



St. Andrew's Presbyterian Church  
Annual Reports to the Congregation  
March 17, 2019

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## Roll Call – in Memoriam

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Name

Elma Bodenchuk

David Buchanan

Peggy Freethy

Sheena Guest

Hope Harwood

William (Bill) Higgins

Pamela MacConnachie

James (Jim) McColl

Desmond (Des) Oswell

Kay Perkins

Corinne Sainsbury

Lawrence Sainsbury

Hettie Shergold

Mary Toft

Eduard Mann

*In our end is our beginning;  
in our time, infinity;  
in our doubt there is believing;  
in our life, eternity.  
In our death, a resurrection;  
at the last, a victory,  
unrevealed until its season,  
something God alone can see.*

# Minutes of Annual General Meeting May 6, 2018

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## CONSTITUTION AND WELCOME –

The Reverend Laura Kavanagh welcomed approximately forty-six members, adherents and guests to the proceedings constituted the meeting with prayer at 11:45 am.

## MEMORIAL MINUTE

The Clerk presented the Memorial Roll for the 2017 Calendar year.

## NOMINATION OF SECRETARIES

It was moved and seconded that Sabine Teetzel act as secretary: Carried. David Mclean/Colina Titus

## APPROVAL OF THE AGENDA

It was moved and seconded that the agenda be approved as distributed. Carried. Peter Lewis/David McLean

## MINUTES OF THE 2017 ANNUAL GENERAL MEETING

It was moved and seconded that the Minutes of the Annual General Meeting of April 2, 2017 be approved as presented. Carried Sheelagh Garson/Donna McKenzie

## BUSINESS ARISING FROM THE MINUTES

Refugee Sponsorship: At the Annual Meeting held in 2016 it was moved and seconded that St Andrew's establish a refugee sponsorship committee, as part of the 150th activities. It was hoped that St. Andrew's would raise \$11,000. Unfortunately, the fund balance is \$3,260.

It was moved and seconded that the full balance of the Refugee Fund be offered to one or more sponsor(s) approved and recommended by the Anglican Diocese of BC refugee committee; and, that the expenditure(s) be subject to the recommendation to Session by the Mission and Outreach Committee. Carried. John Wigle/David McLean.

It was noted that the congregation has offered small scale assistance to refugees by donating household supplies from the estate of Louise Turner to a refugee family

## COMMITTEE REPORTS

It was moved and seconded that the committee reports be accepted as presented. Carried. Dirk Ryneveld, Peter Lewis.

There was a discussion regarding comments in the Worship Committee Report referring to projection in the sanctuary. This requires further discussion before the congregation can agree with the statement that the results of the trial of projection in the sanctuary are inconclusive.

It was moved and seconded that session be directed to determine the clarity of the statement regarding the results of projection in the sanctuary. Carried. Brian Titus/David McLean

A request was made that the number of people attending communion be shared.

Jack Reimer, Treasurer, clarified a few items in the Financial Report. The congregation fell short of the congregational giving target for 2017. It will take time to recover from the turmoil of the past year. We need to be intentional and consistent in our giving. We all need to find ways to support the budget. We have been fortunate that we received a large estate gift which has been transferred to the reserves. In 2017 it was necessary to take \$70,000 out of reserves to support the day to day costs of running the church. It must be remembered that the congregation budget's is responsible for the day to day running of the church, not for capital improvements which are funded by our reserves.

On behalf of the congregation Sabine Teetzel expressed St. Andrew's appreciation for the Reverend Kavanagh's tenure as interim moderator.

It was moved and seconded that the reports, including the financial report be accepted as discussed. Carried. David Mclean/Patricia Lambie.

Jerry Verwey requested volunteers to help open the church on Victoria Day, May 21, 2018.

If projection of hymns is to go forward it was asked that the Worship committee investigate the possibility of having the lyrics of the anthem projected on a screen or placed in the bulletin.

It was requested that the names of the committee members to be listed in the report. It was noted that each committee has its members listed in the reports.

It was noted that session met with a potential interim minister. The candidate will return to Victoria for a second visit in May. It is hoped to have the interim minister in Victoria in September.

## ROOF REPAIR

We are now experiencing leaks in the sanctuary and it has become imperative that we repair the roof during the dry season. A quote for completion of roof repairs was presented.

The expenditure plan of \$232,978.00 includes

- setting up scaffolding as required for access
- crane and crane permit complete with flaggers for loading,
- removal and disposition of existing shingles
- nailing ½" plywood exterior grade sheathing to existing deck

- mechanically fasten vapour barrier
- New shingles to match the previously done work in 2015. The roof pattern will be determined by the heritage committee.

The flat roof is not included in the above expenditure and those costs would be approximately \$53,000. We will save funds if we do the flat roof at the same time because the scaffolding will already be in place. The total costs for the peaked roof and flat roof will be about \$286,000.

It was moved and seconded that the congregation authorize expenditure up to \$286,000 for completion of the roof project. David McLean/Dave Garson

We are fortunate to have funds in the reserve that will cover this capital cost. Several people commented that St. Andrew's Church in a historic building and that there may be problems exposed as the roof is removed.

It was moved and seconded that the motion be amended to read that the congregation authorize expenditure of up to \$300,000 for the completion of the roof project. Carried. John Wigle/Dave Garson.

Noting that many of the roof problems are related to sharing our roof with seagulls the property committee is looking at installing electronic device to eliminate the seagull problem, costing approximately \$1,000.

Although the roof is the major repair that we need to contemplate this year we also must recap and repoint the chimneys on the roof. Several years ago, Dave Garson obtained a \$22,000 quote for the chimney repair. We may well be eligible for a Heritage Legacy Fund grant to help with the chimney repairs. The fund matches only 50% of a project up to a maximum of \$25,000. Matching funds can include other grants or funding as well as in kind contributions. It is hoped that the scaffolding being in place would be considered an in-kind contribution.

It was moved and seconded that David Mclean make an application to the Heritage Legacy Fund for matching funds of up to \$25,000 to repair the chimneys. Carried Joyce Nordwall/David McLean

## ADJOURNMENT

It was moved and seconded that the Annual Meeting be adjourned at 12:35 pm. Carried. Sabine Teetzel/Donna Mackenzie

# Pastor's Report

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## YEAR END REPORT FROM THE TRANSITIONAL PASTOR

During the interview process in Spring, 2018 when St. Andrew's and I were entertaining the option of immigrating from the States to accept the call to become the Transitional Pastor, a central theme emerged in the discussions. A plea was made to the Transitional Pastor candidate, "St. Andrew's has suffered in significant ways and is exhausted. We need Ordinary Time!" I immediately understood. Ordinary time happens during two times a year on the liturgical calendar and is called "ordinary" not because it is common but simply because the weeks of Ordinary Time are numbered. The Latin word *ordinalis*, which refers to numbers in a series, stems from the Latin word *ordo*, from which we get the English word *order*. Thus, the numbered weeks of Ordinary Time, in fact, represent the ordered life of the Church. I was being asked to lead St. Andrew's back to a season of order rather than chaos, back to a season of normalcy. Linda and I crossed the border on July 18 after driving over 3000 miles to our new Canadian home.

Ordinary Time was certainly the priority during Fall, 2018 as St. Andrew's and I became acquainted. You adjusted to my strange Southern diction and I adjusted to a city of pedestrians and tea served not with ice but hot and often served with cream. I was amazed at the constant number of persons showing up at regular intervals to do "ordinary" things such as work in the Thrift Shop, decorate and change the bulletin boards, host Open Church and welcome hundreds of visitors to Victoria and to St. Andrews. Then there were those who work on the finances, change the hymn numbers in the sanctuary, sand and repaint church doors and walls, install new lighting, work in the flower beds, clean out the fridge, and serve breakfast to those in need on a regular, on-going basis with a smile on heated plates! Then there are an equal number of you that do your work quietly and almost invisibly at home as you put together the Link, maintain the prayer list emails and updates, keep us updated via our St. Andrew's website and Facebook and sing, preach and pray to and with those who live at Oak Bay Lodge. While Ordinary Time was a time to regain our momentum, it was never a time to sit idly by, waiting for others to carry on.

As a Transitional Pastor I brought to the table 37 years of ordained ministry, 26 years as a pastor in the Presbyterian Church (USA), 10 years in Transitional Ministry and 10 years as an internationally certified ministry and congregational coach. I was blessed that God brought us together for this significant season of change, assessment, visioning, ministry, worship and planning. A recent lectionary passage from the prophet Jeremiah heard God instruct Jeremiah in the work he was being called to do. God worded it this way, "Today I appoint you ..., to pluck up and to pull down, to destroy and to overthrow, to build and to plant." It certainly sounds like anything but "Ordinary Time." These 2 (or 3) years that we will be together are critical in assessing our strengths and weaknesses and giving up ministries and programs that we no longer have the people or the passion to maintain. In place of our deciding the things that are not working well, together we will be led to identify and claim the mission and the ministry that is working well and the mission to which we are called. We are no longer the church we

once were. It is time to let go of St. Andrew's as it was and begin to focus on the St. Andrew's that God is calling us to become. A part of that becoming is in embracing the commitment that I described earlier. You are serving in significant ways. You have faithfully dedicated yourselves to life and ministry at St. Andrew's. You have decided to not give up on who we have yet to become.

I am committed to you. I am grateful for your support, patience, sensitivity and labor in the difficult work ahead of us. We can and will, with the help of God emerge with a restored trust in one another and in God. We will together be led to answer the question, "What role does St. Andrew's have as we occupy this block in Douglas Street in Old Town, Victoria that no one else can do, will do nor is called to do in the same way that we can?"

We have emerged from Ordinary Time and made it through Fall and Advent Seasons amid the difficulty of saying goodbye to 5 members/former members who died in just over a month. We enjoyed the joy of Advent season and the exhilaration of welcoming the Victoria community to our Christmas Carol-Sing and Blue Christmas services. We welcomed over 300 to our Christmas Eve Service (including the USA Jr Hockey Team who played in the gold medal game later in the week).

We look ahead to 2019 with the Session embracing new challenges of improving communication and rebuilding trust among ourselves and with/within the congregation, recruiting new leadership for Session and the many committees that do much of the work described earlier as well as updating policies and procedures that help us to function as a healthier congregational system. During the Spring months, stay tuned for a luncheon and Town Hall meeting designed to address the Transitional step in the process called Heritage – remembering and celebrating your history that has in part made us the congregation that we are. Each week the cover of our bulletin posts these three words - Belong, Believe, Become! Thank you for Belonging to God's church. Thank you for continuing to Believe that God has a role for us in this community. Thank you for continuing to Become all that God is calling us to become.

With much love,  
Rev. Mitch Coggin, Transitional Pastor

# Administration

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## OFFICE

Our church office is not only the administrative hub of St. Andrew's, but also the place where people are welcomed to our space during the week. Interruptions to the office work are frequent but welcome as it means that people are accessing the Kirk Hall for all kinds of reasons.

We continue to provide space for a noon AA meeting that serves people in the down town core. Whitney has had the pleasure of getting to know many of the "regulars" over the years and their presence is part of the life in the hall during the week. Some of the members were wary about coming to a church but now feel comfortable in our hall.

We had a very busy fall and winter with many funerals. Along with the minister and volunteers, the office helps to coordinate all aspects of memorial services and receptions as well as creating a bulletin that reflects the service and is meaningful to the family. This can be emotional work, but Whitney feels privileged to help families during these times.

We have a new photo copier lease for a better machine that uses less power and can staple documents. This means that items like The Link and the budget can be printed "in house". It is very important that congregation members using the machine try to print and copy in black and white whenever possible to keep our costs down.

As well as creating the weekly bulletin, special service bulletins, posters, prayer calendars, miscellaneous documents and acting as receptionist; the office handles rental contracts and tries to ensure that building use by multiple groups is efficiently organised.

## COMMUNITY USE

We continue to share space with Ballet Victoria and the church office and the Ballet are often in communication to keep this relationship working smoothly. The Pandora Chorus holds rehearsals in the sanctuary every week and we continue our rental relationships with VIEC (a local language school), Wells Grey Tours, production companies filming movies for the Hallmark channel, Victoria Fringe Festival and more.

This year we have seen both the Ancient Music Society and the Early Music Society hold concerts in the Sanctuary and these groups seem eager to book again. This causes some logistical negotiations as interesting instruments like harpsichords need to come in early for tuning!

As always, please check with the office before planning any kind of meeting, event or property work. Our calendar can change quickly so the most accurate information comes from the office.

## THE LINK

The Link is a magazine produced by our team of Leona Johns, Debra Verwey and Fiona Ryneveld each month except for July and August. The Link provides an opportunity for members of the Congregation to share news & upcoming events of interest to them which they then share with others.

It is also an opportunity to report back to the Congregation some of the activities within the St. Andrew's family. Not everyone gets a chance to attend Sunday Service or other events and activities happening at the Kirk, so the Link enables them to continue to be connected.

The Link is available in hard copy of the first Sunday of the month it is published as well as on-line at the St. Andrew's web page [http://standrewsvictoria.ca/?page\\_id=126](http://standrewsvictoria.ca/?page_id=126)

If you have something you'd like to be posted in "the Link" please send an email to [thelink@shaw.ca](mailto:thelink@shaw.ca)

## Christian Education

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### COMMITTEE MEMBERS

During 2018, the CE Committee members were Dianne Penner and Fiona Ryneveld.

### MISSION

The mission of the Christian Education Committee is to make provision for various opportunities that promote spiritual growth within the guidelines of the Presbyterian Doctrine.

### NURSERY

In 2018 there were no regular attendees, and as volunteers were needed to staff the Sunday school, parents were encouraged to make use of the nursery as needed, even though there were no scheduled volunteers to assist them.

### SUNDAY SCHOOL

The Sunday school classrooms are located upstairs in the Kirk Hall. The preschool/elementary class accommodates children ranging in age from 3 years to age 9 (preschool to grade 4). Currently the class has 9 children who attend regularly, and 4 more who attend seasonally, often with grandparents. One of the children moved out of town in July. The senior class now has 2 regular attendees, and two who attend seasonally (due to extra curricular activities and/or jobs). Others attend with grandparents. In June, 24 students were presented with certificates for "worshipping, learning, and serving together". As well, one student graduated from high school, and was presented with a card and a gift.



The students continued to use a Bible-based curriculum based on a three-year cycle. Each year the children study stories from the Old Testament in the Fall and learn about the New Testament after Christmas. Prior to and during Advent, Christmas and Easter, the children's lessons were related to the season. As Dianne Penner has had ongoing health problems, many volunteers stepped in to teach the lessons. Angus Henderson, who was working with the older children, worked with other volunteers to cover the lessons in the fall and winter.

## BORROWING LIBRARIES

### Adult Borrowing Library

The adults' library is in the Study Room next to the main office and is open Sunday mornings. Materials are borrowed on the honour system. The library can also be accessed during the week, if desired.

### Children's Borrowing Library

Children's books can be borrowed from the Sunday school classroom in the Kirk Hall, as well as from the nursery collection. Books are signed out and in on the honour system.

## BIRTHDAY RECOGNITION

The Christian Education Committee is responsible for sending birthday cards to all of St. Andrew's children celebrating birthdays. The number of cards sent out this year has declined from the year before.

We hope that the birthday cards received by the children remind them that they are noticed and welcome. We also hope that it may encourage infrequent attenders as well as their parents to attend.

## SCHOLARSHIPS AND BURSARIES

There were no applications from the seminary colleges in Montreal and Toronto, but we did receive one from Vancouver School of Theology. The applicant received \$500 towards his studies. Once again, we did not notify the seminary colleges this year. Although there are students from our congregation eligible for bursaries they did not apply.

## SOCIAL EVENTS FOR CHILDREN AND YOUTH

### Halloween Hullabaloo

The Halloween Hullabaloo, for children aged 3-12, took place on Saturday, October 27<sup>h</sup>, 2018. The eleven children and the 25 adults taking part enjoyed an amazing magic show presented by Donald Dunphy.

Respectfully submitted by Dianne Penner (CE Convener)

# Congregational Life

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Who we are and what we do

Members: Sabine Teetzel, Colina Titus, Dorothy Reimer, Fiona Ryneveld, Paula McHerron, Cathy Mackenzie, Patricia Rogers, Patti Jackson, Moira Bernard and Donna Mackenzie.

The goal of the Congregational Life Committee is to foster a sense of family within the congregation by coordinating events at which our congregational family can enjoy being together, and hosting events to which we can invite our family members, friends and newcomers to the church. We want to make it a place to belong, where everyone can feel that they are welcomed into a family.

A successful event needs planning, advertising and a team of volunteers. This is what we do. In Presbyterian fashion the two important ingredients are food (lots of it) and people. We are pleased to have seen so many of you at the congregational events this year.

We hosted several fun events, all centered on food! It should be noted that at four out of the five events we served ice cream!

In February, the traditional Shrove Tuesday pancake supper became a pancake lunch on Sunday. Sausages and pancakes (with the addition of strawberry sauce and whipped cream) made for a delicious lunch.

In April, we hosted an evening with an Earth Day theme. Everyone had the opportunity to make a 'mason bee house' out of empty cans and rolls of paper. After working like 'busy bees' we enjoyed chicken wings and coleslaw and...you guessed, ice cream and lots of yummy toppings. After supper the games came out and we had a chance to play games together.

At the end of the school year we planned the annual congregational picnic in Beacon Hill Park. Missing our regular team who have faithfully cooked burgers and transported lots of chairs and tables, we set out minds to find a way to have a fun afternoon without heavy furniture shifting. The team had a fun afternoon in the kitchen making a large supply of 'submarine sandwiches. The weather was very doubtful, so we had a picnic in the church hall, games and fun for all. Of course, we finished the afternoon with ice creams.

In September it was our pleasure to host a lunch to welcome Pastor Mitch and his wife Linda as well as a 'kick-off' for the new school year. We tried a different menu; a family favourite of mac and cheese followed by pie and ice cream. Could anything be more appropriate than presenting Mitch and Linda with umbrellas for their first winter in Victoria (and of course, not to be left out a raincoat for their dog Hunter)?

The committee served one more meal, the annual Christmas Hamburger soup lunch. Having added more tables than we thought we might need, to our great delight we needed to add even more tables. It was wonderful to see so many people enjoying the lunch-did they come for the soup? Or the pie and ice cream? Or the company? We hope it was for all three.

The congregational life team would not be able to do what we do without the help of those who step forward and help serve, run the dishwasher, move tables, wash laundry. None of this could happen without the many willing volunteers. You know who you are. Thank you.

The committee continues to promote the life and events of the congregation with a range of posters, bulletin inserts, seasonal pamphlets and articles in the link as well as use of the St Andrew's website. Please keep in touch and make sure that you don't miss anything.

Respectfully submitted by  
Sabine Teetzel and Colina Titus, Co-Chairs

## Mission and Outreach

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The Mission and Outreach Committee helps St. Andrew's to support local, national and international missions and outreach by the Presbyterian Church in Canada; seek funds for appropriate projects; provides coordination of M&O-related activities with other committees through ACC; and provides a link between M&O related activities and Session.

The Mission and Outreach Committee has six members: Debbie Verwey, Kathy Wilson, Patricia Shuckburgh, Don MacEachern, Brian Titus and the minister, Mitch Coggin. In 2018 we continued our consideration of how M&O could work to help the congregation grow in our understanding of our place in the universal church's mission locally, nationally and internationally; and grow in our understanding of our integral role in the world-wide Body of Christ. However, cognizant that a Transitional Minister would be appointed with the express aim of helping St. Andrew's refocus and discern God's plan for our way forward and taking into consideration the impact of the recent months on the life of the congregation, we refrained from embarking on new initiatives in 2018 and focused on maintaining existing ones.

Recognizing the unknown financial state of the congregation, we also did not pursue fund-raising for Presbyterian World Service and Development in Lent of 2018; the congregation voted through the annual budget process to send Presbyterian World Service and Development \$2,000 as our minimum contribution to the international work of the Presbyterian Church in Canada (PCC) but we did not offset this in 2018 through fund-raising monies that would be incremental to regular giving's. In response to our annual assessment by the PCC, we also sent \$20,000 to Presbyterian Sharing; these funds go mainly to ministry programs across Canada and around the world. Together, the PCC describes these as "one mission, two funds" through which we, as members of our national church, work with other churches across Canada in a common ministry at home and abroad.

Our local congregational ministry is nested within the context of these two major funds, completing the hierarchy of international, national and local efforts to serve as the Body of Christ to those around us. Local activities (leaders in brackets) carried out under the auspices of M&O in 2018 by willing, able and deeply appreciated helpers include Open Church (Jerry Verwey), the Thrift Shop (Janette Hennigar), Saturday morning breakfasts for people in need (Annette Pardais), Thanksgiving oatmeal drive for Our Place (Deb Verwey), Join Your Pipes with Ours carol singalong in Advent (Dawn McLean; see more below), and Christmas turkeys (25 = 523 lb. total) and Share the Joy Christmas gifts (for 45 residents) for Our Place (Deb Verwey). On the recommendation of our Refugee Committee (David McLean), the congregation voted in 2018 to terminate fund-raising activities to sponsor a refugee ourselves and donate the monies raised (\$3,250) to another local church working with refugees. The Refugee Committee had a working relationship with the Refugee Program of the local Anglican diocese and the funds were given to St. John the Divine in December to support a recently arrived family sponsored by their congregation.

Some of the activities listed above are reported on in more detail in issues of the Link over 2018 and early 2019, and below. Please contact any of the people involved in these activities if you would like to assist, or members of the committee if you have projects that you would like us to consider – especially if you are able to help bring these to fruition. The Thrift Shop (Janette Hennigar) needs assistance; people attending AA meetings at St. Andrew’s are regular visitors and find the ministry of value.

We thank all of those involved with these various initiatives: your volunteer work is essential. We also acknowledge, with gratitude, those who were have moved on, especially Bruce McCowan and Dave Rogers for their work with Open Church. With sorrow, gratitude and thanksgiving for “a life well lived”, we especially acknowledge the late Ed Mann’s foundational support for Saturday Breakfasts, working in tandem with his wife, Annette Pardais; he is greatly missed by the breakfast team and those who knew him.

In closing, the committee looks forward to 2019 with eager anticipation. Although maintaining the status quo in activities in 2018, we discussed potential future priorities over the year. Several themes emerged, which we will continue to explore as session and the congregation work together to discern God’s direction for our church. Once this larger discussion is complete and our congregational “why” (i.e. vision) is clear, we will work to ensure that M&O’s “what” and “how” (i.e. activities) are a coherent and integral part of congregational life and are nested within the national and international work of the Presbyterian Church in Canada.

Respectfully submitted  
by Brian Titus, convener

## THRIFT SHOP

The St. Andrew's Thrift Shop is located on the lower floor of the Kirk Hall and is opened to the public on the first and third Tuesday of the month – except those months when closed [July & August]. The shop is staffed by the three members remaining – Helen Gans, Ann Lambie and Janette Hennigar.

Total sales for the period of January through to December 2018 was \$1,075 with all proceeds donated to St. Andrew's.

The area has been brightened by the new carpets and bright lights. It makes the Thrift Shop a more welcoming place and a pleasure to work in.

Respectfully submitted  
Janette Hennigar.

## Personnel Committee

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### MEMBERS: COLINA TITUS

The Personnel Committee, on behalf of the Session is responsible to ensure that St Andrew's Presbyterian Church is following current employment regulations in BC.

We have a small staff, but that makes it no less important for us to take steps to ensure that as employers, session provide a safe and collegial work environment for the employees of St Andrew's Presbyterian Church.

The personnel committee continued its work to meet these requirements during the year by drafting the following:

- A) Bullying and Harassment policies and procedures and relevant reporting forms
- b) Workplace code and ethics
- c) Conflict resolution policy

The policies are applicable to the staff employed by St Andrew's and clergy. Although as a congregation we are not bound by employment standards, much of what is included is a guide for everyone's behaviour

The packages of a), b) and c) have been forwarded to Presbytery. Presbytery will be sharing the documents from St Andrew's as a model for congregations within the Presbytery. I wish to express appreciation for the advice provided in a voluntary capacity Penny, who works in Human resources at the BC Auditor's department.

There are a number of tasks still be completed to ensure that as a session we are clear and consistent in all of the tasks involved in being fair employers. As policies and procedures are completed we will review and share them with the employees. Although this may seem very formal, setting clear expectations for both employer and employee prepares us, so that should a difficulty arise we will be clear about the steps required to resolve the issue speedily before it becomes a major problem.

Respectively submitted  
Colina Titus

# Property

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## INSURANCE

During the past year, Session has reviewed whether we wished to change our insurance carrier and if not, could we deal with our carrier directly without going through a broker. We decided that St Andrew's was well served by our carrier, ECCLESIASTICAL insurance. We had numerous discussions with Ecclesiastical and they informed us that they only write policies through brokers, therefore we have maintained our long-term relationship with AON as our broker. Going into the year 2019, we have adjusted the values, with a focus on the stained-glass windows. Total value of insurance is \$ 12,069, 641- this is for buildings, pipe organ and stain glass, as well as contents. Our premium for 2019 will be \$23,888, over against last year- of \$ 24,600. Our earthquake clause has a 10% deductible, all other deductibles are either \$5,000 or in the case of flood \$25,000.

## ROOF

At a special congregational meeting in the spring of 2018, we agreed to expend \$300,000 to finish the roof project on the sanctuary building. We were very blessed to have Marion " Agnes " Patterson estate funds to enable us to proceed. After much noise from the seagulls this project has been completed. Our lead Roofing contractor Flynn, worked well, replacing finials and other tricky tasks identified as the project proceeded. The roof project was on budget, and we under spent on the roof. But alas, when the scaffolding was up, and before the roofers began, the property group determined that we needed to do the brick work on the old coal chimneys. This work was undertaken, and as such the total expenditure was over the \$300,000 approved. (our Treasurer has the final figures in his financials) Looking forward our next big property project is to review our stain glass windows, and have a restoration plan in place, during 2019.

### Repairs & Upgrades during the year

2018 began with the completion of the project to replace the Courtney St. entrance doors. The new doors are much easier to work and include an automatic opener which is very helpful when needed.

It was also decided to replace the office computer as it was well past it's due date and had become a source of constant problems.

In March, additional security fencing was added to the Broughton Square Parkade behind the church. This was a joint project between the church, the owners of the Parkade and the Rexall building, with each paying an equal share of the cost. This project provides a better barrier to stop people from travelling between our properties and causing damage.

St. Andrew's Craft Group had decided to retire so in May a group of people got together to sort out the contents of the room and a sale was held in the gym. Part of the proceeds of that sale was used to

purchase new shelving for the Craft room. That room is now used by Sewlutions, a group of new Canadians.

In June we sold several pieces of surplus furniture to a local dealer for a profit of \$1375. We also disposed of the old Nordheimer upright piano from the Lecture room. We thought we might have to pay for its disposal, but a local shop stepped up and took it off our hands. We were also able to sell the tall blue cupboards from the Lecture room. They had been stored there temporarily and were deemed to be surplus.

In late June, we started a project to clean up the Organ Blower room in the church basement. The people who service our organ were concerned that excessive dirt/dust in that room might eventually migrate into the organ air supply and cause problems. A basic cleanup of the room has been done and the air filter has been changed. Additional improvements are being considered.

Now that the roofing project is complete we can start looking at further repairs needed inside the church, seek quotes and prioritize accordingly. As part of the roofing project we were able to build and install new hatch covers. This makes it much easier to access the bell tower and sanctuary rooftops when needed. Another problem solved.

In October we started a renovation project in the Kirk Hall. The focus of this project was to improve the appearance of the entrances and hallways. This included replacement of the light fixtures on all three levels, painting of the walls and ceilings, and replacement of the flooring on the main and basement levels. Further improvements are being considered for 2019

Finally, one of the front pews was removed from the sanctuary to accommodate the piano without impeding access around it. Further changes to the pews are being considered for 2019 to better accommodate wheelchairs.

Submitted by  
Dave Garson



# Worship

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## MISSION:

To facilitate worship services and other activities referred to the Worship Committee by Session  
The Worship Committee supports the ministers leading the services.

## INITIATIVES OF THE WORSHIP COMMITTEE

The Presbytery of Vancouver Island installed Rev. Mitch Coggin as interim minister for a term of 2 years on 22 July 2018, following a review of ministry at St Andrew's Presbyterian Church. The St Andrew's Presbyterian Church Review of Ministry Committee Final Report 12 January 2018 states "How might an Interim Minister help the congregation at St. Andrew's to take steps towards better connecting worship and mission for the sake of Christian witness?" One of its conclusions is for improved communication with the congregation and for an effective committee structure. The Transitional Ministry will further develop the roles and responsibilities for the coordinators of the Worship Committee for this challenge.

## SPECIAL SERVICES IN ADVENT

The Jones, Henderson, Yu, Hawkes and McLean families took part in the readings and the lighting of the Advent candles. On Christmas Eve members of the congregation took part in a living Nativity.

A Blue Christmas service was held at noon and 5 p.m. 19 December, jointly with Knox Presbyterian and Trinity Presbyterian. Candles were lit for grief, courage, memories and love. The congregation was welcomed to light a small candle for a loved one or for healing.

## BAPTISMS, FUNERAL SERVICES

We celebrated the sacrament of Infant baptism with the family of Opoku-Ntiamoah for their sons Avery and Owainn on 29 April 2018.

Five funeral/memorials took place in the sanctuary in 2018 and these were followed by a reception in the Kirk Hall.

## ALL AGE SERVICES

Children participated in 7 worship services; Family Sunday 11 February, Easter Sunday 1 April, Mother's Day 13 May, Recognition Sunday 10 June, Remembrance Day 11 November, Children Christmas Pageant 9 December and Christmas Eve Readings and Carols.

## COMMUNION

There were 5 communion Sundays; 4 March (105), 1 April (138), World Communion 3 June (94), 7 October (84) and Advent I (97). Participants in ().

## ACKNOWLEDGEMENTS

Effective worship depends on the dedicated teams of ushers, sound system operators and coordinators of special services and communion preparation. Special thank-you to Roger Bernard (Oak Bay Lodge), Sheelagh Garson, Dave Garson, Shelia Mitchell, John Mitchell, John McGill, Susan McCabe, George Smith and Jerry Verwey. Welcome to new member Dorothy Reimer.

Respectfully submitted  
Laura Richards

## CHOIR REPORT

St Andrew's Choir has grown this year to an enthusiastic 12 singers with some new members joining plus some old ones returning. The addition of an alto scholar enhanced the quality of singing and added some solo voice and flute music for Sunday services. We practice alternative Thursday evenings from 7:15 to 8:45pm and Sunday mornings at 9:30 am preparing hymns and anthems for Sunday services. On Remembrance Sunday we were pleased to welcome David Barrs who came to play the Last Post. He has been coming to help at St Andrew's for many years. This year at the Carol Singalong the ladies from the choir sang "Peace on Earth" to accompany Dirk's solo "I heard the bells on Christmas Day". They loved it!

On Christmas eve Ben Parker joined us on trumpet and played the prelude, some hymns plus the Hallelujah from Handel's Messiah accompanied by organ.

We are short of men in the choir so if this strikes a chord with you please contact Christine Purvis, our interim music director and organist. You would be most welcome to join us.

in harmony  
Submitted by  
Christine Purvis

## Special Events – Community Outreach

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### CAR FREE DAY

We have participated in the Victoria Car Free Day for 2, 3 or possibly 4 years. We have another opportunity to participate again this year. We are at a prime location – the only downtown Church on the main drag [Douglas Street]. Two spaces have been reserved in front of the Church on Douglas Street. As in all cases of real-estate it is location, location and location. The last thing we need is some other Downtown Church claiming our stake in front of our Sanctuary.

Last year, the doors to the Sanctuary were open from about 10:30 to 5:00PM and my best recollection is we had 890 people walk through our front doors. That is 890 people through our door who may have never had the opportunity beforehand.

Here is what we need to make this another St. Andrew's success story:

- Team Lead to liaise with DVBA [Downtown Victoria Business Association]
- Team Lead for the store front – street tent
- Team Lead for the Open Church

If you can help with this project please send me an email [jpfergus@gmail.com](mailto:jpfergus@gmail.com) It is not a burdensome task, we have done it often enough to work out the bugs. You won't be stuck behind a table for 8 hours – perhaps 2-hour stints. It is an opportunity for St. Andrew's to show leadership to the Presbytery of Vancouver Island by inviting and including other Congregations to be part of this public celebration.

Respectfully submitted by  
Jim Ferguson

### VISIT TO GOVERNMENT HOUSE

Although not directly related to Sunday Service, our visit to Government House in February attracted about 20 people. Of interest is when we review the early days of the Colony of the Mainland of BC and the Colony of Vancouver Island aside the history of St. Andrew's we see the influence of St. Andrew's people in the early days of Government and Commerce. Tours are available on a 'requested' basis and depending on the activities of the House can be arranged at any time. If you are interested in being part of the Tours, please contact Jim Ferguson and when enough interest is shown, a tour can be scheduled.

## Community Use & Events

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### BAZAAR

On a glorious day, November 17th, St Andrew's held our annual Christmas Bazaar. It was a success both for the number of volunteers involved in pulling this off, but in the response from our neighbors. We had close to 400 attendees, come through the glass doors on Courtenay Street. The tea and sandwiches were well received, as well as the transformation of the Gym into an Advent space. The children's stall raised money for an overseas project and was a new venture this year. Also added to the excitement was the ability to use plastic (credit cards) to pay for the goodies purchased. This method collected over \$1600. The final figure raised at the bazaar was over \$8760. Once again, the mini miracle in the Kirk Hall happens because of the wonderful numbers of our volunteers and the conveners of our activity centers- Sandwich makers, tea garden servers, decorators of the Hall, setup and tear down crews, books, crafts, Sunday school activity area, thrift store, attic treasures, baking, jewelry, ticket sellers, silent auction and preserves. Thanks to all. See you November 16th, 2019.

Respectfully submitted  
by David McLean

### CHRISTMAS CAROL SING

St. Andrews annual Carol Singalong aptly named JOIN YOUR PIPES WITH OURS began at noon on December 13th. It was well attended by the community - those living downtown, office workers from nearby buildings, Christmas shoppers, visitors to Victoria and many more.

Over 350 attended the event. The musical presentations included a trumpet solo by David Barrs, a Gospel pop rendition of "I Heard the Bells on Christmas Day" by Dirk Ryneveld and the St. Andrews Singers and an organ and flute duo by flutist Antonia Mohon (from Comox) and St. Andrews Organist Christine Purvis.

Dorothy Reimer welcomed and emceed and invited participants to call out favourite Christmas carols to be sung by everyone. Judging by the joyful sounds the singing was enjoyed by all. Rev. Coggin thanked everyone for attending the event and the festive cookies and apple drink were well received. Thank you to the many people who volunteer at the annual carol singalong and those that work on the advance preparations such as refreshments, set-up, publicity; the list is long and most appreciated. If you haven't attended before do come Join Your Pipes with Ours this coming December.

Respectfully submitted by  
Dawn McLean

## PEARSON COLLEGE

Pearson College presents [usually in the early Spring] a theatrical performance encompassing the talents and cultures of the students in the form of "One World". For many years it was held at the Royal Theatre and in more recent years is held at the McPherson Theatre.

Pearson College continue to use our Kirk Hall for supper between their One World shows at the McPherson. Saturday March 16th they will have been here between 2:00PM and 6:00PM. We provide the facility, they take care of the setup, clean up and take down.

In the past members of the Pearson College choir have performed at our Sunday Service and attended other services at St. Andrew's.

## Frequent Groups

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### AA

AA group meets Monday thru Saturday from about 11:00AM to 1:00PM. They also host a luncheon on Christmas Day for members of the public who may not have family or others to share the day with.

### OA

OA- meets in the Study Room Tuesday through Thursday from noon until 1:00 pm.

### SEWLUTIONS

Sewlutions was not meeting for much of 2018 as the leader was having some health concerns. The last few months of 2018 the program picked back up with some ladies coming in regularly on Fridays to sew. They will be running some classes and expanding their program in 2019 and hope to be able to apply for funding. Some folks affiliated with Sewlutions have also expressed interest in renting the Kirk Hall for events so this has been a good networking opportunity as well as an outreach.

### **Why is this information important?**

We have a protocol for the use of the facilities. It may be as simple as "...we can always use the Study Room at the Kirk Hall, or the Lecture Room in the Sanctuary...". That is not always the case as someone else [ e.g. a Bible Study Group, Ballet Victoria] may have already booked the use of an area. If you want to use any part of the Church property, you are asked to check with the Office [Whitney] to ensure there is no conflict for the use of space and if a rental agreement is required the proper process is followed -as it relates to availability, cost and insurance.

## Session – Development Committees

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### ALL COMMITTEE COMMITTEE

#### Members:

- Administration: Jim Ferguson
- Christian Education: Dianne Penner
- Congregational Life: Colina Titus, Sabine Teetzel Co-conveners
- Finance: Jack Reimer (Treasurer)
- Personnel: Colina Titus
- Property: David McLean, David Garson co-conveners
- Worship: Bruce McCowan, Laura Richards co-conveners
- Mission and Outreach: Don MacEachern, Brian Titus Co-Conveners
- Leading with Care: Duncan MacKinnon
- Co-Clerks Session: Sabine Teetzel, David McLean

The All Committee Committee (ACC) meets on the first Tuesday of most months. However, with the challenges and difficulties being experienced within the leadership of the church, meetings did not occur in the first half of the year. Meetings reconvened in September. The purpose of this committee is to make sure that the committees of the church are efficient, that while ensuring that all the important tasks and responsibilities in the church are attended to, there is no unnecessary duplication of tasks. This committee comprises the chairs of all the committees of the church. The ACC does not make decisions for session, but rather shares updates from each committee. This is proving to be a more efficient way of sharing what the committees are doing.

Meetings have proved to be a valuable time to share ideas and identify items that committees need to bring to session.

Note: Bruce McCowan and Duncan MacKinnon resigned as conveners during 2018, and we thank them for their hard work over several years

Respectfully submitted  
Sabine Teetzel and Colina Titus, Co-Conveners

## COMMUNICATIONS COMMITTEE

The Communications Committee is a small group focused on the ways we share information with members or adherents of St. Andrew's and those who may be considering attending our church.

Unfortunately, we have lost some enthusiastic and capable committee members which have caused some projects to be put on hold. It was decided to keep our current PCC website.

A new e-mail address has been created to receive suggestions for information and updates to be posted on our Facebook page and St. Andrew's website.

- Address is: [communications@standrewsvictoria.ca](mailto:communications@standrewsvictoria.ca)

We currently have a volunteer who updates St. Andrew's Facebook page and other members provide updates to our website. We are trying to streamline the flow of information between church office, minister and website

### Status

- We have been researching the topic of privacy and whether a policy should be created around posting names and photos on any St. Andrew's communications. Many churches use only first names and initials on their social media sites and in publications.
- We are discussing whether communications at St. Andrew's be branded with consistent graphics, style and font.

We are waiting for answers to the big picture questions of:

- What is our identity
- Where do we want to go as a congregation?

We will then be better prepared to know what we want to communicate, and to whom. Then we can determine how best to communicate.

Respectfully submitted by  
Catherine MacKenzie

## FRIENDSHIP CLUB

At last year's AGM Bill Duke reported that, after eight years on the job, he had decided to step down from his role as Friendship Club Events Coordinator. He invited anyone interested in taking over the position, or to learn more about what it involved, to contact either him or Laura Richards. Unfortunately, no one, yet, has offered to fill the vacancy, with the result that during 2018 the Club was inactive.

The job of Events Coordinator is rewarding and not onerous. The Club's mission is *“to promote Christian Fellowship among adult members of our congregation by holding a variety of social events throughout the year”* and the coordinator's role, ably assisted by our committee, is to lead the planning and running of these events.

The Friendship Club is an important and popular member of our St Andrews family. Over the past eight years it has held four social events each year, covering a wide variety of activities and attracting an average of more than thirty attendees per event. Many members of our congregation have already expressed their disappointment over its recent inactivity. So, please keep our need for a coordinator in your thoughts and prayers and, if anyone can see their way to giving the job a try, talk to Bill or Laura.

Respectfully submitted  
Bill Duke



## HEALTH AND WELLNESS COMMITTEE

There is not much to report for my Parish Nursing role in Health and Wellness this past year. Part of that could be because I was not present at church for several months and I was not able to get momentum going, for which I take full responsibility.

A few Blood Pressure Clinics were held at coffee hour, but not regularly.

I did enjoy talking to some people over coffee and conversation and oftentimes, the conversation drifted to health issues. I always enjoy hearing how people are managing or what health challenges they might be experiencing in their lives. I try to offer encouragement or explanations and if they are interested, I offer a visit to them.

I believe that one person fainted in church, but I was not there to witness it. I understand that all was well with the event with no problems.

Our Health and Wellness Committee did not meet on a regular basis. Perhaps this is something that could be rectified and improved this coming year.

Since I have so little to report, may I take the opportunity to give you a few lines of a famous quote by Florence Nightingale which I just love: *“Nursing is an art: and if it is to be made an art, it requires an exclusive devotion as hard a preparation, as any painter's or sculptor's work; for what is the having to do with dead canvas or dead marble, compared with having to do with the living body, the temple of God's spirit?”*

I especially love this quote because it is based upon a verse in I Corinthians 6:19-20 which is one of my favourite Scripture verses. I love the fact that this verse and the nursing quote go hand in hand together:

*“Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; For you have been bought with a price. Therefore, glorify God with your body and in your spirit, which are God's.”*

*I Corinthians 6: 19-20.*

I look forward to continuing to serve on the Health and Wellness Committee.

Respectfully submitted,  
Dorothy Reimer, RN  
Parish Nurse/Health and Wellness Committee  
February 2, 2019

## LADIES BREAKFAST

The Ladies breakfast meets on the first Saturday of the month. A small core of regular attendees enjoys a time for fellowship and breakfast in the cafeteria on the fifth floor of the Downtown Bay. We have enjoyed informal discussions on a variety of topics and there are no dishes to wash!

Given the very small number of attendees, the group did not meet again following the summer. If you have ideas as to how the women of the congregation might meet to share fellowship and develop friendships with one another, we would like to hear from you.

Respectfully submitted  
Sabine Teetzel and Colina Titus, Co-Chairs

## SUNDAY COFFEE

Each week many of us enjoy a time of fellowship in the Kirk Hall as we sip a coffee and talk with friends.

Not only is this a time to catch up with friends, but it is a great opportunity to welcome newcomers. Until we greet them, we will not know whether these visitors are looking for a church or maybe here on vacation. Maybe they are passing through and seek nothing more than a smile and a cup of tea. Whoever they are, let's offer them a warm welcome and include them in our time of fellowship. The smile we offer at the front door as they come in, and the warmth of our welcome at coffee may well make the difference as to whether they come back.

Perhaps you feel more comfortable pouring tea than greeting a newcomer? It takes all of us to create a weekly coffee hour- the talkers and the pourers, the smilers and the dishwashers. Maybe you could help with set up or clean-up for the coffee time? You don't need to be on a committee to help with coffee, and many of the committees are small and would welcome extra help on either an occasional or regular basis. There will always be someone to show you what to do and how to find you way around the kitchen.

If you would like to help with the coffee hour, please either contact one of the committee chairs or someone on the congregational life committee; we will make sure you to connect you with a group that needs some help.

Respectfully submitted  
Colina Titus and Sabine Teetzel, Co-Chairs

# Finance Reports

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## ENVELOPE SECRETARY

The Envelope Secretary works under the direction of the Finance Committee and is responsible for ensuring that donations are attributed to the correct donor as well as the designated fund. This task is done every week, after a counting team has counted and balanced the weekly offering. As well as doing the computer input, the envelope secretary manages the PAR system, prepares and hands out the yearly tax receipts and manages the offering envelope set-up and distribution.

We lost one of our very faithful counters in 2018, Hope Harwood. Hope was a long-time member of the counting teams and we miss her lovely presence.

Our four counting teams are headed by Moira Bernard, Laura Richards/Margaret Blair, Ted Teetzel, and George Smith.

The counting team members are: Margaret England, Jean Watt, Roger Bernard (spare), Margaret Blair, and Kathie Wilson. Each counting team works for one month (weekly) and then has three months off. A big thank you to all the members of the counting teams for their dedication.

We are very grateful to Whitney in the church office for all the changes needed to help keep the financial database current.

Leona Johns  
250-598-9450

## LETTER FROM TREASURER

Feb 6, 2019

I am pleased to present the financial reports for the past year. Before any comments regarding our finances... I would like to recognize the ongoing and invaluable help from those working diligently in this area of responsibility. Our ushers and counting teams spend considerable time each week to ensure that your donations are carefully looked after and recorded. Ms. Lawrie Matheson and Ms. Pat Brown spend Tuesday mornings looking after financial deposits and disbursements as well as Ms. Leona Johns ... our faithful recording secretary. And thanks also to Mr. Peter Lewis, Mr. Roger Bernard on the Finance Committee. I wish to thank each of these individuals and team members for their diligence and faithful attending to the tasks they have committed to fulfill.

The past year has been a year of change for our congregation, and despite the turmoil and uncertainty, we have survived, and I am pleased to report that despite the downdrafts... we have managed to carry on, and in some areas see the encouraging beginnings of rededication to programming and outreach, and that is a good sign for the coming year(s). You... the congregation of St. Andrew's are to be thanked for your generous financial donations and as I have seen over the year... an additional and considerable donation of time and talents... all working together to ensure that our work in downtown Victoria continues.

Unfortunately, several our Congregate members decided to move on and not participate any longer in the life of the St. Andrew's congregation. That is reflected in donations from our Congregation which have declined somewhat but at this point stabilized. While we are still in a deficit operating position, and that was anticipated, our reserves will carry us through this through these currently challenging times.

The infrastructure programs (roof and some brick repair) have been completed and are paid for and this expenditure is reflected in the drawdown of our financial reserves. Thanks to the Property teams for looking after this costly but necessary upkeep.

Please find attached the financial summaries for the past year, and I would encourage any who wish to discuss this one on one to please contact me and I will arrange to go over any of these reports.

Sincerely

Jack Reimer

Treasurer

## LETTER OF FINANCIAL REVIEWER

***St. Andrew's Presbyterian Church  
680 Courtney Street  
Victoria, B.C.  
V8W 1C1***

***250 384-5734  
office@standrewsvictoria.ca***



February 12, 2019

Financial review report to the:

Members of St. Andrew's Presbyterian Church (Victoria, B.C.)

I have reviewed the statements of the financial position of St. Andrew's Presbyterian Church (Victoria, B.C.) as of December 31, 2018 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 basis 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, 2018 and the results of the operations for the year thus ended in accordance with generally accepted accounting principles.

David Allen

## BALANCE SHEET

### St. Andrew's Presbyterian Church

### Balance Sheet as of Dec. 31. 2018

2017	Assets	2018	
\$885	Accounts receivable (GST Rebate)	\$8,262.56	833.12%
\$1	Capital Assets	\$1.00	
\$69,810	Cash	\$30,844.13	-55.82%
	Victoria Foundation (non-redeemable)	\$15,450.27	
\$964,138	Investment Account - CIBC	\$510,345.47	-47.07%
<b>\$1,034,835</b>	<b>Total Assets</b>	<b>\$564,903.43</b>	<b>-45.41%</b>
	<b>Liabilities (incl. allocated Church Funds)</b>		
\$370	Accounts Payable	\$0.00	
\$433,927	Special Funds	\$78,424.78	
\$17,384	Project Funds	\$11,867.48	-31.73%
<b>\$451,681</b>	<b>Total Liabilities</b>	<b>\$90,292.26</b>	
	<b>Equity</b>		
\$532,752	Unallocated Reserves (opening Balance)	\$583,152.74	9.46%
\$278	Transfers (Net of Incomes & Expenses)	(\$114,690.06)	
\$50,123	Reserves Net Investment Increase/Decrease	\$6,147.49	-87.74%
\$583,153	Unallocated Reserves (closing Balance)	\$474,610.17	-18.61%
\$1	Capital Assets	\$1.00	
<b>\$583,154</b>	<b>Total Equity</b>	<b>\$474,611.17</b>	<b>-18.61%</b>
<b>\$1,034,835</b>	<b>Total Liabilities, Church Funds &amp; Equity</b>	<b>\$564,903.43</b>	<b>-45.41%</b>
<b>\$0</b>	<b>Rounding</b>	<b>\$0.00</b>	

## ALLOCATED FUNDS

### St. Andrew's Presbyterian Church Allocated funds

<b>Special Funds</b>	<b>Balance 2018</b>	<b>Project Funds</b>	<b>Balance 2018</b>
St. Andrews Funds:		Corn Cob	\$90.00
Centennial Scholarship	\$16,759.72	Choir	\$498.53
Higher Education	\$13,463.76	Camps	\$570.00
Student for Ministry	\$42,647.78	Friendship Club	\$496.05
Cordiner Fund	\$14,059.76	Kirk Hall Access Fund	\$7,359.70
Memorial Window Fund	\$5,023.54	Library	\$120.00
Memorials (Sanctuary)	\$21,592.59	Mr. Quarter	\$0.00
Organ Enhancement	\$1,202.38	Music Program	\$405.75
Restoration & Capital Spending	(\$204,974.57)	Refugee Fund	\$10.00
Session Funds:		Saturday Breakfast Club	\$75.97
Unallocated	\$0.00	Sunday School	\$544.70
Marion Patterson Fund	\$130,905.66	Sunday School Mission	\$1,661.78
Weatherdon Funds:		Thrift Shop	\$35.00
Education for Ministries	\$13,331.01	PWS&D Special	\$0.00
Memorial	\$24,413.15		<b>\$11,867.48</b>
	\$0.00		
<b>Total - Special Funds</b>	<b>\$78,424.78</b>		

## INCOMES AND EXPENSES

### St. Andrew's Presbyterian Church Incomes and Expenses - 2018

2017		2018	
Operating	Incomes	YTD	Change
Account		Operating	
		Account	
<b>Congregational Offerings for:</b>			
\$204,824	General Purpose incl Presbyterian Sharing & PWS&D	\$178,694.70	-12.76%
\$550,812	One Time Gifts	\$8,664.00	
-\$538,906	Transfer to Reserves	\$0.00	
\$8,353	Open plate	\$6,641.52	-20.49%
<b>\$225,083</b>	<b>Total Congregation Givings</b>	<b>\$194,000.22</b>	<b>-13.81%</b>
<b>Operating Incomes</b>			
\$35,053	Ballet Victoria	\$34,386.00	-1.90%
\$11	Bank Interest	\$28.17	152.87%
\$8,728	Bazaar	\$11,887.19	36.20%
\$795	BC Ferries Breakfast	\$1,618.02	103.59%
\$0	Concerts	\$386.85	
\$17,797	Church Hall Rentals	\$14,178.92	-20.33%
	Misc. Incomes	\$0.00	
\$1,513	Coffee Hour	\$1,330.45	-12.09%
	Directories Recovery	\$0.00	
\$3,597	Mr. Quarter Fund	\$0.00	-100.00%



\$891	PWS & D and Other	\$1,196.07	34.31%
	Run for God	\$0.00	
\$1,042	Thrift Shop	\$1,005.00	-3.55%
\$70,000	Transfer from Reserves	\$0.00	
	Estate Gifts (less transfers to reserves)	\$0.00	
	Reserves Draw - Incomes Shortfall	\$0.00	
\$585	Victoria Foundation Dividend	\$0.00	-100.00%
<b>\$140,012</b>	<b>Total Operating Incomes</b>	<b>\$66,016.67</b>	<b>-52.85%</b>
<b>\$365,094</b>	<b>Total Incomes</b>	<b>\$260,016.89</b>	<b>-28.78%</b>

## St. Andrew's Presbyterian Church Incomes and Expenses - 2018

2017	Expenses	2018	Change
<b>Expenditures by Committee</b>			
\$60,378	Administration	\$52,725.13	-12.68%
\$4,267	Catering and Misc. Expenses	\$2,442.23	-42.76%
\$1,418	Christian Education	\$250.00	-82.37%
\$118,396	Finance	\$139,223.05	17.59%
\$1,763	Congregational Life	\$2,110.40	19.71%
\$34,637	Mission and Outreach	\$26,440.12	-23.67%
\$114,126	Property	\$117,300.67	2.78%
\$1,912	Session (Incl Relocation expenses)	\$4,519.19	136.39%
\$27,920	Worship	\$29,696.16	6.36%
<b>\$364,816</b>	<b>Total Expenses</b>	<b>\$374,706.95</b>	<b>2.71%</b>
<b>\$278</b>	<b>Net Income &amp; Expenses</b>	<b>\$114,690.06</b>	

## COMMITTEE EXPENDITURES

### St. Andrew's Presbyterian Church Committee expenditures

		Budget	Variance
Administration Committee	2018	2018	
Church Secretary - Benefits	\$3,345.15	\$2,700	-\$645
Church Secretary - CPP Expense	\$1,108.32	\$1,100	-\$8
Church Secretary - EI Expense	\$598.32	\$600	\$2
Church Secretary - Salary	\$25,842.24	\$25,750	-\$92
Computer	\$2,840.73	\$500	-\$2,341
Legal Expenses	\$0.00	\$250	\$250
Link Magazine	\$519.62	\$750	\$230
Miscellaneous	\$1,201.66	\$750	-\$452
Office & Admin Supplies	\$1,488.75	\$1,750	\$261
Office Relief	\$0.00	\$1,500	\$1,500
Parking	\$1,133.81	\$500	-\$634
Petty Cash	\$0.00	\$0	\$0
Payroll and Accounting Services	\$4,675.38	\$4,000	-\$675
inno8 Copy Fees	\$1,722.03	\$3,000	\$1,278
Photocopying (lease & maint)	\$5,780.26	\$3,500	-\$2,280
Presbyterian Record	\$0.00	\$0	\$0
Sickness & Holiday Relief	\$0.00	\$1,500	\$1,500
Telephone - Cellular	\$648.26	\$1,100	\$452
Telephone & Internet	\$980.57	\$3,200	\$2,219
WCB Expense	\$342.76	\$450	\$107
Weekly Envelopes	\$497.27	\$325	-\$172
<b>Total Administration</b>	<b>\$52,725.13</b>	<b>\$53,225</b>	<b>\$500</b>

## Committee expenditures [continued]

		Budget	Variance
<b>Kitchen Expenses</b>	<b>2018</b>	<b>2018</b>	
Funeral and Other Tea's	\$1,529.97	\$100	-\$1,430
Catering	\$250.00	\$1,500	\$1,250
Kitchen Expenses	\$234.54	\$300	\$65
Other (incl. Bazaar)	\$427.72	\$200	-\$228
<b>Total Kitchen Expenses</b>	<b>\$2,442.23</b>	<b>\$2,100</b>	<b>-\$342</b>

		Budget	Variance
<b>Christian Education Committee</b>	<b>2018</b>	<b>2018</b>	
Adult Christian Education	\$0.00	\$90	\$90
Camp	\$0.00	\$90	\$90
Hullaballoo	\$250.00	\$350	\$100
Miscellaneous	\$0.00	\$300	\$300
Sunday School Teaching Aids	\$0.00	\$400	\$400
Youth Group	\$0.00	\$775	\$775
<b>Total Christian Education</b>	<b>\$250.00</b>	<b>\$2,005</b>	<b>\$1,755</b>

		Budget	Variance
<b>Finance Committee</b>	<b>2018</b>	<b>2018</b>	
<b>Rev. J. Bellsmith - Settlement Costs</b>			
Stipend (+ top up)	\$19,593.75	\$49,500	\$29,906
Utilities	\$1,425.00	\$3,600	\$2,175
Car Allowance	\$1,425.00	\$0	-\$1,425
CPP Expense	\$968.24	\$2,500	\$1,532
EI Expense	\$488.48	\$1,300	\$812
Housing	\$10,925.00	\$27,600	\$16,675
Health and Dental	\$1,857.17	\$4,327	\$2,470
MSP	\$1,464.00	\$900	-\$564
Severance	\$21,716.50	\$0	-\$21,717

Expenses	\$19.32	\$0	-\$19
<i>PCC - Pension / Insurance / Employer</i>	\$2,826.31	\$0	-\$2,826
<i>Minister - Grp Insurance (Recovered)</i>	-\$202.82	\$0	\$203
<i>Minister - Pension (Recovered)</i>	-\$2,026.31	\$0	\$2,026
Net Pension & GL Insurance - Rev. Bellsmith	\$597.18	\$0.00	-\$597.18
Interim Moderator	\$1,550.00	\$4,200	\$2,650
<b>Interim Minister - Rev. M. Coggin</b>			
Interim Minister - Stipend	\$25,530.00	\$24,750	-\$780
Interim Minister - Utilities	\$1,800.00	\$1,800	\$0
Interim Minister - Car Allowance	\$1,800.00	\$1,800	\$0
Interim Minister - CPP Cost	\$1,266.24	\$1,250	-\$16
Interim Minister - E.I. Cost	\$635.16	\$650	\$15
Interim Minister - Housing	\$13,800.00	\$13,800	\$0
Interim Minister - Health Dental	\$3,432.95	\$0	-\$3,433
Interim Minister - Expenses	\$0.00	\$750	\$750
Interim Minister - Misc Expenses	\$134.53	\$2,000	\$1,865
<i>PCC - Pension / Insurance / Employer</i>	\$3,581.86	\$21,428	\$17,846
<i>Minister - Grp Insurance (Recovered)</i>	-\$2,520.06	-\$444	\$2,076
<i>Minister - Pension (Recovered)</i>	\$0.00	-\$6,600	-\$6,600
Net Pension & GL Insurance - Rev. Coggin	\$1,061.80	\$14,384	\$13,322
Pres. Church Canada - Cong Assessment	\$14,383.35	\$0	-\$14,383
Memberships	\$497.12	\$0	-\$497
Miscellaneous	\$423.26	\$1,000	\$577
Presbytery of V. I. Assessment	\$6,120.00	\$6,100	-\$20
Pulpit Supply	\$6,309.00	\$4,500	-\$1,809
<b>Total Finance</b>	<b>\$139,223.05</b>	<b>\$166,711</b>	<b>\$27,488</b>

## Committee expenditures [continued]

		Budget	Variance
<b>Congregational Life</b>	<b>2018</b>	<b>2018</b>	
Communications and Advertising	\$162.69	\$1,750	\$1,587
Church Summer Picnic & Poinsettias	\$0.00	\$350	\$350
Congregational Picnic & Lunches	\$1,568.16	\$1,000	-\$568
Posters and Advertising	\$379.55	\$500	\$120
<b>Total Congregational Life</b>	<b>\$2,110.40</b>	<b>\$3,600</b>	<b>\$1,490</b>

		Budget	Variance
<b>Mission and Outreach Committee</b>	<b>2018</b>	<b>2018</b>	
Misc. (Downtown Churches, etc.)	\$190.16	\$1,000	\$810
Mr. Quarter	\$120.00	\$1,200	\$1,080
World Vision	\$440.00	\$0	-\$440
Presbyterian Sharing	\$20,075.55	\$20,000	-\$76
Presbyterian WS&D	\$2,000.00	\$2,000	\$0
Breakfast	\$3,476.81	\$4,500	\$1,023
Share the Joy of Christmas	\$137.60	\$1,200	\$1,062
Thrift Shop Outflows	\$0.00	\$0	\$0
<b>Total Mission &amp; Outreach</b>	<b>\$26,440.12</b>	<b>\$29,900</b>	<b>\$3,460</b>

## Committee expenditures [continued]

Property Committee	Budget		Variance
	2018	2018	
Casual Church Officer	\$385.00	\$600	\$215
WCB Reimbursement	-\$1,773.90	\$0	\$1,774
Cell Phone	\$925.51	\$150	-\$776
Church Officer - Benefits	\$2,195.00	\$2,700	\$505
Church Officer - CPP Expense	\$1,487.04	\$1,500	\$13
Church Officer - EI Expense	\$778.56	\$800	\$21
Church Officer - Salary	\$34,848.64	\$33,500	-\$1,349
Fire and Security Systems	\$12,375.27	\$5,000	-\$7,375
Gas	\$12,246.58	\$18,000	\$5,753
Heating Maintenance	\$105.05	\$2,000	\$1,895
Misc.	\$1,139.12	\$200	-\$939
Hydro	\$7,487.16	\$8,000	\$513
Programs Manager	\$0.00	\$22,000	\$22,000
Property Insurance	\$24,600.00	\$24,600	\$0
Sundry Repairs & Supplies	\$12,511.33	\$11,000	-\$1,511
Taxes	\$6,511.66	\$6,500	-\$12
Utility	\$716.50	\$1,200	\$484
Water/Outdoor maintenance	\$762.15	\$400	-\$362
<b>Total Property</b>	<b>\$117,300.67</b>	<b>\$138,150</b>	<b>\$20,849</b>

Session	Budget		Variance
	2018	2018	
Session Expenses	\$1,041.61	\$1,000	-\$42
Search Committee	\$0.00	\$0	\$0
Relocation Expenses	\$3,477.58	\$0	-\$3,478
Session Sponsored Growth Project	\$0.00	\$0	\$0
<b>Total Session</b>	<b>\$4,519.19</b>	<b>\$1,000</b>	<b>-\$3,519</b>

## Committee expenditures [continued]

Worship Committee	Budget		Variance
	2018	2018	
Copyright	\$474.00	\$300	-\$174
Choral Scholar	\$964.86	\$0	-\$965
Flowers for Sanctuary	\$0.00	\$0	\$0
Guest Artists	\$876.00	\$300	-\$576
Miscellaneous	\$186.67	\$500	\$313
Music Director - Benefits	\$0.00	\$0	\$0
Music Director - CPP Expense	\$0.00	\$0	\$0
Music Director - EI Expense	\$401.66	\$400	-\$2
Music Director - Salary	\$17,279.74	\$22,000	\$4,720
Organ & Piano Maintenance	\$6,799.54	\$3,500	-\$3,300
Organist Substitute	\$1,475.00	\$4,000	\$2,525
Supplies & Worship Resources	\$1,238.69	\$1,400	\$161
<b>Total Worship</b>	<b>\$29,696.16</b>	<b>\$32,400</b>	<b>\$2,704</b>
<b>Total Expenses</b>	<b>\$374,706.95</b>	<b>\$429,091</b>	<b>\$54,384</b>
<b>Budget Excess or Shortfall</b>	<b>-\$114,690.06</b>		

~ END OF REPORT~