



**The First Presbyterian Church
New Vernon, N.J.**

Pastor

Rev. William H. Stone, III

Associate for Youth and Family Ministry

Rev. Hayley O'Connor

Music Director

Dr. Martin Sedek

Accompanist

Jany Izaguirre

Office Administrator

Allie Fritsch

Church Custodian

Tony Rodriguez

**Annual Report
2019**

DOCKET FOR ANNUAL CONGREGATIONAL MEETING

October 11, 2020

CALL TO ORDER AND OPENING PRAYER.....The Moderator

APPROVAL OF DOCKET

APPROVAL OF MINUTES

RECEIVING THE ANNUAL BUDGET Doug Coy, Treasurer

PROPOSED AMMENDMENT TO BYLAWS OF THE CONGREGATIONModerator

ELECTING OFFICERS OF THE CORPORATIONModerator

ADJOURNMENT

PASTOR'S REPORT
2019 Annual Report

We always thank God for all of you and continually mention you in our prayers. ³ We remember before our God and Father your work produced by faith, your labor prompted by love, and your endurance inspired by hope in our Lord Jesus Christ. 1 Thessalonians 1:2-3

The story of our church in 2019 was the story of a church on the move. We continued to see signs of new life and growth in our community; looking back at last year, I can also say that it is because of the hard work and faithfulness of our congregation then that we have been able to weather the storms of 2020 so soundly. I echo Paul's words to the church in Thessalonica giving thanks for your faith, your love and your hope.

The biggest area of focus for our ministry in 2019 was children and families. We have seen tremendous progress over the last three years and continue to build on that momentum. A few highlights in that growth are below:

- Toddler Time launched 2 years ago at Kemmerer Library; it outgrew the space and moved to the church ten families (fourteen children) attend regularly in addition to visitors
- Our nursery had ten children who attended regularly
- Sunday School had seventeen children on its rolls (elementary – 7th grade)
- We welcomed nineteen new members in 2019, with half of them being parents in their 30s/40s (with more on our prospective list)
- We raised \$10,000 for the Youth Program through the Brick Campaign

This growth (from having just two children in the church three years ago), and the enthusiasm of our entire congregation to support the church's youth and family ministry has been incredibly affirming. The launch of our Youth and Family Ministry Fund (YMF) at the end of 2019 helped ensure that this ministry can continue to grow and strengthen.

This, of course, is not the only part of our ministry that flourished in 2019. We continued to fulfill our mission, "Inspiring our community to grow in faith and service," in so many ways.

- We provided more than \$55,000 in grants to our non-profit partners.
- We provided \$13,000 in scholarships from the HERB Fund and \$10,000 in financial aid from the PIN Fund.
- Our intergenerational worship grew with monthly all-age worship and the introduction of acolytes.
- We welcomed the community into our halls for Adult Education Lectures, Ready Steady Christmas, Toddler Time, Family Films, and Musical Recitals
- We enjoyed a pulpit exchange with the Rev. Dr. Martin Ritchie of Greenbank Parish Church in Edinburgh, Scotland.
- Our live-streamed worship services on You Tube were viewed almost 900 times and our sermon podcast had nearly 700 downloads.
- We broke bread together: at our Church Picnic, Christmas Dinner, Mental Health Association Dinner, Souper Bowl Luncheon, and Special Coffee Hours hosted by Congregational Life

As we work to engage our community more fully, there is a great deal on which to build. In an increasingly volatile world, people are genuinely hungry for spiritual fulfillment; they need connection and community. This is good news for us because these are all things God calls us to provide as a church!

**CLERK OF SESSION'S REPORT
2019 Annual Report**

SESSION MEMBERS

Class of 2019	Class of 2020	Class of 2021
Jen McCann Don Richardson Eileen Urban Keith Wood Jonathan Shelby	Carol Conger Martha Coy Tom Ewig Jim Muchmore	Christin Willis Scott Noyes Roger Greenway

Membership Statistics

Communicant Members – December 31, 2018	290
New Members	18
Reinstated	1
Confirmation Class 2019	0
Baptisms	6*
Removed by Letter of Transfer/Moved Away	7
Removed by Session	0
Removed by Death	9
Communicant Members – December 31, 2019	293

Church Leadership

Members of Session: 7 men, 5 women

Board of Deacons: 2 men, 11 women

*Baptisms are not included in the count of communicant members

ANNUAL MEETING OF THE CONGREGATION
Sunday, February 24, 2019
Sanctuary, FPCNV

The annual meeting of the congregation of the First Presbyterian Church of New Vernon was called to order at 11:00AM. A quorum was present.

Pastor Bill Stone, as moderator, opened the meeting with prayer. He announced that Jonathan Shelby, Clerk of Session, would be taking the minutes of the meeting.

Handouts of the 2018 Annual Report and the report of the Finance Committee were distributed.

A motion was made to accept the docket as printed in the Annual Report. *MSC.*

A motion was made to approve the minutes of the 2017 Congregational meeting. *MSC.*

Bill turned the meeting over to Keith Wood, Chair of the Finance Committee. Keith first introduced Russ MacAusland, chair of the Audit Committee. Russ commented on the work they do in checking all invoices, deposits, payroll, checkbooks, etc. He then thanked the other members of his committee, Jack Finlayson and Doug Coy, then Debbie Hennessey and Darlene for their administrative assistance. Keith then presented the 2018 financial results and the forecasted budget for 2019. By Powerpoint presentation, he highlighted several charts.

- The 2018 operational deficit was \$56.1k or \$44.3k over budget. This was due to revenues down \$19.9k from budget and expenses +\$24.4k. In revenues, pledges, #6 rental and plate offerings were all lower but we were aided by gifts in excess of pledge by \$12.6k.
- Expenses were higher in insurance by \$3.5k, Music & Worship by \$3.3k and Personnel by \$5.4k. Biggest costs over budget came from Building & Grounds with \$18k however Outreach was lower by \$3.7 in payouts to non-profits.
- Keith then explained the Finance Committee did an “all hands on deck” overview of the church expenses with the goal of saving \$50k in 2019 over 2018. The final result of their work is \$42.7k in lower expenses to the church.
- Revenues for 2019 are expected to be higher by net \$16.3k due primarily to a full year of rental income on #6 Lees Hill, the lease of the basement space to Deep Roots School, and a bequest of \$13k. Subtracting from them is an estimate of lower pledges by \$12.3k, gifts versus pledges down \$8.6k, and prior year pledges down \$7.7k.

- The 2019 Budget has a net surplus of \$2.9k
- Conclusions- Operating results much improved, balance sheet strength maintained, surplus projected for 2019, growth of membership is emphasized.

A motion was made to accept the 2019 budget as presented by Session. *MSC*.
Keith also made a point to thank Debbie and Darlene for their hard work not just on putting the annual report together but for all they do throughout the year.

Rev. Stone then noted that the government requires us as a non-profit to name a president, vice president, secretary and treasurer. The first three officers are nominated by session. The treasurer must be approved by the congregation.

A few years ago our session passed a motion stating that our president would be the chair of the stewardship committee, the vice president would be the chair of the mission and outreach, and the secretary would be the clerk of session.

This year those officers are: President- Christin Willis, Vice President- Roger Greenway, Secretary- Jonathan Shelby, and Treasurer- Keith Wood.

A motion was made to elect Keith Wood as Treasurer of the Corporation. *MSC*

Rev. Stone then closed the meeting with prayer.
The meeting was adjourned at 11:42AM.

Respectfully submitted,

Jonathan A. Shelby, Clerk of Session

BOARD OF DEACONS

2019 Annual Report

Class of:

2021
Barbara Gill
Russ MacAusland

2022
Ellie Burd
Lisa Chapman
Sandy Finlayson
Susan Fischer
Margaret Greenway
Ben Thompson

2023
Barbara Coe
Jane Coyle
Craig Grant
Suzie Morris
Karen Pennett
Faith Winow

It is the duty of the Deacons to minister to those who are in need, to the sick, to the friendless, and to those who are in distress.

Deacons meet regularly on the second Tuesday of each month (except July and August) at 7:00 pm in the second-floor meeting room of Fellowship Hall. It is within the confines of these meetings that sensitive issues are often discussed and are considered *confidential* in nature.

Our ongoing responsibilities continue to be the preparation of monthly and special communions throughout the year. When requested, we accompany the Pastor to assist in communion to those who are unable to leave home during these holidays. Flowers are delivered from the Sunday services to those in the community who are ill or have experienced loss. Decorative seasonal “caring gifts” are delivered during the Christmas and Easter holiday season to those who are in need of special consideration.

The Deacons coordinate Coffee Hour each Sunday in Fellowship Hall after the worship service. Each month, two Deacons share the responsibility of assisting Coffee Hour hosts with set-up and clean-up.

During the course of the year, many phone calls of concern are made, cards are sent, and home-cooked meals delivered. The Deacons also host such special events as Easter Breakfast, and periodically hold bake and pantry sales to supplement their budget. In 2019, the Deacons raised \$1,567 for the PIN Fund through bake and pantry sales.

The Deacons, under the leadership of our Pastor, approve applications for the HERB Fund (Help with Education Related Bills) and the PIN Fund (Persons In Need). This year \$13,197 was disbursed from the HERB Fund and \$10,278.07 from the PIN Fund.

We continue to work with The Mental Health Resource Network, a group of faith-based organizations in communities surrounding The Mental Health Association of Essex and Morris Counties. Their continued requests will be handled through the Deacons.

Jane Coyle, Moderator

ADMINISTRATION AND COMMUNICATIONS COMMITTEE
2019 Annual Report

BACKGROUND

The Administration and Communications Committee (ACC) has primary responsibility for the administration of the Church Office. ACC works closely with the Finance, Personnel, Membership, and Buildings and Grounds Committees of Session where responsibilities intersect.

ADMINISTRATION AND COMMUNICATIONS

We continued eNews & Notes weekly email publication to provide a calendar of the current week's events as well as future events.

We continued a large print edition of the Sunday Bulletin, News and Notes, and inserts that are now available in addition to the regular-sized version.

New staff included Allie Fritsch as Office Administrator in mid-October.

ADULT EDUCATION COMMITTEE
2019 Annual Report

COMMITTEE MEMBERS

Martha Coy (Chair)	Nancy Barrett	Rick Barrett
Barbara Coe	Nancy Burrows	Anne Thomas

In 2019 the Adult Education Committee worked mostly on Sunday programs following worship and on organized scheduled evening movie viewings and discussion.

SUNDAY MORNING PROGRAMS

Sunday morning following worship and Coffee Hour continues to be the best time for ongoing individual programs available to the entire congregation and to the public. This effort is the major focus of the Adult Education Committee.

The Sunday Speaker Series "season" runs from September through April. The Sunday Speaker Series continues to grow and attracts a good audience. We are beginning to focus on some speakers who can gear their talks to parents and younger families. A flyer goes out in the Fall announcing the upcoming series. Julia Buteux has kindly taken care of its design and printing over the past few years. Her expertise and generosity are greatly appreciated. The Committee will plan the 2020/2021 season in the same manner, with dates, all presentation write-ups and biographies due by early summer.

Our budget covers five speakers at \$250 per program. This is a competitive rate, although the hope is that speakers from within the Congregation may make a presentation without charge. Our program time, from 11:15 am-12:15 pm, works well.

Public relations and marketing for the Speaker Series has been graciously promoted largely by Anne Thomas. Flyers are posted in major locations in nearby areas, and press releases are sent to local papers. Notices are also included in The Pipe Organ and in The Thumbnail.

MOVIE AND DISCUSSION

Church movies including Calvary, If Beale Street Could Talk, 3 Inmates Beat Harvard in a Debate, Wild Rose, Racing in the Rain and Passengers were viewed on designated evenings in 2019 at the home of Margaret and Roger Greenway. We are thankful to them for accommodating us. There is no charge to come and watch a movie. Although the attendee group tended to be small, discussions afterwards were lively and fun.

BIBLE STUDY

Due to budget constraints, the two former paid Bible Study programs no longer exist and Bible Study is now faithfully led by Reverend Bill Stone on Sunday mornings at 9:00 am.

Respectfully submitted,

Martha Coy

BUILDINGS AND GROUNDS COMMITTEE
2019 Annual Report

Committee Members

Tom Ewig, Chair

Rick Barrett

Don Vellekamp

The Chairman of the finance committee gave us the task of reducing our budget to \$ 73,000 for the year 2019-I am happy to report that we came in at \$ 70,000

Our efforts included

- 1) Keeping up with the maintenance and repair to all structures. Many needs arise throughout the year and we try to meet these needs on a timely basis.
- 2) Negotiating with or contractors be they pest control, grounds maintenance, plowing, tree work, HVAC maintenance and repairs in order to ensure that we are getting the best bang for our bucks
- 3) Ensuring that we meet all local and state regulations as they appear such as periodic inspections of our water and fire systems-Keeping within regulation guidelines as they pertain to the Deep Roots School
- 4) Allocating funds out of our Capital improvement funds in order to fund upgrades to all facilities such funds included the new stairway to the second floor of Fellowship , the septic system at the manse an upgrade to our HVAC and other capital projects. Our capital improvement "bucket" is getting rather low so we need to be careful regarding future expenditures and see if we can build something into the Next budget which would refill these coffers
- 5) We are in negotiations regarding the lease at 6 Lees Hill Road-we are in discussions with Verizon regarding the possibility of using our cupula for their purposes-we are extending the lease for Deep Roots at a slightly higher lease rate
- 6) We keep a special eye on the Cummins generator to ensure it will work properly when needed.
- 7) We report monthly to the finance committee regarding unusual expenditures and to seek approval for all capital improvement projects

Respectfully submitted

Thomas A. Ewig

Chairman Buildings and Grounds

CEMETERY AND MEMORIAL GARDEN
2019 Annual Report

Carol Conger and Don Vellekamp, Co-Chairs

The Cemetery had eight burials in 2019. Five were in the Memorial Garden and three were in cemetery plots. There are currently two plots available for sale, and there are a limited number of vaults available in the Memorial Garden. The cost of a single vault is \$2,000 and two adjoining vaults are \$3,600. Our costs for burials and foundations are comparable to cemeteries in adjoining communities but a new survey of costs should be undertaken in 2020, as our costs may now be lower than other cemeteries. There were no major expenditures for the Cemetery or Memorial Garden in 2019 and the cemetery fund is growing, as our costs were lower than the income for burials. Due to the limited number of vaults remaining, there needs to be plans developed in 2020 for adding one more section of vaults. When a burial is required in the cemetery, Jim Fennimore is contacted and if there has been a previous burial in the family plot, he probes the ground to determine where the new coffin or cremains should be placed. For the first burial in a family plot, he prepares the ground for the date of the burial and then restores it the same day after the family has left.

**CONGREGATIONAL LIFE COMMITTEE
2019 Annual Report**

Committee Members

Hayley O'Connor and Aja Blanco, Co-Chairs

Janet Bruns	Nancy Gockley	Kathy Sheeleigh
Barbara Gill	Susie Morris	Judith Shelton
	Meg Richardson	

The Congregational Life Committee (CLC) plans intergenerational events throughout the year to create fellowship opportunities and enhance the life of our church family. This year we introduced our new Family Film series with “Lady and the Tramp.” The film series is geared towards families with young children with the hope of connecting them to the wider congregation. All ages attended a viewing of the movie in Chorba Hall, which was followed by a spaghetti dinner. We also hosted our second annual “Ready, Steady, Christmas,” an intergenerational Advent event with activities and workshops available for all ages (e.g. children’s camp, wreath making, chocolate tasting, etc.).

We’ve noticed over the last two years that some existing events have not been as well attended as they were in the past. As a result, we’re hoping to adapt our plans for 2020 to better suit the needs and interests of our congregation. We want to honor our longstanding traditions, and also be mindful of how we can be as inclusive and welcoming as possible. Our primary goal is to continue to think about ways to engage with our congregation and to deepen our fellowship with one another.

We are especially grateful for the hard work of a small and faithful committee. We’re indebted to longstanding members like Janet Bruns, Barbara Gill, Nancy Gockley, Meg Richardson, and Judith Shelton who bring a wealth of wisdom and an astute ability to cook and host large groups. Special thanks also to more recent members Susie Morris and Kathy Sheeleigh who bring an enthusiasm and creative spirit!

2019 Events

Souper Bowl Sunday, February 3rd (raised \$650 for Nourish)

Family Film, February 24th

St Patrick’s Day Coffee Hour, March 17th

Cinco de Mayo Coffee Hour, May 5th

Church Picnic, June 9th (Hosted by The Conines; 100 people)

Fall Family Luncheon, October 13th (raised \$530 for Congregational Life)

Ready, Steady Christmas, December 1st

Christmas Dinner, December 7th (\$20/person; \$5/child and under 5 free; 40 ppl)

Respectfully Submitted,
Rev Hayley O’Connor and Aja Blanco (Co-Chairs)

FINANCE COMMITTEE
2019 Annual Report

Committee Members

Keith H. Wood, Chairman

Todd Claytor
Tom Ewig
John Galbraith

Tom MacCowatt
Don Richardson
Peter Saulnier

Jonathan Shelby
Rev. William Stone
Don Vellekamp

MISSION

To provide the FPCNV with the financial resources to support the needs of the congregation, as directed by the Session.

PROCESS

The Committee is organized to operate primarily through the sub-committees or teams represented, working independently but also coordinated at the Finance Committee level to provide the leverage from interaction and additional resources, as necessary. These independent efforts include Accounting and Audit, Banking, Budgeting, Insurance, Investments, Stewardship, and Strategic Planning. Liaison is conducted with representation from Buildings and Grounds, Investment, Stewardship and Personnel Committees serving on the Committee.

2019 OPERATING RESULTS:

The church finished 2019 with a net operating loss of \$6957. This owes primarily to an overbudgeting of expected pledge revenue (\$350k vs \$329k received). Expenses were well managed by all committee chairs and came in slightly under budget for the year. The committee extends its thanks and appreciation to all who helped to provide a vibrant and energizing series of programs throughout the year while also controlling costs.

At the close of 2018 the session, under the guidance of the finance committee, underwent a significant review of its annual budget with a view to cutting expenses by 10% overall. The goal of this process was to create a more sustainable budgeting system, and to ensure that the church's funding of programs matched its stated mission and core values. Great care was taken throughout this process to ensure that all aspects of the church's life were examined. The 2019 result of expenses coming in 1% under budget is clear evidence that this process was a success. We have seen significant growth in the church throughout 2019, and are confident that FPCNV stands on solid ground for 2020.

2019 CONSOLIDATED RESULTS:

Combining our operating deficit of \$6,957 with the net surplus from our Investment Accounts produces a consolidated surplus of \$48,995. Details of individual investment accounts appear on pages X through X. Note that the surplus in 2019 in the Investment Accounts follows a period of outstanding performance and primarily comprises unrealized gains.

(6,957)	Operating Deficit
\$186,324	Total Income for Investment Accounts
(\$125,093)	Total Expenses for Investment Accounts
<u>(\$5,279)</u>	Income from Endowed and Memorial Funds transferred to operating account
\$48,995	Consolidated Result for 2019

2019 INVESTMENT RESULTS:

Capital markets were strong last year and the investment portfolios of the church benefitted greatly. Within our overall allocation of 50.5% to growth the S&P 500 showed a total return of 31.5% and the smaller holding of the international equity index (Vanguard International ex-US ETF) rose 22.0%. Fixed income is 20.8% of our holdings and showed a return of 7.0% which matches up evenly with the index returns. The total value of our various endowments under management at yearend was \$1,213,208 and of that 27.7% or \$348,159 was in risk-free cash reserves and alternatives. The performance of the combined portfolio assets was +16.2% slightly under the Blended Index return of +18.6%. This was due to our long-term, conservative approach. That is, we had an over allocation to cash which has very little yield and on the growth side we had the international exposure which underperformed the S&P 500 somewhat last year.

2020 OPERATING BUDGET:

A significant cost cutting effort by committee chairs, and a successful stewardship campaign have allowed us to draft a balanced budget this year, showing a modest return of \$826. Our expected pledge revenue (which accounts for 75% of total revenue) has shown a 6% increase from last year. These combined factors put us on a stable and sustainable footing to continue supporting the positive momentum we are seeing in the church. For details of the budget please refer to pages 22 - 24

RENTAL PROPERTIES

Brick Manse: Rented through all of 2019 at a competitive rental rate. No significant renovation work was required this year, and we anticipate the premises remaining rented throughout the calendar year, with an increase in the rental rate in Q3.

Chorba Hall: About 1,200 square feet has been leased in the basement to Deep Roots Nursery School. This 2020 will be the second year of their two year lease, and we are encouraged by the commitment to success evidenced by the Principals and their increased enrollment for the coming school year.

NOTES ON INVESTMENT ACCOUNTS:

SURE FOUNDATION:

At the Annual Meeting of the Congregation on February 24, 2019, the congregation of FPCNV approved the merging of assets remaining in the Sure Foundation into the Capital Improvement Fund so that the funds may be available to fund a broader base of projects in the future, including the Sanctuary. This effectively wound down the SURE FOUNDATION FUND. We are grateful to everyone who generously contributed to make the restoration and preservation of our historic sanctuary possible.

FINANCING CAPITAL PROJECTS

After the consolidation of SURE FOUNDATION and CIF Funds earlier this year, we have a small reserve to fund repairs and improvements to our facilities. At the moment, no major projects are planned for the coming year. This owes to the careful stewardship of the Buildings and Grounds Committee, who have established a maintenance schedule for our buildings and overseen upgrades to lighting and HVAC systems to improve performance and efficiency. In the near future (next five years) it would be wise to explore replenishing the reserves in this fund.

CROSSROADS SOCIETY

Members of the Congregation continue to respond positively to this appeal for members to include FPCNV in their Estate Planning. A total of 33 members (19 families) have already expressed their intent and 22 members and 13 families have completed the documentation and are full-fledged members of the Crossroads Society. Members are entitled to wear lapel pins identifying them as now full-fledged members of the Crossroads Society and their names are engraved on leaves of the Donor Tree located in the northeast corner of the auditorium in Chorba Hall. We are also planning to begin holding a "Legacy Sunday" annually to recognize the contribution former and current members have made to ensure the continued ministry of our church.

IN CONCLUSION

Our entire church family was saddened by the loss of Keith Wood in February of 2020. For many years he provided faithful leadership to our church and careful stewardship of its finances. We have deep gratitude for his service to the church and move into the future with the wind at our backs thanks to his generous and diligent

On behalf of the Finance Committee, we express our appreciation, most importantly, to the Congregation for your Financial and moral support.

NB: After Keith's passing, the congregation elected Doug Coy to serve as Treasurer. This report was prepared by Doug and Todd Claytor in consultation with Rev. Stone.

TO: Christin Willis, Clerk of Session FPCNV
Todd Claytor and Doug Coy, Finance Committee Chairmen

FROM: Jack Finlayson, Audit Committee Chairman

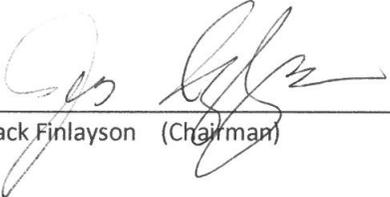
DATE: October 10, 2020

SUBJECT: 2019 Financial Review Statement

As requested by the Finance Committee of the First Presbyterian Church of New Vernon, we have conducted a review of the financial statements and the accounting policies and procedures in place for the year ending December 31, 2019.

We found the underlying financial statements to accurately reflect the financial health of the First Presbyterian Church of New Vernon. Accompanying this document is a detailed set of observations and recommendations for consideration by Session and the Financial Committee.

Sincerely,



Jack Finlayson (Chairman)



Craig Grant



Russ MacAusland



Executive Summary

December 31, 2019

	2019 Budget vs Actuals			
	YTD Actuals	Annual Budget	Variance	% of Budget
Income				
Administrative	65,997	60,400	5,597	109%
Offerings	392,050	412,000	(19,950)	95%
Other Income	-	-	-	0%
Total Income	458,047	472,400	(14,353)	97%
Expenses				
Administrative	59,219	52,100	7,119	114%
Building & Grounds	71,637	73,400	(1,764)	98%
Christian Education - Adult	4,050	4,300	(250)	94%
Christian Education - Youth	2,309	6,200	(3,891)	37%
Congregational Life	(734)	1,000	(1,734)	-73%
Membership	906	1,500	(594)	60%
Music & Worship	23,687	21,500	2,187	110%
Outreach	55,226	48,750	6,476	113%
Personnel	248,704	260,762	(12,058)	95%
Other Expenses	-	-	-	0%
Total Expenses	465,004	469,512	(4,508)	99%
Net Operating Income	(6,957)	2,888	(9,845)	-241%
Net Restricted Income (1)	161,431			
Total Income	154,475			

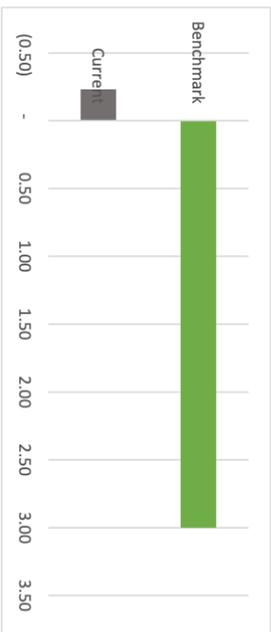
Notes

- (1) Includes income and expense related to the eight restricted funds held at C.Schwab
- (2) Cremation Terraces and Grave Sites
- (3) Includes \$61.6K in Prepaid 2020 pledges

Fund	2019 Restricted Fund Activity			Current
	Income	Expense	Net Income	
Capital Improvement	978	82,412	(81,434)	69,048
Cemetery	53,572	17,914	35,658	278,327
Crossroad Society	39,734	295	39,439	293,168
Endowed	17,823	-	17,823	123,186
HERB	45,167	13,447	31,719	240,941
Memorial	17,745	-	17,745	121,962
Organ	8,389	-	8,389	58,994
Sure Foundation	2,916	11,025	(8,109)	675

	Statement of Financial Position		
	Current	Prior Year	Change
Bank Accounts	123,482	151,627	(28,145)
Accounts Receivable	-	-	-
Other Current Assets	17,766	4,050	13,716
Fixed Assets	4,305,765	4,305,765	-
Cemetery Assets (2)	6,400	-	6,400
Donor Restricted Funds	702,124	703,283	(1,159)
Session Restricted Funds	484,177	427,017	57,161
Total Assets	5,639,715	5,591,742	47,972
Accounts Payable	12,062	358	11,704
Other Current Liabilities (3)	120,460	108,493	11,967
Mortgage	273,916	285,547	(11,631)
Total Liabilities	406,438	394,398	12,041
Total Equity	5,233,276	5,197,345	35,932

Months of Operating Cash on Hand



First Presbyterian Church NV

Statement of Financial Position

As of December 31, 2019

	As of Dec 31, 2019	As of Dec 31, 2018 (PP)	Change
ASSETS			
Current Assets			
Bank Accounts			
1020 Peapack Gladstone Bank	118,416.67	104,856.22	13,560.45
1030 PGB Savings Account	5,065.10		5,065.10
M&T Bank (deleted)	0.00	46,770.59	-46,770.59
Total Bank Accounts	\$ 123,481.77	\$ 151,626.81	-\$ 28,145.04
Other Current Assets			
1305 #6 Rental Sec. Deposit	4,052.49	4,050.46	2.03
1315 DRS Security Deposit	2,251.10		2,251.10
1330 Schwab Acct 2049-1911	5,021.94		5,021.94
1499 Undeposited Funds	6,440.76	0.00	6,440.76
Total Other Current Assets	\$ 17,766.29	\$ 4,050.46	\$ 13,715.83
Total Current Assets	\$ 141,248.06	\$ 155,677.27	-\$ 14,429.21
Fixed Assets			
1605 Church Property	3,317,951.48	3,317,951.48	0.00
1610 Manse at 16 Lee's Hill Road	987,813.64	987,813.64	0.00
Total Fixed Assets	\$ 4,305,765.12	\$ 4,305,765.12	\$ 0.00
Other Assets			
1620 Cemetery Assets			0.00
1621 Cremation Terrace I	1,800.00		1,800.00
1622 Cremation Terrace II	2,400.00		2,400.00
1623 Grave Sites	2,200.00		2,200.00
Total 1620 Cemetery Assets	\$ 6,400.00	\$ 0.00	\$ 6,400.00
1700 Donor Restricted Funds			0.00
1710 Cemetery Fund 8701-5777	281,504.78	242,669.43	38,835.35
1715 Payable/Cemetery Fund	-3,177.50		-3,177.50
Total 1710 Cemetery Fund 8701-5777	\$ 278,327.28	\$ 242,669.43	\$ 35,657.85
1720 Endowed Fund 6151-2859	123,186.13	108,013.47	15,172.66
1730 HERB Fund 2728-1281	240,941.02	209,172.24	31,768.78
1740 Organ Fund 2793-2699	58,994.11	50,605.00	8,389.11
1750 Sure Foundation Fund 4592-9269	675.35	92,822.97	-92,147.62
Total 1700 Donor Restricted Funds	\$ 702,123.89	\$ 703,283.11	-\$ 1,159.22
1800 Session Restricted Funds			0.00
1810 Capital Improvement Fund 5246-6742	85,485.74	66,442.72	19,043.02
1813 Payable/Capital Fund	-16,437.50		-16,437.50
Total 1810 Capital Improvement Fund 5246-6742	\$ 69,048.24	\$ 66,442.72	\$ 2,605.52
1820 Crossroads Society Fund 9509-4591	293,192.64	253,728.97	39,463.67
1822 Payable/Crossroad Society Fund	-25.00	0.00	-25.00
Total 1820 Crossroads Society Fund 9509-4591	\$ 293,167.64	\$ 253,728.97	\$ 39,438.67
1830 Memorial Fund 8338-1554	121,961.59	106,845.23	15,116.36
Total 1800 Session Restricted Funds	\$ 484,177.47	\$ 427,016.92	\$ 57,160.55
Total Other Assets	\$ 1,192,701.36	\$ 1,130,300.03	\$ 62,401.33
TOTAL ASSETS	\$ 5,639,714.54	\$ 5,591,742.42	\$ 47,972.12

First Presbyterian Church NV
Statement of Financial Position
As of December 31, 2019

	As of Dec 31, 2019	As of Dec 31, 2018 (PP)	Change
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
2000 Accounts Payable	12,061.80	357.50	11,704.30
Total Accounts Payable	\$ 12,061.80	\$ 357.50	\$ 11,704.30
Other Current Liabilities			
2005 Outreach Grants Payable	28,765.88		28,765.88
2105 #6 Rental Security Deposit	4,052.49	4,050.46	2.03
2115 Choral Fund Scholarships	4,400.00	2,125.00	2,275.00
2130 Deacons	1,130.67		1,130.67
2135 Deep Roots School Security Dep	2,251.10		2,251.10
2150 History Fund	1,000.00	1,000.00	0.00
2160 Let's Do Lunch	661.49		661.49
2170 PIN Fund (Discretionary)	6,199.86	15,362.93	-9,163.07
2175 Prepaid 2019 Presbytery Dues	0.00	296.00	-296.00
2180 Prepaid Pledges	61,650.42	85,079.90	-23,429.48
2185 Ready, Steady, Christmas	248.42	548.42	-300.00
2190 Soup Kitchen Donations	30.07	30.07	0.00
2195 Youth Activity Fund	206.00	0.00	206.00
2197 Youth Ministry Fund			0.00
2198 Brick Campaign 2019	9,863.67		9,863.67
Total 2197 Youth Ministry Fund	\$ 9,863.67	\$ 0.00	\$ 9,863.67
Total Other Current Liabilities	\$ 120,460.07	\$ 108,492.78	\$ 11,967.29
Total Current Liabilities	\$ 132,521.87	\$ 108,850.28	\$ 23,671.59
Long-Term Liabilities			
2200 Peapack Gladstone Mortgage	273,916.27	285,547.32	-11,631.05
Total Long-Term Liabilities	\$ 273,916.27	\$ 285,547.32	-\$ 11,631.05
Total Liabilities	\$ 406,438.14	\$ 394,397.60	\$ 12,040.54
Equity			
3000 Equity in Fixed Assets	4,031,848.85	4,018,062.02	13,786.83
3300 Retained Surplus	-33,868.78	105,427.74	-139,296.52
3400 Fund Balances	1,186,301.36	1,130,300.03	56,001.33
Net Income	48,994.97	-56,444.97	105,439.94
Total Equity	\$ 5,233,276.40	\$ 5,197,344.82	\$ 35,931.58
TOTAL LIABILITIES AND EQUITY	\$ 5,639,714.54	\$ 5,591,742.42	\$ 47,972.12

First Presbyterian Church NV
Budget vs. Actuals
 January - December 2019

	Actual	Budget	over Budget	% of Budget
Income				
4100 Administrative				
4110 #6 Rental	32,400.00	32,400.00	0.00	100.00%
4115 Deep Roots School Rent	13,500.00	13,500.00	0.00	100.00%
4120 Denominational Assessment Dues	481.00	1,000.00	-519.00	48.10%
4135 Investment Income - Unrestricted	6,509.41	5,000.00	1,509.41	130.19%
4140 Miscellaneous Income	7,594.38	3,500.00	4,094.38	216.98%
4160 Use of Buildings	5,512.00	5,000.00	512.00	110.24%
Total 4100 Administrative	\$ 65,996.79	\$ 60,400.00	\$ 5,596.79	109.27%
4300 Offerings				
4305 Bequests	12,913.31	13,000.00	-86.69	99.33%
4310 Current Year Pledges	329,624.26	350,000.00	-20,375.74	94.18%
4315 Flowers	2,535.00	5,000.00	-2,465.00	50.70%
4316 Christmas Dedication Donations	1,100.00		1,100.00	
4317 Easter Dedications	950.00		950.00	
Total 4315 Flowers	\$ 4,585.00	\$ 5,000.00	-\$ 415.00	91.70%
4320 Gifts Rec'd in Excess of Pledge	5,588.65	9,000.00	-3,411.35	62.10%
4325 Plate Offerings	24,373.25	20,000.00	4,373.25	121.87%
4330 Prior Year Pledges	1,605.75	5,000.00	-3,394.25	32.12%
4335 Special Gifts	13,360.00	10,000.00	3,360.00	133.60%
Total 4300 Offerings	\$ 392,050.22	\$ 412,000.00	-\$ 19,949.78	95.16%
Total Income	\$ 458,047.01	\$ 472,400.00	-\$ 14,352.99	96.96%
Gross Profit	\$ 458,047.01	\$ 472,400.00	-\$ 14,352.99	96.96%
Expenses				
6100 Administrative Expenses				
6105 Denominational Assessment	11,655.00	11,100.00	555.00	105.00%
6110 Insurance	24,424.67	27,000.00	-2,575.33	90.46%
6115 Miscellaneous Administrative Expense	10,144.47	3,000.00	7,144.47	338.15%
6120 Office Equipment Maintenance	3,013.19	2,000.00	1,013.19	150.66%
6125 Stationary/Supplies/Postage	4,088.57	3,000.00	1,088.57	136.29%
6130 Telephones & Internet	5,892.75	6,000.00	-107.25	98.21%
Total 6100 Administrative Expenses	\$ 59,218.65	\$ 52,100.00	\$ 7,118.65	113.66%
6200 Buildings & Grounds				
6205 Building Maintenance/Repairs				
6206 CE Building	10,746.31	16,100.00	-5,353.69	66.75%
6207 Church	4,798.57	2,000.00	2,798.57	239.93%
6208 Deep Roots Nursery School	3,049.55		3,049.55	
6209 Manse expenses (6 Lee's Hill)	4,218.86	1,250.00	2,968.86	337.51%
6210 Manse Maint. (16 Lee's Hill)	2,930.85	4,300.00	-1,369.15	68.16%
Total 6205 Building Maintenance/Repairs	\$ 25,744.14	\$ 23,650.00	\$ 2,094.14	108.85%
6215 Cleaning Services	267.14		267.14	
6220 Custodial/Kitchen Supplies	1,054.25	1,200.00	-145.75	87.85%
6225 Building & Grounds Equipment	329.59	500.00	-170.41	65.92%
6230 Grounds Maint/Snow Removal	12,100.00	15,200.00	-3,100.00	79.61%
6235 Manse Mortgage Interest	12,231.07	12,350.00	-118.93	99.04%
6240 Trash Removal & Misc.	822.60	1,000.00	-177.40	82.26%
6250 Utilities				
6251 CE Bldg	14,484.22	15,000.00	-515.78	96.56%
6252 Church	4,603.49	4,500.00	103.49	102.30%
Total 6250 Utilities	\$ 19,087.71	\$ 19,500.00	-\$ 412.29	97.89%
Total 6200 Buildings & Grounds	\$ 71,636.50	\$ 73,400.00	-\$ 1,763.50	97.60%
6400 Christian Education-Adult				
6410 Adult Program	950.58	1,500.00	-549.42	63.37%
6415 Bible Study	3,099.90	2,600.00	499.90	119.23%

	Actual	Budget	over Budget	% of Budget
6420 Miscellaneous & Library		200.00	-200.00	0.00%
Total 6400 Christian Education-Adult	\$ 4,050.48	\$ 4,300.00	-\$ 249.52	94.20%
6500 Christian Education-Youth				
6505 Nursery Attendant		1,700.00	-1,700.00	0.00%
6510 Sunday School Curriculum	476.13	500.00	-23.87	95.23%
6515 Youth Programs & Retreats	1,832.59	4,000.00	-2,167.41	45.81%
Total 6500 Christian Education-Youth	\$ 2,308.72	\$ 6,200.00	-\$ 3,891.28	37.24%
6550 Congregational Life	-733.83	1,000.00	-1,733.83	-73.38%
6600 Membership	905.89	1,500.00	-594.11	60.39%
6700 Music & Worship				
6710 Flowers	3,276.27	4,000.00	-723.73	81.91%
6715 Guest Preachers	1,450.00	1,000.00	450.00	145.00%
6720 Instruments Maintenance	1,615.00	800.00	815.00	201.88%
6735 Music & Supplies	1,199.32	1,200.00	-0.68	99.94%
6740 Musicians & Singers	16,146.60	13,500.00	2,646.60	119.60%
6750 Special Christmas Dedications		1,000.00	-1,000.00	0.00%
Total 6700 Music & Worship	\$ 23,687.19	\$ 21,500.00	\$ 2,187.19	110.17%
6800 Outreach		48,750.00	-48,750.00	0.00%
6805 Alfre, Inc.	3,000.00		3,000.00	
6815 Children on the Green	7,494.00		7,494.00	
6820 Nourish NJ (Vouchers)	7,074.88		7,074.88	
6825 Nourish NJ	432.12		432.12	
6830 Cornerstone Family Programs	7,494.00		7,494.00	
6835 Deidre's House	7,474.00		7,474.00	
6845 Homeless Solutions	7,494.00		7,494.00	
6850 Kirkridge Retreat Center	1,000.00		1,000.00	
6855 Mental Health Assoc. of Morris	7,494.00		7,494.00	
6857 Mrs. Wilson's	4,494.00		4,494.00	
6860 Outreach Miscellaneous	-225.00		-225.00	
6865 Presbytery of Newton	1,000.00		1,000.00	
6875 Community Enterprise Solutions	1,000.00		1,000.00	
Total 6800 Outreach	\$ 55,226.00	\$ 48,750.00	\$ 6,476.00	113.28%
7000 Personnel				
7010 All Other Salaries	113,178.93	118,365.00	-5,186.07	95.62%
7015 Employer Taxes	12,171.60	14,000.00	-1,828.40	86.94%
7020 Mileage Reimbursements	919.04	1,700.00	-780.96	54.06%
7105 Minister's 403 (b)	3,000.00	3,000.00	0.00	100.00%
7110 Minister's Educ Allowance	1,063.37	1,200.00	-136.63	88.61%
7115 Minister's Pension/Med/Dental	37,159.38	39,742.00	-2,582.62	93.50%
7120 Minister's Salary	53,600.04	53,600.00	0.04	100.00%
7125 Minister's SECA	7,389.98	7,390.00	-0.02	100.00%
7130 Minister's Utilities	4,858.85	5,000.00	-141.15	97.18%
7200 Miscellaneous Personnel Expense	2,226.75	1,000.00	1,226.75	222.68%
7300 Non-Clergy Health/Pension	7,136.02	9,765.00	-2,628.98	73.08%
7350 Youth Leader	6,000.00	6,000.00	0.00	100.00%
Total 7000 Personnel	\$ 248,703.96	\$ 260,762.00	-\$ 12,058.04	95.38%
Total Expenses	\$ 465,003.56	\$ 469,512.00	-\$ 4,508.44	99.04%
Net Operating Income	-\$ 6,956.55	\$ 2,888.00	-\$ 9,844.55	-240.88%
Other Income				
8000 Investment Income				
8005 Dividends and Interest	20,319.70		20,319.70	
8010 Investment Fees	-800.00		-800.00	
8015 Investment Gains (Losses)	147,190.78		147,190.78	
Total 8000 Investment Income	\$ 166,710.48	\$ 0.00	\$ 166,710.48	
Total Other Income	\$ 166,710.48	\$ 0.00	\$ 166,710.48	
Net Other Income	\$ 166,710.48	\$ 0.00	\$ 166,710.48	
Net Income	\$ 159,753.93	\$ 2,888.00	\$ 156,865.93	5531.65%

FPCNV Annual Budget for 2020

(Historic detail is provided for perspective.)

Income	2015	2016	2017	2018	2019 Actual	2020 Budget
Administrative						
#6 Rental	\$25,364	\$23,825	\$20,922	\$17,430	\$32,400.00	\$28,500.00
Basement Rental	\$1,200	\$15,200	\$7,000	\$0	\$13,500.00	\$13,905.00
Denominational Assessment	\$881	\$661	\$595	\$650	\$481.00	\$1,000.00
History Book Sales			\$0	\$85		\$0.00
Investment Income	\$2,980	\$4,297	\$3,363	\$4,218	\$6,509.41	\$5,000.00
Miscellaneous Income	\$4,897	\$1,608	\$7,518	\$2,633	\$7,594.38	\$3,500.00
Use of Buildings	\$2,831	\$5,210	\$4,780	\$6,050	\$5,512.00	\$5,000.00
Total Administrative	\$38,153	\$50,801	\$44,178	\$31,066	\$65,996.79	\$56,905.00
Offerings						
Bequest					\$12,913.31	\$0.00
Current Year Pledges	\$373,468	\$353,945	\$332,822	\$362,344	\$329,624.26	\$350,000.00
Flowers	\$5,195	\$3,950	\$5,230	\$4,445	\$2,535.00	\$5,000.00
Dedications (Christmas & Easter)					\$2,050.00	\$0.00
Gifts Received in Excess of Pledge	\$6,209	\$10,174	\$6,124	\$17,596	\$5,588.65	\$9,000.00
Speical Gifts		\$44,375	\$20,850	\$10,698	\$13,360.00	\$0.00
Plate Offerings	\$17,053	\$21,120	\$22,791	\$17,263	\$24,373.25	\$20,000.00
Prior Year Pledges	\$7,417	\$13,089	\$19,425	\$12,736	\$1,605.75	\$17,000.00
Total Offerings	\$409,342	\$446,653	\$407,242	\$425,082	\$392,050.22	\$401,000.00
Total Income	\$447,495	\$497,454	\$451,420	\$456,148	\$458,047.01	\$457,905.00
Expenses						
Administrative Expenses						
Denominational Assessment	\$12,969	\$12,784	\$12,250	\$10,500	\$11,655.00	\$11,310.00
Insurance	\$23,095	\$24,600	\$23,738	\$27,451	\$24,424.67	\$26,000.00
Miscellaneous	\$2,538	\$3,396	\$5,145	\$4,571	\$10,013.23	\$3,000.00
Office Equipment Maintenance	\$2,084	\$3,479	\$2,386	\$1,971	\$3,013.19	\$2,500.00
Stationary/Supplies/Postage	\$6,169	\$9,419	\$5,938	\$5,404	\$4,078.19	\$3,300.00
Telephones & Internet	\$4,944	\$5,091	\$4,410	\$6,122	\$5,892.75	\$6,000.00
Brand K Bookkeeping service						\$26,800.00
Total Administrative Expenses	\$51,799	\$58,769	\$53,867	\$56,019	\$59,077.03	\$78,910.00

FPCNV Annual Budget for 2020

(Historic detail is provided for perspective.)

	2015	2016	2017	2018	2019 Actual	2020 Budget
Buildings and Grounds						
Maintenance and Repairs						
CE Building	\$9,682	\$12,271	\$12,494	\$17,594	\$10,746.31	\$13,200
Deep Roots School				\$790	\$3,049.55	
Church	\$4,379	\$4,006	\$600	\$2,184	\$4,798.57	\$2,000
Miscellaneous	\$240	\$408	\$3,147	\$507	\$0.00	\$500
General						
Cleaning Services	\$22,076	\$20,601		\$575	\$267.14	
Custodial/Kitchen Supplies	\$1,324	\$1,763	\$1,545	\$1,538	\$1,054.25	\$1,200
Equipment	\$1,327	\$237	\$84	\$3,656	\$329.59	\$500
Grounds Maint/Snow Removal	\$19,833	\$24,533	\$19,512	\$22,589	\$12,100.00	\$15,200
Manse Maintenance (6 Lee's Hill)	\$4,830	\$7,089	\$3,259	\$3,252	\$4,218.86	\$1,250
Manse Maintenance (16 Lee's Hill)	\$7,867	\$24,088	\$5,735	\$5,302	\$2,930.85	\$4,300
Manse Mortgage Interest	\$14,316	\$13,887	\$13,561	\$12,911	\$12,231.07	\$12,350
Trash Removal	\$811	\$946	\$1,126	\$960	\$822.60	\$1,000
Utilities						
CE Building	\$14,446	\$8,322	\$13,058	\$14,932	\$13,522.22	\$14,000
Church	\$7,354	\$4,893	\$5,204	\$4,658	\$4,194.45	\$4,500
Total Buildings and Grounds	\$108,485	\$123,044	\$79,325	\$91,448	\$70,265.46	\$70,000.00
Christian Education-Adult						
Speaker Series	\$450	\$1,695	\$1,808	\$1,450	\$950.58	\$1,500.00
Bible Study	\$5,100	\$7,150	\$6,800	\$5,300	\$3,099.90	
Miscellaneous & Library	\$165	\$156	\$108		\$0.00	\$200.00
Total Christian Education-Adult	\$5,715	\$9,001	\$8,716	\$6,750	\$4,050.48	\$1,700
Christian Education-Youth						
Nursery Aide					\$0.00	\$0.00
Sunday School Curriculum	\$0	\$432	\$445	\$316	\$476.13	\$500.00
Youth Programs and Retreats	\$3,087	\$2,918	\$682	\$2,396	\$1,800.39	\$0.00
Total Christian Education-Youth	\$3,087	\$3,350	\$1,127	\$2,712	\$2,276.52	\$500.00
Congregational Life	\$686	\$580	\$34	\$998	-\$63.83	\$1,200.00
Membership Committee	\$991	\$707	\$244	\$1,460	\$905.89	\$1,500.00

FPCNV Annual Budget for 2020

(Historic detail is provided for perspective.)

	2015	2016	2017	2018	2019 Actual	2020 Budget
Music and Worship						
Flowers	\$2,973	\$4,032	\$3,745	\$2,903	\$3,276.27	\$4,000
Guest Preachers	\$1,400	\$3,600	\$1,000	\$2,000	\$1,450.00	\$1,400
Instrument Maintenance	\$2,234	\$1,349	\$635	\$1,250	\$1,615.00	\$800
Music & Supplies	\$814	\$2,452	\$1,819	\$1,357	\$1,199.32	\$1,200
Musicians and Singers	\$13,648	\$9,657	\$11,275	\$17,125	\$16,146.60	\$14,100
Special Christmas Decorations	\$4,600	\$1,221	\$426	\$186	\$0.00	\$1,000
Total Music and Worship	\$25,669	\$22,311	\$18,900	\$24,821	\$23,687.19	\$22,500.00
Outreach	\$59,685	\$58,559	\$54,500	\$58,851	\$55,471.00	\$58,050.00
Personnel						
All Other Salaries	\$110,894	\$102,876	\$126,934	\$127,554	\$113,189.31	\$91,786.75
Employer Taxes	\$12,643	\$10,138	\$15,699	\$15,386	\$12,171.60	\$11,014.41
Mileage Reimbursements	\$728	\$226	\$644	\$992	\$880.99	\$2,000.00
Ministers 403(b)	\$1,500	\$3,133	\$0	\$3,000	\$3,000.00	\$3,000.00
Ministers Education Allowance	\$68	\$780	\$272	\$823	\$1,063.37	\$1,200.00
Ministers Pension/Med/Dental	\$39,086	\$31,288	\$36,670	\$39,150	\$37,159.38	\$40,079.00
Ministers Salary	\$51,557	\$39,712	\$55,000	\$52,000	\$53,600.04	\$54,511.00
Ministers SECA	\$9,298	\$2,962	\$7,268	\$7,268	\$7,389.98	\$7,460.00
Ministers Utilities	\$3,926	\$2,589	\$4,339	\$6,088	\$4,561.21	\$5,000.00
Miscellaneous	\$4,990	\$1,599	\$1,077	\$2,073	\$2,226.75	\$1,000.00
Moving Expenses		\$5,095				
Non-Clergy Health/Pension	\$3,888	\$4,305	\$8,100	\$8,875	\$7,136.02	\$5,667.56
Youth Leader	\$0	\$0	\$2,000	\$6,000	\$6,000.00	\$0.00
Total Personnel	\$238,578	\$204,703	\$258,003	\$269,209	\$248,378.65	\$222,718.72
Total Expense	\$494,695	\$489,495	\$474,716	\$512,268	\$464,048.39	\$457,078.72
Net Income	-\$47,200	\$7,959	-\$23,296	-\$56,120	-\$6,001.38	\$826.28

S-1
FIRST PRESBYTERIAN CHURCH OF NEW VERNON
CAPITAL IMPROVEMENT FUND

Purpose: A depreciation reserve to be drawn upon for replacement or repair of major capital items.

Restrictions: None, when used for purposes defined above.

Asset Allocation Policy: 100% Cash Equivalents

Actual Asset Allocation: 12/31/2018 - 100% Cash Equivalents

Capital Improvement	2019	2018
January 1,	\$66,442.72	\$30,404.00
Receipts		
<i>Grant Funding</i>		\$150,000.00
<i>Transfer from Sure Foundation</i>	\$84,038.79	
Total Receipts	\$84,038.79	\$150,000.00
Investment Income		
<i>8005 Dividends & Interest</i>	\$917.10	\$1,250.00
<i>Investment Gains</i>	\$161.23	
Total Investment Income	\$1,078.33	\$1,250.00
Total Income	\$85,117.12	\$151,250.00
Disbursements		
<i>6115 Misc Administrative Expenses</i>	(\$61.00)	
<i>Capital Projects (itemized below)</i>	(\$82,351.00)	(\$11,904.00)
<i>6207 Church</i>		(\$8,648.00)
<i>6208 Deep Roots Nursery School</i>		
<i>6209 Mase Expenses (6 Lees Hill)</i>		(\$18,357.00)
<i>6210 Manse Maint. (16 Lees Hill)</i>		(\$25,173.00)
<i>6230 Grounds Maintenance</i>		(\$1,029.00)
<i>Advisor's Fee</i>	(\$100.00)	(\$100.00)
<i>Loan Repayment</i>		(\$50,000.00)
Total Disbursements	(\$82,512.00)	(\$115,211.00)
December 31,	\$69,047.84	\$66,443.00

<p>Itemized List of Projects funded by The Capital Improvement Fund</p>
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Septic System install at Manse	\$39,075.25
Heat Pump Replacement at CE Building	\$1,886.20
Water Softener Installation at CE Building	\$1,939.51
Washer and Dryer for #6 Rental	\$962.95
AC Install at Manse	\$7,750.00
AC Install in CE Building Preschool	\$3,000.00
Repair to drywall at Manse	\$950.00
Repair to AC System in CE Building	\$1,135.29
Repair to plumbing at Manse	\$2,329.90
Permit for AC in CE Building Preschool	\$297.00
AC Install in CE Building Preschool	\$3,987.00
Repairs to Church Parking Lot (Sealcoat and Cracks)	\$2,600.00
Plumbing work at Manse	\$1,437.90
Repairs to Church Parking Lot (Sealcoat and Cracks)	\$2,600.00
Finalize Septic System Install at Manse	\$3,700.00
Repair to fire escape stairwell on CE Building	\$8,700.00
TOTAL	\$82,351.00

S-2
**FIRST PRESBYTERIAN CHURCH OF NEW VERNON
CEMETERY FUND**

Purpose: To maintain and provide funds for capital projects for the cemetery.
Restrictions: Use of income and principal.
Asset Allocation Policy: 50% Stocks, 50% Fixed Income
Actual Asset Allocation: 12/31/2018 - 77% Exchange Traded Funds, 22% Cash Equivalents.

Cemetery Fund	2019	2018
January 1,	\$242,669.43	\$263,422.00
Receipts		
<i>4205 Brass Plaques</i>	\$1,022.78	\$0.00
<i>4210 Burials</i>	\$7,500.00	\$5,900.00
<i>4215 Foundation Fees</i>	\$1,008.00	\$0.00
<i>4220 Headstone Prep</i>	\$420.00	\$0.00
<i>4225 Sale of Vaults</i>	\$2,000.00	\$4,000.00
<i>Misc</i>	\$0.00	\$108.00
Total Receipts	\$11,950.78	\$10,008.00
Investment Income		
<i>8005 Dividends & Interest</i>	\$6,057.70	\$5,379.00
<i>8015 Investment</i>	\$35,663.28	-\$13,701.00
Gains/Losses		
Total Investment Income	\$41,720.98	-\$8,322.00
Total Income	\$53,671.76	\$1,686.00
Disbursements		
<i>6305 Bereavement Group</i>	-\$125.00	
<i>6310 Brass Plaque</i>	-\$376.00	
<i>6315 Cremorial Scroll</i>	-\$206.00	-\$188.00
<i>6320 Grave Digging</i>	-\$3,771.88	-\$3,030.00
<i>6325 Landscaping</i>	-\$11,986.50	-\$15,845.00
<i>6330 Misc Cemetery</i>	-\$1,321.03	-\$348.00
Expense		
<i>6230 Grounds Maintenance</i>	-\$127.00	
<i>Advisor's Fee</i>	-\$100	-\$100.00
<i>Headstone Repairs</i>		-\$1,350.00
<i>Laptop Computer</i>		-\$587.00
<i>Memorial Garden Upkeep</i>		-\$350.00
Total Disbursements	-\$18,013.41	-\$21,798.00
December 31,	\$278,327.78	\$243,310.00
Accrued Income		\$574.00
Total with Accrued Income	\$278,327.78	\$243,884.00

S – 3
FIRST PRESBYTERIAN CHURCH OF NEW VERNON
CROSSROADS SOCIETY FUND

Purpose: Dedicated to general needs and capital improvement requirements.

Restrictions: Income may be distributed only after the principal balance reaches \$1 million or when the portfolio has been in place for 5 years. Thereafter, principal withdrawals are limited to 5% of the balance as directed by Session.

Asset Allocation Policy: 50% Stocks, 50% Fixed Income.

Actual Asset Allocation: 12/31/2018 - 73% Exchange Traded Funds, 27% Cash Equivalents.

Crossroads	2019	2018
January 1,	\$253,728.97	\$210,206.00
Receipts		
<i>Loan Repayment</i>		\$50,000.00
<i>Bequests</i>		\$2,000.00
<i>Donations</i>		\$1,000.00
Total Receipts	\$0.00	\$53,000.00
Investment Income		
<i>8005 Dividends & Interest</i>	\$6,266.44	
<i>Change in Value of</i>		
<i>Investments</i>		(\$12,543.00)
<i>8015 Investment Gains</i>	\$33,567.23	\$4,774.00
<i>Income Reinvested</i>		(\$98.00)
Total Investment Income	\$39,833.67	(\$7,867.00)
Total Income	\$39,833.67	\$45,133.00
Disbursements		
<i>6725 Lapel Pins</i>	(\$195.00)	(\$460.00)
<i>6730 Leaf Engraving</i>	(\$75.00)	
<i>Advisor's Fee</i>	(\$100)	(\$100.00)
<i>Embossing Machine</i>		(\$101.00)
<i>Recognition Tree</i>		(\$948.00)
Total Disbursements	(\$370.00)	(\$1,609.00)
December 31,	\$293,192.64	\$253,730.00
Accrued Income		\$517.00
Total Value with Accrued Income	\$293,192.64	\$254,247.00

S – 4
**FIRST PRESBYTERIAN CHURCH OF NEW VERNON
 ENDOWED FUND**

Purpose: Used to support church's programs.
 Restrictions: Limited to use of income only.
 Asset Allocation Policy: 50% Stocks, 50% Fixed Income.
 Actual Asset Allocation: 12/31/2018 - 74% Exchange Traded Funds, 25% Cash Equivalents.

Endowed	2019	2018
January 1,	\$108,013.47	\$113,994.00
Receipts		
<i>4135 Investment Income -</i>		
<i>Unrestricted</i>	\$2,650.25	
Total Receipts	\$2,650.25	\$0.00
Investment Income		
<i>Change in Value of Investments</i>		(\$5,867.00)
<i>8015 Investment Gains</i>	\$15,272.66	\$2,334.00
<i>Income Reinvested</i>		(\$13.82)
Total Investment Income	\$15,272.66	(\$3,546.82)
Total Income	\$17,922.91	(\$3,546.82)
Disbursements		
<i>Advisor's Fee</i>	(\$100)	(\$50.00)
Dispersement to Operations	(\$2650.25)	(\$2,384.00)
Total Disbursements	(\$2750.25)	(\$2,434.00)
December 31,	\$123,186.13	\$108,013.18
Accrued Income		\$244.00
Total Value with Accrued Income	\$123136.13	\$108,257.18

S – 5
FIRST PRESBYTERIAN CHURCH OF NEW VERNON
HERB (Help with Education Related Basics) FUND

Purpose: Provide funds for Scholarship and Education. Administered by the HERB Fund Committee, which consists of the Pastor and the Deacons.

Restrictions: Individual Grants are limited to \$5,000 per year. Disbursements are limited to 6% of the beginning of the year market value unless otherwise approved by the Session.

Asset Allocation Policy: 70% Stocks, 30% Fixed Income.

Actual Asset Allocation: 12/31/2018 - 87% Exchange Traded Funds, 12% Cash Equivalents.

HERB	2019	2018
January 1,	\$209,172.24	\$229,971.00
Receipts		
Investment Income		
<i>8005 Dividends & Interest</i>	\$5,065.71	
<i>Change in Value of Investments</i>		(\$15,390.00)
<i>8015 Investment Gains</i>	\$40,250.47	\$4,701.00
<i>Income Reinvested</i>		(\$10.00)
Total Investment Income	\$45,316.18	(\$10,699.00)
Total Income	\$45,316.18	(\$10,699.00)
Disbursements		
<i>8670 Tuition Assistance</i>	(\$13,447.40)	(\$10,000)
<i>Advisor's Fee</i>	(\$100.00)	(\$100.00)
Total Disbursements	(\$13,547.40)	(\$10,100.00)
 December 31,	 \$240,941.02	 \$209,172.00
Accrued Income		\$667.00
 Total Value with Accrued Income	 \$240,941.02	 \$209,839.00

S – 6
**FIRST PRESBYTERIAN CHURCH OF NEW VERNON
MEMORIAL FUND**

Purpose: General Endowment

Restrictions: Unrestricted use of income and principal

Asset Allocation Policy: 50% Stocks, 50% Fixed Income

Actual Asset Allocation: 12/31/2018 - 75% Exchange Traded Funds, 25% Cash Equivalents

Memorial	2019	2018
Janurary 1,	\$106,845.23	\$112,774.00
Receipts		
<i>9135 Investment Income - Unrestricted</i>	\$2,628.94	
Total Receipts	\$2,628.94	
Investment Income		
<i>Change in Value of Investments</i>		(\$5,818.00)
<i>8015 Investment Gains</i>	\$15,216.36	\$2,312.00
<i>Income Reinvested</i>		(\$11.00)
Total Investment Income	\$15,216.36	(\$3,517.00)
Total Income	\$17,845.30	(\$3,517.00)
Disbursements		
Income Disbursement to Operations	(\$2,628.94)	(\$2,362.00)
Advisor's Fees	(\$100.00)	(\$50.00)
Total Disbursements		(\$2,412.00)
December 31,	\$121,961.59	\$106,845.00
Accrued Income		\$244.00
Total Value	\$121,961.59	\$107,089.00

S – 7
FIRST PRESBYTERIAN CHURCH OF NEW VERNON
ORGAN FUND

Purpose: To pay for organ repairs and to provide for its replacement at the end of the organ's useful life.

Restrictions: None when used for purpose defined above.

Asset Allocation Target: 50% Stocks, 50% Fixed Income

Actual Asset Allocation: 12/31/2018 – 77% Exchange Traded Funds, 23% Cash Equivalents

Organ	2019	2018
January 1,	\$50,605.00	\$53,409.00
Investment Income		
8005 Dividends and Interest	\$1,218.92	
Change in Value of Investments		(\$2,755.00)
8015 Investment Gains	\$7,270.19	\$1,080.00
Income Reinvested		(\$59.00)
Total Investment Income	\$8,389.11	(\$1,734.00)
Total Income	\$8,389.11	(\$1,734.00)
 Disbursements		
Organ Repairs		(\$970.00)
Income Disbursement to Operations		
Advisor's Fees	(\$100.00)	(\$100.00)
Total Disbursements	(\$100.00)	(\$1,070.00)
 December 31,	\$58,994.11	\$50,605.00
Accrued Income		\$115.00
 Total Value	\$58,994.11	\$50,720.00

S – 8
FIRST PRESBYTERIAN CHURCH OF NEW VERNON
PIN (Persons in Need) FUND

Purpose: For humanitarian and educational needs; administered by Minister and Deacons.

Restrictions: None when used for purpose defined above.

Asset Allocation Policy: 100% Cash Equivalents

Actual Asset Allocation: 12/31/2018 - 100% Cash Equivalents

PIN	2019	2018
January 1,	\$15,362.93	\$17,099.00
Receipts		
<i>Donations</i>	\$1,115.00	\$3,345.00
Total Income	\$1,115.00	\$3,345.00
Disbursements		
<i>Grants</i>	(\$10,278.07)	(\$5,081.00)
Total Disbursements	(\$10,278.07)	(\$5,081.00)
December 31,	\$6,199.86	\$15,363.00

Note: No income is attributed to this account. Given the relatively short life of deposit, balances are commingled within the Peapack Gladstone Bank Account but activities of the fund are segregated for purposes of this presentation.

S – 9
FIRST PRESBYTERIAN CHURCH OF NEW VERNON
SURE FOUNDATION FUND

Purpose: To fund the Church Restoration Project.
 Restrictions: None when used for purpose defined above.
 Asset Allocation Policy: 100% Cash Equivalents
 Actual Asset Allocation: 12/31/2018 - 100% Cash Equivalents

Sure	2019	2018
January 1,	\$92,822.97	\$35,203.00
Receipts		
<i>4335 Special Gifts</i>	\$2,383.57	
<i>Sure Foundation Commitments</i>		\$64,041.00
Total Receipts	\$2,383.57	\$64,041.00
Investment Income		
<i>8005 Dividends & Interest</i>	\$632.60	\$730.00
<i>Income Reinvested</i>		-\$251.00
Total Investment Income	\$632.60	\$479.00
Total Income	\$3,016.17	\$64,520.00
Disbursements		
	-	
<i>New Furnace for Sanctuary</i>	\$11,025.00	
<i>Structural Repairs to Attic Wall</i>		-\$6,800.00
	-	
<i>Transfer to Capital Improvement Fund</i>	\$84,038.79	
<i>Advisor's Fees</i>	-\$100.00	-\$100.00
	-	
Total Disbursements	\$95,163.79	-\$6,800.00
December 31,	\$675.35	\$92,923.00

First Presbyterian Church of New Vernon
MEMBERSHIP COMMITTEE
2019 Annual Report

Committee Members
Scott Noyes, Chair

Lindsay Addison
Nancy Burrows
Suzanne Carpenter
Carol Conger

Christine Taranto
Michelle Vince
Patti Wood

As of December 31, 2019, our membership is 293. We began 2019 with 290 members. The church added 19 new members: 18 by affirmation or reaffirmation of faith, and 1 by transfer. We removed 7 members from our rolls due to inactivity/moving away. We removed 9 from our rolls after they passed away. We also celebrated the baptism of six children.

The long-term goals of the Membership Committee are:

- 1) **Hospitality** - To ensure a welcoming, hospitable, and inviting environment for all, to assist people to enter and take part in the life of the church community and become members when they are ready.
- 2) **Sense of Community** - Ensure that visitors are treated warmly before and after the service. Ensure that members are not left out during morning coffee.
- 3) **Connectedness** - Help members and non-members feel connected with the Church and, notice when members are disappearing from the church family. Focus is creating connections and friendships. Find ways for members to have fun!
- 4) **Identify Prospective Members** – Be aware of prospects attending service or through church referral. Help them connect with others that may have similar backgrounds, locations or commonalities. Make sure Rev. Bill Stone and the Membership Chair are aware of the prospects. Follow-up with prospects and include them in group events and dinners.
- 5) **Provide support for Enquirer’s Meetings** - Educational classes designed to help educate prospective members about the church. These are held 3-4 times per year as needed. The Membership Committee will help with refreshments, handouts and organizing childcare.
- 6) **Calling campaign for 3-4 major events per year:** Organize 10 to 15 callers with a coordinated message to promote upcoming activities and events at the Church. These will center around:
 - a. Easter services calendar
 - b. Spring Picnic
 - c. September calling campaign
 - d. Christmas worship event calendar
- 7) **Track Disappeared Members from the Church-** Identify members that have stopped attending and giving to the church and try to reconnect with them.
- 8) Help organize **Presbyterian Mingle** dinners and events – Organize 4-6 dinners or events to promote community and connectedness among members. These help new members and prospects get to know other members. We hosted several events at the Country Fox in 2019 which were very successful. Larger groups help people mingle with other members to deepen their connection to the church family.
- 9) **Maintain the Church Directory** – Help update the church directory and maintain the database.

Respectfully submitted,
Scott Noyes, Chair

FIRST PRESBYTERIAN CHURCH OF NEW VERNON
MISSION AND OUTREACH COMMITTEE
2019 Annual Report
Committee Members
Eileen Urban, Chair

Nancy Barrett
Nancy Burrows
Jane Coyle
Marjatta DiSerio

Tom Ewig
Jonathan Shelby
Rev. Bill Stone

The goal of our committee as established by the Session is to *fulfill the commitment of the Church of Jesus Christ to minister to the needs of the poor, the sick, the lonely and the powerless, locally and throughout the world; to help establish Christ's just, peaceable and loving rule in the world; and to be a visible presence of our church in this community.*

GRANT FUNDING FOR 2019: \$55,461

Children on the Green <i>Early childhood education for homeless children</i>	\$ 7,494.00
Community Enterprise Solutions	1,000.00
Morristown Community Soup Kitchen (Nurture NJ) <i>General Fund</i>	7,507.00
Deirdre's House <i>Clinical Counseling Program for Abused Children</i>	7,494.00
Homeless Solutions <i>Case Management Services for Shelter Guests</i>	7,494.00
Cornerstone Family Programs (Morristown Neighborhood House) <i>Supports After-School & Employment Services</i>	7,494.00
Nairobi-Newton Presbytery	1,000.00
Kirkridge - Together It's Possible program	1,000.00
Mental Health Association of Morris County <i>General Fund</i>	7,494.00
Mrs. Wilson's (Alfre, Inc.) <i>Addiction Counseling for Women</i>	7,494.00

The 2019 Christmas Offering was dedicated to Mrs. Wilson's (Alfre, Inc) to support addiction counseling and services for women in Morris County. The organization received an additional **\$4,335.00**.

This year the M&O Committee, Children and Youth Committee and Community Life purposively sought to promote outreach through activities with church members. During Sunday School, our children and youth incorporated lessons with activities for helping others in our communities including baking cookies for prison ministries. Other projects included:

- **Christmas Is For Children**
"Adopt" a child and buy three Christmas gifts from their "Wish List," coordinated by Susan Fischer.
- **Social Club Dinner for Mental Health Association of Morris County**
Dinner and entertainment for guests was held in October, coordinated by The Mission and Outreach Committee. The children of the church, through a Messy Church event, created goody bags for our guests.

- **Christmas Gift Program for The Chaplaincy Program at MCCF**
Collected undergarments for inmates, coordinated by Nancy Barrett for our church and other churches in Morris County.
- **Community Soup Kitchen**
Three teams from our congregation shop, purchase, prepare and serve lunch the third Wednesday of each month, coordinated by Carol Conger Velencamp. Additionally, many members participated in the October Hunger Walk.
- **HERB Fund and PIN Fund**
\$13,197 was granted to families in need for educational purposes by Reverend Stone and the Deacons from the HERB Fund in 2019. Additionally, \$10,278.07 was released by Reverend Stone from the PIN Fund.

Respectfully submitted,
Eileen Urban
Chair

**First Presbyterian Church of New Vernon
MUSIC AND WORSHIP COMMITTEE
2019 Annual Report**

Committee Members
Roger Greenway, Chair

Jany Izaguirre	Marty Sedek
Sue Mitchell	Rev. Bill Stone
	Tricia Tiensch

Worship & Music

The worship and music life of our church continues to be strong. The leadership and teaching of Rev Stone and the music of Dr Martin Sedek and Jany Izaguirre along with a paid and volunteer choir ensure an informative, reverent, and rewarding worship experience. Rachel Newburg runs our Audio/Video systems for our services and also the YouTube web simulcast and video library.

Our Flower subcommittee, led by Patti Wood in 2019 provides flower arrangements through a relationship with a local florist for most Sundays and David Mitchell works his magic on Christmas and Easter with wonderful floral displays that incorporate many creative touches.

First Presbyterian Church of New Vernon

PERSONNEL COMMITTEE

2019 Annual Report

Committee Members

Jonathan Shelby, Chair

Carol Conger

Don Richardson

Keith Wood

The objective of the Personnel Committee is to provide the congregation with competent, responsive staff members whose individual and collective efforts are channeled effectively in support of the congregation's requirements.

Throughout the year, there is ongoing communication and consultation with members of staff, either at their request or a committee's initiation, relating to all issues of job performance. This is to ensure that effective communication is taking place both vertically and laterally within the staff, and that both the human and financial resources of the church are being applied in a manner consistent with the church's objectives.

An annual program of evaluation of individual staff members relative to their performance is conducted by the committee. A personal meeting with each staff member is held annually in order to review performance and set goals for the upcoming year, as well as to continue a dialogue of matters of importance. Input on the staff is also received less formally throughout the year from the pastor, session members, and in conversations with members of the congregation.

During 2019, the committee was very busy with several necessary changes to staff and the church's investment therein. Following the budget deficit of \$56k at yearend 2018, all committees of Session were mandated to find savings in their individual budgets. Our committee found that the hours of the church secretary needed review and it was discovered that churches of our size in the Presbytery had this coverage from Monday to Thursday, 9:00 to 3:00 and not full time. It was decided early in the year to move to this schedule in the second half. Unfortunately, this did not suit the financial needs of our long-serving Debbie Hennessey who resigned mid-year. After an extensive search overseen by Rev. Stone and this committee, we hired Allison Fritsch who started on October 15th and has very capably settled in to this important position of our church staff. At that time, our financial secretary Darlene Cappel also left us. Another search and we then hired Brank K Partners to handle all our financial recordkeeping and funds received and paid. Our decision to use an outside agency will give the church much needed continuity and professionalism to face the challenges of our ongoing financial reporting needs. The Finance Committee and Session have both commented on the upgrade in the balance sheet and income statements and overall reporting from Brank K.

In other news, we were fortunate to start 2019 by renewing contracts from the following exceptional employees: Martin Sedek as Director of Music, Jany Izaguirre as Accompanist, and Tony Rodriguez as Church Custodian.

Jonathan Shelby
Committee Chair

First Presbyterian Church of New Vernon
STEWARDSHIP COMMITTEE
CAMPAIGN REPORT 2019 AND PLEDGE RESULTS 2020

Committee Members
 Christin Willis, Chair

This year’s stewardship campaign, “Why I Give”, was based on the recognition that there is not one reason why we choose to come to church on Sunday. Nor is there one reason why we choose to give back to the church year after year. We focused on the value and impact that each of our personal connections brings to the church community through three core objectives:

- **Celebrate Diversity** – Celebrate the growing generational diversity of the congregation
- **Make it Personal** – Recognize individual connections to the church as drivers of engagement
- **Highlight Impact** – Highlight the breadth of what stewardship supports and that every gift matters

During worship service we had **seven members of the congregation share** why they pledge their support to the church, which demonstrated the vast diversity of drivers first hand . We had **10%** of people indicate on their pledge card that they were **willing to contribute their time and talent** to other areas of the church, which shows the congregation’s overall commitment outside of financial support. **23% of pledges were made online**, indicating that our effort toward engaging different generations through varying channels is proving to be successful.

We received pledges from roughly **50% of all members** and the total number of pledges received increased by **5%** from last year. The total dollar value pledged was **\$346,733**, which is a **3%** increase. Compared to last year, 43% of people increased their pledge and 16% of pledges came from new givers altogether. 13% of people decreased their pledge and only 12 people did not pledge at all. Although we did not quite reach our financial goal of 5% YOY growth, we believe the results of this campaign were very successful and indicate a positive trend in income for the church.

Below is a summary of the results as compared to our goals:

Campaign Summary		
Total Pledges (Mbrs + Non-Mbrs)	<u>Dollars</u>	<u>Count</u>
Goal	\$351,000	151 *
Received to Date	\$346,733	104
% of Goal Achieved to	99%	69%
Date		
Variance from Goal	\$4,267	47

* Participation goal was 75% of members

In addition to the “Why I Give” campaign, we also ran a successful “Building Blocks for our Youth” brick campaign. We sold 41 bricks, providing our Youth Ministry program with ~\$11k in supplemental funds for the year.

Thank you to all who participated in both campaigns. Because of you, the church is in a good position to execute on a robust 2020 operating plan.

First Presbyterian Church of New Vernon
YOUTH EDUCATION COMMITTEE
2019 Annual Report

COMMITTEE MEMBERS

Don Richardson, Chair

Susan Fischer Meg Richardson

Brenda Myers Rev. Bill Stone

Rev. Hayley O'Connor

Activities were performed in the following key programs:

- Nursery Time (Sunday during Worship)
- Sunday School (Sunday during Worship)
- Ready Steady Christmas
- All-Age Worship
- Toddler Time
- Service Sundays (in collaboration with the Mission & Outreach Committee)
- Acolyte Program

Overall, we had another highly productive year with an emphasis on building a sustainable foundation for pre-school and elementary school-aged children. Our focus in 2019 was to build upon an established system-based approach to developing programs and to providing ministry to our youth and their families. The continued growth in attendance at all of our events has encouraged us to continue expanding our ministry, to renovate the spaces used by children and families, and to work towards developing an annual calendar of events. With this growth, a need we see more acutely than ever is the active recruitment of volunteers.

The Rev. Hayley O'Connor's work with this Committee and her retention as a youth education consultant for another year paid great dividends as evident in the continued growth of and interest in youth programs and participation. Her success culminated by the end of the year into her role expanding into a part-time Associate for Youth and Family Ministry

We continued our Sunday School class for students in grades K-7. Attendance numbers are holding steady as compared to the prior year with attendance typically 10 students per Sunday. We successfully implemented a rotational basis among four dedicated teachers over the past year, with Rev. O'Connor filling in where needed. Each teacher was supported by a growing list of excellent adult helpers, consistent with our church's youth protection policy of having two adults in the classroom.

We switched to a new Sunday School curriculum, "Deep Blue," an ecumenical, downloadable, and lectionary-based curriculum. The curriculum provided more options for the diverse array of student ages. We continue to use several ways to connect youth to the biblical themes, such as, story telling in worship followed by classroom reinforcement through video, play acting, games, crafts, music, etc.

Our Sunday School has also begin having "Service Sundays" once a month in coordination with the Mission and Outreach Committee. On these Sundays the children of the church would take part in a service project in lieu of their normal lessons. These included: collecting, baking and packaging more than 700 cookies for the Christmas Collection at Morris County Jail; raising more than \$500 for the Community Soup Kitchen Hunger Walk; and making treat bags for guests of our annual Mental Health Association Dinner.

We retained a nursery coordinator and continue to rely upon an excellent Church-wide volunteer-supported of our nursery care program. We continue to rely upon Rev. O'Connor incredible administrative oversight of this growing program.

We continue to work to evolve the concept of alternative worship and program concepts with an intergenerational approach to reach more families and create diverse experiences to connect through

fellowship. We completed several successful all-age events, including, “Ready, Steady, Christmas” on the first Sunday of Advent. For this event, we partnered with Deep Roots Preschool to host 20 children for a Christmas Camp.

We continued the tradition of the entire congregation participating in a no stress, no fuss Christmas Pageant using our traditional costumes and props to tell the Christmas Story, and have expanded all-age worship on a Sunday morning to a monthly rotation. Children and youth have had an active role in these services and seem to enjoy taking part (e.g., reading, lighting candles, saying prayers, coloring up front, etc.).

The Stones have led a successful mid-week (Wednesday afternoon) program to provide caregivers and their youth (up to 4 years old) an opportunity for safe inside play and fellowship during play time. The program is held at the Church facility and hosts 16 regular families, plus visitors. This program is a marvelous way to facilitate outreach and develop relationships with the local community.

In September, The Stones launched acolyte program for the older youth in our church. This program was made possible by generous donations from our congregation. Acolytes participate in our Sunday worship on a monthly basis, bringing the light, (i.e. candles), into the church as we gather, as well as taking the light out when we leave. By doing this, acolytes remind us how God is not only with us in our worship, but in all places – home, school, work, wherever we may be.

Finally, with the understanding that children and youth are a priority for our church, we are seeking further staff and resources in 2020 to lead Sunday School and the Nursery.

Respectfully submitted,

Don Richardson, Chair
Youth Education Committee