



2024 ANNUAL REPORT

January 2025

Highland Presbyterian Church

701 Highland Road, Street, Maryland 21154

Phone: 410-452-9394

Email: followchrist@highlandpresbyterianchurch.org

Website: www.highlandpresbyterianchurch.org

Table of Contents

Staff Directory.....	3
2025 Officers.....	4
Zoom Mtg Instructions	5
DOCKET	5
Minutes from 2023 Annual Congregational Meeting.....	6
Reports.....	7
2022 Audit	7
Pastor	8
Session	10
Deacon	11
Social Justice, Peace, and Missions.....	12
Christian Nurture & Education	13
Music Director/Worship Commission	14
Trustee	15
Nominating & Personnel Committee	16
Deacon's Financial Report	17
Youth Financial Report	17
Memorial Fund Report	18
The Columbarium Fund Report	19
The Cemetery Fund Report	20
Endowment Fund Report.....	21
Trustees Financial Report	22
Account Balances.....	23
General Fund Year End Statement	24
Mission Fund Year End Report	26
General Fund Income/Expense Budget 2025	27

STAFF DIRECTORY

Pastor	Raymond R. Meute, Jr. 121 Galloping Hill Road Lincoln University, PA 19352 610-329-1812 pastor.meute@verizon.net
Music Director	Stacey Scarff 1905 Susquehanna Hall Road Whiteford, MD 21160 443-604-2889 sscarff@highlandpresbyterianchurch.org
Organist	Nancy R. Jones 3941 Ady Road Pylesville, MD 21132 410-452-5450 nrjones543@gmail.com
Administrative Assistant	Unfilled

2025 OFFICERS

THE SESSION		
2025	2026	2027
Rebecca Gray 5539 Norrisville Road White Hall, MD 21161 410-692-7778 Rgray1943@live.com	Amy Hill 317 Spotted Rail Ridge Leander, TX 78641 443-876-3997 Ahill4pix@yahoo.com	Craig DeRan 1023 Old Pylesville Road Pylesville, MD 21132 410-452-5958 craig.deran@gmail.com
Pete McCallum 3573 Mill Green Road Street, MD 21154 410-836-1107 plmccallum@gmail.com	Stacey Scarff 1905 Susquehanna Hall Rd. Whiteford, MD 21160 443-604-2889 staceylscarff@gmail.com	G. Wilson Tharpe 733 Highland Road Street, MD 21154 410-452-5778 g.wilson.tharpe@gmail.com
		Lynn Carlson 722 Chambers Circle Bel Air, MD 21014 410-707-7067 lynnmcarlson@yahoo.com
THE DEACONS		
2025	2026	2027
Mary Beverly Gallagher 5023 Rocks Road Pylesville, MD 21132 410-937-2500 dartfrog999@gmail.com	Sherry Fullerton 4033 Street Road Street, MD 21154 410-452-8193 fullertonsherry@aol.com	Donna Noble 8 Coen Road Street, MD 21154 443-504-4655 d.noble@zoominternet.net
Rachel Ayres 5523 Delta Road Delta, PA 17314 717-456-5714 rachelbayres@gmail.com	Koren Buehler 3921 Street Road Street, MD 21154 410-937-9172 koren1978@hotmail.com	Carolyn McCallum 3573 Mill Green Road Street, MD 21154 410-836-1107 cmccallum@zoominternet.net

Financial Secretary

Koren Buehler

Memorial Fund Treas.

Koren Buehler
 Nancy Jones, Assistant

Church Co-Treasurer

Claudia Scarborough
 Martha Durand, Assistant

Endowment Fund Treas.

Claudia Scarborough

Cemetery Treasurer

Wilson Tharpe

ZOOM MTG INSTRUCTIONS

Pastor Ray Meute is inviting you to a scheduled Zoom Meeting:

Topic: Highland Presbyterian Church Annual Meeting

Join Zoom Meeting

<https://us02web.zoom.us/j/83482582905?pwd=NnQ3UDN4b3pjQWpZdVE1NERNanJndz09>

Meeting ID: 834 8258 2905

Passcode: 042749

Calling in - please dial the phone number, then enter the Meeting ID and then the Passcode:

Dial by your location

+1 301 715 8592 US (Washington D.C)

Meeting ID: 834 8258 2905

Passcode: 042749

DOCKET FOR ANNUAL CONGREGATIONAL MEETING

Sunday, January 26, 2025

I. Ecclesiastical Meeting

A. Call to Order

1. Scripture Reading: Matthew 7:12 and 22:34-40
2. Hymn: "Great Is Thy Faithfulness" #39
3. Prayer
4. Establish *Quorum* (*minimum number: 25 members*)
5. Appointment of Clerk
6. Review of Minutes of Last Year's Meeting
7. Election of Trustee

B. Ministry Reports and Budget

1. Pastor
2. Session
3. Deacons
4. Other reports and thanksgivings

C. Receive annual report, as written or as amended, with prayers of gratitude

D. Nominations for Church Nominating Committee

E. Motion to Adjourn and reconvene as corporation

II. Corporation Meeting

A. Call to Order and Opening Prayer

B. Trustees' Report

C. New business

1. Approve the change in terms of "Call" for Pastor Ray Meute

D. Adjourn with Prayer

MINUTES FROM 2023 ANNUAL CONGREGATIONAL MEETING

JANUARY 28, 2024

The annual Congregational Meeting of Highland Presbyterian Church was held in a hybrid format, both in Netting Hall and virtually through Zoom, on Sunday, January 28, 2024. The meeting was called to order at 11:45 a.m. by the Moderator, the Reverend Raymond R. Meute, Jr. Reverend Meute opened the Ecclesiastical meeting with prayer. It was established that a quorum was present. Craig DeRan, Clerk *pro tem* of Session, was appointed Clerk for the meeting. The meeting docket was approved.

The minutes for the January 29, 2023 Congregational Meeting were reviewed. The reports of the Session, Pastor, Board of Deacons, Christian Nurture and Education, Worship, Music Director, Stewardship, Social Justice, Peace and Mission, and Legacy Building Team were presented for review and, on proper motion, approved.

Nominations for at-large members of the Nominating Committee were called for and received. A unanimous ballot was cast for Wilson Tharpe, David Thompson and Doss Sams to serve as members of the congregation-at-large. Additionally, a unanimous ballot was cast for Susan Summerfield to serve as alternate at-large member.

There being no other business, and on proper motion, the Ecclesiastical meeting was adjourned at 12:15 p.m. Subsequently, the congregation reconvened as a corporation. The Trustee's Report was presented by Ian Fallon, President of the Trustees, who chaired the corporate meeting. The written reports of the Trustees, Columbarium Fund, Cemetery Fund, Endowment Fund, Memorial Fund, Deacons Fund, General Fund, and Missions Fund were reviewed and, on proper motion, accepted.

Elder Claudia Scarborough, church Treasurer, presented the recommended changes to Reverend Meute's terms of call for 2024 and provided explanations for specific areas. Reverend Meute's salary, housing allowance, and social security will stay the same as in 2023. Travel expenses were recommended to be increased from \$1,500.00 to \$2,000.00. Contribution to the pastor's 403(b) plan were recommended to be increased from \$2,000.00 to \$3,000.00. Overall, the recommended net increase to the Pastoral Terms of Call from 2023 to 2024 will be \$1,500.00. Upon proper motion, the Terms of Call, as reflected in the 2024 General Fund Budget, were approved.

There being no further business, Reverend Meute closed the meeting with prayer. The Annual Congregation Meeting conducted on January 28, 2024 was adjourned at 12:38 p.m.

Respectfully submitted,

Craig H. DeRan, Clerk of Session *Pro Tem*

Reverend Raymond, R. Meute, Jr., Moderator

REPORTS

2022 Audit

Not completed as of yet.

Pastor

January 26, 2025

In 2023 we commended to God's eternal care the following beloved brothers and sisters: Bud Amos, Ruth Cobb (Memorial Service a year after death), John DeRan (service held at American Legion Post), Louise Grier (Memorial Service yet to occur), JoAnne Oliver, Diana Wilson, John Galbreath, Sr., Donald Heaps, and Wilson Heaps. We baptized two young ones: Delilah Mae Meute and Maya Eleanor Narciso. We happily received the following into church membership: Nancy Carver, Steve Taylor, Edgar and Kelly Narciso, and Debbie Gordon.

As I reflect upon our life together from 2024, I feel that it was a very full and vibrant year. I usually pull out my calendar and scan through it to remember the totality as well as I can. The calendar was full and showed that from weekly worship to special events for fellowship, special services, and some new efforts, Highland continues to seek after God's heart and way for life, and for service to the reign of God. This next year bodes well for this portion of the "beloved community" in Street, Maryland.

Here are some highlights:

- Three more units of the "**Follow Me: Biblical Practices for Faithful Living**" curriculum weaving together worship and education: "Baptize," "Live in Community," and "Practice Joy."
- The **Homecoming Sunday** in October was successful in that it drew back many dear ones. It helped to invite former Director of Music, Maggie Beatty to reunite the Bell Choir that she directed many years ago.
- For the second year we opened the house for the community during the **Highland Holiday Tractor Parade** and added a **hot dog stand**. We are expanding our participation in this most popular community event. Guests thanked me for our church's hospitality. The Youth Group sold greens and gave out neon necklaces. Some funds were also raised.
- The congregation continues your legacy with the **Baltimore Dakota Learning Camps**. Last year was the first time we sent a group back to South Dakota since the Covid-19 pandemic. It is a new location for Highland in partnership with the First Presbyterian Church of Cumberland for the **Ihanktonwan Learning Camp**. Most of the group from Highland were first timers to experience a BDLCL Learning Camp.
- We chose to **restructure our Leadership Boards** by dissolving the Trustees and adding one additional Elder so that the Session consists of seven elders. This seventh elder will chair a new **Buildings and Grounds Commission** of Session taking over the work formerly done by the Trustees.
- Our Susquehanna Parish Ministry Group held an event in November to watch the documentary "**Repairing the World: Lessons from the Tree of Life**." It presented the story of how the Pittsburgh community came together to defeat hate following the tragic Tree of Life Synagogue massacre in 2018. Our Ministry Group wants to make strides to defeat hate as a larger community going forward.
- The Session is studying the book **Rediscipling the White Church: From Cheap Diversity to True Solidarity**, by David Swanson.

In January I attended the first national **Matthew 25 Summit in Atlanta, GA**. The largest group in attendance was from our Synod of the Mid-Atlantic. Many attended from Baltimore Presbytery, and we were so energized that we conducted our own **Matthew 25 Summit in October** at the Presbyterian Church of Howard County, partnering with National Capitol Presbytery. I and two other Highlanders attended. For the first time I **preached the sermon at an Ordination of a Minister of Word and Sacrament** for The Rev. Carroll Fitzgerald, who is now the Pastor at Slate Ridge Presbyterian Church. In September I attended the **Henderson Leadership Conference** at Pittsburgh Theological Seminary to hear Diana Butler Bass speak on the theme "Faithful Resistance: Choosing Christ over Empire."

A few years ago, we formed a Strategic Planning Team which renamed itself the "**Legacy Building Team**." We look forward to rejoining this year to give final closure to that effort but a significant finding in our work was to confirm

the type of church that Highland is. The description “Hearth and Home” was our tag. In the past year I began to drill down into this “brand” and concluded that our mission as this kind of church is to be a “safe place or refuge for everyone. We should make sure that everyone who chooses to be with us feels included and welcomed. After the summer series on compassion based on the book Twelve Steps to a Compassionate Life by Karen Armstrong, I think it should be Highland’s goal to be known as ‘the compassionate church’ in the area. I began using a Charge and Benediction at the end of worship which is based on the following poem by someone named Amy:

Go where the love is.

Go where the friendship flows both ways. Go where you appreciate and are appreciated. Go where the door is open. Go where the communication is good, authentic, and honest.

Go where the energy is uplifting. Go where you see and are also seen. Go where there is health. Go where the intentions are pure. Go where the expectations are simply that everyone just is themselves.

Go where the spotlight shines on everyone equally. Go where you forgive and where you are forgiven. Go where you want and where you are wanted. Go where you choose and where you are chosen. Go where you value your time and where your time is valued.

Go where the love is.

And unashamedly, bravely and kindly, step away from everything else. Life is too short to stay in rooms not made for you.

Go where the love is.

I think these sentiments should guide us in how to be a “**Hearth and Home Church,**” -- **a Compassionate Church, that is a safe refuge for all people, a church where the love is!**” This is the legacy that I believe we would want to leave behind. I want the community to think of Highland as “the compassionate church.”

Things we look forward to this year include:

- **Vacation Bible School** in partnership once again with Emory United Methodist Church this coming July 7-11 at Emory’s campus. It will be held in the evenings beginning with supper at 5:30 PM and ending at 8:00 PM. Emily Hardy is heading up the Highland Team for the partnership.
- Possibly hosting the **Gathering of the Presbytery of Baltimore** for the May meeting on the 22nd.
- Creating an “Anti-Racism Policy” for HPC (as required by the General Assembly) and possibly establishing a “**Highland Restorative Justice Fund**” for the repair of historic harms done to African-Americans.

May God empower us to “be the church where the love is.”

Session

Clerk of Session

Membership Statistics

January 1, 2024 (Balance from Last Report) 99 Members on Active Roll

Gains:	Profession/ Reaffirmation of Faith Letter of Transfer	5 new member class 0
	Total Gains	5
Losses: Deceased		7 (4 active, 3 inactive)
	Removed from rolls	0
	Moved to inactive	0
	Total Losses	7 (4 active, 3 inactive)
Net Gain:		1 active

December 31, 2024

187 Congregants
100 Active Members
53 Inactive Members
34 Worshiping Non-Members

Baptisms:

2
Maya Leonor Narciso 7/14/24
Delilah Mae Meute 9/8/24

Worship Attendance

Ash Wednesday	74
Palm Sunday	89
Maundy Thursday	44
Easter Sunday	129
Christmas Pageant.	118
Christmas Eve	126

Yearly Sunday Average 70 (This includes Christmas Eve, Christmas Pageant, Palm Sunday, and Easter Sunday. Sunday service participation counts for Zoom are estimates because it is challenging to determine exact counts for each phone number or email site.)

Deacon

Prepared by Carol McCallum

2024 Members

Moderator: Koren Buehler

Vice Moderator: Donna Noble

Scribe: Carol McCallum

Treasurer: Koren Buehler

Rachel Ayres, Sherry Fullerton, Mary Beverly Gallagher, Donna Noble, Kathy Watson

Deacon Responsibilities

Maintaining congregational community through visits, calls, cards, emails, gifts, meals, prayers for the church family in need of caring, or celebration, & especially the elderly, the grieving, & those with health issues.

Supporting Highland & Local Missions, & church activities

Supporting Mason Dixon & Threads of Hope

Coordinating the Highland Cares "Sunshine Bags" Mission

Hosting funeral luncheons, Coffee Hour, & other hospitality events

Hosting the Remembrance Service

Providing greeters & altar flowers for Sunday services

Sending birthday & holiday cards, & delivering holiday gifts to the Over 80's

Maintaining the Medical Equipment Closet

Summary of 2024 Activities

Mason Dixon Mission

- Monetary donations made - \$250 for Easter hams
- Collected & delivered food & paper products all year
- Adopted a family of 4 and provided Christmas gifts

Sunshine Bag Mission

- Delivered 2 Sunshine Bags to NHES children
- Have 2 bags ready to go for school guidance counselors

Over 80's Mission

- Sent birthday, Easter, & Christmas cards from Deacons, & personally delivered a Christmas gift
- Made calls, visits, meals, prayers, emails & sent caring cards year-round to all in need
- Honored the late Louise Grier with a surprise 100th birthday party

Funeral Luncheons & Other Hospitality Events

- Prepared, hosted, & cleaned up 5 funeral luncheons (3/2 Bud Amos, 3/23 Ruth Cobb, 9/14 Bob Wilson, 9/21 Diana Wilson, 11/23 John Galbreath), approximately 700 served
- Served Coffee Hour 13+ Sundays a year (alternating with Session & volunteers)
- Assisted Session serving Annual Congregational Luncheon, Stewardship Brunch, Christmas Pageant Luncheon

Thread of Hope

- Supported TOH with clothing donations & volunteering on shopping Saturdays
- Hosted the TOH Volunteer Luncheon in November

Memorial Day Remembrance Service

- Sent invitations to bereaved church families in this past year, made bouquets, prepared flower petals

Meal Train

- Maintained a weekly on-line Meal Train for Stu & Heidi Richardson for a third year

Medical Equipment Closet

- Maintained a medical closet of clean and good-condition medical supplies

Sunday Greeters & Altar Flowers

- Provided altar flowers & served as greeters every Sunday

Other Donations

- Donated \$1,000 & a \$300 Shoprite gift card to North Harford families in need
- Donated \$150 to Christ Our King Church to fill 3 Holiday Food Boxes
- Volunteered at the Tractor Parade/HPC Open House

Thank you to the congregation for its continued support and generosity for Deacon missions this year!

Social Justice, Peace, and Missions

Claudia Scarborough

“Learn to do good; seek justice, correct oppression; bring justice to the fatherless, plead the widow’s cause.”

Isaiah 1:17

Financial support for missions continues to be strong thanks to the generosity of our congregation. A total of \$24,341 was disbursed (see mission financial report). The following special offerings were received in 2024.

1. Christmas Joy Offering - \$854
2. One Great Hour of Sharing – \$770.50

HIGHLIGHTS from 2024:

1. For the second year in a row, a beef cow and a hog were purchased via auction at the Harford County Farm Fair. We paid for the butchering and donated the meat to Mason Dixon Community Association’s food bank. Thank you, Dave Thompson, for spearheading this mission and Dave Derickson for helping.
2. Threads of Hope continues its wonderful community outreach. Demand increased to the extent that an extra shopping day was added on Thursdays during the month of December. We are now in partnership with SARC, Oak Grove Baptist Church and Smith Chapel, providing them with our excess clothing, as well as with the North Harford Schools. We continue to meet the needs of individuals and families in crisis.
3. Total received for the Noisy Offering was \$820. Forty-nine toiletry Kits were assembled on Stewardship Commitment Sunday and delivered to Church World Services for distribution in the USA and around the world.
4. The mission trip for the Ihanktonwan Learning Camp in Marty, South Dakota the week of June 15 was a success. We had a large staff consisting of 16 adults and 5 youths and were able to have two separate camps in two different locations. The 2025 camp dates are July 27 to August 2. We are partnering with First Presbyterian of Cumberland again.
5. We received a \$240 grant from the Susquehanna Ministry Group. We purchased 50 coloring books and packs of crayons for children attending a Christmas gathering at LASOS, Inc. in Bel Air. LASOS offers quality adult literacy classes, citizenship classes, at risk youth mentoring, ready by 5 family literacy programs and a network of service providers for non-native English speaking residents of Harford County. We also donated funds to The Hope Center whose goal is to eradicate hunger in Harford County.
6. Craig DeRan, Pastor Ray and Claudia Scarborough attended the Matthew 25 Summit at First Presbyterian of Howard on October 26. The day consisted of two spirit-filled worship services, workshops, and two plenary speakers.
7. We participated in the “Get Out the Vote” post card campaign sponsored by Hunting Ridge Presbyterian Church for the primary and general elections.
8. We supported the Backpacks for the Homeless project sponsored by Christ Our King. Donations of requested items were received plus \$200 from the noisy offering was provided.
9. Pastor Ray facilitated the screening of “Repairing the World: Stories from the Tree of Life on November 8 at Christ Our King.

Christian Nurture & Education

Young Disciples 2024- Sunday School/ Activities

January

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Youth Group- Deep Questions

February

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading

March

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Youth Group/ Paint Night
Easter Egg Hunt

April

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Youth Group Activity- Trivia Night

May

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Children's Service
Sunday School Wrap Up
Youth Group Activity- Laser Tag

June

Christ Candle Lighting/ Reading
Youth Activity- Outdoor Movie

July

Christ Candle Lighting/ Reading
Nursery Attendants- Youth

August

Christ Candle Lighting/ Reading
Nursery Attendants- Youth

September

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Blessing Of the Backpacks
Nursery Attendants- Youth

October

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Blessing of the Pets
Youth Group Activity- Campfire
Youth Activity- Book Club- Stacey Scarff
Nursery Attendants- Youth

November

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Youth Group Activity- Game Night
Nursery Attendants- Youth
Tractor Wagon Decorating- Youth

December

Sunday School- Elementary/ Middle and High School
Christ Candle Lighting/ Reading
Ornament Project- Youth
Evergreen Arraignments-
Tractor Parade
Christmas Play-
Youth Group Activity- Cookie Decorating

Participant/ Volunteers

Christ Candle- Savannah DeRan, Savannah Thompson., Hazel Thompson, Sarah Summerfield, Alex Fallon, Jacob Fallon, Tyler Gray, Lorel Thompson, Alexa Scarff, Garrett Scarff, Forest Crawl, Daisy Hardy, Corbin Hardy, Truett Hardy, Lucy Barndt, Dylan N. , Maya N. , Braylen Gray, Cael Thompson, Ben DeRan

Sunday School Teachers- Mary Thompson. Emily Hardy, Craig Deran, Pete McCallum, Becky Gray, Susan Summerfield

Youth Group- Stacey Scarff and Family

Tractor Parade- Dave Thompson

Evergreen Arraignments- Dave Thompson

Nursery Attendants- Braylen Gray, Tyler Gray, Sarah Summerfield, Scott Summerfield, Lucy Barndt, Alexa Scarff, Mary Debaugh, Lily Debaugh

And a huge Thank you to Natalie Barndt for being the pioneer for this idea of our youth attending to our nursery aged kids. She volunteered last year and paved the way for the youth to be our nursery helpers.

Music Director/Worship Commission

Stacey Scarff, Music Director

2024 Worship Committee: Rachel Ayres, Amy Hill, Pete McCallum, Ray Meute, Stacey Scarff, Sam Tharpe

As your music director and a worship committee member, there were many things to celebrate in 2024!

Lent had several interesting highlights this year. For Ash Wednesday, we combined with Emory United Methodist Church to have a joint service. It was very fun to combine choirs and sing with a larger group under two different choir directors! The Lenten service that Highland hosted this year fell on Mr. Roger's Day, so the choir performed a medley of songs written by Fred Rogers in his honor. We held a very special service on Maundy Thursday this year that featured dinner and communion in Netting Hall followed by a Tenebrae service in the sanctuary. It was a poignant service of readings, songs, and sound effects that helped us to connect deeper with the death of Christ.

On May 19, we had another very successful Youth Sunday. The young disciplines led the service, providing musical performances, reading scripture passages, and performing a short play based on the Gifts of the Spirit. They did a fantastic job as always!

We also had our annual service at Eden Mill followed by a church picnic on June 2. We had delicious food and family games (including Steal the Bacon!) so everyone could enjoy themselves.

Over the summer, we embarked on a series on compassion as our worship focus. For music, we had a mixture of solo and small group performances. One of the highlights was another guest performance by Harry Offutt and Phoenix Hoppe, contemporary Christian artists who live in the Fallston area. I would like to thank again all of those who provided special music. These talented musicians are a blessing to our church community.

We had two services out in the grove this year and the weather cooperated beautifully for both! The first on August 25 included a blessing of backpacks and a gift for students going back to school. The second on October 13 included a celebration of Native American heritage and a blessing of the animals. The choir sang an arrangement of a Native American song and members of the Ihanktonwan mission team spoke about their summer trip. We had fun worshipping along with our pets! Every time we are in the Grove, I am reminded of how lucky we are to have such a lovely outdoor space.

Other exciting services this fall were our celebration of World Communion Sunday on October 6 and our Homecoming celebration on October 20. Everyone seemed to enjoy the selection of breads from many cultures featured in the world communion. The Homecoming service featured a reunion of the Highland Ringers. Maggie Beatty returned to lead her former ringers in a beautiful performance. It was wonderful to hear them perform together again and it seemed that they had a fabulous time reminiscing!

The Christmas season was also full of activity and excitement! We welcomed Advent with an open house the afternoon of the Highland tractor parade. We provided cookies and cider as well as hot dogs and chips to the community, handed out ornaments made by the youth, and welcomed people into the beautifully decorated sanctuary. Pastor Ray, Nancy Jones, various choir members and I performed music as people came through. The kids then represented Highland on their float in the tractor parade. We owe a huge thank you to Dave Thompson, Becky Gray, Claudia Scarborough, Rachel Ayres and all others who provided materials and spent time decorating the church and the float for the tractor parade. It was a wonderful day!

We focused on 'anticipation' this year in Advent. On December 22, the kids presented "Anticipating Christmas," in which they delved into what it truly means to anticipate Christmas. The youth did an excellent job and we all enjoyed their performance as well as the brunch that followed. Special musical performances were Alexa Scarff's viola prelude, Garrett Scarff and Savannah Thompsons' solos during the pageant, and Corbin Hardy's saxophone performance.

On Christmas Eve, we had our traditional candlelight service, but added something new as well. Thank you to Edgar Narciso for introducing us to Las Posadas, a Mexican tradition in which participants reenact Mary and Joseph's search for lodging in Bethlehem. It was fun to lead the congregation along with Edgar in a Las Posadas song to begin the service. Christmas Eve also featured a collaboration of the chancel choir and handbell choir and Ryan Richardson singing 'O Holy Night.' Due to poor weather conditions, we opted to stay inside, but still sang 'Silent Night' and 'Joy to the World' by candlelight.

As your music director, I want to provide beautiful music to enhance our services and include as many members of the congregation as possible. Chancel Choir rehearses on Wednesday evenings. Anyone is welcome to join us! You don't need to be able to read music or have any experience, just come with a desire to learn and to praise God through music. I am very grateful for my faithful, talented choir members, Ian Fallon, and Nancy Jones for their constant dedication. You make my job easy! Thank you also to the entire congregation for your continued support and I'm looking forward to what 2025 brings!

Trustee

Ian Fallon - President, Trustees

OFFICERS

President- Ian Fallon

Secretary - Dave Derickson

Treasurer - John Durand

Trustees – Donald Jones, and Charles Oliver

PROJECTS / ACTIVITIES / ISSUES:

Manse

The Church did not renew the lease with Christopher Fetters. After receiving this notice, Mr. Fetters ceased paying rent and he was evicted in May 2024. The Trustees hired Jim Leyh/MJL Realty, Inc., to serve as the Manse's property manager. Debbie Barranco entered into a one year lease for the Manse that started November 1.

The Manse's boiler was replaced. A congregational vote was held to approve funds for the boiler replacement, which cost about \$10,000. Southern States did the installation.

Increase in Insurance Premiums

The Church's insurance is with Brotherhood Mutual. For the insurance 2023-2024 term, the policy premium increased from \$10,755 to \$12,103, while the deductible remained at \$2,500.00. For the term 2024-2025, the policy premium increased from \$12,103 to \$12,943, the smallest increase in three years. Unfortunately, the deductible increased from \$2,500 to \$7,500, which may affect the Church's general fund.

Fuel Oil

Wilson Tharpe did an excellent job in securing lower fuel prices with Dixie Land.

Mowing Contractor

Toby Koermer did not continue with mowing due to being accepted into the Baltimore City Fire Academy. As a result, the Church hired Bartenfelder. No complaints reported.

Elevator

The elevator inspection did not occur this year. The lift company – Premier Lifts – sold out to another company and the Church was never notified. In the process it was learned that the State of Maryland had the elevator's address as 704 Highland Road, or the Manse's address. An inspection has been scheduled for February 7, 2025 with a new lift company, Preferred Elevators.

MAINTENANCE AND REPAIRS:

-Spring and Fall Clean Up days were successful. During the Fall Clean Up day, the Narcisio family removed limbs from the tree situated between the walkway to the ramp and the Church and mulched branches.

-In March the Trustees and volunteers replaced the ceiling tiles and replaced the lights in the Sunday school hallway.

-The Manse's front porch and interior stair risers were repainted.

-The Manse's hedge and trees by the driveway were pruned.

YEARLY SERVICE CONTRACTs:

- HVAC service Netting Hall/Sanctuary/Education wing: Anchor Mechanical
- Boiler service Church/Manse: Anchor Mechanical
- Elevator service and inspection: A1 Elevator Inspections & Consulting
- Water Testing for Church: Community Environmental Labs
- Pest Control - Burk's Pest Control
- Lead Paint Testing for Manse (as needed): Robert Knoll

DISSOLUTION OF THE TRUSTEES

This Fall, the Session recommended, and the congregation approved, dissolving the Trustees and revamping how maintenance in the Church is overseen. The Session will need to review and edit by-laws and other documents to reflect this change (e.g., Endowment Fund, Audit, etc.).

Conclusion

Thank you to all who served as Trustees this year. Many thanks to ex-officio Trustees - Wilson Tharpe, Claudia Scarborough, Doss Sams, and George Patrinicola for their ongoing hard work and dedication. And many thanks to our wonderful members for their continued support and contributions to keeping the Church and grounds well maintained.

Respectfully submitted,
Ian Fallon - President, Trustees

Nominating & Personnel Committee

Craig H. DeRan, Chairperson

Mission Statement

Highland Presbyterian Church is called to Share Christ's Love and Grow Disciples

Deacons: Carolyn McCallum and Donna Noble were nominated and elected to serve three (3) year terms. Koren Buehler was elected to serve a two (2) year term.

Session: Lynn Carlson, Craig DeRan and G. Wilson Tharpe were nominated and elected to serve three (3) year terms.

Financial Secretary: Koren Buehler was nominated and elected to serve as Financial Secretary for 2025.

Memorial Fund: Koren Buehler will serve as chairperson.

For the 2025 Nominating Committee, four (4) at-large members must be elected at the Annual Congregational meeting. This includes three (3) active members and one (1) alternative member. In addition, the Session, Deacons, and Trustees each will elect a member to represent their respective boards.

Deacon's Financial Report

Koren Buehler, Treasurer

Balance January 1, 2024 **\$3,727.30**

Receipts:

Donations	\$990.00
Funeral Luncheons	\$2,600.00

Total Receipts **\$3,590.00**

Expenses:

Christ our King Giving Boxes	\$150.00
Funeral Luncheons	\$1,023.89
Louise Grier Birthday Luncheon	\$79.72
Mason Dixon Community Services - Easter Hams	\$250.00
Memorial Day Bouquets	\$96.00
North Harford Middle School Families in Need	\$1,000.00
Over 80s Christmas Ornaments	\$51.89
Paper Goods	\$500.46
Shoprite Gift Card for Family in Need	\$300.00
Threads of Hope Luncheon	\$92.98

Total Expenses **\$3,544.94**

Balance December 31, 2024 **\$3,772.36**

Youth Financial Report

Stacy Scarff, Treasurer

Beginning Balance	January 1, 2024	\$4,028.23
Receipts		
Christmas arrangement	January 31, 2024	\$20
Ruth Cobb silent auction	March 28, 2024	\$370
Greens sales	December 9, 2024	\$180
Member donation	December 9, 2024	\$500
Greens sales	December 18, 2024	\$110
Greens sales	December 30, 2024	\$24
Disbursements		
Paint Night	March 26, 2024	\$225
Teen Night Snacks	April 3, 2024	\$58.57
Laser Tag Deposit	April 15, 2024	\$281
Laser Tag Balance	April 29, 2024	\$280.99
Tractor Parade Banner	November 14, 2024	\$167.47
Teen Night Snacks	November 18, 2024	\$33.98
Cookie Decorating Supplies	December 13, 2024	\$126.35
Ending Balance	December 31, 2024	\$4,058.87

Memorial Fund Report

Koren Buehler, Treasurer

Balance January 1, 2023	\$26,569.16
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Receipts:

Memorial Gifts in memory of:	\$3,025.00
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Bud Amos

Ruth Cobb

JoAnne Oliver

Diana Wilson

Total Receipts	\$3,025.00
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Expenses:

Acknowledgement Envelope Purchase

\$47.65

Total Expenses	\$47.65
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Balance December 31, 2024	\$29,546.51
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The Columbarium Fund Report

PREPARED BY: G. Wilson Tharpe, Assistant Cemetery Manager

This checking account was opened with PNC on June 30, 2016. It holds funds received for the purchases of columbarium niches. The cost to purchase and install the columbarium unit(s) is to be paid for from this account as will any costs associated with perpetual care.

Beginning Balances 1/1/24:

PNC Checking	\$414.91
APGFCU Certificate 15 Mos., 5.39%, 1/11/25	\$9,108.98

Sources of Funds:

Interest, APGFCU Certificate	\$502.39
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Uses of Funds:	\$0.00
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Ending Balance - 12/31/24	<u>\$10,026.28</u> *
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Account Balances per final 2024 Statements

PNC Bank Checking	\$414.91
APGFCU Certificate 15 Mos., 5.39%, 1/11/25	<u>\$9,611.37</u>

TOTAL COLUMBARIUM FUND BALANCE 12/31/23	\$10,026.28
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PREPARED BY: G. Wilson Tharpe, Cemetery Manager

The Cemetery Fund Report

PREPARED BY: G. Wilson Tharpe, Assistant Cemetery Manager

CERTIFICATES OF DEPOSIT

CD #	RATE/MATURITY DATE	
2258	PNC BANK 4.65%, 2/5/25	
	1/1/24 Balance	5,000.00 *
	Interest Earned 2024	234.31
	Monthly Interest Transferred to Cemetery Fund Checking	<u>(234.31)</u>
	12/31/24 Balance	<u>5,000.00</u>
1252	APGFCU CD 4.57%, 4/11/25	26,267.00
	Interest Earned 2024	<u>1,224.81</u>
	12/31/24 Balance	<u>27,491.81</u>
1253	APGFCU CD 5.39%, 1/11/25	26,314.84
	Interest Earned 2024	<u>1,451.38</u>
	12/31/24 Balance	<u>27,766.22</u>

CEMETERY FUND PNC CHECKING

1/1/2024 OPENING BALANCE \$ 10,388.93

SOURCES OF FUNDS

Interest transferred monthly from Certificate 2258	234.31
3/29/2024 Grave Opening-Cremation-D. Heaps	275.00
6/10/2024 Donation	100.00
6/24/2024 Donation	50.00
11/21/2024 Grave Opening-Galbreath	750.00
12/9/2024 Grave Opening-W. Heaps	1,000.00

USES OF FUNDS

11/13/2024 Grave Opening-W.Heaps	(750.00)
11/13/2024 Transfer to General Fund for 75% of 2024 Mowing	(5,265.00)
11/25/2024 Grave Opening-Galbreath	<u>(650.00)</u>

12/31/2024 ENDING BALANCE \$ 6,133.24

TOTAL CEMETERY FUNDS 12/31/24 **\$ 66,391.27**

Submitted by G. Wilson Tharpe, Cemetery Manager

* 4.71% CD matured 6/5/24 and was reinvested for 8 months @4.65%

Endowment Fund Report

PREPARED BY: Claudia Scarborough, Endowment Fund Treasurer

Beginning Balances 1/1/2024

*	PILP Term Note #9190 - 15 mos. , 2.76%, 9/27/24	\$18,654.26
	APGFCU Certificate, 5.39%, 1/11/25	\$4,075.81
	New Covenant Balanced Growth Fund	\$83,531.53

Total Beginning Balances	\$106,261.60
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Sources of Funds:

Presbyterian Investment and Loan Program Notes - Interest

PILP Term Note #9190 - 15 mos. , 2.76%, 9/27/24	\$390.90
PILP Term Note 2.96%, 3/27/27	\$101.23

APGFCU, 15 Mos. CD, Matures 1/11/25, Interest	224.79
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New Covenant Mutual Funds-Balanced Growth Fund

Purchases	\$0.00
Income Reinvested	\$1,397.84
Capital Gains Reinvested	\$5,117.86
ST Capital Gains Reinvested	\$190.22
Increase(Decrease) in Share Value	\$4,939.62

TOTAL SOURCES OF FUNDS	\$12,362.46
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Uses of Funds:

2023 Endowment Fund Distribution (90% /General Fund, 10%/Missions)	(\$5,378.00)
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TOTAL USES OF FUNDS	<u>(\$5,378.00)</u>
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Ending Balances - 12/31/24	<u><u>\$113,246.06</u></u>
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Account balances per final 2024 statements

PILP Term Note #9190 - 30 mos. , 2.96%, 3/27/27	\$13,768.39
APGFCU Certificate, 5.39%, 1/11/25	\$4,300.60
New Covenant Balanced Growth Fund	\$95,177.07

Total Endowment Fund Balance	<u><u>\$113,246.06</u></u>
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*PILP note 9190 matured on 9/27/24. \$5,378 was withdrawn to fund the 2024 disbursement and the remaining amount of \$13,667.16 was reinvested for 30 months at 2.96%.

Trustees Financial Report

John S. Durand, Treasurer

For the year ending December 31, 2024

Beginning Balance 1/01/2024		\$14,943.46
Sources of Funds:		
Offerings and Donations/General Funds	\$3,398.00	
Manse Rent from General Fund	\$200.00	
Offerings and Donations/ Manse	\$1,000.00	
Erroneous Deposit (to be transferred to general fund)	\$14,348.00	
	Total	\$4,598.00
Uses of Funds:		
Hall Lighting Renovation	(\$705.35)	
Manse Tenant Eviction	(\$3,389.40)	
Manse Improvements	(\$6,812.33)	
	Total	(\$10,907.08)
Ending Balance 12/31/24*		\$8,634.38
*Erroneous deposit of \$14,348.00 not included		
(Actual balance per 12/31 PNC bank statement is \$22,982.38.		
Ennoneous deposit Of \$14,348.00 to be removed in Jan, 2025)		
	Yearly Change:	(\$6,309.08)
Breakdown of Funds:		
General	\$8,634.38	
Manse Improvements	\$0.00	
Total Account Balance		
	\$8,634.38	

PREPARED BY: John S Durand, Treasurer

Account Balances

STATEMENT OF FINANCIAL CONDITION YEAR ENDING 12/31/23

BUSINESS CHECKING - PNC

	<u>GENERAL FUND</u>	<u>MISSION FUND</u>	<u>TOTAL</u>
Beginning Balance	\$42,767.23	\$12,919.09	\$55,686.32
Receipts	\$210,096.29	\$17,113.56	\$227,209.85
Disbursements	-\$207,353.96	-\$24,341.29	-\$231,695.25
Gain/(Loss)	\$2,742.33	-\$7,227.73	-\$4,485.40
Ending Balance (RECONCILED)	<u>\$45,509.56</u>	<u>\$5,691.36</u> *	<u>\$51,200.92</u>

* \$1,685.64 reserved for 2025 mission trip

MANSE SECURITY DEPOSIT - CERTIFICATE OF DEPOSIT

PNC Bank, 24 Mos., .02%, 5/10/24

Opening Balance	\$2,000.63
Interest Earned 2024	<u>\$0.17</u>
Ending Balance – 05/13/24	<u>\$2,000.80</u>

CERTIFICATE MATURED 5/10/24 - BALANCE TRANSFERRED TO GENERAL FUND 5/13/24

Highland Presbyterian Church

General Fund Year End Statement

January 2024 through December 2024

Cash Basis

	<u>TOTAL</u>
Income	
4000 · Giving	
4010 · Pledged/Non-Pledged	188,821.22
Total 4000 · Giving	188,821.22
4110 · Manse Rent	7,753.30
4120 · Per Capita	720.00
4130 · Sunday School	591.00
4140 · Cemetery Fund	5,765.00
4150 · Building Use Fees	575.00
4160 · Endowment Fund	4,840.20
4170 · Miscellaneous	
4171 · Flowers	1,295.00
4170 · Miscellaneous - Other	-264.43
Total 4170 · Miscellaneous	1,030.57
Total Income	210,096.29
Expense	
6000 · Expenses	
6100 · Church Staff	
6110 · Admin Assistant	0.00
6115 · Bonuses	800.00
6120 · Music Director	7,900.08
6130 · Social Security/Medicare Staff	604.37
6140 · Workmen's Comp	460.00
Total 6100 · Church Staff	9,764.45
6200 · Pastor	
6210 · Salary	36,440.88
6220 · Housing Allowance	38,299.92
6230 · Travel	1,749.00
6240 · Business Expense	2,251.00
6250 · Social Security/Medicare Pastor	5,718.00
6260 · Continuing Education	1,896.46
6280 · Pension/Medical	32,306.06
6290 · 403b Expense	2,916.66
Total 6200 · Pastor	121,577.98
6300 · Building & Grounds	
6310 · Insurance	12,523.00
6320 · Mowing/Leaf Removal	7,635.00
6330 · Maintenance - Church	6,929.82
6340 · Maintenance - Manse	11,703.65
6350 · Trash Removal	612.00
6360 · Cleaning Services	6,970.00
6370 · Supplies	506.59
6380 · Taxes and Fees	2,675.76
Total 6300 · Building & Grounds	49,555.82
6400 · Office Expenses	
6410 · Copier	2,521.72
6420 · Postage	74.63
6430 · Payroll Service	551.52
6440 · Software	127.70
6450 · Licenses	452.34
6460 · Supplies	623.23
6465 · Online Giving Fees	364.64
6480 · Misc	810.63
Total 6400 · Office Expenses	5,526.41
6600 · Per Capita Expense	3,760.00

Highland Presbyterian Church

General Fund Financial Report

Year Ending December 2024

Cash Basis

	<u>TOTAL</u>
6700 · Utilities	
6720 · Electric	4,660.00
6730 · Internet Provider/Phones	2,556.80
6740 · Heating Oil	5,391.42
6750 · Bottled Water	307.83
	<u> </u>
Total 6700 · Utilities	12,916.05
6800 · Programs & Ministry	
6875 · Sanctuary Flowers	1,046.78
6810 · Pulpit Supply	1,355.50
6820 · Music	256.78
6830 · Worship	610.21
6850 · Christian Education	823.99
6860 · Fellowship	148.99
6875 · Background Checks	11.00
	<u> </u>
Total 6800 · Programs & Ministry	4,253.25
Total 6000 · Expenses	<u>207,353.96</u>
Total Expense	<u>207,353.96</u>
Net Income	<u><u>2,742.33</u></u>

Highland Presbyterian Church

Mission Fund Year End Report

Cash Basis

January 2024 through December 2024

	<u>TOTAL</u>
Income	
4160 · Endowment Fund	537.80
4170 · Miscellaneous	0.64
 4200 · Designated Mission Giving	
4205 · Pledged/Non-Pledged	8,553.40
4210 · Christmas Joy	854.00
4220 · One Great Hour	770.50
4250 · Noisy Offering	819.75
4260 · Porcupine/Ihanktonwan Camps	3,766.04
4280 · Misc	1,811.43
 Total 4200 · Designated Mission Giving	<u>16,575.12</u>
Total Income	<u>17,113.56</u>
 Expense	
5000 · Distributions - Missions	
5100 · Local	
5110 · Threads of Hope	455.55
5120 · SARC	250.00
5130 · Pastor's Emergency Fund	1,000.00
5140 · FCCAU - Homeless Shelter	500.00
5150 · Mason Dixon Comm. Assoc.	2,758.15
5160 · Susquehanna Habitat for Humanity	500.00
5170 · Baltimore Station	500.00
5180 · Day Shelter - New Hope Comm Chu	250.00
5100 · Local - Other	240.00
 Total 5100 · Local	<u>6,453.70</u>
5200 · Other	
5220 · Medical Benevolence Foundation	250.00
5230 · Special Requests	2,138.00
5250 Church World Service	538.01
5260 · Porcupine/Ihanktonwan Camps	8,942.78
5270 · South Dakota Ministry	250.00
5200 · Other - Other	51.00
 Total 5200 · Other	<u>12,169.79</u>
5300 · Presbytery of Baltimore	
5330 · Shared Ministry	2,000.00
 Total 5300 · Presbytery of Baltimore	<u>2,000.00</u>
5400 · PCUSA	
5410 · Disaster Assistance	2,000.00
5415 · One Great Hour of Sharing	770.50
5420 · Christmas Joy	942.00
 Total 5400 · PCUSA	<u>3,712.50</u>
Total 5000 · Distributions - Missions	<u>24,335.99</u>
 6000 · Expenses	
6400 · Office Expenses	
6465 · Online Giving Fees	5.30
 Total 6400 · Office Expenses	<u>5.30</u>
Total 6000 · Expenses	<u>5.30</u>
Total Expense	<u>24,341.29</u>
Net Income	<u><u>-7,227.73</u></u>

Highland Presbyterian Church
General Fund Income/Expense Budget 2025
 January 2025 through December 2025

	Jan - Dec 25
Income	
4000 · Giving	
4010 · Pledged/Non-Pledged	94,976
4020 · Additional Funds Required	69,123
Total 4000 · Giving	164,099
4110 · Manse Rent	24,000
4120 · Per Capita	800
4140 · Cemetery Fund	5,300
4150 · Building Use Fees	480
4160 · Endowment Fund	4,800
4170 · Miscellaneous	
4171 · Flowers	900
Total 4170 · Miscellaneous	900
Total Income	200,379
Expense	
6000 · Expenses	
6100 · Church Staff	
6110 · Admin Assistant	0
6115 · Bonuses	800
6120 · Music Director	7,900
6130 · Social Security/Medicare Staff	604
6140 · Workmen's Comp	460
Total 6100 · Church Staff	9,764
6200 · Pastor	
6210 · Salary	36,441
6220 · Housing Allowance	38,300
6230 · Travel	2,000
6240 · Business Expense	2,000
6250 · Social Security/Medicare Pastor	5,718
6260 · Continuing Education	1,000
6270 · Moving Expense	0
6280 · Pension/Medical	25,832
6290 · 403b Expense	3,500
Total 6200 · Pastor	114,791
6300 · Building & Grounds	
6325 · Snow Removal	750
6310 · Insurance	13,312
6320 · Mowing/Leaf Removal	7,500
6330 · Maintenance - Church	10,000
6340 · Maintenance - Manse	2,000
6350 · Trash Removal	612
6360 · Cleaning Services	7,280
6370 · Supplies	750
6380 · Taxes and Fees	2,676
Total 6300 · Building & Grounds	44,880
6400 · Office Expenses	
6410 · Copier	2,670
6420 · Postage	150
6430 · Payroll Service	562
6440 · Software	233
6450 · Licenses	460
6460 · Supplies	800
6465 · Online Giving Fees	400
6475 · Tech Equipment	1,500
6480 · Misc	90
Total 6400 · Office Expenses	6,865

Highland Presbyterian Church
General Fund Income/Expense Budget
January through December 2025

	Jan - Dec 25
6600 · Per Capita Expense	4,158
6700 · Utilities	
6710 · Propane	100
6720 · Electric	4,800
6730 · Internet Provider/Phones	2,567
6740 · Heating Oil	6,000
6750 · Bottled Water	300
Total 6700 · Utilities	13,767
6800 · Programs & Ministry	
6875 - Sanctuary Flowers	900
6810 · Pulpit Supply	1,800
6815 · Nursery Attendant	0
6820 · Music	300
6825 · Piano Tuning	354
6830 · Worship	1,000
6840 · VBS	300
6850 · Christian Education	1,000
6855 · Youth Programs	0
6860 · Fellowship	300
6865 · Promotional Expenses	200
Total 6800 · Programs & Ministry	6,154
Total 6000 · Expenses	200,379
Total Expense	200,379
Net Income	0