

KEENE VALLEY CONGREGATIONAL CHURCH
ANNUAL REPORT – 2019
OCTOBER 13, 2019

OPENING PRAYER

TOLLING OF THE BELL

DECLARATION OF QUORUM

MINUTES FROM 10/7/18 MEETING

BUSINESS

ELECTION OF OFFICERS AND COUNCIL MEMBERS

MODERATOR – Karen Glass

VICE MODERATOR – Elizabeth Davidson Derr

TREASURER – Jimm Collin

CLERK – Deborah Mitchell

MEMBERS-AT-LARGE – Chris Blaicher, Linda LaBarge,
Dre Roebuck, Annie Scavo

UCC ANNUAL DELEGATE(S) – Susie Allen;

ALTERNATE – Martha Gallagher

ACCEPTANCE OF ANNUAL REPORTS

PRESENTATION OF THE 2020 BUDGET

FUTURE AGENDA ITEMS

CLOSING PRAYER

ANNUAL MEETING MINUTES FOR THE YEAR 2018

OCTOBER 7, 2018

Present: Rev. John Sampson, Chris Blaicher, Sheila Blaicher, Fritz Sabbow, Jim Marlatt, Charity Marlatt, Judy Caner, Harrison Caner, Wendy Koehring, Joseph Koehring, Elaine Taylor-Wilde, Alice Boutte, Lynne Detmer, Barbara Merle-Smith, Charlotte Lichtenberg, Pam Gothner, Anne R. Hurd, William Serjak, Betsey Serjak, Leslie Shipps, Larry Shipps, Patricia Martz, Paul Martz, Dan Mason, Debby Rice, Annie Scavo, Dan Plumley, Alana W. Both, Tom Both, Ingrid Carman, Joe Carman, Paul Martz, Hope W. Stone, Barbara Strowger, Rev. Margo Fish, Susan Lacy, Elizabeth Davidson, Andrew F. Derr III, Sandy Robinson, Tim Robinson, Donna Reed Austin, Peggy LaRose, Bernard Webb, Ethel Webb, Deborah Brown, Neal A. Brown, Kathy Kernan, Martha Swan, Milton Dudley, Jean Coolidge, Susan Doolittle, Martha Lee Owen, Lorraine Duvall, Charlotte Poletti, Charles Poletti, Jimm Collin, Linda LaBarge, Rob Hastings, Liz Jaques, Karen Glass, Carol Blakeslee-Collin, Mary Beth Peabody. Guests: Rylee Robinson, Tom Davis, Corinna Jordan.

The Meeting was called to order at 11:17 AM.

Pastor John offered a prayer

The tolling of the bell and the reading of names of those deceased the previous year.

It was announced by the Moderator that a quorum had been met.

Larry Shipps moved and Christopher Blaicher 2nd to approve the minutes from the previous Annual Meeting. Motion carried.

Elizabeth Davidson Derr moved and Linda LaBarge 2nd to accept all of the Annual Reports. Motion carried. Hope Stone noted that there should be a correction under Mission and Social Action to change "carpet" to "flooring".

Dan Mason presented the proposed Budget. There is a new process which means forecasting in Sept. what the budget will be. Fritz Sabbow moved and Sheila Blaicher 2nd to accept the budget. Motion carried.

The slate of officers was presented by Lynne Detmer. Debby Rice moved and Ethel Webb 2nd to accept the slate. Motion carried.

Bazaar – Christopher Blaicher moved and Judy Caner 2nd that we have the Bazaar the first full weekend of August, 2019. The funds (\$6,700) from the 2018 Bazaar were allocated as follows: Liz Jaques moved, Joseph Koehring 2nd to move \$5,000 for the Church's operational budget. Larry Shipps moved and Susy Doolittle 2nd to move \$1,700 to the Pastor's Discretionary Fund. Both motions carried.

ONA – Debby Rice and Susy Doolittle acknowledged the Task Force members. Susy Doolittle then read the statement.

The mission of the Keene Valley Congregational Church, United Church of Christ, is to welcome all people wherever they are on life's journey, joining together in worship and spiritual exploration while striving lovingly to serve with justice and compassion. In order to live more deeply into these values, while understanding that lesbian, gay, bisexual, transgender, queer/questioning and intersex people are often scorned and discriminated against both in the church and in society, we declare ourselves to be an Open and Affirming Church. We covenant to welcome all individuals into the wholeness of the life of the church and to work to end oppression and discrimination wherever we encounter them and to help create the beloved community of God's realm.

Jimm Collin moved and Judy Caner 2nd that we have a vote to accept the Statement of Covenant. The vote was a written vote with tellers Dan Mason, Annie Scavo, and Hope Stone tabulating. The motion carried by a count of 54 Aye – 2 Nay. The results will be reported to the NY Conference and the news will be celebrated

with other NY churches. Practically all sacraments are open to all now. We should have a party!

Items for a further meeting

Parking area in back (Paul Martin) – a fix is in the works

Additional lighting? In the front as well.

½ bath in the Manse for Office use. Steps from the driveway to the Manse.

Handicap parking

Small play area for children

Handicap parking sign on the street; fix the entry from the handicap parking area to the ramp

Update on the new sign; consider contributions for the replacement of the old sign

Clock – electrification

How to live "into" the Statement of Covenant

Restore the table in the VSR; all the furniture in the VSR needs help. We should put a notice in the church about their history (WWII).

Future –

Kindness and Trust – accept our differences

Why are the needs for the Pastor's Discretionary Fund changing?

Our role in the community

Oct. 15 will be a Fall Housecleaning Day

Bill Serjak moved and Jim Marlatt 2nd to adjourn the meeting.

Respectfully submitted,
Elizabeth M. Jaques, Clerk

NOMINATING COMMITTEE

This year's Nominating Committee was composed of Cindy Ayers, Jenifer Deming, John Sampson and Naj Wikoff. Thanks to the Committee for all of their discernment and work in pulling together the proposed slate of church council members for 2020:

Moderator - Karen Glass

Vice Moderator - Elizabeth Davidson Derr

Treasurer - Jimm Collin

Clerk - Deborah Mitchell

Members at Large (4 positions) - Chris Blaicher, Linda LaBarge, Dre Roebuck, Annie Scavo

UCC Conference Delegate - Susie Allen

UCC Conference Delegate - Alternate - Martha Gallagher

MINISTER'S REPORT

Greetings! Is it already time for our Annual Meeting? I wouldn't say I feel like we just had our last Meeting, but it doesn't seem like it could possibly be time to meet again. I think this is because the time in our church feels to me like it is accelerating, and this is due to all of the wonderful things that are happening in our community. This annual report, and all of the updates it contains, paints a picture of a community of faith that is filled with spirit, and with members and friends who are committed to living into our shared sense of God's invitation to the future. I am grateful for all of the ways we come together as a church to work for a world that is based on love for God, and love for neighbor.

I remember speaking to one of the guest musicians in our Summer Music program. She said that she had

toured churches all over Vermont and New York and that she was blown away by our community. She said that there was such a palpable presence of spirit, and that those who were present that Sunday seemed so energized. This is a sentiment I hear over and over again from visitors who join us for worship, and for other events we host throughout the year. We have been blessed by God's spirit working among us, but we have also been so blessed by all the spirit our members and friends offer to our community day in, and day out. And for the sharing of this spirit I am truly thankful.

So at this time when we come together to do the business of the church, and once again discern where God may be calling us to travel together, I pray that we will gather with open hearts and minds, with ears that can hear, and with mouths that can speak with grace.

Blessings to you in God's many names, Pastor John

MODERATOR'S REPORT

Church Council meets monthly. The discussions and subsequent decisions or actions cover many areas of church life. The agenda of each meeting includes a Pastor's report, committee reports and issues of concern, often discussed, researched and discussed again. Many of these issues are covered in the reports of committee heads.

This year we have had concentrated discussions of concern for several important issues. The stewardship of the church and Manse is a major concern of the council. We are continually balancing needs and funding, prioritizing issues and dealing with emergency and safety repairs. To this end, we are replacing the manual clock mechanism with an electronic one. Other issues are reported on in the building and grounds report. Most recently and emergently, we are dealing with a leak in our oil tank and the need for updating our office hardware and software. We are grateful to Tom and Ingrid for keeping a roof over our heads and remaining vigilant to the upkeep of our space.

Our discussions of outreach continued the work of Open and Affirming Task Force. At the last Annual Meeting, the congregation voted on a resolution and covenant the task force created. A sign was created for our church that reflects that decision, as does every weekly bulletin. We are now considering how best to live into the resolution

Beyond the nuts and bolts of maintenance, the Council also discusses the fellowship life of our church. The bazaar, summer music, and a second off-site council retreat are all considered in council discussions. Currently we are reviewing usage of the church by groups outside the church community. Also in our discussions, we are considering the proposal of a new organ, which will be discussed in the second part of this meeting.

All of the above is supported and discussed within the proposed budget. The Council weighs financial availability with need and vision.

Respectfully submitted, Karen Glass

REPORT OF THE ESSEX ASSOCIATION OF THE NEW YORK CONFERENCE OF THE UNITED CHURCH OF CHRIST

The Association met in April for our Annual Meeting. One of the items that was approved was to begin conversations with other local Associations to discern if merging with one, or more, of the other Associations makes sense from the perspective of number of churches, members, fellowship opportunities, etc. The actual outreach has begun.

Pastor John and Susie Allen attended the UCC NY Conference Annual Meeting held in Poughkeepsie, NY in May. During the gathering KVCC was honored as one of two churches within the conference that became Open and Affirming during the previous year. Next year's Annual Meeting will be held in Buffalo, NY.

Martha Gallagher attended the UCC Synod held in Milwaukee, WI this past June as the Association's representative.

Over the past year there have been leadership-related changes in two of our Association's churches. Pastor Ric Feeney has become the minister of the Willsboro Congregational Church, and Pastor Lynette Cole, who had been licensed for ministry by the United Methodist Church, has now been licensed for ministry by the Essex Association, and is pursuing full ordination within the UCC.

The Schroon Lake church burned to the ground at the beginning of 2018. Since that time the community has agreed to rebuild on the same site. They have engaged an architect, and have developed plans for a wonderful new church. Currently the community is meeting at another location. Thank you to Martha Gallagher who recently held a concert to raise money for the rebuilding effort and to all of our members and friends who have contributed to the future of our sister church's future.

Pastor John continues to serve on the Board of Directors for the UCC NY Conference.

REPORT OF THE CHAPLAIN AT LARGE

I have now been at Moriah Shock Correctional Facility for 2 years, still at 8 hours a week. Since the Catholic deacon retired at the end of May, I have been doing more combined services. These not only include Catholics and Protestants, but sometimes those of other faiths or agnostics. There are increasingly those who register their faith as "none". I continue my ministry to the families mostly through my visiting with them when they come as often as every other week from places as far away as Buffalo or New York City. I am still working on introducing the inmates to their spiritual side. I am one of the oldest people on staff and they are beginning to accept me as a spiritual advisor.

Outside of prison my work with Hospice continues as well as occasional, pastoral care, pulpit supply, weddings, funerals, memorials, and graveside services.

Jennifer Deming

REPORT OF THE MEMBERS-AT-LARGE

Annie Scavo conducted a playground study as part of her duties as a member at large.

Linda LaBarge - As a church member at large I've been given the opportunity to give back to my church, community and beyond. As a team member of the council we have been part of deliberate consideration for our future while maintaining the charm and beauty of KVCC. I am looking forward to our future and participating in our services, events & the Bazaar.

MUSIC REPORT

The music program continues to prosper with the choir swelling to sometimes close to 30 singers of varying

ages. It is a joy working with them and doing some often very challenging pieces.

Our music Sunday was in early June featuring a medley of songs done throughout the year.

I've been spending a lot of time searching for new music again this year. One piece was "Agnus Dei" that was simply amazing and for Easter we featured "Love Brought Me Back" with a piano part only Lynn could pull off.

Our highlight for Christmas was a charming pageant with the children accompanied by the Handbell choir.

Many thanks to Peg and Bob Andrews for their spirited participation.

The summer music program was organized by Bill Serjak bringing in lots of very talented musicians and groups to enhance the services. The choir sang once in July and August and invited as many summer visitors as could be roused up. Consider joining in with us this next year!

Rob Hastings, Music Director

BUILDINGS AND GROUNDS COMMITTEE

Building Accomplishments:

- Construction of the canopy over the office entrance
- Replaced window on the manse upper porch
- Fixed lower step from the Van Santvoord Room (VSR) to driveway
- Turned blocks on office entrance walk
- Completed tower clock replacement study
- Repaired or replaced garage windows
- Marcy Neville painted steps to front entrances, doors and VSR windows
- Replaced main sanctuary entrance (exterior) frame
- Got rid of toxic waste
- Had Mahoney alarms replace the controller
- Lubricated garage door tracks
- VSR chairs were re-glued

Building Wants/Needs

- Painting of garage & office canopy (September)
- Re-pointing of VSR chimney (September)
- Clock replacement (ideally fall)
- Replace latch assembly VSR door
- Vacuuming, cleaning & painting of all floor grates
- Cleaning of VSR & multipurpose room carpets
- Replace broken shutters
- Power washing front of church
- Washing sanctuary windows

Grounds Accomplishments:

- Raking out and reseeding of snow plow damage to lawns
- Fertilizing the lawns and ridding them of the dandelions (Thank you, Andy Derr)
- Weeding and normal care of the beds around the church, in the Memorial Garden, and around the manse and garage
- Creation and seeding of the butterfly/wildflower garden
- Trimming of the shrubs & weeding of the front walkway (special thanks to Jenifer Deming)

- Removal of the old sign and installation of the new one (thanks to donations and the Sign Committee)

Wants/Needs

- Installation of PVC tubes to be used for future banners
- Expansion and paving of the handicapped parking area
- Purchase of 6 Adirondack chairs painted in rainbow colors
- Purchase of a bench to be placed by the butterfly/wildflower garden
- Removal of the mound of driveway debris and the pile of trimmings from the parking lot

Respectfully submitted,
Ingrid Carman & Tom Both

FLOWER COMMITTEE

This group uses flowers from many sources to add points of beauty to our sanctuary. This beauty enhances our church's Welcome.

We are a group of four regular volunteers – Alana Both, Ingrid Carman, Susy Doolittle, myself and one summer volunteer – Alice Boardman. We work closely together to make sure the schedule is covered. Due to short/long term absences we have had volunteers step in for a Sunday or two. We still could use substitutes especially during the winter months.

We are striving to use natural plants from our environment and house plants from our homes. Sharing a houseplant in winter could be a way to help us, too!

Thank you to our regular volunteers, Rob Hastings and community members that enhance our sanctuary with their unique arrangements. Thanks you for the monetary contributions for the seasonal flowers at Christmas and Easter!

Flowers continue to be a symbol of friendship and love here in our church.

MISSION AND SOCIAL ACTION

Activities of the Mission & Social Action (MSA) Committee in 2019 reflect a desire to learn about and respond to community needs in a way that deepens our connection to one another and puts our faith in action.

Activities include:

- Co-sponsored “Dispatches from Roxham Road,” a talk by Janet McFetridge about the steady flow of people crossing into Canada in search of asylum
- Earth Day Vespers service in April attended by about fifty people, many from outside the congregation; the committee has also been discussing how the church should address climate change as a practical urgency and as a spiritual matter
- Community dinner in May to celebrate the Irma Hernández’ reunification with her family
- 5th Sunday Brunch in March to connect with and benefit Creative Healing Connections and another in June featuring the Adirondack North Country Gender
- Our Common Home in Crisis, an August 13 evening panel discussion moderated by Pastor John Sampson on climate change that drew a large and diverse audience organized in cooperation with All Souls Memorial Chapel and St. Brendan’s Catholic Church. Panelists were Gina Fiorile, Sister Bethany Fitzgerald, Dan Plumley, Katherine Preston, and Dr. Curt Stager.

Mission Moment in March with representatives of Creative Healing Connections, in April by McGill Mid-East (ICAN) Fellows, and in July with Soffiyah Elijah, Executive Director of the Alliance of Families for Justice.

THE CHILDREN'S PROGRAM AT KVCC

It has been another great year for the KVCC Children's Program. There are currently about 15 children who attend—some regularly, and some only seasonally--all wonderful kids!

Although the program consists mostly of facilitated free play, the kids undertook some more structured projects which were truly memorable:

The Christmas Pageant (the first in a few years)

Creating and crating handmade "Alleluia" signs for Lent and then unpacking them with great joy and celebration for Easter

Collecting stuffed toys for children of refuge families seeking new homes in Canada

Creating signs for the Pollinator Garden

Performing for the congregation – an activity the kids truly enjoy.

For these projects, we were fortunate to have inspiration leadership, and assistance from Pastor John; Rob Hastings, Barbara Merle-Smith, Bob Andrews, Peg Wilson, and the rest of the fabulous pageant crew; Ingrid Carman, Betsey Serjak, Helena Grant, and others.

This year, I worked on making our space more accessible by adding a couple of shelf units and offering a somewhat wider variety of art and dramatic play materials. We also received a number of great and generally anonymous donations of games, art supplies, and toys—thank you!

One of the things I hope to work on during the coming year is more contact with the rest of the KVCC community. There are a few adults who routinely visit with the kids after the service as they're finishing up their projects—always very much appreciated. John and I have discussed finding more opportunities for performances that enhance the worship service. Adult visitors and project leaders are always welcome. We usually have a lot of fun on Sunday mornings—it's my favorite time of the week—and are happy to share it!

Henrietta Jordan

STATISTICS

Necrology

Phyllis Buchanan, Graeme Hammond, Deb Bunn, Edward Fowler, Helen Smith, Patricia Winterer.

Baptisms

Phil Winterer

New Members

Deb Gale, Henrietta Jordan, Paul Osenbaugh, Dre Roebuck, Annie Scavo, Erica Swift.

2019 TREASURER'S REPORT

The financial health of the church remained very strong this year. Our endowment has maintained its strength in spite of a very volatile stock market and has continued to help support the needs of the general fund and

helped pay down the loan from Champlain National Bank for the renovation of the Manse. This year we have accomplished a number of church infrastructure repairs such as the church parking lot, repairs to the windows in the garage, a new sign in front of the church, and soon a new clock in the bell tower. There continues to be demands for support of the physical church, but these demands are being planned out in such a way that they can be funded from the existing building reserve for major repairs plus other available funds.

Thanks go out to all who have contributed to the church's finances with regular pledge donations and in annual contributions. The church continues to support major causes such as the New York UCC Conference through contributions to the Our Church's Wider Mission. Also, the Mission and Social Action committee has been very active donating to local worthwhile causes.

KVCC 2019 BUDGET VS ACTUAL

Revenue (2019 revenue budget \$197,069 vs a year end forecast of \$240,205, 2020 revenue budget \$203,850)

- Thru August, Pledges and open plate offerings are running at 62% of goal vs 50% for last year.
- Pledges for 2020 should be slightly higher because of new members, tax law impacts, etc.
- A bequest of \$71,000 this year has increased the revenue for the year by a substantial amount.

Expenses (2019 expense budget: \$198,969 vs year end forecast: \$193,195, 2020 expense budget \$203,597)

- Expenses are running at 64.7% vs full year target with 66% of the year gone. This compares with 61.5% at this time last year.
- For 2019 all major expenses have been handled with current income and reserved funds, 2020 is expected to be the same.
- 2020 budget reflects a 5% raise to the pastor's salary and a 2.5% COLA to church staff

Endowment (2018 year end actual \$1,322,842, 2019 year end is forecast to be close to 2018)

- Even though the market was very volatile this year we did manage to hold our own.
- We are currently looking at making our stock portfolio more socially conscious

Reserve Funds (2019 to date \$38,574.37)

Checking Account – no issues, there is approximately \$55k of operating cash

Tasks to be accomplished by end of year

- Establish a debit card with a petty cash account
- PayPal button for donations on church web site and email
- New computers for church secretary and pastor

Submitted by Jimm Collin KVCC Treasurer

**KVCC - 2019 - 2020 Budget
Budget Vs Year
End Actual and
2020 Budget**

(Amounts in
Dollars)

	2019 Budget	2020 Budget	2020 Comments
Income and Transferred Funds			
Church Collections			
Cash	8,200.00	8,200.00	SWG
Non-Pledged Named Contributions	21,000.00	26,000.00	Pledges based on stewardship campaign
Pledges	78,000.00	78,000.00	
Total Collections	107,200.00	112,200.00	
Rental Income	9,950.00	9,950.00	Rental income is \$775/month for the apartment (with a \$100 concession for the bazaar) and \$750 annual rent on back parking lot paid by the Nature's Conservancy
Use of Facilities	2500.00	2500.00	This is a fee paid to the Church for use of the VS room/Sanctuary for various functions (consistent with 2017 budget)
Memorials/Business Donations	1500.00	1500.00	Modest budget as it cannot be planned
Misc. Income	867.00	867.00	Other miscellaneous income items not related to other categories. Do not budget
Gifts in Kind	0.00	0.00	Gifts given in kind; do not budget.
Church Bazaar donation	5000.00	5000.00	Same level as prior years
Transfer from Endowment for general fund	54664.00	56445.00	4.0% of the rolling three year average balance of the endowment. Endowment balance 2017 \$1,480,218 YE2018. \$1,322,842. 2019 \$1,430,234 Rolling average \$1,366,588 times 4%
Transfer from Endowment for Manse Loan	15388.00	15388.00	Additional Draw to pay for Principal & Interest payments on Manse Loan
Total Income from	197069.00	203850.00	

Operations

Expenses

Pastoral Expenses			
Pastor's Salary	45260.00	47523.00	Raise effective Jan 1, 2020, Follow UCC Guidelines for pastor pay change for 2020 (Column d, 16-20 years)
Pastor's Housing	18819.00	19760.06	41.58% of base salary Per Ministers Contract
Total Salary/Housing	64079.00	67283.06	
Pastor's FICA & Medicare	5036.62	5147.15	Estimated on 7.65% total Salary and Housing costs for year
Pastor's Pension / FPP	6336.40	6653.22	Current pension contribution is at 14.0%; increased for the 2017 salary level
Pastor's Health Ins.	8535.00	8705.00	Per UCC 2% increase
Pastor's Dental & other benefits	515.00	535.00	Pe UCC 4% increase
Total Pastor Health Insurance	9050.00	9240.00	Includes health, dental and vision benefits with the UCC plan; added a 5% increase over current premiums
Pastor's Continuing Ed/Prof Development	1000.00	1000.00	This is per John's agreement with the church.
Pastor's Auto Reimb	700.00	700.00	This is an estimate of travel to be reimbursed to John for work related car use.
Substitute Pastor fee	1400.00	1400.00	Substitute minister fee is \$200 per service for John's planned vacation times and other sick times (8 services estimated)
Pastor Life Insurance	950.00	1009.24	We pay 1.5% total wage toward life insurance for John.
Total Pastoral Expenses	88552.02	92432.67	
Staff Payroll			
Music Director	7931.00	8130.00	Estimated 3% increase as of Jan 1st
Organist	7931.00	8130.00	Estimated 3% increase as of Jan 1st

Secretary	9500.00	10350.00	assumed 450 hours (432 in 2018) at 23\$/hr.- Revised Salary based on work and comparative salaries - 2 year program
Bookkeeper	3900.00	3900.00	New Bookkeeper @ \$25/hr.
Sub Music Director/Organist	1200.00	1200.00	Covers for planned absences by the Music Director or Organist. Pay level is \$150 per service for organist; \$75 per rehearsal and \$75 per service for Choir Dr.
Musicians	2500.00	2500.00	This encompasses mostly the summer music program which is provided a budget to honor the professional wages expected by some musicians
Memorials Services	1000.00	1000.00	Fees paid for the cost of Memorials - service fees to minister, musicians, directors
Christian Ed/ Nursery	0.00	0.00	This needs to be established what would be the cost of handling nursery or child care for the church.
FICA/Medicare	2600.00	2600.00	Budget based on 7.65% change in FICA and Medicare level for hourly/salaried Employees
Disability Insurance	280.00	280.00	This is paid to First Rehab annually for statutory disability coverage for employees
Workman's Comp Insurance	1000.00	1000.00	This is paid to Am Trust North America for annual Worker's comp coverage
Total Staff Payroll	37842.00	39090.00	
Buildings & Grounds			
B&G Interest Group	1200.00	1200.00	\$895 for mulch (labor & materials), \$200 for grasses and grub control
Custodian Service	8400.00	8400.00	Jerry charges \$18/hr. to clean the church; est. \$700/month

Snow Removal / Lawn Care	4500.00	4500.00	Lawn Care: \$75/mow \$90/edging total 20 times per year (\$1,650), Shovel and Plow: Jerry charges \$30/shovel, \$80/plow
Other Alarm Service Costs	1350.00	1350.00	Mahoney charges \$399 for annual inspection fee and \$174/6 months for low temp and fire monitor fee
Reserve for Major Repairs	2500.00	2000.00	This is an end of year adjustment that is made when approved by the church council for future repairs and maintenance of the church.
Repairs & Maintenance and Other	2000.00	2000.00	Various repairs needed at the church and manse
MANSE Loan repayment	15388.00	15388.00	Manse Interest and Principle, contributed by the endowment]
Total buildings & Grounds	35338.00	34838.00	
Ministry			
Childcare	100.00	100.00	Henrietta's budget for various supplies used in childcare
Worship Interest Group	100.00	100.00	This is various purchases usually by the Minister to be used as materials in our liturgy. This includes small purchases for the Easter and Christmas Seasons
Open and Affirming Group	0.00	0.00	Project complete in 2018
Undesignated Project/Church Activities	1000.00	1000.00	Social events, offsite meetings , etc.
Mission & Social Concerns Group	4856.00	4856.00	This budget is based on 3% of funds budgeted for Open Plate, Pledges and Endowment draw, unspent monies are rolled over into MS&A reserve
Fellowship & Other Worship Services	1500.00	1500.00	These purchases are for Fellowship coffee used at coffee hour and other worship related supplies. It also included some sponsored luncheons for the church.
Music Dept. Expenses	900.00	900.00	General Music purchases
Total Ministry	8456.00	8456.00	

Property Expenses

Water - Manse	500.00	500.00	
Water - Church	500.00	500.00	
Heat - Manse	2400.00	2400.00	
Heat - Church	3700.00	3700.00	
Electric - Manse	1000.00	1000.00	Opportunity for LED lights
Electric - Church	1000.00	1000.00	Opportunity for LED lights
Telephone - Church	320.00	320.00	Telephone charges now are \$33/mo. to cover the fire alarm service and \$5/month for Ooma service
RE Property Taxes	1200.00	1200.00	Need to refile exemption form for church use.
Liability & Fire Insurance	3751.00	3751.00	This is the total for all insurance policies paid to the Gordon Pratt Agency including
Internet Service	325.00	325.00	Current fee from KVVU is \$25 / month; we provide wireless to our tenant
Total Property Expenses	14696.00	14696.00	

General & Other Expenses

Copier Service	3300.00	3300.00	Fee from De Lage Lease company for office copier and printer services (est. \$225/mo.) & overages with National
Postage	400.00	400.00	Estimate similar levels as experienced in the past year.
Supplies	2500.00	2500.00	This category pays for all office supplies, copier paper, various office items such as calculators, ink for printers etc.
Audit	0.00	0.00	No audit as treasurer, processes and now bookkeeper have changed, may audit in 2020
Total General & Other Exp	6200.00	6200.00	

Church Wider Obligations

Essex UCC Association	1450.00	1450.00	Estimates church members at 225 at an annual fee (if this continues with Essex County)
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OCWM	6435.00	6435.00	Our Church's Wider Mission planned payment.
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Conference Expenses			
Total Wider Expenses	7885.00	7885.00	
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TOTAL Operating Expenses	198969.02	203597.67	
Net Operating Income	-1900.02	252.33	

KVCC Reserve Funds

	Balance Jan 1, 2019
Mission & Social Action Funds	4,793.96
Betsy Stinson Memorial Organ Fund	6,384.00
Reserve for Repairs	15,309.90
Flower Fund	678.84
Music Fund	178.81
Memorial Garden Stones	470.00
Bazaar 2019	9,296.20
Total	37,111.71

Known Bequeaths

Who Bequeathed	Donation	2019 Comments
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Other Accounts

Checking Accounts	Opening Jan 1, 2019
Operating Fund	\$98,599.86
Pastors Discretionary Fund	\$3,569.13

Endowment Fund

Opening Jan 1, 2019
1,322,842