



ANNUAL REPORT 2020

FIRST PRESBYTERIAN CHURCH OF OLNEY

THE REVEREND RANDY L. BARGE, PASTOR

5435 N. Third Street, Philadelphia, PA 19120-2811

(215) 424-6809, (215) 424-5052

www.FPCOlney.org; office@FPCOlney.org

ANNUAL REPORT INDEX

ABG TEMP FUND	16
ATTENDANCE REPORT	7
BOARD OF DEACONS NARRATIVE	17
TREASURER'S REPORT	18
BOARD OF TRUSTEES NARRATIVE	3, 4
BUILDING MAINTENANCE RECEIPTS & EXPENDITURES	19 (rev on pg 36)
CAMP & CONFERENCE FUND	20
CHRISTIAN EDUCATION COMMITTEE REPORT	21
CLERK OF SESSION'S REPORT	2
COMMUNITY OUTREACH FUND	27
TREASURER'S REPORT OF RECEIPTS/DISBURSEMENTS	28
CURRENT EXPENSE FUND RECEIPTS & EXPENDITURES	12
SUMMARY	13
2021 PROPOSED OPERATING BUDGET & NARRATIVE	14
DOCKET	5
ENDOWMENT FUND	15
FLOWER FUND	22
MEMBERSHIP REPORT	7
MEMORIAL RESERVE FUND	23
MINUTES OF 2019 ANNUAL CONGREGATIONAL MEETING	8, 9, 10
MINUTES OF 2019 ANNUAL CORPORATION MEETING	11
MISSIONS & BENEVOLENCE FUND 2018 RECEIPTS & EXPENDITURES	24
2021 BUDGET & NARRATIVE	25
NOMINATING COMMITTEE REPORT FOR 2020	26
PASTOR'S REPORT	1
PRESBYTERIAN WOMEN NARRATIVE	30
2021 APPROVED BUDGET	31
SUMMARY/RECEIPTS	32
SUMMARY/EXPENDITURES	33
SUNDAY SCHOOL FINANCIAL REPORT	29
THOSE WHO SERVE	6
WORSHIP COMMITTEE	34
YOUTH FUND	35

THE FIRST PRESBYTERIAN CHURCH OF OLNEY

5435 N. THIRD STREET
PHILADELPHIA, PENNSYLVANIA, 19120

(215) 424-6809, 424-5052
Office@FPCOlney.org

The Reverend Randy L. Barge, M.Div.
Pastor

Dear Friends,

As you are well aware, the last several months have been very challenging for all of us. The Covid-19 virus has upended the normal patterns and routines that once governed both our individual and collective lives. We have all had to find new and creative ways of engaging, inter-acting and worshipping together as we strive to be faithful to God and faithful and responsible to one another.

I am thankful for the officers of Olney Presbyterian Church, whose leadership and commitment to this ministry, has helped to guide and sustain us through the turbulent season of the last several months. Last March, as the pandemic began its initial surge, the session made the decision to suspend all in-person worship services while authorizing an on-line worship service that can be viewed on the church website. The Deacon Board updated the list of members and friends with the purpose of contacting everyone to access the spiritual and material needs of the congregation during the pandemic. And the Corporate Administration team, together with the Trustees, immediately devised a plan that would help to stabilize the work and mission of the church as we continue to see our way through this pandemic. So, we give God thanks for the hard work and dedication of all of our officers.

As we pivoted from our in-person worship service to our on-line worship service, we were blessed to have a number of people with the technical expertise who helped us to be able to make that transition somewhat smoothly. I would like to give a big shout out to those who have taken the time each week to record the services and upload them on the church web page. It involves a lot of work and so I want to thank you for your willingness to do that each week.

As Presbyterians, we are not alone, but we are intricately connected with all the other churches in our presbytery. I am grateful for the partnership that we have had with the Presbytery of Philadelphia in the last few years and especially during this season of pandemic. The presbytery has faithfully walked beside us every step of the way and we give God thanks for that relationship.

Finally friends, I want to thank all of you for the faithfulness and resilience that you have shown throughout this difficult period. As you are aware, the pandemic is surging once again. There are a lot of things that we do not know. We don't know when this virus will abate. We do not know when a vaccine will be readily available. But what we do know is that God is still active and moving in the midst of our world. We know that because God is active and moving in all of our hearts. So, as we continue to lean into this season of Advent, I want to say thank you again, for all that you do.

Randy

-1-

REPORT OF THE CLERK
2020

I have been thinking a lot about Sabbath since the middle of March, 2020.

The New Oxford American Dictionary defines Sabbath as: "a day of religious observation and abstinence from work". Growing up in the Jean and Allan McKeown house on Fairhill Street, the definition of Sabbath was going to Sunday School and church in the morning, sitting quietly (doing nothing) in the afternoon, and returning to church for evening services.

Our Scriptures tell us that the observance of Sabbath is important. It is important to commune with God; it is important to be still and listen for the voice of the Holy Spirit; and it is important that it become an integral aspect to our life of faith. We need Sabbath time to live faithfully into our calling to love God and our neighbors.

Time outside, time with friends, time for fun – we learned that none of this is guaranteed. This is why we make a point of knitting Sabbath time into the fabric of our Olney community. This is why we must carve out time to make Sabbath time in our own homes and our own lives.

As a church family, we were forced into Sabbath when the virus began its infectious rampage across our nation. Our coming together at Olney for worship was suspended and replaced with an on-line service provided to us each week in the safety of our own homes. As the weeks and months have come and gone, we have augmented the preached word in the video presentation by adding an opportunity to partake in the Sacrament of Holy Communion; provided musical selections; virtual Scripture readings by members; and reached into the archives to gain glimpses of our past. As we continue to support this virtual ministry, we are carefully taking steps back to communal worship, initially on the Manse lawn, then into the Chapel and now once again in our Sanctuary.

The Olney church family has adapted. We still sustain each other in prayer; we still give to the mission of the church; we still reach out to support one another as the needs arise.

Back to that house on Fairhill Street – I did not know it at the time, but the lesson of Sabbath was being taught to me and, because of Sabbath, I have experienced moments of grace and moments of calm in these unsettling days.

I hope that each of you will join us – virtually or in person – as the family of Olney Presbyterian Church and practice that age old discipline of Sabbath.

Kenneth G. McKeown
Clerk of Session

Report of the Board of Trustees

2020. What a year this has been. No one needs to be told this has been a year like no other. We have had many challenges as a church and a Board but with God's help we have prevailed and continued to proclaim the gospel of Christ with both in person and on-line worship. Many thanks are given to those who have worked tirelessly to bring us a quality on-line service.

Our fiscal year has ended with a positive balance in the Current Expense Fund. Faithful members of our congregation have continued to send their contributions throughout the shutdown and beyond. We are grateful to you all. The church also took advantage of the federal government's PPP program which allowed us to borrow more than \$28,662.00 from the program. We also received a \$10,000.00 small business loan which does not need to be repaid and a grant of \$10,000.00 from the Presbytery of Philadelphia.

During the past year we have had continued issues with the buildings and below are some of our activities:

- Multiple steam line repairs or replacement
- Installed a new boiler water feed tank
- Repaired 50 feet of broken underground steam line in the Social Hall. This damage resulted in an insurance claim of \$30,490.20.
- Removed all tiles from the basement and repainted the floor
- Repaired Social Hall walls
- Repaired water damaged floor in kitchen
- Pointed both sides of the Sanctuary
- Chapel and Library wall stains have been repainted
- All gutters and down spouts have been cleared
- Replaced church hot water heater

- During two separate work days the Trustees cleared out and cut back trees and debris from the yard. We removed over 4 tons of debris and used over 60-man hours to complete the activity
- Professionally sanitized both buildings in preparation of returning to indoor worship services
- Began work to replace the Sanctuary boiler at a cost of \$44,775.00.

As you can tell, we continue to work tirelessly to maintain the building and grounds to provide a safe environment for all of us to worship and socialize together as God's people. We continue to struggle to properly fund the Building and Maintenance Fund. Your financial help in this area would be greatly appreciated in the years to come.

Again, thank you all for your prayers and continued support of the church financial needs and may God continue to bless the First Presbyterian Church of Olney in 2021 and beyond.

William A. McKeown
President, Board of Trustees

**121st Annual Congregational Meeting
First Presbyterian Church of Olney
December 13, 2020**

Convening Prayer	Reverend Randy L. Barge
Determine Quorum	Kenneth G. McKeown Clerk of Session
Approval of the Docket	Reverend Barge
Approval of the 120 th Annual Congregational Meeting Minutes	Reverend Barge
Report of the Pastor	Reverend Barge
Report of the Corporation	William A. McKeown President, Board of Trustees
Review and Approve Change in the Terms of the Call of Reverend Randy Barge	
Review and Approval of the 2020 Annual Report	Reverend Barge
Report of the Finance Review Committee	Board of Trustees
Election of Officers for Elder and Deacon	
Election of 2021 Church Nominating Committee	
Old Business	
New Business	
Adjourning Prayer	

THOSE WHO SERVE

(November 2019 through October 2020)

The Reverend Randy L. Barge, M. Div.
Minister

Mrs. Patricia E. McKeown
Acting Director of Music

Mrs. Marjorie L. Cummings
Organist and Pianist

Mr. Kenneth G. McKeown
Clerk of Session

Mr. William A. McKeown
President, Board of Trustees

Mrs. Dessaree Keitt
President, Board of Deacons

Mr. Brandon Frank
Church Treasurer

Mrs. Donna M. Clark
Church Secretary

Mr. Jorge Rodriguez
Sexton

Session

Ms. Krista Barbor
Mr. John Dodds
Mr. Brandon Frank
Ms. Kate Frank
Mr. Kenneth McKeown

Board of Trustees

Mr. Sean Brett
Mr. Laurence Cummings
Mr. Franklyn Daniel
Mrs. Evelyn Dodds
Mr. Howard Guertler
Mr. William James, Jr.
Mr. William McKeown
Mr. C. Robert Smith
Mr. Denis P. Watoussim

Board of Deacons

Mrs. Judith Daniel
Mrs. Jane Dovan
Mrs. Angela Guertler
Mrs. Lesa James
Mrs. Dessaree Keitt
Mrs. Hye Joo Kim
Mrs. Florence McKeown
Mrs. Barbara Rafferty
Ms. Ninian Rogers

ATTENDANCE REPORT Morning Worship

2016	2017	2018	2019	2020
54	56	54	52	53

MEMBERSHIP REPORT

Active Membership as of November 1, 2019: 78
 Inactive Membership as of November 1, 2019: 28
Total Membership as of November 1, 2019: 106

Additions:

Profession of Faith 1
 Transfers in 0
 Reactivation (from Inactive list) 0
 Statistical Adjustment 1

Sub-total: 108

Deletions due to:

Death 5
 Transfers out 1
 Dismissal from Active (Action of Session) 2
 Dismissal from Inactive (Action of Session) 2
 Statistical adjustment 0
 Moved to Inactive 2

Active Membership as of October 31, 2020: 71
 Inactive Membership as of October 31, 2020: 27
Total Membership as of October 31, 2020: 98

Respectfully submitted,

Kenneth G. McKeown
 Clerk of Session

First Presbyterian Church of Olney
120th Annual Congregational Meeting
December 8, 2019

The 120th Annual Congregational Meeting of the First Presbyterian Church of Olney was held on Sunday, December 8, 2019, in the Sanctuary. The Moderator, Reverend Randy Barge, convened the meeting with Prayer at 12:11 P.M.

Twenty Nine (29) members were present and, having met the requirements of a quorum (10% of the membership), as stated in our by-laws, the meeting was duly constituted.

The docket was approved on motion and proper second.

Approval of the 119th Annual Congregational Meeting Minutes: The minutes of the 119th Annual Congregational Meeting, having been provided in writing prior to the meeting, **on motion with proper second were unanimously approved by the body.**

Report of the Pastor: Mr. Barge summarized his 2019 activities, the highlights of which were:

- Attended the Church Family Retreat held on October 26-27, 2019
- Served as the Moderator of the Presbytery of Philadelphia and on the Board of Trustees of the Presbytery, part of a contingent of members who went to the southern border as part of a fact finding trip
- Continued serving on the board of Presby's Inspired Life, now affiliated with Human Good. Human Good is a faith-based organization consisting of life planned communities and affordable housing communities on the west coast.
- Received two new members
- Noted our challenges – both financial and resources and encouraged the congregation to seek ways that we can together turn these challenges into successes
- Thanks to all members of the congregation for their support throughout the year, particularly those who serve as Deacons, Trustees and Elders

Report of the Corporation: President of the Board of Trustees, William McKeown, assumed the chair and convened the Annual Meeting of the Corporation. The activities of the corporation in 2019 were brought forward, including the review of the proposed 2020 Operating Budget. At the conclusion of the review, a motion was made and properly seconded to approve the 2020 Operating Budget. **The congregation voted yes, approving the budget as presented.** Mr. McKeown, noted the year to year decline in congregational giving and with the many pressures associated with an aging building.

Sarah Preston, member of the Nominating Committee, was called upon to present the slate for Trustee, Class of 2022. Nominees presented were: Sean Brett, Lawrence Cummings and C. Robert Smith. Following a call for nominations from the floor and, hearing none, nominations were closed, a motion and second were received to approve the 2022 slate as presented and **the congregation voted unanimously to approve said slate.**

With no old or new business presented, the Corporation meeting was closed and the body returned to the Congregational meeting.

Change in the Terms of Call: Mr. Barge called upon the Clerk, Mr. Kenneth McKeown, to assume the chair, and Mr. Barge was excused from the meeting. The Clerk called upon Elder Brandon Frank, Chair of the Corporate Administration Committee, who presented the proposed 2020 Terms of Call as follows:

Effective Salary:	\$56,084.07
SECA Supplemental:	4,290.43
Pension/Medical:	<u>21,311.95</u>
Total Compensation:	\$81,686.44

Profession Expenses:	
Study Leave:	\$1,000.00
Professional Expenses:	<u>2,500.00</u>
Total	\$3,500.00

The Clerk asked for a motion to approve the new terms of call. A motion and second were received and with no questions from the congregation, the question was called and the **congregation voted yes to approve the 2020 Terms of Call for Reverend Randy L. Barge.** Mr. Barge returned to the meeting and was met with applause of appreciation from those present. Mr. Barge resumed the chair and thanked the congregation for their continued financial and emotional support.

Reception of the 2019 Annual Report: Mr. Barge called for a motion to receive the Annual Report, noting the various reports from the organizations of the church, including but not limited to the Women's Association, Trustees, and the various committees of Session. It was noted that the Deacon Treasurer's Report was not available at the time, but will be included in the official copy. **A motion to receive the report, with the addition of the Deacon Treasurer's report, was provided and a second was secured. The congregation voted yes to receive the report as presented.**

Report of the Financial Review Committee: The Board of Trustees performed the review of the books of the various organizations of the church. Trustee Guertler noted that all funds of the church have been found to be in order and extremely well kept. Funds reviewed were: Church Treasurer, Deacons, Endowment, Missions and Benevolence Fund, Sunday School, and Women's Association. Mr. Guertler, on behalf of the committee, extended a thank you to all Treasurers for the many hours spent in maintaining the funds.

Election of Ruling Elders and Deacons: Mr. Barge called upon Sarah Preston to present the Church Nominating Committee. Mrs. Preston made the following report:

Board of Deacons:

Class of 2022 – Hye Joo Kim, Barbara Rafferty

Mr. Barge called on nominations from the floor and seeing none, a motion duly seconded to close nominations was made and unanimously approved. On motion, properly seconded, **the congregation voted the affirmative to elect the aforementioned individuals as Deacons.**

Mrs. Preston submitted the slate for Ruling Elders as follows:

Ruling Elders:

Class of 2020 – Brandon Frank, Kate Frank

Mr. Barge called on nominations from the floor and seeing none, a motion duly seconded to close nominations was made and unanimously approved. On motion, properly seconded, **the congregation voted the affirmative to elect the aforementioned individuals as Elders.**

Mr. Kenneth McKeown then submitted the following names for the 2020 Church Nominating Committee:

Melanie Adams
Elizabeth McCorkle
Florence McKeown
William McKeown

Mr. Barge called on nominations from the floor and seeing none, a motion duly seconded to close nominations was made and unanimously approved. On motion, properly seconded, **the congregation voted the affirmative to elect the aforementioned individuals as members of the 2020 Church Nominating Committee.**

Reverend Barge asked if there was any Old Business – there was none. He then called for any New Business. With no New Business to properly come before the meeting, Mr. Barge called for a motion to adjourn. Receiving said motion and proper second, the meeting was adjourned with prayer by the Moderator at 12:52 P.M.

Respectfully submitted,

Randy Barge
Moderator

Kenneth G. McKeown
Clerk of Session

Minutes of the 120th Corporation Meeting
December 8, 2019

The 120th Corporation Meeting was held on December 8, 2019. Trustees President William McKeown opened the meeting with prayer at 12:10 pm. Last year's minutes were included in the 2018 Annual Report and were accepted by everyone in attendance.

Review Current Expense Fund

President McKeown noted that in 2019 there was a significant decrease in congregational giving particularly during the holiday periods and we ended with a deficit of -\$33,133.35. We found it necessary to get a loan from Endowment of 20K to support the Current Expense Fund.

Receipts to fund were \$139,745.92 and Expenditures were \$172,878.68. Percent Spent of 2019

Budget was 98% which amounted to \$172,878.68. Report was approved as presented.

Receive, Discuss, and Accept 2020 Operating Budget

The 2020 Operating Budget shows Personnel costs as \$116,219, Utilities at \$33,280, Administration as \$2,900, Worship Aids at \$1,010, Building & Grounds at \$20,594, Education & Outreach at \$625, and Other expenses \$3,405. Total Budget is \$178,024.

This budget will be sent to Session for their approval.

Report of the 2019 Nominating Committee

Sarah Preston presented the following candidates for the Board of Trustees:

Class of 2022 – Sean Brett, Lawrence Cummings, C. Robert Smith

The acceptance vote for all candidates was unanimous.

Review Building Maintenance Fund

Busy year as a 10K loan for a church boiler was necessary along with a Manse boiler was needed costing 14K. 10K from Day Care tenant went to Building Fund to support these expenses. We had to have the down stair's men's room steam line repaired for \$4,300.

Trustees cleaned up outside lawn areas, did significant painting down stairs on walls and in boiler room.

Old Business

Boiler concerns were addressed as well as old steam lines.

New Business

Repair kitchen steam line and also crack in floor and repair that. Pull 3 radiators from Social Room walls to repair and waterproof same walls. Paint upper walls and scrape ceilings.

There being no other business to discuss, this meeting was closed at 12:43 pm.

Respectively submitted, C. Robert Smith Secretary Board of Trustees

CURRENT EXPENSE FUND

FISCAL 2020 (Nov 1, 2019 to Oct 31, 2020)

OPENING BALANCE NOVEMBER 1, 2019 **-33,133.35**

RECEIPTS for fiscal year:

CONGREGATIONAL GIVING:

Current Expense Envelopes	119,244.82
Plate	1,260.03
Initial Envelopes	292.00
Seasonal	1,881.00

sub-total (Congregational Giving) 122,677.85

OTHER RECEIPTS:

Philadelphia Bible Church	9,950.00
Tenant Lease	30,100.00
Endowment - Budgeted Contribution	4,000.00
Presbytery of Phila Grant	10,000.00
PPP Loan (SBA)	28,622.00
Miscellaneous	2,228.56

sub-total (Other Receipts) 84,900.56

Total (Opening Balance plus all Receipts) 174,445.06

EXPENDITURES for fiscal year:

Operating Expenses (see CUR.EXP. SUMMARY) -167,501.92

sub-total (Expenditures) -167,501.92

CLOSING BALANCE OCTOBER 31, 2020 **6,943.14**

**CURRENT EXPENSE SUMMARY
FISCAL 2020 (11/1/19 - 10/31/20)**

EXPENSE ITEM	YEARLY SPENDING 2020	AMOUNT BUDGETED 2020	PERCENT SPENT (of budget)
PERSONNEL			
GROSS SALARIES	\$ 90,431.48	\$ 90,525.00	100%
FICA EXPENSE	2,306.80	2,306.00	100%
PENSION/BENEFITS	17,477.13	23,379.00	75%
STUDY ALLOWANCE	-	-	unbudgeted
CAR ALLOWANCE	-	-	unbudgeted
SUB-TOTAL	110,215.41	116,210.00	95%
UTILITIES			
MANSE GAS	1,405.10	-	unbudgeted
GAS	17,584.40	21,000.00	84%
ELECTRICITY	5,435.05	5,500.00	99%
TELEPHONE/INTERNET	2,518.89	2,280.00	110%
WATER/SEWER	4,433.34	4,500.00	99%
SUB-TOTAL	31,376.78	33,280.00	94%
ADMINISTRATION			
OFFICE EXPENSE	243.50	150.00	162%
POSTAGE EXPENSE	385.00	450.00	86%
PRINTING	2,171.70	2,300.00	94%
SUB-TOTAL	2,800.20	2,900.00	97%
WORSHIP AIDS			
SPEC.SERV.& PROG.	43.93	100.00	44%
SANCT. DECORATIONS	-	25.00	0%
PULPIT GUESTS	300.00	600.00	50%
MUSIC/SP.EXP.CHOIR	137.00	135.00	101%
SOLO./PD. MUSICIANS	-	150.00	0%
SUB-TOTAL	480.93	1,010.00	48%
BUILDING & GROUNDS			
REAL ESTATE TAXES	1,768.28	1,800.00	98%
JANITORIAL SUPPLIES	527.31	550.00	96%
INSURANCE	17,335.00	18,244.00	95%
SUB-TOTAL	19,630.59	20,594.00	95%
EDUCATION & OUTREACH			
CHRISTIAN EDUCATION	-	100.00	0%
LIBRARY EXPENSE	11.34	100.00	11%
CHRISTIAN LITERATURE	-	-	unbudgeted
YOUTH MINISTRY EXP.	-	100.00	0%
COMMUNITY O'REACH	-	325.00	0%
SUB-TOTAL	11.34	625.00	2%
OTHER EXPENSES			
WORSHIP SUPPLIES	570.72	475.00	120%
PRESBY. APPORTION.	2,340.00	2,340.00	100%
MISCELLANEOUS EXP.	(153.00)	150.00	-102%
SESSION MISC.	228.95	80.00	286%
SUB-TOTAL	2,986.67	3,045.00	98%
GRAND TOTAL	\$ 167,501.92	\$ 177,664.00	94%

Current Expense Fund Fiscal 2021 Budget

The Current Expense Fund, also referred to as the Operating Budget, is composed of all cost categories associated with staff salaries and benefits, the managing of our buildings, along with the administrative and programmatic aspects of the church. The budget is approved by Session and adopted by the congregation at its annual meeting. The budget may be amended by Session during the fiscal year as required.

The budget is divided into seven distinct sections, each dealing with a specific category of expense. Descriptions of the categories that make up the budget are included herewith.

PERSONNEL - \$117,028

All compensation for the pastor, church secretary, organist, and sexton are contained in this section, along with FICA (Social Security and Medicare) tax payments, and payments to the Board of Pensions for Mr. Barge.

UTILITIES - \$33,160

This category is composed of expenses related to heat/light for the Sanctuary and Christian Education building. Included also are all costs associated with the telephone and internet (we are a wireless facility) and the cost of water and sewer related expenses.

ADMINISTRATION - \$2,975

All expenses related to the proper functioning of the church office are captured in this category, including the purchasing of paper supplies, copier expenses for the Bulletin, Image, and various written correspondence, and web site maintenance.

WORSHIP AIDS - \$1,010

Items in this category are related to our corporate worship. Expenses for Sanctuary decorations, special services such as Thanksgiving and Christmas Eve, choral music, soloists and musicians and pulpit substitutes when the pastor is on vacation or otherwise not preaching on a particular Sunday are captured under Worship Aids.

BUILDING AND GROUNDS - \$21,044

All of our buildings carry insurance and this expense captured under Buildings and Grounds. Our church, though a tax exempt organization, has Real Estate tax obligations for the Manse and that cost is associated with this category. The supplies we purchase for the cleanliness of our physical plant, its rest rooms, and kitchen are included here.

EDUCATION & OUTREACH - \$625

This category consists of expenses associated with the educational and outreach activities of our church. The activities of our youth and expenses of our youth leaders, and general costs incurred by our Christian Education and Outreach committees are reflected.

OTHER EXPENSES - \$3,430

Presbyterian churches are considered connectional churches, meaning that we are related to other governing bodies. These governing bodies are Presbytery, Synod and General Assembly. Each church within a presbytery provides funding to a presbytery, in our case it is the Presbytery of Philadelphia in what is known as Per Captia. The cost of offering envelopes, as well as miscellaneous expenses incurred throughout the year, are located in this category.

TOTAL BUDGETED CURRENT EXPENSES - \$179,272

2020 ENDOWMENT FUND REPORT

The Endowment Fund this year:

This was, to say the least, an interesting and unusual year for everyone and this includes your Endowment Fund. The turbulence in the markets created a situation in which extreme patience was required of any investor. Our year over year balance was a negative 3.6%. If you exclude the \$6,000 contribution the fund provided to the Current Expense Fund for operating expenses, we actually showed a net gain of 1%. Although this was a very disappointing result it could have been much worse.

Our portfolio, at the close of the fiscal year, included 5.5% in cash, 32.4% in bonds and 62.1% in equities. This is in keeping with our goal of 65% equities and 35% in bonds/cash.

2020 INVESTMENTS

	10/31/19	10/31/20
Vanguard Family Funds:	\$ 115,074	\$ 111,081
Debt:	\$ <u>92,097</u>	\$ <u>92,097</u>
Total Value:	\$ 207,171	\$ 203,178

Respectfully Submitted,

John Dodds, Howard Guertler, Kenneth McKeown
Endowment Fund Advisory Committee

ABG TEMP FUND

OPENING BALANCE NOVEMBER 1, 2019	3,124.02
RECEIPTS for fiscal year:	
None	0.00
	<hr/>
	sub-total
	3,124.02
EXPENDITURES for fiscal year:	
None	0.00
	<hr/>
CLOSING BALANCE OCTOBER 31, 2020	3,124.02

BOARD OF DEACONS 2020

President – Dessaree Keitt
Vice-President – Barbara Rafferty
Treasurer – Barbara Rafferty
Secretary – Florence McKeown

We began our fiscal year with 9 of our members and friends of our congregation on our Care & Concern list. With the advent of COVID 19 and the “shutdown” in March, we realized that our “care and concern” had to be expanded and our list grew to 135. From various church lists and the church’s website, the Deacons created 3 lists of names: Members, Attenders, and Former Attenders / Friends of the Congregation and set about researching and documenting contact information for these people. Where possible, we grouped family units together. Once we had assembled the contact information, 6 of the Deacons were each assigned 15 to 25 of the people on the lists to contact and inquire of their physical well-being, making sure that they were safe during the pandemic and if and how we could help them with any needs. Telephone calls were made and cards were sent. In the April to May time frame, the Deacons made 78 contacts or attempted contacts to check on the health and well-being of 135 people.

While making these contacts, we discovered that a few of our members were now deceased (**not from the virus**), and that their families had not notified the church. We also made note of many address and telephone number changes. We would encourage our membership to notify the Church Office when you have a change of address or telephone number.

In addition to the initial COVID calls and cards, the Deacons also made an additional 75 contacts during the year.

Our Emergency Food Cupboard is available for anyone in need of food. Please see a Deacon or Pastor Barge.

The **Medical Equipment Closet** houses canes, walkers, etc. which can be borrowed by anyone in need.

If you have a person in your family who is attending college, please make it known to the Deacons, as we want to keep in touch with our **college students**.

The Deacons also provide transportation to church and medical appointments, provide meals for families during or after illness and deliver flowers or fruit baskets when there is an illness. These Deacon responsibilities have been put on-hold for a time because of the virus and social distancing. We look forward to a time in the future when we can again help our congregation in these various ways.

Treasurer's Annual Report

Balance November 1, 2019	5426.74
Income	
Offering	2816.00
Savings Interest	0.56
Gifts	300.00
Total Income	3116.56
Sub total	8543.30
Expenses	
Gifts	581.68
Christmas and Easter plants(purchased for worship and then distributed to Care and Concern members)	89.76
Purchase of checks	49.02
Gift to Trustees for Reopening of Church	1,000.00
Total Expenses	1720.46
Balance October 31, 2020	6822.84

Respectfully submitted,
Barbara Rafferty
Treasurer

Respectfully submitted,
Barbara Rafferty, Treasurer

BUILDING MAINTENANCE

OPENING BALANCE NOVEMBER 1, 2019 -6,712.11

RECEIPTS for fiscal year:

Envelope offerings (incl boiler offerings)	20,985.20
Undesignated gift	5,200.00
Women's Association (for boiler)	1,000.00
Deacons (for church reopening)	1,000.00
Bank of America Loan	26,000.00

TOTAL RECEIPTS:	<u>54,185.20</u>
sub-total	47,473.09

EXPENDITURES for fiscal year:

Alarm Service, Registration, Maintenance	(250.00)
Basement floor project	(19,950.00)
Boiler work	(9,202.00)
Collection Envelopes	(85.00)
Dumpster Rental	(690.00)
Fire Extinguisher Service/Registration	(265.50)
General contract work	(340.00)
Lawn Treatments	(381.90)
Loan Interest (BOA loans)	(296.00)
Loan Repayment (prior BOA loan)	(10,000.00)
Organ Maintenance	(640.00)
Plumbing	(6,362.00)
Presbytery Loan Repayment (incl interest)	(1,117.80)
Roof work	(2,780.00)
Sanctuary Pointing Work	(2,200.00)
Building sanitation	(1,574.72)
Second Floor Work (Paying 2012 Invoice)	(2,400.00)
Supplies	(627.70)

TOTAL Operational expenses:	<u>-59,162.62</u>
------------------------------------	-------------------

CLOSING BALANCE OCTOBER 31, 2020 -11,689.53

CAMP & CONFERENCE FUND

OPENING BALANCE NOVEMBER 1, 2019	3,116.83
RECEIPTS for fiscal year:	
Offering Collections	260.00
EXPENDITURES for fiscal year:	
None	0.00
<hr/>	
CLOSING BALANCE OCTOBER 31, 2020	3,376.83

Christian Education Committee Report (2020)

The Christian Education Committee is a committee of Session that oversees the various educational programs of the church. This has certainly been an unprecedented year with the COVID-19 pandemic, so it is worth noting that the majority of our programs were suspended beginning in March. **Weekly Bible Study** was able to resume after a short break, however, via conference call. Please get in touch with Pastor Randy if you would like to join in!

Earlier this year, we applied for a **Great Ends Grant** from the Presbytery of Philadelphia to provide start-up funds for a new **"Key to the Kingdom"** initiative that would replace a number of separate Christian Ed. events like the **church picnic** and the **fall retreat** with some new, connected social events that would be linked in theme. We were then blessed to receive a grant of \$2850 for this purpose! The committee immediately began planning the first event for October of 2020, but then the pandemic happened. For obvious reasons, we are now working towards and hoping for October of 2021.

With their worlds turned upside down, please continue to keep in prayer the kids and teens that we would typically have been able to connect with throughout the course of this past year through **VBS** or **Olney Pres. Youth Group**. They are continuing to face a number of new challenges at home with family, friends, and school, and we look forward to the time when we can meaningfully connect with them again in person!

The members of the Christian Education Committee wish to thank the **volunteers** who so faithfully served the Lord and the community through their leadership or contributions. Please keep us in your prayers and consider serving alongside whenever possible.

Respectfully Submitted,

Krista Barbor

FIRST PRESBYTERIAN CHURCH OF OLNEY

FLOWER FUND

ANNUAL REPORT ~ 2020

Opening Balance November 1, 2019		1158.58
Receipts for the Fiscal Year:		
Flower Donations	30.00	
Total Receipts	30.00	
	Subtotal	1188.58
Disbursements for the Fiscal Year:		
Sanctuary Flowers	157.16	
Total Disbursements	<u>157.16</u>	
Closing Balance October 31, 2020		1031.42

Respectfully Submitted,

Angela Guertler
Treasurer

The Flower Committee would like to thank everyone who purchased flowers for the sanctuary. We would especially like to thank Krista Barbor for purchasing the flowers and arranging them so beautifully.

MEMORIAL RESERVE FUND

OPENING BALANCE NOVEMBER 1, 2019 **7,970.17**

RECEIPTS for fiscal year:

None	<u>48.60</u>	
Total Receipts		<u><u>48.60</u></u>

sub-total **8,018.77**

EXPENDITURES for fiscal year:

None	<u>0.00</u>	
Total Disbursements		<u><u>0.00</u></u>

CLOSING BALANCE OCTOBER 31, 2020 **8,018.77**

**Missions and Benevolence Fund
Financial Report
10/31/2020**

FINANCIAL REPORT

GENERAL

BALANCE: 11/1/19 \$3,755.06

RECEIPTS:

Offering Envelopes	8,708.00
Women's Association	300.00

TOTAL RECEIPTS 9,008.00

DISBURSEMENTS:

Mr. and Mrs. Richard Barnes (A.C.C.T.S.)	(300.00)
Rev. and Mrs. Robert Biederman (Literacy and Evangelism)	(600.00)
Rev. and Mrs. Luis Centeno (American Ministries Fellowship)	(300.00)
Mr. and Mrs. Carl Dambman (Campus Crusade)	(300.00)
Mr. and Mrs. Mario DeLaVega (Latin America Mission)	(600.00)
Mr. and Mrs Richard Kabazzi (DM Stearns)	(300.00)
Presbytery General Mission	(2,000.00)
Presbyterian Disaster Relief	(400.00)
Mr. and Mrs. Andrew Mazzella (Bibles for the World)	(500.00)
The Welcome Church	(250.00)
Teen Challenge - Women (Germantown)	(750.00)

TOTAL DISBURSEMENTS (6,300.00)

BALANCE: 10/31/20 \$6,463.06

Missions and Benevolence Report and 2021 Budget

Session identifies causes for support of both Missionaries and benevolence causes in addition to administering the fund. For 2021 we have added Restoring Hope Ministries to our mission support. This organization supports Suzanne and Bagudekia Alobeyo in efforts to bring the Gospel to those in the Democratic Republic of the Congo. Bagudekia, Suzanne and their children participated in the life of our church in the nineteen nineties. We also have eliminated Penn Christian Academy.

Global Missions:

ACTS (Richard Barnes)	\$ 300
American Ministries Fellowship (Reverend Luis Centeno)	300
Campus Crusade (Carl Dambman)	300
Bibles for the World (Andrew Mazzella)	500
Literacy and Evangelism International (Reverend Robert Biederman)	600
Latin American Missions (Mario DeLaVega)	600
DM Stearns (Richard Kabazzi)	300
Restoring Hope Ministries (Bagudekia Alobeyo)	300

Local Missions:

Presbytery of Philadelphia	2,000
Teen Challenge for Women	750
The Welcome Church	250
Session Discretionary	<u>500</u>
Total	\$6,700

2020 Nominating Committee Report

The Church Nominating Committee is placing in nomination the following members for the Elder, Deacon and Trustee:

	Class of 2023	Class of 2022
Trustees:	Franklyn Daniel Howard Guertler Denis Watoussim	
Elders:	Sean Brett Allan McKeown Kenneth McKeown	Kathryn Frank
Deacons:	Melanie Adams Robin Ford Lesa James Elizabeth McCorkle	Irma Holmes

The following individuals are nominated for the 2021 Church Nominating Committee:

Irma Holmes, Elizabeth McCorkle, Florence McKeown, William McKeown

Submitted by:

Krista Barbor, chair; Irma Holmes, Elizabeth McCorkle, Florence McKeown,
William McKeown

OUTREACH FUND

OPENING BALANCE NOVEMBER 1, 2019	681.31
RECEIPTS for fiscal year:	
Offerings	120.86
EXPENDITURES for fiscal year:	
None	0.00
<hr/>	
CLOSING BALANCE OCTOBER 31, 2020	802.17

Note: This fund is separate from the Outreach account which is reported by that account's respective Treasurer.

FIRST PRESBYTERIAN CHURCH OF OLNEY

OUTREACH FUND

ANNUAL REPORT ~ 2020

Opening Balance November 1, 2019 **200.86**

Receipts for the Fiscal Year:

 Donations 25.00

Total Receipts **25.00**

Subtotal **225.86**

Disbursements for the Fiscal Year:

 Thanksgiving Dinner 105.00

 First Pres Church of Olney (Closed Account) 120.86

Total Disbursements **225.86**

Closing Balance October 31, 2020 **0.00**

Respectfully Submitted,

Angela Guertler
Treasurer

SUNDAY SCHOOL FUND

OPENING BALANCE NOVEMBER 1, 2019		3,152.32
RECEIPTS for fiscal year:		
Weekly Offerings		1,100.00
	sub-total	<u>4,252.32</u>
EXPENDITURES for fiscal year:		
None	0.00	
	<u>0.00</u>	
<u>Total Disbursements</u>		<u>0.00</u>
CLOSING BALANCE OCTOBER 31, 2020		4,252.32

PRESBYTERIAN WOMEN
2020 ANNUAL REPORT

Forgiven and freed by God in Jesus Christ and empowered by the Holy Spirit, we commit ourselves to: nurture our faith through prayer and Bible study, to support the mission of the church worldwide, to work for justice and peace and to build an inclusive, caring community of women that strengthens the Presbyterian Church (U.S.A.).

To live out this pledge and to build an inclusive, caring community of women, all women of the First Presbyterian Church of Olney are considered members of our PW organization. I'm not sure that our women are aware of that, but you all are members. You are welcome to join one of our Bible Study and Prayer Circles, to attend our Gatherings and to participate in our mission projects. We have two Circles which meet once a month October thru June. We have 3 Gatherings a year held on a Saturday in the months of March, May and November. Our mission projects are communicated not only in our Circle Newsletter, but also in our Sunday Worship bulletin and in the *Olney Image*.

As it has been said many times over, this has been a "different" year – a year which none of us could have ever imagined. However, in spite of our quarantining and being shut down for a number of months, our women, though small in number, have been very faithful in their giving, in praying for each other and in keeping in touch with our members. We thank everyone for their financial support and our ability to meet our commitments not only to our church's Mission and Benevolence Fund, but also to the Philadelphia PW organization, the Synod and the National PW organization. This year, along with our "hands-on" mission projects of Episcopal Community Services and Operation Christmas Child, we also contributed to the Cape May Seaside Home, the Teen Challenge Home for Women, the Lighthouse project in Western Pennsylvania, and our church's Boiler Fund.

Although we had to cancel a few Circle meetings and our March and May Gatherings, we look forward to the future and a safer time when we can again join together for Bible Study, Prayer and Fellowship with our PW sisters.

With thanks and gratitude,

Florence McKeown
Moderator

**Presbyterian Women
2021 Approved Budget**

	2020	2021
PHILA. PRESBYTERIAN WOMEN		
Mission Pledge	\$200.00	\$200.00
5% Contingency Fund	\$10.00	\$10.00
Synod Assessment	\$22.00	\$22.00
OLNEY PRESBYTERIAN WOMEN		
Miscellaneous	\$50.00	\$50.00
Christmas Gift to Staff	\$50.00	\$50.00
Fellowship	\$40.00	\$40.00
Literature	\$75.00	\$75.00
Operating Expenses	\$50.00	\$50.00
Program	\$400.00	\$400.00
Mission Opportunities Together In Service	\$100.00	\$100.00
GIFTS TO INSTITUTIONS/ORGANIZATIONS		
Teen Challenge	\$50.00	\$50.00
Cape May Seaside Home	\$25.00	\$25.00
Missions/Benevolence	\$300.00	\$300.00
TOTAL BUDGET	\$1,372.00	\$1,372.00

PRESBYTERIAN WOMEN ANNUAL REPORT

PAGE 1

Opening Balance November 1, 2019		\$ 1,006.56
Receipts for fiscal year – November 1, 2019-Oct.31,2020		1,717.50
Total Receipts:		\$2,724.06

RECEIPTS 2020:

Offerings and gifts	\$1,714.00	
Honorarium	3.50	

TOTAL RECEIPTS :	\$1,717.50	\$2,724.06
-------------------------	-------------------	-------------------

**PRESBYTERIAN WOMEN
ANNUAL REPORT PAGE 2**

EXPENDITURES: NOVEMBER 1, 2019-OCTOBER 31, 2020

Christmas Gifts to Staff	\$50.00
Program honorarium	\$50.00
Literature subscription	\$24.95

PHILADELPHIA PRESBYTERIAN WOMEN

Mission Pledge	\$ 200.00
Synod Assessment	\$ 22.00
Contingency	\$ 10.00
Least Coin	\$0.86
PPW Lighthouse Project	\$100.00

OTHER CAUSES

FPC Boiler Fund	\$1,000.00
Cape May Seaside Home	\$ 25.00
Teen Challenge Home	\$ 50.00
FPC Olney Mission/Benevolence	\$ 300.00

TOTAL EXPENDITURES \$1,832.81

TOTAL RECEIPTS: \$2,724.06

TOTAL EXPENDITURES: (\$1,832.81)

ENDING BALANCE OCTOBER 31, 2, 2020 \$891.25

WORSHIP COMMITTEE REPORT

Christian worship gives all glory and honor, praise and thanksgiving to the holy, triune God. We are gathered in worship to glorify the God who is present and active among us— particularly through the gifts of Word and Sacrament. We are sent out in service to glorify the same God who is present and active in the world.

Book of Order, Directory of Worship W-1.0101

The Session of the church is responsible to order worship, ensuring that Scripture is read and proclaimed, that a sermon is preached and that the sacraments of Holy Communion and Baptism are administered. This important responsibility is delegated by the Session to the Worship Committee.

For the Worship Committee, the year began in its normal fashion, but has ended in anything but normal. We met and planned services for Reformation Sunday and All Saints Day; Advent and Christmas Eve; regular services during Ordinary Time in the church calendar and began thinking about Lent and Easter Sunday – then COVID struck, the world shut down and the committee needed to punt.

When the decision was made to end in person worship, the committee sought ways to remain in contact with our worshipping community. What developed was an on-line worship service with Randy's sermon being video taped and that service was posted to our web site and a notice sent to those who subscribe. The committee is forever indebted to the work of Bob Barbor in making this service available; to Howard Guertler and Sean Brett who coordinated the taping each week and, of course, Randy Barge who brought the message. As of this writing, though we are now meeting in person, the taping and availability of on-line worship continues.

In advance of Session making the decision to restart in person worship, the committee met in an effort to identify the best method for our worship; how to social distance, how to praise God – do we sing or recite our liturgy, how to collect the offering, etc. These decisions were made through numerous conference call meetings.

Many thanks go out to these dedicated committee members - Randy Barge, Sean Brett, Elizabeth McCorkle, Allan McKeown, and Patricia McKeown – whose planning and executing these concepts into our worship service is much appreciated.

If you would like to join this committee, please reach out to any of the above named members.

Kenneth McKeown
Chair, Worship Committee

YOUTH FUND

OPENING BALANCE NOVEMBER 1, 2019	650.00
RECEIPTS for fiscal year:	
Offerings	0.00
EXPENDITURES for fiscal year:	
None	0.00
<hr/>	
CLOSING BALANCE OCTOBER 31, 2020	650.00

BUILDING MAINTENANCE

** Revised Version to Replace Page 19 **

OPENING BALANCE NOVEMBER 1, 2019 **-6,712.11**

RECEIPTS for fiscal year:

Envelope offerings (incl boiler offerings)	20,698.20
Undesignated gift	5,200.00
Women's Association (for boiler)	1,000.00
Deacons (for church reopening)	1,000.00
Insurance proceeds - basement	26,287.00

TOTAL RECEIPTS:	54,185.20
sub-total	47,473.09

EXPENDITURES for fiscal year:

Alarm Service, Registration, Maintenance	(250.00)
Basement floor project	(19,950.00)
Boiler work	(9,202.00)
Collection Envelopes	(85.00)
Dumpster Rental	(690.00)
Fire Extinguisher Service/Registration	(265.50)
General contract work	(340.00)
Lawn Treatments	(381.90)
Loan Interest (BOA loans)	(296.00)
Loan Repayment (prior BOA loan)	(10,000.00)
Organ Maintenance	(640.00)
Plumbing	(6,362.00)
Presbytery Loan Repayment (incl interest)	(1,117.80)
Roof work	(2,780.00)
Sanctuary Pointing Work	(2,200.00)
Building sanitation	(1,574.72)
Second Floor Work (Paying 2012 Invoice)	(2,400.00)
Supplies	(627.70)

TOTAL Operational expenses:	-59,162.62
-----------------------------	------------

CLOSING BALANCE OCTOBER 31, 2020 **-11,689.53**