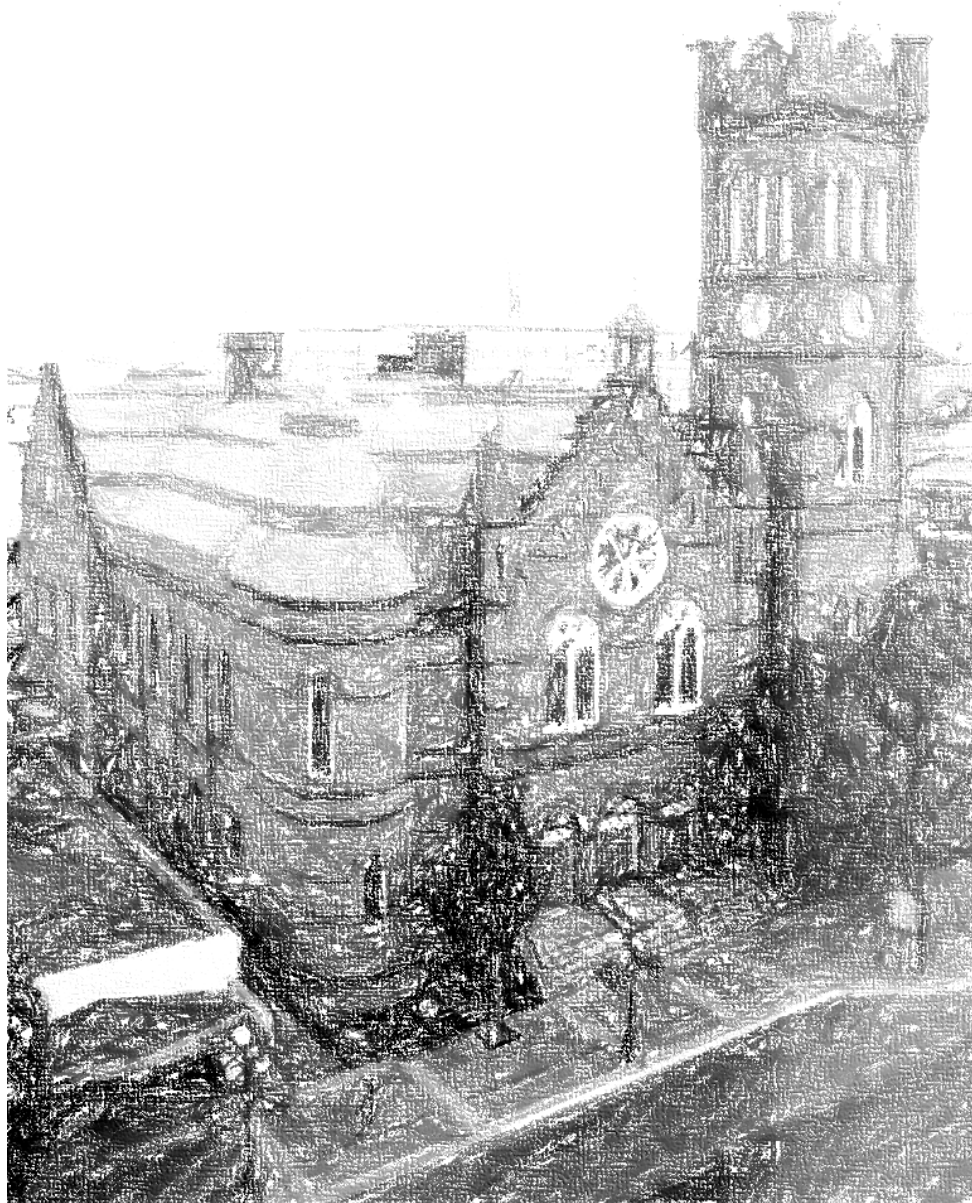


ST. ANDREW'S PRESBYTERIAN CHURCH



ANNUAL REPORT 2013

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Memorial Roll

William(Hardy) Davies	February 2
Torrey A McColl	February 10
Florence Anne Williamson	February 21
Jackie Purkis	March 9
David W. Johns	March 24
Walter Brereton	April 22
James Arthur Shand	May 20
Else Lang	July 4
Francis Aldon (Al) Droppo	July 16
Margaret Cawsey	July 22
Cyril Bamford	August 28
Donald Roy Frey	September 12
Alice Poole	September 19
Elizabeth Crum Ewing	September 27
John Jackson	November 15
Anne Currie	December 21

Treasurer's Report

The Congregation of St. Andrews ...each and every Member and Adherent, is to be commended for coming together and supporting the financial and Congregational needs of this community in 2013. In many respects, 2013 was a difficult year, and yet, the commitment and support by all of you made it a successful year. Our financial requirements continue to be met... albeit with some concern at times from your treasurer as we do still have a substantial shortfall. I am pleased to be able to present a summary of our financial position at the end of 2013.

I want to thank all those who work so diligently on a weekly and regular basis in fulfilling the operational tasks needed to keep our financial systems running smoothly. These tasks are looked after faithfully and I can assure the Congregation that this team works tirelessly to ensure the job is done right!

The 2014 budget, as approved by your Session is set out beside the 2013 results, and this will allow each of you to compare our budget vs. last year's performance. We have a challenging year ahead of us, and the 2014 plan allows for a full time Minister from July on. Of course that could change, and should that happen, I would then present a revision to both the Session and Congregation.

I would urge each member to carefully examine what level of financial support you can commit to keep this congregation vital and in good financial order. At present the costs to maintain St. Andrew's is about \$1000 per day. We have taken a number of steps to seek out other forms of income, and they are paying off. But we must ensure that we do not become totally reliant on those outside incomes. We must find ways to support ourselves without becoming too dependent on resources from outside the Congregation.

Consider what will be your level of financial support on a weekly or monthly basis, and seriously consider the PAR system to transfer that financial support. That system assures a predictable and regular financial support level, and relieves those volunteers mentioned above of a tremendous amount of weekly work... time that can be spent on other and potentially needier areas of personal involvement.

Sincerely
Jack Reimer

2013 Operating Account

Income

Congregational Offerings for:

General Purpose incl Presbyterian Sharing & PWS&D	\$215,038.62
One Time Gifts	\$589.95
Open plate	\$6,738.98

Total Congregation Giving's

\$222,367.55

Other Incomes

Ballet Victoria	\$40,371.50
Bank Interest	\$8.24
Bazaar	\$9,315.96
BC Ferries Breakfast	\$516.00
Church Hall Rentals	\$6,459.80
Coffee Hour	\$4,691.07
Estate Gifts (less transfers to reserves)	\$9,184.56
Investment Account Transfer (Giving's shortfall)	\$58,900.00
Mr. Quarter Fund	\$2,432.99
PWS & D Special	\$0.00
United Way (B C Ferries)	\$1,875.01
Thrift Shop	\$1,719.15

Total Other Incomes

\$135,474.28

Total Incomes

\$357,841.83

Expenses

2013

Expenditures by Committee

Administration	\$49,563.64
Catering and Misc. Expenses	\$1,405.33
Christian Education	\$1,182.74
Finance	\$142,053.54
Congregational Life	-\$1489.20
Mission and Outreach	\$40,137.32
Property	\$101,989.70
Session	\$8,561.32
Worship	\$26,655.33

Total Expenditures

\$370,059.72

Net Income & Expenses

-\$12,217.89

Balance Sheet as of December 31, 2013

Assets	2013
Accounts receivable (HST & GST Rebate)	\$3,059.35
Capital Assets	\$1.00
Cash	\$36,815.15
Investment Account - CIBC	\$673,711.34
Total Assets	\$713,586.84
Liabilities (incl. allocated Church Funds)	
Accounts Payable	\$0.00
Special Funds	\$207,815.77
Project Funds	\$21,195.03
Total Liabilities	\$229,010.80
Equity	
Unallocated Reserves (opening Balance)	\$504,351.06
Transfers to Operating plus Incomes Shortfall	-\$71,117.89
Unallocated Reserves Net Investment Increase/Decrease	\$51,341.85
Unallocated Reserves (closing Balance)	\$484,575.02
Capital Assets	\$1.00
Total Equity	\$484,576.02
Total Liabilities, Church Funds & Equity	\$713,586.82
Rounding	\$0.02

Fund Summary

Designated	Balance	Designated	Balance
Project Funds	2013	Special Funds	2013
Caribou Outreach	\$840.95	St. Andrews Funds:	
Choir	\$378.53	Centennial Scholarship	\$16,759.72
Comox West Shore Bldg	\$1,600.00	Higher Education	\$18,463.76
Friendship Club	\$2,511.95	Student for Ministry	\$42,647.78
Kirk Hall Access Fund	\$6,200.35	Cordiner Fund	\$14,059.76
Library	\$80.00	Memorial Window Fund	\$4,438.54
Mr. Quarter	\$2,012.71	Memorials (Sanctuary)	\$21,492.59
Sunday School	\$812.97	Organ Enhancement	\$810.38
Sunday School Mission	\$1,138.98	Restoration & Capital Spending	\$46,789.40
Thrift Shop	\$2,109.09	Session Fund	\$4,109.68
PWS&D Special Funds	\$3,509.50	Weatherdon Funds:	
Total - Project Funds	\$21,195	Education for Ministries	\$13,831.01
		Memorial	\$24,413.15
		Total - Special Funds	\$207,816
		Total Funds	\$229,011

Auditor's Report

St. Andrew's Presbyterian Church

Douglas Street at Broughton, Victoria, BC
Office: 680 Courtney Street, Victoria, BC V8W 1C1
Phone: (250) 384-5734 Fax: (250) 384-5738
Email: standrewsvic@telus.net
Web: <http://standrewsvictoria.ca/>



January 30, 2014

Financial review Report to the:
Members of St Andrew's Presbyterian Church (Victoria),
Victoria, BC.

I have reviewed the Statements of the financial position of St Andrew's Presbyterian Church (Victoria), as at December 31, 2013 and the accompanying Notes and Schedules pertaining thereto. My responsibility is to express an opinion on the Financial Statements based on my review.

I have conducted the review in accordance with generally accepted standards. The review includes examining on test base evidence supporting the amounts and disclosures in the Financial Statements. Verification of envelope giving, donations and other revenues has been limited to amounts recorded. The review also includes assessment of the accounting principles used, as well as evaluating the overall Financial Statement presentation.

In my opinion, these Financial Statements present fairly the financial position of the Church as at December 31, 2013 and the results of its operations for the year thus ended in accordance with generally accepted accounting principles.

Don MacEachern

Don MacEachern

Pastoral Staff – Stated Supply

The Rev. David Stewart

2014 Proposed Budget

There are a few changes from 2013 and past years that I wish to highlight. They are as follows:

1. A salary increase of 1.8 % for our Administration and Property Maintenance staff
2. A \$50,000 moving allowance budget for Session (Search Committee) for use in proceeding with the approved Search Process.
3. A 6 month salary and benefits plan for our potential new Ministry Staff: July – Dec 2014.
4. Congregational life budget line for a Social Suite refit (\$2500)
5. No change to the previous budget amount for our new Music Director (within RCCO Guidelines)

Jack Reimer

Treasurer, St. Andrew's Presbyterian Church

2014 Budget

	YTD	Budget	Proposed Budget
	2013	2013	2014
Deposits			
Congregation Giving's	\$215,038.62	\$228,000	\$225,000
One Time Gifts	\$589.95	\$0	\$0
Open Plate	\$6,738.98	\$9,000	\$6,500
Sub Total - Envelope Giving's	\$222,367.55	\$237,000	\$231,500
Ballet Victoria	\$40,371.50	\$36,000	\$36,000
Bank Interest	\$8.24	\$30	\$10
Bazaar	\$9,315.96	\$9,500	\$9,500
BC Ferries Breakfast	\$516.00	\$800	\$800
Church Hall Rentals	\$6,459.80	\$16,000	\$7,000
Coffee Hour & Congregational Dinner	\$4,691.07	\$2,500	\$2,500
Estate Gifts (less transfers to reserves)	\$9,184.56	\$0	\$0
Mr. Quarter Fund	\$2,432.99	\$2,000	\$2,000
PWS&D Special	\$0.00	\$0	\$0
Thrift Shop	\$1,719.15	\$2,500	\$1,750
United Way (B.C. Ferries)	\$1,875.01	\$3,300	\$2,000
Draw from reserves - Congregational Incomes shortfall	\$58,900.00	\$6,910	\$79,750
Planned Draw from reserves - Assistant Minister	\$0.00	\$66,500	
Total Incomes Planned	\$357,841.83	\$383,040	\$372,810
Expenditures By Committee	YTD	Budget	Budget
	2013	2013	2014
Administration	\$49,563.64	\$45,625	\$48,325
Kitchen Expenses	\$1,405.33	\$1,100	\$1,500
Christian Education	\$1,182.74	\$1,400	\$1,200
Finance	\$142,053.54	\$149,630	\$85,950
Congregational Life	-\$1489.20	\$2,500	\$4,950
Mission and Outreach	\$40,137.32	\$38,250	\$38,700
Property	\$101,989.70	\$94,750	\$106,150
Session	\$8,561.32	\$20,350	\$56,000
Worship	\$26,655.33	\$29,435	\$30,035
Total Expenses	\$370,059.72	\$383,040	\$372,810
Shortfall	-\$12,217.89	\$0	\$0

St. Andrew's Presbyterian Church Budget by Committee

	YTD 2013	Budget 2013	Budget 2014
Administration Committee			
Advertising & Signage	\$1,778.56	\$700	\$1,000
Church Secretary	\$23,568.00	\$23,600	\$24,000
Church Secretary - EI Expense	\$620.16	\$600	\$650
Church Secretary - CPP Expense	\$1,002.96	\$1,000	\$1,100
Church Secretary - Benefits	\$2,310.75	\$2,200	\$2,350
Computer	\$343.54	\$100	\$250
Link Magazine	\$697.96	\$550	\$700
Miscellaneous	\$545.45	\$400	\$500
Office & Admin Supplies	\$1,643.86	\$1,500	\$1,750
Parking	\$1,295.25	\$1,200	\$1,200
Petty Cash	\$100.00	\$0	\$100
Payroll and Accounting Services	\$3,837.42	\$3,900	\$3,800
Photocopying (lease & maint)	\$5,860.12	\$5,000	\$4,500
Presbyterian Record	\$101.32	\$100	\$100
Sickness & Holiday Relief	\$0.00	\$300	\$300
Telephone - Cellular	\$1,742.05	\$1,500	\$1,750
Telephone & Internet	\$2,620.57	\$2,000	\$2,750
WCB Expense	\$1,184.33	\$675	\$1,200
Weekly Envelopes	\$311.34	\$300	\$325
Total Administration	\$49,563.64	\$45,625	\$48,325
Kitchen Expenses			
Catering	\$691.05	\$500	\$500
Funeral and Other Tea's	\$563.96	\$100	\$100
Kitchen Expenses	\$0.00	\$500	\$500
Other	\$150.32	\$0	\$400
Total Kitchen Expenses	\$1,405.33	\$1,100	\$1,500
Christian Education Committee			
Camp	\$0.00	\$100	\$100
Sunday School Teaching Aids	\$271.18	\$700	\$500
Sundries	\$448.94	\$100	\$100
Youth Group	\$462.62	\$500	\$500
Total Christian Education	\$1,182.74	\$1,400	\$1,200

	YTD 2013	Budget 2013	Budget 2014
Finance Committee			
Assistant Minister			
Assistant Minister - Car Allowance	\$2,875.00	\$3,000	
Assistant Minister - CPP Expense	\$1,699.96	\$1,600	
Assistant Minister - EI Expense	\$1,037.48	\$1,000	
Assistant Minister - Employee Benefits	\$15,922.80	\$10,500	\$9,000
Assistant Minister - Housing	\$9,775.00	\$11,000	
Assistant Minister - Stipend	\$37,697.27	\$37,000	
Assistant Minister - Study Leave	\$700.00	\$600	
Assistant Minister - Utilities	\$1,725.00	\$1,800	
Minister Plan - 6 Months			
Minister - Car Allowance	\$1,883.76	\$1,570	\$1,800
Minister - CPP Expense	\$1,275.36	\$970	\$1,300
Minister - EI Expense	\$767.88	\$500	\$750
Minister - Employee Benefits	\$12,403.47	\$7,475	\$10,000
Minister - Housing	\$14,299.92	\$11,950	\$15,000
Minister - Stipend	\$27,514.56	\$22,900	\$26,000
Minister - Study Leave	\$600.00	\$600	\$600
Minister - Utilities	\$1,663.92	\$1,390	\$1,500
Ministers Expenses	\$0.00	\$0	
New Minister - Allowance for 3 months.	\$503.00	\$0	
New Minister - Car Allowance	\$0.00	\$950	
New Minister - CPP Expense	\$0.00	\$575	
New Minister - EI Expense	\$0.00	\$300	
New Minister - Employee Benefits	\$0.00	\$2,000	
New Minister - Housing	\$0.00	\$7,000	
Minister - Stipend	\$0.00	\$13,500	
New Minister - Study Leave	\$0.00	\$150	
New Minister - Utilities	\$0.00	\$800	
New Ministers Expenses	\$0.00	\$0	
Miscellaneous	\$329.16	\$500	\$500
Pastoral Care Minister. Allow & Expenses	\$0.00	\$0	
Presbytery Assessment	\$7,630.00	\$9,700	\$7,500
Pulpit Supply	\$1,750.00	\$300	\$12,000
Total Finance	\$142,053.54	\$149,630	\$85,950

	YTD 2013	Budget 2013	Budget 2014
Congregational Life			
Church Summer Picnic & Poinsettias	\$0.00	\$500	\$500
Congregational Picnic & Lunches	\$160.80	\$150	\$200
Minister Designated gifts – farewell (Social Suite refit)	-\$1,650.00	\$250	\$2500
Miscellaneous	\$0.00	\$200	\$250
Advertising Handouts and Posters	\$0.00	\$1,400	\$1,500
Total Congregational Life	-\$1,489.20	\$2,500	\$4,950
Mission and Outreach Committee			
BC Ferries Breakfast	\$2,718.11	\$2,200.00	\$2,500
Benevolence Gifts	\$1,619.77	\$0.00	\$0
Misc. (Downtown Churches, etc.)	\$0.00	\$500.00	
Mr. Quarter	\$2,040.96	\$1,600.00	\$1,700
Presbyterian Sharing	\$24,000.00	\$24,000.00	\$24,000
Presbyterian WS&D	\$2,000.00	\$2,000.00	\$2,000
Breakfast	\$7,057.74	\$6,200.00	\$7,500
Share the Joy of Christmas	\$700.74	\$1,750.00	\$1,000
Thrift Shop Outflows	\$0.00	\$0.00	
Total Mission & Outreach	\$40,137.32	\$38,250.00	\$38,700
Property Committee			
Casual Church Officer	\$388.61	\$500	\$500
Church Officer - CPP Expense	\$1,373.25	\$1,400	\$1,400
Church Officer - EI Expense	\$817.06	\$900	\$900
Church Officer - Employee Benefits	\$2,750.97	\$2,600	\$2,800
Church Officer, Salary & Benefits	\$31,602.00	\$31,750	\$32,200
Cell Phone	\$116.60	\$0	\$400
Fire and Security Systems	\$2,744.64	\$1,900	\$2,800
Gas	\$22,602.89	\$18,500	\$23,000
Heating Maintenance	\$1,804.80	\$1,000	\$1,500
Hydro	\$6,651.88	\$6,000	\$7,000
Utility	\$1,776.63	\$2,200	\$2,000
Property Insurance	\$17,978.00	\$17,500	\$20,000
Sundry Repairs & Supplies	\$8,863.28	\$9,000	\$9,000
Taxes	\$1,149.20	\$0	\$1,150
Water/Outdoor maintenance	\$1,369.89	\$1,500	\$1,500
Total Property	\$101,989.70	\$94,750	\$106,15

Session	YTD 2013	Budget 2013	Budget 2014
Session Expenses	\$1,150.00	\$0	\$1,000
Search Committee	\$4,829.72	\$350	\$5,000
Relocation Expenses	\$2,581.60	\$20,000	\$50,000
Total Session	\$8,561.32	\$20,350	\$56,000
Worship Committee			
Copyright	\$285.00	\$285	\$285
Flowers for Sanctuary	\$0.00	\$500	\$500
Guest Artists	\$132.00	\$0	\$100
Miscellaneous	\$575.63	\$150	\$250
Music Director - EI Expense	\$227.15	\$0	\$400
Music Director - CPP Expense	\$1,570.46	\$0	\$1,000
Music Director, Stipend & Benefits	\$12,829.14	\$25,450	\$24,500
Organ & Piano Maintenance	\$2,290.96	\$2,500	\$2,400
Organist Substitute	\$8,700.00	\$500	\$500
Supplies & Worship Resources	\$44.99	\$50	\$100
Total Worship	\$26,655.33	\$29,435	\$30,035
Total Expenses	\$370,059.72	\$383,040	\$372,810
Budget Excess or Shortfall	-\$12,217.89	\$0	\$0

Minutes of the 2013 Annual General Meeting

Constitution and Prayer

On February 17, 2013 immediately following the Sunday Service the Rev. Dr. Ian Victor welcomed the approximately 82 in attendance and constituted the meeting in prayer.

Approval of the Agenda

It was moved and seconded that the agenda be approved as presented. Jack Reimer /Sabine Teetzel Carried.

Memorial Minute

The memorial was read by the clerk. The names of Angela George and Edith Victor were added to the memorial roll.

Nomination of Secretaries

It was moved and seconded that the secretaries for the meeting be Cathy Mackinnon and Sabine Teetzel. David Buchanan/Marilyn Bullock. Carried.

Minutes of the Annual Meeting – February 12, 2012

It was moved and seconded that the minutes of February 12, 2012 be accepted as circulated. Tom Shaffer/Duncan Mackinnon. Carried

Minutes of the Congregational Meeting – July 8, 2012

It was moved and seconded that the minutes of July 8, 2013 be accepted as circulated. Duncan Mackinnon/George Smith. Carried

Nomination of Elder

It was moved and seconded that Dianne Penner Chair of Christian Education be ordained as an elder of St. Andrews Presbyterian Church Victoria. Sabine Teetzel/Ann Shaffer. Carried.

Election of Auditor

It was moved and seconded that the auditors for 2013 be Don MacEachern and someone of his choosing. Jack Reimer/Sabine Teetzel. Carried

Elections of Treasurer, Trustees and Signing Authorities

It was moved and seconded that the treasure for 2013 be Jack Reimer. Moira Bernard/Sabine Teetzel. Carried.

It was moved and seconded that the trustees remain the same; Robert Bell, Peter Lewis, David McLean, Moria Bernard and John T. Parkinson. K. Mackinnon/Jack DeZeeuw. Carried.

Signing authorities are defined by the trustees.

Search Committee

The search committee has been reviewing 13 profiles and have sent two requests for more information. The Rev. Dr. Victor expressed his thanks to Duncan Mackinnon for his willingness to chair the Search Committee.

Budget 2013

The budget reflects the following:

- That the Rev. Dr. Victor 's retirement at the end of May, 2013.
- A provision of \$20,000 for moving costs for a new minister.
- A three month allowance for the costs associated with a new Minister.
- A full year plan for our Assistant Minister, The Rev. Jennifer Geddes.
- An increase of 1.5% for our administration and property Staff.

We will continue to need our reserves to finance our operations. In 2012 we had several large gifts and as a result our draw on reserves was less than the amount budgeted for 2013.

We continue to be mindful of the need for congregational support to maintain salaries, services and programming at their present levels.

Ballet Victoria is responsible for approximately \$35,000 of the \$50,00 income generated by rental of our premises.

At present, Jack Reimer meets regularly with the CIBC team responsible for St. Andrew's investments. Fixed income instruments are becoming increasingly problematic as the economy changes. Our current investments are heavy weighted in bonds. In the near future Jack Reimer will be looking at changes to St. Andrews investment policy.

It was moved and seconded that the budget for 2013 be adopted as presented. Jack Reimer/David McLean. Carried.

Thanks were expressed for Jack's hard work and dedication to St. Andrews.

Committee Reports

It was moved and seconded that all committee reports be accepted as presented. Tom Shaffer/Peter Lewis. Carried

It was suggested that any committee member or members and adherents of St. Andrews who wish to make a comment about a report do so. The following comments and suggestions were made.

Mission and Outreach

- It was suggested that the name Mr. Quarter be changed to Mr. Toonie.
- Annette Paradais and her team do a wonderful job of monthly outreach to approximately 350 people at our Saturday morning breakfast.
- Christ Church Cathedral is appreciative of the monthly use of our facilities to host a Saturday morning breakfast.
- BC Ferries hosts a Saturday breakfast on the fifth Saturday of the month and continue to provide generous support through the United Way.
- David Buchanan attempt to get media coverage for the Saturday Morning Breakfasts has met little success.
- The Quilt and Knitting Group are always on the lookout for new members.
- The Annual Carol Sing has increased in popularity. We are now attracting up to 350 people for this popular advent event.

Christian Education

- Thanks were expressed to Dianne Penner for all her hard work in providing an interesting, and relevant education program for our Sunday School.

Worship

- Thanks were given to the hardworking ushering teams.
- John Mitchell has stepped down as chair of Worship. The Rev. Dr. Ian Victor expressed his thanks for John's dedication. John announced that he plans to work on a church directory over the next year.
- Dorothy Reimer announced that the choir is looking for new members. Some snow birds that have been attending St. Andrews have joined the choir for the time that they are in Victoria.

Congregational Life

- The Saturday Morning Men's and Ladies' Breakfasts provide an opportunity for good fellowship and support.
- After five years Larry Sainsbury and Jack DeZeeuw are stepping down as organizers of the Friendship Club. Nancy and Bill Duke along with Laura Richards will assume the responsibilities of the club.
- The Rev. Dr. Victor expressed his appreciation for the work done by our parish nurse, Dorothy Reimer.
- The TnT group is always looking for new members.

Finance

- There are many people that are required to keep track of St. Andrew's finances such as the Monday morning counting teams, the Tuesday settlement and disbursement teams.
- A request was made that the congregation use Par. This would help reduce the work of the volunteers and provides a predictable guaranteed stream of income.

Property

- The structure of this committee has changed; there are now 2 co-chairs of property. David McLean will be responsible for leases, insurance and capital projects and Dave Garson will be responsible for the day to day maintenance of St. Andrews.
- David and Sheelagh Garson along with Neil Kempling, Grant and many others have tidied and cleaned many parts of the church. Thank you for their fine work.
- Hardy Davies' passing will be felt deeply by those on the property committee. He was a key player in the ongoing maintenance of St. Andrews.
- Please make sure that you are aware of security; close doors behind you and ensure that doors are locked. If you have concerns with Ballet Victoria or the Ballet School please take them up with David McLean or Dave Garson not Ballet Victoria or the Ballet School.
- It was moved and seconded that Grey Garton and Dave Garson be members of the Property Committee. David Buchanan/David McLean. Carried.

Thanks were expressed to the Link editors; Fiona Ryneveld, Ardath Shand and Debbie Verwey, for the fine work that they do in keeping us informed. If you wish to see the Link in colour check out the webpage. Neil Kempling was thanked for his work in keeping the web page up to date.

Dorothy Reimer expressed her thanks to the elders and Clerks for their work in running the church.

Sabine Teetzel expressed her thanks to the Rev. Dr. Ian Victor for his leadership at this, his final Annual General Meeting.

Gordon LeBreton suggested that the Rev. Charles Dorrington be invited to speak about his healing ministry.

It was moved and seconded that the meeting be adjourned at 12:45 pm. Ted Teetzel/David McLean. Carried. The Rev. Dr. Victor closed the meeting in prayer.

Minutes Congregational Meeting June 2, 2013

The meeting was constituted in prayer after the June 2, 2013 Sunday Service by the Rev. Jennifer Geddes. There were approximately 110 present.

The Congregation of St. Andrews Presbyterian Church was asked to approve changes to the Investment Policy as administered by the Finance Committee, and acted upon by the appointed Investment Council at CIBC Wood Gundy.

The changes requested are for the following reasons:

- Allow for the need to reduce risk in the bond investments
- Increase flexibility of exercising investment options (i.e. ETF's)
- Allow for the Investment Council (CIBC) to consider using Separately Managed Accounts (SMA's)

In summary the changes are as follows:

Investment Policy as of January 2002:

Investment	Allocation
Canadian Bonds	50% - 100%
Domestic Equities	0% - 30%
US Equities	0% - 20%
International Equities	0% - 20%
Cash and cash equivalents	0% - 40%

Proposed Investment Policy as of June 1, 2013:

Investment	Allocation
Domestic Equities	0% - 50%
US Equities	0% - 30%
International Equities	0% - 20%
Cash and cash equivalents	50% - 100%

A brief discussion followed the presentation made by the treasurer Jack Reimer

It was moved and seconded that the changes to the investment policy as presented be accepted by the congregation. Jack Reimer/Roger Bernard . Carried .

It was moved and seconded that the meeting be adjourned. Duncan Mackinnon/Sabine Teetzel. Carried.

The meeting was closed in prayer by the Rev. Jennifer Geddes.

Minutes Congregational Meeting July 7, 2013

The meeting was opened in prayer by the Rev. Dr. Kouwenberg.

It was moved and seconded that the Colina Titus be appointed as secretary for the meeting. Roger Bernard/Duncan MacKinnon. Carried

It was moved and seconded that that a one- time monetary gift equivalent to 7.5% of stipend for the period 1 July to 31 December 2013 be given to Rev. Jen Geddes in appreciation and recognition of the additional responsibilities willingly assumed by our Assistant Minister, Rev. Jenn Geddes in the absence of a Lead Minister. Colina Titus/David Buchanan. Carried.

It was moved and seconded that the meeting be adjourned. Duncan MacKinnon/Brian Titus. Carried.

The Rev. Dr. Gordon Kowenberg closed the meeting with prayer.

Congregational Meeting - September 29 2013

The meeting was opened in prayer by the Rev. Dr. Kouwenberg

It was moved and seconded that the Colina Titus and Sabine Teetzel be appointed as secretaries for the meeting. Roger Bernard/Jim Kempling. Carried

Rev. Dr. Kouwenberg asked the congregation if due notice had been given about the congregational meeting. The congregation agreed that this was so.

It was moved and seconded that we, the congregation of St Andrew's, Victoria agree to proceed with extending a call for a senior minister. Peter Lewis/Dirk Ryneveld. Carried

It was moved and seconded that we, the professing members of St. Andrew's Presbyterian Church, Victoria, British Columbia, being well satisfied with your faithfulness to the Gospel and your qualifications for the ministry of Word and Sacraments and confident that the Holy Spirit has led us to you, earnestly and solemnly call you, Rev. Jonathan Dent to become the Senior Minister of this congregation In calling you we promise you all due respect, encouragement, and allegiance in the Lord as, together, we seek to use our gifts in the church and in the world to the glory of God.

In order that you Rev. may be free to devote yourself to ministry of Word and Sacraments among us, we the congregation of St. Andrew's Presbyterian Church hereby guarantee to the Presbytery of Vancouver Island, of The Presbyterian Church in Canada, that out of our estimated annual revenue of Three hundred and twenty thousand dollars Cdn. (\$320,000 est.) we promise and obligate ourselves to provide you, as a first charge thereon, the following annually:

Annual Stipend	\$57,000.00
Annual Travel Allowance	\$ 3,200.00
Annual Housing Allowance	\$21,500.00
Total	\$81,700.00
Cost of utilities (estimated as per annual use @ \$ 3,300.00)	

We agree to make 24 (twenty four) proportioned direct deposits to your specified account at a Canadian Bank, payments totaling the above amounts annually, on the last banking day before the 15th of each month, and the last banking day of each month, and agree to review the stipend and allowances annually in view of any changes in the cost of living or the needs of our minister.

We agree further:

- To provide two weeks for continuing education annually and at least the minimum allowance as set by the General Assembly.
- That the benefits of number 1 above shall be cumulative up to five years.
- To provide five weeks holiday annually.
- To pay pulpit supply during the periods of continuing education and holidays.

- In case of disability or extended illness, to continue to provide stipend, accommodation and allowances for a period not less than that set by the General Assembly, and to pay the cost of pulpit supply.
- To pay for Medical and Dental Insurance as provided through the Pension and Benefits Board of the General Assembly and to make contributions to the Pension Plan in compliance with the terms of the plan.
- To pay necessary moving expenses.
- Optional (such as book allowance, entertainment allowance, internet, cell phone, etc.).

Tjeerd Verwey/Lawrie Matheson. Carried

It was moved and seconded to amend Motion 2 by deleting "Lead" from the motion. David McLean/David Buchannan. Defeated.

Brian Titus expressed concern that the discussion about finances and ministerial team has not been discussed at the session level and should not be rushed into.

It was moved and seconded that the name of the Rev. Dr. Jonathan Dent be inserted in the call. Duncan MacKinnon/Kelly Shand. Carried

It was moved and seconded that the vote be recorded as unanimous. John Parkinson/Saul Preston. Opposed.

It was moved and seconded that the vote count be shared. David McLean/Jim Kempling. Carried.

The vote count: 103 Yes. 1 No.

The Rev. Dr. Kowenberg asked if the congregation wished to appoint representatives to attend Presbytery to speak on behalf of the call. Congregation responded in the affirmative.

The following names were proposed as representatives to go to Presbytery:

- Duncan MacKinnon
- David Maclean
- Peter Lewis
- Any member of the Search committee

It was moved and seconded that the meeting be adjourned. Ann Shaffer/ Peter Lewis. Carried

The Rev. Dr. Gordon Kouwenberg closed the meeting with prayer.