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**ANNUAL MEETING OF THE CONGREGATION AND CORPORATION
FIRST PRESBYTERIAN CHURCH
CUMBERLAND, MARYLAND 21502
SUNDAY, FEBRUARY 16, 2020**

Rev. James Young, Moderator

Jeff Getty, Clerk

To expedite the Annual Congregation Meeting, please read the *Annual Report of the Congregation and Corporation 2019* prior to the meeting. Copies of the *Annual Report of the Congregation and Corporation 2019* will be available February 9, 2020.

The Clerk and members of the Session wish to thank you in advance for your assistance and cooperation in ensuring that the annual meeting is conducted in as productive and efficient manner as possible.

DOCKET

Opening Prayer

Determination of Quorum

Clerk's Report and Annual Statistical Report

Session Committee Reports:

- Administration and Finance
- Building and Grounds
- Congregational Care and Outreach
- Faith Formation
- Mission
- Personnel
- Worship and Music

Organizational Reports:

- Learning Tree Nursery School

Report of the Auditors

Presentation of 2020 Budget

Report of the Congregational Nominating Committee

Election of Corporate Officers

Election of Auditors to the Class of 2022 and Class of 2023

MISSION AND VISION OF FIRST PRESBYTERIAN CHURCH CUMBERLAND, MD

MISSION STATEMENT

Empowered by the Holy Spirit, we worship God and proclaim the Gospel of Jesus Christ by loving our neighbors and promoting peacemaking, justice and care of the earth.

VISION STATEMENT

We strive to be a community grounded in the good news of God's love in Christ where all of God's children are:

- Welcomed and cherished
- Called to worship, learn and grow together in faith, and
- Sent to share God's love and justice with a broken and hurting world.

Adopted by the Session on September 17, 2015

FIRST PRESBYTERIAN CHURCH STAFF



**Rev. Dr. James R.M. Young,
Interim Pastor**



**Bryan Lohr
Director of Music Ministries**



**Brittany Jackson
Executive Administrative Assistant**



**Joe Aurigemma
Sound Technician &
Security**



**Zach Dodge
Sexton**



**Nadene Stroup
Director of the
Learning Tree Nursery School**

FROM THE MINISTRY STAFF

FROM THE PASTOR

It has been a joy for me to come to Cumberland and serve you as your Interim Pastor during this transition time between installed pastors. You have all been very gracious and welcoming! I have enjoyed dining with a number of you in your homes, and being introduced, by a number of people, to fascinating places in this area. I knew absolutely nothing about western Maryland prior to moving here, and now I have a real respect and high regard for this area, those who live here, and the history behind so much of what I have been shown. Thank you all for this!

My report to you at this time is that the transition time is moving right along. As part of my work as your Interim Pastor I have led you in two congregation wide events that are important during this transition time. Both were held following worship in September and October. The first engaged us in remembering together a number of the important events in the life of First Presbyterian Church and what these important events, over the decades, said about First Presbyterian Church. In the second event, we shared with one another the many things we like, enjoy and deeply appreciate about this particular faith community, leading to the recognition that the greatest strengths of this congregation have to do with its welcoming nature, its appreciation for diversity among its members, the deep concern and desire to reach out to the community and the world to help in both financial and specific ways. Above all there was the universal recognition that this congregation cares and shows this to one another.

One of the most important things a congregation is called to do in a time of transition is to look closely at what is going on in the congregation, in what the congregation is doing for Christ to advance the Kingdom of God. It was clear to me that First Presbyterian had done just that a few years ago when the congregation engaged in the New Beginnings project. After discussing this with several Presbytery leaders, I recommended to the Session that a group be tasked with taking a look back at New Beginnings and then think together about what has happened since. So, in early fall the Session appointed a small group (called the 'Ad-Hoc Committee') to look at what the congregation accomplished through the New Beginnings project in 2014 and 2015. Just as a reminder, New Beginnings was a wide-ranging examination of the overall mission and work of First Presbyterian that took a number of months. In addition to a leadership team, this work involved a large part, if not most, of the congregation, through a number of meetings in member's homes. The overall sense from most people is that what came out of New Beginnings is the notion that First Presbyterian become more externally focused, more aware of the needs of our community, and how the church can help in meeting them.

Looking back to such an important project, what difference it made in the life of the church, what has worked, what has not and why, is a huge part of what needs to be done during this transition time. This work has been accomplished with the Ad-Hoc team finishing its work and submitting its report to the Session. The Session received, discussed and eventually approved this report at its stated meeting in late January. This report, along with the results from both recent congregational events that I led and the New Beginnings documents (final report and the appendices) was then submitted to the Presbytery of Baltimore, specifically to the Commission on Ministry, to inform them of the progress we have made in this transition time, and ended with the request for permission to proceed to form the Pastor Nominating Committee. (The permission to form a Pastor Nominating Committee must be given by the Presbytery/Commission on Ministry before the church can form a PNC)

As of this writing I am awaiting the response from COM. Once permission has been given, the Session will then determine when a congregational meeting should be held to elect the PNC. Once this is done the PNC will be trained by both yours truly and leaders from the Presbytery of Baltimore. After the training, the PNC can begin its work of determining who should be recommended as the new, installed pastor.

In the meantime, I'm here, continuing to be your pastor, preaching God's word on Sunday, continuing to visit and getting to know you better, praying with and working with so many of you in the church committees and groups. You are a good church, a very good church! Being with you and working with you for the Lord is not only rewarding, it's actually fun!

Thank you for calling me to be your Interim Pastor.

---Rev. Dr. James R. M. Young

FROM THE DIRECTOR OF MUSIC MINISTRIES

Dear Friends,

In 2019 First Presbyterian Church continued to honor and celebrate its heritage of excellent music. Throughout the year in worship, and beyond, the music ministry has sought to glorify God, deepen our faith, uplift our community, and share the love of Christ with others through the gift of song.

In January, our year together began with a farewell to Rev. Kelly in which music played a vital role, both in the sanctuary and in the fellowship hall. In fact, secular “hits” like Neil Diamond’s *Sweet Caroline* and *For Good* from the musical *Wicked*, took on a sacred context as we celebrated and grieved. Through the winter and early spring, it was a blessing to have Rev. Walt Peters as a guest preacher and colleague in worship planning. During this time of transition, under the leadership of the Worship and Music Committee and Walt, FPC endeavored to do something different with our Holy Week and Easter Services. Thanks to the support of the congregation and the commitment of the Sanctuary Choir, services during this most holy time of the church year were full of inspiration and meaning to those who attended.

Since coming to FPC in 2016, the highlight of my week has been working with the members of the Sanctuary Choir. Each year, this devoted group spends countless hours of preparation to share a wide range of repertoire to enhance and illumine weekly worship at FPC. Returning voices in the choir this year were Sheri Corley, Julie and Bob Courtney, Mikayla and Zach Dodge, Beau Hartman, Deb and Gary Hendrickson, Nancy Hodges, Hans Killius, Carolyn Matthews, Susan Mills, Debi Mullan, Gail Plitnik, Betty Richtmeyer, Eric Ringler, and Romy Villanueva. 2019 was also blessed with the addition of some new voices to the loft this year. In chronological order: In late January, Adam Pomeroy joined the choir as a tenor section leader and countertenor soloist. Adam is a Cumberland native and has been involved in numerous musical productions and ensembles throughout the region, including Mountainside Baroque. Adam is a Frostburg State graduate and will be singing with the choir for special services and one to two Sundays each month. With the start of the choir season in September, Rev. Jim Young graciously agreed to take a seat in the bass section. Jim’s musical credentials are widely known by the congregation and it is tremendous to have a voice of his caliber in the choir. And last but not least, this fall the choir was overjoyed to welcome Aria Dodge, who became our youngest honorary member!

In addition to our exceptional choral ministry, I’m thankful the FPC also has a tradition of nurturing creativity and collaboration. Throughout 2019 it was a distinct pleasure for me to work with Julie Courtney and the members of The JoyBells, flutist Brenda Luger, the West Virginia Brass Quintet led by Brian Plitnik, members of the brass department at Frostburg State, and particularly, violinist Wesley C. Mason as we worked together to prepare a community recital, “Music For A Winter’s Eve.”

As always, if you have any questions regarding the music ministry, please do not hesitate to contact me any time via call or text at (814) 442-4168 or by email at bryan@bryanlohr.com. I thank you for your support and I look forward to another year of opportunities to do Christ’s work in the world here at First Presbyterian Church.

— Bryan Lohr

REPORT OF THE CLERK OF SESSION



Our efforts to move forward with the search for a permanent pastor has had several recent accomplishments. Pursuant to the Book of Order, the congregation cannot pick a pastoral search committee without the approval of the Presbytery. They require the congregation to undertake a mission study to assess and discern the goals of the congregation and congregational progress in achieving those goals. This study can be a lengthy process of self-examination after lasting 10 to 12 months. We decided to incorporate our work in New Beginnings as the foundation for the study and reached some conclusions about our progress in achieving the goals set out in that effort some five years ago. The result was a Mission Assessment completed and approved by Session on January 16, 2020. (See page 7-8 for assessment.)

The Mission Assessment reaffirms our goal of being an externally focused church. It also notes that while we had areas of success in expanding our ministry during Rev. Kelly's tenure, we have also experienced a lack of momentum most notably since Rev. Kelly's departure. Our Mission Assessment recognizes that the pastor, Session, all committees and the congregation have a role to play in keeping our mission externally focused.

We have submitted the Mission Assessment to the Presbytery for approval and are awaiting its approval to continue our effort to secure a permanent pastor.

--Jeff Getty, Clerk of Session

MISSION ASSESSMENT

First Presbyterian Church is located in Appalachia in Western Maryland. Our beautiful area has a variety of positive opportunities as well as economic challenges. As in many East Coast communities, a number of regional major industries have relocated or closed. At present, Frostburg State University, Allegany College of Maryland, Orbital ATK, three prisons, the Western Maryland Health System, and the Board of Education are some of our largest employers. We also have many local small businesses and tourist attractions.

We consider our church to be a “big tent” congregation. Our membership includes a variety of ages, career types, and lifestyle orientations. Financially, we have a generous trust fund that is carefully monitored, and very supportive congregational pledging that carries our regular activities. Our building is sound, handicap accessible, and well-located in the heart of the community.

Throughout our history, we have had a strong commitment to mission. In an effort to examine our efforts to fulfill the Great Commission to make disciples of all nations, we embarked on a New Beginnings process of discernment in 2014. This started with an external team of reviewers and moved on to involve small group meetings encompassing over 70 church members. In 2015, the New Beginnings leadership team adopted and submitted recommendations to the session. Included were a number of community organizations identified as possible beneficiaries of our church’s involvement. The New Beginnings team also facilitated further exploration of issues through a study of the book, The Externally Focused Church. This book examined the relationships vital churches have with their communities and the resulting changes in both the churches and communities. All of this helped us better understand our place within the surrounding community and highlighted the necessity of being an externally focused church. Session embraced this externally focused mission and established a goal of 100% participation by the congregation in the church’s mission work.

The ensuing four years saw progress and accomplishment in implementing this goal. The focal point for the mission driven outreach was our pastor, who was everywhere in the community, tirelessly promoting mission opportunities and our involvement. These activities exposed the congregation to new and younger people in the community with diverse backgrounds and interest. The congregation proudly welcomed new members from the LGBTQ community who have provided vital energy to the congregation’s life and mission. Our music ministry, led by a classically trained Director of Music Ministries, also welcomed and promoted people beyond the congregation.

As encouraging as the past four years have been, there has been a noticeable lack of momentum on our mission-based efforts. The goal of having 100% congregational participation has been eclipsed by a lack of focus. Our pastoral transition has affected our perspective on the external focus. With the departure of our installed pastor, our efforts have become more internal as we scramble to keep the institution functioning well. Throughout this transition, the congregation has stepped up to take on the challenges of following through on the governance and the day to day operation of the church.

With the departure of our installed pastor we have had two congregational events to assess our past and anticipate the direction ahead. This included a meeting for Historical Reflection on our past, examining our recollection of the church and its position in our lives during the ministry of past teaching elders. The second event focused on the most important elements of our ministry. The summaries of these events are attached as an appendix.

As we anticipate the next phase of our ministry, we reaffirm our commitment to being an externally focused church. The noticeable lack of momentum in our mission-based efforts may have been due in part to an over-reliance on the energy and efforts of our installed pastor. We recognize that the pastor, the session, all committees, and the congregation have a role to play in achieving this goal. We must continually reevaluate our efforts by actively seeking new perspectives and input from the community and those we serve. We must also encourage and engage in fellowship within the church to strengthen ourselves for work outside the church.

Our experiences during the New Beginnings discernment process and through our service projects demonstrate a powerful unifying force as we collectively pursue our mission. Be it Summer Lunch Box, the Dakota Learning Camp, Bridges to Opportunities, Special Ministries, serving meals in South Cumberland, or our music ministry, it is our corporate effort to fulfill the Great Commission that gives us vitality and purpose. We recognize the need for a pastor who shares that perspective and can bring the energy and direction to further our progress. We believe this is God's plan for our congregation and confidently look forward to His blessing on our efforts.

--Session of First Presbyterian Church

CLERK'S STATISTICAL REPORT FOR 2019

Church Membership

As of January 1, 2019, the recorded active church membership was 186.

As of December 31, 2019, the recorded active church membership was 182, and total number of adherents was 194.

Total adherents include Active Members and Other Participants.

See "Other Participants" below for additional information.

Gains:

Certificates Received:

Profession of Faith:

Reaffirmation of Faith:

Kristina Hall 09-19-19

Other: Restored to Active Roll:

Other Participants:

The Book of Order includes the category of "other participants" to account for people who participate in the work and worship of the church, but who have not formally joined as active members.

Baptisms:

Children to Baptized Children Roll:

Losses:

Deaths:

Amado Torres	01-04-19
Irene Kuykendall	05-24-19
Robert Salathe	09-30-19
Joyce Macy	11-10-19

Certificates (Transferred to another Congregation)

Deletions from Active Roll (at their request):

Dinah Searles 11-21-19

Deletions from Active Roll (for ceasing to participate actively in the work and worship of the congregation for a period of two years):

As required by the Book of Order, the session reaches out to members who are no longer active (including written notice) before deleting them from the membership rolls.

Deletions from Other Participants List:

Deletions from Inactive Roll:

Other Life Events:

Births:

Aria Elan Dodge 07-20-19

Marriages:

High School Graduates:

Benji Bryan, Allegany High School

Matt DiNola, Bishop Walsh High School

Tim Sterne, Allegany High School

Jack Taube, Allegany High School

College and Postgraduate Degrees

--Jeff Getty, Clerk of Session

MINUTES OF THE ANNUAL MEETINGS OF 2019

THE FIRST PRESBYTERIAN CHURCH OF CUMBERLAND, MARYLAND MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION AND CORPORATION SUNDAY, JANUARY 27, 2019

The meeting was opened with prayer by Moderator, Reverend Walt Peters at 12:06 p.m.
A quorum was determined. Jeff Getty served as clerk.

Upon motion and second, the **docket** was **ADOPTED**.

Upon motion and second, the **Clerk's Session Report** and **Statistical Report** were **RECEIVED**.

Upon motion and second, **Committee Reports** were **RECEIVED**, with thanks.

After motion and second, the report of the **Learning Tree Nursery School** was **ACCEPTED**.

Paul Aber, Chair of the Audit Committee, gave a brief explanation of the **Auditor's Report**. Upon motion and second, the **Auditor's Report** was **RECEIVED**.

Cindy Corley of the **Administration and Finance Committee**, presented the **2019 Budget** which had been approved by Session on January 17, 2019. Upon motion and second, the **2019 Budget** was **RECEIVED**, with thanks.

Joe Weaver, Chair of the **Congregational Nomination Committee**, presented the Committee's Report. Joe thanked the other members of his committee. He placed in nomination the following names for the Session Class of 2022: Shirley Giaritta, David Stickler and Cindy Corley. No other names were offered from the floor so the nominations were closed and the slate unanimously elected. He also placed in nomination Paul Aber as chair of the Audit Committee for three years. No other nominations were offered from the floor, so the nominations were closed and slate was elected unanimously, followed by applause.

Upon motion and second the following members were **ELECTED** to serve as **Corporate Officers** for a one-year term: Agnes Yount, President; Cindy Corley, Treasurer; and Jeff Getty, Secretary.

Upon motion and second the following members were **ELECTED** to serve on the 2019 **Congregational Nominating Committee**: Sharon Kazary, Jane Belt and Julie Courtney. They will join Ruling Elder Jeff Getty, Chair on this committee.

There being no further business, it was moved and seconded that the meeting be **ADJOURNED**. The meeting was adjourned with the Benediction by Rev. Peters at 12:21 p.m.

Respectfully submitted,

Jeff Getty, Clerk of Session

Rev. Walt Peters, Moderator

SESSION COMMITTEES AND MODERATORS (through May 2020)



Cindy Corley
Administration and Finance Committee



Gary Hendrickson
Administration and Finance Committee



Shirley Giarrita
Building & Grounds Committee



Bob Courtney
Building & Grounds Committee



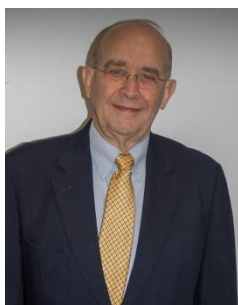
Laura Fiscus
Congregational Care & Outreach Committee



Josh Gilhart
Congregational Care & Outreach Committee



Ann Kellermeyer
Faith Formation Committee



Joe Weaver
Faith Formation Committee



Aaron Hendrickson
Mission Committee



Pam Jan
Mission Committee



Cathy Levitas
Worship & Music Committee



David Stickler
Worship & Music Committee

THE SESSION

CLASS OF 2020

	<u>ADDRESS</u> <u>CELL#</u>	<u>WORK #</u> <u>EMAIL</u>	<u>HOME #</u>
Pam Jan	1630 N Lakewood Dr. Ridgeley, WV 26753-9722 301-707-2091	pamannjan@yahoo.com	
Ann Kellermeyer	19301 Fair Oaks Ln NE Flintstone, MD 21530-0144 301-697-8932	akellermeyer@me.com	
Cathy Levitas	208 Forest Dr. LaVale, MD 21502-1911 301-707-7386	cathy.levitas05@gmail.com	
Joe Weaver	827 Buckingham Rd. Cumberland, MD 21502-2754 301-777-2742	jhw339@juno.com	

CLASS OF 2021

	<u>ADDRESS</u> <u>CELL#</u>	<u>WORK #</u> <u>EMAIL</u>	<u>HOME #</u>
Bob Courtney	209 Fayette St. Cumberland, MD 21502-2832 301-697-8646	robert.courtney@orbitalatk.com	
Laura Fiscus	811 MacDonald Terr. Cumberland, MD 21502-2618 240-362-1588	lfiscusallegany@gmail.com	
Josh Gilhart	12802 Darrows Ave. Creasptown, MD 21502 240-920-9395	jagilhart@hotmail.com	
Aaron Hendrickson	11804 Crocus Ave. Cumberland, MD 21502-2624 301-707-4675	ahendric@k12.wv.us	

CLASS OF 2022

	<u>ADDRESS</u> <u>CELL#</u>	<u>WORK #</u> <u>EMAIL</u>	<u>HOME #</u>
Cindy Corley	PO Box 322Corriganville, Maryland 21524-0322 301-876-3650	ccorley24@msn.com	
Shirley Giarritta	55 N Centre St. Cumberland, MD 21502 301-707-7586	sgiarritta@atlanticbb.net	301-722-6214
Gary Hendrickson	1007 Brown Ave. Cumberland, MD 21502-3410 301-697-1807	glhendrickson@frostburg.edu	
Stickler, David	154 Knobley Estate Dr. Ridgeley, WV 26753 301-707-4637	jdstickler@atlanticbb.net	304-738-4898

MODERATOR OF SESSION:

Young, James	10690 Rose Briar St. NE Apt. 122 Cumberland, MD 21502 757-406-2957	301-777-3700 jy122436@gmail.com
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CLERK OF SESSION:

Getty, Jeff	115 Luteman Rd. Cumberland, MD 21502-2614 (301) 268-4835	jeffrey.getty00@gmail.com	(301) 777-1258
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Corporate Officers:

Agnes Yount, President; Jeff Getty, Secretary; Cindy Corley, Treasurer

REPORTS OF THE SESSION COMMITTEES

ADMINISTRATION AND FINANCE COMMITTEE

Moderator: Cindy Corley **Co-moderator:** Gary Hendrickson

Members: Jane Belt, Kathy Getty, and Brittany Jackson (staff member on committee)

Subcommittees of This Committee:

Stewardship: Cindy Corley; Kathy Getty, Chair; Josh Gilhart; and Judy Stern

Wills and Memorials: Jane Belt

Financial Secretary: Gary Hendrickson

Information Technology: Brittany Jackson

Money Counters: Jane Belt, Charlene Lelinski, and Agnes Yount

Office Assistants: Elva Berry, Mary Gallion, Ann Kellermeyer, Jan Layman, and Charlene Lelinski

Goals for 2020:

- To continue to collect, manage, and disperse the funds of the church with the advice and consent of the Session. The management of our church funds is important to the ministry and mission of First Presbyterian Church.

Additional Comments:

- The Administration and Finance Committee requires a large number of members to accomplish its duties. We are grateful to our church members and friends who contribute to God's work in our church, community and world. A large thank you is also extended to staff member, Brittany Jackson, and accountant, Brenda Clark, for their assistance to our committee. We also extend a special thank you to Financial Secretary, Gary Hendrickson, and Treasurer, Cindy Corley, for their continued support.

2019 Accomplishments:

- This year our committee introduced E-giving to the congregation. We now have five people who are using this tool to make pledges and donations to the church.

--Cindy Corley and Gary Hendrickson, Co-Moderators

AUDITORS' REPORT 2019

To: The Clerk of Session, Session Members and Members of the Congregation

The books and records of Special Ministries, Learning Tree Nursery School, and the Church's general records were examined by the Audit Committee and have been found in good order and fairly represent the results of the past year.

The examination included using the church's auditing procedures, testing the appropriate receipts and disbursements and the verification of account balances. In addition, receipts were traced back to the point of origin and vouchers were traced to the point of disbursement. Per a recommendation from last year's audit, Special Ministries provided disbursement records for transactions, which demonstrated good documentation of expenditures.

The financial records submitted fairly represent the operations of the various organizations of First Presbyterian Church. The Audit Committee thanks all who cooperated and assisted in the completion of this report.

-- Sheri Corley, Paul Aber and Janice Layman

BUILDING AND GROUNDS COMMITTEE

Moderators: Shirley Giarritta and Bob Courtney

Members: Dale Corley, Gary Hendrickson, Nancy Hodges, Hans Killius, Betty Richtmeyer and Rolfe Singerman

Staff: Joe Aurigemma and Rev. Jim Young

Exterior Improvements:

- Repaired the Cumberland Street retaining wall
- Repaired and sealed the exterior church's stonework
- Repaired and painted the steeple
- Repaired the Rear wall with metal rubber membrane and metal coping.
- Performed seasonal yard work and cleaning.
- Painted the handicapped ramp with rust inhibitor.

Interior Improvements:

- Installed second floor ceiling installed and painted walls
- Framed and installed photos of years' activities and of past Pastor Caroline Kelly in the Fellowship Hall and the Heritage Room.
- Mounted commemorative trophy display in the Fellowship Hall.
- Presented interior designs for the Gathering Place, kitchen and Library/Museum
- Obtained estimates for furnishings and contractor bids for the Gathering Place renovation
- Serviced the elevator and brought it up to inspection specifications
- Installed a new security system



Gathering Place:

- Installed HV/AC unit and removed old heating system
- Installed new ceiling and lighting
- Encapsulated the floor and installed new flooring and storage area
- Removed folding doors and replaced with a new wall with two new walnut doors
- Installed kitchen cabinets, countertop and appliances
- Upgraded the Learning Tree three-year-old classroom
- Installed three fire doors and signage to bring the new space up to code
- Repaired and installed the stained glass window
- Remodeled existing pews to create seating





- Collected donations to pay for the stained glass window, countertops, upholstery fabric for pews, and twelve chairs.

Needless to say, it has been a busy year, and as a result, a lot has been accomplished with a lot of hard work and dedication by the Building & Grounds Committee!

--Shirley Giarritta, Co-Moderator

CONGREGATIONAL CARE AND OUTREACH COMMITTEE

Co-Moderators: Laura Fiscus and Joshua Gilhart

Purpose of Committee: The Congregational Care and Outreach Committee (CCOC) supports the well-being of the congregation physically, mentally, and spiritually. In addition, the CCOC provides opportunities for fellowship to foster strong relationships and the growth of the congregation.

Report:

2019 has been an exciting and challenging time for the Congregational Care and Outreach Committee, as well as in the church as a whole, as we make our way through a pastoral transition and discern where God is guiding us. We have had the opportunity to continue many of the events that we all have come to enjoy, as well as to experiment and try new and exciting activities. The goal of the committee has been to create opportunities for people to fellowship together, and we appreciate all the help we have received from the congregation in pursuing this goal.



Our year started out bittersweet as we said goodbye to Pastor Caroline Kelly early in January. Through much planning and the help of many church members who volunteered their time, we were able to throw a celebration for Pastor Kelly and Jim Mooney. With food catered from D'Atris and music from our wonderful church musicians, we had over 100 people in attendance, many from the congregation as well as others from the wider community. It was a time to celebrate Caroline's work at FPC and a time to wish her and Jim success and blessings in the next chapter of their walk with God.

Congregational Care and Outreach was involved in a number of activities throughout the year. In preparation for Easter, Congregational Care and Outreach along with the Faith Formation Committee worked with Emmanuel Episcopal Church to co-host a Lenten series on Franz Schubert's "Mass in A-flat." We provided the attendees with a light meal of soup and salad. We also organized food for the annual Fall Kick-Off picnic at Rocky Gap in September and the Hanging of the Greens event in December. We continued the monthly First Sunday Food and Fellowship, though we had to take a hiatus for many months when the library was renovated into the Gathering Place. With the Gathering Place completed, we have been able to resume this fellowship activity, which has been made exponentially better due to the work Building and Grounds has put into renovating the space.



This year also marked new directions for the committee as it moves forward. New activities were planned and old responsibilities were re-evaluated and shifted. A discussion which began in the Worship and Music Committee led us to explore whether we should continue organizing and carrying out in-home communion or turn that responsibility over to Worship and Music, where Reverend James Young felt it would be better suited. It was decided to turn over this responsibility to Worship and Music since they already plan how and when communion is received. At the same time, we began looking into group



activities to bring to the congregation together more frequently. Early in the year we hosted a game night, which had small attendance though was great fun for those involved. After much discussion, we purchased a movie license to allow FPC to host movie nights in the church. This year we have hosted viewings of “Interview with God” followed by a discussion led by Reverend James Young, as well as “Hotel Transylvania,” for a kid-friendly Halloween event. We are looking forward to future movie nights at the church with some excellent films. The current license will

last until October 2020 when we will decide if we should continue for another year. Thanks to the leadership of Bob and Sharon Kazary, we also had a fun craft event where participants created their own Christmas decoration, either a small bird house or a Christmas tree ornament.

As part of our mission to support the well-being of our congregation, we have been actively pursuing wellness activities throughout the year. The church’s Wellness Ambassador, Cheri Duncan, led a weekly meditation group, which was attended by 4-5 people. This extended over a few months and is likely to resume next year. Pam Jan and Laura Fiscus also led an intensive eight-week class on Mind/Body Skills. Group members learned skills for staying relaxed in the midst of stressful situations. Some of the skills that were taught include: breathing exercises, meditation, movement, drawing, writing, and group sharing. The group developed close bonds and feedback from participants was extremely positive.



This year we also organized a trip to Sight and Sound Theater in Lancaster, PA, to see their musical production entitled “Jesus,” which followed the Gospel accounts of the life of Jesus. This was a very exciting experience and for many, the first time they ever attended a show at this theater. Reverend James Young graciously volunteered to drive a van of 15 people and an additional 10 people came separately. This group consisted of not only FPC members, but friends outside the

church as well. After the show the group ate at Hershey Farms Restaurant. This exciting trip has inspired us to pursue more activities like this in the future.

As we look forward to the New Year, we are excited at the limitless possibilities before us and the exciting places to which God is leading us. We thank all of those who have volunteered their time to the activities of 2019 and invite anyone interested to join us as we organize more activities in 2020. Please contact Laura Fiscus and/or Joshua Gilhart to learn how you can get involved. We would love to have you join us!

-- Laura Fiscus and Joshua Gilhart, Co-Moderators

FAITH FORMATION TEAM (formerly the Christian Education Committee)

Co-Moderator: Joe Weaver and Ann Kellermeyer

Members: Julie Courtney, Josh Gilhart and Jim Young (Pastor).

Mission: The Faith Formation Team is responsible for providing a variety of learning opportunities for all age groups that help develop and nurture our Christian faith and identity as disciples of Jesus. Included are Bible studies, book studies, and special multi-generational and congregation-wide activities.

Activities in 2019:

Young Disciples Ministry/Pray-Ground: We provided a traditional Sunday morning class for our youngest members (ages 2-5), using curriculum-based learning activities. A second class was offered during the same time for kindergarten - second grade age children, led by Cheri Duncan, and with the assistance of adult volunteers.

During worship, children were welcome to use the Pray-Ground, a space defined by a rug and soft toys, where, under parental supervision, they could play quietly during worship service.

Children regularly participated in worship by bringing communion elements to the communion table and by participating in other parts of the service. A "Time for Young Disciples," in which children participate, is a scheduled part of almost every service. More recently, this time in the service has been led by Rev. Jim Young and features a "moment" with his puppet, Beauregard.

Vacation Bible School: We joined with St. Paul's Lutheran Church and other churches to sponsor VBS, June 17-20, 2019, held at St. Paul's Lutheran Church.

Lenten Studies: We joined with Emmanuel Episcopal Church to present a series of two lectures by Judith Brown, one at Emanuel and one at FPC, on Schubert's Mass in A-Flat. Each lecture was accompanied by a simple supper. The Mass was presented in a concert by the Cumberland Choral Society at FPC on May 19.

Adult Classes - Spring:

Personalizing Bible Study: A series of Bible study classes based on *The 52 Greatest Stories from the Bible* by Kenneth Boa and John Alan Turner. The facilitators were Katie Ross, Hans Killius, and Josh Gilhart. The class met from January 7 through June 6.

Racism: A book study class based on *Colored People, A Memoir*, by Henry Louis Gates, who grew up in Piedmont during the segregation and civil rights eras. The class met on May 19, 26 and June 3, and was facilitated by Joe Weaver.

Adult Class – Fall:

The New Testament Study: A scholarly examination of the New Testament, conducted by Rev. Jim Young. The class met weekly on Thursday evenings between Sept 26 and Nov. 14. It attracted a large following and will resume after the first of the year.

Milestone Ministry: This ministry is a faith formation tool marking milestone events in our lives, such as, getting a driver's license, graduation, retirement or the loss of a loved one. It involves a four-step process of scripture reading, reflection, prayer and conversations, the purpose of which is to help discern God's presence in important transitions in our everyday lives. Under the leadership of Ann Kellermeyer, Cindy Corley and Laura Fiscus, we marked the following Milestone events in 2019:

Easter Egg Coloring/Hunt – at church. Hosted by Ann and Bill Kellermeyer (March 31)

High School Graduation Hosted by Ann and Bill Kellermeyer (May 12)

South Dakota Learning Camp Blessing/Commissioning (June 23)

New Bern, NC Mission Trip Blessing (September 1)

New Bern, NC Mission Trip Follow-up (October 13)

Stewardship Luncheon Blessings (October 20 and 27)

Advent Event/Hanging of the Greens (December 5)



IF Table: Julie Courtney led a women's discussion group that met once a month in her home between March and August. The meetings featured lunch, discussion of Bible verses, and fellowship.

"Taking Faith Home" devotional inserts were purchased and placed in the bulletins each Sunday throughout 2019.

Survey: A survey of the congregation was conducted on October 27th to ascertain interest in adult class subjects and times in which classes could be offered.

Conclusions:

- We received a high number of responses; roughly 50% of the congregants filled out the questionnaire.
- The most popular times for classes were Sunday mornings before worship and a weekday evening.
- The most popular subjects revolved around a detailed study of the Bible.
- Most popular requests were classes taught by Rev. Jim Young, particularly a continuation of his study of the New Testament.

A Special Thanks: A special thanks is due to Josh Gilhart, who served on the team for much of the year, and continues to take an interest in the committee's work. Many thanks, also, to the congregation and staff for their help in making the Faith Formation Ministry a success.

-- Joe Weaver & Ann Kellermeyer, Co-Moderators

MISSION COMMITTEE

Moderator: Pam Jan

Co-Moderator: Aaron Hendrickson

Subcommittees:

Global/Local Members: Robin Bissell, Suanne Casseday, Ernest Casseday, Cheri Duncan, Janet Hendershot, Georgene McKenzie, Marlee Ort, Katie Ross, Linda Smith, Judy Stern

Special Ministries Members: Elva Berry, Janice Layman, Barbara Leasure, Judy Stern

Special Offerings: Otto and Katie Ross

Purpose of the Mission Committee:

The purpose of the Mission Committee is to investigate and recommend to the congregation ways that we, as God's people in Cumberland, can become better acquainted with and support efforts of God's people locally and throughout the world. The Subcommittees are responsible for sponsoring giving opportunities and educational events as well as distributing budgeted funds to select global and local mission programs.

Highlighted Stories for 2019:

- FPC partnered with the Fuller Center Disaster Center to help rebuild a home destroyed in hurricane Florence.
- For the 12th year, Coordinators Cathy Levitas, Laura Fiscus, Pam Jan, Deb and Gary Hendrickson and Nadene Stroup delivered lunches to hungry children in Cumberland.
- Rolfe Singerman in conjunction with United Campus Ministries at FSU oversaw the individual packaging of Cram Packs. Inspirational cards and snacks were included for students studying for final exams at FSU
- Hosted NAILS work groups that came for a week. They were very thankful for our kitchen and lodging.
- Throughout the year, Mission Committee members and other church members donated time to serve dinners and make desserts for Outreach Dinners in South Cumberland.
- Collected food for the Interfaith Food Pantry.
- Our partnership with Pressley Ridge of Western Maryland continued as we threw a baby shower to help Pressley Ridge provide for the families in their program.



During the Advent and Christmas season, the Mission Committee highlights several organizations as an opportunity for congregational support. The Mission Committee thanks the congregation for their most generous support of Reason for the Season.

Global Mission Organizations

Local Mission Organizations

Total Global and Local **\$4,140**

This Child Here, Ukraine	775
Qholaqhoe Mountain Connection, Lesotho	500
Mulange Hospital, Malawi	225
WACT, Nepal	100
Juna Amagara, Uganda	100
South Dakota Learning Camp	350
FPC Special Ministries, Cumberland	70
Union Rescue Mission, Cumberland	150
Salvation Army, Cumberland	100
Family Crisis Resource Center, Cumberland	250
Western Maryland Food Bank	300
Allegany Health Right, Cumberland	25
Total	\$2,945

Total 2019 Reason for Season	\$7,085
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Budgeted funds supported the following Local projects:

Allegany Health Right	\$ 650
Nails	650
United Campus Ministries	650
Union Rescue Mission	3,193
Western MD Food Bank	1,134
Mission Speakers	300
Outreach Dinners	500
Total Local Disbursements	\$7,077

Global Mission (U.S. and aboard)

- The Ihanktonwan (Dakota) Learning Camp completed its tenth year of serving the Yankton Sioux Tribe in South Dakota. Plans to continue the partnership in 2020 are in the works!

Budgeted funds supported the following Global projects:

ECCB Czech Republic Partner Church	\$ 400
Ihanktonwan (Dakota) Learning Camp	520
Juna Amagara, Malawi	1,050
MBF, Mulanje Hospital, Malawi	1,800
PEB, Pakistan School Scholarships	3,224
Q Mountain Connection, Lesotho	1,250
SHANTI Nepal	1,350
“This Child Here,” Odessa Ukraine	2,400
Welfare Assoc. for Children, Tikapur, Nepal	2,392
Total Global Disbursements	\$14,386

Unrestricted General Assembly	\$ 936
Presbytery Unrestricted	2,300
Total General Assembly and Presbytery Disbursements	\$3,236

Special Offerings Subcommittee

Once again our congregation responded generously in 2019 to the four General Assembly Offerings:

The **One Great Hour of Sharing Offering** (Easter) was \$1140.00. These funds were distributed among Presbyterian Disaster Assistance (32%), Presbyterian Hunger Program (36%) and the Presbyterian Self-Development of People (32%).

The **Pentecost Offering** (Pentecost Sunday 2019) was \$505.00. This offering represents a mission to children at risk and a celebration of ministry with youth and young adults. 40% of the fund went to the Family Junction, Inc. here in Allegany County (\$202.00). 60% went to the General Assembly for ministries with youth and young adults (\$303.00).

The **Peace and Global Witness Offering** was received on World Communion Sunday. \$380.00 was donated with 25% designated for the Family Crisis Resource Center (\$95.00). The other 75% (\$285.00) went to the Presbytery for their peacemaking projects.

The **Christmas Joy Offering** received on December 22, 2019) was \$685.00. It was distributed to the Board of Pensions for Assistance Programs (50%) and to the National Ministries Division of the General Assembly Council (50%) to support Presbyterian racial ethnic schools and colleges.

Thank you for your contribution in helping others through these mission dollars.

--Katie Ross, Special Offerings Chair

-- Pam Jan & Aaron Hendrickson, Co-Moderators

Special Ministries Subcommittee

January 1 to December 31 2019

Special Ministries Subcommittee
 Thanks to the committee members , Elva Berry, Barbara Leasure, Janice Layman
 and Brittany Jackson for providing emergency assistance to members of our local community.
 These members helped over 261+ persons. They provided financial assistance for rent, food, utilities,
 medical, fuel and other necessities totaling \$ 10789.85. Many thanks to the members of First Presbyterian
 Church for continued support and contributions throughout the year.

Budget Year 2019

Judy Stern, Chair

	Report Beginning	Year 2019
Opening Balance		\$ 4,661.16
Income	Wills & Memorials	\$ 11,754.00
	Offerings	\$ 2,560.00
Deposits		\$ 14,314.00
Opening balance plus deposits		\$ 18,975.16

Expenditures		
Category	Number Served	Expenditure
Rent	15	\$ 1,382.78
Utilities (electric, gas,water)	185	\$ 8,422.82
Medical (Drs, Prescriptions, Glasses, Etc.)		
Fuel (gas, coal, wood, kerosene/propane)	6	\$ 390.00
Transportation		
Clothing		
Household / Furniture		
Educational		
Supplies	5	\$ 94.25
Food	30	\$ 300.00
Stamps		
Other / checks		
Martins Cards	20	\$ 200.00
Total Expenditures	261	\$ 10,789.85
Ending Cash Balance		\$ 8,185.31

--Judy Stern, Chair

PERSONNEL COMMITTEE

Moderator: Jeff Getty, Clerk of Session

Members: Jane Belt, Administration and Finance Committee, Ruling Elder Ann Kellermeyer and Rev. James Young, *ex officio* member

Our church continues to be blessed with a knowledgeable, stable group of employees who keep the church running. During the early part of 2019, up until the arrival of Rev. Young as the Interim Pastor, Jane Belt attended the bi-weekly staff meetings to provide support and guidance to staff members and alert the Personnel Committee of any issues. Since Dr. Young's arrival, he has assumed that role and has been overseeing the staff meetings. Special thanks to Jane for volunteering to fulfil this important function.

The Personnel Committee also wants to express our appreciation to the staff for their work. Thank you for your service.

--Jeff Getty, Chair of Personnel Committee

WORSHIP AND MUSIC COMMITTEE

Co-Moderator: Cathy Levitas **Co-Moderator:** David Stickler

Members: Jo Ann Brotemarkle, Nancy Hodges, Sharon Kazary, Hans Killius, Barbara Leasure, Charlene Lelinski, Mike Levitas, Carolyn Mathews, Betty Richtmeyer and Eric Ringler

Staff: Rev. Dr. James R. M. Young, Interim Pastor; Bryan Lohr, Director of Music Ministries; and Joe Aurigemma, Sound Engineer

Subcommittees:

Ushers	Flowers
Liturgists	Sound: Webcasts
Music	Chancel Guild

“Make a joyful noise to the Lord, all the earth. Worship the Lord with gladness...” (Psalm 100). With that as our guiding light, the Worship Committee continued to work this year to encourage more meaningful and participatory worship, develop leadership, and practice hospitality during services. Last year’s declaration is true this year.

With the departure of Rev. Caroline Kelly, the Worship and Music Committee was grateful to Rev. Walt Peters for his service and support of First Presbyterian Church and for his support in the committee’s meetings, while a search was undertaken for an Interim Pastor. The co-moderators of the Worship and Music Committee, Cathy Levitas and David Stickler, along with Jeff Getty, Clerk of Session, and Deborah Hendrickson constituted the Interim Search Committee. The aforementioned committee identified and recommended Rev. Dr. James R. M. Young as the Interim Pastor; the recommendation was approved by session. Rev. Dr. Young was greeted by the Worship and Music Committee at the May meeting as the Interim Pastor. Rev. Dr. Young eagerly participates in the committee’s deliberations and is a valuable asset in the committee’s deliberations.

Throughout most of 2019, the committee’s deliberations included changes introduced into the weekly services. The need to insure privacy during service announcements of joys and concerns led to the introduction of the use of microphones and of “Joys and Concerns” cards. The “Joys and Concerns” cards are used by members of the congregation to announce concerns, which the pastor may read aloud from the card or serve as a private request to the pastor to follow up on the information provided. To accommodate those who wish to express joys, two microphones were made available at the appropriate time during the service for such announcements. The microphones also aided members of the congregation to hear the joys.

Due to personnel and logistic constraints, the committee changed the location of the Easter Sunrise Service from Rocky Gap to the First Presbyterian Church site at 11 Washington Street. The 2020 Easter Sunrise Service will be held at Rocky Gap, but the service will be restructured.

The committee announced the Longest Night service, which was held on December 18th.

As in previous years, identifying and developing leaders in worship and music was another focus of our committee this year. To this end, the committee recognized the need to provide training sessions for those serving congregational and home communion. Two training sessions were held during 2019. The committee has become increasingly aware of the need for trained servers for home communions. With the assistance of Ann Kellermeyer and Cindy Corley, several Milestone Events were planned and successfully completed.

Hans Killius has coordinated more the 25 church members who have served as liturgists for the committee this year. Likewise, Sharon Kazary has coordinated the numerous church members who have served as ushers.

We gave children and young families a comfortable, age-appropriate place to worship by enhancing and maintaining the Pray Ground in the front of the sanctuary. Rev. Dr. Young provided entertaining and enlightening children's sermons through the use of his beaver puppet, Beauregard.

All of these new and old practices and efforts did not happen without a host of behind the scenes efforts. Jo Ann Brotemarkle, Charlene Lelinski, and Mike Levitas provided beautiful flower arrangements each week. Joe Aurigemma made sure that the microphones and the sound system were always in working order and our services were posted on YouTube. Thanks to Barbara Leasure and Carolyn Mathews for welcoming guest preachers Rev. Hal Atkins, Rev. Walt Peters and Rev. Rebecca Vardiman.

Thank you to all of our committee members and the staff of First Presbyterian Church for their efforts in creating meaningful worship experiences for our members and visitors

-Cathy Levitas and David Stickler, Co-Moderators

2019 JoyBells Annual Report



Seeing, Hearing, Feeling – all key elements in enjoying ringing or hearing the JoyBells ring in rehearsal, in worship, and in community. Our 37th year has been full of beautiful music even as it has been a year of adjustments. At the end of 2019, our 3 octaves of ringers include (from highest to lowest bells) Nancy Hodges, Eric Ringler, Tamela Rankin (from St Paul’s Lutheran Church), Carolyn Mathews, Deb Hendrickson, Renee Kiddy, Linda Smith, Evan Swanger, Richard Harris and Gwyn Chappell. Betty Richtmeyer, Brenda Luger, Bryan Lohr, Kay Williams, and Josh Courtney have been much-appreciated substitutes and stand-ins for our group in 2019. A small group highlight was to ring on Christmas Eve at the early service, including myself as a ringer.

The JoyBell ringers’ dedication to work together, to rehearse, work through difficult spots, keep me straight, and enjoy the satisfaction of ringing well blesses me every week. And dedicating our rehearsals and worship ringing to God keeps our focus off our “selves”. We have been trying out different rehearsal spaces during the renovation of the Gathering Place.

We invite you to consider enjoying the opportunity to “ring in” this new year and new decade by joining the JoyBells, and helping us meet our goal of ringing all five octaves again! Thank you ringers and substitutes for making 2019 a joy-full time.

-Julie Courtney, JoyBell Director

STEWARDSHIP CAMPAIGN REPORT

For Where your Treasure Is,



There Your Heart Will Be Also.

MATTHEW 6:21

Chair: Kathy Getty

Members: Cindy Corley, Josh Gilhart, and Judy Stern

Staff: Brittany Jackson

We are proud to announce the results of the 2020 Stewardship Campaign. To date we have received 65 pledges totaling over \$206,065. Of the 65 pledging units, 23 represent increases in giving over those made in 2019 and two units are new this year.

On behalf of the Stewardship Committee, we would like to extend our thanks and appreciation to the entire congregation, Church staff, and the Moment for Stewardship speakers. Your broad support and involvement in the 2020 Stewardship Campaign demonstrates your committed to the church's mission and ministry.

--Kathy Getty, Stewardship Committee Chair

THE LEARNING TREE NURSERY SCHOOL REPORT

Board Members

2019: Susan Mills, Kathy Wilhelm, Kelsey Gallo

2020: Cody Beard, Christopher Miller, Deb McElvie **2021:** Jonathon Dayton, Tesha White, Mikayla Dodge

Staff; (2019-2020)

Director: Nadene Stroup

Assistant Director: Kelsey Gallo

Bookkeeper: Cindy Corley

Two Year Old Class: Lead Teacher: Angela Radcliff, Assistant: Michele Digon

Three Year Old Class: Lead Teacher: Addy Dayton, Assistants: Melinda Cunningham and Cathy Piper

Four Year Old Class: Lead Teacher: Kelsey Parker, Assistant: Tami Trautwein

Substitutes included: Tesha White and Summer Farris



We have had a year full of fun, new experiences and excitement! We have been able to expose our students to so many gifts and treasures that are all around them. Carolyn Mathews and Julie Courtney generously share their gifts and talents with us each month. Our parents volunteer their special gifts with us from quilting to armored trucks belonging to the Cumberland Police Department as well as the resource dogs used in the county schools.

New this year, we were unable to have our summer camps and they were missed. We are so excited to start up again this coming summer!

Nothing is more inspiring than to watch a child accomplish a task for the first time (i.e. writing his/her name independently) or learn a something new about the world around them (i.e. watching for the return of the robins in the spring). We can always count on our kiddos to remind us how old we all are. One of our two year olds' stood over the record player and yelled "Alexa, play Baby Shark." Yes, we are old. Three times a year, we walk to the Kensington and Country House to visit our "Learning Tree grandparents." It is nice to feel so welcomed by their residents and have them sing them with us.



We are in our 41st year in operation! We have morphed and grown each year as the community adjusts. What has always stayed the same is the amazing support we are given by you, our church family. We are always included in decisions and schedules. Members are always so willing to offer their time, talents and donations. Without you, we wouldn't be here for the children. Thank you so much for your overwhelming support and generosity!

--Nadene Stroup, Director

The Learning Tree Nursery School

August 1, 2018 - July 31, 2019

Income

Tuition & Registration	40979.26	
Fundraisers	1548.71	
Donations	150.00	
Miscellaneous*	294.00	
Transfers from Savings	0.00	
Interest Income	15.89	
Total Income		42987.86

Expenses

Gross Payroll	35343.40	
FICA	2703.78	
FIT	1299.29	
SIT	1099.49	
Net Payroll	30240.81	
Toys	0.00	
Snacks/Supplies	0.00	
Advertising	0.00	
Office Exp	76.98	
Postage	0.00	
Unemployment Ins	109.10	
Worker's Comp	758.00	
Bldg Liability	1000.00	
941 Taxes	6784.94	
State Income Taxes	1060.10	
Fundraising	418.50	
Gifts/Donations	0.00	
Petty Cash	89.00	
Water Bill	0.00	
Cont Ed	0.00	
Miscellaneous	0.00	
Bank Charges	0.00	
Books	0.00	
Total Expenses		40537.43
Net Profit/(Loss)		2450.43

* miscellaneous includes refunds

Acct Balances

Checking Acct Bal 8/1/18	4783.09
Checking Acct Bal 7/31/19	7233.52
CD Balance 4/16/19	4856.71

Fundraising Profit

Income	1548.71
Expenses	418.50
Profit	1130.21

WILLS AND MEMORIALS FUNDS REPORT 2019

1. TRUST AND FUND DESCRIPTION

A. Presbyterian Trust (Unrestricted)

The Presbyterian Trust was first established with a bequest under the will of Clarence Schafer. Additional unrestricted bequests have been received from other estates. Memorials given in memory of loved ones are also added to this trust.

B. Rutherford Fund

This trust was established under the will of Irby B. Rutherford. In accordance with his will, there is no stipulation on the designation of these funds.

C. Clauson Fund

The Clauson Fund is a designated bequest “to provide assistance to members and installed pastors of this church who are pursuing degrees in preparation for a church vocation” subject to Session approval. Expenditures will take the form of grants to help finance tuition fees and study materials and normally will be limited to those enrolled in an accredited theological seminary pursuing degrees or doctorates.

D. Teter Trust

The Teter funds were received as a bequest under the wills of Lester and Ethel Teter. Both wills specified that they believe current expenses and maintenance of the church should be paid by the living members and that none of the Teter Trust Fund assets should be used for these purposes. Their first concern was to help maintain worthy, aged or infirm members of the church. Their next concern was to advance First Presbyterian Church missions at home.

E. Housing Escrow Fund

The Housing Escrow account was established from proceeds of the sale of the manse in 1981 to generate income to offset the costs of the pastor’s housing allowance or provide capital if a manse should be required in the future.

F. Session Special Ministries Trust

This trust was initiated by a gift from Mr. and Mrs. William Ludman with directions that the income earned should be given annually to the Session’s Special Ministries. Subsequently, additional memorials and bequests have been added.

G. Bowie Chapel Fund

This Fund was created by a bequest from the Estate of Gordon Bowie. It is to be held or consumed for its general purpose and it was suggested that the fund should be utilized as required for furnishings in the Bowie Memorial Chapel as selected by the pastor then in charge.

H. Edna Belt Fund

This fund was created in 2003 to be used for the Christian Education of members of First Presbyterian Church for ten years. This fund is now unrestricted.

I. Moeller Organ Fund

This account was opened in 2003 to receive residual funds from the Sanctuary Organ Campaign. Income from the investment will be paid to the Church annually to be used to support full regular maintenance of the Moeller Organ.

J. Annabel Seldon Wood Trust

The Annabel Seldon Wood Trust of the First Presbyterian Church was established in 2005 upon the final distribution of a Trust which Mrs. Annabel Seldon Wood had established naming the First Presbyterian Church as beneficiary. Under the terms of the Trust, the funds are to be used “for general Church purposes”.

Annabel Seldon Wood Trust Investment and Spending Policy

Session approved the following investment and spending policy at the July 14, 2002 meeting.

Funds from the Annabel Seldon Wood Trust that are to be used on an annual basis will be calculated on an expected annual return. That is, we may use interest income, dividends, capital gains and a portion of capital appreciation. These funds shall be used to support the work and ministry of the Church as determined by the Session, including but not limited to – mission, capital improvements, maintenance of building and grounds, salary support, special needs of the Church or general budget support.

2. LOANS AND MORTGAGES

Annabel Seldon Wood Trust: The “church house” at 816 Woodland Ave., LaVale, MD was sold in February, 2017. The proceeds from the sale were deposited into this trust to be reinvested. Rev. John Dillon continues to pay on his mortgage note that was agreed upon when he left.

3. WILLS & MEMORIALS ENDOWMENT FUND WITHDRAWALS

The Session has adopted the following guidelines for the expenditure of funds from the Wills and Memorials Endowment: (a) Each year the Church may withdraw up to 4 ½% of the average of the June 30 value for the three previous years. This withdrawal may consist of interest, dividend income and a portion of capital gains. (b) Each year, an optional emergency withdrawal may be made, not to exceed 5% of the average of the June 30 value for the three previous years. It is intended that this emergency withdrawal be used for large capital needs or for urgent needs of the Church as determined by Session. This amount can be in addition to the annual 4 ½% withdrawal.

This year Session chose to take the average of the Wills & Memorials Endowment Fund balance, as of June 30 for 2016, 2017, 2018, as the basis for determining the 2019 distribution.

4. Endowment Investments

On February 12, 2015, the Session of First Presbyterian Church adopted an Endowment Investment Policy to set forth the general policies and investment guidelines to be followed by the Administration and Finance Committee and The investment managers retained by FPC in administering the Funds. Requests for proposals for managing our Funds were submitted to five investment firms. Valley Forge Asset Management, LLC was selected to be the new manager of our endowment funds. During 2016, Valley Forge became Sterling Advisors as a result of the merger of Susquehanna Bank into BB&T. The team of people that we are working with has not changed.

5. General Comments

The following is a summary of the accounts for Wills & Memorials. The Session continues to be good stewards of these investments and at the same time allows these investments to provide immediate benefits to our church family. During 2019, memorial contributions have been received in memory of Robert Salathe and Irene Kuykendall.

During 2109, Wills & Memorial Funds were used to repair and paint parts of the exterior of the church, to purchase a security system update and for finishing the renovation in the Gathering Place.

-Jane A. Belt, Chair

WILLS & MEMORIALS OPERATING STATEMENT

Income Account Operating Statement

Balance, January 1, 2019		\$85,951.32
Receipts:		
Memorials received	355.00	
Dillon Note repayments	1,380.00	
Interest	11.24	
Transfer from Wills & Mem. Investment Fund		2,369.74
Transfer from Wills & Mem. Investment (budget)		80,812.00
Total Receipts		<u>\$84,927.98</u>
Beginning Balance plus Receipts		<u>\$170,879.30</u>
Disbursements:		
Transfer to Wills & Mem. Investment Fund		41,471.02
Transfer to FPC for Gathering Place		12,804.86
Transfer to FPC for Outside Building Repairs		38,024.00
Transfer to FPC for balance for Gathering Place		22,346.83
Transfer to FPC for TWR Security System		4,030.00
Transfer to FPC General Fund (budget)		40,812.00
Check charges		29.25
Total Disbursements		<u>\$159,517.96</u>
Balance, December 31, 2019		<u><u>\$11,361.34</u></u>

WILLS & MEMORIALS INVESTMENT ACCOUNT OPERATING STATEMENT

Investment Account Operating Statement

	Market Value	
Balance, January 1, 2019		\$2,356,655.25
Receipts:		
Transfer from W & M Income Account	39,101.28	
Income from Invested Funds	73,027.07	
Market Appreciation	363,785.46	
Total Receipts		\$475,913.81
Beginning Balance plus Receipts		\$2,832,569.06
Disbursements:		
Transfer to FPC	40,000.00	
Transfer to W & M Income Acc't. for FPC budget	40,812.00	
Investment Management Fees	13,306.33	
Total Disbursements:		\$94,118.33
Balance, December 31, 2019		\$2,738,450.73

WILLS AND MEMORIALS FUND BALANCE SHEET

Balance Sheet

Assets:

Income Account	11,361.34	
Dillon Note Receivable	5,135.00	
Investment Account	<u>2,738,450.73</u>	
Total Assets		<u>\$2,754,947.07</u>

Liabilities:

Payable to FPC Operating Account		<u>\$139,286.00</u>
Balance, December 31, 2019		<u><u>\$2,615,661.07</u></u>

WILLS AND MEMORIALS FUND DETAILED BALANCE SHEET

Date : 02/07/2020
Time : 8:15:20 AM

First Presbyterian Church
Balance Sheet
Wills and Memorials
December 2019

Page : 2

Note: The Report Option to include Open Transactions is selected.

Accounts

Assets		
Cash - Wills & Memorials		
001-10008 - Annabel Seldon Wood Trust	\$2,436.00	
001-10010 - Presbyterian Trust	\$8,790.34	
001-10014 - Session Special Ministries	\$20.00	
001-10021 - Undeposited Received Checks	\$115.00	
Total Cash - Wills & Memorials		\$11,361.34
Long Term Assets		
Long Term Investments		
001-10080 - General Church Fund	\$790.82	
001-10081 - Southminster Mission Fund	\$43,420.24	
001-10091 - Annabel Seldon Wood Trust	\$941,086.70	
001-11000 - Sanctuary Organ	\$14,526.16	
001-11001 - Presbyterian Trust	\$454,245.98	
001-11002 - Rutherford	\$18,026.58	
001-11003 - Teter Trust	\$65,330.69	
001-11004 - Housing	\$82,414.34	
001-11005 - Session Special Ministries	\$10,183.68	
001-11007 - Clauson Fund	\$5,419.51	
001-11008 - Edna Belt Education Fund	\$41,229.76	
001-11009 - Allowance For Unrealized Gains/losses On	\$1,061,776.27	
Total Long Term Investments	\$2,738,450.73	
Long Term Notes Receivable		
001-12006 - Dillon Note - 15 Year	\$5,135.00	
Total Long Term Notes Receivable	\$5,135.00	
Total Long Term Assets		\$2,743,585.73
Total Assets		\$2,754,947.07
Liabilities, Fund Principal, & Restricted Funds		
Liabilities		
001-21010 - Due to Church Operating Account	\$139,286.00	
Total Liabilities		\$139,286.00
Fund Principal		
001-31000 - Wills/Memorials Beg Balance	\$2,373,309.57	
Current Year Net Activity	\$242,351.50	
Total Fund Principal and Current Year Net Activity		\$2,615,661.07
Restricted Funds		
Total Designated Accounts	\$0.00	
Total Restricted Funds		\$0.00
Total Liabilities, Fund Principal, & Restricted Funds		\$2,754,947.07

DILLON NOTE REPORT

DILLON NOTE REPORT

Balance owed, 8/31/2010		\$20,500.00
Payments, 2010 – 2015	\$9,845.00	
Payments, 2016	\$1,380.00	
Payments, 2017	\$1,380.00	
Payments, 2018	\$1,380.00	
Payments, 2019	\$1,380.00	\$15,365.00
Balance owed, 12/31/2019		\$5,135.00

BALANCE SHEET

Date : 02/07/2020
Time : 8:15:20 AM

First Presbyterian Church
Balance Sheet
Operating Funds
December 2019

Page : 1

Note: The Report Option to include Open Transactions is selected.

Accounts

Assets		
Current Assets		
Other Current Assets		
000-10022 - Accounts Rec. - W&M 2018	\$35,000.00	
000-10023 - Accounts Rec. - W&M 2019	\$104,286.00	
Total Other Current Assets	\$139,286.00	
Cash and Checking		
000-10012 - First United Bank Checking	\$44,427.50	
000-10020 - Petty Cash	\$50.00	
Total Cash and Checking	\$44,477.50	
Total Current Assets		\$183,763.50
Property, Furniture & Fixtures		
000-11010 - Land	\$100,000.00	
000-11020 - Building	\$2,864,448.46	
000-11030 - Permanent Fixtures	\$446,358.00	
000-11040 - Other Contents	\$425,000.00	
000-11050 - Parking Lot/copier	\$69,634.00	
000-11051 - Accumulated Depr. Parking Lot/copier	(\$69,634.00)	
Total Property, Furniture & Fixtures		\$3,835,806.46
Total Assets		\$4,019,569.96
Liabilities, Fund Principal, & Restricted Funds		
Liabilities		
Current Liabilities		
000-22022 - Advanced Pledges	\$19,338.86	
Total Current Liabilities		\$19,338.86
Payroll Withholding		
000-21010 - Federal Tax Payable	\$2,026.60	
000-21040 - State Tax Withheld	\$876.96	
000-21060 - 403b Withheld Secretary	\$860.49	
000-21080 - 403(b) Withheld - Dcm	\$861.37	
000-21090 - 403(b) Withheld - Sexton	\$688.86	
Total Payroll Withholding		\$5,314.28
Total Liabilities		\$24,653.14
Fund Principal		
000-31000 - Operating Beg Balance	\$3,940,366.73	
Current Year Net Activity	\$17,480.63	
Total Fund Principal and Current Year Net Activity		\$3,957,846.36
Restricted Funds		
Total Designated Accounts	\$37,070.46	
Total Restricted Funds		\$37,070.46
Total Liabilities, Fund Principal, & Restricted Funds		\$4,019,569.96

SUMMARY OF DESIGNATED FUNDS

Date : 02/07/2020

Time : 8:16:48 AM

First Presbyterian Church Summary of Restricted Accounts - Portrait January to December 2019

Page : 1

Note: The Report Option to include Open Transactions is selected.

Accounts	Beginning Balance	Restricted Revenue	Restricted Expenses	Ending Balance
Designated Accounts				
Missions				
000-24110 - Mission - Special Offerings	\$0.00	\$600.00	\$100.00	\$500.00
000-24115 - Mission - Special Projects	\$2,767.40	\$0.00	\$0.00	\$2,767.40
000-24116 - Local Missions - Special Offerings	\$0.00	\$433.00	\$212.00	\$221.00
000-24120 - Special Ministries	\$16,230.00	\$5,844.50	\$3,539.50	\$18,535.00
000-24130 - One Great Hour Of Sharing	\$0.00	\$1,140.00	\$1,140.00	\$0.00
000-24140 - Pentecost Offering	\$0.00	\$505.00	\$505.00	\$0.00
000-24150 - Peace & Global Witness Offering	\$5.00	\$380.00	\$385.00	\$0.00
000-24160 - Christmas Joy Offering	\$895.00	\$735.00	\$945.00	\$685.00
000-24170 - Reason For The Season	\$8,300.00	\$7,155.00	\$8,229.00	\$7,226.00
000-24175 - Interfaith Community Pantry	\$53.00	\$245.00	\$298.00	\$0.00
000-24180 - Union Rescue Mission	\$0.00	\$300.00	\$300.00	\$0.00
000-24185 - Summer Lunch Box	\$5,550.89	\$2,339.16	\$4,767.86	\$3,122.19
000-24190 - Dakota Learning Camp	\$4,030.28	\$6,788.91	\$4,271.12	\$6,548.07
000-24192 - NAILS	\$0.00	\$0.00	\$0.00	\$0.00
000-24194 - Coffee Exchange	\$148.77	\$0.00	\$148.77	\$0.00
000-24196 - Emergency Appeals	\$0.00	\$0.00	\$0.00	\$0.00
Total Missions	\$37,980.34	\$26,465.57	\$24,841.25	\$39,604.66
Worship & Music				
000-24240 - Seasonal Flower Fund	\$0.00	\$889.00	\$1,095.00	(\$206.00)
000-24250 - Memorial Flower Fund	\$1,017.74	\$500.00	\$345.42	\$1,172.32
000-24260 - Music - Special Offerings	\$4,734.21	\$1,594.00	\$0.00	\$6,328.21
000-24265 - Worship & Music Fund	\$218.60	\$100.00	\$266.94	\$51.66
000-24275 - Weddings & Funerals Fund	\$0.00	\$0.00	\$0.00	\$0.00
000-24293 - JoyBells Special Events	\$96.00	\$0.00	\$0.00	\$96.00
Total Worship & Music	\$6,066.55	\$3,083.00	\$1,707.36	\$7,442.19
Congregational Care				
000-24320 - Retreats	\$994.37	\$0.00	\$0.00	\$994.37
000-24330 - Fellowship Fund	\$60.46	\$2,356.40	\$1,931.26	\$485.60
Total Congregational Care	\$1,054.83	\$2,356.40	\$1,931.26	\$1,479.97
Faith Formation				
000-24410 - Youth Fundraisers	\$0.00	\$0.00	\$0.00	\$0.00
000-24450 - Christian Education	\$10.65	\$12.39	\$12.39	\$10.65
Total Faith Formation	\$10.65	\$12.39	\$12.39	\$10.65
Buildings & Grounds				
000-24510 - Designated Property Improvements	\$3,242.53	\$84,328.12	\$85,189.58	\$2,381.07
000-24530 - Gathering Place	\$14,704.68	\$7,040.00	\$39,575.99	(\$17,831.31)
000-24575 - Building Rental Deposits	\$795.00	\$600.00	\$200.00	\$1,195.00
Total Buildings & Grounds	\$18,742.21	\$91,968.12	\$124,965.57	(\$14,255.24)
Administration & Finance				
000-24610 - Wills & Memorials Non Budget	\$0.00	\$0.00	\$0.00	\$0.00
000-24620 - Non-wills & Memorials Gifts	\$87.23	\$0.00	\$0.00	\$87.23
000-24660 - Session Books	\$0.00	\$0.00	\$27.00	(\$27.00)
000-24690 - Employee Emergency Fund	\$2,056.00	\$672.00	\$0.00	\$2,728.00
Total Administration & Finance	\$2,143.23	\$672.00	\$27.00	\$2,788.23
Total Designated Accounts	\$65,997.81	\$124,557.48	\$153,484.83	\$37,070.46

FIRST PRESBYTERIAN CHURCH BUDGET 2020

To be distributed at the Annual Meeting on Sunday, February 16th.