Special Reserve Fund				
At 1st January and at 31st December		<u>22</u>		<u>22</u>
		<u>7,173</u>		<u>6,756</u>
REPRESENTED BY				
	Cost	Market Value	Cost	Market Value
	£'000	£'000	£'000	£'000
Investments				
Narrow range	766	844	1,244	1,331
Wider range	<u>4,116</u>	<u>5,454</u>	<u>4,049</u>	<u>5,391</u>
	<u>4,882</u>	<u>6,298</u>	<u>5,293</u>	<u>6,722</u>
Cash and Short Term Deposits		844		43
Net balance with the United Reformed Church		31		(9)
		<u>7,173</u>		<u>6,756</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£2.5919

£2.4840

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	3.2015p	87	3.0621p	84
30th June	4.5590p	125	3.8870p	106
30th September	4.2754p	117	4.1221p	112
31st December	<u>5.0055p</u>	<u>139</u>	<u>4.4156p</u>	<u>120</u>
Total income distributed	<u>17.0414p</u>	<u>468</u>	<u>15.4868p</u>	<u>422</u>

INVESTMENT POOL

BALANCE SHEET at 31st December 1988

	1988		1987	
	1000 Units	£'000	1000 Units	£'000
CAPITAL				
Units in issue				
at 1st January	1,760	4,177	1,731	3,120
Units issued in year	116	375	52	167
Units cancelled in year	(40)	(129)	(23)	(75)
Management fees		(3)		-
Profit on sale of investments		<u>224</u>		<u>965</u>
At 31st December	<u>1,836</u>	4,644	<u>1,760</u>	4,177
Unrealised Surplus of Market Value of Investments over Cost		1,299		1,315
Special Reserve Fund				
At 1st January and at 31st December		<u>5</u>		<u>5</u>
		<u>5,948</u>		<u>5,497</u>

REPRESENTED BY

	Cost	Market Value	Cost	Market Value
	£'000	£'000	£'000	£'000
Investments	<u>4,101</u>	5,400	<u>4,017</u>	5,332
Cash and Short Term Deposits		374		54
Net balance with the United Reformed Church		<u>174</u>		<u>111</u>
		<u>5,948</u>		<u>5,497</u>

Based on the underlying market value of investments and uninvested cash, the value of each unit in issue was

£3.2400

£3.1234

Distributions in respect of all investment income in the year were made as follows:-

	Rate per Unit	£'000	Rate per Unit	£'000
3 months ended 31st March	4.6755p	82	4.4049p	76
30th June	4.2361p	75	3.6327p	63
30th September	6.0942p	106	5.5426p	96
31st December	<u>4.9110p</u>	<u>88</u>	<u>4.4391p</u>	<u>77</u>
Total income distributed	<u>19.9168p</u>	<u>351</u>	<u>18.0193p</u>	<u>312</u>

PASTORS SUPERANNUATION FUND

BALANCE SHEET at 31st December 1988

	£'000	1988 £'000	£'000	1987 £'000
CAPITAL ACCOUNT		291		291
ACCUMULATED FUND				
At 1st January	281		265	
Net surplus in year	<u>10</u>		<u>16</u>	
At 31st December		<u>291</u>		<u>281</u>
		<u>582</u>		<u>572</u>
REPRESENTED BY				
	Market Value		Market Value	
Investments at Cost	<u>1,283</u>	544	<u>1,229</u>	544
Net balance with the United Reformed Church		<u>38</u>		<u>28</u>
		<u>582</u>		<u>572</u>

INCOME and EXPENDITURE ACCOUNT for the year ended 31st December 1988

INCOME				
Investment Income	85		75	
Allocation from the Harrison Longhurst Will Trust	9		9	
Sundry Income	<u>1</u>		<u>2</u>	
		95		86
EXPENDITURE				
Grants Paid	73		70	
Special Gift	<u>12</u>	<u>85</u>	<u>-</u>	<u>70</u>
NET SURPLUS IN YEAR		<u>10</u>		<u>16</u>

PASTORS WIDOWS FUND

BALANCE SHEET at 31st December 1988

	£'000	1988 £'000	£'000	1987 £'000
CAPITAL ACCOUNT		161		161
ACCUMULATED FUND				
At 1st January	200		198	
Legacies received	-		-	
Net (deficit)/surplus in year	<u>(9)</u>		<u>2</u>	
At 31st December		<u>191</u>		<u>200</u>
		<u>352</u>		<u>361</u>

REPRESENTED BY

	Market Value		Market Value	
Investments at Cost	<u>806</u>	335	<u>772</u>	335
Net balance with the United Reformed Church		<u>17</u>		<u>26</u>
		<u>352</u>		<u>361</u>

INCOME and EXPENDITURE Account for
the year ended 31st December 1988

INCOME				
Investment Income	53		48	
Allocation from the Harrison Longhurst Will Trust	9		9	
Sundry Income	<u>1</u>		<u>1</u>	
		63		58
EXPENDITURE				
Grants Paid	58		56	
Special Gifts	<u>14</u>		<u>-</u>	
NET (DEFICIT)/SURPLUS IN YEAR		<u>(9)</u>		<u>2</u>

UNITED REFORMED CHURCH MINISTERS PENSION FUND

Resources of the Fund as at 31st December 1988

	1988	1987
	£'000	£'000
INCOME		
Contributions from ministers and central funds	562	534
Transfer values received	<u>12</u>	-
Investment Income	808	<u>759</u>
Underwriting Commission	-	<u>2</u>
Allocation towards the actuarial deficit	520	530
Donations	<u>1</u>	<u>1</u>
	<u>1,903</u>	<u>1,826</u>
EXPENDITURE		
Benefits Paid	1,012	971
Contributions repaid to members on withdrawal	-	3
Transfer Values paid	<u>33</u>	<u>11</u>
	<u>1,045</u>	<u>985</u>
Management expenses	<u>69</u>	<u>47</u>
	<u>1,114</u>	<u>1,032</u>
NORMAL INCREASE IN RESOURCES IN YEAR	789	794
Realised Profit on Sale of Investments	2,105	3,029
(Reduction) in Unrealised Surplus on Investment Revaluation	(509)	(3,547)
Legacies Received	<u>11</u>	<u>10</u>
TOTAL INCREASE IN RESOURCES IN YEAR	<u>2,396</u>	<u>286</u>
Balance of Resources at 1st January	<u>15,429</u>	<u>15,143</u>
Balance of Resources at 31st December	<u>17,825</u>	<u>15,429</u>
Represented by		
Investments	16,099	14,407
Net Current Assets	<u>1,726</u>	<u>1,022</u>
	<u>17,825</u>	<u>15,429</u>

A valuation of the pension fund was carried out by the actuaries to the Church as at 31st December 1987. At that time, the actuaries reported that there was an unfunded past service liability of £1.23 million on the fund. On the assumption that payments of £500,000 per annum are made from the Maintenance of the Ministry Fund until 1990 and payments of £15,000 per annum are made from the Retired Ministers Aid Fund until 1990, the actuaries have reported that this deficit would be cleared. A further valuation of the pension fund will be carried out by the actuaries as at 31st December 1990. Upon the advice of the Pensions sub-committee, proposals will be brought to Assembly 1989 to improve the benefits of certain classes of pensioner, and the Maintenance of the Ministry Committee is proposing to continue the payment £500,000 per annum until 31st December 2000, to allow for these improvements, in addition to clearing the unfunded past service liability.

The contributing members of the fund are not contracted out of the State Pension Scheme.

Accounting policy 9 on page 5 forms an integral part of the accounts of this fund

Funds held for
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds
of the United Reformed Church
and the United Reformed Church Retired Ministers Housing Society Limited.

BALANCE SHEET
as at 31st December 1988

	1988		1987	
	£'000	£'000	£'000	£'000
Property at cost or valuation		5,413		4,478
Current Assets				
Cash	91		(67)	
Current Liabilities	(3)		(4)	
Net Current Assets		88		(71)
		<u>5,501</u>		<u>4,407</u>
FINANCED BY				
Loans		1,129		914
Revenue Reserves	4,017		3,138	
Capital Reserves	<u>355</u>		<u>355</u>	
		<u>4,372</u>		<u>3,493</u>
		<u>5,501</u>		<u>4,407</u>

This account is a summarised and consolidated account of the Homes for Retired Ministers Funds of the United Reformed Church, with the United Reformed Church Retired Ministers Housing Society Limited. The accounts of the housing funds are shown on page 16 of this book, and the accounts of the Society are available from the Central Office of the Church.

Funds held for
HOUSING RETIRED MINISTERS

A consolidated account of the Homes for Retired Ministers Funds
of the United Reformed Church
and the United Reformed Church Retired Ministers Housing Society Limited.

PROPERTY MANAGEMENT ACCOUNT

Income and Expenditure for the year ended 31st December 1988

	1988 £'000	1987 £'000
Rents	82	73
<u>Less</u> Property costs	<u>81</u>	<u>69</u>
Net Surplus from property	1	4
<u>Less</u> Administrative costs	<u>5</u>	<u>6</u>
Net Balance for the Year	(4)	(2)
Balance at January 1st	<u>8</u>	<u>10</u>
Balance at December 31st	<u>4</u>	<u>8</u>

GENERAL REVENUE ACCOUNT

Income and Expenditure for the year ended 31st December 1988

	1988 £'000	1987 £'000
Donations, Dividends, and Sundry Income	127	45
Legacies, and gifts of houses	487	276
Profit on property sold	295	61
	909	382
<u>Less</u> Interest on money borrowed	<u>26</u>	<u>2</u>
Net Balance for the Year	883	380
Balance at January 1st	<u>3,130</u>	<u>2,750</u>
Balance at December 31st	<u>4,013</u>	<u>3,130</u>

TOTAL REVENUE RESERVES

Property management account	4	8
General revenue account	4,013	3,130
	<u>4,017</u>	<u>3,138</u>

LEGACIES AND MAJOR DONATIONS

	£	£	£
General Fund			URC Retired Ministers Housing Society
The late Mrs A. I. Boulter	250		The late Rev H. Anglin
Miss L. S. Gloster	250		house valued at
Mrs S. A. Goodmanson	23,407		Mr F. H. Bennett
Mr Jeavons	250		Mr G. E. Challis
Mr P. G. Maggs	1,500		Miss E. S. Conyers
Mr L. M. Marson	3,215		house valued at
Mr J. Sharman	1,201		Mr H. H. Craig
Mrs D. Soper	6,000		Miss H. E. Dyer
Miss H. I. Stringer	25		Miss M. G. Finch
Miss P. B. Stephenson	302		house valued at
Mrs C. Turner	16,200		Mr G. W. Franklin
Miss H. C. Webster	500		Miss J. C. Green
Mr G. M. Wilson	4,000		Mr E. M. Gunn
	<u>57,100</u>		Mrs G. Hamilton
Less reallocation			Mrs F. M. Harrison
of 1986 legacy			Mr E. M. Henderson
Mr A. L. Garrett	500	56,600	Mrs J. L. Higgins
			Rev H. B. Jutson
Maintenance of the Ministry Fund			Mrs A. Kay
The late Mr F.H. Bennett	379		Mr K. Moffatt
Mr C. W. Franklin	850		Mrs E. Richards
Mr T. Hughes	<u>660</u>	1,889	Miss C.H.Stansfield
			Miss J. D. Thompson
World Church and Mission Fund			house valued at
The late Miss M. G. Finch	5,000		Miss E. C. Young
Mr Whitaker	<u>1,324</u>	6,324	<u>268,909</u>
Westminster College Fund			Gifts from Dorset
The late Mr J. A. Leckie		339	Congregational Union
			2 houses valued at
URC Minister's Pension Fund			Mr & Mrs D. Webb
The late Miss M. G. Finch	5,000		part of house
Mr P. G. Maggs	<u>6,000</u>	11,000	valued at
Pastors Widows Fund			<u>27,000</u>
The late Mrs E. Booth		150	Total for Housing Society
Special Purposes			<u>£477,909</u>
The late Mr. J. W. Gibb		106,150	
Homes for Retired Ministers Fund			
The late Mr A. L. Garrett	7,791		
Reallocation of 1986 receipt	<u>500</u>	<u>8,291</u>	
Total for Central Church Funds		<u>£190,743</u>	
TOTAL LEGACIES			<u>£668,652</u>

GENERAL FUND BUDGET

	Actual 1988 £'000	Budget 1988 £'000	Budget 1989 £'000	Budget 1990 £'000
INCOME				
Unified Appeal	1,503	1,488	1,566	1,711
Other income	180	184	197	192
TOTAL INCOME	1,683	1,672	1,763	1,903
EXPENDITURE				
Central Secretariat	57	53	61	71
General Church costs	70	70	66	67
Assembly	36	32	43	37
Ecumenical Grants	48	49	50	55
Moderators	208	196	213	234
Ministries	106	102	95	107
Faith and Life	144	146	165	191
Advocacy	-	-	-	27
World Church and Mission	218	269	271	283
Church and Society	44	44	47	53
Finance and Administration	132	145	144	157
Professional Fees	23	28	39	35
Communication and Supplies	66	81	83	98
Information Service	3	5	5	5
Payment to Inland Revenue	28	-	-	-
Central Office costs	143	138	156	137
	1,326	1,358	1,438	1,557
<u>Less</u> Maintenance of the Ministry Fund contributions to Ministerial Staff salaries	141	141	152	175
	1,185	1,217	1,286	1,382
Allocations				
Council for World Mission	436	436	443	461
Ministerial Training Fund	32	20	21	43
Welfare Fund	21	21	22	23
TOTAL EXPENDITURE	1,674	1,694	1,772	1,909
NET BALANCE IN YEAR	9	(22)	(9)	(6)

MAINTENANCE OF THE MINISTRY FUND BUDGET

	Actual 1988 £'000	Budget 1988 £'000	Budget 1989 £'000	Budget 1990 £'000
INCOME				
Contributions from Churches	6,652	6,571	7,025	-
Dividends and donations	157	148	145	-
TOTAL INCOME	<u>6,809</u>	<u>6,719</u>	<u>7,170</u>	<u>-</u>
EXPENDITURE				
Cost of Ministers' stipends	5,144	5,139	5,473	-
Children's allowances	30	31	30	-
Employer's contributions to National Insurance and Pension Schemes	839	834	888	-
	<u>6,013</u>	<u>6,004</u>	<u>6,391</u>	<u>-</u>
Church Related Community Workers	-	-	46	-
Grants and other costs	218	215	233	-
Grants to Ministers Pension Fund	500	500	500	-
TOTAL EXPENDITURE	<u>6,731</u>	<u>6,719</u>	<u>7,170</u>	<u>-</u>
NET BALANCE IN YEAR	78	-	-	-

The budget for the Maintenance of the Ministry fund for 1990 will be published later.



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