

Annual Report 2022



Schoharie United Presbyterian Church

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Rev. Andrea J. Holroyd, Minister of Word and Sacrament

Linda Mencucci, Clerk of Session

Jubilee Schmid, Office Administrator

Bernice Barton, Treasurer

Todd Cipperly, Designated Funds Treasurer



We, the members of United Presbyterian Church of Schoharie, are a caring congregation of diverse people who love, trust, and obey Jesus Christ. As such, we are the body that carries out His teachings in the world today. Therefore, we intend to continue to provide a place for worship and Christian education, to encourage the community to participate with us, and to reach out to those in need.

~Mission Statement of the United Presbyterian Church of Schoharie



Annual Congregation Meeting, January 29, 2023

**Ministry Responsibilities of The Congregation of the
Schoharie United Presbyterian Church**

Membership in the Church of Jesus Christ is a joy and a privilege. It is also a commitment to participate in Christ's mission. A faithful member bears witness to God's love and grace and promises to be involved responsibly in the ministry of Christ's Church. Such involvement includes:

- Proclaiming the good news in word and deed,
- Taking part in the common life and worship of a congregation,
- Lifting one another up in prayer, mutual concern, and active support,
- Studying Scripture and the issues of Christian faith and life,
- Supporting the ministry of the church through the giving of money, time, and talents,
- Demonstrating a new quality of life within and through the church,
- Responding to God's activity in the world through service to others,
- Living responsibly in the personal, family, vocational, political, cultural, and social relationships of life,
- Working in the world for peace, justice, freedom, and human fulfillment,
- Caring for God's creation,
- Participating in the governing responsibilities of the church, and
- Reviewing and evaluating regularly the integrity of one's membership, and considering ways in which one's participation in the worship and service of the church may be increased and made more meaningful.

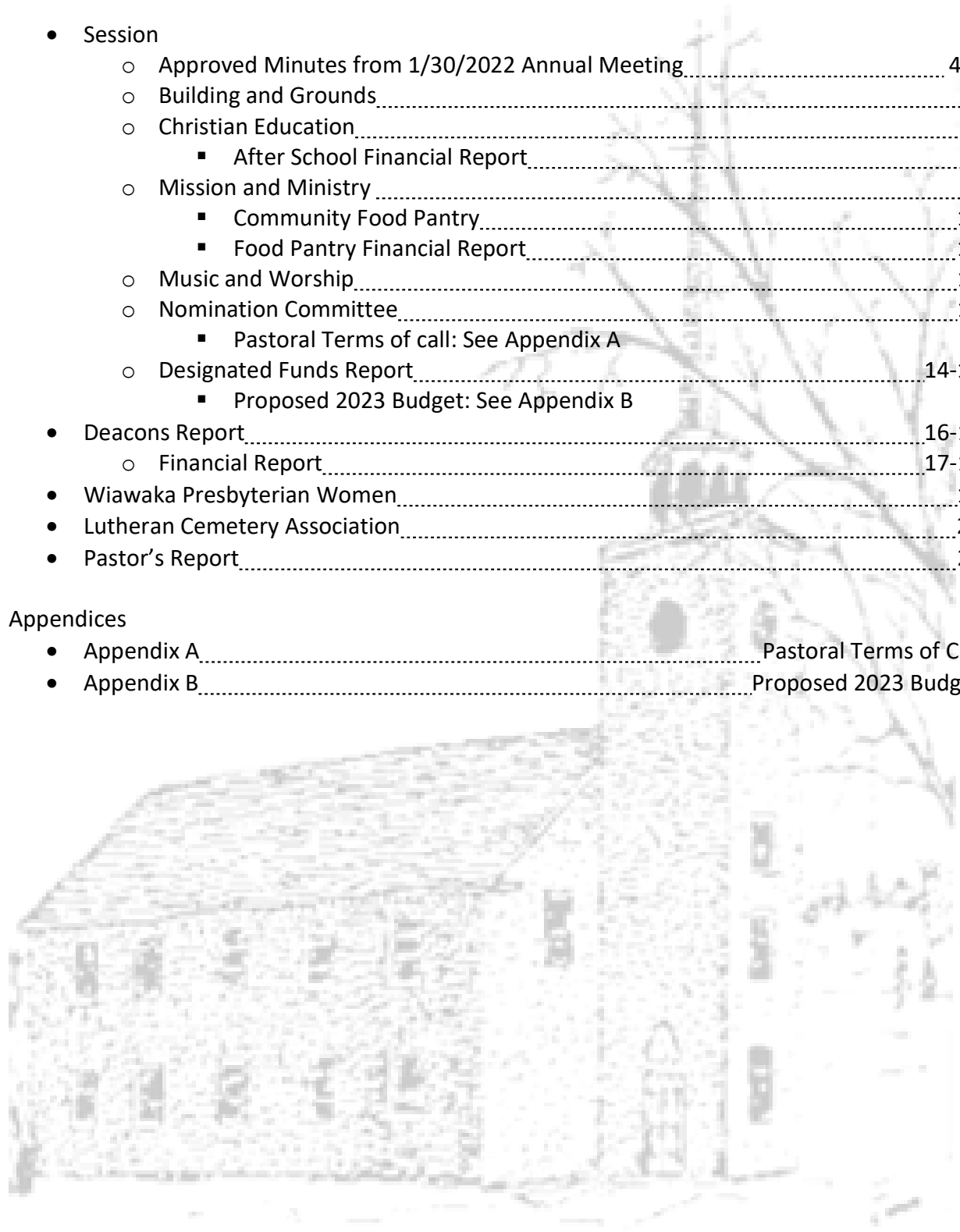
*Ministry of Members G-1.0304,
Book of Order 2019-2023*

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Minutes from 1/30/2022 Annual Meeting:

On January 30, 2022, the Schoharie United Presbyterian Church (SUPC) held their annual called congregational meeting in the Church sanctuary at 11:20 am following Worship.

The Rev. Andrea Holroyd, Moderator, called the meeting to order, declared a quorum, and opened with prayer.

The 2021 Annual Report was received online on January 28, 2022, and typed copies were available.

Session Committee Reports

All annual written committee reports were received and prepared by the committee chairperson, with the exception due to illness the Music and Worship and Mission and Outreach reports.

The written Transitional Pastoral Agreements for January 2021 through December 30, 2021 were received.

Other Reports

Written reports received were the Deacons and the Deacons Treasurer's Report, Wiawaka-Presbyterian Women, Schoharie Community Food Pantry and the Food Pantry Treasurer's Report, and the St. Paul's Lutheran Cemetery Financial Report. No treasurer's report was available for the Wiawaka-Presbyterian Women.

Action Items

- The Albany Presbytery Terms of Call were received for 2022. Pastor Andrea asked Douglas Cornwell to lead the discussion on her current Terms of Call and at this time Pastor Andrea left the building. Doug entertained a motion to approve the Terms of Call for 32 hours per week with an annual total package of \$67,167. Patrick Adams moved to accept the Terms of Call as reported, seconded by Diane Stewart, and the motion carried unanimously. Pastor Andrea returned to the meeting.

- The proposed 2022 General Fund Budget was received. Todd Cipperly gave an overview on the proposed 2022 budget, basically a rollover from the 2021 budget. The only changes are the minimum for the Presbytery Terms of Call, and an additional line item for manse repairs, both addressed and approved by the Session. The motion for approval of the proposed 2022 General Fund Budget by the congregation was carried.

- Nominating Committee – Doug Cornwell

Doug thanked the 2021 Nominating Committee of Diane Stewart and Cathy Adams for serving two-year terms and Crickit Rockwell for her one-year term.

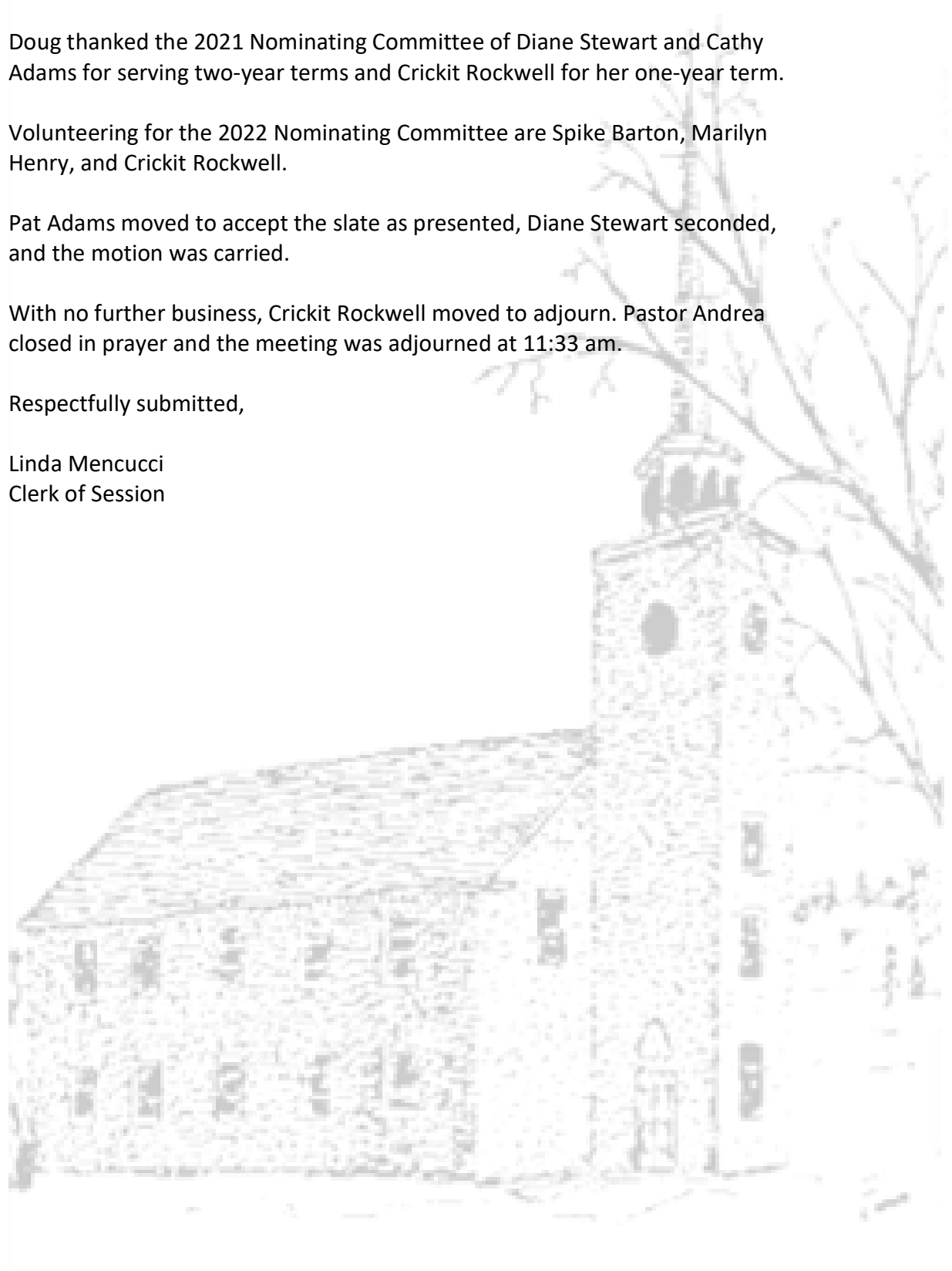
Volunteering for the 2022 Nominating Committee are Spike Barton, Marilyn Henry, and Crickit Rockwell.

Pat Adams moved to accept the slate as presented, Diane Stewart seconded, and the motion was carried.

With no further business, Crickit Rockwell moved to adjourn. Pastor Andrea closed in prayer and the meeting was adjourned at 11:33 am.

Respectfully submitted,

Linda Mencucci
Clerk of Session



Building & Grounds:

- Thanks to Todd and Alex Cipperly the driveway from the garage out to the street got paved.
- The rug in the Christian Education building was shampooed.
- The Food Pantry moved across the hallway and the Deacons moved into the vacated room.
- Rain gutters on the garage and manse were adjusted to drain better.
- Sign cabinet on the front of the church was repaired. New door and new plexiglass.
- Reattached the automatic door opener control on wall by back door of Christian Education building.
- Replaced 2 bible/hymnal holders on the back of 2 pews in Sanctuary.
- Put drawers under stove tops in CE building. Cabinet doors made and installed. Magnets placed on cabinet doors that would not stay closed.
- Rehung curtain rods in CE building that were loose.
- Fixed lectern in Sanctuary that had pieces missing.

Submitted by:
Richard Rolland



Christian Education:

SUPC’s Christian Education presently focuses on the Schoharie Christian After School Program, the Schoharie Community Day Camp, and a Sunday morning study group.

The Adult Sunday School meets at 9:15AM, and explores Biblical topics. At present, the group is using a DVD series about Jesus Christ, and meets in the CE building’s library. The class is attended by five or six people. Anyone is welcome to join the group on any Sunday.

The Schoharie Christian After School Program has been very successful. At present, more than 50 children are participating in the program, though the numbers on any given day are not that high. JoAnne Mayne, our Director, presents a brief lesson each day that relates to Christian living. They have learned Scripture passages, the Lord’s Prayer, participated in prayer, and learned about the Bible, and much more. The children make cards for shut-ins at Thanksgiving, Christmas, Valentine’s Day, and Easter. They filled 16 shoeboxes for the Samaritan’s Purse Project at Christmas time. They also make “Valentines for Vets,” which are sent to the Albany VA Hospital. They have a nutritious snack, have supervised time to do homework, and outdoor and indoor playtime. Children are picked up by 5:30, and the program follows the school calendar. Linda Mencucci and Arlene Price are on the Advisory Committee, which includes several members from the Schoharie Reformed Church. The program is sponsored by SUPC and SRC. Bernice Barton has been Treasurer for the program—a big job -- and we are very grateful for her help.

The Schoharie Community Day Camp has been jointly sponsored by SUPC, Schoharie Reformed Church, and Christ the Shepherd Lutheran Church. The Camp (Pre-K –Grade 8) takes place on the SUPC campus. In addition, Recreation takes place on Eric Dolen’s property below the cemetery, and Arts and Crafts is held in the Lutheran Church. All campers work on service projects, and the Morning Camp decorates reusable bags to be given to Food Pantry clients. Summer 2022 had about 50 campers participating, in addition to staff (volunteers and paid staff).

In His Service.

Submitted Respectfully,

Arlene Price

SCHOHARIE CHRISTIAN AFTER SCHOOL PROGRAM

2022 – 2023 SCHOOL YEAR FINANCIAL REPORT

JANUARY 5, 2023

INCOME.....\$27,719.00

EXPENDED.....\$24,508.29

Insurance (lia.disa.).....\$ 616.91

Utilities.....\$ 246.00

Cleaning.....\$ 250.00

Supplies.....\$ 1,656.02

Employees Gross.....\$18,003.94

FICA.....\$ 1377.30

U.I./RE.....\$ 558.12

Workers Comp.....\$1,800.00

BALANCE REMAINING.....\$ 3,210.71

TOTAL BALANCE AS OF 1/4/23..\$29,009.09

Bernice Barton, Treasurer

Mission and Ministry Committee:

During the year of 2022, the Mission and Ministry Committee account received \$12,283.98 to be awarded in response to applications/requests that were received. Committee members met two times during the year, and disbursement were completed as per the following information:

- \$1,500.00 awarded to the Schoharie Community Day Camp to be used for the children of the county and beyond who are learning about God's love.
- \$912.50 was awarded to the Joshua Project. This request was presented to the program as a way to keep funds within the county for the folks who need help through the Joshua Program.
- \$250.00 to Child & Maternity Services which is supported by Catholic Charities. This reward provides for parents of children and toddlers for purchasing diapers and/or wipes. This is an ongoing need for Child & Maternity Services.
- \$2,800.00 awarded to Albany Presbytery from the Schoharie United Presbyterian Church in response to our obligation to Witness Support. The church is assessed every year for each member on our roles for basic witness support.
- \$3850.00 awarded to the church contractor that provides snow plowing, ice removal, and sidewalk maintenance during the winter season. This service provides safety for food pantry workers and clients, after school day care staff and participants, manse tenants, and the church congregation.

Once again, many thanks to Todd Cipperly for his excellent reports at committee meetings. Many thanks also to members who get involved in conversations and valuable input on final decisions about how funds will be awarded.

Committee members are:

Cathy Adams
George Sparks
Bernice Barton
Diane Stewart
Arlene Price
Rev. Andrea Holroyd, Pastor
Todd Cipperly, Treasurer

Respectfully submitted:
Marguerite Stanley, Chairperson

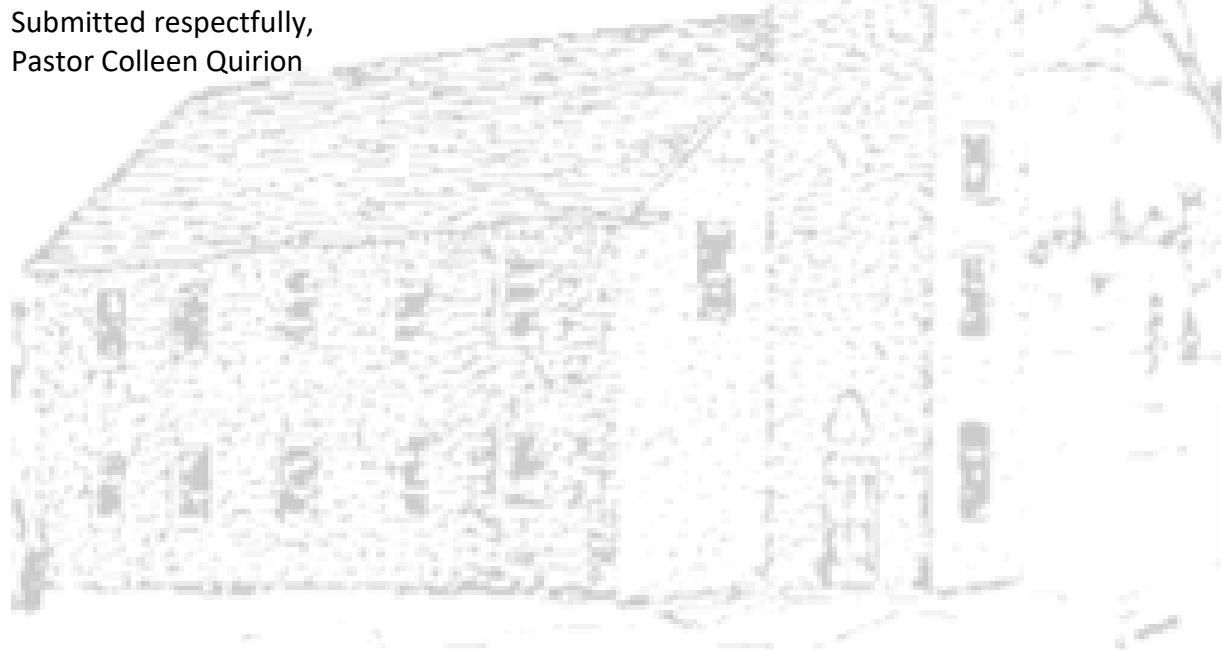
Food Pantry:

Our community food pantry continues to be a valuable resource for residents of our local area. In 2022 179 families were served, and those families consisted of 492 individuals. These numbers are slightly higher than in 2021. Most families continue to visit the pantry infrequently, with fully two thirds visiting six or less times per year. Clients are allowed to visit twice per month, or 24 times per year, but only 20 percent of our guests visit more than 12 times per year. Through the Regional Food Bank we are classified as an emergency feeding program, and our statistics show that we are fulfilling that mission.

The food that we give out comes from a variety of sources. We participate in the Retail Store Donation Program, overseen by the Regional Food Bank. Our partner store is Hannaford in Esperance, and in 2022 we received 54,500 pounds of food from them! We also receive an annual grant from the Regional Food Bank which allows us to purchase food from them at a very reasonable cost. Once that grant is exhausted, which it presently is, we purchase that food using our own funds. Many individuals, churches and groups contribute monetary support for the food pantry each year, which allows us to purchase food to be given out. We also receive donations of food and non-food items from many groups and individuals. It takes a community to support the community food pantry, and ours is very supportive!

Our pantry could not continue to operate if it were not for the tremendous volunteers that we have. Some folks work on pantry days, serving our clients directly. Many others work behind the scenes, picking up food, putting food away, keeping track of our statistics and money, and performing many other tasks. We are blessed to have so many dedicated volunteers. A big thank you to them, and to God for sending them our way!

Submitted respectfully,
Pastor Colleen Quirion



Food Pantry Budget:

Ethel Robinson - Sue Bramer

Treasurer's Report 12/31/22

Balance Forward Jan. 1, 2022 \$16,309.32

Deposits Jan. 1-Dec.31, 2022

Individual donations \$2,037.00

Hannaford \$100.00

Fenimore Assets \$500.00

Subtotal: \$2,637.00

\$18,946.32

Expenses: Jan. 1-Dec. 31, 2022

Milk cards \$1,509.00

Dumpster \$378.00

Reg'l. Food Bank \$5,330.05

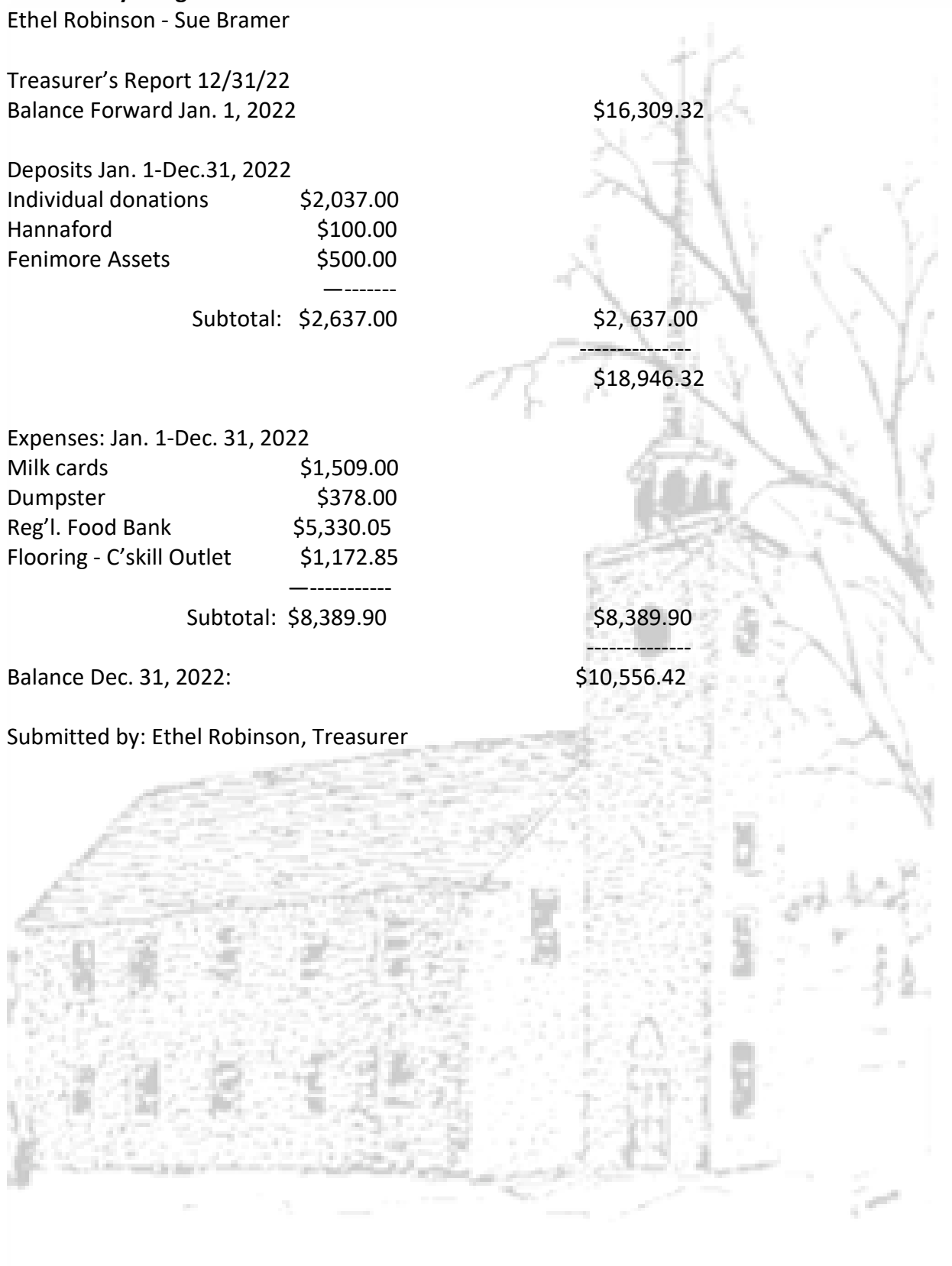
Flooring - C'skill Outlet \$1,172.85

Subtotal: \$8,389.90

\$10,556.42

Balance Dec. 31, 2022: \$10,556.42

Submitted by: Ethel Robinson, Treasurer



Music and Worship:

I organized a small choir, consisting of five people, to sing at the Reformed Church for our joint Thanksgiving Service with them.

For Christmas Eve Service Susan Bramer and myself led the hymn singing. I get Communion ready each month and have gone back to glasses for juice and cut up the bread. I will be getting more of the disposables for those that prefer them.

I am checking the church after each service to make sure that everything is in place.

I am learning my duties and will try to get them done.

Crickit Rockwell, Music and Worship



Nominating Committee:

Members of the committee. Doug Cornwell, Spike Barton, Cricket Rockwell, and Marilyn Henry met on October 2, 2022.

The following congregation members were presented to the committee for consideration and approval:

Session: RICHARD ROLLAND renew for a 3 yr. Term
DENISE SOMMERS renew for a 3 yr. Term
Replacement needed for Marguerite Stanley after 6 yr. Service

Deacons: ALICE SUTCH renew for a 1 yr. Term
MARILYN HENRY takes a 3 yr. Term

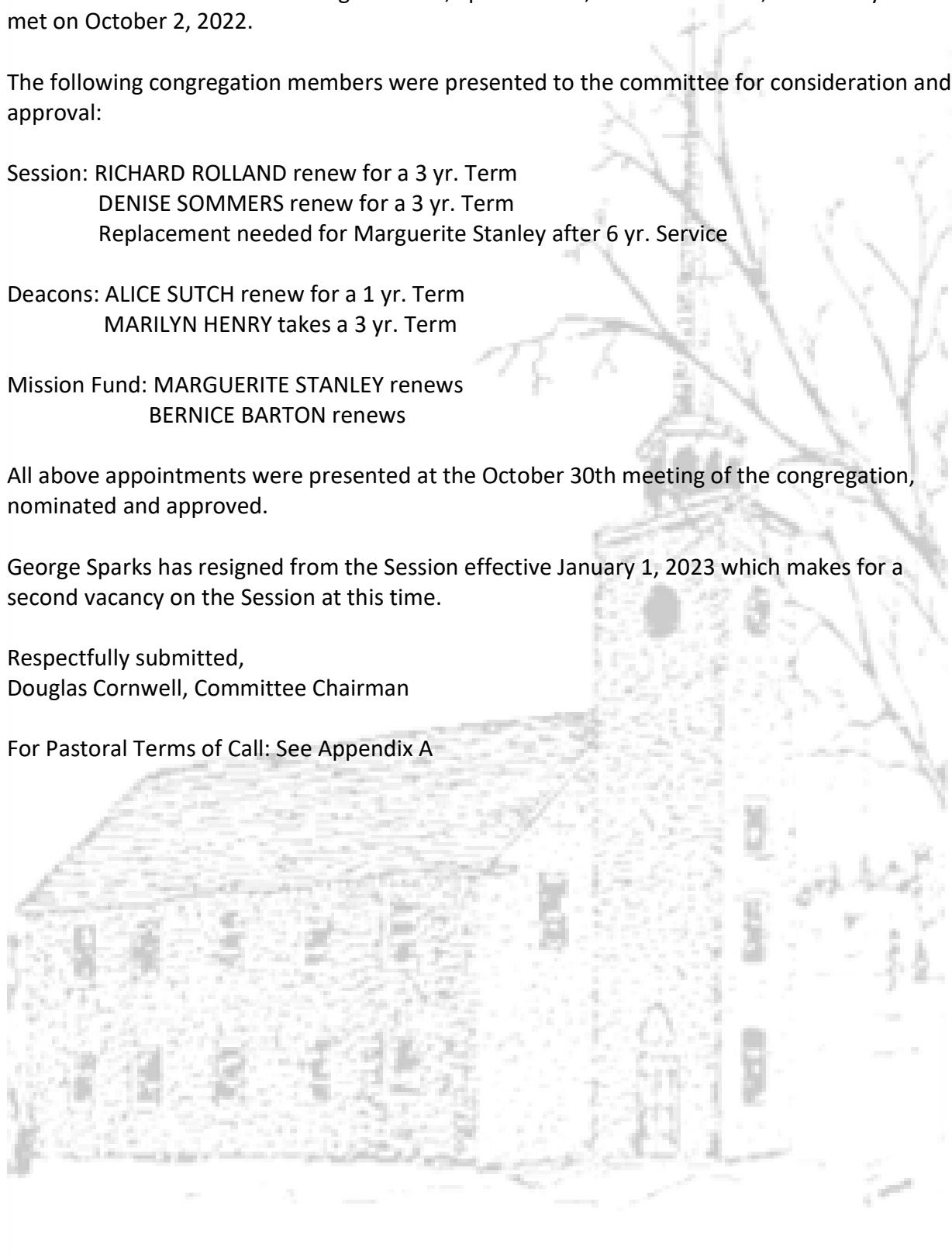
Mission Fund: MARGUERITE STANLEY renews
BERNICE BARTON renews

All above appointments were presented at the October 30th meeting of the congregation, nominated and approved.

George Sparks has resigned from the Session effective January 1, 2023 which makes for a second vacancy on the Session at this time.

Respectfully submitted,
Douglas Cornwell, Committee Chairman

For Pastoral Terms of Call: See Appendix A



Designated Fund Report:

Schoharie United Presbyterian Church Designated Funds Report
Dec 31,2022 Annual Report

Each fund is indicated by:

- 1.) By its name and what percent of the total funds is in that fund
- 2.) The bank name and type of bank account
- 3.) Where the money comes from and what it is designated to be used for. Interest and dividends are funneled out to other accounts for specific purposes as listed. All other monies must be maintained as principal.

1.) Memorial Fund

Institution:	Bank of Richmondville - Savings	
12/31/2021	Balance	\$5,343.26
	Deposit	\$ 275.00
	Interest	\$ 2.72
12/31/2022	Balance	\$5,620.98

Purpose: Moneys donated in memory of members and friends to be used for special projects.

2.) Mary Rickard Fund

Institution:	Trustco - CD	Account #	Mat. Date	Interest
	3126863	1/7/2024	0.10	\$1,263.98
Institution:	Bank of Richmondville - CD			
	30	7/8/2024	0.20	\$580.97
	Total Amount			\$1,844.95

Purpose: The interest earned from the CD's at Trustco and Bank of Richmondville are transferred to the Bank of Richmondville Savings Account below to be used for special church projects, primarily for Music and Worship

Institution:	Bank of Richmondville - Savings	
12/31/2021	Balance	\$7,848.88
	Interest Income	\$4.99
		\$0.00
12/31/2022	Balance	\$7,853.87

Breakdown of monies available in this account:

Handbells	\$754.26
Youth Handbells	\$500.00
Parish Nursing	\$1,477.65
Garrett reserved Fund approved by Session needed.	\$5,121.96

3.) Building /John Schaeffer Fund

Institution: National Bank of Coxsackie

12/31/2021	Balance		\$2,665.12
	Deposit - Estate	\$10,000.00	
	Deposit - Paving Donations	\$6,570.00	
	Deposit - Siding Fund	\$3,006.00	
	Deposit - Rent of Manse	\$9,900.00	
	Expenses Paving of Driveway	\$ (11,000.00)	

12/31/2022 Balance \$21,141.12

Purpose: Funds are used for improvements and repairs to the buildings and grounds.

4.) Mission Fund Total Funds

Management Fee paid to Fenimore	\$3,741.53	
Money transferred to General Fund from Interest		\$12,283.98
Money transferred to General Fund from Principal		\$33,516.02

Grants awarded \$9,312.50
Institution: Fenimore Assets

12/31/2021	Balance		\$491,359.56
	Net Additions/Withdrawal	-\$62,307.40	
	Net Transfers	-\$3,741.53	
	Realized Gains / Loss	\$4,273.60	
	Unrealized Gains/Loss	-\$64,700.39	
	Income Received	\$5,926.13	
12/31/2021	Balance		\$370,809.97

Institution: Private Investors	Real estate fund 8%	\$10,000.00	
	Total		\$380,809.97

Purpose: Interest and Dividends that are generated from the above funds are to be split 50/50 with the Mission Fund and the General Fund. The Mission Fund Trustees reviews Grant Applications that would benefit the community projects and/or organizations that meet the Mission

Submitted by:
Todd Cipperly, Financial Chairman

For Proposed Budget: See Appendix B

Deacons Highlight for 2022:

- Restarting a more regular schedule of coffee hours and pot luck dinners.
- Helping with food for church members due to illness either by taking meals to them or helping out with gift cards.
- The Deacons hosted a luncheon on 6/12/22 after a bench dedication took place for Donn and Marguerite's granddaughter.
- The Deacons had a Baccalaureate coffee and cookies after the service for the Schoharie High School Seniors.
- The Deacons also hosted a Father's Day and Graduation potluck along with other coffee hours and potlucks.
- Giving a church family help.
- We were able to give support to the donation fund our church had for the driveway repair.
- With our food booth at the Memorial Day parade we made an outreach gift for the after school program. We purchased a wooden storage unit for their art supplies.
- The Deacons worked on cleaning the kitchen in the CE building over the summer.
- Sending cards for Birthdays, Christmas, seasonal greetings, sadness and poor health to church members. Ethel is doing this for us. She also worked on giving church members information on praying. She was able to post several articles in the Carillon with information. It was very interesting and gave us different ways of thinking more about prayer.
- 9/10/22 the fall village wide garage sale was a success with the Deacons booth. The Deacons were able to add these fund to our Good Neighbor fund for outreach, but at the sale we were able to give items to some people in need at no cost.
- A Presbyterian area wide Meeting for Women was held this year in our CE building on 9/12/22. Alice was in charge and the Deacons helped her with the day.

- The Deacons have a larger room now. Richard and Diane set up our items and cleaned the room. We now have a large space to store and see where our items are. This will be wonderful.
- The Deacons learned more about our neighbors next door at the Prospect House. The house manager came to one of our meetings and gave us an overall understanding. With her advice, we purchased a number of board games, colouring books, basketballs, and puzzles. These were the items that the folks at residence can use to interact with each other. Pastor Andrea, Diane, and Harriet delivered these gifts. We have invited the residence folks to attend church services when they can.
- Poinsettias were purchased by the Deacons' for shut-ins. Alice was able to purchase them locally. The Deacons delivered them. Those that live out of the area received Christmas cards.
- The Deacons gave a gift card to Linda Briggs at her retirement party.

The Deacons should be very proud of the work accomplished last year. Now to look at 2023. We welcome Marilyn to our group. We look forward to working with her. Thank you everyone.

Harriet Cornwell, Secretary
Alice Sutch, Moderator
Marilyn Henry
Ethel Robinson
Cricket Rockwell
Diane Steward

Deacons' Yearly Treasurer Report:

Checkbook balance 1-22 \$3020.74

Donations:

Stanleys \$ 100.00

Ethel \$ 110.00

Coffee Hour \$ 90.00

Total donations \$ 300.00

Yard Sale \$ 751.00

Chili Dinner \$ 101.00

Total Income \$1152.00

Expenses:

Diane reimbursement for gifts \$ 21.97

Country Café Gift Certificate Bramers \$ 25.00
Carrot Barn Gift Certificate Bramers \$ 25.00
Reimbursement Diane for coffee maker \$ 25.00
Reimbursement Diane graduation gift \$ 17.00
Carrot Barn Gift Certificate Bramers \$ 20.00
County Café Gift Certificate Bramers \$ 20.00
Reimbursement Harriet for Paper Products \$ 43.16
Reimbursement Diane for After School Cart \$ 84.99
Anonymous Church Family Gift \$ 300.00
Driveway Fund Donation \$ 500.00
Your Way Café Gift Certificate Brammers \$ 20.00
Carrot Barn Gift Certificate Brammers \$ \$ 20.00
Plant for Emily \$ 5.00
Gifts for Prospect House \$ 82.32
Mimi's Little Posey Place Poinsettias \$ 100.00
Harriet Reimbursement Cards \$ 21.14
Apple Barrel Gift Certificate Linda Briggs \$ 25.00

Total Expenses \$1355.58

Checkbook Balance 1-11-22 \$2817.16

Good Neighbor Fund Balance 1-11-22 \$ 500.00
Bramer's Gift Certificates \$ 80.00
Gift to Anonymous Church Family \$ 200.00
Gift Certificate Linda Briggs \$ 25.00
Plant Emily Henry \$ 5.00
Gifts for Prospect House \$ 82.32
Christmas plants for shut ins \$ 100.00

Good Neighbor Fund Balance 1-11-23 \$ 7.68

Submitted by
Diane Stewart, SUPC Deacon Treasurer

Wiawaka Presbyterian Women:

Wiawaka meets in the CE building once a month, weather permitting. Our meetings begin with prayer and carry-in-lunch. Marie Muller and Emily Henry held a meeting in their homes. Both ladies were very gracious hostesses.

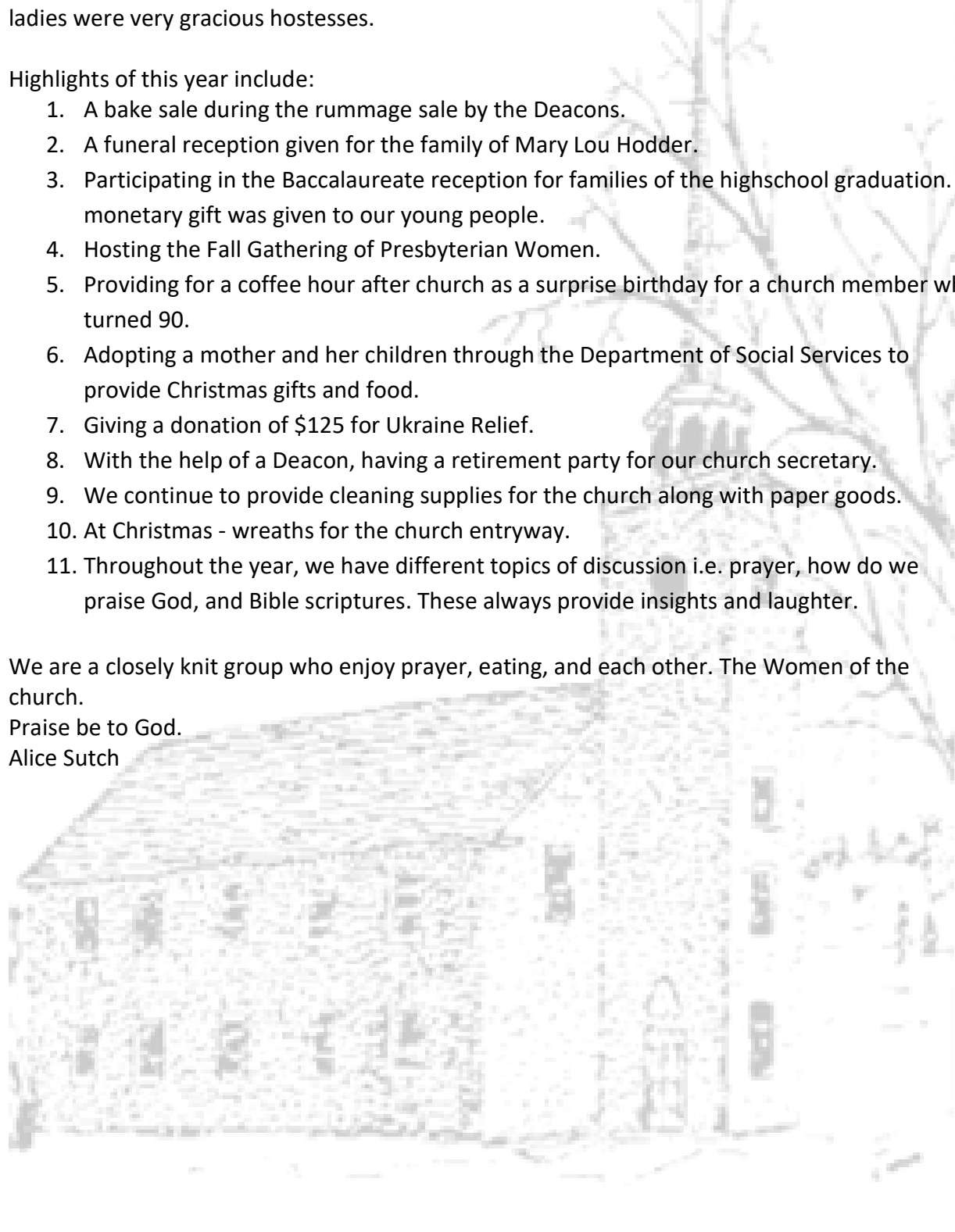
Highlights of this year include:

1. A bake sale during the rummage sale by the Deacons.
2. A funeral reception given for the family of Mary Lou Hodder.
3. Participating in the Baccalaureate reception for families of the highschool graduation. A monetary gift was given to our young people.
4. Hosting the Fall Gathering of Presbyterian Women.
5. Providing for a coffee hour after church as a surprise birthday for a church member who turned 90.
6. Adopting a mother and her children through the Department of Social Services to provide Christmas gifts and food.
7. Giving a donation of \$125 for Ukraine Relief.
8. With the help of a Deacon, having a retirement party for our church secretary.
9. We continue to provide cleaning supplies for the church along with paper goods.
10. At Christmas - wreaths for the church entryway.
11. Throughout the year, we have different topics of discussion i.e. prayer, how do we praise God, and Bible scriptures. These always provide insights and laughter.

We are a closely knit group who enjoy prayer, eating, and each other. The Women of the church.

Praise be to God.

Alice Sutch



LUTHERAN CEMETERY ASSOCIATION

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual
Beginning Balance	\$1,369.44	\$ 1,415.97	\$ 881.40	\$ 6,036.34	\$ 373.61	\$2,457.26
INCOME:						
Interest/Dividends	\$ 2,015.52	\$ 2,006.55	\$ 1,824.96	\$ 1,008.61	\$ 847.55	\$ 945.74
Donations	\$ 270.60	\$ 200.00	\$ 750.00	\$ 160.00	\$ 100.00	\$10,100.00
Interments	\$ 1,500.00	\$ 2,400.00	\$ 6,000.00	\$ 6,200.00	\$ 4,800.00	\$ 6,400.00
Lot Sales	\$ 1,300.00	\$ 2,000.00	\$ 5,300.00	\$ 0.00	\$ 5,300.00	\$ 1,600.00
Misc./Transfer	\$ 8,367.35	\$ 4,000.00	\$ 4,000.00	\$ 0.00	\$ 5,000.00	\$ 82.23
Foundation Repairs	\$ 346.40	\$ 0.00	\$ 0.00	\$ 1,079.35	\$ 0.00	\$ 356.16
Totals	<u>\$13,799.87</u>	<u>\$10,606.55</u>	<u>\$18,756.36</u>	<u>\$ 8,447.96</u>	<u>\$16,047.55</u>	<u>\$21,941.39</u>
EXPENSES:						
Contracts	\$ 8,655.00	\$ 9,280.00	\$10,120.00	\$10,447.29	\$ 9,585.00	\$11,587.50
Interments	\$ 265.00	\$ 795.00	\$ 1,855.00	\$ 1,785.00	\$ 1,530.00	\$ 2,270.00
Repairs / Gas	\$ 3,369.18	\$ 953.19	\$ 611.96	\$ 1,088.40	\$ 1,469.93	\$ 2,574.45
Insurance	\$ 1,464.16	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Supplies/Foundation	\$ 0.00	\$ 112.93	\$ 133.06	\$ 790.00	\$ 1,005.36	\$ 657.65
Reinvest of Lot Sales	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Totals	<u>\$13,753.34</u>	<u>\$11,141.12</u>	<u>\$12,720.02</u>	<u>\$14,110.69</u>	<u>\$13,590.29</u>	<u>\$17,089.60</u>
Ending Balance	\$ 1,415.97	\$ 881.40	\$ 6,036.34	\$ 373.61	\$ 2,457.26	\$ 4,851.71

	12/31/19	12/31/20	12/31/21	12/31/22
NBT Bank - Checking Account	\$ 6,036.34	\$ 373.61	\$ 1,120.32	\$ 4,851.75
NBT Bank - Savings Account	\$ 0.00	\$ 0.00	\$ 73.70	\$ 0.00
Private Investment Account	\$10,200.00	\$10,200.00	\$10,200.00	\$10,200.00
Oppenheimer Funds OPSIX – Bond	<u>\$35,742.77</u>	<u>\$35,931.88</u>	<u>\$28,960.91</u>	<u>\$24,673.40</u>
Total of all Funds	<u>\$51,979.11</u>	<u>\$46,505.49</u>	<u>\$40,354.93</u>	<u>\$39,725.15</u>

Pastor's Report:

"The Church is dying." "The Church is dead." "There's no hope for the future of the church."
"Why don't people come to church anymore?" "If the church wasn't here, who would notice or care?"

It is an all too familiar chorus, and surprisingly only slightly louder in the past few years. This cry has been going on as long as there have been church records. If it is true that the faithful have been wondering about the future of the church as long as there has been a church, and we are still here, either we faithful are very stubborn people, or God works with the remnant, no matter the numbers or the context.

The words of Isaiah come to mind - "Comfort, Comfort you my people" from Isaiah 40 as well as God's servant from Isaiah 42 who "won't break a bruised reed or extinguish a faint wick" yet "will bring justice" to the people. Most strongly, though, when I hear sentiments about the bleak future of the church, I think of Isaiah 65. The chapter begins on a condemning note, yet that note gives context for verse 17-18:

"Look! I'm creating a new heaven and a new earth:
past events won't be remembered;
they won't come to mind.
Be glad and rejoice forever
in what I'm creating,
because I'm creating Jerusalem as a joy
and her people as a source of gladness.

Here, Isaiah is addressing the remnant, the faithful left to pick up the pieces after tragedy, hardship, and destruction. How will the faithful of God survive when the structures of temple worship are gone and no one pays attention anyway?

To me, this is a reminder that sometimes we have to look outside the familiar, see opportunities that had never occurred before. Sometimes it is revisiting old ideas that had been long buried because of the personalities involved at the time, and what would not work before, now has a chance. When the faithful cannot rely on just their meager resources, and they must band together, we learn how much potential we all have when we work together.

The covid years have been hard on churches; in many cases the exilic feeling of those years were the catalyst that exposed cracks in the foundations of faith communities. While generally speaking faith communities are open again, they are not the same as they were before. This is not the curse it might appear! It is appropriate to mourn the loss of what we had before, but it is also the time to revisit what our opportunities might be in this "new earth and new heaven". What are your dreams, your visions? Let us clear our eyes from only seeing what we have lost, and see the possibilities God has placed before us, if we are brave enough to accept something new.

~Reverend Andrea Joy Holroyd

Appendices

Appendix A: Pastoral Terms of Call 4 pages
Appendix B: Proposed Budget 4 pages



ALBANY PRESBYTERY FORM FOR REPORTING TERMS OF CALL FOR 2023

Please return to the Presbytery Office on or before February 1, 2023

Name of Minister
Andrea Joy Holroyd

Church or Employing Organization
Schoharie United Presbyterian Church

Position: Full Time Hours per week Part Time Hours per week Note: Albany Presbytery considers hrs>=40/week fulltime; The BOP for pension service credit considers hrs>=35/week fulltime.

The adequacy of the compensation was reviewed with the minister by Session (e.g., Session) on (date) 01/22/23

Is there a need for Committee on Ministers & Congregations assistance in determining the compensation? Yes No X

If yes, please state need:

The congregation X /Session (for Temporary Contracts) approved the terms of call on (date) 01/29/23 with effective date: 01/01/23

At its November 19, 2022 meeting, Albany Presbytery acted to approve for 2023, a 8.7% increase in for the Minimum TES. For existing calls, Presbytery recommends an 8.7% total increase over the 2022 TES. It is also noted that the Board of Pensions has raised the Medical Dues (line 8a) from 27% to 29% effective 1/1/2023.

Sabbaticals: Presbytery strongly encourages every Session to explore sabbatical as part of the call for all installed ministers. The minister may take Sabbatical in the seventh year of service in that position.

Employers are encouraged to establish an IRS tax-advantaged Flexible Spending Account (FSA) plan (see pensions.org)

I. COMPENSATION INCLUDED IN EFFECTIVE SALARY

Lines 1-6 parallel lines on the Board of Pensions (BOP) Change of Salary Form (ENR-111). These numbers must now be reported online through Benefits Connect at www.pensions.org to ensure proper recording of pension credits and accurate church billing of pension dues.

Table with 2 columns: Description, 2022, 2023. Rows include Annual Cash Salary (\$27,629), Housing Allowance (\$18,000), Employer contributions to 403(b) plans (\$0), Bonuses, Gifts from Employer (\$0), Other Allowances (\$0), Manse Amount (\$0), and Total Effective Salary (\$45,629).

II. BENEFITS NOT INCLUDED IN EFFECTIVE SALARY

- 8a. Board of Pensions Medical Dues – 29.0 % [Member + Dependent Coverage] \$ 13,232
 \$ _____ For 2020, line 8a is the GREATER of 29.0% times Line 7, or \$11,500, but no more than \$35,000.
- 8b. Board of Pensions Benefits Plan Dues—10% [Pension (8.5%), Death and Disability (1.5%)] \$ 4,563
 \$ _____
 For 2020, line 8b is the GREATER of 10% times Line 7, or \$1,620.
9. 50% SECA (Social Security) Offset Allowance \$ 3,491
 \$ _____
 Calculate at 7.65% of line 7 minus line 3, and minus any 403(b) and IRS FSA amounts in line 1. A SECA allowance in excess of the 7.65% is to be included on line 5.
10. Other Optional Benefits not included in Effective Salary \$ 1,000
 \$ Experience Credits - \$200 times 5 years (Health Savings Plan)

III. PROFESSIONAL EXPENSES NOT INCLUDED IN EFFECTIVE SALARY

All expenses should be paid under an Accountable Reimbursement Plan with vouchers and documentation provided by the minister, not as a monthly allowance (paid in equal increments) that is taxable.

11. Continuing Education Reimbursable Expenses (2022 minimum \$2,000) \$ 1,500
 \$ _____
 Ministers and Sessions are encouraged to "distribute" amounts in lines 11 and 12 in a way that best fits a minister's anticipated expenses in a given year, so long as the total of \$3,000 is met.
12. Professional Reimbursable Expenses (2022 minimum \$1,000) \$ 750
 \$ _____

13. Total Continuing Ed. and Professional (Sum of lines 11-12) (minimum \$3,000) \$ 2,250
 \$ _____

14. Other Reimbursable Expenses (optional) \$ 0
 \$ _____
15. Travel (Mileage) Reimbursable Expenses \$ 750
 \$ _____ anticipated miles/year times IRS mileage rate (\$0.625 for remainder of 2022)

2022 2023 IV. NON-FINANCIAL BENEFITS AND SPECIAL PROVISIONS

16. Vacation (minimum 4 weeks, including 4 Sundays) 4 Weeks

17. Study Leave (minimum 2 weeks) 2 Weeks

18. Special Provisions (please note if new, changed or continuing):

19. Miscellaneous: Maternity/Paternity Leave is required, if applicable Early Ministry Institute is required, if applicable

¹ Experience Credits: For every year of service after the first year, an additional amount of money per year of service is to be added to determine the applicable Total Effective Salary. If the length of service as of 12/31 is less than a full year, this amount can be prorated. For years of service 2-5 and additional \$200 will be added for each year; for years 6-10 the amount is \$250 for each year and for years 11 and greater the amount is \$300 for each year.

Other:

20. Please provide explanation of any figures below Presbytery recommended minimums:

Signatures: Clerk of Session _____ Minister/Moderator _____

Some optional benefits may cause modifications to these numbers. Retired Pastors may also require modifications.

	<u>MINIMUM Terms for New Calls</u>							
	Hours/week	40	32	30	24	20	14	10
Cash Salary (please add appropriate experience credit) ¹		\$46,799	\$37,439	\$35,099	\$28,079	\$23,399	\$16,380	\$11,700
Housing Allowance or Manse Value (Manse Value = at least 30% of Cash Salary)		\$14,040	\$11,232	\$10,530	\$8,424	\$7,020	\$4,914	\$3,510
Minimum Total Effective Salary		\$60,838	\$48,671	\$45,629	\$36,503	\$30,419	\$21,293	\$15,210
Medical (29.0% of Effective Salary) ³		\$17,643	\$14,114	\$13,232	\$11,500	\$11,500	\$11,500	\$11,500
Pension/Death (10% of Effective Salary) ³		\$6,084	\$4,867	\$4,563	\$3,650	\$3,042	\$2,129	\$1,620
SECA Social Security (7.65% of Effective Salary) ²³		\$4,654	\$3,723	\$3,491	\$2,792	\$2,327	\$1,629	\$1,164
Professional Expense ⁴ (see also mileage footnote ⁵)		\$1,000	\$800	\$750	\$600	\$500	\$350	\$250
<u>Continuing Education Expenses⁴</u>		<u>\$2,000</u>	<u>\$1,600</u>	<u>\$1,500</u>	<u>\$1,200</u>	<u>\$1,000</u>	<u>\$700</u>	<u>\$500</u>
Total Compensation Package		\$92,219	\$73,776	\$69,165	\$56,246	\$48,788	\$37,602	
\$30,243								
plus Travel (Mileage Reimbursement) = _____								
anticipated miles/year times Federal standard mileage rate								

SECA can actually be less than 7.65% of Effective Salary. See Line 9

The 2023 minimum set by the Board of Pensions is \$11,500 for medical dues and \$1,620 for pension, death, & disability. For some part-time positions, this results in dues for the medical plan that are more than the 29.0% of effective salary and more than 10% for the pension plan. However, this means the Board of Pensions will provide full Medical and Pension coverage for the part-time minister and their family.

² SECA can actually be less than 7.65% of Effective Salary. See Line 9

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⁴ The Committee on Ministers & Congregations suggests that if a minister does not spend the full minimum amount (line 13) of Professional Expense (books, subscriptions, meals, events) and Continuing Education (conference or study weeks, and the registration, travel, lodging and meal costs associated with them), the church "bank" the unspent amount and allow them to accrue for a future year when the minister takes their sabbatical, or other significant event.

⁵ Due to variables in ministry and circumstance (e.g., distance to hospitals, number of meetings, amount of pastoral calling expected) setting one mileage figure for all churches and ministers is not practical. To enable the church to budget for this travel expense, the session and minister should together determine the anticipated full amount of a minister's noncommuting travel costs (mileage, tolls, parking.) **As always, this should be paid as a reimbursable plan with proper verification, not as a taxable monthly allowance.**

Total Effective Salary (TES): Please note that COMAC will focus on this amount. For ministers without a Manse Amount (line 6 above), the relative Cash Salary, Housing Allowance, etc. amounts that equal the TES can be negotiated between the Church & Minister. Housing allowance is exempt from Federal Income Taxes.

****NOTE: CRE salary guidelines are 75% of the above.**

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SCHOHARIE UNITED PRESBYTERIAN CHURCH General Fund Income Expenses by Month vs. Budget

INCOME	Calendar 2022	YTD	2022 Budget	2023 Budget
	Beginning Balance		1,652.79	
Miscellaneous Income		0.00		0.00
Congregational Support		52,627.23	72,000.00	62,000.00
Plate Offerings		1,853.87	1,600.00	2,000.00
Building Use Fee		1,625.00	0.00	0.00
After School Expense Reimbursement		1,564.89	2,000.00	2,000.00
After School Insurance Reimbursement		6,216.89	5,250.00	5,250.00
After School Tax Reimbursement, etc.		11,949.40	7,000.00	7,000.00
Food Pantry Reimbursement		346.00	0.00	0.00
Fundraisers (Organ)		0.00	0.00	0.00
Basic Witness Support		0.00	2,622.00	2,800.00
Bottle Deposits		245.00	150.00	200.00
Flower Donations		140.00	300.00	300.00
OGHS		912.50		
Pass Through Mission		0.00	1,000.00	1,000.00
Miscellaneous Income		2,355.01	150.00	150.00
Reimbursements (general)		389.03	0.00	0.00
Reimbursements (Manse utilities)		6,085.06	0.00	6,000.00
Transfers				
Mission Fund Regular Transfer		12,283.98	12,283.98	9,270.25
Mission Fund Supplementary Xfer**		28,816.02	33,730.02	49,169.75
Total General Fund before Expenses		129,062.67	138,086.00	147,140.00

** Amount needed to balance our budget in 2022

	EXPENSES YTD	2022 Budget	
Misc. (In & Out, Non-budgeted)	2,949.13	0.00	0.00

EXPENSES

Buildings and Grounds

Flood Insurance	2,784.00	2,400.00	3,000.00
Cleaning	1,700.00	1,850.00	1,850.00
Property & Liability Insurance	6,253.50	6,200.00	6,300.00
Maintenance & Repairs	1,377.18	800.00	1,000.00
Lawn Care	0.00	500.00	500.00
Snowplowing	3,500.00	3,500.00	3,850.00
Trash Collection	1,176.00	1,100.00	1,300.00
Manse Maintenance	795.34	2,000.00	2,000.00

Utilities

Church/CE Electric	1,713.82	1,800.00	2,000.00
Manse Electric	3,013.04	325.00	3,000.00
CE Oil	0.00	0.00	
CE/Church Propane	6,314.61	2,900.00	4,000.00
Manse Propane	3,037.18	2,260.00	3,000.00
Phone/Communications	1,413.64	1,200.00	1,600.00
Water & Sewer - CE bldg	747.05	850.00	850.00
Water & Sewer - Manse	1,005.37	550.00	1,100.00

Total Utilities	17,684.16	9,885.00	15,550.00
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Total Buildings and Grounds	34,830.73	26,725.00	35,350.00
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Christian Education		1,100.00	1,100.00
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Sunday School Curriculum/Supplies	0.00	150.00	150.00
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Total Christian Education	0.00	1,250.00	1,250.00
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	EXPENSES YTD	2022 Budget	2023 Budget
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Mission

OGHS (pass through)	912.50	1,000.00	1,000.00
Basic Witness Support	0.00	2,800.00	2,800.00

SCHOHARIE UNITED PRESBYTERIAN CHURCH General Fund Income Expenses by Month vs. Budget

After School Expense	1,082.89	750.00	2,000.00
After School Insurance	6,224.66	5,000.00	5,250.00
After School Tax, etc.	8,708.61	7,000.00	<u>7,000.00</u>
Total Mission	<u>16,928.66</u>	<u>16,550.00</u>	18,050.00
Music and Worship			
Organ Maintenance	625.00	600.00	650.00
Music Licenses	277.00	277.00	300.00
Handbells	0.00	100.00	100.00
Organist/Musician	0.00	0.00	0.00
Pulpit Supply	175.00	200.00	200.00
Special Worship Needs	144.00	50.00	150.00
Worship Supplies	189.00	200.00	200.00
Flower Expense	211.41	300.00	300.00
Total Music and Worship	<u>1,621.41</u>	<u>1,727.00</u>	<u>1,900.00</u>
Outreach			
Promotion	0.00	100.00	100.00
Website	0.00	300.00	<u>300.00</u>
Total Outreach	0.00	400.00	400.00
Administration			
Pastor			
Pastor Salary (net)	22,903.44	27,675.00	27,629.00
SECA Social Security offset	2,898.06	3,425.00	3,491.00
Housing expense	15,210.86	17,100.00	18,000.00
Professional Exp.	61.45	800.00	800.00
travel expense	33.75	750.00	750.00
Continuing Education	0.00	1,600.00	1,500.00
Pension	3,339.38	4,478.00	4,563.00
Medical	10,607.41	12,089.00	13,232.00

SCHOHARIE UNITED PRESBYTERIAN CHURCH General Fund Income Expenses by Month vs. Budget

Disability	589.38	432.00	600.00
Dental/Medical Savings	284.57	450.00	<u>1,450.00</u>
Total Pastor	55,928.30	68,799.00	72,015.00
Disability Insurance	132.72	50.00	150.00
Session Exp.	26.85	100.00	100.00
Office supplies/postage	651.31	1,500.00	1,000.00
Secretary Salary (net amount)	8,022.43	9,000.00	9,000.00
Unemployment Insurance Tax NYS qtrly	2,466.06	2,000.00	2,500.00
Federal monthly/ Qrtly. Employment Tax	3,489.80	6,000.00	4,000.00
Workmens Comp.	156.50	2,250.00	<u>200.00</u>
Total Administration	14,945.67	20,900.00	16,700.00
Stewardship & Finance			
Outside Moderator	0.00	200.00	200.00
Fall Stewardship Fundraising	0.00	25.00	25.00
Offering Envelopes	0.00	0.00	<u>0.00</u>
Total Stewardship & Finance	0.00	225.00	<u>225.00</u>
Total Expenses	127,203.90	138,086.00	147,140.00
Monthly Ending Balance Jan .to date	1,110.23		