

COMMUNITY PRESBYTERIAN CHURCH

Mountainside, New Jersey



The mission of the Community Presbyterian Church of Mountainside, New Jersey, is to share the joy of God's love and the teachings of Jesus Christ. We are inclusive, friendly, encouraging, and responsive within our church and the larger community. We amplify God's spirit through vibrant music and fellowship, as well as serving as a meeting house for multiple and diverse organizations. We strive to treat all who join us as family, forming friendships that span generations, promoting a congenial atmosphere. Our ritual of passing the peace also means sharing our love, caring and blessings to all.

Rev. Anastassia Cooper, Pastor
Joseph W. Hill Jr., Director of Music
Sara Meissner, Clerk of Session

The annual meeting of the Community Presbyterian Church of Mountainside will be held on Sunday, November 22, 2020 immediately after the worship service in the sanctuary.

There will be election of officers, presentation of the 2021 budget and other business as appropriate.

**Sara Meissner,
Clerk of Session**

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Agenda for Congregational Meeting
November 22, 2020

Call to Order and Opening Prayer Rev. Anastassia Cooper

Statement of Purpose

Approval of 2019 meeting minutes

Presentation of nominations for officers Alice Gillman

Election of Elders, Deacons and Nominating Committee for 2021

Budget presentation by Treasurer Louise Sgarro

Turn over to Trustee President

Election of Trustees Greg Meissner

Adjournment of Meeting

Committee Reports

Trustees Greg Meissner

Music Department Joseph Hill

Nursery School Karen Evers

Sunday School Roxann Haggerty

Memorial Garden Bill Haggerty

Deacons Leigh Peter

Stewardship Julie Fristensky

Finance Lee Christensen

Women's Association Judy Kersey

Necrology

Pastor's Report

Dear CPC Family,

From a transition in leadership to altering all the familiar things about Church, this has been a year of incredible change. Our ministries have adapted quite well to meet pandemic restrictions. Through those adaptations we have learned how to do so many new things together. We now know how to worship online, how to hold meetings via Zoom, and how to host worship with COVID-19 safe practices in place. These are such big steps for us as a congregation, and I am impressed with how well you have taken up such rapid and constant change!

In feeling the need to offer fellowship during this time of distance and isolation, we worked hard to provide a pandemic-safe event. Our two Drive-In movie events were new ministries developed in response to the needs of our community. We have also given back by supporting our mission partners. All of those contributions have taken on new forms as needed for pandemic adaptations. From our screenings in the parking lot to our support of local missions, we have responded to COVID-19 as a church that cares.

It is simply incredible to consider what we have all endured these past months. I want to commend you all for a job well done. During this unprecedented time, you have risen to the occasion. This congregation is loving, supportive, and dedicated to the church. You care for one another as family, and make it your business to love one another. You also take your call to minister to our community seriously. That much has been demonstrated to me by your faithfulness. I have been very pleased to witness your acts of service, but I am deeply fulfilled in my sense of calling to partner with you as we have taken up this work of ministry together.

It is hard to believe that it has only been 8 months since I joined you as your first installed female pastor. Our move here in early March seems like a lifetime ago. As I stepped into the pulpit at CPC, I also stepped into the worldwide pandemic caused by COVID-19. The last in-person service we held before quarantine began just so happened to be my first Sunday preaching as your new minister. Not long thereafter, we welcomed our baby boy into the world. We jumped from quarantine to maternity leave in very short order.

You have cared for me and my family as you do for one another. Those signs of Christian love have made this truly a dream job for me. I am thrilled that my first call as a solo pastor has been with you.

While many have had to consider how to remain open, we have been blessed to keep our doors open- even when closed for quarantine. That speaks volumes about the strength of this church family. Your collective commitment to CPC has enabled our mission to thrive.

We have been busy sharing the Good News in word and deed throughout this trying season. I look forward to our future sharing in word and deed, as I know that it is indeed quite bright, despite the dark times that surround us.

With peace and much love in Christ,



Rev. Anastassia Cooper

**Minutes of the Annual Congregational Meeting
November 24, 2019**

Having determined that a quorum was present, the meeting was opened with prayer by Rev. Leigh Gillis. The Annual Congregational Meeting is required by the Book of Order of the Presbyterian Church.

The minutes of the 2018 meeting were approved without opposition.

The slate of nominations for officers was presented:

Session: Alice Gillman, Diane McCurdy, Julie Fristensky

Deacons: Kimberly Schoenknecht, Lisette Guzman, Terri Giordano

Nominating Committee: Don Jeka, Jamie Boop, Nancy Hoydich

There being no nominations from the floor, the slate was approved as presented.

The 2020 budget was presented by the Treasurer, Louise Sgarro, and was accepted. Total Assets, Fund Principal, and Restricted Funds equal \$1,824,475.53.

The meeting was turned over to the Trustee President, Greg Meissner.

The Trustee nominations were: Connie Fayen, Scott Kersey, Ted Hansen. As there were no nominations from the floor, the slate was approved as presented.

A prayer was given to close this portion of the meeting and to bless our luncheon. The meeting continued in the Assembly Room for lunch and various reports.

Reports:

2020 Fund: Greg Meissner reported that \$175,000 had been donated to the fund, more than the amount pledged. He then gave a summary of the work, both in the church and the manse, that had been paid for from the fund. There is a balance of \$14,5000 remaining, \$5,000 of which will be used for painting of the Assembly Room.

Music: Joseph expressed his gratitude for the dedication of the choir members who provide music for our weekly services, as well as to all those who participate in the special services throughout the year, such as Lessons and Carols, Christmas Eve, and Good Friday.

Nursery School: Kristy Boyce, Head Teacher, gave an update on the school's enrollment and programs. In September, the school welcomed Karen Evers as the new director.

Christian Education: Roxann Haggerty reported that in addition to the weekly Sunday School program and Adult Bible Study, there were 5 participants in the Confirmation Class during the summer. She also highlighted the success of the summer Vacation Bible School.

Memorial Garden: Bill Haggerty stressed the importance of the Garden as a resting place for members of the church. The Trustees, along with Keith Hagey, provide for the ongoing care of the Garden.

Deacons: Leigh Peter reported on the monthly duties of the Deacons as well as highlighting their outreach programs such as Family Promise; food and gift collections at Thanksgiving, Christmas, and Easter; visits to Manor Care.

Finance: Lee Christensen reported that the church's investments have done well during 2020, with the gains well above the amount needed to meet the church's budget. He also pointed out that the finance committee meets quarterly with our financial advisors to reassess the church's investment portfolio.

Stewardship: Julie Fristensky reiterated the importance of stewardship to the continuing life of our church. Stewardship entails contributing financially, but also calls for service and participation in the programs of the church.

Women's Association: Judy Kersey outlined the activities for the year. She also pointed out that the pledges received enable the Women's Association to make financial contributions to Habitat for Humanity, Family Promise, and to local food banks.

Pastors Report: Rev. Gillis thanked the Mission Study Team for its excellent work last spring in compiling our Mission Study Report. She also gave an update on the progress of the Pastor Nominating Committee as it searches for a new pastor. She encouraged us to be steadfast in our faith and open to the new possibilities that are to come.

Necrology: The seven members who passed away during the year were remembered in prayer.

The meeting was closed with prayer and adjourned at 12:30 PM.


Sara Meissner, Clerk of Session


Leigh B. Gillis, Interim Pastor


Greg Meissner
President Board of Trustees

Nursery School Report

Community Presbyterian Nursery School has been an essential part of the Community Presbyterian Church and Mountainside community for over 60 years. Our small school provides a strong foundation for young children to develop academically, socially, emotionally and cognitively. Our goal is to prepare children for kindergarten, while fostering their self-confidence and independence.

Enrollment and Classes

With the pandemic and Covid-19 outbreak, the enrollment and classes offered for the 2020-2021 school year have been limited due to the state guidelines put into place by the Department of Children and Families. There is a total of 40 students registered for the 2020-2021 school year encompassing 4 classes. Our 2 ½ year old class has 7 students which meet two mornings per week, from 8:25am to 11:25am. Our 3 year-old class offers two options: a half day program, for 3 days per week from 8:35am to 11:30am and a full day program, 4 days per week from 8:35am to 2:15pm. We are currently working on more options for the children in our 3's class such as adding morning sessions and playcare. Finally, we offer a half day 4 year- old class beginning at 8:50am and ending at 12:00pm, as well as a full day class from 9:00am to 2:30pm. Both of our 4 year-old classes have 10 students in each class.

Staff

Our small, dedicated staff is made up of 8 talented and nurturing teachers. This year we welcomed Denise Cicchella as our Lead Teacher in our 3-year old class along with Carmela Fernandez as our Assistant Teacher in our 3-year old class. Returning teachers and church members include Kristy Boyce, Sarah Jane Falso, Diane McCurdy and Laurie Thomas. Assistant Teacher, Kathy Arpino, began her 21st year teaching at Community Presbyterian Nursery School in September and Karen Evers began her 2nd year as Nursery School Director.

Programs

Due to Covid-19 regulations, our programs had to be adjusted over the summer to comply with the state licensing department. To begin, all of our classes have staggered start times and pick up times to avoid large groups of parents from gathering and to encourage social distancing. Class sizes are limited to 10 children per class to allow for distancing in the classrooms and classes are kept separate from other classes in the building at all times. By not combining classes on the playground and in the assembly room, this helps contain the number of students exposed should a child or teacher test positive for Covid-19. These precautions also help with contact tracing. In addition, we have introduced the Learning Without Tears curriculum to our children in the 3's class and have started our 4 year-old classes on the next level of the curriculum known as Kickstart to Kindergarten. We have begun discussing fundraising ideas within the school as well as the possibility of planning fundraising events with the church. Our first fundraising program is running during the month of November and is being handled online to attract people from outside of the school and to limit contact with others due to Covid-19. Unfortunately, with the state being shut down from March through the summer, we were unable to run our summer camp program. We are hoping for a change of circumstances this summer so we may bring back our summer program to the Mountainside community.

Nursery School Board

Our nursery school board consists of 6 volunteer members who dedicate their time and energy to the success of the nursery school. Our board includes Jamie Boop, Sandy Burdge, Judy Kersey, Sara Meissner, Susan Santos and Susan Vice as chairwoman. Our board has been meeting monthly and is committed to supporting the staff and families attending our nursery school. We appreciate all of their time and energy put towards making the nursery school a successful educational environment.

Although the 2020-2021 school year has been one of many changes and adjustments, the nursery school staff and nursery school board is committed to do what is necessary to keep the school running effectively and to provide a safe learning environment to the children in the Mountainside community.

Respectfully submitted,
Karen Evers, Director

**CPC Day Nursery School
Revenues & Expenses FY2019-2020
Year Ending July 31, 2020**

Accounts	YTD Actual (This Year)	Annual Budget (This Year)
Revenues		
Operating Income		
Tuition Income	\$91,389.70	\$135,000.00
Other Program Income	\$22,585.00	\$29,500.00
Other Operating Income	\$0.00	\$6,800.00
Total Operating Income	<u>\$113,974.70</u>	<u>\$171,300.00</u>
Other Revenue	\$5,244.89	\$250.00
Total Revenues	<u><u>\$119,219.59</u></u>	<u><u>\$171,550.00</u></u>
Expenses		
Operating Expenses		
Administrative Expense		
Fixed Expense	\$12,730.27	\$13,700.00
General Expense	\$6,976.83	\$5,150.00
Financial Expense	\$0.00	\$550.00
Total Administrative Expense	<u>\$19,707.10</u>	<u>\$19,400.00</u>
Classroom Expense	\$2,737.26	\$5,050.00
Play & Grounds	\$2,059.75	\$2,900.00
Personnel	\$123,347.02	\$177,450.00
Total Operating Expenses	<u>\$147,851.13</u>	<u>\$204,800.00</u>
Total Expenses	<u><u>\$147,851.13</u></u>	<u><u>\$204,800.00</u></u>
Net Total	(\$28,631.54)	(\$33,250.00)

**CPC Day Nursery School
Balance Sheet
As of July 31, 2020**

Accounts

Assets

Financial Institutions

Bank of America	\$38,107.69
BoA CD 1257	\$10,000.00
BoA CD1260	\$10,000.00

Total Financial Institutions \$58,107.69

Total Assets \$58,107.69

Liabilities, Fund Principal, & Restricted Funds

Liabilities

Current Liabilities

FICA Payable	\$978.66
FIT Withholding	\$298.08
Insurance	\$1,938.00
NJ Tax Withholding	\$88.42
Prepaid Tuition	\$29,455.19

Total Current Liabilities \$32,758.35

Long Term Liabilities

Reserve Fund	\$53,980.88
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Total Long Term Liabilities \$53,980.88

Total Liabilities

\$86,739.23

Excess Cash Received	(\$28,631.54)
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Total Fund Principal and Excess Cash Received (\$28,631.54)

Total Liabilities, Fund Principal, & Restricted Funds \$58,107.69

Christian Education Report

In years past, the Christian Education Program has included Adult Bible Study, Confirmation Classes, Vacation Bible School, and Sunday School. This year the Pandemic, along with a limited number of available teachers, has had an impact on our program. Pastor Anna has been able to provide Adult Bible Study by including opportunities for online participation. Because of Pandemic restrictions and a lack of staffing, we were unable to offer any opportunities for a summer Bible School Program. Thanks to Leigh Peter's technology skills, we have been able to offer Zoom Sunday School to preschool through grade six. However, due to lack of teachers we were unable to provide a program for older middle school students and high school youth. We pray for God's guidance in helping us to adapt our Christian Education Program to meet the needs of our church family, while also exploring ways to expand our outreach.

Respectfully Submitted,

Roxann Haggerty

Memorial Garden Report 2020

The Memorial Garden continues to play an important role in the life of our church. It remains a serene resting place with opportunities for quiet reflection and meditation. This year there were two large dead trees that presented a potential safety issue to the Garden. This was brought to the attention of the Trustees and they made arrangements to have the trees removed. The ongoing care of the Garden is done by Keith Hagey as arranged by the trustees.

Bill Haggerty, Chair

Trustees' Report

This has been a busy year for the trustees with a series of projects completed as well as depleting most of 2020 Capital Fund. The Fund has enabled us to complete all of our anticipated goals. As of the middle of October we have \$12,000.00 remaining. We anticipate using all of the remaining funds to do additional parking lot and driveway repairs next summer.

Below is a list of projects that were completed both at the church and the manse this year.

- Painting of the Assembly Room, bathrooms, stairways
- Mold removal on the Assembly Room stage and storage alcove
- Algae removal on the roof and outside of the manse
- Carpet replacement in the manse sunroom
- Manse Interior touchup painting
- Repair apron wall driveway at the manse
- Memorial Garden cleaning and repair
- Tree Removal: three large dead trees were removed in October
- Gutter and underground drains cleaned and repaired/replaced
- Church heating system valves replaced along with boiler improvements
- Repair/Replacement of Assembly Room toilets

Spring and Fall workdays were cancelled this year because of COVID-19 concerns. As a result, we have relied on Hagey Landscaping to mulch and trim shrubs around the church and manse. Going forward, we anticipate the need to continue this practice. We were especially thankful to a group of energetic churchwomen who dove in and weeded the Memorial Garden and front driveway over the summer and fall!

Greg Meissner
Board of Trustees President

Deacons' Report

2020 Proved to be a challenging year due to the pandemic. Covid-19 has made a significant impact on everyone's lives as well as the Deacon's activities. The sanctuary was closed for the majority of the year, which impacted core responsibilities such as ushering and set up for Holy Communion. The team adapted to the changing needs of the church.

The following is a recap of our accomplishments for the year:

Purpose

The Deacon's purpose was clarified in 2019 and the team continued to remind themselves of the purpose at the start of each meeting. The Deacon's purpose is:

"Minister to those who are in need, including the sick, friendless; and those who may be in distress, both within and beyond the congregation."

Outreach

This is an important role of the Deacons to improve the lives of those around us. Several of these activities were cut short vs. last year and happened Jan - March. Highlights include:

- ❖ **Outreach** – Provided cards and made calls to members in need during the year.
- ❖ **Donated** – Ushers donated the weekly alter flowers to ManorCare to be enjoyed by residents.
- ❖ **Donated** - 70 Shop Rite \$25 gift cards to families in Elizabeth in lieu of frozen turkeys Thanksgiving and Christmas. Thank you to everyone who generously donated funds to make this possible. This was one of our biggest impacts made during the year and will help to buy groceries needed for the holiday. Our generous congregation made this possible.
- ❖ **Family Promise** – Typically we organize and provide dinner and overnight stays to families experiencing homeless in Union County, however the Family Promise activities were paused this year.
- ❖ **Holiday Giving Tree** – This year, the gift tags will be hung on a virtual tree. We aim to provide gift cards to 20 families for children's gifts in Elizabeth as our holiday gift drive.

Playbook

- ❖ One of the Deacon's goals was to develop a written playbook of the duties required each month. The playbook was developed and updated as the year progressed. It outlines all responsibilities in detail. The purpose is to cross-train others on the team on the various roles and can be used to transition to future teams.

Ushering & Coffee Hour

- ❖ Sign Up Genius was used to help secure volunteers and provide visibility to the schedule, continued for the first couple of months of the year until the sanctuary closed due to Covid-19.
- ❖ It was also expanded to include the several volunteer roles required to hold coffee hour.
- ❖ The use of this tool has been paused and is available for future use.

Contactless Communion Cups

- ❖ Prepackaged Holy Communion cups that contain wine and a wafer were used this year in lieu of individual cups. This provided contactless way to receive communion during church service.

Under these difficult circumstances, the Deacon's worked to serve the church and we are proud of the positive impact that it had on the lives of others.

Finance Committee Report

Our committee continues to monitor the performance of our investment manager (UBS). Investments continue to out-perform indexes representing similar asset allocations. As previously reported, our investments are still primarily in corporations that are environmental, social, and governance conscious. Briefly described, these corporations are “good guys.” They do not violate laws, they recognize equal compensations, have balanced Boards of Directors, and are environmentally conscious. We also do not invest in alcohol, tobacco, or firearms. This practice has been proven to not have a negative affect on earnings.

We currently have approximately \$1,885,000.00 invested and while the market volatility is high, our return recently (October 2020) was 7/7%. It is worth noting that 5 years ago our investments were \$1,534,00.00. Since then we have withdrawn \$217,000.00 to cover operating shortages and have still increased our investment total by over \$350,000.00.

The point I am trying to make is: we appear to be financially sound, and with the continued congregational support, we should weather pandemic difficulties.

Respectfully submitted,

Lee Christensen, Finance Committee Chair

Parish Report

Communicant Members	November 24, 2019	264
Additions (confessions/reaffirmation/transfer)		0
Total		264
Losses by Death		9
Losses by Transfer		0
Removed from Roll		0
Communicant Members	November 22, 2020	<u>255</u>
Baptisms		0
Marriages		0

In Memoriam

Ann Zakovic	December 1, 2019
Mabel Conner	December 3, 2019
Ruth Dimmick	January 26, 2020
Dorothy Van Dyke	April 10, 2020
Roger Swanson	June 1, 2020
Nancy Whitbred	June 8, 2020
Evelyn Keller	August 4, 2020
Marion Bass	September 8, 2020
Fred Fayen	November 11, 2020

Sara Meissner
Clerk of Session

Stewardship

Dear Congregant,

Bartlett's has any number of quotations which may be pertinent to 2020, but I will stick with Thomas Paine: "These are the times that try men's souls".

Firm in our commitment to our church family and our community, we have found new paths during these months of quarantine and distancing and continue our mission. Who knew so many of us could become very competent at ZOOM? Moreover, who knew that such technologies would keep us connected to worship and service and each other?

The members of the three Church Boards have spent enough time on their screens to rival teenagers and their faithful work has been awe inspiring. Creativity is visible in every aspect of our efforts to be faithful to our mission. And we have been so blessed with talented Board members and congregants. It is not easy to switch, in a week, from in-person worship to online, and our church has not missed a Sunday of worship.

This letter contains the proposed budget for FY2021, and it is a challenge. It represents the best, most realistic picture of the needs of our congregation for the coming year. There is some much-needed HVAC work at the manse included as well as considerable support for our Nursery School. Continuing to serve through the pandemic and beyond is the goal and we cannot do so without your strong support.

Last year I wrote about all the areas of stewardship in which we participate as humans, as Christians and as members of our local communities. It is no less true this year, maybe more so. There are as many ways to share talents and gifts as there are people. I do not want to undervalue contributions of time and effort - we cannot function without them. At the same time, one look at this budget, and you can see that financial contributions are absolutely essential. There is no minimizing the necessity of paying our bills and our staff. I ask your prayerful consideration of your ability to contribute to the daily operation of the Church.

Thank you for your constant support of our Church. When we stopped in-person worship, I was a little concerned about finances; I should have known better. Each time I post the contributions to the Church, I am made more aware of the commitment each person has made and has continued to fulfill. My gratitude is immense.

Community Presbyterian Church has important work to do; and, with God's help and yours, we will continue our mission to serve.

Very truly yours,

Julie D. Fristensk, Financial Secretary

Music Report

Suffice it to say, COVID-19 has taken its toll on our ability to gather musically just as it has done for so many community groups and our church family as a whole. Certain risks associated with singing in large groups have forced all of us to rethink how we approach music in our worship services. I believe I can speak for everyone involved in our music ministry when I say: we all miss being together. We miss the camaraderie that we have shared together making music. I, for one, miss peering over the organ console on Sunday mornings witnessing our choirs making beautiful music in praise of our God. Those weekly reminders of musicianship and worship routinely put a smile on my face and I look forward to the time when we can create those special moments again.

Challenging times such as these always have a silver lining: we are urged to think in new ways. We are led to seek new paths and opportunities for working together. Most importantly, we are reminded of who and what we must never take for granted. It is always relevant, but most especially now, to find such silver linings and to celebrate them. At CPC, one of our most brilliant silver linings is what has made our church so special for so long: its people. As music director, I remain blessed and honored to continue to work with volunteers who have been so willing to step forward and collaborate with me to make our musical offerings in worship relevant, uplifting, and safe. Our current restrictions have enabled me to find more one-on-one time with our musicians and to treasure anew their talent and willingness to serve our worshipping community. Our bell choir has welcomed new members and is serving in a more participatory way than in times past, which has been a welcomed way in which we can gather safely to make music. As we wait during Advent in expectation for the coming of Christ, and during the celebrations of Christmastide, I look forward to even more inventive ways to express worship through music with the extraordinary talent of CPC and its musicians, who freely give so much of their time and talent. My hope is that during these stressful and often scary months in which we have been living, the music ministry at CPC has been and will continue to be a source of God's strength, assurance, comfort, and peace.

In gratitude,

Joseph Hill, Director of Music

Nominating Committee Report

Slate of Officers for 2021:

<u>Session</u>	<u>Trustees</u>	<u>Deacons</u>	<u>Nominating Committee for 2021</u>
Sara Meissner	Carlos Gomez	Alison Saksena	Nancy Hoydich
Bonnie Canevari	Jerry Bryant	Roxann Haggerty	Ellie Annis
Nick Bradshaw			Sandy Everly

Respectfully submitted by Alice Gillman,
Nominating Committee Chair

**Presbyterian Women's Association
2019–2020 Report**

The Women's Association consists of all women who choose to participate in, or be supportive of, the PWA (Presbyterian Women's Association) in any way. We gather regularly to provide an inclusive, caring community of women, to encourage fellowship and extend service to our church and community.

The Executive Board met as needed to establish and maintain a budget and to plan/organize our events.

We hold two General Meetings each year. Our first was a dinner event at Mosaico Restaurant in Mountainside on October 2, 2019, with 21 women attending. The second meeting, our Spring Picnic, which is typically held in June, had to be cancelled due to the pandemic.

On Tuesday evenings in October & November, Hope Saladino led us in a series of "Fall Fitness Tune-Ups" where we benefited from some yoga/Pilates/stretching and breathing exercises. Thank you Hope!

"Lunch with Leigh" outings continued almost every month as did the Book Club.

Our Election Day Bake Sale on November 5, 2019, was a huge success again with the proceeds distributed to three local food banks. Thank you to all who volunteered and contributed goodies.

The WA Advent Dinner, held in the Assembly Room on December 4, 2019, was attended by 39 ladies. Thank you to all who helped with set-up, clean-up, decorating and contributed appetizers, drinks and desserts. Also, in December, the WA hosted the reception after Lessons & Carols, coordinated by Diane McCurdy.

We held a Girls Night Out dinner on February 18, 2020, at Sorrento's Restaurant in Westfield, with 25 attendees. We also took the opportunity that night to thank Leigh Gillis, with a special cake and gift, for her hard work as our interim pastor.

The remainder of our activities had to be cancelled due to COVID-19. We are so very grateful for the generosity of all who contributed their time, talents and financial support throughout 2019 and early 2020.

Respectfully Submitted,
Judy Kersey
Moderator

Treasurer's Report

We are coming to the end of an unusual year. We welcomed a new pastor, Anna Cooper, to be our spiritual leader for what we hope will be many years. Almost at once, we were faced with the Covid-19 pandemic, closing our church for an unknown period of time. Our pastor, boards, and committees have been dealing with the ever-changing situation with thoughtfulness and grace, and I am very grateful for all of their hard work.

The final budget for 2021, on a following page, has been approved by Session at its October meeting. The year-to-date numbers are as of Sept. 30th. Last year's higher revenues were an anomaly; research has indicated that 2020 is more in line with previous years. The loss of members, and of the Nursery School rent, has reduced our income. Much maintenance is needed on our 60-plus year old buildings, including a large one-time cost of reworking the HVAC in the manse, and we expect additional expenses related to this new normal.

The various funds in our portfolio have recovered from the first quarter's losses; however, our 2020 Capital Fund is at its end, and we must be mindful of preserving our investment principle where we can. I am hopeful that the Stewardship Letter, with the budget attached, will encourage our membership to increase their pledges.

Our church family has always been generous, with their time as well as their financial resources. Many hands do make for light work, and you continue to offer your support with a strong faith. I am certain that we will meet the new year's requirements with resolve and good cheer.

God bless you all, now and always.

Respectfully submitted,

Louise Sgarro, Treasurer

COMMUNITY PRESBYTERIAN CHURCH BUDGET 2021

	2021 BUDGET	2020 BUDGET	YTD SEP. 2020	YTD 2019
Revenue				
Congregant Giving	\$ 180,000.00	\$ 190,000.00	\$ 127,939.35	\$ 134,359.76
Nursery School	\$ 2,500.00	\$ 10,000.00	\$ 2,499.99	\$ 7,499.97
Special Collections	\$ 0.00	\$ 0.00	\$ 2,275.00	\$ 2,002.00
Loose Plate	\$ 1,000.00	\$ 5,000.00	\$ 1,795.00	\$ 4,316.05
Building Use	\$ 1,000.00	\$ 2,500.00	\$ 600.00	\$ 2,170.00
Misc. Income	\$ 0.00	\$ 0.00	\$ 277.58	\$ 100.00
Total Revenue	\$ 184,500.00	\$ 207,500.00	\$ 135,386.92	\$ 150,447.78
EXPENSES				
Building & Grounds				
Custodial Care	\$ 13,000.00	\$ 13,000.00	\$ 9,227.00	\$ 9,100.00
Maintenance-Church	\$ 15,000.00	\$ 14,000.00	\$ 10,481.22	\$ 10,965.98
Maintenance-Manse	\$ 14,000.00	\$ 4,000.00	\$ 5,560.72	\$ 5,482.86
Maintenance-Grounds	\$ 15,000.00	\$ 15,000.00	\$ 11,650.00	\$ 6,903.29
Insurance	\$ 13,000.00	\$ 13,000.00	\$ 9,736.55	\$ 12,731.92
Utilities-Church	\$ 15,000.00	\$ 15,000.00	\$ 10,581.18	\$ 10,538.29
Utilities-Manse	\$ 4,000.00	\$ 4,000.00	\$ 3,151.81	\$ 2,977.48
Total Building & Grounds	\$ 89,000.00	\$ 78,000.00	\$ 60,388.48	\$ 58,699.82
General Expenses				
Christian Education	\$ 1,500.00	\$ 1,500.00	\$ 200.00	\$ 1,397.86
Pastoral Programming	\$ 2,500.00	\$ 2,500.00	\$ 1,383.72	\$ 0.00
Per Capita Apportionment	\$ 11,000.00	\$ 11,000.00	\$ 6,367.50	\$ 5,390.00
Fellowship	\$ 300.00	\$ 300.00	\$ 125.97	\$ (605.21)
Fellowship Supplies	\$ 700.00	\$ 700.00	\$ 268.60	\$ 738.94
Music	\$ 3,000.00	\$ 3,000.00	\$ 1,677.24	\$ 3,353.10
Instrument Maintenance	\$ 2,000.00	\$ 2,000.00	\$ 1,620.00	\$ 1,177.50
Office Supplies	\$ 2,000.00	\$ 2,000.00	\$ 1,146.04	\$ 1,533.34
Postage/Mailing Expense	\$ 500.00	\$ 600.00	\$ 178.92	\$ 484.14
Office Equipment	\$ 4,400.00	\$ 3,500.00	\$ 3,262.10	\$ 3,154.59
Religious/Service Supplies	\$ 500.00	\$ 500.00	\$ 376.46	\$ 637.26
Internet / Webpage	\$ 3,500.00	\$ 3,200.00	\$ 2,651.55	\$ 2,564.10
Janitorial Supplies	\$ 1,500.00	\$ 1,300.00	\$ 905.39	\$ 944.69
Bank Fees	\$ 50.00	\$ 50.00	\$ 69.04	\$ 31.93
Guest Minister	\$ 1,200.00	\$ 1,200.00	\$ 3,550.00	\$ 400.00
Guest Organist	\$ 1,200.00	\$ 1,200.00	\$ 0.00	\$ 600.00
Publicity	\$ 500.00	\$ 500.00	\$ 196.00	\$ 527.17
Total General Expenses	\$ 36,350.00	\$ 35,050.00	\$ 23,978.53	\$ 22,329.41
Benevolences				
Charitable Outreach	\$ 6,000.00	\$ 6,000.00	\$ 1,000.00	\$ 6,000.00
Personnel				
Professional Memberships	\$ 105.00	\$ 100.00	\$ 105.00	\$ 105.00
Pastoral Search	\$ 0.00	\$ 3,000.00	\$ 1,464.52	\$ 247.01
Pastoral Mentor/Coach	\$ 2,500.00	\$ 2,500.00	\$ 0.00	\$ 0.00
Minister				
Salary-Minister	\$ 48,000.00	\$ 48,000.00	\$ 40,666.69	\$ 51,394.22
Pension	\$ 36,500.00	\$ 36,500.00	\$ 15,989.44	\$ 27,443.70
Continuing Education	\$ 1,800.00	\$ 1,800.00	\$ 1,326.18	\$ 1,460.96
Bonus	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Mileage/Pastor Expense	\$ 3,000.00	\$ 3,000.00	\$ 860.44	\$ 1,834.08
Utilities & Appurtenance	\$ 0.00	\$ 417.00	\$ 833.34	\$ 3,750.03
SECA Offset	\$ 4,168.00	\$ 4,168.00	\$ 2,916.62	\$ 0.00
Total Minister	\$ 93,468.00	\$ 93,885.00	\$ 62,592.71	\$ 85,882.99
Administrative Assistant				
Salary-Admin. Ass't.	\$ 21,645.00	\$ 21,645.00	\$ 16,233.75	\$ 13,249.31
Social Security/Medicare	\$ 1,656.00	\$ 1,656.00	\$ 1,241.82	\$ 1,013.55
Total-Admin. Ass't.	\$ 23,301.00	\$ 23,301.00	\$ 17,475.57	\$ 14,262.86
Music Director				
Salary-Music Dir.	\$ 33,550.00	\$ 33,550.00	\$ 25,162.47	\$ 18,864.85
Social Security/Medicare	\$ 2,080.00	\$ 2,080.00	\$ 1,924.92	\$ 1,443.11
Bonus	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total-Music Director	\$ 35,630.00	\$ 35,630.00	\$ 27,087.39	\$ 20,307.96
Total Personnel	\$ 155,004.00	\$ 158,416.00	\$ 108,725.19	\$ 120,805.82
Total Expenses	\$ 286,354.00	\$ 277,466.00	\$ 194,092.20	\$ 207,835.05
Net Total	\$ (101,854.00)	\$ (69,966.00)	\$ (58,705.28)	\$ (57,387.27)

Community Presbyterian Church
2020 September Balance Sheet
As of September 30, 2020

Accounts

Assets		
Current/Other Assets		
Current Assets		
PRIME Investments	\$1,461,902.04	
UBS Cash	\$4,137.20	
Zobal Cash	\$32,593.72	
ZOBAL Investments	\$374,520.29	
Total Current Assets	\$1,873,153.25	
Total Current/Other Assets		\$1,873,153.25
Operating Assets		
Bank of America 2020 MMA	\$12,666.38	
Bank of America Checking	\$17,241.04	
Total Operating Assets		\$29,907.42
Total Assets		\$1,903,060.67
Liabilities, Fund Principal, & Restricted Funds		
Liabilities		
Non-Accessible/Restricted Fund		
Non-Accessible Funds		
2020 Capital Fund	\$12,641.38	
OpdykeFund	\$27,159.73	
Zobal Fund Principle	\$228,723.13	
Total Non-Accessible Funds	\$268,524.24	
Restricted Funds		
Building Fund	\$6,012.73	
Christian Education Fund	\$44,429.52	
Church at the Crossroads	\$47,072.06	
Deacons' Fund	\$8,336.89	
Endowment Fund	\$189,701.02	
Furnace Fund	\$17,395.98	
Memorial Garden	\$114,480.76	
Memorial Garden Christmas	\$20,410.81	
Minister's Education Fund	\$11,844.53	
Musical Instrument Fund	\$206.75	
Personal Memorial Funds	\$71,381.04	
Special Music Programs	\$7,120.30	
WattsFoundationGrant	\$6,511.32	
Total Restricted Funds	\$544,903.71	
Unrestricted Funds		
Long-Term Advance Giving	\$75,156.74	
Opdyke Accessible Income	\$27,432.57	
Reserve Fund	\$851,097.73	
Zobal Accessible Income	\$175,390.88	
Total Unrestricted Funds	\$1,129,077.92	
Total Non-Accessible/Restricted Fund		\$1,942,505.87
Total Liabilities		
Fund Principal		
Advance Contributions	\$16,864.65	
FICA Payable	\$638.50	
FIT W/H	\$977.34	
Flower Fund	\$31.30	
Food Pantry	\$463.00	
StateInc Tx W/H	\$285.29	
Excess Cash Received	(\$58,705.28)	
Total Fund Principal and Excess Cash Received		(\$39,445.20)
Total Liabilities, Fund Principal, & Restricted Funds		\$1,903,060.67