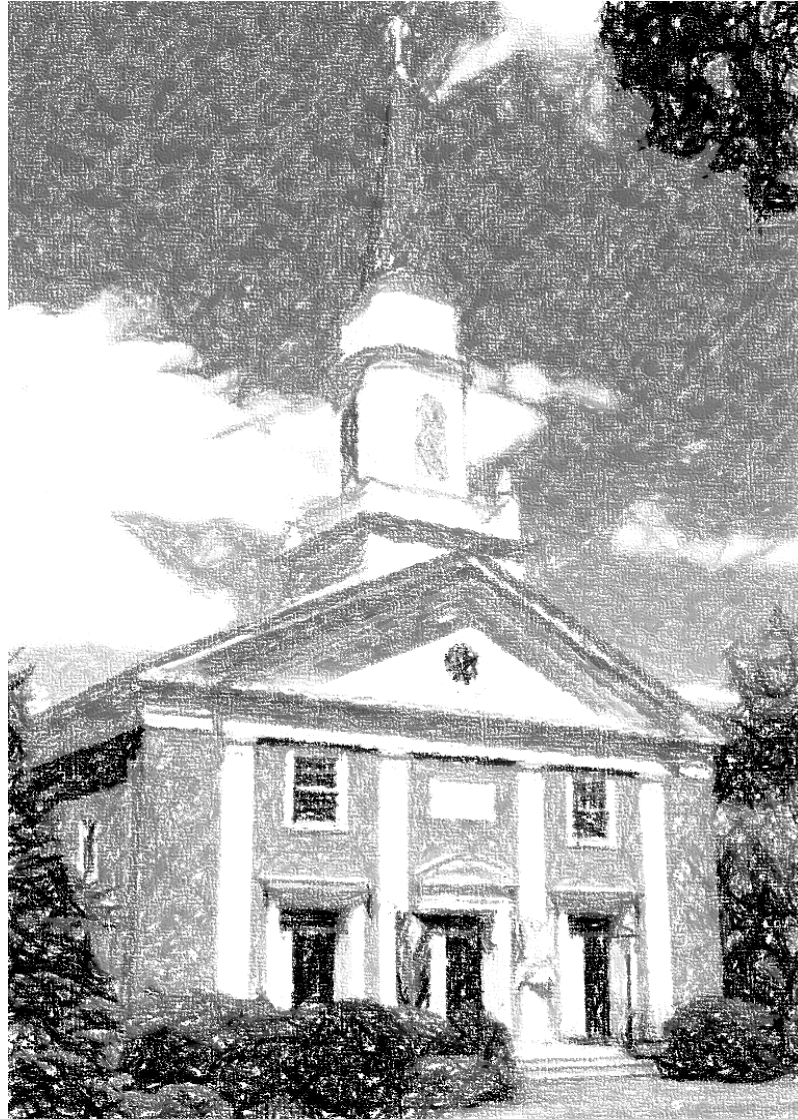


# The Presbyterian Church at Tenaflly



**ANNUAL REPORT**

**2023**

## OUR THANKS

The preparation of the Annual Report and of the budget require a great deal of effort on the part of committee Chairs, the Co-Treasurers, the Finance Committee, and our Pastor, staff and volunteers.

All are due our thanks and gratitude.

Thank you for a job well done!

# THE PRESBYTERIAN CHURCH AT TENAFLY

## ANNUAL REPORT 2023

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## Moderator's Introduction to the Annual Report 2023

Dear Friends,

When I look back on 2023, it is remarkable to consider just how much has happened in the life of our congregation. The impacts of an extended vacancy, complicated by Covid and the struggle to gain a work permit to allow me to function legally as your pastor had taken their toll. Thanks to the resilience of the congregation and a lot of good will and effort, PCAT survived and 2023 has been a time of consolidation and development for us.

The Session shared a second away day in the fall of 2023 at which we took stock of the year since we published our first five year strategic plan for the congregation. After one year of the plan we noted how much had been achieved. There's plenty more to work on, but it's encouraging to note that we've been able to deliver on some of our hopes already.

In 2022 we had focused on ideas and aspirations to consolidate, excite, engage and grow our life together, reaching out to the wider community. In the 2023 away day we both acknowledged that progress, but also candidly explored our governance situation. Being presbyterian is fundamentally about how we organise ourselves. Sometimes it's hard to see, but being presbyterian is all about being connected to other congregations. Through our local network, The Presbytery of North East New Jersey, we are connected to around 100 other congregations. More widely, we are part of a regional area called the Synod of the North East. And lastly, we are connected to the national network of the Presbyterian Church (USA) through the General Assembly. As part of this polity, we operate under the Book of Order and our local By-Laws, which are subject to the Book of Order. As well as enjoying the company of our fellow presbyterians in these networks, we are accountable to each other, and our local church life cannot contradict the provisions of the Book of Order. So, as a Session, we have discovered a few areas in which we need to sharpen our focus and structures to properly reflect that. Of course, this good order is designed for our flourishing, and so in the end this kind of review is really positive. How good to not be alone as a congregation!

Within this polity, the office of Pastor of the congregation and Moderator of the Session is uniquely positioned. It is important to stress the "witness" of the role. The Pastor is elected and called to work **with** the Session, rather than **for** the Session. The call is discerned and affirmed along with the presbytery, and the Pastor has "terms of call" rather than a contract of employment as in the case of our paid staff. As Moderator, the Pastor is the voice of Presbytery in the Session, a relationship symbolised by the fact that the Session cannot make any decisions without the presence of the Moderator, or an alternate Moderator approved by

Presbytery. As a member of the Session the Pastor is a trustee in the same way that the elders of Session are trustees. The Pastor is a member and full participant in the business of all Session committees, ensuring a 360 degree perspective of the life of the congregation and appropriately joined-up thinking. In an attempt by the Book of Order to avoid inappropriate clerical domination, the Pastor/Moderator does not vote.

There is much to admire about this constitutional arrangement. It is well balanced to ensure that the various parts of the church, locally, regionally and nationally are held in good relationship. As we go forward into 2024 I give thanks for my role as Pastor and Moderator “with” you all, and to living out the aspirations that we share for this congregation. Bless you all for the huge amount of time, skill, commitment and love that you bring to this place.

*Martin*

**Rev. Dr. Martin Ritchie**  
**Pastor and Moderator**

# THE PRESBYTERIAN CHURCH AT TENAFLY

## Docket

Annual Congregational and Corporate Meeting for 2023

January 28, 2024

Rev Dr Martin Ritchie, Moderator

- I. Opening Prayer
- II. Verification of the call of the meeting and quorum
- III. Minutes of the last annual meeting, February 5, 2023
- IV. Minutes of special congregational meeting, September 24, 2023
- V. Report of the Nominating Committee, Elders Lambert and Chan
  - Election of Elders, Deacons, Office Holders and Audit Committee
- VI. Report of the Moderator, Rev. Dr. Martin Ritchie
- VII. Report of the Clerk of Session, Elder Mary Jane Eimer
- VIII. Report of the Board of Deacons, Deacon Melissa Rexroth
- IX. Reports of Other Teams, Groups and 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 Committee
  - Mission Committee
  - Outreach Committee
  - Audit Committee
  - Finance Committee
  - Stewardship Committee
  - Scholarship Committee
  - Tech Team
  - Presby Readers Group
- X. Presentation of the budget, Co-Treasurer Rod MacKenzie
- XI. Closing Prayer
- XII. Adjournment of Congregational and Corporate meeting

**THE PRESBYTERIAN CHURCH AT TENAFLY**  
**Minutes of the Annual Congregational and Corporation Meeting**  
**Sunday, February 5, 2023**

**Call to Order:** At 11:58 a.m. Moderator Rev. Dr. Martin Ritchie called the meeting to order with a prayer in the Church House.

**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 13, 2022, Congregational and Corporation Meeting of the Presbyterian Church at Tenaflly and the minutes of the Special Congregational Meeting of December 11, 2022, were approved as distributed.**

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

**Nominating Committee Report:** Elder Rexroth reported that the Nominating Committee was elected by a special Congregational meeting on December 11, 2022. Members who served were: Ron Rexroth and Jon Teall from Session; Christina Chan from the Board of Deacons, Nancy Smith and Debbie Abitante as the at- large members from the Congregation.

The nominations for 2023 are as follows:

Session: Class of 2025

Jeanne Lambert (accepted another term)

Christina Chan

Api Lee

Gillian Iappelli

Deacons: Class of 2025

Carolyn Rocco (accepted another term)

Christine Semsel

Noelle Perrin-Bryson

Ann Van Cleave

Co-Treasurers: Rod MacKenzie and Rick Bower

There were no nominations from the floor.

**M/S/U: Nominations closed.**

**M/S/U: Nominees for Session, Deacons, and Treasurer and Co-Treasurer were elected as announced.**

Elder Rexroth thanked outgoing Session members Jon Coppolino, Joan Roselle, and Jon Teall, and outgoing Deacon, Christina Chan, for their service in their respective roles.

Elder Rexroth noted that we have not elected an audit committee in several years due to Covid and it is time to resume the practice.

**M/S/U: Members Carolyn Rocco, Jack Rexroth, and James Crook are elected to serve as our 2023 Audit Committee.**

Dr Ritchie thanked Elder Rexroth and the Nominating Committee for their work, which takes several rounds of discernment before a final slate of candidates emerges.

**Moderator's Report:** Dr. Ritchie added to his written report by repeating thanks for the support and efforts around obtaining a work permit during 2022, singling out Clerk Eimer and Elders Jon Teall and James Crook for their supportive efforts. However, many others had been supportive in all sorts of ways and he was so grateful. He reflected on the challenges facing all churches following Covid, but expressed admiration for the way that PCAT had dug deep and held together. Now we work together towards an enriching future.

In questions and comments, member Jansen Van Etten raised a number of points which Dr Ritchie requested that he arrange to be passed to the Session in writing for proper consideration.

**Children, Youth and Family Ministry Report:** Director Reilley highlighted some aspects of her report and thanked everyone for their support. There have been encouraging signs of increasing engagement from our families in recent months. Moderator Ritchie offered the thanks of the congregation for all that Sherrie does. Some of it is out of sight, such as keeping in contact with college students and our diaspora of twenty-somethings.

**Clerk of Session Annual Report:** Clerk Eimer shared in the joy that we have much to celebrate. The Presbytery of North East New Jersey installed Rev. Dr. Martin Ritchie, as our permanent minister, Sunday, September 18th. She thanked Elder Jim Crook, who reached out to his valued friend and Tenafly resident, Remberto Perez



who enlisted the support of Senator Robert Menendez who was invaluable in getting the necessary Visa process completed.

The Installation Service was a triumph for all of us. Elder Eimer commented that clergy from our Presbytery and beyond, interfaith and ecumenical friends, some of those who preached for us during the vacancy, and our former pastor, Dr Lindner, were all in attendance and participated in the service. A lovely reception to welcome Rev. Ritchie, his wife Sarah and daughter Rowan followed thanks to the Congregational Life Committee, under the leadership of Diane Allen and Christina Young.

In the lead up to the installation, Dr. Ritchie had been working with the Session on a five- year Strategic Plan, which was the focus of a retreat at West Side Presbyterian Church, Ridgewood. Copies of the published plan are available in the Narthex. She encouraged all members to “take a look” and share feedback or add suggestions to Rev. Ritchie and herself.

During 2022, Session and our committee chairs continued to bear the responsibilities of running our church, learning “what it takes” to complete tasks needed on a more operational level. Clerk Eimer thanked Session Members: Diane Allen, Marilyn Coats-Thomas, John Coppolino, Mickey Diekjobst, Jeanne Lambert, Lily Lee, Tim Patryk, Ron Rexroth, Joan Roselle, Jon Teall, and Christina Young. Each member shared their skill sets and commitment to our church family over the past year. They are task-focused and very creative in dealing with a variety of issues that impact our church. Elders serving on Session are spiritual leaders as well as legal trustees. It was with gratitude and sincere appreciation that she thanked John Coppolino, Joan Roselle, and Jon Teall who are completing their terms on Session.

She noted Session’s gratitude to Glenn Allen and Rob Paustian who continued to work closely with Rev. Ritchie, and Sam Yom, our Technical Anchor, to develop livestreaming of our worship services and special events. Session is actively supportive of developing our operations to embrace technology, thereby expanding our outreach to both our congregation and the community. Session is committed to the importance of attending worship in-person but understands that this is not always possible for some of our members. We are pleased that members and non-members can access our services based on their individual needs and time schedule thanks to our livestreaming service.

She also thanked the Re-entry Task Force whose top priority was to keep us and our staff safe. They did a terrific job developing protocols and paying attention to the pandemic trends so that we could return to worship in person. During the January 2023 Session meeting, we discharged the Re-entry Task Force noting that for the most part, their work is done. We are most fortunate, that our ever-vigilant Jon Teall, has volunteered to monitor the number of COVID-related cases in Bergen County

and will alert us if we need to take action. Special thanks to Sherrie Reilley, Chair, Diane Allen, Co-Chair and task force members Gillian Iappelli, Jon Teall, Howard Bryson and Brian Coats-Thomas.

Clerk Eimer recognized Co-Treasurers, Rick Bower and Rod MacKenzie. Their time and dedication to developing budgets; monitoring our income and expenses; paying our staff and bills, overseeing our investments; and working with the Finance Committee is a huge commitment to our congregation. Their considerable other work and monthly updates to Session have ensured that our finances have been very well managed.

She noted that we are blessed to have such dedicated and competent staff. Special thanks to Anna Lim, our Minister of Music until December 31st, for her 18 years of organizing and bringing us inspirational music. It was with tremendous appreciation that we thanked Ms. Lim with a special reception and how timely that her last time conducting and playing for us was Christmas Eve. Acknowledgement and appreciation to our other staff members: Nancy Benell, our Office Manager; Sherrie Reilley, Director of Children, Family and Youth Ministry, Chris Schwab, our Custodian; Band members Ray McCarthy, Peter MacDonald, Fred Mawson; Jin Heo, Organist; and Garth Taylor, Baritone. After a leave of absence Joy Hermalyn formally stepped down from the post of Soprano Section Leader. We now add Sherice Roberts, Soprano Section Leader and Joan Hofmeyr, Alto Section Leader to our thank you list. Clerk Eimer noted that we welcomed Christian Davakis as our Tenor Section Leader today. The music at worship continues to be at a high level due to these professionals and many volunteers including our excellent cantors: Cathy Coppelino, Nancy Ringham Smith, Ann Van Cleave, Carroll Van Cleave, and Gay Willis. We are very fortunate to have recently hired Jim Millar as our Interim Director of Music.

Elder Eimer thanked the congregation for their continued involvement and trust in their leadership. We are very much aware of the fine job Rev. Ritchie is doing to get more of you involved in church activities and in worship. Our church is well on the way on being active and vibrant presence in our community.

**Buildings and Grounds Committee:** Elder Teall reminded the congregation that the Buildings and Grounds Committee was formed after the Congregation approved combining the Board of Trustees with the Session. The Committee works as part of the Session and is responsible for maintaining and managing our church buildings, grounds, equipment and other assets.

The Buildings and Grounds Committee initiated and completed a number of major maintenance projects around the church in 2022. They hired a contractor who replaced our Church House roof which was over 100 years old and which had not been repaired to this extent in decades. The Committee also oversaw extensive

renovation of the church's steeple and the front of the Sanctuary building. This work was paid for by the Lee family in honor of their daughter, Kiira. We are grateful for the Lee's gift and believe the renovation makes our church look even better and more inviting.

The Committee engaged in a number of other projects inside and outside the church, installing new air conditioning units and repainting different areas such as some of our bathrooms and the Manse. We also did work around the Memorial Garden and the stairwell leading down from the Garden to Jack in the Box. Part of the reason JITB was flooded during Hurricane Ida in the fall of 2021 was because water rose up in the stairwell, filling it with water and shorting an electric circuit to our sump pump system. In addition to other steps, we moved the electrical outlet higher above the stairwell, so we will not lose power for that reason again. He noted we all need to thank member Chris Smith, who oversaw many of the projects completed.

A sub-committee of Buildings and Grounds looked into safety and security around the church property and is taking several steps to ensure everyone in the building remains safe. On recommendation of the sub-committee, the Session agreed to install a new door entry system at two key entrances and to upgrade security on three internal doors. The work will be paid for by an anonymous donor. We are grateful for this gift and will feel safer and sounder in our church going forward.

The Buildings and Grounds Committee oversees our insurance policies at the church. There are two developments to report. First, the church finally got a settlement for some of the damages caused by Hurricane Ida which totaled more than \$60,000. Our insurer initially told us the church was not covered but the Committee pushed back, pointing out our policy actually did cover this type of flood damage. Eventually, the insurance company agreed to pay \$40,000. The Committee accepted the offer because filing a lawsuit is expensive and we could not be sure a judge would rule in our favor. Instead, we looked for a new insurance broker. Ultimately, we stayed with our broker, Brown & Brown, which is significantly less expensive than other brokers and also changed our insurance carrier from Mercer to the Philadelphia Insurance Company.

After more than two years of the covid pandemic, all of the church's tenants are once again paying full rent. Grace & Love began paying full rent last year and this year increased its monthly payments by 4%, as agreed in our current lease. Jack in the Box agreed to a new contract last fall which includes a clause requiring the daycare to pay town property taxes.

Moderator Ritchie thanked Elder Teall for the huge amount of work that he has undertaken as Chair of the Buildings and Grounds Committee, with its many stresses and efforts. The other committee members were also thanked for their contributions, particularly the major work of Chris Smith.

**Board of Deacons Annual Report:** Elder Melissa Rexroth reminded the congregation that the Board of Deacons is composed of twelve members who volunteer to serve those in need in our congregation, in our local community and in the world at large. Their primary focus is the care and nurture of those in our congregation. They do this by reaching out through visitation, making telephone calls, driving members to church, dropping off food or making donations. They also nurture our members through church events.

This past year has witnessed an easing of covid restrictions allowing the Deacons to better serve our members. The Board welcomed the following new Deacons: Indiana Diaz, Dori Persson, Nancy Ringham Smith, Ellie Sturrock and Gay Willis. We were able to have our first in person event since the pandemic shut everything down. We planned a Strawberry Festival in June which was held in Jim Henry Hall. The event was well attended and allowed for congregants to enjoy one another's company. In addition, we were able to welcome our new Minister, Rev. Dr. Martin Ritchie.

The Deacons assisted with the Easter flower delivery to members and this year Deacon Christina Chan organized a Christmas poinsettia delivery. This was much appreciated by the recipients, and we will do this again in 2023. We are looking forward to resuming our favorite social events including the Deacons' pancake breakfast, the Agape dinner and the Deacons' Tea. We voted to make contributions from the Deacons' Fund to purchase gift cards for the grocery store for members of our local community who are in need. We also organized and accepted donations for a member of our church community who needed the support of our church family. Elder Rexroth thanked all the Deacons for their active participation in carrying out the many responsibilities required.

Moderator Ritchie thanked Elder Rexroth on behalf of the congregation for the way in which she had kept the Deacons connected and engaged, often in areas that by their sensitive nature can't be talked about in detail.

**Worship Committee:** Co-chairs Coats-Thomas and Lambert noted that January 2022 began as December 2021 ended with a return to online worship due to a rapid resurgence in COVID cases during the holidays. The last-minute transition to virtual worship would not have been possible without Glenn Allen, Rob Paustian and the tech team. We are forever indebted to them for their expertise, dedication and hard work. Special thanks to Anna Lim for coordinating the music each week under difficult circumstances and to everyone - PCAT staff and volunteers - who kept things moving forward during trying times. Thankfully, the situation improved and we were able to return to in person worship beginning February 13, 2022.

For the third consecutive year, 2022 remained a year in transition. Although the Rev. Dr. Martin Ritchie had been called to serve as our permanent pastor many months

earlier, the bureaucratic wheels moved excruciatingly slowly regarding his visa. We continued to rely upon pastors willing to provide Pulpit Supply for the first half of 2022. Fortunately, we were blessed with a diverse and gifted group of individuals who shared different approaches, perspectives and styles with us. At long last his work permit was approved and Dr. Ritchie was able to begin work as our permanent pastor beginning in June.

Christmas Eve services marked the end of Anna Lim's eighteen year tenure with PCAT as Director of Music. We were sad to see her retire but we are so grateful for her service and wish her the very best.

As in the past, the purpose of the Worship Committee is to assist the pastor in the planning of worship services, to oversee the sacraments of baptism and communion, to review matters relating to the music during worship, and to support all those involved - Chancel Choir, Handbell Choir, cantors, paid musicians, the Tech Team and the Worship Support Teams. We thank Rick Bower, former Chair of the committee, for his continued guidance.

They noted that we begin 2023 full of hope and enthusiasm with Martin Ritchie as our pastor. He brings new ideas, a different perspective and a lot of creative energy. It is an exciting time for PCAT.

Moderator Ritchie thanked Elders Coats-Thomas and Lambert for their creativity, energy and skill in working in the worship area in the last year.

**Mission Report:** Elder Patrick informed the congregation that during 2022, PCAT remained faithful to our mission projects:

- One Great Hour of Sharing plus Fish Banks
- Blanket Sunday
- Pentecost
- Hurricane Relief
- Ukraine Relief
- Tenaflly 5k
- Peacemaking
- CROP Walk
- Center for Food Action
- Family Promise
- Christmas Joy

We realized \$15,139.00 for distribution and he thanked the congregation for their generosity.

Members also engaged in Mission work:

- The Cro-knitters completed over 75 baby items for distribution in Armenia.
- Food donations and clothing were distributed to various groups.
- More than a dozen members and friends of PCAT met in Jim Henry Hall and prepared 5,000 mailings for Table to Table's annual fund raiser.

A member asked if there was still an arrangement with the town of Tenafly for our buildings to be used as a refuge in the case of a disaster emergency. Moderator Ritchie clarified that during Dr Lindner's tenure, she and former Mayor Rustin had been in discussion about this possibility. Unfortunately the missing piece of this plan is PCAT having a back-up generator. It was suggested that we might pursue this again with the current administration of the town and the Session will discuss it further.

Moderator Ritchie thanked Elders Patryk and Sechrist for their dedicated work in keeping mission projects in front of us and encouraging our support.

**Congregational Life Committee Report:** In Elder Allen's absence, members were referred to her report. Due to Covid, Congregational Life had planned only two events in 2022. Sunday, September 18th, we celebrated Rev. Dr. Martin Ritchie's Installation. It was a beautiful service and a wonderful reception afterwards. The other event was the Fall Festival on October 22nd. It was a beautiful, sunny day. We had games, food, and we got to throw wet sponges at our Pastor. The kids enjoyed "Pelting the Pastor" but some adults had fun also. Sherrie Reilley set up fun games and crafts for the kids.

They thanked the members of Session, as well as the members of the congregation, who gave so generously their time to help with our plans. Special thanks was extended to Chris Schwab for his assistance at all our congregational events. He is always five steps ahead of us.

**Finance Committee:** Chair Coats-Thomas noted that fiscal 2022 was a good year for us with an income over expense of \$48,690 which will be used as a carry over for fiscal year 2023. He thanked the members of his committee and Co-treasurers Bower and MacKenzie for the excellent financial work they do on our behalf.

He noted that the Session has developed a Strategic Plan for PCAT. One of the tasks for 2023, will be that the Finance Committee will develop a budget that addresses the strategic plan so we have the monies and resources available to move forward.

He turned the report over to Treasurer MacKenzie, who reviewed the projected year for 2022, pending an audit and the 2023 budget approved by Session at their January Meeting:

## 2022 Annual Report

	<b>2022 Budget</b>	<b>2022 Actual</b>	<b>2022 Actual (See Note)</b>	<b>2023 Budget</b>
<b>Income</b>	\$657,449	\$783,560	\$642,684	\$606,674
<b>Expenses</b>	\$659,297	\$734,870	\$602,994	\$608,909
<b>Net Balance</b>	(\$ 1,848)	\$ 48,690	\$ 39,690	(\$ 2,235)

*Note: Adjusted 2022 Actual excludes major maintenance, insurance, and special purpose items*

Treasurer MacKenzie commented that the past year’s activity for each income and expense account number are shown in the Treasurer’s Report along with the details of the activity in each of our investment funds. He reviewed the following highlights:

### **For 2022**

- We ended the year with a positive balance due to the deferral of Rev. Martin Ritchie’s Relocation bonus under Terms of Call. Note that this has been deferred to 2024 with agreement from Pastor Martin.
- We completed the sale of our lower parking lot to DC Honda and those funds will be invested for the long term and a pre-determined amount will be withdrawn periodically to support our annual budget. Total proceeds received end of December to be invested: \$1,634,045.62. The Finance and Investment Committees will coordinate, with our Treasurers, how these proceeds will be invested.
- We finalized a settlement of \$40,000 with our Insurance Carrier for hurricane damages in 2021.
- Significant work was done to our Church buildings (Church House roof, Church Steeple and front, Chapel Air conditioning and Manse repairs and improvements). This work required draw down of our Major Maintenance Fund and was supplemented by gifts to our church.
- Our investment portfolio lost approximately 14.5% for the year – in line with the overall financial market. This was the worst year in financial markets since 2008.

### **For 2023**

- We are projecting a slightly higher pledge number for 2023.
- A new investment line will appear under Income specific to the funds held and invested from the parking lot sale to Honda. Monies will be drawn annually to support our budget.
- We are providing a 4% pay adjustment for all employees.

- Two additional section leaders were hired this year will be paid by draws from our Music Endowment Fund.

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. The Session adopted a “red line” policy to ensure that we are aware of any situation where our investment funds approach a level that will require appropriate budgetary restraint. We recognize that it is also important that we look beyond this coming year to see how we may address financial challenges.

Co-Treasurer Bower added that our pledges to date have exceeded our forecast. He thanked the congregation for their continued support of our budget. Elder MacKenzie commented that healthy churches need to know the intended pledges so we can budget accordingly. Healthy churches keep pace with the changing times and technology to remain vibrant.

**Stewardship Committee:** Elders Coats-Thomas and Lambert echoed Elder Bower’s comment that we are doing well with our pledge forecast in 2023. As noted, 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, and to be an extension of all those who have come before us in this endeavor.

This year our emphasis went beyond financial support to include individual gifts, talents and expertise. Everyone has a talent or a gift that they can give to our church to make it more vibrant, inclusive, and helpful.

The results as of February 1st, 2023 are as follows:

Total Pledged for 2023: \$165,265.00

New pledges: 2

Increased Pledge: 13

Decreased Pledge: 1

Same as Previous Year: 28

Special thanks to Rick Bower and all the information he so diligently prepares and shares. Special thanks also to Nancy Benell, who developed materials for the campaign.

**Tech Team Report:** Elder Chan reported that 2022 was a significant year of technology upgrades for PCAT. Utilizing funds earmarked for new audio/visual and computer equipment, the routine live streaming of our worship services was implemented. We have been streaming all services since March 2022. Worship



services can be viewed live, by visiting our church website, [tenaflypresby.org](http://tenaflypresby.org) or by visiting our YouTube channel, [youtube.com/@presbyterianchurchattenafly7216](https://youtube.com/@presbyterianchurchattenafly7216) (this can also be found by searching, "Presbyterian Church at Tenafly" within youtube.com).

All past worship streams can be viewed on the YouTube channel as well; services since March 2022 have been archived. Please be sure to hit the "subscribe" button on the YouTube channel for notifications and alerts.

The success of this technological capability has required the upgrading of our decades-old equipment, which has been masterminded by Rob Paustian. We have also been fortunate to have the services of an expert consultant to operate the complex live streaming process on an ongoing basis. Mr. Sam (Seyeoul) Yom, a member of Grace & Love congregation, is now our Sunday Technical Anchor. His knowledge and experience has been invaluable.

Each week, in addition to the development of the worship bulletins, the Pro-Presenter system slides are carefully prepared by Nancy Benell, which allows both the worshippers in the pews and those online to view the texts of readings, hymns and prayers. The balcony area was significantly modified (thanks to Rob Paustian and Chris Smith) to accommodate the equipment expansion. As a result, one front pew was removed, to facilitate easy access and two of our cameras were mounted on the face of the balcony. Finally, we are grateful for the dedication of all the members of the Tech Team, which also includes Glenn Allen, Rick Bower, Richard Chan, and Jun Motai.

Dr. Ritchie commented that we should highlight the amount of in-kind technical support given by our sound and video professionals, Rob Paustian and Glenn Allen, which have saved us many thousands of dollars. We are very grateful for their contribution of time and skill. He wanted to amplify Elder Chan's comments by saying that live-streaming has increased many folks' connection with our church. Some members can't attend due to illness or frailty, some have moved to new locations but remain members and connected thanks to the stream. Others have second homes and can stay in touch through the livestreams when out of town. The stream also enables interested locals to check out our worship and message before coming along in person, so it is like a "storefront". We have recently gained members through this process of joining online and then coming to worship in-person. It is in our interests to use technology to both maintain and extend our reach amongst members and the wider world. Should there be another pandemic, our streaming means that we will be well placed to react.

**Outreach-Engagement Committee Report:** Elder Lily Lee informed the congregation that the Outreach-Engagement is a new committee, which occupies the territory that was formerly "membership". While we want to grow our membership,

the broad aim of this committee is to connect in meaningful ways with the wider community in Tenafly and Bergen County and to build relationships that will strengthen the church. Outreach is working in collaboration with other committees such as Mission, Faith Nurture and Congregational Life to create and promote events and programs that build up and stimulate the spiritual exploration of the congregation.

Our kick-off event was held this fall with a Festival in conjunction with the Congregational Life Committee. Our Advent Community Choir, led by Pastor Ritchie, brought community members together in song to celebrate this special season. Three Sunday afternoon rehearsals led to a well-attended and beautiful candlelit service for Advent Sunday in the chapel. Many of these participants have come to subsequent Outreach Committee events, and one joined our church!

About 100 people attended our Carol Sing and Christmas Tree/Nativity Lighting outside the church and 85 sat down in Jim Henry Hall for the community Fish & Chips Dinner, which followed. The overall event drew together our congregation and local community in a very positive way.

The candlelight concert of Music for Advent and Christmas, in which Erin Schwab (daughter of Chris Schwab, our longtime custodian), accompanied on piano and organ by Dr Ritchie, was enjoyed by a chapel full of music lovers. It was good to hear the full potential of our organ, our new piano in action and the chapel looking amazing.

The committee hosted Jen Maxfield, a TV news reporter who grew up in our church, and authored the 2022 book *More After the Break*, in which she revisits ten most memorable stories from her career as a TV news reporter. Several other book talk backs are scheduled for 2023.

The committee opened the New Year, with a viewing of the PBS documentary *Beethoven in Beijing*, Elder Lily Lee discussed the film and 2022 book of the same title with director and author Jennifer Lin. Lin's work tells the story of how Eugene Ormandy and the Philadelphia Orchestra play an integral part in the cultural diplomacy which paves the way for U.S.-China relations after decades of silence between 2 superpowers. We also hosted an outstanding performance by the Tenafly Philharmonic Orchestra conducted by Jim Millar, our Interim Music Director who is also one the music directors at the Tenafly High School.

Thanks to our tenacious press liaison, Elder Jim Crook, PCAT made front page news coverage in the Northern Valley Press on three occasions, and PCAT had the only listing in the Suburbanite for Advent events. Furthermore, our events are regularly mentioned by Tenafly Mayor Mark Zinna in his weekly email. The Outreach team are working hard on expanding our promotional reach through display of traditional posters, press, online event listings, and the increased use of social media such as

Twitter, Facebook and Instagram. James Oruada has taken on the role of social media coordinator.

Moderator Ritchie thanked the whole Outreach team for its amazing energy and creativity, but especially Elder Lee for being a dynamic chair and keeping the group focused.

**Presby Readers:** Elder Eimer reported that the Presby Readers met 8 times in 2022. Whenever possible, they meet in person. She encouraged all members to recommend books and to attend the meetings; suggesting if time challenged, read the synopsis if you can't read the entire book. A listing of books read and discussed in 2022 is included in the Annual Report. New titles and dates are announced in the weekly newsletter and worship announcements.

**Scholarship Committee:** It was noted that scholarships were awarded to 11 recipients, who are listed by name in the Annual Report.

**2023 Necrology Report:** The Necrology Report was included in the Annual Report and a moment of silence was held at the beginning of the meeting.

**M/S/U: Adjournment:** There being no other business, Moderator Ritchie ended the meeting in prayer and a motion to adjourn was proposed, seconded and passed at 12:57 p.m.

**Respectfully submitted,**

Rev. Dr. Martin Ritchie  
Moderator

Mary Jane Eimer  
Clerk of Session

# THE PRESBYTERIAN CHURCH AT TENAFLY

## Congregational Meeting Minutes Sunday, September 24, 2023

**Call to Order:** At 11:47 a.m. Moderator Dr. Martin Ritchie called the meeting to order in the Church House with a 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.

**Sole purpose of meeting this meeting is to approve the 2024 Nominating Committee:** Dr. Ritchie informed the congregation that we have one purpose for this meeting, to approve the 2024 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 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 2024 Nominating Committee will consist of Elders Christina Chan and Jeanne Lambert from Session; Dori Persson from Deacons; and James Crook and Linda Patrick serving as Members-at-Large.**

**M/S/U: Adjournment:** There being no other business, Moderator Ritchie ended the meeting in prayer and a motion to adjourn was proposed, seconded and passed at 11:50 p.m.

**Respectfully submitted,**

Mary Jane Eimer  
Clerk of Session

## **REPORT OF THE NOMINATING COMMITTEE**

The Nominating Committee was elected by a special Congregational meeting on September 24, 2023. Members are: Jeanne Lambert and Christina Chan from Session; Dori Persson from the Deacons and at large members from the Congregation: Jim Crook and Linda Patryk.

We nominate –

### **Session: Class of 2026**

James Oruada

Cathy Coppolino

Jack Rexroth

Jim Crook

### **Deacons: Class of 2026**

Melissa Rexroth (accepted another term)

Marilyn Coats-Thomas

### **Treasurer/Co-Treasurer**

Rod MacKenzie and Rick Bower

Respectfully submitted,

**Jeanne Lambert and Christina Chan**  
**Nominating Committee Co-Chairs**

## Clerk of Session Annual Report

Hello Members of Congregation,

What a busy and terrific year we had at PCAT! I think we can agree that electing Rev. Dr. Martin Ritchie as our pastor was a wise decision for all of us. Due to the good fortune of having a full-time pastor, my report will be shorter than it has been over the past several years. Dr. Ritchie has been actively involved in the work of 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 seamlessly.

Session met in October for an “away day.” That translates into Session meeting off-site and focusing on our strategic plan and top priorities for the coming year. I’m happy to report that we have made tremendous progress on our plan in all areas. We have been able to undertake technological and sound improvements in both the Sanctuary and Chapel; repairs to the church and the installation of secure entry systems thanks to generous gifts from an anonymous donor and Api and Bob Lee in memory of their daughter Kiira; expanding our outreach to the local community through events and worship; the development of a strategic approach to investment in our buildings and grounds so that we can use them even more as assets for outreach.

I would be remiss if I did not publicly thank my fellow Session members: Dr. Ritchie, Diane Allen, Christina Chan, Marilyn Coats-Thomas, Gillian Iappelli, Jeanne Lambert, Api Lee, Tim Patryk, Lily Lee Paustian, Ron Rexroth, Mickey Sechrist, and Christina Young. These members work together tremendously as a team to keep our church vibrant and meet the ever-changing needs of the congregation. This year we introduced a Deputy Clerk of Session. This position works with Dr. Ritchie and I to develop Session dockets, records minutes, helps to proof the monthly Session minutes and works with the Pastor on urgent matters in the Clerk’s absence. Christina Young graciously accepted this position. I can’t thank her enough for the expertise and attention to detail she brings. Plus, she makes me look good with her edits. Hearty thanks Chris!

Session members Diane Allen, Marilyn Coats-Thomas, Tim Patryk, and Mickey Sechrist have completed two consecutive terms of office and now have at least a year of Session, as per the PCUSA constitution. 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 of the activities of a vibrant congregation. Hearty thanks to all of our boards, committees, and teams.

Near to my heart is the “Soup Squad.” Delighted that we are back in service. For those of you who enjoy cooking, I highly recommend you share a quart or two of your soup. This enables Dr. Ritchie and the Deacons to take a nourishing and encouraging token of congregational soup when making home visits.

Thanks again to the Tech Team: Richard Chan, Rick Bower, Glenn Allen, Rob Paustian, Richard Semsel, Jun Motai, Bryon Scott and Sam Yom, our paid technical anchor, for their commitment, time, and expertise which enhances our worship and enables us to livestream and record these services and special events.

We need to acknowledge the time and attention that Co-Treasurers Rick Bower and Rod MacKenize and the Finance Committee put in to ensure our financial health.

We are also blessed to have such dedicated and competent staff. Special thanks to Jim Millar, our Music Director, 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 freely as Cantors: Cathy Coppolino, Nancy Ringham Smith, Ann Van Cleave, Carroll Van Cleave, and Gay Willis. Our section leaders continue to elevate our worship and special events: Garth Taylor, Baritone, Sherice Roberts, Soprano; Joan Hofmeyer, Alto; and Christian Davakis, Tenor. 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, Ray McCarthy, Peter 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 Reilley, Director of Children, Youth and Families Ministry; and Chris Schwab, our Custodian.

It is important that I thank you, the members of the congregation. Your continued involvement, trust and support of the leadership of our Pastor and Session is essential for the well-being of each and every one of us. Session is aware of the excellent work Dr. Ritchie is leading to get more of you involved in the life of PCAT. We have recently welcomed our first “virtual” member and look forward to growing this aspect of our congregational life alongside those who live locally and area able to join in-person.

There are many expectations from an active and involved congregation. If you are willing to help in any area of our church life, please do so. As Clerk, you can reach me at [mjeimer@aol.com](mailto:mjeimer@aol.com) or contact Dr. Ritchie on [pastorpcat@gmail.com](mailto:pastorpcat@gmail.com).

Wishing you a healthy, happy, and satisfying 2024!

**Respectfully submitted, Mary Jane Eimer, Clerk of Session**

## **Board of Deacons Annual Report 2023**

The Board of Deacons of our church is composed of twelve members who volunteer to serve those in need in our congregation, in our local community and in the world at large. 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. We also nurture our members through church events.

The Board welcomed the following members for 2023: Ann Van Cleave, Noelle Perrin and Christine Semsel. The new members joined Carole Bayley, Carolyn Rocco, Debbie Abitante, Dori Persson, Nancy Smith, Indiana Diaz, Gay Willis, Ellie Sturrock, and Melissa Rexroth. We kicked the year off with our return to the Agape Dinner on Maundy Thursday. This dinner had not occurred since 2019 due to the pandemic. We had a great turnout to a very beautiful and meaningful dinner. This year, Reverend Martin had the tables arranged in a U shape to provide a sense of a community dinner as one body. This was a truly special event and followed by the equally moving Tenebrae service in the chapel.

On June 18<sup>th</sup> the Deacons held the ever-popular Strawberry Fest. Why wouldn't anyone want to eat strawberries with ice cream at 11:30 on a Sunday morning? It was a wonderful opportunity for church members and friends to connect.

The Deacons assisted with the Easter flower Delivery to members. This year also provided a repeat of the Christmas Poinsettia delivery that former Deacon Christina Chan organized last year. The delivery yielded many unique visits and connections. This was much appreciated by the recipients, and we will do this again in 2024. We voted to make contributions from the Deacons Fund to assist a friend of the church with housing, a donation to The Presbyterian Disaster Relief and a donation to our friends from East Harlem so that they could safely travel to the church for our Christmas lunch and caroling.

Thank you to all of 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 Mickey Diekjobst, our liaison to Session. We are looking forward to serving our congregation and community in 2024.

Respectfully submitted,

**Melissa Rexroth, Convenor of The Board of Deacons**



### Deacon's Fund Statement 2023

Beginning Balance		\$7174.89
Income		
Earned Interest		\$2.47
PCAT Donations		\$1509.20
	Total:	<u>\$1511.67</u>
Total Expenditures		
E. Jones (Pastor request)		\$1400.00
Earthquake donation		\$2000.00
	Total:	<u>\$3400.00</u>
<b>Ending Balance 12/31/2023</b>		<b>\$5286.56</b>

## **Audit Report – Calendar Year 2022**

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 December 2023 and we conclude all is in order and the Financial Report included in the 2022 Annual Report accurately and fairly present the financial results for Calendar 2022. 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
- Cash Disbursements/Payments
- Payroll (including tax reporting)
- Bank Reconciliations
- Investment Funds
- General Ledger (PowerChurch)
- Treasurer's Reports
- Annual Budget Report
- Church Property/Insurance Review
- 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 2022 Annual Report, tie-out between PowerChurch financial report and the information included in the 2022 Annual Report, 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 of the Co-Treasurers.

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

Respectively Submitted by:

**Carolyn Rocco**

**Jack Rexroth**

**Jim Crook**

January 2024

## **Buildings and Grounds Committee**

As a reminder, The Buildings & Grounds Committee was formed after the Congregation approved combining the Board of Trustees with the Session. The Committee works under the authority of the Session and is responsible for maintaining and managing our church buildings, grounds, equipment, insurance, service contracts, usage agreements and other assets, as well as long range planning and making improvements to buildings and grounds.

The Buildings & Grounds Committee initiated and completed several repair and maintenance projects around the Church in 2023. Here are some highlights.

- Replaced damaged and missing slate shingles tiles on the Chapel roof.
- At the insistence of our insurance company, removed unsafe asphalt walkways around the Chapel and planted grass to replace.
- Patched several potholes on driveways and walkways.
- Replaced 20 smoke detectors and Sanctuary smoke beam sensor that were at end of life.
- Remodeled the paneling around the organ console in the Chapel to accommodate a more flexible worship and performance space.
- Replaced a failing major sewage pipe which passed through the Jack in the Box level of the education block.
- Trimmed trees by rear entrance to Church School and on the driveway to County Road to ensure their health and safety.
- Jet washed drains to ensure that they work effectively in extreme rain events.
- Installed edging in the Memorial Garden to reduce run-off from the planting beds in heavy rain.
- Installed a large monitor screen on the face of the sanctuary balcony to enable those at the front of the church to see what is projected onto the main screens in worship and events.

Our usage agreements with Jack In The Box Nursery and Grace & Love Church are receiving full payment. This revenue is a key component of our annual budget. Both agreements are up for review and renewal this year.

Our insurance policies are up to date. However, costs are up 20% over last year. We have explored other options, but this is the best one we have.

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

- Installation of the new door secure entry system has been completed. This will keep our buildings secure and ensure the safety of our staff, tenants and members.
- Installation of glazing in the center panels of the sanctuary narthex doors was completed this month. This is an important part of reviewing our ability to react to a hostile threat around worship and events in the sanctuary. It also provides a more open and welcoming appearance and allows the welcome teams to see when someone is arriving – particularly at the ramp entrance. An additional benefit is that the windows provide more natural light in the Narthex, and make the narthex seem like a welcoming area that could be used more creatively.
- Installation of the new sound system in Chapel has been completed. This eliminated the hazards of the temporary installation and enhances the facility of the chapel for worship and events.
- Installation of the new streaming system in Chapel has been completed. This system was installed by Grace & Love with our approval.
- Our signage on Magnolia has been updated to reflect accurate Church school times.
- We obtained a staked survey of our property which is critical to planning our Woodland Garden project and knowing the exact extent of our property on all sides.

In addition, we are in the process of improving the lighting in the Chapel and installing overhead microphones in the Chapel that will enable acoustic elements (such as unamplified choir, instrumental and congregational elements) to be captured when livestreaming from the Chapel.

As we enter 2024, here are some things we are working on.

- We are investigating energy efficiency opportunities via programs sponsored by NJ BPU. These include solar power, LED lighting upgrades and HVAC system upgrades.
- We are exploring LED signage on County Road slope in conjunction with Grace & Love.
- We are exploring enhancement to Manse rear yard fencing to provide safety, security, and privacy.
- We will be repairing the decayed cornice on the east face of the Church school building.
- We are fabricating a workstation for the new streaming system controls at the back of the Chapel, the cabling of which is currently unsightly and hazardous.
- We will be cleaning up the slopes on the rear of our property in the spring.

- At the request of the Session we are compiling a list of projects for the maintenance, development and beautification of our buildings and grounds. This will become part of a strategic buildings and grounds development plan. Suggestions are welcome from all.

Respectfully submitted by your Buildings & Grounds Committee,

Rick Bower

Howard Bryson

Brian Coats-Thomas

Api Lee

**Ron Rexroth, Chairperson**

Chris Smith, TMM

Jon Teall

## **Faith Nurture Committee**

The Faith Nurture Committee was established in 2023 to provide a framework for the encouragement of the spirituality and Christian faith of all ages of people associated with our congregation. It comprises two areas of work: amongst adults and amongst children, youth and families. Of course, there is always overlap between these two areas, and often we share worship and activities that are intergenerational. Our aim is to discern the opportunities for nurture and to be flexible and creative in providing opportunities to grow and explore in faith.

### **(i) Adult Faith Nurture**

The Adult Faith Nurture program continues a series of varied and wide-ranging Wednesday lunchtime events in the Church House. We have discussed movies, art and music that explore faith and their applications in daily life. During the four week Lent study Dr Ritchie led discussion around the story and characters of the movie “Chocolat” to explore what it means to be truly and completely human as God intended. Recognizing Lent as a chance to embrace change and renewal, the group discussed the inclusive and affirming love of God. It was very well attended by the members and visitors of the church. Another study in the series centered on the movie “Jesus Revolution” which gave us a glimpse of the Jesus Movement from the late 1960s and 1970s. During the study, many members recalled their own experiences during the movement. We continued with a two week study of the music and choreography of Alvin Ailey’s dance work, Revelations. Dr. Ritchie and Carolyn Santonicola, our resident dancer and choreographer, led discussion around the three sections of the performance. Through analyzing the lyrics of the songs and the suite of dances from each distinct section, participants reached a deeper understanding of the history, traditions, faith, and beliefs of African American culture. The study concluded with a group attending the Revelations performance at the Brooklyn Academy of Music.

Viki Shima led a study on the themes of kindness and gratitude. We discussed the definition and different forms of kindness and gratitude by sharing our own experiences through a series of guided questions prepared by Viki. Many mentioned the kindness and gratitude that they have received in the PCAT community over the years. It was a very encouraging and uplifting study.

In October, Dr. Ritchie led a meaningful study of Marcus Borg’s book “The Heart of Christianity”. We had a great discussion of key Christian ideas and themes, such as being “born again”, “the kingdom of God” and the nature of the Gospel.

In December there were two studies, one focusing on the music and texts of Handel’s oratorio, Messiah, and the other on Mary, mother of Jesus.

The self-directed Presby Readers group is going strong, and continues to encourage lively participation and discussion.

We began two new monthly groups – one for men and one for women. They meet for a meal together at a local restaurant, the aim being to encourage community and to connect members. Big thanks to Marilyn Coats-Thomas and Jim Crook for being at the forefront of organizing these groups.

Elder Christina Chan, Co-Chair

## **Children, Youth and Families**

### **Church School**

- **Sensory room: The Forest Room**  
Over the summer the youth helped give one of the classrooms a makeover, including a beautiful forest mural. The room is a calm space where children and youth can slow down and enjoy a variety of sensory activities. The activities complement their lessons.
- **Garden:** Children and youth enjoyed planting and caring for the garden. Last spring, we added new soil and taller fencing. The garden is our happy place.
- **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** is developed by Dr. Ritchie in partnership with Sherrie Reilley. It happens roughly monthly and gives the chance for children to remain in church for the entire service – and for us to be creative and have fun!

### **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.

### **Vacation Bible Camp: Rainforest Adventure**

Members of our PCAT youth took on leadership roles to develop our program. They created scenery, crafts, and lessons. They also led science, crafts, and game

times. Each day included a kid friendly Bible story, lessons about caring for the environment, art, games, music, experiments, and time in our vegetable garden.

## **Senior High:**

### **Mission**

It has always been important to find creative ways to support our favorite mission and outreach programs. This past year we were able to participate in the Center for Food Action: MLK day Snack Packing Project and the Souper Bowl of Caring.

Other activities included:

- Hosting a Chinese Lunch
- Participating in worship activities and helping with the church school.
- Over the summer several youths painted the Christian Ed hallway, made decorations and lessons for Vacation Bible Camp.
- Fall Festival
- Dinosaur event
- Drive In Movie Night
- Christmas Pageant
- Shrek the Halls Christmas Party

### **College Students**

- Stayed connected by text.
- 18 care packages were sent out or dropped off.
- In-person dinner in August before heading back to college.

### **Outreach**

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

- Drive in Movie Night- When children arrived, they got to decorate a “box” car to sit in while enjoying a Thomas the Tank Engine movie.
- Fall Festival was a fun afternoon for our congregation and the community. The event included music, games including a monster mini golf, crafts, hot cider and donuts.
- Dinosaur Party - Children had a great time digging dinosaur skeletons out of the glaciers and playing along with Maddie Smith, our resident paleontologist, unearthing fossils from her latest dig.



During covid we became a bit guarded in our activities, but 2023 was a year for getting back out in the community, meeting new friends, and enjoying each other. We're looking forward to this new year and all its possibilities.

Respectfully Submitted

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

**Adult Faith Nurture:**

Viki Shima, Carolyn Santanicola, Api Lee.

**Youth, Children and Families Nurture**

Diane Allen, Gillian Iappelli, Liane Sturrock

Sherrie Reilley  
Director of Children, Youth and Family Ministry

## Finance Committee

	<b>2023 Budget</b>	<b>2023 Actual*</b>	<b>2024 Budget</b>
<b>Income</b>	\$606,674	\$672,119	\$642,621
<b>Expenses</b>	\$608,909 (\$ 2,235)	\$655,066 \$ 17,053	\$648,914 (\$ 6,293)

\*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 2024. The past year’s activity for each income and expense account number are shown in the Treasurer’s Report on page 49 and the details of the activity (receipts and disbursements) along with the balances of each of our investment funds are reported starting on page 42.

The following are the highlights for 2023 and the proposed budget for 2024:

For 2023

- We ended the year with a positive balance due to the fact that we had no snow removal expense in 2023 and a number of key accounts were below budget, in particular two of the minister’s expense accounts.
- We established a separate brokerage account with Vanguard to hold the money (\$1,634,045.62) received from Honda from the sale of the lower parking lot. This money has been invested in the LifeStrategy Fund (a Vanguard Index Fund) and several CDs issued by Banks.
- Again, this year expenditures were made for work done around the church and grounds. This included repairs to the Chapel roof and new audio systems in the Chapel. Additionally, removal of walkway behind the church, removal of a tree, upgrades to our security system, and some major plumbing work.
- Our Church has gone high tech this year with our ability to livestream our worship services and events thanks to expenditures made in 2022 and 2023 and an additional contribution from the Grace and Love Church.
- Our investment #1 fund showed an approximate gain of 10.8% for the year. While our investment fund #2 (Parking Lot) returned 7%. This beat our 6% assumption for the Parking Lot funds growth for the first year.

## For 2024

- We are pleased to report a nice increase in our pledge income for 2024.
  - We are providing a 2 % pay adjustment for staff.
  - We will fulfill our obligation to Dr. Ritchie made in the terms of call agreed in 2021 to provide a re-location bonus of \$25,000 to assist with future house purchase or retirement. As reported last year, Martin agreed to defer this bonus helping the church out with our finances for 2023. At his request these monies will be deposited into his Retirement Savings Plan, which option additionally saves the church around \$9,000.
  - Two choir section leaders this year will continue to be paid by draws from our Music Endowment Fund.
  - This year's budget does provide a one-time challenge to fulfill our Terms of Call obligation to our minister. To assist this year, we will take a loan from investment fund (Parking Lot) and pay back the loan with 6% interest.
- 

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  
Rod MacKenzie

## Mission Report

During 2023, PCAT has continued to be faithful to our mission projects by donating over \$13,718.52 for distribution to:

Christmas Joy

One Great Hour of Sharing

Pentecost

Peacemaking

Earthquake Relief

Center for Food Action

Tenafly 5k

Church World Services: Hygiene Kits

Blanket Sunday

CROP Walk

- Cro-Knitters have also donated over 58 baby and toddler items to the Armenian Mission Association.
- The Angel Tree donations go to the Center for Hope and Safety (formerly Shelter Our Sisters)
- We prepared 5,000 mailings for Table to Table's major fund raiser.
- We have enjoyed hosting visits on two occasions with the Harlem East project.
- A collection of clothing for Turkey/Syria earthquake victims was done.
- PCAT members also make contributions anonymously to a number of local and world-wide needs.

A huge thank you to all who participated in any way!  
God's blessings on you all

Respectfully submitted,

**Gillian Iappelli**  
**Tim Patryk**  
**Mickey Sechrist**

## Outreach Committee Report

The Outreach Committee launched its second year in 2023, continuing its remit of connecting with the wider community and encouraging the development of our congregation. This year, Outreach merged with Congregational Life and created new social opportunities, such as the Mens Group and Womens Group which each meet once a month for food at local restaurants. Outreach also hosted and promoted traditional events, such as the church picnic, potluck barbecue, and what has become a new annual event, our Fall Festival.

Our author events continued to draw in folks from the greater community, beyond our church. Nora Neus, a Tenaflly native, presented *Muhammad Najem: How One Boy Put the Spotlight on Syria* in conversation with church member Debbie Abitante. While the target audience of this graphic novel was ages 9-12 and up, it reached adults as well and provided insight into what families experience when living in a land at war. It was significant to be able to welcome local Muslims with Syrian connections, which then led to an invitation to hospitality at the Midland Park mosque for a group of 12 PCAT members.

Nora returned later in the year to talk with Rev. Elaine Ellis Thomas, herself a central figure in the clergy response to white supremacist events raised in Nora's second book, *24 Hours in Charlottesville: An Oral History of the Stand Against White Supremacy*.

We promoted a Poets Café, led by Nora Keller Grimm (daughter of Clerk Mary Jane Eimer) with support from celebrated poet Gary Whitehead of Tenaflly High School and Bergen County Teacher of the Year. Participants were treated to poetry readings and then got to try their hand at poetry writing themselves. Many shared their creations, and some participants commented, "that was more fun than I expected!"

Together with the Tenaflly Senior Center, we hosted a conference, *Wellbeing as We Age* which addressed the needs of those who are aging, whether parents, ourselves or other loved ones. Speakers covered a variety of helpful topics and then had individual exhibits in Jim Henry Hall where attendees could speak with them one on one to address specific questions.

In collaboration with Sherrie Reilley and the Church School team we held events for families: a “drive-in movie” where the kids made their own cars and then watched the movie sitting in them with snacks and drinks, and a dinosaur movie, both of which were popular with younger children. Subsequently, parents asked when we would hold our next events like these.

In the Fall, Outreach established a Mommy Daddy and Me program which meets on Saturday mornings in the Church House 9.30am-11am, offering parents of kids 5 and under, a chance to meet, have coffee and chat, while their children play. This weekly event, developed and led by Elder Christina Chan has been a great success, and is helping to gather young families to the church. Big thanks also to Erika Rexroth in particular for her help and support in this project.

We had some “repeats”, like the Fall Festival, a family event with music, cider and pumpkin decorating, as well as the Carol Sing/Christmas Tree Lighting and fish & chips dinner. This gives an “established” feel to our activities.

Tenafly Community Night gave us a chance to reach out and connect with the wider community at this popular event. Our booth’s location was by the children’s games, which helped us engage with young families, but did not put us in the main thoroughfare, where we would have gotten more of the regular foot traffic to connect with a wider public. We are already coordinating to try to get a more central location in Fall 2024.

Music gave us an opportunity to gain attendance and attention for our Outreach events. Jim Millar performed piano and string quintets by Brahms and Dvorak with “Four Grammys and a Grandpa” in the chapel, and wind quintets with The Highwood Chamber Ensemble in the Sanctuary, and directed our choir section leaders in the chapel on Advent Sunday in the candlelit *Darkness to Light* service. Jim also led a community choir and orchestra in a concert, Music for Mary, which showcased Vivaldi’s *Magnificat* and readings about Mary, mother of Jesus. This was a terrific event and thanks are due to Rob Paustian for recording it for us along with other events during the year and making them available for viewing on our Youtube channel.

Another big shout out goes to Jim Crook who for a second year in a row got us regular coverage in the Northern Valley Press, with many front page lead articles for our events. Tenafly Mayor Mark Zinna continues to support our program by including events 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. Our activities can be seen on Twitter, Facebook and Instagram, as well as online event listings.

Some visitors have mentioned that they watched our Sunday service via livestreaming before deciding to attend services at the church. While we anticipated that streaming could be a way of “checking us out”, we now have our first instances where we know this has been a successful outreach. Recently we also welcomed our first “virtual” member who lives in Georgia, but has committed to our congregation.

Outreach-Engagement Committee looks forward to more development in 2024. To start the year, we will host an author event featuring church member Martha Reid Paradis’ book *Flowers and Locusts*, about her childhood in Ethiopia, where her father served as legal advisor to Emperor Haile Selassie. Outreach also plans to hold a Scottish night in celebration of Robert Burns, the Scottish poet and lyricist, with special music, poetry, food and dancing.

We intend to continue our arts outreach and to promote physical and psychological well-being, working with Mission, Worship and other Committees to make our church flourish. Visitors often comment on what an active and friendly church we have. The credit goes to all church members, who reach out to newcomers. With expanding awareness in our local and wider community, we aim to increase our participation as well as the “heart” of the church.

### **Elder Lily Lee-Paustian, Chair of Outreach**

Diane Allen  
George Lambert  
Christina Chan  
Jim Crook  
Debbie Abitante  
Carolyn Rocco  
James Oruada

## PresbyReaders

The Presby Readers met 6 times in 2023. 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 a welcoming group of bibliophiles and hope you will join us in 2024.

In 2023 we read and discussed the following novels:

*Horse: A Novel*, Geraldine Brooks

*Lessons in Chemistry*, Bonnie Garmus

*Against All Odds: A True Story of Ultimate Courage  
and Survival WWII*, Alex Kershaw

*North*, Chris Cleave

*The Secret Life of Sunflowers*, Marta Molnar and Dana Marton

*Tomorrow, and Tomorrow, and Tomorrow: A Novel*, Gabrielle Zevin

We will be meeting Sunday, January 28 to discuss *The Heaven and Earth Grocery Store: A Novel*, by James McBride. His books are favorites among the Presby Readers. Lots of discussion threads to pursue and you come away learning a few things you didn't know before you read her book. Check the newsletter and bulletins for the February selection along with the date and location. Our meetings are always on a Sunday at 4:00 p.m. 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](mailto:mjeimer@aol.com) if you have a specific recommendation. I hope you can join us in 2024. We welcome your participation!

Respectfully submitted,  
Mary Jane Eimer



## Scholarship Committee

Scholarships were given to the following young people:

Zachary Chan

John Coppolino

Michaila Schwab

Samantha Semsel

Luke Smith

Congratulations and best wishes for success and the future!

Respectfully submitted,

Joan Roselle

Mickey Sechrist

## **Stewardship Committee**

### **Caring for God's House - Now and in the Future**

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, and to be an extension of all those who have come before us in this endeavor.

We do this by running an Annual Stewardship Campaign in which church members are asked to pledge to keep our church moving forward. These financial commitments allow the Session to prepare the budget and to plan our ministry and mission for the new year. We recognize as well that people bring all sorts of gifts to the church. Their time, expertise, new ideas and enthusiasm all keep our church alive and vibrant. 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.

#### **The results as of January 3, 2024 are as follows:**

Total Pledged for next year: \$186,405.00

Total Pledges: 45

Increased Pledge: 14

Decreased Pledge: 4

Same as Previous Year: 21

New Pledges: 6

The Stewardship Committee anticipates that the above numbers will change as people continue to make pledges to the church. A special thanks to Rick Bower and all the information he so diligently prepares and shares. Special thanks also to Nancy Benell, who developed materials for the campaign.

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**  
**Stewardship Co-Chairs**

## **Tech Team Report**

In 2023, the tech team continued to successfully livestream and archive all worship services, while providing audiovisual support. Worship services can be viewed live, by visiting our church website, [tenaflypresby.org](http://tenaflypresby.org) or by visiting our YouTube channel, [youtube.com/@presbyterianchurchattenafly7216](https://youtube.com/@presbyterianchurchattenafly7216) (this can also be found by searching, "Presbyterian Church at Tenaflly" within [youtube.com](https://youtube.com)).

Nancy Benell continues to coordinate and develop the Pro-Presenter slides on a weekly basis, and Sam (Seyeoul) Yom, a member of Grace & Love congregation, remains our paid Sunday Technical Anchor.

We continue to be grateful to Rob Paustian, for his expertise and dedication, along with Glenn Allen, Rick Bower, Richard Chan, Jun Motai, and Richard Semsel, for their contributions.

One major improvement has been the upgrading of the Chapel's sound systems, and in 2024 we look forward to installing livestreaming capabilities in the Chapel as well.

Respectfully submitted,

**Richard Chan, Co-ordinator of the Tech Team**

Rob Paustian  
Glenn Allen  
Richard Semsel  
Rick Bower  
Bryon Scott  
Jun Motai  
Sam Yom

## **Worship Committee**

We are happy to report that the Worship Committee has met regularly throughout the year to provide advice and support to the Pastor in the planning and conduct of worship. This year has been one of new beginnings for us as we welcomed Jim Millar to our position of Music Director. He has brought us many wonderful and beautiful moments of music throughout this year which we know the entire congregation has appreciated..

We continued this year to rely on the expertise of our incredible Tech Team including Glenn Allen, Rob Paustian, Jun Motai, Rick Bower, Richard Semsel, Richard Chan and Bryon Scott who are joined each week by the very able Technical Anchor, Sam Yom. This year saw the addition of livestreaming on a regular basis, the upgrading of the sound system in our chapel and the placement of a television monitor on the balcony front wall which helps the pastor, liturgist, cantors and choir to follow along with what the rest of the congregation is seeing on our two front of church screens.

The worship committee also relies on the help of the Welcome Team (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 purpose of the Worship Committee is to assist the pastor in the planning of worship services, to oversee the sacraments of baptism and communion, to review matters relating to the music during worship. This year has been a very busy one with lots of wonderful music provided by our choirs, cantors, band and organist. We have celebrated several baptisms, arranged regular communions, decorated the church for various holidays and arranged for Easter flowers to be distributed to many members and friends of the church.

We begin 2024 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! We are truly blessed to be part of this wonderful church family.

Respectfully submitted,

**Marilyn Coats-Thomas, Co-Chair Jeanne Lambert, Co-Chairs  
Richard Chan, Rick Bower**

**PERMANENT MEMORIAL FUND**

**PMF MAIN FUND A/C 91A**  
(Facility Endowment Fund)

Beginning Balance January 1, 2023	\$ 470,047.15
* Receipts	\$ 4,229.32
Withdrawal	
Transfer to operating account	(\$ 47,366.29)
Earnings/Loss	\$ 70,321.99

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**Balance December 31, 2023** **\$497,232.17**

- \* Ric Awad memorial gift \$4,000
- \* Refund – Dossel Curtain cloth \$229.32

\*\*\*\*\*

**MAJOR MAINTENANCE FUND**

**PMF RESERVE FUND A/C 91B**  
(Major Maintenance Fund)

Beginning Balance January 1, 2023	\$ 37,191.59
* Receipts	\$ 12,144.49
Withdrawal s	(\$ 44,315.00)
Earnings/Loss	\$ 828.60

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**Balance December 31, 2023** **\$ 5,849.68**

- \* Ric Awad memorial gift \$12,000
- \* Transfer from Operational Reserve \$144.49

## MUSIC ENDOWMENT

### MUSIC ENDOWMENT FUND A/C 92

Beginning Balance January 1, 2023	\$ 43,070.24
* Receipts	\$ 16,295.00
Withdrawals	
Transfer to operating account	(\$ 16,497.73)
Earnings/Loss	\$ 7,064.91
<hr/>	
<b>Balance December 31, 2023</b>	<b>\$ 49,932.42</b>

- \* Anna Lim gift \$2,695 for chapel lighting upgrades
- \* Whitney Keen gift \$2,000
- \* Polk family gift in memory of Janet Polk \$7,600
- \* Ric Awad Memorial gift \$4,000

\*\*\*\*\*

## SCHOLARSHIP FUNDS

### SCHOLARSHIP FUNDS A/C 93

Beginning Balance January 1, 2023	\$ 31,691.96
Receipts	\$ 0
Withdrawals	
Funds awarded for scholarships	(\$ 1,000.00)
Earnings/Loss	\$ 5,058.82
<hr/>	
<b>Balance December 31, 2023</b>	<b>\$ 35,750.78</b>

## OPERATING RESERVE FUND

### OPERATING RESERVE FUNDS A/C 95

Beginning Balance January 1, 2023	\$ 12,616.65
Receipts	\$ 0
Withdrawals (transfer to Maintenance Fund)	(\$ 144.49)
Earnings/Loss	\$ 2,049.70
<hr/>	
<b>Balance December 31, 2023</b>	<b>\$ 14,521.86</b>

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## SPECIAL PURPOSE FUNDS

### SPECIAL PURPOSE FUNDS A/C 96

Beginning Balance January 1, 2023	\$ 114,264.71
Receipts	\$ 0
Withdrawals	(\$ 1,350.00)
Earnings/Loss	\$ 18,599.89
<hr/>	
<b>Balance December 31, 2023</b>	<b>\$ 131,514.60</b>

## PROGRAM AND MISSION ENDOWMENT FUNDS

### PROGRAM ENDOWMENT FUND A/C 97A

Beginning Balance January 1, 2023	\$ 650,889.89
Receipts	\$ 0
Withdrawals	
Transfer to operating account	(\$ 65,589.67)
Earnings/Loss	\$ 96,422.90
<hr/>	
<b>Balance December 31, 2023</b>	<b>\$ 681,723.12</b>

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### MISSION ENDOWMENT FUND

#### MISSION ENDOWMENT FUND A/C 97B

Beginning Balance January 1, 2023	\$ 119,520.99
Receipts	\$ 0
Withdrawals	
Transfer to operating account	(\$ 12,044.04)
Earnings/Loss	\$ 17,705.88
<hr/>	
<b>Balance December 31, 2023</b>	<b>\$ 125,182.83</b>



## INVESTMENT FUND 2

### PARKING LOT ACCOUNT #916

Beginning Balance January 1, 2023	\$1,634,045.62
Withdrawals	
Transfer to operating account	(\$ 60,459.99)
Earnings/Loss	\$ 113,794.44
<b>Balance December 31, 2023</b>	
	<b>\$1,687,380.07</b>



### FUNDS RECAP

	<u>#1 ENDOWMENT FUNDS</u>	<u>#2 PARKING LOT FUNDS</u>
<b>1.1.23</b>	<b>\$1,479,293.18</b>	<b>\$1,634,045.62</b>
DEPOSITS	\$32,668.81	
WITHDRAWALS	-\$188,307.22	-\$60,459.99
EARNINGS	\$218,052.69	\$113,794.44
<b>12.31.23</b>	<b>\$1,541,707.46</b>	<b>\$1,687,380.07</b>

## MEMORIAL GARDEN ACCOUNT

Beginning Balance on Jan. 1, 2023	\$33,987.77
Deposits	
Purchase of 4 plots and markers by Rexroth Family	\$15,925.00
Donation by Joan Kuhns	\$20,000.00
Withdrawals	
American Monument Company	\$1,255.00
Bost Landscapers	\$375.00
Investment	
13 month CD @5.25%	\$40,000.00
Matures 01/04/2025	
<b>End of Year Balance on Dec. 31, 2023</b>	<b>\$28,282.77</b>

## ARTS and OUTREACH ACCOUNT

Opening of Account on Oct. 3, 2022 – seed money \$1,000.00

### Deposits

1-11-23	Advent Service on 11/27/22	\$130.00
1-11-23	Erin Schwab Christmas concert 12/18/22	\$255.00
1-12-23	<i>Beethoven in Beijing</i> film	\$110.00
2-8-23	THS Orchestra Concert	\$310.00
3-5-23	Nora Neus: <i>Muhammad Najem</i> book event	\$ 84.00
6-20-23	<i>4 Grammys and a Grampa</i> Concert	\$730.00
8-6-23	Nora Neus: <i>Charlottesville</i> book event	\$ 78.00
9-26-23	Hymn Sing in Chapel	\$125.00
12-3-23	<i>Darkness to Light</i> Advent Choral worship	\$288.00
12-12-23	QR code donation	\$ 25.75
12-17-23	<i>Music for Mary</i> concert	\$563.00
12-19-23	QR code donation	\$ 51.50

### Withdrawals

1-12-23	License for film <i>Beethoven in Beijing</i>	\$250.00
12-18-23	Musicians for <i>Music for Mary</i> concert	\$825.00

**Balance at end of year Dec. 31, 2023** **\$2,675.25**

OPERATING BUDGET FORECAST 2024 6th DRAFT--1-14-2024 and Final					
ACCT#	A/C Items	Budget	Actual	Proposed 2024	
	INCOME	2023	31/12/2023	Budget	
901	Pledges	\$165,000.00	\$170,655.00	<b><i>\$190,000.00</i></b>	
902	Pledges Prior Yr.	\$2,500.00	\$1,505.00	\$2,500.00	
903	NonPledge Envl	\$8,000.00	\$8,357.00	\$8,000.00	
904	Per Capita	\$4,000.00	\$3,220.00	\$4,000.00	
905	Plate Collection	\$3,500.00	\$4,202.00	\$3,500.00	
908	Other Ident. Giving	\$6,000.00	\$8,945.00	\$6,000.00	
911	Flower Fund	\$2,250.00	\$2,589.15	\$2,250.00	
913	Use of Facilities	\$5,500.00	\$7,200.00	<b><i>\$7,000.00</i></b>	
915	Investment Income	\$125,000.00	\$125,000.00	\$125,000.00	
916	Investment Income (2) (Parking Lot)	\$61,900.00	\$60,460.00	<b><i>\$67,495.00</i></b>	
920	Summer Music Program	\$3,000.00	\$0.00	<b><i>\$0.00</i></b>	
961	Major Maintenance Fund	\$0.00	\$35,315.00	\$0.00	
918	Special Purposes Fund	\$0.00	\$1,350.00	\$0.00	
NEW	<b><i>Loan from Parking Lot Fund</i></b>			<b><i>\$35,000.00</i></b>	
930	Carry Over Funds	\$48,689.85	\$48,689.85	<b><i>\$17,052.57</i></b>	
	<b>Sub Total</b>	<b>\$435,339.85</b>	<b>\$477,488.00</b>	<b><i>\$467,797.57</i></b>	
921	Rental Income	\$141,334.00	\$142,151.16	<b><i>\$144,423.00</i></b>	
924	Music Endowment	\$16,500.00	\$16,497.73	<b><i>\$16,900.00</i></b>	
925	Scholarship Endow.	\$0.00	\$1,000.00	\$0.00	
	<i>Chapel Audio Gift</i>		\$18,000.00	\$0.00	
906/906B	PCUSA Offerings	\$10,000.00	\$14,669.88	\$10,000.00	
906A	CWS Mission	\$2,500.00	\$1,815.00	\$2,500.00	
906B	Local Missions				
909	Youth Ministries	\$1,000.00	\$235.00	\$1,000.00	
	Transfer In Arts & Outreach	\$0.00	\$825.00	\$0.00	
	<b>Sub Total</b>	<b>\$171,334.00</b>	<b>\$195,193.77</b>	<b>\$174,823.00</b>	
	<b>TOTAL BUDGET INCOME</b>	<b>\$606,673.85</b>	<b>\$672,681.77</b>	<b><i>\$642,620.57</i></b>	
	<b>TOTAL BUDGET EXPENSES</b>	<b>\$608,909.00</b>	<b>\$655,629.20</b>	<b><i>\$648,913.92</i></b>	
	<b>NET BALANCE</b>	<b>-\$2,235.15</b>	<b>\$17,052.57</b>	<b><i>-\$6,293.35</i></b>	

## OPERATING BUDGET FORECAST 2024

ACCT#	A/C Items	Budget	Actual	Proposed 2024
	EXPENSES	2023	31/12/2023	Budget
<b>SESSION EXPENSES</b>				
101	Pastor Salary	\$47,500.00	\$47,500.08	<i>\$49,700.00</i>
101B	Housing Allowance (bal. due cash)	\$4,036.00	\$4,035.96	<i>\$4,561.92</i>
101C	Soc. Sec./Medicare Offset	\$8,415.00	\$8,415.00	<i>\$8,583.00</i>
101D	Relocation Offset/Savings Plan	\$0.00	\$0.00	<i>\$25,000.00</i>
102	Pension & Med. (2024-39%)	\$42,900.00	\$42,900.00	<i>\$43,875.00</i>
104	Professional Expenses	\$3,000.00	\$1,813.59	<i>\$4,100.00</i>
105	Continuing Ed.	\$1,800.00	\$1,535.19	\$1,800.00
111	Honorariums	\$1,800.00	\$990.00	\$1,800.00
	<b>Sub Total</b>	<b>\$109,451.00</b>	<b>\$107,189.82</b>	<b><i>\$139,419.92</i></b>
113	Sanctuary Supplies	\$2,800.00	\$3,263.60	\$2,800.00
114	Bulletins, Adver.	\$2,500.00	\$1,201.64	\$2,500.00
121	Choir Salaries	\$66,615.00	\$66,053.82	<i>\$67,940.00</i>
123&124	Music Supplies & Misc.	\$1,000.00	\$760.85	\$1,000.00
125	Instrumentalists	\$2,000.00	\$2,225.00	\$2,000.00
126&129	Piano & Organ	\$3,000.00	\$1,730.00	\$3,000.00
127	Band Salaries	\$29,700.00	\$28,310.70	<i>\$30,294.00</i>
128	Worship Technology Salary	\$7,800.00	\$8,450.00	\$8,550.00
	<b>Sub Total</b>	<b>\$115,415.00</b>	<b>\$111,995.61</b>	<b>\$118,084.00</b>
131	Adult Ed./Seminars	\$0.00		\$0.00
132	Library	\$0.00		\$0.00
136	Sr. Youth Ministry	\$0.00		\$0.00
	<b>Sub Total</b>	<b>\$500.00</b>	<b>\$731.73</b>	<b>\$500.00</b>
150	Spiritual Life	\$0.00		\$0.00
151	Congregational Life	\$0.00		\$0.00
152	Church Growth	\$0.00		\$0.00
	<b>Sub Total</b>	<b>\$2,000.00</b>	<b>\$3,371.17</b>	<b><i>\$2,750.00</i></b>
161	Church Picnic	\$200.00	\$313.65	\$200.00
162	Child Care	\$2,705.00	\$2,700.00	<i>\$5,360.00</i>
163	Receptions, Dinners	\$500.00	\$1,319.87	\$500.00
164	Misc. Group Activities	\$1,500.00	\$3,764.63	<i>\$2,300.00</i>
	<b>Sub Total</b>	<b>\$4,905.00</b>	<b>\$8,098.15</b>	<b>\$8,360.00</b>

## OPERATING BUDGET FORECAST 2024

ACCT#	A/C Items	Budget 2023	Actual 31/12/2023	Proposed 2024 Budget
<b>Session Expenses</b>				
191	Per Capita	\$9,360.00	\$9,360.00	<i>\$8,850.00</i>
195	Session Expenses	\$5,500.00	\$3,918.20	<i>\$3,000.00</i>
198	Scholarship Awards		\$800.00	
	<b>Sub Total</b>	<b>\$14,860.00</b>	<b>\$14,078.20</b>	<b>\$11,850.00</b>
<b>Personnel Expenses</b>				
201	Office Staff	\$40,860.00	\$40,824.48	<i>\$41,720.00</i>
203	Children's Ministry	\$35,900.00	\$35,899.92	<i>\$36,620.00</i>
205	Custodial Staff	\$57,718.00	\$56,508.24	<i>\$59,000.00</i>
209	Soc. Sec & Medicare	\$19,000.00	\$18,481.35	<i>\$18,900.00</i>
210A	Benefits 403(b)	\$4,000.00	\$3,999.96	\$4,000.00
210B	Medical Benefits	\$10,700.00	\$12,294.48	<i>\$9,860.00</i>
210C	Death & Disability	\$3,000.00	\$2,613.48	\$3,000.00
	<b>Sub Total</b>	<b>\$171,178.00</b>	<b>\$170,621.91</b>	<b>\$173,100.00</b>
	<b>FLEXIBLE SPENDING ACCTS</b>	\$8,500.00	\$8,500.00	\$8,500.00
501	Project Exp. (SUMMER MUSIC PROG.)	\$5,000.00	\$0.00	<i>\$0.00</i>
700-722	Church School Expenses	\$3,500.00	\$4,347.55	\$3,500.00
601	Sr. Youth Fund	\$500.00	\$1,054.76	\$500.00
	<b>TOTAL SESSION EXPENSES</b>	<b>\$435,809.00</b>	<b>\$429,988.90</b>	<b><i>\$466,563.92</i></b>
<b>MISSION DISRIBUTIONS</b>				
181	PCUSA Missions	\$8,000.00	\$10,589.00	\$8,000.00
184	CWS Missions	\$3,000.00	\$2,015.00	\$3,000.00
185	Local Missions	\$2,500.00	\$1,114.52	\$2,500.00
186	Sr. Youth Outreach	\$500.00	\$0.00	\$500.00
	<b>Total Mission Expenses</b>	<b>\$14,000.00</b>	<b>\$13,718.52</b>	<b>\$14,000.00</b>

## OPERATING BUDGET FORECAST 2024

ACCT#	A/C Items	Budget	Actual	Proposed 2024
	EXPENSES	2023	31/12/2023	Budget
<b>BUILDING &amp; GROUNDS EXPENSES</b>				
<b>Office Expenses</b>				
211	Telephone	\$5,000.00	\$5,112.32	\$5,000.00
212	Office Supplies	\$3,000.00	\$2,211.14	\$3,000.00
213	Postage	\$4,000.00	\$2,802.15	<b>\$3,000.00</b>
214	Printer/Copier	\$8,000.00	\$9,769.44	\$8,000.00
217	Custodial Supplies	\$8,000.00	\$8,231.69	\$8,000.00
218	ADP Expense	\$2,800.00	\$1,985.19	\$2,800.00
219	Technology(Hardware & Software)	\$5,500.00	\$7,637.53	<b>\$0.00</b>
219A	Technology ( Licensing)	\$1,900.00	\$2,633.64	\$1,900.00
219C	Office Tech. Support	\$1,000.00	\$150.00	\$500.00
<b>Utilities</b>				
221	Fuel - Gas	\$22,700.00	\$22,064.04	<b>\$23,500.00</b>
222	Electricity	\$16,400.00	\$20,912.01	<b>\$22,000.00</b>
223	Sewer Usage	\$1,000.00	\$743.97	\$1,000.00
224	Water	\$2,600.00	\$2,792.21	<b>\$3,000.00</b>
225	Manse Utilites	\$3,300.00	\$4,333.11	<b>\$3,650.00</b>
<b>Building &amp; Grounds Upkeep</b>				
228	Contracts & Permits	\$5,000.00	\$6,011.43	<b>\$6,000.00</b>
229	Maint. & Repairs	\$12,500.00	\$12,660.03	\$12,500.00
230	Major Maint. Funding	\$0.00	\$0.00	\$0.00
231	Grounds Upkeep	\$15,000.00	\$14,721.63	\$15,000.00
232	Snow Removal	\$12,000.00	\$0.00	<b>\$8,000.00</b>
240	Major Maint.Expense	\$0.00	\$35,315.00	\$0.00
new	Special Purpose Fund Expense	\$0.00	\$1,350.00	\$0.00
	Maj. Equipment & Appliances	\$0.00	\$299.97	\$0.00
	<i>Chapel Audio Expense</i>	\$0.00	\$18,000.00	\$0.00
261	Insurance	\$29,000.00	\$31,313.21	<b>\$34,000.00</b>
<b>NEW</b>	<b>Loan Repayment to Parking Lot Fd</b>			<b>\$7,100.00</b>
279	Real Estate Tax	\$0.00	\$0.00	\$0.00
<b>TOTAL TRUSTEE EXPENSES</b>		<b>\$158,700.00</b>	<b>\$211,049.71</b>	<b>\$167,950.00</b>
301	Stewards	\$400.00	\$309.07	\$400.00
401	Deacons	\$0.00	\$0.00	\$0.00
	Transfer Out Arts & Outreach	\$0.00	\$563.00	\$0.00

<b>TOTAL EXPENSES</b>			<b>\$608,909.00</b>	<b>\$655,629.20</b>	<b>\$648,913.92</b>	



**THE PRESBYTERIAN CHURCH AT TENAFLY**

**NECROLOGY REPORT 2023**

<b><u>Date of Death</u></b>	<b><u>Name</u></b>
<b>05/05/2023</b>	<b>Hugh McKee</b>
<b>08/8/2023</b>	<b>Ann Muldoon</b>
<b>09/21/2023</b>	<b>Susan Maines Saydah</b>
<b>11/14/2023</b>	<b>Avonell Forbes</b>
<b>12/3/2023</b>	<b>Dr. Harry Roselle</b>

*Psalm 48:14*

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

*He will be our guide even to the end.”*