

The Presbyterian Church at Tenaflly



ANNUAL REPORT

2025

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From the Pastor and Moderator of Session

I'd like to start with gratitude, which we should all share. For we are fortunate to have such an amazing group of people associated with our church, some raised here from childhood, some associating more recently and some brand new. The last few years have been an enriching time for me as your pastor, as well as a demanding one. Such is ministry in community. I give thanks daily for the people of PCAT and our shared journey of faith.

For the last two years our stewardship seasons have focused on the metaphor of church as a garden of faith. We've spoken of preparing the ground to receive a planting/sowing that will give the possibility of a great harvest.

Gardens are dynamic places, whether large or small. Our big efforts to cultivate them sometimes appear to be unrewarded, and then when we least expect it we sense and see moments of grace and growth that are remarkable. Sometimes when we look away from our big efforts we find that there is growth and fruition that has been like "silent growth while we are sleeping" as the hymn writer Fred Green puts it. I can say that this has been my experience here. The fruits of our labors have tended to shoot up unexpectedly in different situations and encounters. The Apostle Paul tackled this theme and uses the metaphor when writing to the church at Corinth. Addressing the matter of leadership he says: "Paul planted, Apollos watered, but God gave the growth". That keeps us all humble. In the end, we are really only tilling the soil from which God's harvest can emerge. We can't "make" it happen, and the characteristics of soil and situation are going to influence the kind of harvest that comes from it. Some of it is predictable, some surprising. God has a way of bringing the growth beyond our understanding.

So, as you read this report, give thanks for our community life. Give thanks for all the commitment, efforts and generosity that have been shown in this past year by so many. Give thanks for efforts to organize and run things and to show up and be together in relationship as a community. Ultimately, as we offer ourselves in all this, we trust that God is at work, giving growth in hearts and minds towards a harvest in this time and place.

With my love and gratitude for you all.

Martin

Rev. Dr. Martin Ritchie, Pastor and Moderator

THE PRESBYTERIAN CHURCH AT TENAFLY

Docket

**Annual Congregational and Corporate Meeting for 2025
February 15, 2026**

Rev Dr Martin Ritchie, Moderator

- I.** Opening Prayer
- II.** Designation of Clerk for meeting, verification of the call of the meeting and quorum
- III.** Minutes of the last annual meeting, February 9, 2025
- IV.** Minutes of special congregational meeting, November 9, 2025
- V.** Report of the Nominating Committee, Elder James Crook
 - Election of Elders, Deacons, and Office Holders
- VI.** Report of the Moderator, Rev. Dr. Martin Ritchie
- VII.** Report of the Clerk of Session, Elder Jeanne Lambert
- VIII.** Report of the Board of Deacons, Deacon Melissa Rexroth
- IX.** Reports of the Session Committees
[taken, as read, with opportunities for questions and comments]
 - Buildings & Grounds Committee, Elder Ron Rexroth
 - Faith Nurture Committee, Co-Chairs Elder Christina Chan and the Moderator
 - (i) Adult Faith Nurture
 - (ii) Youth, Children and Families
 - Finance
 - Mission
 - Outreach
 - Scholarship
 - Stewardship
 - Worship
- X.** Reports of other Teams and Groups
 - Audit Committee
 - CroKnitters
 - Presby Readers
 - Tech Team
- XI.** Presentation of the budget, Co-Treasurer Rod MacKenzie
- XII.** Closing Prayer
- XIII.** Adjournment of Congregational and Corporate meeting

THE PRESBYTERIAN CHURCH AT TENAFLY

Annual Congregational and Corporate Meeting Minutes Sunday, February 9, 2025

Call to Order: At 11:42 a.m. Moderator Rev. Dr. Martin Ritchie called the meeting to order in the Church House and led the congregation in prayer.

Verification of the call of the meeting and quorum: Moderator Ritchie asked Clerk Eimer if we had established a quorum present and if the meeting had been properly announced at least two times per the Book of Order requirements? The Clerk responded in the affirmative.

M/S/U: The congregation approved Elder Mary Jane Eimer, to serve as the Designated Clerk for today's Congregational and Corporation Meeting of the Presbyterian Church at Tenaflly.

M/S/U: The minutes of the January 28, 2024, Congregational and Corporation Meeting of the Presbyterian Church at Tenaflly were approved as distributed.

M/S/U: The minutes of the Special Congregational Meetings of June 2, 2024, and November 10, 2024, were approved as distributed.

M/S/U: The docket for today's meeting was approved as distributed.

Nominating Committee Report: Co-Chair Elder Crook reported that the Nominating Committee was elected by a special Congregational meeting on November 10, 2024. Members who served on the committee included: Jim Crook and Christina Chan, Co-chairs, from Session; Marilyn Coats-Thomas, from the Board of Deacons; Victoria Shima and Martha Reid-Paradis as the Members at Large from the Congregation; and Rev. Dr. Martin Ritchie, Ex-Officio. He thanked Co-Chair Chan, who was away helping family in China, who did a tremendous job communicating with the committee via email and text. Elder Crook also thanked his committee members for their efficient and effective work for the benefit of the congregation.

Dr. Ritchie asked if there were any other nominations for Elders, Deacons, and the Office of Treasurer? There being no additional nominations, the Election of Elders, Deacons, Office Holders and Audit Committee was as follows:

M/S/U: The congregation approved the following members for the election of Elders, Deacons, Office of Treasurer:

Elders: Glenn Allen, Carol Khoury, and Sean Rexroth

Deacons: Howard Bryson and Barbara Silio

Co-Treasurers: Rod MacKenzie and Rick Bower

M/S/U: The congregation approved the following members for the election of members to serve on the Audit Committee: James Crook, Jack Rexroth, and Carolyn Rocco.

Dr. Ritchie reminded the congregation that we have a rotation system and Session elders rotate off for at least a year after serving two three-year terms. This year Mary Jane Eimer, Ron Rexroth, and Christina Young rotate off. We appreciate their service very much. They have brought energy, commitment, wisdom, faith, and skill to our work, and it is deeply appreciated. Dr. Ritchie noted that he was sure that they would continue to be actively involved in the life of the church.

Report of the Moderator, Rev. Dr. Martin Ritchie:

Dr. Ritchie thanked Nancy Benell, our Office Manager, for the terrific job she did putting together the Annual Report. He acknowledged his appreciation to all the committee chairs and teams to get their written reports in by the deadline. It takes many hours of cooperation to put this report together.

Dr. Ritchie quoted British Prime Minister Harold MacMillan's 1957 response to a journalist who had asked him what might blow his government off course: "events, dear boy, events" said the Prime Minister. This is true of politics, and it's true of church communities too. Dr. Ritchie noted that in addition to the many great things noted in the annual report, our congregation had endured a great many pastoral challenges in 2024 – many of which are shared in confidence with the pastor and are not detailed. He spoke to his admiration for and appreciation of the way in which the congregation had supported each other through all of this. This relational quality is the foundation of our church life, and is more important than all other matters. In the challenges, we find the ways to endure and recover. He noted that we had lost several long-standing members from the congregation. We had a few surprises regarding our facilities due to age and weather. He reminded the congregation that while our facilities give us a safe place to gather, worship, and practice our faith, it is the people that matter most.

Despite all of these personal challenges for our community, Dr. Ritchie noted it was another busy year and noted that we had a range of successes as well as some things that didn't go as well as we had hoped.

He noted his appreciation to the congregation for their continued participation and support in his role as pastor. It has been more painstaking work than we might have expected but we are gradually building an "outer layer" of connection with the wider community through our Outreach efforts. In the end, we do well to remember the Apostle Paul's words: "Paul planted, Apollos Watered, but God Gave the Growth". Faith is at the heart of all that we do – and Christ is the rock on which we stand. Our relational care and outreach efforts are built onto that.

Dr. Ritchie commented that most committee chairs will not give an oral report, and we will take their reports "as read." However, all members are encouraged to raise questions at the end of each report.

Report of the Clerk of Session, Elder Mary Jane Eimer

Clerk Eimer noted that all of our committees and teams had a very productive 2024 as evidenced in the reports and verbal updates heard today. She reiterated her thanks and appreciation for the members of Session and the congregation that keep our church vibrant and engaged in all aspects of our church life. Special thanks to Christina Young, our Deputy Clerk of Session, who assists in the development of the Session dockets, records minutes in the Clerk's absence, and proofs the monthly Session minutes. She acknowledged that Elders Ron Rexroth and Young ended their term on Session and have done a tremendous job serving our congregation. She also thanked Dr. Ritchie for his patience and listening to her suggestions and concerns.

Elder Eimer shared it has been her pleasure and honor to serve as your Clerk over the past six years. Dr. Ritchie reminded the congregation that the Clerk shouldered much responsibility during the period when we had no full-time pastor following the retirement of Dr. Lindner in 2019 and until Dr. Ritchie's installation in 2022. He noted that the Session agreed to present Elder Eimer with a Broadway gift certificate to thank her for her services and permit her to indulge her passion of attending theatre and dance performances.

Report of the Board of Deacons, Deacon Melissa Rexroth

Elder Rexroth thanked the Board of Deacons for their constant care and commitment to the membership. The Deacons provide rides to church, doctor visits, and other rides as needed. They visit our shut-ins and visit members of our congregation. Dr. Ritchie thanked Elder Rexroth and all the deacons for their compassionate care of those in need.

Reports on Other Teams, Groups and Committees

Report on the Buildings & Grounds Committee, Elder Ron Rexroth

Elder Rexroth reported that his committee faced a number of repair challenges this year that exceeded our budget. A special appeal was made to the congregation, bringing in over \$70,000 plus an anonymous donation of \$100,000 that allowed us to make all the necessary repairs and then some. He noted we are in good shape with our rentals to Grace and Love and Jack in the Box.

2025 will continue to see planned repairs including repaving the parking lot in addition to the clearance and planting with ground cover of some of our rear slopes. Joan Kuhns has generously donated \$80,000 to have an elevator installed from the Narthex down to Jim Henry Hall and this is under review in the context of a potentially bigger renovation to the hall, which is now showing its age badly. The committee is looking at options to make the door from the ramp into the narthex easier to open.

He thanked his committee for their commitment to keeping our facilities safe and up-to-code; in particular he acknowledged Chris Smith, who has overseen or handled many of the repairs required. He also thanked the congregation for their contributions to the appeal.

Faith Nurture Committee, Co-Chairs Elder Christina Chan and the Moderator

Dr. Ritchie reminded the congregation that this is the 2nd year of the committee whose purpose is to work with him to develop ways to engage and encourage the congregation in their journeys of faith. This has two dimensions (1) Adult Faith Nurture (2) Children, Youth and Families Faith Nurture. He took this opportunity to thank his co-chair, Elder Chan; the committee; and our Director of Children, Youth and Family Ministry, Sherrie Reilley, for her work and the care that she brings to this important staff position.

Adult Faith Nurture Highlights:

- Continued our Wednesday lunchtime study and discussion sessions with a varied program under the title *Adventures in Faith*.
- Art installation “God’s Doors Are Open to All” with its rainbow message of affirmation, timed to appear in Pride month, June 2024.
- Lent and Advent studies
- The Minister’s weekly letter in the online newsletter, which often explores faith matters.
- Discipleship will become a major focus for the Session in 2025 and we look forward to the part that this committee can play in this important and developmental part of our congregational growth.

Children, Youth and Families Faith Nurture Highlights:

Church School

- Sensory room: The Forest Room where children and youth can slow down and be creative with their senses. The activities complement their lessons.
- Garden: Children and youth enjoyed planting and caring for the garden. There are plans for new gardens later this spring.
- Tenaflly 5K: Families enjoyed teaming up with friends from the Mission Committee to pass out water to the runners. We also had a table in the Health Fair. The theme for our table was, “Mindfulness”. It was a great opportunity to meet members of the community and share simple mindfulness practices.
- Intergenerational Worship – we continue to enjoy working with Pastor Martin and being part of this special monthly service.

Toddlers:

- The Farm Room: Toddler - Pre-K are enjoying life on the farm and exploring God’s wonderful world with their puppet friend, Sabastian the squirrel. Just like the children Sabastian has many questions about God.
- Our little ones are enjoying making friends and learning how much God loves them.
- They also enjoy the Forest Room. It provides a creative place to explore as well as put faith lessons into practice.

Vacation Bible Camp: Outer Space Adventure

- The kids worked together to repair the command center after the engineers had to return to NASA. Each day included a kid friendly Bible story, art, games, music, experiments, and time in our vegetable garden. The confirmation class took on leadership roles to develop our program. They created the scenery, crafts, and lessons. They also led the science, crafts, and game times.

Youth Mission

- This past year they participated in the Souper Bowl of Caring and prepared casseroles for the East Harlem Seniors summer events.

Other activities included:

- Hosted a Chinese Lunch
- Participated in worship activities and helped with the church school.
- Over the summer several youths painted the farm room, made decorations for VBC and lessons for VBC.
- Fall Festival
- Makers Night
- Family Movie Night: Clifford the Big Red Dog
- Christmas Pageant

Confirmation Class

- Valentin Perez, Isla and Angus Iappelli were confirmed this past November.

College Students

- Stayed connected with texts, which included Lenten devotions and prayers.
- 18 care packages were sent out or dropped off.

Worship Committee, Elders Jeanne Lambert and Marilyn Coats-Thomas

Elder Lambert reported that the committee meets throughout the year to provide support to Dr. Ritchie in the planning and conduct of worship. A **Worship Development Committee** was formed to explore options for Sunday morning worship in light of the retirement of our band leader, Ray McCarthy. The group consisted of the following members –

Marilyn Coats-Thomas - co chair of the Worship Committee

Jeanne Lambert - co-chair of the Worship Committee

Cathy Coppolino - Session Elder and cantor

Christina Young - Chair of Personnel and choir member

Together with Dr. Ritchie, the group envisioned and developed a plan for a new structure for Sunday morning that would ideally offer opportunities for creativity and growth. The plan would allow for the addition of a 9:30 a.m. service in the sanctuary prior to the 10:30 a.m. service that would be held in the chapel. The earlier service would be shorter, it would include the band but not the choir, and one of its goals would be to encourage young people to get involved in the music program. The latter service would include the choir, but not the band, and would delve more deeply into the message and themes presented in the sermon earlier that morning. Once a month there would be only one service – a joint Intergenerational service - at 10:30 a.m. in the sanctuary. This would allow everyone to come together as one congregation. Coffee hour would be held between the two services to provide an opportunity for all to mingle. On Sundays, with just one service - the Intergenerational service - coffee hour would be after worship. A priority in 2025 will be to build attendance at the 9:30 a.m. service.

We are delighted that Jim Millar continues as our Director of Music. He has brought us beautiful music throughout the year, and we look forward to more. His initiative to launch a community choir has started to gain momentum and we were delighted by the success of the candlelit service of music and readings for Advent in the chapel on December 8th.

Our band leader, Ray McCarthy, retired in June after many years of service, for which we are grateful. Nik Rael is now serving as band leader, and we are pleased with his enthusiasm and energy. We have also appreciated sharing some of his own compositions as preludes to the 9:30 a.m. service. We thank our choirs, cantors, organist and band members for sharing their talents.

We continued this year to rely on the expertise of our incredible and dedicated Tech Team - Glenn Allen, Rob Paustian, Jun Motai, Rick Bower, Richard Semsel, Richard Chan - who are joined each week by the very able Technical Anchor, Sam Yom. The new worship schedule brings with it some scheduling challenges but the team, as always, has met the challenge. We are eternally grateful for all they do.

The Worship Committee also relies on the help of the Welcome Team/greeters, coordinated by Brian Thomas, who each week help welcome members and visitors to our church. Their presence is the first impression given to those coming to church and we are always grateful for their warm and welcoming help. The new schedule has required more from the volunteers, and she requested members consider volunteering as a greeter.

Elder Coats-Thomas noted that the committee spends considerable time discussing all aspects of the Easter flowers.

A member noted that she missed the in-person Joys and Concerns acknowledging that our weekly on-line newsletter lists those in need of prayer. The Worship Committee will take this request under advisement.

Elders Coats-Thomas and Lambert thanked their committee members for their creative ideas and commitment.

Stewardship Committee, Elders Marilyn Coats-Thomas and Jeanne Lambert

Elders Coats-Thomas noted this year's theme, **Sowing the Seeds for a Bountiful Harvest**, is doing quite well. We have already exceeded our budget projection in pledges, adding 9 new pledges despite several of our major donors passing away this past year. She reminded the congregation of the importance of pledging to invest in the mission of our church, to be part of a community of believers who work together by sharing our gifts. Furthermore, it allows the Session and Finance Committee to prepare the budget and to plan our ministry and mission for the new year. We also recognize that people bring all sorts of gifts to our church community. Their time, expertise, new ideas and enthusiasm all keep our church alive and vibrant, and we celebrate these gifts of stewardship as well.

Elder Coats-Thomas acknowledged Rick Bower for all the information he so diligently prepares and shares with the Committee.

The Stewardship Committee anticipates more members to continue to make pledges. She thanked the congregation for their generosity and support along with her committee members.

Mission Committee, Elders Mary Jane Eimer and Gillian Iappelli

Elder Eimer reported that she and Elder Iappelli took a close look at our current mission projects and areas we thought we could expand in 2024. We continue to donate to the PCUSA Missions, Church World Service and local missions. We also contributed World Central Kitchen this past year.

We appreciate your bringing shelf-stable groceries on communion Sundays for the Center for Food Action in Englewood. Special thanks to Tim Patryk for continuing to take to our contributions to the Center each month. The Angel Tree donations this year were focused on a local family in need. Once again, our congregation rose to the occasion with great generosity.

New projects in 2024:

- Making meals for our partner project in East Harlem and building a closer relationship with Rev. Chris Lawrence
- Conducting winter clothing and coat drive for Greater Faith Works in Paterson
- Holding our first "themed" rummage sale, used toys, donated by good neighbor, Janice Jacobs
- Creating a Mission Fund

Initiatives for 2025

- Continue with the projects listed above.
- Expand our support of the Greater Faith Works with a summer clothing drive and back to school supply drive which will be coordinated by our youth.

- We will continue to meet with Sherrie Reilly, our Director of Children, Youth and Families Ministry, for more opportunities to coordinate our efforts.
- Launching “Angels Among Us” which recognizes local volunteers and workers in building a community connection through PCAT.
- Explore potential mission projects in collaboration with the Presbytery of Northeast New Jersey.
- Consider whether there are more local mission projects in which we could also engage our membership to benefit our community.

Elder Eimer ended her report by noting the Mission Committee could use your hands and heart. We need members on our committee, and we need more soup makers for the Soup Squad. If any of these ideas resonate with you or you have other ideas, please let us know and join us.

Outreach Committee, Elder Lily Lee

Elder Lee thanked her committee for the tremendous work they had done this past year. The Outreach Committee extended its commitment to build our connections with the wider community and to broaden the life of the congregation in its third year. As part of the merger between Outreach and Congregational Life, the new Men’s Group and Women’s Group each had impressive turnouts at their monthly dinners, building and sustaining connections within our congregation. Outreach also hosted and promoted familiar events, including the church picnic/barbecue, the Fall Festival, as well as the Carol Sing/Christmas Tree Lighting and fish & chips dinner. This year the Fall Festival included an art exhibition and the participation of talented local musicians providing live music on our sanctuary steps stage. Led by our Director of Music, our Community Choir had its third project, leading the music at our candlelit Advent service in the Chapel on December 8th. There were many new faces and an enthusiasm to work again with Jim Millar on another project soon. We are looking at possibilities to harness this energy.

Tenaflly Community Night gave us a chance to reach out more widely and this year we benefitted from a more central location for our booth. We gave out delicious heart-shaped shortbread cookies made by members of the congregation to reinforce our longstanding slogan, “For Every Heart a Home”. Through our participation, we increased awareness of PCAT in our community.

Music was a big focus for us, and we presented some tremendous events including a repeat visit from the Tenaflly High School Philharmonic Orchestra, chamber music, and piano recitals from Jim Millar and Jason Hart. We had some large and diverse audiences and are now building a strong emailing database for our cultural events which enables us to get straight to those who are particularly interested in our offerings.

Our Saturday morning Mommy/Daddy and Me group had a very positive first half of 2024, but changing circumstances meant that the momentum was not sustained after the summer break. We paused it in late fall but stand ready to bring it back when the time is right.

Many thanks to Jim Crook who for a third year in a row got us regular coverage in the Northern Valley Press, with many front-page lead articles for our events. We are indebted to Nancy Benell, Office Manager, for all of her excellent posters aided by Canva. Tenaflly Mayor Mark Zinna continues to support our events by including them in his weekly newsletter, while Outreach Committee members remain hard at work to gain awareness for our events by posting flyers throughout our community. James Oruada continues to

post our events on social media. Our activities can be seen on Twitter, Facebook, and Instagram, as well as online event listings. Please help us by sharing our postings and inviting friends to come along.

We started off 2025 with a blowout Scottish night in celebration of Robert Burns, the Scottish poet and lyricist, with special music, food and dancing that brought in about 100 people, our largest number of attendees for an Outreach event so far! The hospitality of a free event was much appreciated and (we believe) was a contributing factor to bringing in members of our community that are not members of our church. In fact, it caused many to contribute and help cover all of our expenses.

For the coming year, we plan another stimulating and enriching roster of author talks and musical events including the Tenaflly High School Philharmonic Orchestra, a master class with superstar violinist Elli Choi, piano concerts, woodwind quintets and more.

Visitors often comment on what an active and friendly church we have. The credit goes to all church members who reach out to newcomers and participate in our events. With expanding awareness in our local and wider community, we aim to increase our attendance as well as the heart of the church.

Finance Committee, Brian Coats-Thomas, Chair

Chair Coats-Thomas noted we did well financially in 2024. We started the year with a slight deficit and ended the year with a surplus of \$29,102. This surplus will be brought over to our 2025 budget. He noted pledges exceeded our projections and we were under budget in several line items noting utilities were down. He reiterated our “three-legged stool” analogy that our income is primarily from pledges, rentals, and investments.

He noted that Dr. Ritchie had graciously deferred his signing bonus when initially called. We were able to pay this in 2024 by borrowing from our parking lot investment account. He noted Co-Treasurer MacKenzie will go into more detail when he presents the 2025 budget.

Chair Coats-Thomas took the opportunity to thank his committee members.

Scholarship Committee, Elders James Crook and Apirom Lee

Dr. Ritchie noted that we gave 7 scholarships to our young people of \$450 each in 2024.

Other Teams and Groups:

Presby Readers: The Presby Readers met 8 times in 2024. Meetings are held on Sunday’s at 4:00 p.m. in a members’ home. Our next meeting is Sunday, March 2nd. We will be discussing Doris Kearns Goodwin’s, *No Ordinary Time*. All are welcome and we are open to book recommendations.

Cro-Knitters: The Cro-Knitters continue to meet every Tuesday, including during the summer, from 2:00 - 4:00 p.m. in the church lounge. All are welcome. This past November they sent 88 items to the Armenian Missionary Association for distribution to the outer villages. Included in the items were baby and toddler blankets, hats, vests, mittens and booties. We also gave 4 items to a new grandma in our congregation.

Tech Team: 2024 was a productive and challenging year for the tech team. With the change to our worship pattern, the demands on the team members were heightened. Both services are livestreamed, and the

number of viewers is growing. The stream has also proved to be particularly valuable to our members who have moved to another location but wish to stay connected. It also enables newcomers to take-a-look online at our worship services.

Our YouTube channel www.youtube.com/@presbyterianchurchattenafi7216 also serves as an archive of past worships, available for viewing 24/7/365 online. There is significant engagement with our worship broadcasts each week, which is gratifying for the team. Tech support for a variety of community programs were also provided throughout the year.

Presentation of the budget, Co-Treasurer Rod MacKenzie

Co-Treasurer Rod MacKenzie commented that Finance Chair Coats-Thomas had covered much of the 2025 budget. He reminded the congregation that although we are projecting a modest deficit of \$3,596, he along with Co-Treasurer Bower and Finance Committee believe we will make up the deficit easily as we have done in the past. He noted we have already seen an increase in pledges which is a very healthy for our bottom line. Although there is no guarantee, our investments have been doing very well this past year.

Co-Treasurer MacKenzie reiterated that a budget is still a “best guess” of what they think we will happen over the coming year. The budget is based on the previous year with individual lines increased or decreased accordingly. He is aware with our current weather and forecasts, we will “blow through” our projected amount for snow removal.

He noted highlights for 2025:

- We are providing a 3% pay adjustment for staff.
- We will disperse showing a budget for certain mission lines as these are simply “pass-throughs”. We will continue to show what was collected and dispersed.
- Two additional section leaders will continue to be paid by drawing funds from our Music Endowment Fund.

He reminded the congregation that we are assessed by the Presbytery for an annual per capita fee based upon the number of members on our congregational roll. He encouraged the congregation to contribute \$38 per member, as requested, if they haven’t already done so.

The congregation was reminded that the Session had approved the budget previously. The congregation thanked Co-Treasurers MacKenzie and Bower again for their work on the budget and financial management during the course of the year. We understand it is time-consuming and requires a lot of attention to detail.

Closing Prayer: Dr. Ritchie thanked the congregation for their active participation in the meeting and support of all the activities of PCAT. He then led the congregation in prayer.

M/S/U: Adjournment of Congregational and Corporate Meeting: There being no more business, the meeting was ended at 12:47 p.m.

Respectfully submitted,
Mary Jane Eimer
Clerk of Session

THE PRESBYTERIAN CHURCH AT TENAFLY
Congregational Meeting Minutes
Sunday, November 9, 2025

Call to Order: At 11:47 a.m. Moderator Dr. Martin Ritchie called the meeting to order in the Sanctuary.

Verification of the call of the meeting and quorum: Moderator Ritchie asked Clerk Lambert if we had established a quorum present and if the meeting had been properly announced at least two times per the Book of Order requirements? The Clerk responded in the affirmative.

The sole purpose of this meeting is to approve the 2026 Nominating Committee: Dr. Ritchie informed the congregation that we have one purpose for this meeting, to approve the 2026 Nominating Committee. The Committee is responsible for putting together a slate for nominees to serve on Session, the Board of Deacons and member(s) to serve as treasurer or co-treasurers. As pastor, Dr. Ritchie serves on the Nominating Committee to advise the voting members but does not vote himself. The PCUSA Book of Order specifies a committee of the Pastor, two elders, a deacon and two members of the congregation at large. This balance avoids the Session elders dominating the choice of future Deacons, Elders and office bearers. He presented the nominees.

M/S/U: The congregation approves the 2026 Nominating Committee, which will consist of Elders James Crook and Christina Chan from Session; Marilyn Coats-Thomas from Deacons; and Dori Persson and Ron Rexroth from the Congregation-at-Large.

M/S/U: Adjournment: There being no other business, Moderator Ritchie ended the meeting with a motion which was proposed, seconded, and passed at 11:50 a.m.

Respectfully submitted,

Jeanne Lambert
Clerk of Session



Our sister congregation, Grace and Love Church created a new logo!

Report of the Nominating Committee 2026

The Nominating Committee would like to pay tribute on behalf of the Session and Congregation to those elders who are ending their time on Session. Jeanne Lambert has completed two three year terms and steps down on rotation. We are sad to lose her from the Session for now and honor her stellar contribution both on Session and in so many other ways – which will continue! Jeanne has been Clerk of Session for this last year, and has been invaluable in that office. Sadly, we are also saying farewell to Cathy Coppolino due to the family moving downstate. Cathy has been an insightful, gentle and incisive contributor to the work of Session and we're sorry to lose her.

Nominations for 2026

The Nominating Committee had the task of discerning two candidates to become Session elders and three candidates to become Deacons.

The committee nominates the following candidates for the consideration of the congregation:

Session Elders

Roger Maxfield
Jonathan Chan

Board of Deacons

Sandra Kurth
Asako Motai
Charlotte Wheeler

Office of Treasurer

Rick Bower and Rod Mackenzie are willing to stand for re-election as Co-Treasurers.

We recommend these nominees to the congregation, noting our excitement at the quality of the candidates.

Continuing Elders

Rev. Dr. Martin Ritchie, Moderator
Christina Chan
James Oruada
Jack Rexroth
Sean Rexroth
Lily Lee Paustian
Api Lee
Jim Crook
Gillian Iappelli
Carol Khoury
Glenn Allen

Continuing Deacons

Melissa Rexroth, Convenor
Marilyn Coats-Thomas
Christine Semsel
Gay Willis
Nancy Smith
Noelle Perrin
Dori Persson
Howard Bryson
Barbara Silio

Elders James Crook and Christina Chan, Co-Chairs

Deacon Marilyn Coats-Thomas

Members at Large Ron Rexroth and Dori Persson.

Clerk of Session Annual Report

Dear Members of the PCAT Congregation,

As the reports compiled within this Annual Report clearly illustrate, 2025 was an eventful year here at PCAT. I encourage you to read them all for, in addition to being quite informative, they underscore the energy, effort, expertise and hard work of those serving on these boards and committees and beyond. So many of you have stepped up time and time again to lend a hand, to get involved, to participate. Your willingness to contribute financially, to share your knowledge, time and talents, to support food and clothing drives, to host coffee hour - and so much, much more - reflect a prevailing enthusiasm and an enduring faith as we look to the future.

I would like to thank my fellow Session members: Christina Chan, Cathy Coppolino, James Crook, Glenn Allen, Gillian Iappelli, Carol Khoury, Api Lee, James Oruada, Lily Lee-Paustian, Jack Rexroth and Sean Rexroth. I have completed my second consecutive term on Session, serving as Clerk of Session this past year. It has been an honor to serve in this capacity alongside such a talented and dedicated team. A special thanks to Rev. Dr. Martin Ritchie for his energetic leadership, helpful and supportive guidance and patience! No one works harder than Martin!

We are blessed to have an outstanding staff. Special thanks to Director of Music Jim Millar, Organist Jin Heo, our section leaders, Nik Rael and the band, and to Sam Yom for all they do to enhance our worship services and special events.

Additional thanks to Sherrie Reilly, Director of Children, Youth and Family Ministry, to Nancy Benell, our Office Manager, and to Chris Schwab, our Custodian.

None of this past year's goals and accomplishments would have been realized without Pastor Martin at the helm. By example he has inspired us all to work harder, to say YES when asked, to attend the myriad of church events and activities and to reach out to the larger community. There is no end to what we as a church family can do!

Wishing you a happy and healthy 2026!

Respectfully submitted,

Jeanne Lambert
Clerk of Session



Board of Deacons Annual Report

The Board of Deacons of our church is composed of twelve members who volunteer to serve those in need in our congregation and in our local community. Our primary focus is the care and nurture of those in our congregation. We do this by reaching out through visitation, making telephone calls, driving members to church, dropping off food, or making donations where needed. We also nurture our members through church events.

The Deacons were happy to welcome Howard Bryson (new to the Deacons) and Barbara Silio (returning member) to assist in our mission.

The Board of Deacons have volunteered and supported the Maundy Thursday Agape Dinner for many years. This dinner has long been a favorite to many at the church. We had a great turnout to a very beautiful and meaningful dinner. The tables were arranged in a U shape to provide a sense of a community dinner as one body. This was a truly special event and was followed by the equally moving Tenebrae service in the chapel. The Easter week was completed with the Deacons assisting in the Easter flower delivery to members of the congregation. On June 8th the Deacons held the ever-popular Strawberry Fest. This event was a wonderful opportunity for church members and friends to connect before the summer. We served fresh strawberries and ice cream with all the fixings.

This year also provided a repeat of the Christmas Poinsettia delivery. The deliveries of this seasonal plant provided an opportunity for visitation at a time of year when people often need it most. This was much appreciated by the recipients, and we will do this again in 2026. We continued to grow the Deacon's Fund to be able to make contributions to assist church members with any special needs they may have.

Thank you to all the Deacons for making visits, delivering flowers, making telephone calls and sending cards and notes of support to our members. A special thank you to Joan Roselle, for managing our finances, and to Pastor Martin for continued guidance.

We are looking forward to serving our congregation and community in 2026.

Deacon's Fund Statement 2025

Beginning Balance	\$3821.19
Income	
Earned Interest	\$1.95
Total:	<u>\$3823.14</u>
Total Expenditures	0
Total:	<u>0</u>
Ending Balance 12/31/2025	\$3823.14

Respectfully submitted,
Melissa Rexroth, Convenor
The Board of Deacons

Buildings and Grounds Committee Report

The builds and ground committee completed several projects in 2025 and continued working on major projects which will kick off in 2026. We received additional donations toward the major maintenance fund as well as the Elevator/Jim Henry Hall projects. The funds available for these projects earned \$35,000 in 2025 while development has continued.

Some of the projects completed in 2025

- Tree clearing and fence repair around the parking lot
- Manse repairs
- Chapel Coping Stone repairs
- Staircase rebuild
- Concrete work to prevent flooding in the nursery school area
- Painting in the Jack in the Box space
- Landscaping work behind the church
- Paving of the parking lot

Jack in the Box rent did not increase in July 2025 at the mid-term review period of their 2 year agreement. They requested postponing an increase in their rent due to the potential of some state level policy changes regarding preschool education having material affects on their business. We will be following up with them shortly now that they have had ample time to see what affects the policy changes have had. There was no change to the agreement with Grace and Love.

We had a 5% increase on the main Insurance policy this year. Our billing cycle is now aligned with our financial year.

The sound board in the Sanctuary is at the end of its lifespan. Funding has been approved to replace it in the near future.

We are further advancing the Elevator and Jim Henry Hall Renovations. The session has approved spending on further architectural work which will give us a clearer picture of the final costs for the project, but the current estimate is \$254,000 (which includes the architectural fees). We have sufficient funds to cover an outlay of this size available between the major maintenance fund and the Elevator fund.

We intend to further explore the possibility of adding Solar panels to the church roof. This would require approval by the Tenaflly Historic Commission and most likely a new roof would be required before panels can be installed. In addition to the free energy they would provide going forward, there are state and federal incentives being offered to transition to solar, but they expire in the near future. We need to weigh the different financing options (high longer term spend but kicking off the project sooner) against saving up and then and paying up front for initial installation, but missing out on some of those incentives. We will continue doing due diligence on this opportunity.

Honda of Tenaflly intends to expand its parking lot toward the backyard of the manse. Their proposal has not yet been approved and they are going before the planning board this month. The board was initially against their application following advice from the Historic Commission. If the project goes forward, there will be work done by Honda of Tenaflly to mitigate the impact on the Manse environment, for which we have written agreement.

Respectfully submitted by your Buildings & Grounds Committee,

**Rick Bower
Howard Bryson
Brian Coats-Thomas
Api Lee
Rod MacKenzie**

**Ron Rexroth, Co-Chair
Sean Rexroth, Co-Chair
Rev. Dr. Martin Ritchie
Chris Smith
Jon Teall**



Faith Nurture Report

Faith Nurture is our Christian discipleship area and comprises two parts: adult nurture and youth, children and families nurture.

At its away day earlier in the year, the Session affirmed its commitment to focus on discipleship as part of the enriching of our lives of faith, both personally and together as a community.

The nature of our community is that we come from many different backgrounds and experiences of nurture in faith and some are completely new to it. This brings benefits and challenges. There is no longer a “presbyterian standard” that all of our congregation inhabit, though as a presbyterian congregation, we inherit a rich tradition of our own which claims to be part of the “one, holy, catholic and apostolic church”. So, it is a joy to welcome people who bring Lutheran, Methodist, Episcopalian, Roman Catholic, Baptist, Orthodox and more into our fellowship. You help us to tap into the breadth and depth of the Christian tradition.

A top priority of the Session is to grow an invitational culture of deepening that recovers some of what we lost by inhabiting narrow denominational “silos” over the centuries, and also in our slide towards secular humanism within the mainline church. Though we are not offering a sectarian “huddle”, we are saying that Christianity is not merely humanism, and that it has something distinctive and existentially urgent to offer us as individuals seeking God and in affirmation and challenge to the world of today.

In the past there has been an assumption that a model of enculturation of children in the church through a ready supply of young families in Tenaflly and district was an achievable model for the large scale renewal of our church. While this was true twenty years ago, over recent years it has become apparent that though we are still in a position to attract some local families, the demographic of Tenaflly is not in our favor. The Session affirms the work that we are doing with the valued and cherished families that we have, but we stress that a broader-based approach to discipleship is needed, with some urgency. We have an opportunity to make a distinctive and authentic Christian offering rooted in “deep dives” into our Christian inheritance characterised by intelligent enquiry rooted in the mystery of God. The deepening comes through drawing people into the distillation of the law: love God, love neighbor. Exploring the riches of scripture and the practices of prayer and worship for ourselves and in community faithfully lead us to outward-facing compassion in the real places of our lives and wider world. This is the centre of our church life around which all other activity revolves. It means re-imagining how we think our community works, and our efforts and resources will follow this.

Adult Faith Nurture

Adventures in Faith

Our Wednesday lunchtime study group continues to range widely across different topics. The sessions are led by Pastor Martin, with occasional guests and participants bring a huge amount of depth and insight as they engage the topics. Visiting speaker highlights in 2026 were the pastor from the Paramus Armenian Presbyterian Church who gave a deeply moving presentation on the Armenian genocide of the early twentieth century and its continuing manifestation and

generational effects. Our member, Martha Reid-Paradis delighted us with a presentation on the colorful festival of Timkat (Epiphany) amongst the Coptic Orthodox Church in Ethiopia, with which she grew up in Ethiopia as a child.

Worship

Our worship is our central experience of shared faith nurture, and our aim is to extend engagement with its weekly themes and to draw people towards it. Different styles and lengths of worship are an opportunity for growth and development in our spiritual lives.

Livestreaming and Social Media

A big shout out goes to elder Glenn Allen who has established a daily inspirational posting using AI tools. Our activities can be seen on Twitter, Facebook and Instagram and the rationale is to provide a simple “bite site” and appealing “bait” for exploration through both online and in-person engagements. This links with our livestreams of full worship services, sermons, music clips and more. We have steady regular numbers of streaming visitors to our Sunday services, some of whom come to “check us out” in-person and some of whom are our regulars watching from a different location. There is much opportunity in this area, and we are also grateful to James Oruada from an Outreach team angle, who works on social media to promote events. The Session has just approved the creation of a Social Media team to keep working on this area of cross-committee importance.

Mens, Women’s and Home Groups

The men’s and women’s groups arose out of Faith Nurture, but are now better placed in Outreach-Engagement as they are mainly important social gatherings. Within Faith Nurture, we are looking to develop small home groups which provide a shared exploration of faith and life in an intimate home setting.

Weekly Newsletter

The Pastor’s weekly newsletter is an importance source of reflective material designed to add to our discipleship. Members are encouraged to continue to engage with it!

Children, Youth and Families Nurture

Our church invests considerably in resourcing our work with children, youth and families, and we are happy to report an enriching year, with a few new families becoming involved.

Church School

Church School has enjoyed our sensory Forest Room as a beautiful calm space where children and youth can slow down and be creative with their senses. The activities complement their lessons. In the garden, the children and youth have enjoyed planting and caring for it – it’s a happy place and the gardens have been renewed as part of the project to repave the drive. It was fun to serve the community by running a water stall at the Tenaflly 5K race in partnership with mission committee and the families have enjoyed being part of monthly intergenerational worship and the pageant.

Toddlers

In the Farm Room Toddler-Pre-K are enjoying life on the farm and exploring God's wonderful world with their puppet friend, Sabastian the squirrel! Just like the children, Sabastian has many questions about God! They also enjoy the Forest Room and it provides a creative place to explore as well as to put faith lessons into practice.

Vacation Camp: Underwater Adventure

Our adventure took place in Hawaii where the children pretended to work with local marine biologists studying sea turtles, which of course, led to finding a treasure map. While searching for pirate treasure we thought about what we treasure and that we are loved and treasured by God. Each day included a kid-friendly Bible story, art, games, music, experiments and time in our vegetable garden.

This past summer we added an Underwater Adventure Pizza and Work Night. Church friends, along with the children planning to attend camp and their parents, came out to help create our underwater scenery. The Senior High Youth took on leadership roles to develop our program. They created the scenery, crafts, and lessons. They also led the science, crafts and game times.

Youth

Our youth enjoy participating in church life, worship, mission and helping with children's activities. They are great role models and bring fun and energy to all that they do. Senior High Youth teamed up with the Church School to make soup for the Souper Bowl of Caring. Donations from that were sent to the Center for Food Action. They also worked with the Church school to make casseroles for the East Harlem Seniors summer events. Other activities included participating in worship activities, helping with the Church School, the Fall Festival, Family Movie Nights and the Christmas Pageant.

College Students

Miss Sherrie stayed connected with texts, which included Lenten devotions and prayers. Seven care packages were sent out.

Partnership with Outreach

Faith Nurture: Children, Youth and Families and the Outreach Committee worked together to host a number of Outreach-Engagement events for families with younger children. These included The Mad Hatter's Costume Tea Party, the Movie Night: Kung Fu Panda, and the Fall Festival.

Miss Sherrie and the team are looking forward to the new year and all of its possibilities.

Elder Christina Chan and Rev. Dr. Martin Ritchie, Co-Chairs of Faith Nurture.

Finance Committee

	2025 Budget	2025 Actual*	2026 Budget
Income	\$613,698	\$795,163	\$690,301
Expenses	\$617,294 (\$ 3,596)	\$774,168 \$ 20,995	\$696,587 (\$ 6,286)

*Note: Actuals shown are larger due to income and expenses that are not known or budgeted for at the beginning of the year. This includes items such as major maintenance, scholarship, and transfers in and out of our church's operating account.

The budget and actual income and expenses for the past year appear above together with the budget projected for 2026. The past year's activity for each income and expense account number are shown in the Treasurer's Report on page 46 and the details of the activity (receipts and disbursements) along with the balances of each of our investment funds are reported starting on page 39.

The following are the highlights for 2025 and the proposed budget for 2026:

For 2025

- We ended the year not only resolving the beginning year deficit but with a nice positive balance due in large part by the Pastor's continuing education account not expended (it is being accrued towards future training costs) and a few income lines exceeding their budget.
- Again, this year there were a great deal of expenditures made for work done around the church and grounds. This included fire alarm upgrades, parking lot paving, fencing, painting and landscaping along with boiler repairs and additional tree work. A large portion of the work completed last year was funded from an anonymous gift received from a member of our congregation.
- We received a generous gift of \$750,000 from the estate of Ann McGavin to be used exclusively for Music.
- Our two investment portfolios showed an approximate gain of a little over 14% for the year.

For 2026

- We are providing a 2.7% cost of living pay adjustment for staff.
- We have merged the Ann McGavin gift with the remaining small amount of Music Endowment and renamed the account 'Music Fund'
- We have segregated several positions within our music area – section leaders, scholars, associate director and included a new income line to show the funding coming from the McGavin gift.
- We are again showing a small deficit of around **\$6,286** that we fully expect to resolve by year end with the help of the congregation.

The committee remains sensitive to general economic forecasts and how that might affect our income for the coming year and are prepared to recommend financial adjustments to Session during the year if deemed necessary to ensure our financial viability. We recognize that it is also important that we look beyond this coming year to see how we may address financial challenges.

Respectively submitted, Brian Coats-Thomas, Chair, Bob Lee, Jon Teall, Rick Bower, Jack Rexroth, Rod MacKenzie, Rev. Dr. Martin Ritchie, Ex-Officio

Mission Committee Report

Co-chairs, Elders Gillian Iappelli and Mary Jane Eimer, review our 2025 mission projects and areas we think we could expand in 2026.

We continued to support the following donations throughout the year:

PCUSA Missions

Christmas Joy (from 2025 offering)	\$ 755
Easter – One Great Hour of Sharing	\$1,770
Pentecost offering	\$ 965
Presbyterian Disaster Assistance - CA Wildfires	\$1,000
TOTAL	\$4,490

Church World Service

Blanket Sunday	\$1,025
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Local Missions

Center for Food Action (Souper Bowl)	\$ 256
Special Ministry to the Japanese – ESL	\$ 430
InnerCHANGE East Harlem Project	\$5,000
Greater Faith Works (Paterson)	\$5,250
Back to School Project (Paterson)	\$ 443
Angel Tree	\$ 190
World Central Kitchen	\$ 110
TOTAL	\$11,679

Our total contributions for mission in 2025 **\$17,194**

We appreciate your bringing shelf-stable groceries on communion Sundays for the Center for Food Action in Englewood. Special thanks to Tim Patryk for continuing to take to our contributions to the Center each month.

The Soup Squad continues to do great work! Currently there are about 4 of us who consistently bring soup for distribution to those in pastoral need. We welcome your soup contribution next time you are making a kettle full. Let Nancy Benell know the ingredients when you drop it off.

The Angel Tree donations this year were focused on Indiana Mota and her family making Christmas a joyous celebration thanks to the generosity of our congregation.

2025 Mission Projects:

- Made meals for our partner project in InnerCHANGE East Harlem and building a closer relationship with Rev. Chris Lawrence
 - We made meals in the spring, summer, and for a December Christmas Party – no surprise that as their program grows, so does the amount of food requested!
 - Special thanks to our cooks – Joyce Weir, Jeanne Lambert, Daryl Galitzin, Talley Wright, Christina Young, and Mary Jane Eimer.

- Rev. Lawrence sent us a report on his work with the InnerCHANGE East Harlem project along with photographs. Please see over.
- Continued to build our relationship with Greater Faith Works of Paterson with the following projects:
 - Conducted a summer and winter clothing and coat drive
 - Organized a return to school backpack and supplies drive for the first time organized by our youth
 - Organized a Christmas collection, including monetary and hygiene donations to support their efforts working with families in Paterson.
- Continued our presence at the Tenaflly 5K run handing our water and encouragement
- Participated in the Tenaflly Annual Cleanup organized by the Tenaflly Nature Center
- Special thanks to those who contributed to our back-to-school supplies request, Christmas collection, and funds to help offset the meals we make for the InnerCHANGE East Harlem meals. Your generosity is very much appreciated.
- A big thank you to Co-Treasurer Rick Bower for keeping us up-to-date with monies received from our many mission projects.

Initiatives for 2026

- Continue with the projects listed above
- We will continue to meet with Sherrie Reilly, our Director of Children, Youth and Families Ministry for more opportunities to coordinate our efforts with the younger members of our congregation
- We will consider whether there are more local mission projects in which we could also engage our membership to benefit our community
- Continue to build our Mission Fund to enable us to have funds available to respond to needs both locally and nationally as we become aware of them

We could use your hands and heart. If any of these ideas resonate with you, please let us know – either as a one-time effort or become a member of our committee. Feel free to share your ideas with us.

We are very much aware that many of our committees undertake work that is mission. The Deacons coordinate many acts of outreach to our members and our community. The Cro-knitters send useful and beautiful handmade blankets, hats, booties, and more to the Armenian Mission Association. Our Youth handle the Souper Bowl of Caring. We are also most appreciative of the creative and successful efforts of the Outreach-Engagement Committee which brings beauty, fun and relationship both inside and outside of our congregation.

A sincere thank you to all who participated in any way and your ongoing support. We continue to be a generous and consciousness congregation.

Respectfully submitted,

Mary Jane Eimer – MJEimer@aol.com

Gillian Iappelli – G_Iappelli@hotmail.com

Co-Chairs of Mission

Annual Report 2025

*In 2025 InnerCHANGE East Harlem enabled 40 volunteers to befriend and come alongside seniors in low-income housing and provide patient "accompaniment" support. This befriending included deep listening, home visits, food and music events and innovative approaches, particularly **Cycling Without Age NYC**, where residents enjoyed excursions on specially adapted e-bikes driven by volunteers who were trained as "pilots". The year included multiple meals cooked outside on Friday afternoons and Saturday mornings and a Christmas party for 60 neighbors in December 2025 where our connection with Tenafly Presbyterian Church enabled us to have Nik Rael performing. Tenafly congregation members had also been responsible for cooking most of the food that was used through the summer months. The core work continues to be befriending and door to door visits with an approach that is characterized as **community chaplaincy**. Resident advocacy and community organizing are secondary and still important, but chaplaincy with a focus on empathy, attentive and reflective listening and patient accompaniment is the primary posture which we have adopted.*

INTER-GENERATIONAL WORK

During 2025 **inter-generational support work** has taken off. We have created a two-way exchange of mutual benefit where young and old have a growing habit of friendly exchange based on shared activities. Bikes, where some of the pilots

have been High School students fluent in Spanish is one example. The hour-long excursions where residents are carried on a comfortable and safe bench at the front on the e-bike included conversation in Spanish and English, where our young pilots who are (recent arrivals from outside the USA) were able to feel that their language abilities could be useful. They also picked up more fluency English over the weeks, which was one of our hopes for this.

Our very own not-for-profit

InnerCHANGE has established a 501(c)3 "NPNC New Paths Nuevos Caminos Inc." which is registered as a charity in NY and is getting interest from potential grant-making bodies who want to support our work. We really hope that by the end of 2026 the hyper-local "urban village" approach to supporting older adults which we are pioneering in East Harlem will be funded by one or more of the many foundations and charities which exist to support elders in the city. Right now we have to rely on the fundraising efforts of cyclists and walkers who complete various challenges through the year to keep our fleet of bikes running and our chaplaincy and community organizing work paid for. Please consider joining in with our June 2026 Bikeathon and October 2026 walk-a-thon/Bike-a-thon combo.

THANK YOU FOR ALL YOUR SUPPORT!

Thanks for all the meals cooked and money sent, for the musicians and prayers that you send our way!

CHRIS LAWRENCE





Outreach-Engagement Committee Report

This year the Outreach-Engagement Committee extended the Session's commitment to grow relationships within our congregation and with the wider community.

All of our events embrace our congregation and the wider community, whether they be social, creative, topical or musical, and provide a point of gathering that is not overtly religious. We avoid seeming to proselytize, and have found that this enables us to welcome people of different faith backgrounds, or none. This is important in a community with the demographic of Tenaflly. Over the last few years we have started to grow an "outer ring" of regular participants from the wider community and across ecumenical and multi-faith identities. Some of those in the "outer ring" have started to get closer to the core congregational life. That core is where our work overlaps with Faith Nurture.

We started off 2025 with a blowout Scottish night in celebration of Robert Burns, the Scottish poet and lyricist, with special music, food and dancing that brought in about 100 people, our largest number of attendees for an Outreach social event so far! An attender commented that the event showed our "radical hospitality" and this gave the Session much food for thought through the year.

We had two successful Community Choir and Orchestra projects, the first a summer concert of Mozart, Handel and Schubert, and then a Christmas themed concert. Both were tremendous events, engaging with both participants and large audiences of congregation, family, friends and local supporters. We are so grateful to Jim Millar for undertaking this outreach within the scope of his role as Director of Music. It involves a lot of time and effort – community projects are notoriously unpredictable, but with a capable musician at the helm, the end result is always satisfying!

We held our Fall Festival, an intergenerational event with a music stage, games in the gardens for kids, pumpkin decorating, and then a concert from the Hart family in the evening. This year we also had a Christmas Festival weekend, which included an Open House afternoon on December 13th. Thanks to Viki Shima there were many international creches gracing our chapel, a Christmas café featuring home baked goods and the chance to help with creating Christmas Carol angels to hang on our Sanctuary tree, our festively decorated sanctuary was open and there was a carol sing in the chapel. The Open House model was well received and we will use it again at other times of the year.

Tenaflly Community Night gave us a chance to reach out and meet potential church followers in person. This year we succeeded in getting a very central location for our booth, and fitting one of the adjacent Sunday themes children were given some clay to make a creation of their own, for which a contest was held at the end of the event. This brought throngs of kids from our community to our booth! Through our participation, we established continued awareness of PCAT in our community.

Once again, music gave us an opportunity to gain attendance and attention for our Outreach events. Will Farnham conducted the Tenaflly High School Philharmonic Orchestra in concert, and we were blessed with a Master Class by world renowned (and Tenaflly High School graduate) violinist Elli Choi. The Highwood Chamber Ensemble continues to hold concerts in our sanctuary. We held a Poets Café,

with special guest poet Tami Luchow, and NY artist Gwyneth Leech presented her paintings of the Manhattan skyline as well as her commission of murals at St Mary's Cathedral in Glasgow, Scotland.

As part of our Engagement events, we held our annual St. Patrick's Day Dinner, Cinco de Mayo Dinner and International Potluck Dinner. These dinners also brought many friends from our community who are not church members!

In partnership with Faith Nurture: Children, Youth and Families, we have worked with Sherrie Reilley to promote a number of children's events such as the Mad Hatter's Tea Party! These events function in a similar way to other Outreach projects, and bring some local children into contact with the church in a non-religious way, helping to create another community "ring" around our core Church School activity.

Many thanks to Jim Crook who for a fourth year in a row got us regular coverage in the Northern Valley Press, with many front page lead articles for our events. Tenaflly Mayor Mark Zinna continues to support our events by including them in his weekly newsletter, while Outreach Committee remains hard at work to gain awareness for our events by posting flyers throughout our community. James Oruada continues to post our events in social media,

Visitors often comment on what an active and friendly church we have. The credit goes to all church members, who reach out to visitors and newcomers. With expanding awareness in our local and wider community, we aim to continue to work towards our slogan "for every heart a home."

Elder Lily Lee-Paustian, Chair of Outreach-Engagement



Scholarship Committee

Scholarships of \$350.00 were given to the following young people of PCAT:

James Allen

Roberta Allen

Brianna Coppolino

Johnny Coppolino

Kelly Flynn

Brandon Ward

Congratulations and best wishes for success in the future!

Respectfully submitted,

James Crook

Apirom Lee



Stewardship Committee

Cultivating Our Garden of Faith

Each November the Stewardship Committee invites and encourages our church members to invest in the mission of this church, and to be part of this community of believers, by prayerfully considering a financial pledge for the upcoming year. The financial commitments are crucial as they allow Session to prepare the budget and to plan our ministry and mission for the new year. The committee also recognize that people bring all sorts of gifts beyond financial to the church. Their time, expertise, ideas, energy and enthusiasm keep our church alive and vibrant and we celebrate these gifts of stewardship as well.

As of February 12, 2026 the total pledges are as follows –

Total amount pledged for 2026 - \$206,490.00

Total Pledges – 60

New Pledges – 6

Increased Pledges – 14

Decreased Pledges – 5

Same as Previous Year - 35

The Stewardship Committee hopes that the above numbers will change as people continue to make pledges.

A special thanks to Rick Bower for all the information he so diligently prepares and shares.

With your continued generosity and support we hope our church will thrive for years to come and be able to reach out to a world in need.

Respectfully submitted,

Marilyn Coats-Thomas

Jeanne Lambert

James Oruada

Rick Bower

Rev. Dr. Martin Ritchie, Ex-Officio

Worship Report

This has been an exciting and enriching year in the area of worship.

Sunday Worship

We continued to develop our two service pattern by switching venues to have the 9.30am service held in the chapel and the 10.30am service in the Sanctuary. This has seen an increase in attendance at both services. The task for 2026 is to continue to work to invite participation. It's hard work to get the word out even within our congregation, so we need to persevere and we need your help! The feedback on both services has been positive, and our joint gatherings on special occasions and festival days are also appreciated.

Music

A major development since the fall has been the creation of the young music scholars scheme and the appointment of Will Farnham as Associate Director of Music. These are being funded by the bequest which the late Ann McGavin designated for music. Three vocal and three instrumental scholarships are available and we currently have two singers working largely with the choir, and three fabulous string players enhancing our worship at 9.30am with the band, and in other services. The leadership of Will Farnham, working with Nik, Pete and Fred from the band, brings a great development opportunity for the players and for us.

At 10.30am and joint services, **the choir** continues to benefit from Jim Millar's skilled and genial direction, and our worship is greatly enriched. Our Section Leaders and Vocal Scholars are an essential part of making this possible, and we value them all. We should also shout out to our organist, **Jin Heo**, whose skilful accompaniments and increasingly enjoyable organ preludes and postludes bring the potential of our beautiful organs to fruition in the worship.

Maestro Millar continues to encourage **our bell choir** who faithfully meet to rehearse in Room 203, our "bell studio", and greatly enhance our worship from time to time.

Our Cantors continue to delight us with their musicianship whenever personal and professional commitments allow them to. We particularly appreciated and enjoyed Nancy, Carroll, Gay, Ann and Cathy singing "Hello Emmy" on Emmy Parsells' 104th birthday at church! Sadly we said goodbye to the Coppolino family, losing Cathy from regular singing in worship, but we continue to benefit from Brianna's vocal talent in the choir whilst she completes studies at Montclair.

Special Services

We have a number of special services at points in the church calendar. In Holy Week, the service of Tenebrae is an enriching, intense and popular highlight, full of liturgical depth and drama as we remember the last days of Jesus in Jerusalem. It leads us to the central festival of the church at Easter, when we welcome a big crowd for the main worship at 10.30am, following a simple yet powerful dawn service in the memorial garden. This year at 10.30am we welcomed our largest congregation for any service in around 10 years, which was encouraging. A similar experience happened on Christmas Eve at the late service, giving us confidence that more people are starting

to associate with our church a festival times - a sign that we are increasingly warmly regarded in the community. In a different gear, our Ash Wednesday and *Time to Remember* services are pastorally significant occasions.

Technical Team

We should give a big shout out to our technical team, whose support in enhancing the experience both in-house and online is critical. Sam as our paid technical anchor, Rob Paustian, Richard Chan, Glenn Allen, Rick Bower, Jun Motai and Richard Semsel are hugely appreciated “hidden hands” of all of our worship and many events too!

Communion Arrangements

Pastor Martin is assisted in the communion arrangements by Rick Bower, Noelle Perrin, Chris Schwab, Nancy Benell and a large cast of servers. Huge thanks to all of them for their various roles in making sure that our communion celebrations are carefully prepared for.

Ushers

A warm and helpful welcome is essential for the growth of our community. A big shout out to Brian Coats-Thomas and all who volunteer to be ushers greeting the congregation as they arrive and generally trouble-shooting at worship!

Sowing Seeds of Faith in Worship

Our congregation has been gradually changing as people pass on through death and removal to other places. However, we have been joined by new people attracted by the reflective and enriching offering of worship and its warm and open embrace. We continue to develop, seeking to reinforce what is good and to bring new dimensions from the richness of our tradition to support our discipleship and spiritual growth as a community of faith.

Elder Cathy Coppolino, Rev. Dr. Martin Ritchie, Co-Chairs of Worship



Presbyterian Church at Tenaflly
Annual Audit Report – Calendar 2024

We completed a review of the financial records and accounting processes used by our Co-Treasurers, Rick Bower and Rod MacKenzie. The review was completed in November 2025 and we conclude all is in order and the Financial Report included in the 2024 Annual Report accurately and fairly present the financial results for Calendar 2024. We do note that an audit was not completed for Calendar 2023 due to scheduling complications. We have separately sent a few recommendations to the Finance Committee for consideration as we move forward.

Our audit scope included the areas listed below:

- Cash Receipts/Deposits
- Cash Disbursements/Payments
- Payroll (including tax reporting)
- Bank Reconciliations
- Investment Funds
- General Ledger (PowerChurch)
- Treasurer's Reports
- Annual Budget Report
- Procedures Manual
- Church Property/Insurance Records
- Computer Records – back up and password protocols

The audit process included reviewing weekly receipt and deposit reports, monthly payment transaction details (with testing back to source documents), review of monthly payroll records (supported by ADP), reconciliation of yearend Vanguard Investment report to the 2024 Annual Report, a review of the Policy Manual developed by the Co-Treasurers, a review of church insurance records, and confirmation that regular password and back up procedures are in place. We also completed an internal control checklist via an interview with the Co-Treasurers.

All our records will be consolidated and available for the next audit and audit team.

Respectively Submitted by the Audit Committee:

Carolyn Rocco
Jack Rexroth

Jim Crook
Brian Coats-Thomas

January 2026

Cro-Knitters

The Cro-Knitters continue to meet every Tuesday in the Lounge from 2-4pm. Though small in number, six ladies and two “in house” supporters (Martin and Rick), we have managed to produce many beautiful items.

We sent a sizeable number of hats, sweaters and blankets to the Armenian Missionary Association last fall. We are currently working on our next donation.

Our “founder” and leader Mickey Sechrist is greatly missed, and we look forward to her visits.

We invite all to join our group. We can teach you to knit and crochet or come only to chat!

Everyone is welcome.

Sincerely,

The Cro-Knitters



Presby Readers

The Presby Readers met 8 times in 2025. Special thanks to Viki Shima along with Carolyn and Al Rocco for helping me host our meetings. Our meetings have lively discussions fueled by delicious snacks. We are welcoming group of bibliophiles and hope you will join us in 2026.

In 2025 we read and discussed the following novels:

Played: The Games of the 1936 Berlin Olympics, Glenn Allen and Richard Kaufman

No Ordinary Time: Franklin and Eleanor Roosevelt: The Home Front in World War II, Doris Kearns Goodwin

The Reporter Who Knew Too Much: The Mysterious Death of What's My Line TV Star and Media Icon Dorothy Kilgallen, Mark Shaw

James: A Novel, Percival Everett

I Shall Not Hate: A Gaza Doctor's Journey on the Road to Peace and Human Dignity, Izzeldin Abuelaish

The Door-to-Door Bookstore: A Novel, Carsten Henn

Becoming Madam Secretary, Stephanie Dray

All the Beauty in the World: The Metropolitan Museum of Art and Me, Patrick Bringley

2025 was off to a fantastic start for us. We met Sunday, January 5th to discuss *Played* by PCAT member Glenn Allen and his co-author, Richard Kaufman. Glenn facilitated our meeting. The book is about the 1936 Olympics in Berlin. Lots of intrigue, politics, sportsmanship, and unexpected friendships. We were privy to the research involved, how several characters were merged into one, and the challenge of what to put in and what to leave out.

Rev. Ritchie had mentioned Izzeldin Abuelaish's, *I Shall Not Hate: A Gaza Doctor's Journey on the Road to Peace and Human Dignity*, in several of his sermons. We asked if he would be willing to join us during the discussion and happily he consented. It was our largest turnout to date. You can be assured that we will make note of other books he refers in his sermons on the off-chance he will join us for another discussion.

We are currently reading *The Berry Pickers* by Amanda Peters. Please check the weekly bulletin for updates of current reads along with the dates and location of our discussions. Our meetings are always on a Sunday at 4pm. Please join us and come with a question or two you would like the group to discuss.

We continue to have an eclectic reading list. Suggestions are made by members of the group. While not all of our selections are explicitly religious in content or tone, we find our shared reading provides an opportunity to explore questions of faith, hope, inspiration, forgiveness and spirituality. We try to select books that are easily accessible from the library and are under 500 pages. Please be encouraged to write to me at mjeimer@aol.com if you have a specific recommendation. I hope you can join us in 2026. We welcome your participation and we promise you won't leave our meeting hungry!

Respectfully submitted,
Mary Jane Eimer

Tech Team

The PCAT tech team continued to provide high level, comprehensive audio/video/streaming services for worship services and many community events. Our streaming success rate was nearly 100%.

Our YouTube channel www.youtube.com/@presbyterianchurchattenaf17216 has archived every worship service for the past several years.

In 2025, there were 5,473 total views, 1,100 total hours watched, and 20 new subscribers. We encourage everyone to visit the YouTube channel and hit the "subscribe" button. The link is also accessible through our main PCAT website. We look forward to continued success in 2026.

Members:

Glenn Allen

Rick Bower

Richard Chan

Jun Motai

Rob Paustian

Richard Semsel

Seyeoul (Sam) Yom



Richard Chan and Glenn Allen on snow day duty January 25th, 2026

ARTS OUTREACH ACCOUNT

Beginning Balance	\$5,573.12
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Receipts

Freewill offerings at events	\$3,214.00
Contributions to Arts & Outreach Fund	
Organ Concert Series	\$ 6,000.00
Gift	\$ 5,000.00
Bank Interest	\$ 2.17
QR Code Surcharges	\$ 3.00
TOTAL	\$14,219.17

Expenses

Performers and staff stipends	\$3,345.00
Children's events expenses	\$ 632.63
QR Code expenses	\$4.02
Seed money to Projects Account	\$ 250.00
TOTAL	\$4,321.65

Closing Balance	\$15,560.64
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PROJECTS ACCOUNT

Open Account on Oct. 20, 2025		\$250.00
Bank charges for checks, deposit slips, etc.	\$155.89	
Credit Card Company fee	\$8.00	
Tenaflly Community Choir Concert Dec. 14, 2025		
Contributions		\$3,445.00
Expenses		\$3,425.00
Contribution		\$50.00
Ending balance		\$156.00

MEMORIAL GARDEN BANK ACCOUNT

Beginning Balance on Jan. 1, 2025	\$9,907.77	
Deposits:		
For Plaques	\$375.00	
Withdrawals:		
For granite stones and plaques for Margaret & Robert Cooper and Janice Holt		
American Monument Company 2-7-25	\$1,095.00	
American Monument Company 5-8-25	\$1,450.00	
End of Year Balance on Dec. 31, 2025	\$7,737.77	
CD Investment		
13 month CD @5.25%	\$40,000.00	
Interest earned on 1-4-25	\$2,288.80	
Total		\$42,288.80
CD rolled over on 1-4-25		
13 month CD @3.94% Matures 2-4-2026		

PERMANENT MEMORIAL FUND

PMF MAIN FUND A/C 91A

(Facility Endowment Fund)

Beginning Balance January 1, 2025	\$ 506,830.96
* Receipt (gift)	\$ 10,000.00
Withdrawal	
Transfer to operating account	(\$ 47,346.25)
Earnings/Loss	\$ 69,332.39
Balance December 31, 2025	\$538,817.10

*** Rick Awad Memorial gift**

MAJOR MAINTENANCE FUND

PMF RESERVE FUND A/C 91B

(Major Maintenance Fund)

Beginning Balance January 1, 2025	\$ 172,207.94
* Receipts (gifts, transfers/adjustments)	\$ 210,500.00
Withdrawal	(\$ 135,977.79)
Earnings/Loss	\$ 36,407.67
Balance December 31, 2025	\$ 283,137.82

Gifts:

* Anonymous	\$ 100,000
* Rick Awad	\$ 10,000
* Rob Paustian	\$ 500
* Congregational Appeal	\$ 1,000
* Joan Kuhns	\$ 85,000
* Cooper Family	\$ 10,000
* Coppolino Family	\$ 4,000

MUSIC FUND

MUSIC FUND A/C 92

(formerly music endowment)

Beginning Balance January 1, 2025	\$ 37,962.79
* Receipts (gifts)	\$ 750,000.00
Withdrawals	
Transfer to operating account	(\$ 34,212.39)
Earnings/Loss	\$ 34,217.22

Balance December 31, 2025	\$787,967.62
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Gift:

* Ann McGavin Estate

SCHOLARSHIP FUNDS

SCHOLARSHIP FUNDS A/C 93

Beginning Balance January 1, 2025	\$ 35,950.51
Receipts	\$ 0
Withdrawals	
Funds awarded for scholarships	(\$ 2,100.00)
Earnings/Loss	\$ 5,006.73

Balance December 31, 2025	\$ 38,857.24
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OPERATING RESERVE FUND

OPERATING RESERVE FUNDS A/C 95

Beginning Balance January 1, 2025	\$ 4,956.52
Receipts	\$ 0
Withdrawals (transfer to Maintenance Fund)	(\$ 0)
Earnings/Loss	\$ 707.48
	<hr/>
Balance December 31, 2025	\$ 5,664.00

SPECIAL PURPOSE FUNDS

SPECIAL PURPOSE FUNDS A/C 96

Beginning Balance January 1, 2025	\$ 124,254.97
* Receipts	\$ 5,000
Withdrawals	(\$ 0)
Earnings/Loss	\$ 18,625.60
	<hr/>
Balance December 31, 2025	\$ 147,880.57

*** Mission Gift on hold**

PROGRAM AND MISSION ENDOWMENT FUNDS

PROGRAM ENDOWMENT FUND A/C 97A

Beginning Balance January 1, 2025	\$ 679,758.27
Receipts	\$ 0
Withdrawals	
Transfer to operating account	(\$ 63,491.75)
Earnings/Loss	\$ 91,100.80
	<hr/>
Balance December 31, 2025	\$ 707,367.32

MISSION ENDOWMENT FUND

MISSION ENDOWMENT FUND A/C 97B

Beginning Balance January 1, 2025	\$ 124,821.76
Receipts	\$ 0
Withdrawals	
Transfer to operating account	(\$ 11,662.00)
Earnings/Loss	\$ 16,707.26
	<hr/>
Balance December 31, 2025	\$ 129,867.02

INVESTMENT FUND 2

PARKING LOT ACCOUNT #916

Beginning Balance January 1, 2025	\$1,755,193.04
Receipts (Loan Repayment)	\$ 6,800.00
Withdrawals	
Transfer to operating account	(\$ 69,000.00)
Earnings/Loss	\$ 269,108.25
	<hr/>
Balance December 31, 2025	\$1,962,101.29

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FUNDS RECAP

	#1 ENDOWMENT FUNDS	#2 PARKING LOT FUNDS
Beginning Balance January 1, 2025	\$1,686,743.72	\$1,755,193.04
DEPOSITS	\$ 975,500.00	\$ 6,800.00
WITHDRAWALS	\$ (294,790.18)	\$ (69,000.00)
EARNINGS	\$ 272,105.15	\$ 269,108.25
Balance December 31, 2025	\$2,639,558.69	\$1,962,101.29

OPERATING BUDGET FORECAST 2026 Final					
ACCT#	A/C Items	Budget	Actual	Proposed 2026	
	INCOME	2025	12/31/2025	Budget	
901	Pledges	\$187,000.00	\$188,806.22	\$215,000.00	
902	Pledges Prior Yr.	\$2,500.00	\$3,875.00	\$2,500.00	
903	NonPledge Envl	\$8,500.00	\$6,669.00	\$7,000.00	
904	Per Capita	\$3,800.00	\$2,726.00	\$2,800.00	
905	Plate Collection	\$4,000.00	\$4,931.21	\$5,000.00	
908	Other Ident. Giving	\$7,600.00	\$13,503.00	\$7,600.00	
911	Flower Fund	\$2,000.00	\$1,333.00	\$1,400.00	
913	Use of Facilities	\$7,600.00	\$9,900.00	\$9,000.00	
915	Investment Income	\$122,500.00	\$122,500.00	\$122,500.00	
916	Investment Income (2) (Parking Lot)	\$69,000.00	\$69,000.00	\$73,000.00	
961	Major Maintenance Fund		\$135,977.79	\$0.00	
930	Carry Over Funds	\$29,102.68	\$29,102.68	\$20,990.83	
	Sub Total	\$443,602.68	\$588,323.90	\$466,790.83	
921	Rental Income	\$150,400.00	\$150,000.00	\$150,000.00	
922	Bank Interest/Dividends		\$2.62		
923	Credit Card Process Income	\$0.00	\$24.80	\$0.00	
924	Music Fund (formally Endowment)	\$18,695.00	\$20,812.63	\$70,510.00	
925	AM Music Gift Fund		\$13,399.76		
926	Scholarship Endow.	\$0.00	\$2,100.00	\$0.00	
927	Library Fund			\$2,000.00	
906	PCUSA Offerings	\$0.00	\$4,490.00	\$0.00	
906A	CWS Mission	\$0.00	\$1,025.00	\$0.00	
906B	Local Missions	\$0.00	\$12,070.00	\$0.00	
909	Children's Ministry	\$1,000.00	\$620.00	\$1,000.00	
	Sub Total	\$170,095.00	\$204,544.81	\$223,510.00	
	Transfer From Arts & Outreach		\$920.00		
	Transfer From Music & Arts		\$1,375.00		
	TOTAL BUDGET INCOME	\$613,697.68	\$795,163.71	\$690,300.83	
	TOTAL BUDGET EXPENSES	\$617,293.60	\$774,172.88	\$696,587.00	
	NET BALANCE	-\$3,595.92	\$20,990.83	-\$6,286.17	

					Page 2
OPERATING BUDGET FORECAST 2026					
ACCT#		A/C Items	Budget	Actual	Proposed 2026
		EXPENSES	2025	12/31/2025	Budget
SESSION EXPENSES					
101		Pastor Salary	\$51,866.00	\$51,870.33	\$52,736.00
101B		Housing Allowance (bal. due cash)	\$4,530.00	\$4,530.00	\$3,746.00
101C		Soc. Sec./Medicare Offset	\$8,841.00	\$8,841.00	\$9,003.00
102		Pension & Med.	\$28,556.60	\$28,563.46	\$30,268.00
104		Professional Expenses	\$4,100.00	\$4,587.81	\$5,100.00
105		Continuing Ed.	\$18,440.00	\$1,722.82	\$20,329.00
105A		2025 Continuing Ed.			\$16,640.00
110		Retirement Savings 403(b)	\$1,200.00	\$1,200.00	\$1,200.00
111		Guest-Honorariums	\$1,800.00	\$1,725.00	\$1,800.00
		Sub Total	\$119,333.60	\$103,040.42	\$140,822.00
113		Sanctuary Supplies	\$3,500.00	\$2,775.67	\$3,200.00
114		Bulletins, Adver.	\$1,000.00	\$1,949.33	\$2,000.00
121		Choir Salaries (Dir. & Organist)	\$69,100.00	\$77,704.80	\$40,585.00
121A		Choir Lead Singers			\$30,880.00
122		Music Fund Expense (Scholars/WF)	\$0.00	\$0.00	\$39,630.00
123&124		Music Supplies & Misc.	\$1,000.00	\$1,390.61	\$1,400.00
125		Instrumentalists	\$2,000.00	\$4,600.00	\$0.00
126&129		Piano & Organ	\$3,000.00	\$2,695.00	\$3,000.00
127		Band Salaries	\$28,760.00	\$31,868.64	\$29,226.00
128		Worship Technology Salary	\$8,825.00	\$9,200.60	\$11,000.00
		Sub Total	\$117,185.00	\$132,184.65	\$160,921.00
131		Spiritual Life	\$0.00	\$525.73	\$2,000.00
132		Library	\$800.00	\$1,593.53	\$0.00
136		Sr. Youth Ministry	\$0.00		\$0.00
		Sub Total	\$800.00	\$2,119.26	\$2,000.00
151		Outreach	\$0.00	\$2,037.09	\$0.00
152		Church Growth	\$0.00	\$75.70	\$0.00
		Sub Total	\$2,750.00	\$2,112.79	\$2,750.00
161		Receptions, Dinners, & Picnics	\$1,250.00	\$1,054.21	\$1,250.00
163		Projects			\$0.00
165		Sunday Hospitality	\$2,750.00	\$3,034.15	\$3,200.00
		Arts & OutReach Expenses		\$197.96	\$0.00
165		ESL Expense			\$500.00
		Sub Total	\$4,000.00	\$4,286.32	\$4,950.00

					Page 3
OPERATING BUDGET FORECAST 2026					
ACCT#	A/C Items	Budget	Actual	Proposed 2026	
	EXPENSES	2025	12/31/2025	Budget	
	Session Expenses				
191	Per Capita	\$9,010.00	\$9,006.00	\$8,845.00	
195	Session Expenses	\$3,000.00	\$1,861.71	\$2,500.00	
198	Scholarship Awards	\$0.00	\$2,100.00		
	Sub Total	\$12,010.00	\$12,967.71	\$11,345.00	
	Personnel Expenses				
201	Office Staff	\$46,042.00	\$46,055.12	\$47,285.00	
203	Children's Ministry	\$37,717.00	\$37,716.00	\$38,735.00	
204	Child Care	\$3,000.00	\$2,880.00	\$3,081.00	
205	Custodial Staff	\$60,500.00	\$59,900.81	\$57,248.00	
209	Soc. Sec & Medicare	\$19,256.00	\$20,700.72	\$18,200.00	
210A	Benefits 403(b)	\$4,800.00	\$4,800.00	\$9,600.00	
210B	Medical Benefits	\$9,400.00	\$9,363.64	\$9,400.00	
210C	Death & Disability	\$3,000.00	\$2,802.74	\$3,000.00	
	Sub Total	\$183,715.00	\$184,219.03	\$186,549.00	
	FLEXIBLE SPENDING ACCTS	\$5,500.00	\$5,500.00	\$6,750.00	
700-722	Church School Expenses	\$3,500.00	\$4,369.47	\$4,700.00	
601	Sr. Youth Fund	\$500.00	\$226.90	\$500.00	
	TOTAL SESSION EXPENSES	\$449,293.60	\$451,026.55	\$521,287.00	
	MISSION DISRIBUTIONS				
181	PCUSA Missions		\$6,290.00	\$0.00	
184	Local Missions		\$11,569.67	\$0.00	
185	CWS Missions		\$1,025.00	\$0.00	
186	Sr. Youth Outreach		\$0.00	\$0.00	
	Other Missions		\$110.00	\$0.00	
	Total Mission Expenses	\$0.00	\$18,994.67	\$0.00	

					Page 4	
OPERATING BUDGET FORECAST 2026						
ACCT#		A/C Items	Budget	Actual	Proposed 2026	
		EXPENSES	2025	12/31/2025	Budget	
BUILDING & GROUNDS EXPENSES						
		Office Expenses				
211		Telephone/Internet	\$5,700.00	\$5,870.45	\$6,000.00	
212		Office Supplies	\$3,000.00	\$2,052.61	\$3,000.00	
213		Postage	\$3,450.00	\$2,833.08	\$3,200.00	
214		Printer/Copier	\$11,000.00	\$11,494.66	\$11,500.00	
215		Credit Card Credit Expense		\$152.99		
217		Custodial Supplies	\$8,500.00	\$8,790.13	\$9,000.00	
218		ADP Expense	\$3,000.00	\$3,165.67	\$3,200.00	
219A		Technology(Hardware)	\$0.00	\$4,656.85	\$1,000.00	
219B		Technology (Software)	\$3,000.00	\$2,427.05	\$3,000.00	
219C		Office Tech. Support	\$500.00		\$500.00	
		Utilities				
221		Fuel - Gas	\$18,000.00	\$19,770.04	\$20,000.00	
222		Electricity	\$20,000.00	\$18,714.27	\$20,000.00	
223		Sewer Usage	\$1,000.00	\$641.02	\$750.00	
224		Water	\$3,000.00	\$3,331.46	\$3,400.00	
225		Manse Utilites	\$3,650.00	\$4,659.44	\$4,700.00	
		Building & Grounds Upkeep				
228		Contracts & Permits	\$6,000.00	\$7,665.71	\$7,600.00	
229		Maint. & Repairs	\$13,000.00	\$9,314.06	\$12,000.00	
230		Major Maint. Funding	\$0.00	\$0.00	\$0.00	
231		Grounds Upkeep	\$15,000.00	\$16,191.42	\$16,500.00	
232		Snow Removal	\$8,000.00	\$5,550.00	\$8,000.00	
240		Major Maint.Expense	\$0.00	\$135,977.79		
245		Special Purpose Fund Expense	\$0.00			
261		Insurance	\$35,000.00	\$33,656.08	\$35,000.00	
260		Loan Repayment to Parking Lot Fd	\$6,800.00	\$6,800.00	\$6,500.00	
TOTAL EXPENSES			\$167,600.00	\$303,714.78	\$174,850.00	
301		Stewards	\$400.00	\$436.88	\$450.00	
401		Deacons	\$0.00		\$0.00	
		Transfer to Arts & Outreach	\$0.00		\$0.00	
TOTAL EXPENSES			\$617,293.60	\$774,172.88	\$696,587.00	

THE PRESBYTERIAN CHURCH AT TENAFLY
NECROLOGY REPORT 2025

<u>Date of Death</u>	<u>Name</u>
01/01/2025	Jack Burfeindt
09/06/2025	Anne Warner
11/16/2025	Doris Meyer

Psalm 48:14

*“For this God is our God for ever and ever;
He will be our guide even to the end.”*



