

This Week At St. Andrew's

Congregational Budget Meeting

Please plan to attend this important meeting to approve the church budget for 2023

When: Sunday 22 January, following worship

Where: Sanctuary

Note:

- This meeting is only for approval of the budget for 2023
- The 2022 Annual Meeting to be held on 26 February
- People are joining via LiveStream and those not able to attend in person are invited to call or text during the meeting with any further questions via the church cell phone (778 587 1227) or by using the YouTube 'chat' function.

Question: We encourage you to ask questions prior to the meeting by:

- Phoning the church office (250 384 5734) and speak with our Church Administrator, Shannon who will find someone to answer your question and make sure you get a reply
- Submitting your question by email to office@standrewsvictoria.ca or session.clerk@standrewsvictoria.ca we will ensure your question is answered. Currently the role of session clerk is not filled so all questions directed to the session clerk email will be forwarded to Pastor Mitch or Jack Reimer, Treasurer.

Voting:

Those not present in person are asked to please respond with your vote by email to session.clerk@standrewsvictoria.ca (no later than Thursday 26 January)

Documents

A final copy of the Proposed Budget and the Agenda will be sent out by email on Thursday (paper copies will be circulated together with weekly worship materials for those without email access)

Musical Notes

Organ: The prelude Sunday morning is Flower of Flowers for flute and organ. It is written by Stephen Brown for Alberta and Christine. Stephen says it is inspired by Dufay's Flos Florum, early Renaissance and Gregorian chant. This is the first in a set of 3-5 pieces being composed.

Hymnal Supplement: "Light" is one of several themes associated with Epiphany. One of the hymns on Sunday will be "I am the light of the World". It is in our new hymnal supplement, so please pick up a copy from an usher on the way in, and leave it in your pew for future use.

Draft Agenda for Budget Meeting

- Constitution
- Nomination of Secretary
- Explanation/Introduction
 - ◆ This meeting is only for approval of the budget for 2023
 - ◆ The 2022 Annual Meeting to be held on 26 February
 - ◆ People are joining via LiveStream and are invited to call in with any further questions via the church cell phone (778 587 1227)
- Approval Minutes Budget meeting 2022
 - ◆ See below: excerpts from 'Minutes Annual Report 2020 and Budget 2021', as they relate to the budget items of business.
- MOTION 1
- Approve the minutes of the Budget Meeting 2022
- Review and Approval of Proposed Budget 2023
 - ◆ Treasurer's Comments
 - ◆ Earthquake insurance
- MOTION 2
- Approve the removal of Earthquake Cover from the Insurance for all property owned by St Andrew's, Victoria.
- MOTION 3
- Approve the 2023 budget as presented
- Adjournment
- Prayer

Letter from the Presbytery of Vancouver Island

13 April 2022

To all Sessions within the Presbytery of Vancouver Island,
Re: Earthquake Insurance

Greetings in the name of Jesus Christ,

In recent months it has come to the attention of Presbytery that earthquake insurance cost has increased significantly for some congregations on the Island. This letter is to inform your Session of the recent decisions and recommendations which may help you to make decision regarding earthquake insurance for church property. The following recommendation was made at our March 22, 2022, regular meeting of Presbytery.

That a letter be prepared by the Clerk to be sent to all congregations notifying them that acquisition of earthquake insurance is strongly recommended but that each congregation is responsible for procuring the insurance, that the Presbytery does not mandate it, and that Presbytery is not legally responsible in cases where earthquake insurance has not been attained. CARRIED

To summarize, although it is within the right of Presbytery to mandate earthquake insurance it was decided that the decision should ultimately be left to individual Session. Where possible it is strongly recommended that congregations procure earthquake insurance. Also, please be aware that Presbytery will not be held legally responsible in case earthquake insurance has not been attained.

Excerpts from 'AGM 2021 Minutes and Budget 2022'

Review and Approval of the Budget 2022

Treasurers Comments about the end of financial year 2021:

- Thank you to the congregation for their ongoing support through a difficult 2021. Credit to everyone.
- We ran a deficit budget in 2021, but an estate gift helped to balance the deficit. In addition, we were in receipt of \$250,000 from the Reid estate. There is a balance of the Reid estate still to come in 2022 and this has been accounted for in the 2022 budget.
- Expenses in 2021 remained within budget.

Budget 2022

- The 2022 budget has minimal changes from the 2021 budget. We will be required to pay back the \$40,000 loan from the Provincial Government (COVID related), this will be taken out of the monies in the balance of the Reid estate.
- The greatest ongoing concern is the rising cost of earthquake insurance. Total insurance cost (including Earthquake cover) for 2022 is more than \$42,000. % Years ago, total cost was about \$18,000. Much of this cost is for earthquake insurance; we are challenged by being an old building, in Victoria with Heritage designation. There has been debate over the costs and benefits of continuing to pay for earthquake insurance
- Reserves are anticipated to be close to \$1,000,000 at the end of the year.

The treasurer recommended for consideration that beginning 2023, the congregation should set financial targets:

- 65% of annual budget from congregational giving
- 25% of annual budget from rentals (Ballet Victoria is a good tenant)
- 10% of annual budget from interest from reserves that are invested.
- If this cannot be achieved, expenses should be reduced.
- Suggest sharing of resources amongst other congregations. To ignore sharing is to ignore reality.

The Treasurer, Jack Reimer welcomes questions from anyone who would like an in-depth discussion about the budget.

Question:

- Do we need approval from Presbytery to cancel earthquake insurance?

More than hour of the January meeting was spent in discussion regarding the letter from St Andrew's session addressed to Presbytery regarding earthquake insurance. Presbytery expressed sympathy and understanding, noting that the high cost of earthquake insurance is an issue for all BC churches especially in Victoria. The tone of the conversation indicated that Presbytery understood the overarching and complex issue for all churches, especially in Victoria. The administrative committee of Presbytery will talk with St Andrew's to understand the implications relating to the heritage status of St Andrew's and the expectations following an earthquake. This issue will be addressed by a task force of Presbytery to seek ways that the costs might be mitigated.

The insurance premium for 2022 has been paid in full, including the portion for earthquake insurance.

Other Business

Questions for future consideration:

- What is the cost of bringing a new minister to St Andrew's, and the associated housing costs?
- What building projects should be considered? By the end of 2023, St Andrew's will be eligible to apply for a Heritage Grant (up \$100,000 if St Andrew's can match)

Motion 6 (Motions 1-5 were Annual Meeting not Budget 2022 items)

It was moved and seconded the Proposed Budget 2022 be approved as presented.

Jack Reimer, Roger Bernard

In the Light of a New Constellation

By now most of us are familiar with Jan Richardson, one of Reverend Coggin's favourite devotional authors. Each year she offers a Women's Christmas Retreat rooted in the Irish custom of celebrating Epiphany as Women's Christmas; women took Epiphany as an occasion to celebrate together at the end of the holidays.

Women's Christmas offers an opportunity to pause and step back from whatever has kept us busy and hurried in the past weeks or months. As the Christmas season ends, this is an occasion both to celebrate with friends and to spend time in reflection before diving into what this new year will hold. This year's retreat is entitled, In the Light of a New Constellation. Within its pages is an invitation to rest, to reflect, and to contemplate where we are in our unfolding paths. It asks questions about our own journey.

This year we will "retreat" in our own homes, and come together to share our experience. Are you interested? Go to <https://sanctuaryofwomen.com/WomensChristmasRetreat2023.pdf> On Tuesday February 7th at 7:00 pm we will meet via Zoom and discuss and reflect on the retreat. Stay tuned for more details. Any questions email Sabine at steetzel@telus.net

Bulletin Board

Coffee Time: Come for the afternoon or just pop in for a few minutes to say hello. Starting January 26 - Coffee/tea is on, in the Lecture Room, Thursday afternoons - from 2-4 pm. Meet with friends, bring a friend or make new friends. All are welcome.

Open Church & Meditation Hour: Open Church is from 12:00 - 1:00 pm, and Meditation Hour is 4:30 - 5:30 pm in the Sanctuary every Wednesday.

The Link Deadline: the February Link deadline will be January 29th, 2023. Send your contributions to thelink@shaw.ca.

Jam for Sale: Get some of Anne Lambie's homemade preserves for stocking stuffers! All proceeds go to St. Andrew's. \$5 for one jar, \$20 for 5 jars. Variety of flavours available. Contact the office to place your order!

In the Salon of Mme Brillon Concert: The Early Music Society presents In the Salon of Mme Brillon at St. Andrew's Church on January 7th at 8:00 pm. For tickets go to earlymusicsocietyoftheislands.ca

The Rabbie (Robert) Burns Tea: Join us for an afternoon celebrating the Great Bard with tea and Scottish entertainment. St. Andrew's Kirk Hall, January 22 2023, door at 2:00, entrance by donation. Limited seating - please RSVP with the church office!

St. Andrew's Presbyterian Church acknowledges and thanks the Lekwungen People – WSÁNEĆ, Songhees and Esquimalt First Nations – on whose traditional land we meet and worship.