

The Presbyterian Church at Tenaflly



ANNUAL REPORT 2024

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Moderator's Introduction and Message for 2025

In this report we have a testimony to the huge contribution that so many members and friends make to the life of this congregation. Without you there would be no church! As an institution, the church means nothing without the real lives and personalities of those who are part of its story.

In the past year we have experienced many great moments and occasions. Our best laid plans have been augmented by unexpected joys and successes. New faces, new relationships, and new connections have delighted and encouraged us. We have also been rocked by unexpected sorrows and complications. We have been faced with challenges such as the loss of old friends to death. Even in such sorrow, we have been brought close together in our grieving, and have been able to give great thanks for true and faithful lives that have enriched ours and those of many generations in this place.

Life has a habit of happening in ways that can shock us, and members of our congregation have had more than their fair share of pastoral crises to contend with. It is my honor to share in pastoral confidence in many of these, even if for the sake of our people I would rather that they were not happening. I know that many of our members have rallied to support those enduring difficult, upsetting, and destabilizing times. We have tried to bear with those who have had their world rocked.

In the midst of real life the proclamation of the Gospel includes the sense that God in Christ is the steadfast rock upon which we can stand – unshakeable through every age. Such a faith is surely where we can find solid ground in a world which sometimes invites us to trust in other more transitory “props”. Our great task as we go forward in 2025 is to continue to explore ways to draw people into that proclamation. How can people find in PCAT an expression of that “rock of faith” – the solid ground upon which they can stand? How can we explore the “more” of faith in a world that can sometimes seem to offer only material and egotistical answers?

Our mission as a church is at once spiritual and practical as we live out our faith in community and reach out to the wider world. Christianity embodies the Mary (spiritual) and the Martha (practical) in equal measure. Neither is greater, both are essential and are an expression of the great commandment to love God and to love neighbor. Held together in a dynamic and creative tension, encompassing our varied skills and qualities, they are the strength and uniqueness of the church.

As we head into the fourth year of my ministry with you, we will be challenged to explore what Christian discipleship looks like in this time and place. That is nothing new, it has always been the task of the church, but it is a task that is never done, and always a fresh challenge in every time and place. It keeps us from being complacent! The mission of God in Christ is both reassuring and challenging because it is a lived out faith in community, state, nation, world.

What is Christianity today in its simplicity and its depth? As we dig deep together, I urge you to play your part as you can, explore fresh perspectives and to support your Session and all of the committees in their work. Let the adventure of 2025 begin!

With my love and best wishes, and personal gratitude for your kindness and support.

Rev. Dr. Martin Ritchie
Pastor and Moderator

THE PRESBYTERIAN CHURCH AT TENAFLY

Docket

Annual Congregational and Corporate Meeting for 2024

February 9, 2025

Rev. Dr. Martin Ritchie, Moderator

- I. Opening Prayer
- II. Designation of Clerk for the Meeting, verification of the call of the meeting and quorum
- III. Minutes of the last annual meeting, January 28, 2024
- IV. Minutes of special congregational meeting, June 2, 2024
- V. Minutes of special congregational meeting, November 10, 2024
- VI. Report of the Nominating Committee, Elders Crook and Chan
 - Election of Elders, Deacons, Office Holders and the Audit Committee
- VII. Report of the Moderator, Rev. Dr. Martin Ritchie
- VIII. Report of the Clerk of Session, Elder Mary Jane Eimer
- IX. Report of the Board of Deacons, Deacon Melissa Rexroth
- X. Reports of the Session Committees
 - Report of the 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
 - Worship
 - Mission
 - Outreach
 - Finance
 - Stewardship
 - Scholarship
- XI. Other Teams and Groups
 - Presby Readers
 - Tech Team
- XII. Presentation of the budget, Co-Treasurer Rod MacKenzie
- XIII. Closing Prayer
- XIV. Adjournment of Congregational and Corporate meeting

THE PRESBYTERIAN CHURCH AT TENAFLY
Annual Congregational and Corporation Meeting
Sunday, January 28, 2024

Call to Order: At 11:43 a.m. Moderator Rev. Dr. Martin Ritchie called the meeting to order in the Church House. He noted that we had constituted the meeting with prayer during Worship.

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.

Designation of the Clerk for this Meeting: Moderator Ritchie informed the congregation that Elder Mary Jane Eimer, Clerk of Session, had agreed to serve as Designated Clerk for the Congregational and Corporation Meeting of the Presbyterian Church at Tenaflly prior to today's meeting. The congregation gratefully accepted this offer.

M/S/U: The minutes of the February 5, 2023, Congregational and Corporation Meeting of the Presbyterian Church at Tenaflly were approved as distributed.

MS/U: The minutes of the Special Congregational Meeting of September 24, 2023, were approved as distributed.

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

Nominating Committee Report: Elder Lambert reported that the Nominating Committee was elected by a special Congregational meeting on September 23, 2023. Members who served on the committee included: Christina Chan and Jeanne Lambert, Co-chairs, from Session; Dori Persson from the Board of Deacons, James Crook and Linda Patryk as the at large members from the Congregation. She thanked the committee for their efficient and effective work they did serving on the committee to 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: Cathy Coppolino, Jim Crook, James Oruada, and Jack Rexroth;
Deacon: Marilyn Coats-Thomas
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: Jim 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 Mickey Sechrist, Tim Patryk, Diane Allen and Marilyn Coats-Thomas 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.

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

Dr. Ritchie highlighted his introduction to the Annual Report which noted the work that the Session has done to consolidate and begin development following Covid and the extended vacancy. The Session had created a five year Strategic Plan in 2022, and has made very good progress with it. In 2023, an additional focus on sharpening our governance was begun. He noted that his sermon this morning, with its focus on presbyterian polity that balances individual skill with corporate mission, formed part of his report today. Dr. Ritchie thanked the chairs, committee members, and team members for the work they have done over the past year as is reflected in the Annual Report. He noted that he has been involved in the work of the Session committees and is a member of each committee ex-officio. He noted this is not a time for maintenance, but for development. 2024 will be an important year for PCAT.

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

XVI. Report of the Clerk of Session, Elder Mary Jane Eimer

Clerk Eimer reiterated her thanks and appreciation for the members of the congregation that keep our church vibrant and engaged in all aspects of our church life. She noted that it has been wonderful to have Dr. Ritchie here a full year and to see how much he has accomplished with us– working with us to create our strategic plan, outreach, improvements to our facilities, and advancements in our understanding in faith and nurturing.

She mentioned if anyone has any questions that they would like to bring before Session, please do not hesitate to contact her directly.

Dr. Ritchie thanked Elder Eimer for continuing to field the work of Clerk, particularly in light of her very demanding “day job”. He also thanked Elder Chris Young for her great support as Deputy Clerk.

XVII. Report of the Board of Deacons, Deacon Melissa Rexroth

Elder Rexroth thanked her committee for their constant care and commitment to the membership. Dr. Ritchie thanked Elder Rexroth and all the deacons for their work of service and care.

XVIII. Reports of Other Teams, Groups and Committees

• Report of the Buildings & Grounds Committee, Elder Ron Rexroth

A member queried if there was a “hot list” of improvements required for our facilities and technological needs. Dr Ritchie noted that the Session in the Strategic Plan had requested that Buildings and Grounds lead on creating a strategic development plan for our buildings. It was in the process of working on this and it would be helpful to receive any suggestions for improvements to our buildings for consideration. Elder Rexroth noted that any suggestions could be sent directly to him. . He thanked all of his committee members for their commitment and sharing of their skill sets. Dr. Ritchie echoed his appreciation for all the volunteers noting Chris Smith and Rob Paustian, who have given countless hours to the improvements we enjoy.

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

(i) Adult Faith Nurture

(ii) Youth, Children and Families

Dr. Ritchie noted that this was a new committee, designed to bring fresh focus to our work of faith nurture amongst adults and children. Director of Children, Youth, and Family Ministry, Sherrie Reilley, had organized some photos from our youth and children program over the past year which are just outside the Church House this morning again, a huge thanks to Director Reilley, Christina Chan, and all the committee members for their dedicated and loving work.

- **Worship Committee** Dr. Ritchie thanked the committee, staff, and volunteers involved in our weekly worship on behalf of the congregation. He noted that Jim Millar, our Director of Music, is beginning his second year with us, and voiced appreciation for many wonderful musical moments in the last year. Warm thanks were given to the Tech Team, whose skilled and faithful work is now enabling the outreach of our livestream. This is keeping people connected to the church who are unable to be here in-person, as well as providing a chance for people to “check out” our theological and community flavor before coming along in-person to worship for the first time. Engagement with the livestream was proportionate to the size of our congregation, with weekly participation between 30-80 views. Rob Paustian noted that our recordings of cultural events posted to Youtube have been enabling us to connect with an even wider public, adding to our networking effect. We now have around 60 subscribers to the channel, and some of the arts videos have received hundreds of views. Huge thanks were offered to him for this work.
- **Mission Committee**
The Congregation thanked outgoing co-chairs Mickey Sechrist and Tim Patryk. Happily Gillian Iappelli will remain on the committee.
- **Outreach Committee**
There were no questions but lots of comments.
Bravo on a job well done and a full year of well attended events! Dr. Ritchie thanked Chair Lily Lee Paustian, who has been a driving force along with an incredibly dynamic new committee.
- **Audit Committee**
Brian Coats-Thomas, as Chair of the Finance Committee noted that the Audit Committee had just completed their work on the 2022 accounts. The congregation thanked the committee for their independent review.
- **Finance Committee:**
Finance Committee Chair Coats-Thomas reviewed the highlights from our 2023 budget. He noted that originally we projected a small deficit but ended with a surplus due to careful management of expenses and that we had no snow removal charges last year. Much work was completed on the facilities in 2023. The sale of parking lot permitted us to invest various interest-bearing accounts including CD's at a 7% rate of return. He commented that the financial market ended with an 11% increase for our non-parking accounts.

Chair Coats-Thomas pointed out that the 2024 budget projects a modest deficit. The budget reflects a 2% increase for all paid staff and a 3% raise for the minister, reflecting the fact that he declined a raise of 4% offered in 2023. Dr. Ritchie was awarded a \$25,000 signing bonus in his terms of call in 2021, but we have yet to give this to him because he graciously deferred it in 2023 to help balance the budget. Dr. Ritchie proposed that the money be invested in an IRA account, which saves the church the PCUSA levy for Pension and Medical of 37%, which would have amounted to around \$8000 on top of the \$25,000. We will take the funds as a loan from our parking lot investments and

repay ourselves back at a 6% interest rate. Co-Treasurer MacKenzie will go into more detail during the Treasurers' Report. Our very good news is that pledges to date show an increase of 11% from last year.

The Chair too this opportunity to formally thank Co-Treasurers Rod MacKenzie and Rick Bower for the tremendous amount of time they spend over the course of year managing our accounts and being mindful of our investments. Dr. Ritchie in turn thanked Finance Chair Brian Coats-Thomas and the members of the committee for their good work as well.

Member Elizabeth Heghinian shared that some years ago she had donated a snowblower that could be used as backup when it snows. Most likely it is housed in the shed. The Buildings & Ground Committee will investigate if it is still an option and thanked Ms. Heghinian for noting this.

- **Stewardship Committee:**

Marilyn Coats-Thomas and Jeanne Lambert, Co-committee chairs, reported that latest update on pledging is at \$191,155. She reminded those members who have not renewed to please do so. It is still important to pledge especially with our deficit budget for 2024 and planning purposes.

Dr. Ritchie reminded the congregation we owe a very big thank you to Marilyn Coats-Thomas, Jeanne Lambert, and Rick Bower for all of their careful work in this important area. It was especially good to see us increasing the planned giving segment of our balance sheet – a sign of a healthy congregation.

- **Scholarship Committee:**

Thanks and appreciation to Co-chairs Mickey Sechrist and Joan Roselle.

- **Tech Team**

Thanks and appreciation to members Richard Chan, Co-Coordinator; and committee members Glenn Allen, Rich Bower, Jun Motai, Rob Paustian, Bryon Scott, and Richard Semsel. They noted that Sam Yom, a member of Grace and Love congregation remains our paid Sunday Technical Anchor ensuring our livestream goes smoothly.

Coordinator Chan noted that Chris Smith has also been a tremendous asset, undertaking various projects to support the work of the Tech Team.

- **Presby Readers Group:**

Dr. Ritchie praised the important work of this group and its leadership. It was noted that they are meeting this afternoon at 4p.m. and all are welcome to join and add to the discussion.

XIX. Presentation of the budget:

Co-Treasurer Rod MacKenzie commented that Finance Chair Coats-Thomas had covered much of the 2024 budget. He reminded the congregation to think of our income as a three-legged stool: pledges, rentals, and investments. He reported that our tenants, Grace and Love Church and Jack-in-the Box are excellent tenants and pay their rent on time.

He reiterated that the proceeds from the sale of the parking lot fund have been invested. We will be using some of the funds to pay Dr. Ritchie his signing bonus and pay back ourselves with a 6% rate of

issue. Furthermore, the remainder of the parking lot investments have been structured so that we make a minimum of 6% to help ensure our fiscal stability and are not intended to be used for other purposes.

Co-Treasurer MacKenzie then addressed expenses. It is no surprise that our biggest expense is compensation, which covers the Terms of Call of our minister and staff salaries and payments. This all falls under Session expenses. He noted that our pastor did not receive an increase in 2023 and we are giving him a 3% in 2024: 2% salary and 1% to professional expenses. The addition to professional expenses is a cost-effective route for us.

The congregation is assessed by presbytery for an annual per capita fee based upon the number of members on our congregational roll. It was noted that the fee has been reduced from \$40 to \$38. He encouraged the congregation to contribute towards \$38 towards this if they haven't already done so.

The buildings and grounds section of the budget covers office expenses, utilities, insurance, and maintenance of our facilities. He noted that for the most part, our office expenses are pretty much as they were in 2023. Utilities have gone up significantly, especially for power. Our activities and usage of the facilities has gone up as we are now active 7-days a week. A major expense is maintenance of the buildings which is hard to be specific about as things emerge over the course of the year. Insurance policies have also increased significantly.

Co-Treasurer MacKenzie pointed out the \$6,000 projected deficit. He shared that we have had deficit budgets in the past and this is not a major concern to the Finance Committee. The Finance Committee and staff will focus on how to bring in more revenue and engage in good cost control measures.

The congregation was reminded that 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.

XX. **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 The Grace.

XXI. **Adjournment of Congregational and Corporate meeting:** There being no more business, the meeting was ended at 12:37 p.m.

Respectfully submitted,

Mary Jane Eimer
Clerk of Session

THE PRESBYTERIAN CHURCH AT TENAFLY
Congregational Meeting Minutes
Sunday, June 2, 2024

Call to Order: At 12:05 pm Moderator Dr. Ritchie called the meeting to order in the Church House with a prayer.

Call of the meeting and quorum: Deputy Clerk Young verified that the meeting had been announced at least two times per the Book of Order requirements, and that a quorum was present.

Sole purpose is to endorse the Session's proposal for future worship: Dr. Ritchie informed the congregation that we have one purpose for this meeting, to endorse the approval by Session of a proposed plan for future worship. The Session had designated a small strategy group which considered the overall situation and made recommendations which were unanimously approved by the Session. Dr. Ritchie stated that we now bring the recommendations to the congregation for their endorsement.

Presentations by members of the strategy group on primary facets of the Session proposal:

Beginning in September there will be 2 Sunday worship services, the first at 9:30, a half-hour, relaxed service in the Sanctuary, led by Pastor and the band; the second at 10:30, a one hour service in the Chapel, led by Pastor and Liturgist with music led by choir, organ and other musicians.

A combined coffee-hour for both services will be held in the Church House from 10 to 10:30, providing an opportunity for the congregation to socialize. Cantors will take an active part in both services as their schedules allow.

Monthly joint Intergenerational services in the Sanctuary, joint worship on Festival Days and Pageant Sunday, as well as the usual routine of one service at 10 am during the summer months will provide additional times for our church family to worship all together.

Discussion: Following the presentations there was a lively discussion on the proposals.

M/S/C: The congregation endorsed the Session's plan for future worship at PCAT, to begin in September, 2024. There was a large majority in favor, with six voting against and one abstention.

Respectfully submitted,

Christina Young
Deputy Clerk of Session

THE PRESBYTERIAN CHURCH AT TENAFLY
Congregational Meeting Minutes
Sunday, November 10, 2024

Call to Order: At 11:49 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 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.

The sole purpose of this meeting is to approve the 2025 Nominating Committee: Dr. Ritchie informed the congregation that we have one purpose for this meeting, to approve the 2025 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. 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 2025 Nominating Committee, which will consist of Elders Christina Chan and James Crook from Session; Marilyn Coats-Thomas from Deacons; and Martha Reid Paradis and Viki Shima 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,

Mary Jane Eimer
Clerk of Session



Tenebrae Service for Maundy Thursday

Report of the Nominating Committee 2025

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 having completed two terms of three years, and who under the PCUSA Book of Order are required to step down for at least a year. Mary Jane Eimer, Christina Young, and Ron Rexroth have given a tremendous amount of time, energy and skill to their respective roles. Mary Jane has been Clerk of Session for six years, although she had been in this role for a number of years earlier on.

The role of Clerk is extremely intense in the time of a vacancy, and Mary Jane had to step up to many tasks normally undertaken by the Pastor during the extended vacancy period following Dr. Lindner's retirement in 2019 until the eventual installation of Dr. Ritchie in 2022. We are hugely grateful for her work in collaboration with successive Sessions, interim pastors and our members for steering the ship of PCAT through some fairly turbulent, complicated and sometimes frustrating times. Now, with a new grandchild and recent retirement from her longstanding role with ABCT she can enjoy a new season of life – although we are incredibly grateful for her ongoing coordination of Presby Readers and her more recently inherited role as co-chair of the Mission committee, a strong area of interest for her.

Elder Christina Young has been an effective and meticulous Deputy Clerk of Session for the last couple of years, to add to her many wise contributions on the Session and in the life of the congregation. For the last two years she has also been chair of the Personnel committee, which has involved close work with Pastor Martin. For all of Chris's giftings and hard work, we give thanks!

Elder Ron Rexroth has been chair of the Buildings and Grounds Committee for the last two years, and in that role has brought expertise, tenacity and vision to the huge task of maintaining and developing our inheritance of property. His approach has encouraged investment and looking towards development, not simply maintenance, and in this he was building on the work of his predecessors. Best laid plans can be interrupted by events and discoveries, and 2024 had its share of those in buildings and grounds. Thank you, Ron, for handling all of this with grace, good humor and generosity.

Nominations for 2025

The Nominating Committee had the task of discerning three candidates to become Session elders, two candidates to become deacons on the Board of Deacons, and the office of Treasurer.

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

Session Elders

Glenn Allen
Carol Khoury
Sean Rexroth

Board of Deacons

Howard Bryson
Barbara Silio

Office of Treasurer

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

We commend these nominees to the congregation, noting that they bring skills which we feel match our needs for “such a time as this” in the life of the congregation.

Elders James Crook and Christina Chan, Co-Chairs

Deacon Marilyn Coats-Thomas

Members at Large Victoria Shima and Martha Reid-Paradis

Rev. Dr. Martin Ritchie, Ex-Officio

Continuing Elders and Deacons in 2025:

Session	Board of Deacons
Rev. Dr. Martin Ritchie, Moderator	Melissa Rexroth, Convener
Jeanne Lambert	Marilyn Coats-Thomas
Christina Chan	Christine Semsel
James Oruada	Carolyn Rocco
Jack Rexroth	Gay Willis
Cathy Coppelino	Nancy Smith
Lily Lee Paustian	Debbie Abitante
Api Lee	Indiana Mota
Jim Crook	Noelle Perrin
Gillian Iappelli	Dori Persson

Clerk of Session Annual Report

Hello members of the PCAT Congregation,

2024 was an eventful year at PCAT. All of our committees are functioning at high capacity and our Outreach Committee has brought many new faces to our church events. Much effort has gone into making our facilities wind and watertight, up-to-code, maintaining safety, and a few surprise fixes due to weather-related incidents. Huge thanks to the Buildings and Grounds team for spearheading the major repairs program funded so generously by you, the congregation in our special appeal.

Dr. Ritchie has been actively involved in all committees and the Session continues to meet most months. On occasion, when issues are time-sensitive, we conduct church business via email so work continues without missing a beat.

I would be remiss if I did not publicly thank my fellow Session members: Christina Chan, Cathy Coppelino, James Crook, Gillian Iappelli, Jeanne Lambert, Api Lee, James Oruada, Lily Lee Paustian, Jack Rexroth, Ron Rexroth, and Christina Young. These members work together seamlessly as a team to keep our church vibrant and meet the ever-changing needs of the congregation. Special thanks to Christina Young, who has served as our Deputy Clerk of Session. This position works with Dr. Ritchie and I to develop Session dockets, records minutes in the Clerk's absence, and proofs the monthly Session minutes. I can't thank Chris enough for the expertise and attention to detail she brings to the position. Plus, she makes me look good with her edits. Sincere thanks Chris!

Session members Ron Rexroth and Christina Young have completed their term of office as do I. I know you join me in thanking them for sharing their time and talents on our behalf.

As you will read in this report, all of our committees have been productive over the past year. It does take many members to handle all the activities of a busy congregation. A hearty thanks to all of our boards, committees, and teams. Near to my heart is the Mission Committee and "Soup Squad." For those of you who enjoy cooking and like to nurture, I highly recommend you share a quart or two of your specialty soups. This enables us to take a small token of nourishing soup when making home visits. Thanks again to Glenn Allen, Rob Paustian, Richard Chan, and Sam Yom for their technical expertise and enabling us to livestream our worship services and record special events. We need to acknowledge the time and attention that Co-Treasurers Rick Bower and Rod MacKenzie and the Finance Committee put in to ensure our financial stability.

We are also blessed to have such dedicated and competent staff. Special thanks to Director of Music Jim Millar, who has done an amazing job with our choir, bell choir, and special concerts. We are so fortunate that members of our congregation share their musical gifts as Cantors: Cathy Coppelino, Nancy Ringham Smith, Ann Van Cleave, Carol Van Cleave, and Gay Willis. Our section leaders continue to elevate our worship and special events. Jin Heo continues to do an incredible job as our organist and pianist. And up

for any tempo or beat, our Band members deliver. Thank you, Nik Rael, Pete MacDonald, and Fred Mawson, for adding so much to our weekly worship.

Behind the scenes and ensuring all goes according to plan, special thanks to Nancy Benell, our Office Manager; Sherrie Reilly, Director of Children, Youth and Family Ministry; and Chris Schwab, our Custodian.

It is important that I thank you, the members of the congregation. Your continued involvement and trust in our leadership is essential for the well-being of each and every one of us. The Session is aware of the excellent work Dr. Ritchie is doing amongst us with the Session and urge you to get involved in church activities and in worship to support them in 2025.

There are many expectations from an active and involved congregation. If you have ideas to share and are willing to help in any area of our church life, please be encouraged to do so.

Thank you for the support and kindness you have shown me over the past six years as your Clerk. It has been an honor and a delight to serve you in this capacity.

Wishing you a healthy, happy, and satisfying 2025!

Respectfully submitted,

Mary Jane Eimer, Clerk of Session



Interfaith Worship

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 Board welcomed Marilyn Coats Thomas as a new deacon for 2024. We started the year off with a celebration of life event for our beloved, long-time member, Harry Roselle. This event was held in Jim Henry Hall following his memorial service. The Deacons and members of the church worked together and provided delicious homemade tea sandwiches and desserts so that family and friends could gather to share fond memories of Harry.

The next event sponsored by the Deacons was the Agape Dinner on Maundy Thursday. This dinner has long been a favorite to many at the church. We had a lovely 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.

On June 23rd the Deacons held the ever-popular Strawberry Fest. This event was a wonderful opportunity for church members and friends to connect. We serve strawberries and ice cream. This year we had the wonderful addition of homemade biscuits. Thank you, Christine Semsel!

This year also provided a repeat of the Christmas Poinsettia delivery. The deliveries of this season 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 2025. We voted to use our Deacon's Fund to make contributions to assist members and members of the community with a medical bill, a repair of a walker and grocery store gift cards.

Thank you to all the Deacons for delivering flowers, making visits, 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 Reverend Martin for continued guidance.

We are looking forward to serving our congregation and community in 2025.

Respectfully submitted,

Melissa Rexroth
The Board of Deacons

Deacon's Fund Statement 2024

Beginning Balance	\$5286.56
Income	
Earned Interest	\$2.26
PCAT Donations	\$780.00
Total:	<u>\$782.26</u>
Total Expenditures	
Court Fees (to support a local resident)	\$472.63
PCAT (Walker Repair)	\$75.00
Food Gift Certificate	\$200.00
PCAT (Food Gift Certificate)	\$1,000.00
United Presbyterian Church (Greater Faith Works)	\$500.00
Total:	<u>\$2247.63</u>
Ending Balance 12/31/2024	\$3821.19



Picnic

Buildings and Grounds Committee Report

2024 was a busy year for the committee and brought us significant budgetary challenges for much needed maintenance work. In March, the Session approved a special appeal and thanks to the generosity of many of our congregation and friends we raised \$72,110, exceeding our appeal target of \$70,000. Around the time of the appeal, a separate and incredibly generous donation of \$100,000 was received for the maintenance fund. Thanks to this we were able to tackle all of the urgent projects highlighted in the appeal. Here are some of the highlights.

- Replaced manse roof and rainwater goods.
- Repaired the bluestone stairs and landing at the Chapel main entrance.
- Repointed brickwork around the entire upper section of the education block, thereby ensuring that it remains wind and watertight for ourselves and our tenants.
- Repaired the severely decayed cornice on the east face of the Church School building.
- Repaved the Macadam of circle and fire lane and sealed cracks on the sidewalk.
- Trimmed dozens of trees around the property to ensure their health and safety.
- Replaced corroded metal storm doors to the Chapel basement.
- Re-laid the dangerously decayed walkway from Magnolia Avenue to the office.

Our usage agreements with Jack In The Box and Grace & Love were renewed with 5% increases. This revenue is a key component of our annual budget. The Jack In The Box agreement has a 2-year term with a mid-term review in July 2025. The Grace & Love agreement has a 5-year term with an annual review.

Our insurance policies are up to date. However, costs are up significantly again this year. We continue looking for better options, but the industry is under a lot of strain due to all the natural disasters around the country.

In late June a mature oak tree fell onto the Manse and caused significant damage to the study. Repair work has been completed in a way that enhances the study and did not exceed the insurance settlement.

The Committee also engaged in several improvement projects inside and outside the Church. Here are some highlights.

- Replaced rear yard fencing at Manse to provide safety, security, and privacy. This was funded by a designated donation.
- Completely rebuilt and extended the drainage system and brick paving in the Memorial Garden to deal with dangerous pooling in heavy rains and to avoid future flooding, paid for by the Memorial Garden Fund.
- Fabricated a workstation for the streaming system controls at the back of the Chapel with thanks to Chris Smith for his craftsmanship.
- Installed overhead microphones in the Chapel that enable livestreaming, with thanks to Rob Paustian for his contribution of time and expertise. This was funded by the residue of funds donated for works to the chapel in memory of the Carter family.

- Installed windows in the central panels of the sanctuary narthex doors. This allows our greeters/ushers to see when someone is at the door during colder weather months, provides more natural light in the Narthex, and makes our Church look more inviting.
- Replaced crumbling asphalt walkway from sidewalk to office entrance with Pavers.

As we enter 2025, here are some things we are looking to accomplish, in no specific order.

- Clear overgrowth on slope between the back of the Church School and parking lot and plant ground cover.
- Repave the main parking area.
- Develop renovation plans for Jim Henry Hall, including consideration of installing an elevator to the Sanctuary level thanks to a donation of \$80,000 from Joan Kuhns and \$1000 from the late Jack Burfeindt.

Throughout the year we were repeatedly grateful to Chris Smith, Ron Rexroth and other members of the committee who gave of their time and expertise.

We are in good shape financially as we enter 2025. We have \$81,000 from designated donations for the elevator project and \$73,651 left over from the \$100,000 anonymous donation. These funds are well invested and will be drawn when needed.

Respectfully submitted by your Buildings & Grounds Committee,

Ron Rexroth, Chairperson

Rick Bower

Howard Bryson

Brian Coats-Thomas

Api Lee

Chis Smith

Jon Teall

Rev. Dr. Martin Ritchie, *Ex-Officio*

Faith Nurture Committee

The purpose of the Faith Nurture Committee is to work with the Pastor to develop ways to engage and encourage the congregation in their journeys of faith. This has two dimensions (i) Adult Faith Nurture (ii) Children, Youth and Families Faith Nurture. We look forward to playing our part in collaboration with Dr. Ritchie and the other committees of the Session, and would like to thank our Director of Children, Youth and Family Ministry, Sherrie Reilley, for her work and the care that she brings to this important staff position.

(i) Adult Faith Nurture

In 2024 we have continued our Wednesday lunchtime study and discussion sessions with a varied program under the title *Adventures in Faith*. Members and friends dip in and out according to their availability and interest and augment the core group of regular participants. Dr. Ritchie much appreciates the perspectives of those who take part, and these often enhance his own reflections on the chosen themes. It's a shared faith journey!

It's hard to know where to place some projects in terms of committees, but we were very happy with the impact of our thoughtful art installation "God's Doors Are Open To All" with its rainbow message of affirmation, timed to appear in Pride month, June 2024. The installation looked beautiful in the church grounds, with huge thanks to all who were involved in the creation of this project, supporting it financially and practically – and especially to Chris Smith, who brought his usual technical prowess to enabling them to stand up safely and beautifully! This was a project which encouraged us to think and was a significant proclamation to the world about our understanding of God's "posture" towards all people.

In addition to the regular Wednesday lunchtime sessions we have run Lent and Advent studies. Don't forget the Minister's weekly letter in the online newsletter, which often explores faith matters. Check it out as part of your discipleship! 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.

(ii) Children, Youth and Families Faith Nurture

Church School

- Sensory room: The Forest Room
The room is a beautiful calm space 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.
The garden is our happy place. There are plans for the 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

As part of the skit story line the kids worked together to repair the command center after the engineers had to return to NASA. Using spare parts and reusable materials the new recruits finished the command center. Each day included a kid friendly Bible story, art, games, music, experiments and time in our vegetable garden. Lessons included; God's amazing creation and He is with us all the time and everywhere. 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

It has always been important to find creative ways to support our favorite mission and outreach programs. This past year we 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 youth 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

In November, three of our youth, Valentin, Isla and Angus, were confirmed. The class gave them the opportunity to explore, question and grow in their own faith. As part of the class they discussed scripture, actively participated in church life, mission and youth activities. They bring fun and energy to all they do.

College Students

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

Outreach

The Children, Youth and Family team and the Outreach Committee worked together to host the following events for families with younger children.

- Movie Night: Clifford the Big Red Dog
- Fall Festival: The weather was amazing making it a perfect afternoon for our congregation and the community. The event included pumpkin decorating, music, face painting, games including a monster mini golf, crafts, hot cider and donuts, an art exhibition, tours of the church and a used toy stall.
- Makers Night : We provided an assortment of supplies and a few ideas then turned the children loose with their imaginations.

We're looking forward to this new year and all its possibilities.

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

Adult Faith Nurture

Carolyn Santonicola
Victoria Shima
Cara Beth Hanover
James Crook
Apirom Lee

Children, Youth and Families Faith Nurture

Diane Allen
Liane Sturrock
Gillian Iappelli



Our Confirmands: Isla, Angus and Valentin



**Finance Committee
2024 Annual Report**

	2024 Budget	2024 Actual*	2025 Budget
Income	\$642,621	\$842,121	\$613,698
Expenses	\$648,914	\$813,019	\$617,294
	(\$ 6,293)	\$ 29,102	(\$ 3,596)

*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 2025. The past year's activity for each income and expense account number are shown in the Treasurer's Report starting on page 42 and the details of the activity (receipts and disbursements) along with the balances of each of our investment funds are reported starting on page 36.

The following are the highlights for 2024 and the proposed budget for 2025:

For 2024

- We ended the year not only resolving the beginning year deficit but with a nice positive balance due in large part by having a few income lines exceeding their budgets and a good deal of savings on the utility charges for electricity and gas.
- We fulfilled an important part of Dr. Ritchie's Terms of Call by providing his deferred re-location bonus of \$25,000 as a deposit to his 403b Savings Plan.
- Again, this year there were a great deal of expenditures made for work done around the church and grounds. This included repairs to the Christian Education Building and Chapel, Church doors, work in the Memorial Garden, pathway brick work, driveway paving, and tree work. A good deal of this work was paid for by a special appeal to the Congregation for needed funds.
- We had an unfortunate accident during a storm resulting in a tree falling on the back part of the Manse. Repairs were made in the later part of the year funded in part by insurance proceeds.
- Our two investment portfolio showed an approximate gain of 9.5% for the year.

For 2025

- We are providing a 3% pay adjustment for staff.
 - We will dispense with 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 lead singers this year will continue to be paid by draws from our Music Endowment Fund.
 - We are again showing a small deficit of around \$3,600 which we fully expect to resolve by year end.
-

The committee remains sensitive to general economic forecasts and how that might affect our income for the coming year and are prepared to make financial adjustments 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*



Manse Damage



New Chapel basement storm door

Mission Committee Report

New co-chairs, Elders Gillian Iappelli and Mary Jane Eimer, took a close look at our current mission projects and areas we thought we could expand in 2024.

We continue to support the donations throughout the year as follows:

PCUSA Missions

Christmas Joy (from 2023 offering)	\$2,705
Easter – One Great Hour of Sharing	\$2,368
Pentecost offering	\$1,285
Peacemaking offering (not held in 2024)	
TOTAL	\$6,358

Church World Service

Blanket Sunday	\$955
TOTAL	\$955

Local Missions

Center for Food Action (Souper Bowl)	\$230
Tenaflly Educational Found. – 5K Run	\$250
Special Ministry to the Japanese – ESL	\$500
Grace & Love Church mission trip	\$395
Pentecost Offering used here at PCAT For Children and Youth programs	\$285
East Harlem Project	\$ 84.40
TOTAL	\$1,744.40
Contribution to World Central Kitchen Via Tenaflly Interfaith Committee	\$537
Fall Festival Toy Sales to World Central Kitchen	\$102

Our total contributions for mission totaled \$10,134 in 2024.

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 a local family in need. Once again, our congregation rose to the occasion with great generosity.

We initiated a few new projects this year:

- Making meals for our partner project in East Harlem and building a closer relationship with Rev. Chris Lawrence
 - We made a total of 10 meals
 - Special thanks to our cooks – Daryl Galitzin, Talley Wright, Christina Young, our confirmands, and Mary Jane Eimer
- 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
 - Half the proceeds from our toy sale went into the Mission fund and half was sent to the World Central Kitchen
 - Our intention is to build up the Mission Fund so that we have funds available to respond to needs both locally and nationally as we become aware of them

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
 - Identifying those who do not necessarily get acknowledged (i.e., volunteers in the Ambulance Corp, Fire Department, crossing guards, public work employees and others you can help us identify)
- We will explore potential mission projects in collaboration with the Presbytery of Northeast New Jersey.
- We will consider whether there are more local mission projects in which we could also engage our membership to benefit our community

We are very much aware that many of our committees are also doing mission work. The Deacons sent \$500 to support the Greater Faith Works Christmas Day breakfast. 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 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. 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 and Gillian Iappelli, Co-Chairs of Mission
Rev. Dr. Martin Ritchie, Ex-Officio

Outreach Committee Report

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.

Our author events continued to draw in members from the wider community. This year we went "in-house" and had two PCAT authors present their books, the first of which was Martha Reid Paradis' *Flowers and Locusts*, about her childhood in Ethiopia, where her father served as legal advisor to Emperor Haile Selassie. Debbie Abitante ably facilitated this discussion. Then in the Fall, Glenn Allen was in conversation with Jim Crook about Glenn's book *Played*, a cauldron of politics, sports, espionage and courage, where we met some of the most famous people of all time, including Mae West, Charlie Chaplin, FDR, and the madman himself who vowed to "make Germany great again", Adolf Hitler.

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.

Once again, 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 the 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 in the office 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 in 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.

Although strictly in the area of the Worship Committee, we have a strong and steady engagement with our Sunday livestreams, and are gradually getting to know who they are! Some newcomers watch online to “check us out” and some of are our own members watching from a different location when unable to be here in person. The stream has proved to be particularly valuable to our members who have moved to another location but wish to stay connected.

The Outreach Committee looks to 2025 as a year of collaboration with other committees such as Faith Nurture, Worship and Mission as we look to develop our invitation to join us on the journey of faith exploration in the PCAT community.

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.

Elder Lily Lee-Paustian, Chair of Outreach

Diane Allen

George Lambert

Debbie Abitante

Jim Crook

Christina Chan

Carolyn Rocco

James Oruada

Rev. Dr. Martin Ritchie, *Ex-Officio*

Scholarship Report

Scholarships of \$450.00 were given to the following young people of PCAT:

James Allen

Roberta Allen

Stephanie Chan

Brianna Coppolino

Johnny Coppolino

Samantha Semsel

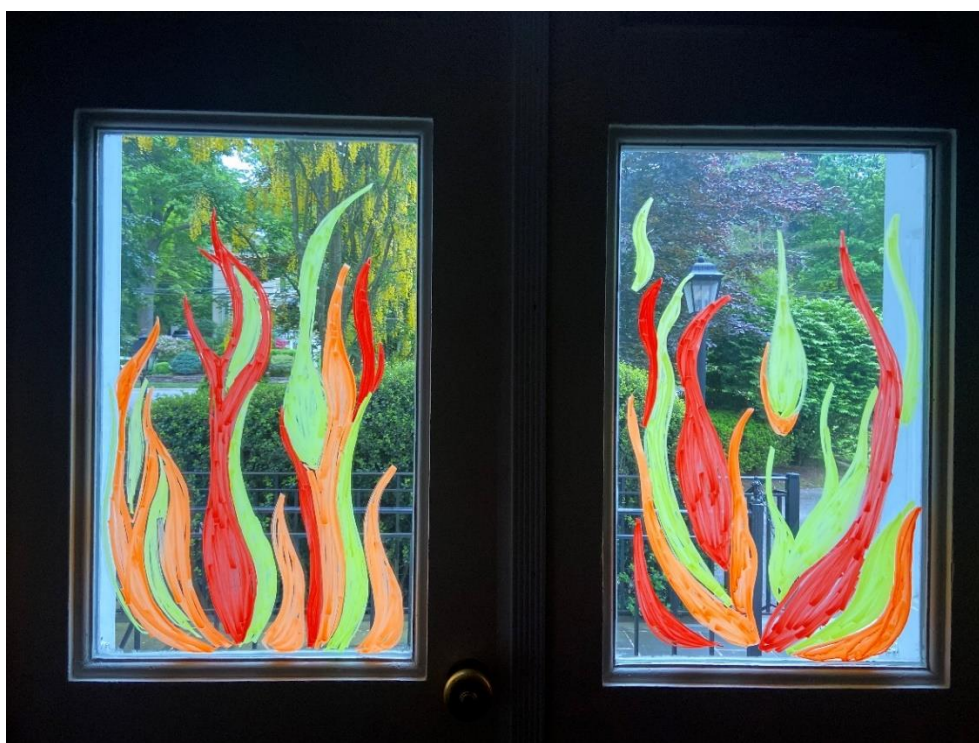
Brandon Ward

Congratulations and best wishes for success in the future!

Respectfully submitted,

James Crook

Apirom Lee



Pentecost Creativity by Brandon Ward

Stewardship Committee

Sowing the Seeds for a Bountiful Harvest

The job of the Stewardship Committee is to invite and to encourage our church members to invest in the mission of our church, to be part of a community of believers who work together by sharing our gifts and to consider our contributions to the life of the church. To encourage this we run an annual **Stewardship Campaign** during which church members are asked to make a financial pledge. The financial commitments are crucial as they allow for the Session 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 the church. Their time, expertise, new ideas and enthusiasm all keep our church alive and vibrant and we celebrate these gifts of stewardship as well.

In November we sent out an initial mailing asking members to prayerfully consider completing a pledge form and to return it on Stewardship Sunday or to the church office.

As of February 4, 2025 the total pledges are as follows -

Total amount pledged for 2025 - \$190,190 .00

Total Pledges - 55

New Pledges - 9

Increased Pledges – 21

Decreased Pledges – 3

Same as Previous Year - 22

The Stewardship Committee anticipates that the above numbers will change as people continue to make pledges to the church. It's especially encouraging to note that despite losing some members to death this year, and associated pledges amounting to around \$30,000, we are currently only \$8000 short of the sum pledged in 2024.

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 Committee

The Worship Committee has met regularly throughout the year to provide support to Rev. Dr. Martin Ritchie in the planning and conduct of worship.

In the spring of 2024 the **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 9:30am service in the sanctuary prior to the 10:30am 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 10:30am in the sanctuary. This would allow for 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 the Sundays with just one service - the Intergenerational service - coffee hour would be after worship.

On June 2, a Congregational Meeting was held in the church house to present this plan to the members. There were some concerns and questions but, ultimately, the congregation voted by a large majority to implement the plan beginning in September. The new worship schedule has been in effect for four months now and the response has been generally positive. It is still in its infancy and more time is needed to reach its full potential. The goal to grow the earlier service is ongoing. With faith and courage, we are moving forward!

We are happy 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 9.30am service. And, as always, 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. Again, the new schedule has required more from the volunteers but they are stepping up.

This year has been a transformative one as we sought to expand and enrich our worship opportunities. We begin 2025 full of hope and enthusiasm with Martin Ritchie as our pastor. He brings a wealth of knowledge, new ideas for us, fresh perspectives and a lot of creative energy. It is an exciting time for PCAT!

Respectfully submitted,

Elders Jeanne Lambert & Marilyn Coats-Thomas, Co-Chairs

Rick Bower

Richard Chan

Cathy Coppolino

Rev. Dr. Martin Ritchie, *Ex-Officio*



Jason Hart piano concert

Cro-Knitters

The Cro-Knitters continue to meet every Tuesday, including during the summer, from 2-4pm

A group of ladies, anywhere from 3 to 9 of us, meet in the church lounge. You can always find cookies and some kind of snack to munch on.

This past November we 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.

Everyone is invited to join us on Tuesdays for socializing, snacks and maybe some handiwork being done. Do you do counted cross-stitch, embroidery, etc. or if no handiwork at all, come anyway and take a break from your daily routine.

Come visit! We love visitors! Men are also welcomed.

Hope to see you on Tuesdays in the church lounge.

God's blessing to you.

Sincerely,

The Cro-Knitters



PresbyReaders

The Presby Readers met 8 times in 2024. 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 2025.

In 2024 we read and discussed the following novels:

The Heaven and Earth Grocery Store, James McBride

The Lost Apothecary: A Novel, Sara Penner

The Color of Water, James McBride

Remarkably Bright Creatures, Shelby Van Pelt

The Women: A Novel, Kristin Hannah

The Frozen River, Ariel Lawhon

An Unfinished Love Story, Doris Kearns Goodwin

Table for Two: Fictions, Amor Towles

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. 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. We also learned what a sizzle reel is. A fascinating and fun discussion with one of our own members was an absolute delight!

We are currently reading Doris Kearns Goodwin's, *No Ordinary Time: Franklin and Eleanor Roosevelt: The Home Front in World War II*. We will be meeting Sunday, March 2nd at Mary Jane Eimer's home.

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. (*No Ordinary Time* is an exception for us!) Please be encouraged to write to me at mjeimer@aol.com if you have a specific recommendation. I hope you can join us in 2025. We welcome your participation and we promise you won't leave our meeting hungry!

Our meetings are always on a Sunday at 4p.m. Please join us and come with a question or two you would like the group to discuss.

Respectfully submitted,

Mary Jane Eimer

Tech Team Report

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 online.

Our YouTube channel www.youtube.com/@presbyterianchurchattenaf17216 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.

We look forward to the challenges of 2025.

Glenn Allen

Rick Bower

Richard Chan (coordinator)

Jun Motai

Rob Paustian

Richard Semsel

Seyeoul (Sam) Yom (paid Technical Anchor)



Repurposed pew becomes Chapel Tech console – thanks to Chris Smith

ARTS OUTREACH FUND

A/C 03 1130

Beginning Balance January 1, 2024	\$2,675.25
Receipts	\$4,694.24
Withdrawals	(\$1,696.37)
Earnings/Loss	\$2,997.87
	<hr/>
Balance December 31, 2024	\$5,673.12

MEMORIAL GARDEN FUNDS

Beginning Balance on Jan. 1, 2024 \$28,282.77

Deposits:

Purchase of Niche by the Cooper Family \$7,970.00

Withdrawals:

American Monument Company \$345.00

Diamond Renovations & Additions \$26,000.00
For revising drainage systems in the
Garden and complete brick repaving
of walkway in the Garden

End of Year Bank Account Balance on Dec. 31, 2024 \$9,907.77

CD Investment

13 month CD @5.25% \$40,000.00
Matures 01/04/2025

Total Memorial Garden Funds \$49,907.77

PERMANENT MEMORIAL FUND

PMF MAIN FUND A/C 91A

(Facility Endowment Fund)

Beginning Balance January 1, 2024	\$ 497,232.17
* Receipt (gift)	\$ 10,000.00
Withdrawal	
Transfer to operating account	(\$ 47,659.08)
Earnings/Loss	\$ 47,257.87
Balance December 31, 2024	\$506,830.96

*** Mary Jane Swanson Memorial gift**

MAJOR MAINTENANCE FUND

PMF RESERVE FUND A/C 91B

(Major Maintenance Fund)

Beginning Balance January 1, 2024	\$ 5,849.68
* Receipts (gifts, transfers/adjustments)	\$ 287,141.59
Withdrawal	(\$ 136,840.00)
Earnings/Loss	\$ 16,056.67

Balance December 31, 2024	\$ 172,207.94
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Gifts:

* Anonymous (March)	\$ 12,000
* Jack Burfeindt	\$ 1,000 (designated for an elevator)
* Anonymous (June)	\$100,000
* Congregational Appeal	\$ 72,110
* Joan Kuhns	\$ 80,000 (designated for an elevator)

MUSIC ENDOWMENT

MUSIC ENDOWMENT FUND A/C 92

Beginning Balance January 1, 2024	\$ 49,932.42
* Receipts (gifts)	\$ 2,000.00
Withdrawals	
Transfer to operating account	(\$ 17,508.07)
Earnings/Loss	\$ 3,538.44

Balance December 31, 2024	\$ 37,962.79
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Gift:

*** Whitney Keen**

SCHOLARSHIP FUNDS

SCHOLARSHIP FUNDS A/C 93

Beginning Balance January 1, 2024	\$ 35,750.78
Receipts	\$ 0
Withdrawals	
Funds awarded for scholarships	(\$ 3,150.00)
Earnings/Loss	\$ 3,349.73

Balance December 31, 2024	\$ 35,950.51
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OPERATING RESERVE FUND

OPERATING RESERVE FUNDS A/C 95

Beginning Balance January 1, 2024	\$ 14,521.86
Receipts	\$ 0
Withdrawals (transfer to Maintenance Fund)	(\$ 10,021.40)
Earnings/Loss	\$ 456.06
	<hr/>
Balance December 31, 2024	\$ 4,956.52

SPECIAL PURPOSE FUNDS

SPECIAL PURPOSE FUNDS A/C 96

Beginning Balance January 1, 2024	\$ 131,514.60
Receipts	\$ 0
Withdrawals	(\$ 18,850.00)
Earnings/Loss	\$ 11,590.37
	<hr/>
Balance December 31, 2024	\$ 124,254.97

PROGRAM AND MISSION ENDOWMENT FUNDS

PROGRAM ENDOWMENT FUND A/C 97A

Beginning Balance January 1, 2024	\$ 681,723.12
Receipts	\$ 0
Withdrawals	
Transfer to operating account	(\$ 65,342.30)
Earnings/Loss	\$ 63,377.45
	<hr/>
Balance December 31, 2024	\$ 679,758.27

MISSION ENDOWMENT FUND

MISSION ENDOWMENT FUND A/C 97B

Beginning Balance January 1, 2024	\$ 125,182.83
Receipts	\$ 0
Withdrawals	
Transfer to operating account	(\$ 11,998.62)
Earnings/Loss	\$ 11,637.55
	<hr/>
Balance December 31, 2024	\$ 124,821.76

INVESTMENT FUND 2

PARKING LOT ACCOUNT #916

Beginning Balance January 1, 2024	\$1,687,380.07
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Receipts (Loan Repayment)	\$ 7,100.00
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Withdrawals

Transfer to operating account	(\$ 67,494.50)
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Loan to Operating Account	(\$ 35,000.00)
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Earnings/Loss	\$ 163,207.47
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Balance December 31, 2024	\$1,755,193.04
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FUNDS RECAP

	#1 ENDOWMENT FUNDS	#2 PARKING LOT FUNDS
Beginning Balance January 1, 2024	\$1,541,707.46	\$1,687,380.07
DEPOSITS	\$ 299,141.59	\$ 7,100.00
WITHDRAWALS	\$ (311,369.47)	\$ (102,494.50)
EARNINGS	\$ 157,264.14	\$ 163,207.47
Balance December 31, 2024	\$1,686,743.72	\$1,755.193.04

OPERATING BUDGET FORECAST 2025 FINAL--1-16-2025

ACCT#	A/C Items	Budget 2024	Actual 12/31/2024	Proposed 2025 Budget
	INCOME			
901	Pledges	\$190,000.00	\$198,503.00	\$187,000.00
902	Pledges Prior Yr.	\$2,500.00	\$2,505.00	\$2,500.00
903	NonPledge Envl	\$8,000.00	\$11,894.00	\$8,500.00
904	Per Capita	\$4,000.00	\$3,307.00	\$3,800.00
905	Plate Collection	\$3,500.00	\$4,654.76	\$4,000.00
908	Other Ident. Giving	\$6,000.00	\$11,130.00	\$7,600.00
911	Flower Fund	\$2,250.00	\$1,814.00	\$2,000.00
913	Use of Facilities	\$7,000.00	\$7,900.00	\$7,600.00
915	Investment Income	\$125,000.00	\$125,000.00	\$122,500.00
916	Investment Income (2) (Parking Lot)	\$67,495.00	\$67,494.50	\$69,000.00
961	Major Maintenance Fund	\$0.00	\$136,840.00	\$0.00
	Insurance Proceeds-Manse Damage	\$0.00	\$24,148.62	\$0.00
918	Special Purposes Fund	\$0.00	\$18,850.00	\$0.00
932	Loan - Parking Lot Fund	\$35,000.00	\$35,000.00	\$0.00
930	Carry Over Funds	\$17,052.57	\$17,052.57	\$29,102.68
	Sub Total	\$467,797.57	\$666,093.45	\$443,602.68
921	Rental Income	\$144,423.00	\$144,537.56	\$150,400.00
923	Credit Card Process Income	\$0.00	\$18.65	\$0.00
924	Music Endowment	\$16,900.00	\$17,508.07	\$18,695.00
925	Scholarship Endow.	\$0.00	\$3,150.00	\$0.00
906	PCUSA Offerings	\$10,000.00	\$6,382.87	\$0.00
906A	CWS Mission	\$2,500.00	\$955.00	\$0.00
906B	Local Missions		\$1,915.84	\$0.00
909	Youth Ministries	\$1,000.00	\$560.00	\$1,000.00
	Sub Total	\$174,823.00	\$175,027.99	\$170,095.00
	Transfer From Arts & Outreach		\$1,000.00	
	TOTAL BUDGET INCOME	\$642,620.57	\$842,121.44	\$613,697.68
	TOTAL BUDGET EXPENSES	\$648,913.92	\$813,018.76	\$617,293.60
	NET BALANCE	-\$6,293.35	\$29,102.68	-\$3,595.92

OPERATING BUDGET FORECAST 2025

ACCT#	A/C Items	Budget 2024	Actual 12/31/2024	Proposed 2025 Budget
SESSION EXPENSES				
101	Pastor Salary	\$48,500.00	\$48,499.92	\$51,866.00
101B	Housing Allowance (bal. due cash)	\$4,561.92	\$4,561.92	\$4,530.00
101C	Soc. Sec./Medicare Offset	\$8,583.00	\$8,583.00	\$8,841.00
101D	Relocation Offset/Savings Plan	\$25,000.00	\$25,000.00	\$0.00
102	Pension & Med.	\$43,875.00	\$43,758.00	\$28,556.60
104	Professional Expenses	\$4,100.00	\$3,969.68	\$4,100.00
105	Continuing Ed.	\$1,800.00	\$1,757.55	\$18,440.00
110	Retirement Savings 403(b)	\$1,200.00	\$1,200.00	\$1,200.00
111	Guest-Honorariums	\$1,800.00	\$1,280.00	\$1,800.00
	Sub Total	\$139,419.92	\$138,610.07	\$119,333.60
113	Sanctuary Supplies	\$2,800.00	\$4,715.98	\$3,500.00
114	Bulletins, Adver.	\$2,500.00	\$789.63	\$1,000.00
121	Choir Salaries	\$67,940.00	\$67,209.70	\$69,100.00
123&124	Music Supplies & Misc.	\$1,000.00	\$729.91	\$1,000.00
125	Instrumentalists	\$2,000.00	\$1,100.00	\$2,000.00
126&129	Piano & Organ	\$3,000.00	\$4,032.70	\$3,000.00
127	Band Salaries	\$30,294.00	\$27,648.88	\$28,760.00
128	Worship Technology Salary	\$8,550.00	\$8,459.00	\$8,825.00
	Sub Total	\$118,084.00	\$114,685.80	\$117,185.00
131	Adult Ed./Seminars	\$0.00	\$390.77	\$0.00
132	Library	\$0.00	\$441.88	\$0.00
136	Sr. Youth Ministry	\$0.00	\$0.00	\$0.00
	Sub Total	\$500.00	\$832.65	\$800.00
150	Spiritual Life	\$0.00	\$159.20	\$0.00
151	Congregational Life	\$0.00	\$1,743.04	\$0.00
152	Church Growth	\$0.00	\$30.73	\$0.00
	Sub Total	\$2,750.00	\$1,932.97	\$2,750.00
161	Church Picnic	\$200.00	\$423.60	\$425.00
162	Child Care	\$5,360.00	\$2,755.00	\$3,000.00
163	Receptions, Dinners	\$500.00	\$915.09	\$1,000.00
164	Misc. Group Activities	\$2,300.00	\$2,762.00	\$2,750.00
	Sub Total	\$8,360.00	\$6,855.69	\$7,000.00

					Page 3
OPERATING BUDGET FORECAST 2025					
ACCT#	A/C Items	Budget	Actual	Proposed 2025	
	EXPENSES	2024	12/31/2024	Budget	
	Session Expenses				
191	Per Capita	\$8,850.00	\$8,854.00	\$9,010.00	
195	Session Expenses	\$3,000.00	\$2,656.97	\$3,000.00	
198	Scholarship Awards	\$0.00	\$3,150.00	\$0.00	
	Sub Total	\$11,850.00	\$14,660.97	\$12,010.00	
	Personnel Expenses				
201	Office Staff	\$41,720.00	\$42,450.96	\$46,042.00	
203	Children's Ministry	\$36,620.00	\$37,333.13	\$37,717.00	
205	Custodial Staff	\$58,200.00	\$58,090.08	\$60,500.00	
209	Soc. Sec & Medicare	\$18,900.00	\$18,785.91	\$19,256.00	
210A	Benefits 403(b)	\$4,800.00	\$4,800.00	\$4,800.00	
210B	Medical Benefits	\$9,860.00	\$9,295.51	\$9,400.00	
210C	Death & Disability	\$3,000.00	\$2,727.72	\$3,000.00	
	Sub Total	\$173,100.00	\$173,483.31	\$180,715.00	
	FLEXIBLE SPENDING ACCTS	\$8,500.00	\$7,750.00	\$5,500.00	
700-722	Church School Expenses	\$3,500.00	\$4,397.35	\$3,500.00	
601	Sr. Youth Fund	\$500.00	\$0.00	\$500.00	
TOTAL SESSION EXPENSES		\$466,563.92	\$463,208.81	\$449,293.60	
	MISSION DISRIBUTIONS				
181	PCUSA Missions	\$8,000.00	\$6,358.00	\$0.00	
184	Local Missions	\$2,500.00	\$1,744.40	\$0.00	
185	CWS Missions	\$3,000.00	\$955.00	\$0.00	
186	Sr. Youth Outreach	\$500.00	\$0.00	\$0.00	
	Other Missions		\$537.00	\$0.00	
	Total Mission Expenses	\$14,000.00	\$9,594.40	\$0.00	

					Page 4
OPERATING BUDGET FORECAST 2025					
ACCT#		A/C Items	Budget	Actual	Proposed 2025
		EXPENSES	2024	12/31/2024	Budget
BUILDING & GROUNDS EXPENSES					
		Office Expenses			
211		Telephone	\$5,000.00	\$5,406.32	\$5,700.00
212		Office Supplies	\$3,000.00	\$2,625.33	\$3,000.00
213		Postage	\$3,000.00	\$3,420.90	\$3,450.00
214		Printer/Copier	\$8,000.00	\$10,615.33	\$11,000.00
215		Credit Card Credit Expense	\$0.00	\$21.75	\$0.00
217		Custodial Supplies	\$8,000.00	\$9,008.08	\$8,500.00
218		ADP Expense	\$2,800.00	\$2,715.57	\$3,000.00
219A		Technology(Hardware)	\$0.00	\$861.95	\$0.00
219A		Technology (Software)	\$1,900.00	\$2,783.16	\$3,000.00
219C		Office Tech. Support	\$500.00	\$300.00	\$500.00
		Utilities			
221		Fuel - Gas	\$23,500.00	\$14,380.54	\$18,000.00
222		Electricity	\$22,000.00	\$16,751.96	\$20,000.00
223		Sewer Usage	\$1,000.00	\$759.82	\$1,000.00
224		Water	\$3,000.00	\$2,870.95	\$3,000.00
225		Manse Utilites	\$3,650.00	\$3,652.55	\$3,650.00
		Building & Grounds Upkeep			
228		Contracts & Permits	\$6,000.00	\$6,021.90	\$6,000.00
229		Maint. & Repairs	\$12,500.00	\$13,626.79	\$13,000.00
230		Major Maint. Funding	\$0.00	\$10,510.19	\$0.00
231		Grounds Upkeep	\$15,000.00	\$15,104.10	\$15,000.00
232		Snow Removal	\$8,000.00	\$8,300.00	\$8,000.00
240		Major Maint.Expense	\$0.00	\$136,840.00	\$0.00
240B		Manse/Tree Damage	\$0.00	\$13,638.43	\$0.00
245		Special Purpose Fund Expense	\$0.00	\$18,850.00	\$0.00
261		Insurance	\$34,000.00	\$33,100.52	\$35,000.00
260		Loan Repayment to Parking Lot Fd	\$7,100.00	\$7,100.00	\$6,800.00
279		Real Estate Tax	\$0.00	\$0.00	\$0.00
TOTAL TRUSTEE EXPENSES			\$167,950.00	\$339,266.14	\$167,600.00
301		Stewards	\$400.00	\$309.41	\$400.00
401		Deacons	\$0.00		\$0.00
		Transfer to Arts & Outreach	\$0.00	\$640.00	\$0.00

TOTAL EXPENSES			\$648,913.92	\$813,018.76	\$617,293.60



At Dawn on Easter Morning

NECROLOGY REPORT 2024

Date of Death

Name

07/12/2024

Ann McGavin

08/24/2024

Brian Bock

09/03/2024

Robert Cooper

11/09/2024

Margaret Cooper

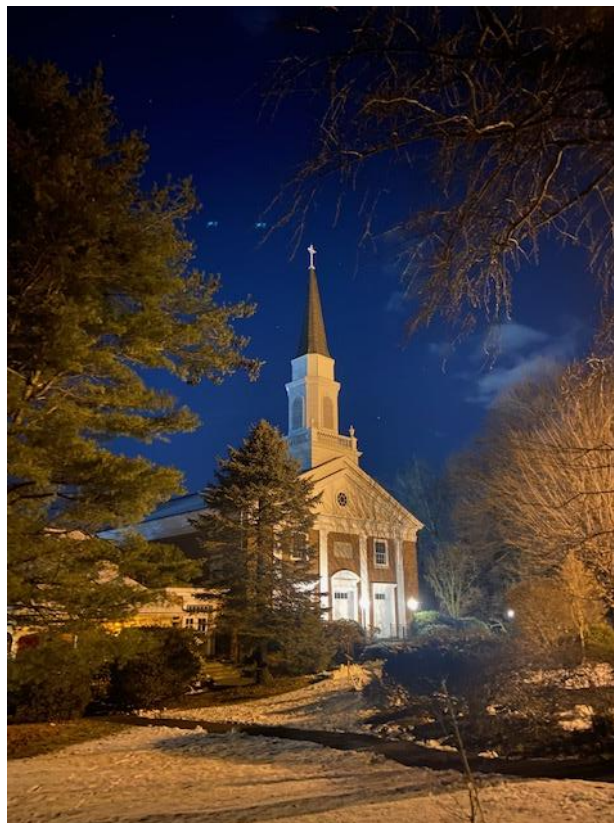
12/22/2024

Janice Holt

Psalm 48:14

“For this God is our God for ever and ever;

He will be our guide even to the end.”





Some of the Volunteers for Tenaflly 5K



Chris Young and Emmie Parsells



Pet Blessing



The Garden!





Fall Festival



ESL (English as a Second Language)



More Fall Festival Fun

Christmas pageant





Advent Music and Readings





“Greening” of the church



Wednesday Group:
Adventures in Faith



Concert in the Chapel

God’s Doors Are Open to All

