

# *St. Andrew's Anglican Church*



*Parish of Sidney  
Annual General Meeting  
February 15th, 2015  
10:30 a.m.*

*Agenda and Business*

## 2012 ANNUAL GENERAL MEETING AGENDA

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# 2010 Annual General Meeting

## February 2, 2014

### St. Andrew's Anglican Church, Sidney, BC

**Present:** The Rev. Osita Oluigbo (chair) and 70 members of St. Andrew's Church (names on file in the office).

**1. Welcome and Opening Prayer:** The Rev. Osita Oluigbo called the meeting to order at 10:00 a.m. saying that he was excited for various reasons. First of all it is his wedding anniversary today. He is also excited when he looks at the ministry reports – there is a lot going on in this parish that Jesus is keeping alive. This is the Feast of the Presentation of Christ, and it is an occasion to celebrate our senior citizens, who have been our Simeon and our Anna, rejoicing in our faith and why we are together, celebrating our oneness. In the house of the Lord there is freedom – freedom to speak your mind – to build up this congregation. The meeting opened with a moment of silence and prayer.

**2. Appointment of Vestry Clerk:** Lois Ainey

**Appointment of Chairperson for the meeting:** Jacky Stevens

**3. Approval of Agenda:**

**Moved by Howie Norquay, and seconded by Stephen Hives, that the Agenda be accepted as presented. Carried.**

**4. Approval of Minutes of the AGM held February 24, 2013:**

**Moved by Michael McKerrow, and seconded by Marilyn Shade, that the minutes be approved as presented. Carried.**

**5. 2013 – In Memoriam**

Rev. Osita requested a moment of silence and then offered a prayer for the souls of our Christian members departed:

Orma Grace Longphee	January 3, 2013
Kenneth James Thorne	January 4, 2013
Gwendoline Ruth Bowerman	January 23, 2013
Dorothy Margaret Carnegie-Bechard-Milburn	June 11, 2013
Kathleen Arnott	June 12, 2013
Cyril Jones	June 14, 2013
Robert William Gregg	June 21, 2013
Philip Raymond Anderson	June 22, 2013
Joyce Ena Andrew	August 12, 2013
Sheila Manifold	November 24, 2013

**2013 - Baptized in the faith**

Nicholas John Hoadley	August 11, 2013
Abby Lillian Marie Humphreys	October 20, 2013

**2013 – Confirmation**

none

**2013 – Joined in Holy Matrimony**

Claudia Jean Lefebvre	Rodrick Norman Spooner	May 25, 2013
Carmella Ann Fowkes	Rodney Norman Fowkes	June 1, 2013
Rebecca Rae Nielsen	Mark Williams	August 24, 2013

## **6. Reports**

### **6.1 Rector's Report for 2013**

Rev. Osita Oluibo thanked everyone for their support knowing that we are deeply in our ministry together and looking at what God would have us be, and the challenges of what has come up over the past year. With the demographics of our aging congregation, it is 20% of the congregation carrying out the ministry of the church. About 2 years ago we organized ourselves as Parish Friendship Circle – recently Osita has been meeting with a small group to look at the challenges of the Friendship Circle and what is working. In the care of each other, we can do better. God is calling us to do much as Pastoral Care in this place.

Audrey Waugh reported that the group met several times to assess the effectiveness of the Friendship Circle and said that that it is good to evaluate after a period of time. Through discussion it was suggested that we needed a more natural model – that we reorganize ourselves within each service. It was thought that conversations would occur much more often if we were grouped within our services. There are many opportunities for us to meet each other across the services (i.e. Continental Brunch, coffee times, etc).

Fran Sterne said that she agreed with Audrey, and says that if we knew the faces in our Friendship Circle we could better look out for each other.

Betty-Rose Harrington commented that we need to be more observant as a congregation, of who is not in church and act upon that observation by phoning them or reporting to the office that a particular person was missing. Maybe someone is sick or in the hospital. We need to personally take on the responsibility so that no one falls through the cracks.

Michael McKerrow said that he thinks that what was said was very significant. In 2009 several resolutions were made in the Ministry Team Implementation Report which evaluated strengths and weaknesses of existing ministries active in St. Andrew's, one being that we are all responsible for each other (Good Samaritans). We can further this in our St. Andrew's and Sidney communities.

Suzanne Gaby said that we are missing a photo directory, the last issue is so outdated – we don't really know each other anymore. Betty Holland said that if we have an older person in our Friendship Circle group that sometimes when we phone them they are confused as to who is calling and why. That's hard for a lot of older people.

Howie Norquay said that the parish of St. Andrew's is a caring parish. He extended his thanks to the parish for the recent delivery of flowers and the visit from Osita. The parish of St. Andrew's cares - we are a caring parish. We don't need a bunch of other things.

Osita said that the point is that none of us should fall through the cracks. We commit our time, energy and money but sometimes when we fall sick no one knows, so we are not phoned or visited. Osita and Suzanne make a point of visiting any of us sick in hospital, or bereaved, or going through a difficult time. We need to be intentional in seeing that no one falls through the cracks - it is a way of organizing Good Samaritans, or Good Andrewites.

Rev.Lorry Harrison said that he finds the directory very helpful – but it is outdated.

Jacky Stevens replied that having a new directory produced is costly. We need to find a more economical way of doing the directory. If we are not worried about price we can go forward.

Betty-Rose Harrington said that she organized the directory last time and interestingly enough had been recently contacted by the fellow who produced the directory last time, encouraging us to organize production of another one. Due to illness, etc. of the fellow who was producing the directory, the last one took nearly a year from start to finished copy. The directories are free but they want to sell the photographs to the individuals and families.

Cameron Ashton suggested that more people use the St. Andrew's Facebook page and put their pictures on that.

Lois Ainey suggested that because the office now has the capabilities to produce our own directory, that we invite people to act as photographers of those coming to church on a Sunday. We can compile the photos and produce our own directory through the office.

Ruth Moffoot suggested that we each hand in a photo that could be kept in a binder for people to view.

Fran Sterne offered to take photos of parishioners who attend the 11:00 a.m. service, Suzanne Gaby offered her father Terry Melville to take photos of parishioners who attend the 7:45 and 9:00 a.m. services.

**It was moved by Betty-Rose Harrington that we have a new photo directory done internally through our parish, and that we amend the Parish Friendship Circle to make the groups from within service congregations, Marilyn Shade seconded. CARRIED**

Rev. Osita said one last thing – finances – there is a portion of money which is under the control of the Rector – the discretionary fund. He has a report describing the incoming and outgoing. Some groups at the end of the year will donate to the discretionary fund and there are some members of the parish who regularly donate to the discretionary fund.

Balance at January 1, 2013 was \$4,526, amount donated in 2013 \$1,034, making a total of \$5,560 total. Expenses for 2013 were \$1,967 bringing the balance at December 31, 2013 to \$3,593. Expenses were response to request from parishioners asking for help and Thrifty Foods or Safeway Smile cards were distributed to community members in need.

## **6.2 Wardens' Report for 2013**

Jacky Stevens reported that it was a challenging year for the wardens. Please read her report in the Agenda and Business booklet for more information.

## **7. Treasurer's Report**

Report was presented by John Moran (Treasurer). Church finance records are open to anyone who would like to see the breakdown of income and expenses. We are available to answer questions and to show parishioners the books. John spoke about stewardship and how that all we have, and all that we are, are God's. The resources that we are given are to be shared with God to further his kingdom here on earth and our needs. John presented slides showing the breakdown of receipts (i.e. envelope and pre-authorized remittance giving accounts for 90% of our receipts and % of givers at particular levels of giving) and expenses (i.e. salaries, utilities, etc.), and funds/shares (i.e. Bursary, Memorial, Building, etc.).

Questions: Elizabeth May stated that the Anglican Church of Canada is very environmentally aware. Could we sell the Suncor shares?

John replied that when we were given the shares, the plan had been to sell them. The Treasurer had never done that, instead using the interest from the shares as income for the parish.

Michael Varga questioned the interest rate that we were receiving from the TD Bank suggesting that we look at ING or other banking systems which would return a higher rate of interest.

John Cribdon questioned the net inflow total. John clarified the information.

Michael McKerrow made a general comment on the superb financial presentation given by John. He asked about the Diocesan assessment and the formula used, asking if we know if this will stay the same. John explained that the assessment is based on an average of 3 years of income – and seeing that our income over the last 3 years has dropped, so has our portion of diocesan assessment been dropping slightly. Do we have any indication of any change in the formula? Many parishes are showing a deficit and the diocese is sensitive to that, so John is not expecting any change in the short term. Rev. Osita confirmed that the Synod has decided that there will be no increase at this time.

Len Redekop said that he was interested in the opening balance in the Memorial fund and where that money came from originally. John explained that many large bequests have been given over the years and gone into that fund.

Suzanne Gaby asked if the interest on our shares could be put toward our deficit instead. She said that she is on the Diocesan council and that there has been some talk of city/towns taxing churches. Should we keep a little extra wiggle room in our budget for that eventuality? John explained that churches in town with parking lots, etc. who receive income from that could likely be taxed. As St. Andrew's only accepts donations for the use of our facilities we have nothing on which to be taxed.

### **8. Proposed Budget for 2014**

John Moran presented the Proposed Budget for 2014, projecting a deficit of \$18,100 of which can be withdrawn from reserves. He reported that with modest changes, we will become positively balance budget over a short number of years. He proposed that the Deacon be reduced to ½ time, and that we build in a small increase in giving.

Question: Elizabeth May asked how we can be projecting a lower maintenance year. John explained that we had a number of necessary repairs done this year which will likely keep costs of maintenance down for 2014.

Jacky explained that maintenance repairs must be done to code. Most areas were under budget last year, with the exception of maintenance.

Don Rodger added that some very serious maintenance issues had come up (i.e. gas fittings, etc.).

Marilyn Shade commented that some maintenance items had been held off for this year to save money (i.e. carpet cleaning, etc.). Also to help cut our expenses we are doing more and more ourselves (i.e. bought paint and are looking for volunteers to paint the parking lot). If we can do things ourselves, we'll do them ourselves instead of hiring someone.

John Moran added that if we had a major need for maintenance, we have the building fund to fall back on, noting that if we begin to postpone annual maintenance we may be inviting problems.

Len Howland commented that when we had the carpet/flooring cleaning done 2 years ago it cost over \$2,000. Judging from our annual inspection we have one thing that hasn't been done yet - fire extinguishers (some will need to be replaced).

Bev Conkin said that she had just found out that her church in Calgary will be soon torn down because maintenance wasn't done regularly and fell into disrepair.

Jacky Stevens commented that we need to keep a strict balance but if there is a calamity we do have funds to take care of it. We are being frugal and careful. Thanks to Len Howland for keeping everything in good repair.

**Moved by Gerry McDowell, seconded by Elizabeth May, that we accept the 2014 Budget. CARRIED**

**Moved by John Moran, seconded by Betty-Rose Harrington, that we approve the financial statements for 2013. CARRIED**

Rev. Osita said that, from the bottom of his heart, he gave thanks to God for our commitment to the things of God. The presentation that we have just received is as good as they come. John, Osita and wardens are available to you – we must be good stewards of what you entrust to this parish. Thank you for the great job done in managing the finances of this parish.

## **9. Reports from Ministries**

Ministry reports were circulated prior to the meeting. Jacky Stevens said thank you for all of the wonderful reports representing what is happening in this parish.

**Moved by Elizabeth Logan, and seconded by Marilyn Shade, to accept the ministry reports as circulated. CARRIED**

## **10. Appointment of Rector's Warden:**

Rev. Osita thanked the infatigable Jacky Stevens for her time as Rector's Warden and for her support. She had the ear of the parish, and she served with calmness and with the wisdom of God. We pray that God will continue to use her in the life of the parish. Osita continued saying that one of the expectations of the Rector's Warden is that they become hand in glove with the rector, a support for each other. The Rector's Warden has the freedom to listen to the Holy Spirit.

Rev. Osita Oluigbo announced the appointment of Don Rodger as Rector's Warden. Don Rodger has confirmed that he will be staying in Sidney and will take the position.

Osita then announced the appointment of Tim Cribdon as Deputy Rector's Warden.

Osita said that we need to make some more bold decisions for the future. The men and women coming on board this year will have a handful of challenges.

## **11. Report of the Nominating Committee for 2014:**

Jacky Stevens reported that at this time we don't have anyone who has voiced a desire to be Deputy People's Warden. She also reported the names of those in Parish Council continuing into a second term and those nominated for Parish Council positions, and as Lay Synod delegates (listed below).

## **12. Election of the People's Warden:**

Rev. Osita has had a conversation with Len Howland about what he is faced with regarding overseeing the property and maintenance of the parish, and his role projecting the 9:00 a.m. service each Sunday. Last year he was elected Deputy People's Warden but due to the workload already being faced he has decided to not continue as People's Warden.

**Election of Deputy People's Warden:** The people supported Rev. Osita in electing Janice Varga as People's warden.

## **13. Election of the Parish Council:**

### **Parish council members continuing into second term for the year 2014:**

Hazel Judge  
Julie Little  
Angeline Vollenhoven

### **Parish Council members elected for a two year term:**

1. Irene Shaw
2. Scott Hoadley
3. Len Howland

Osita called for further nominations. None received.

The treasurer John Moran has offered to act as Treasurer again this year.

## **14. Election of Lay Delegates to Synod:**

1. Patricia Hatt
2. Ellizabeth May
3. Janice Varga
4. Tim Cribdon

**Youth Delegate nominated to region to stand for a Synod Delegate**

Rev. Osita asked if Suzanne Gaby would speak to Spencer. Suzanne noted that Spencer will already be going to Synod as a Diocesan youth delegate. She suggested that we ask Georgina Stevens if she will be youth delegate for the region. Rev. Osita said that we will be having a regional conference soon, and they will confirm which youth from the Region will be going to Synod in October 2014.

**15. Election of Synod Alternate Delegates**

None elected.

**16. Appointment of Cemetery Representatives**

1. Vern Murison
2. Freda Voysey

**17. Rector's Closing Remarks**

Rev. Osita thanked everyone once again, saying that the congregation has started us off into 2014 by the friendly manner in which we have held our AGM. He loved the spirit of sharing, and the occasion to laugh and smile. We understand that these are trying times – the challenges are many – God has sufficient resources, men and women in the congregation. This is family, all parts of the same body, it was his prayer that we would continue to join hands as one body. Continue your prayers for the Parish Council, praying that we might make the right decisions.

**18. Offertory Hymn 58 'One Bread, One Body'**

19. Holy Eucharistic celebrated

20. **Adjournment** - meeting adjourned at 12:15 p.m.

Closing Prayer.

21. Hymn 335 'Be Thou My Vision'

22. Grace

 _____ The Rev. Osita Oluigbo Rector	 _____ DON ROOGER Rector's Warden	 _____ JANICE NARGA People's Warden
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**2014 - IN MEMORIAM**

William Frederick Viveash	March 5, 2014
Frances Jean Myerscough	April 17, 2014
Howard Laurence Horquay	April 23, 2014
Hubert Covington Johnson	April 23, 2014
Norine Ruth Hughes	May 28, 2014
Edgar Wesley Hutchinson	July 5, 2014
Florence Mae McDowell	July 14, 2014
Beatrice Amy Matthews	August 2, 2014
Donald Pearson	August 4, 2014
Edna Bowles	August 17, 2014
Tony Hayes	August 20, 2014
Lucy Whitehouse	August 24, 2014
Robert Archibald Crerar	September 18, 2014
Gerald Benjamin McDowell	October 18, 2014
Donald Crummey	October 21, 2014
Suzanne Marguerite Johnson	October 5, 2014
Kitty Currie	December 9, 2014

**2014 - BAPTIZED IN THE FAITH**

Lincon David Godwin-Bendall	January 25, 2014
Sophie-May Talia Lydia Nielsen	October 19, 2014

**2014 – CONFIRMATION**

none

**2014 – JOINED IN HOLY MATRIMONY**

Suzanne May Crerar      Robert Archibald Crerar      March 27, 2014

## RECTOR'S REPORT 2014

'Mixed Grills' is a good expression to capture our collective experience of the year 2014 in the parish of St. Andrew's. We were stung by tragedy, but buoyed by faith and the abundance of blessings. That is the reason why I love St. Andrew's. I am thankful to God for the variety of gifts He has bestowed on our membership. In many ways, 2014 is testimony to our resourcefulness. I am thankful to God that both in times of joy and in the face of numbing tragedy, we pull together as one body.

About standing together, the great Christian apologetic, D. L. Moody once said that "there are two ways of being united--one is by being frozen together, and the other is by being melted together. What Christians need is to be united in brotherly love, and then they may expect to have power." We at St. Andrew's are 'melted together' in sisterly/brotherly love. We have power. We are together in worship and ministry, together through grief and pain of bereavement, we rejoice together in times of new blessings like the gifts of little Sophie and Ivy. In 2014, it was by standing together that we pulled down what would have been a huge deficit to smaller numbers at the end of the year.

I am thankful to God for the leadership of our wardens - Janice, Don and Tim, for the faithfulness and support of Suzanne, Lois, Cameron and Juan on the staff with me, and for the commitment of the entire council. Our community is blessed with the gifts of Len Howland who takes care of any and everything from the audio-visuals to maintenance of our property and grounds, with the gifts of John and Thomas (our co-treasurers), and Ruth Howland as envelope secretary. We thank God for the talents you brought as you helped with the altar guild, choir and praise group, servers, greeters and sides women and men on Sunday mornings, with the soup kitchen on Wednesdays, and in the many ways whereby together we serve God in this community.

Yes! St. Andrew's is indeed a strong busy parish. But we acknowledge also that like the times, we are changing. Our Synod is encouraging every congregation to discern what these changing times mean for us as parishes in communities. Who is God calling us to be in the 21st century post-modern Sidney? That's not an easy question to answer. I hope you agree with me that dwindling numbers in churches is symptomatic of a much bigger problem. We need to ask ourselves some tough hard questions and seek God's face together for direction.

I am excited to see the interest the "The Purpose of the Church" sermon series is generating. We need to be sure that we are not groping in the dark. Instead, that we are fulfilling the purpose for which God melted us together as a church in the center of the unique retirement town of Sidney. As Robinson (a contemporary writer Missional church writer) puts it: "we need to explore the ways in which we can touch, heal, and change people and our community even as we ourselves are touched, healed, and changed by God's love and grace, and by the Christian Message."

The spirit of God is very much alive and present in our parish. He is stirring us up, always warming our hearts and nudging us with questions in relation to both our present realities and about our future. We cannot continue to ignore those questions. The challenge is to live the tension of celebrating the goodness of what we have, while engaging our worries about the future. That's what we will be doing at our Annual General Meeting this year on the 15th day of February. We will be counting our blessings and celebrating one another. At the same time, I am hopeful for a bold and honest conversation around where we are as a church, and our hopes and fears for the future.

To enable that conversation, I invite you to think about and pray over the following questions:

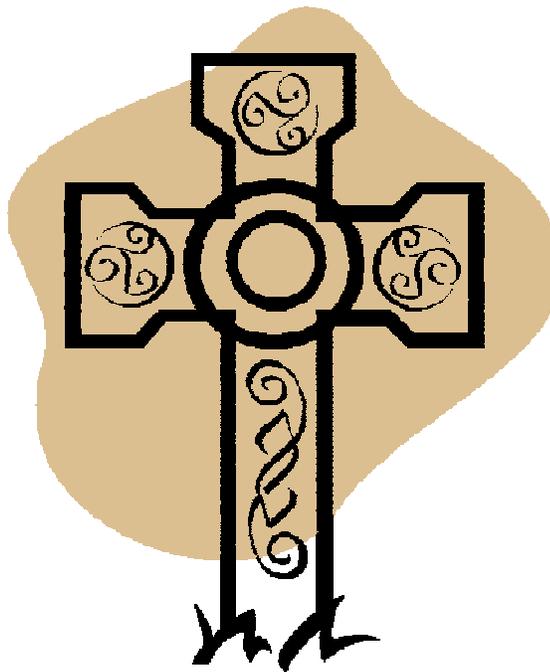
1. Why are you a member of St. Andrew's?
2. What are your concerns about where we are today as a church?
3. How do you relate your experience of who we are to our mission statement: "*To know, proclaim and become living examples of Christ?*"

Someone has said that the most important currency a congregation has to spend is hope. Biblical narratives are full of stories about places and peoples without hope who became centres of Spirit's creative world changing activity. What we need to do like them, is to cultivate imagination to see possibilities of what the Spirit of God is eager to do among us.

May you and all you love know the blessings of God. May God bless our ministry together in the parish of St. Andrew's this year and in the years to come.

Peace be with you.

Osita +.



## RECTOR'S WARDEN'S REPORT 2014

As I reflect back on the year that has passed, I see that our church has experienced more joys and sorrows than most churches experience. Through all these celebrations and turmoils, Jesus Christ's light has shone down on our little church, St. Andrews. I have learnt though we are three different services, we are one family in Christ. The 7:45 am service is a close knit group who are always welcoming to others. The 9:00 o'clock family service is friendly and full of energy, as a family should be. The 11:00 o'clock (aka the organ people) are warm and joyous.

We are also a church that is still full of life, with our various home groups, ministry groups and prayer groups. Here I would like to give a special thanks to Rev. Suzanne, who has helped steer our Pastoral Care ministry and has facilitated weekly bible studies.

To my fellow Wardens, Janice Varga and Tim Cribdon - Janice, you have been my rock. Always there for me, whether it was to bounce ideas off or just to share a hug. Tim, I don't know where you get the energy from. You run marathons, look after Coffee with Christ youth group and carry a little baby up to the altar with you when serving. I have been truly blessed to know and work with the both of you.

I would like to thank all the members of council, in particular Len Howland and John Moran. Len, you are constantly working behind the scenes keeping the lights on, building warm and the roof from falling in. John, your steady stewardship helps us to chart a balanced course through these tough financial times.

I would like to acknowledge the various ministry groups in our parish, who day in and day out show God's love inside our church and outside to our community as a whole. For example, Neighbours Lunch, through sharing of a meal and fellowship on a regular basis shows Christ love in our community.

Despite the economic challenges that we have faced this past year and that we will be facing in the coming months, I am confident that we will continue to work together and find ways to build His church, grow in our faith, and serve our community to the glory of His name. From encouraging our youth to hold concerts and to seniors gathering and play ping pong, St. Andrews will continue to open its doors to others and to be a warm and welcoming presence in Sidney.

Lastly and most of all, thank you, Rev. Osita for having the faith in me and giving me the honour of being your warden. This incredible experience has helped me to grow in my walk with Christ.

Your brother in Christ  
Don Rodger

## Discretionary Fund

Balance December 31/2013.	\$4,300.84
Donated 2014.	<u>990.00</u>
	5,290.84
Paid out 2024	<u>1,863.76</u>
Balance December 31/2014.	\$3,427.08

### Expenses Ratio

54%. or	\$1000.00	(to music ministry)
35%. or	\$644.87	(to smile cards)
11%. or.	\$215.94.	(to sundry cash assistance)

St. Andrew's Anglican Church  
Statement of Receipts and Expenses  
For the 12 months ending December 31, 2014

<b>Receipts</b>	<b>Current Year to Date</b>	<b>Budget</b>	<b>Change</b>	<b>Prior Year to Date</b>	<b>Change</b>
Envelope Collections	236,153	240,000	-3,847	235,973	180
Open Offering	7,991	7,000	991	6,991	1,001
Bequests	0	0	0	0	0
Donations	10,037	8,000	2,037	9,355	681
Interest	11,232	12,000	-768	10,577	655
Special Events	786	3,000	-2,214	1,125	-339
<b>Total Income</b>	<b>266,199</b>	<b>270,000</b>	<b>-3,801</b>	<b>264,021</b>	<b>2,178</b>
<b>Fixed Expenses</b>					
Rector	94,265	94,300	-35	93,012	1,253
Deacon	33,165	25,000	8,165	47,815	-14,650
Secretary	23,398	23,300	98	22,768	630
Wages	42,959	45,000	-2,041	42,786	173
Diocesan Assessment	46,532	48,000	-1,468	49,498	-2,966
Insurance	3,895	4,000	-105	4,037	-142
					0
<b>Variable Expenses</b>					0
Honoraria	2,475	2,000	475	1,595	880
Utilities	11,190	13,000	-1,810	11,405	-215
Maintenance	5,551	7,000	-1,449	8,585	-3,035
Telephone	3,347	3,000	347	3,980	-634
Postage	137	500	-363	229	-92
Printing & Stationery	2,495	2,000	495	1,377	1,118
Office Expense & Supplies	378	2,000	-1,622	1,433	-1,055
Computer Expenses	1,011	2,000	-989	1,382	-371
Church Supplies	3,510	3,000	510	2,806	703
Hospitality	1,790	2,000	-210	949	841
Christian Education	470	500	-30	343	127
Music Ministry	1,276	1,500	-224	1,283	-7
Parish Programs and Activities	1,226	2,000	-774	254	971
Conference and Memberships	0	500	-500	786	-786
Advertising	691	500	191	536	154
<b>Total Expenses</b>	<b>279,760</b>	<b>281,100</b>	<b>-1,340</b>	<b>296,861</b>	<b>-17,101</b>
<b>Net Total</b>	<b>-13,561</b>	<b>-11,100</b>	<b>-2,461</b>	<b>-32,839</b>	<b>19,279</b>

St. Andrew's Anglican Church  
Fund Transaction Summary - 2014

Description	Transactions	Total	Bank Account
<b>Memorial Fund</b>			
Opening Balance			175,353.86
General Donations			
Window Donations	543.36		
Investment/Account Interest	3,318.88		1,633.76
Total Inflows		3,862.24	
<b>Outflows</b>			
Computer Replacements		3,735.52	
Parish Cash Flow Loan		30,000.00	
Total Outflows		33,735.52	
Net Inflows (Outflows)		126.72	147,114.34
<b>Building Fund</b>			
Opening Balance			30,469.97
Donations	2,163.00		
Account Interest			285.23
Total Inflows		2,163.00	
<b>Outflows</b>			
Total Outflows		0.00	
Net Inflows (Outflows)		2,163.00	32,632.97
<b>Bursary Fund</b>			
Opening Balance			36,744.37
Tucker Trust	3,218.88		
Twining Trust	0.00		
Interest			337.29
Total Inflows		3,218.88	
<b>Bursaries Awarded</b>			
Tucker Trust	3,000.00		
Twining Trust	3,750.00		
Discretionary	0.00		
Total Outflows		6,750.00	
Net Inflows (Outflows)		-3,531.12	33,550.54
Adjustment From General Account		1,241.40	

St. Andrew's Anglican Church, Sidney, BC  
 Cash and Investments at December 31, 2014

Adjusted Cash in Bank Accounts	<u>2014</u>	<u>2013</u>
General Fund	23,032	27,637
Building Fund	32,633	29,928
Memorial Fund	147,114	173,664
Bursary Fund	33,551	36,720
Total Cash	<u>236,330</u>	<u>267,949</u>
 Investments		
Twining Trust Fund		
TD Mortgage Corp GIC @ 1.75%	200,000	200,000
Tucker Trust Fund		
TD Bank GIC @ 1.75%	10,000	10,000
1000 Shares RBC Common Stock @ \$69.07	69,070	71,410
	<u>79,070</u>	<u>81,410</u>
Memorial Window Fund		
512 Shares SunCor Common Stock @ \$31.78	16,271	19,037
General Fund		
1,495 shares BMO Common Stock @ \$70.37	105,203	102,745
1,342 Shares of BNS Common Stock @ \$66.31	88,988	85,828
	<u>194,191</u>	<u>188,573</u>
Total Cash and Investments	<u><u>725,862</u></u>	<u><u>756,969</u></u>