



Banner Elk Presbyterian Church

2019 Annual Report



The primary purposes of our 2020 Annual Meeting are:

- 1. To celebrate God's blessings in 2019**
- 2. To present the 2020 Budget**

Annual Report 2019

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2019 Annual Report from the Transitional Pastor

This has not been a typical year for BEPC. You lost your beloved pastor of almost eight years. The loss of a pastor under any circumstances can be challenging for a congregation; perhaps retirement after a good run is the least traumatic. It was somewhat unexpected, but Feild didn't "forsake you for another" bigger, higher-paying call; he didn't leave under a cloud of ethical or moral failure. He didn't leave you with a big debt; he didn't leave you divided. He didn't die in office, either, which could bring another kind of trauma. Feild did right by you in every regard. (Running off with a choir member could have been a problem under other circumstances, but he and Laura did that right, too!) One indication that he was an excellent pastor is that you haven't stumbled since he left. Ministry continues as it should; you continue moving forward. Classes are being taught, children and youth are being nurtured, the sick and grieving are being loved, comforters are being sewn, shawls are being knitted, anthems are being sung, bells are being rung, wreaths are being hung (and taken down), the needy are being fed, clothed, and kept warm, bulletins are being run, newsletters are being folded and mailed. The Lees-McRae staff and students were fed to show that you appreciate them. You were even willing to undertake a Christmas Eve dinner for international ski resort employees at Beech Mountain. (A huge tip of the hat to Ed Donnell for picking up the reins before they could hit the ground.)

But what will the future hold? What will the new pastor be like? What gifts will he or she bring? What will be different? What will stay the same? These questions and more are natural and normal. The Mission Study Task Force has been working to find out what your hopes and dreams are for future ministry and what kind of leader you seek to help you do it. The process slowed but is now regaining momentum with a report due next month.

You have also had a transition in the Guatemala partnership with Arca de Noe in Barbara Hosbein's relocation to Ecuador. Her energy and passion for this mission were incredible, her love for the people there genuine, and she cultivated that in you. By God's grace her enthusiasm has transferred to Kathy Ward, who will need all our prayers and support as she grows into the new role.

Since I have been here barely six months, it is a stretch to call this an annual report. The staff and session have been very welcoming and tolerant of me as they learn my quirks and idiosyncrasies. The congregation has been very supportive and encouraging. It is a continuing pleasure to be a part of such a mission-minded congregation. Deb and I have felt the warm embrace of this expression of the Body of Christ from day one and are grateful to be among God's instruments in helping you make the transition to a new chapter of your considerable history. The Apostle Paul's assessment of the church in Philippi is applicable to you: "I am confident of this, that the one who began a good work among you will bring it to completion by the day of Jesus Christ." (Phil. 1:6)

Peace†,

Deck Guess

Personnel Committee Annual Report 2019

Purpose and Responsibilities:

- Determine, define and fill new positions for staff as necessary. Oversee and recommend activities, duties and responsibilities for each staff member. Evaluation of each staff member to be conducted on an annual basis with some positions more frequently if deemed individually necessary.

Accomplishments This Year:

- Conducted evaluations of all staff members using standardized and detailed evaluation forms developed by the Personnel Committee.
- Communicated with employees to gather information on duties and possible clarification of responsibilities
- Maintained Nursery Caregiver position, along with coverage for other services and special events
- Maintained Personnel files in the locked fireproof box in the church office
- In February, employed A.C. Marriott as Children and Youth Coordinator
- Coordinated a Farewell Lunch honoring Rev Feild and Laura Russell
- Met with members of hand bell choir and two worship service choirs to determine ways to increase the efficiency and quality of the music program
- In November, created and began monitoring a Student Scholarship Program to enroll four (4) Singers for the Choir. Also, received approval for funding in the 2020 Budget.
- A December Appreciation Lunch was held at Over Yonder restaurant honoring staff members and their spouses.
- A December bonus was given to each staff member.
- In December, a letter was sent to all church members notifying each person of the opportunity to send a Love Offering for Rev. Deck Guess. The offering was collected and given to Rev. Guess in Worship Service on December 22.

Goals and Objectives for 2020:

- Solicit information from the staff to assure their Position Descriptions match the actual duties performed
- Continue to review and revise Position Descriptions and seek staff to respond as the needs of the church evolve
- Conduct annual staff evaluations as directed by Session
- Work with Session on budgetary issues regarding Personnel
- Report to Session as needed
- Continue to refine and assess duties and responsibilities of staff to ensure efficiency and equitable workload distribution

Committee Members

Murry Haber, Susan Carter, Rick Owen, Connie Addison, Amy Jones, and Martha Ennis

2019 Clerk's Annual Report

New Members

Profession of Faith: (0)

Reaffirmation of Faith: Daniel Jay Akerblom, 2-10-19; Martha Collier Ennis, 2-10-19; Rick Garrett and Billie Everhart Garrett 2-10-19; Patricia (Pat) Huff 4-7-19; Elaine Curtis 4-7-19; Eric Hillestad, 5-19-19; Norman Reid, 5-19-19; Sherry Lambert and David Nichols, 6-23-19; Linda Strom, 6-23-19; Sarah Quaye, 6-23-19; (12)

Letter of Transfer: Mary Reeves Wigley and Laddie Tillman Wigley from Pendleton United Methodist Church 4-7-19; Martha Williams Misenheimer from First Presbyterian Church of Boone 4-7-19; Kayla Holden Davis from First United Methodist Church of Hendersonville 7-14-19; (4)

New Affiliate Members: (0)

Members Removed from Membership Roll: Martha Garriss, 7-18-19 (1)

Members Placed on the Inactive List: Leslie Carter, Rosemary Gore, Lee Council, Joseph Stapleton, Sam Stapleton, and Matthew Wimberly 2-21-19 (6)

Removed from Affiliate Roll: Hogan Carringer joined Long Memorial Methodist Church, Roxoboro (1)

Members Transferred Out: Teresa Taylor 1-17-19; Jane Boyer 1-17-19; Paul and Cynthia Goedhart 5-23-19; William (Bill) and Jane Richardson 11-21-19 (6)

Deceased Members: Martha Key 2-16-19; Ruth Piche 3-14-19; Bobby Duke, 4-29-19 (3)

Deceased Affiliate Member: William (Bill) Kennedy 9-3-19 (1)

Deceased Friends of the Church: Rev. George Rolland Mullinix, 8-2-19; Ellen Parmerter, 10-26-19; Glenn Arthur, 10-31-19; Robert (Bob) Powell, 11-21-19 (4)

Deceased Former Member: Rebecca (Becky) Franklin, 1-30-19; Marjorie (Marge) Persons, 8-18-19; Carmen Guy, 11-28-19 (3)

Funeral/Memorial Service: Martha Key 3-23-19; Ruth Piche 3-24-19; Bobby Duke, 6-1-19; Carlyene Lyerly 7-27-19; Rev. George Roland Mullinix, 8-17-19; William Thomas (Bill) Kennedy 9-7-19 (6)

Births: Isaiah Gordon Causby 7-21-19 (1)

Children Baptisms: Isaiah Gordon Causby, 7-28-19 (1)

Adult Baptisms: (0)

Elder Ordinations/Installations: Ordination and Installation for Robert (Bob) Todd, Lyndsay Ennis, and Connie Addison on 1-13-19; Installation for Robert (Bob) Blalock on 1-13-19 (4)

Member Weddings: (0)

Non-Member Weddings: Bailey Stewart and Vance Hostetter, 9-21-19; Claire Hawley Anderson and John Walker Kleinschmidt, 10-5-19; Lynn S. Bryant and Charles Andrew Gabriel, 10-12-19 (3)

Respectfully Submitted,
Susan Carter, Clerk of Session

Mission Committee Annual Report 2019

Because of a very generous budget, the Mission Committee was able to increase its support for many of our traditional missions as well as adding a few new ones. RAM, Avery County Habitat, Yellow Mountain Enterprises, Feeding Avery Families. Scottie, The Hill School, and Time for a Change, to name but a few of our local missions. Internationally we supported the Causby China Mission, the Guatemala project, The building Hope Campaign, and the PCUSA Water Purification fund.

Our Mission Discretionary Fund enabled us to respond quickly to several needs. We provided scholarship assistance to a Lees-McRae Student. Because of rising prices, we provided additional funding to Time for a Change for additional diapers and formula. Lastly, because of an unusually harsh and early winter, we gave additional funding to RAM to provide money to assist their clients with heating bills.

Submitted by:
Carol Larson, Chairman

Mission Committee: Rob Clemmer Benevolence Fund Report 2019

One of the many positions Rob Clemmer filled during his years in the church office was to talk with individuals requesting assistance from the church, and to then research the validity of the request. When Rob moved from this area funds were given to the assistance fund in his honor, Session chose to use the ongoing name for the mission objective, the Rob Clemmer Benevolence Fund. A committee was recruited to serve on this weekly mission objective with members Tony Fortune, E. C. Newman, Carolyn Jones, Donna Dicks, El Wilson, Murry Haber, Rocky Holscher, and Susan Carter. Policy and procedures were developed.

Most of the requests to the REBF are for preventing the power disconnect, or for home heating oil. Other situations include a newly divorced mother with overdue mortgage, unexpected car repairs, behind in rent payments, dad injured at work and has four small children, etc. When a request comes to the church a form is used to complete the details, and a committee member verifies the situation with the power company, landlord, etc. The committee has responded to 51 Requests for Assistance, with only a few of the requests coming from repeat individuals. Records total nearly \$9,000.00 provided to meet the call-in crisis requests.

Worship Committee Annual Report 2019

Purpose: To provide meaningful worship experiences for our congregation using new and familiar modalities while preserving our reformed tradition. To work closely with the pastor, volunteers, and sub-committees in providing suggestions and oversight of the worship areas in the life of the church in order to help the congregation experience true worship.

Accomplishments in 2019:

- All sub-committees continued to function well: Communion Set-Up; Flowers; Funeral/Memorial Services; Kirkin' O' The Tartan; Ushers; Acolytes; Wedding Committee; and Worship Arts Committee, with a new "Banner" sub-committee.
- Worship Arts continues to play an important role in the life of Banner Elk Presbyterian. See attached.
- Serving Communion by Intinction was once again approved for winter months (November through April) with the exception of the 5:00 p.m. Christmas Eve service at which time communion was served by passing the trays.
- Ash Wednesday Palm Sunday, Maundy Thursday, Good Friday, and Easter services were held on March 6. April 18, April 19 and April 21, respectively.
- Our annual Sunday morning Worship services at 8:30 a.m. were held June through September along with our regular 11:00 a.m. services.
- We were blessed with another year of uplifting music presented by the Choirs under the direction of Diane Rydell. See Attached.
- Kirkin' O' the Tartan was held on Sunday, June 30.
- Punch on the Lawn was enjoyed throughout the summer months.
- Gratitude and well wishes were given to Rev. Feild and Mrs. Laura Russell as we said goodbye when Rev. Russell decided to take early retirement beginning in mid-July.
- In August we celebrated the arrival of Rev. Deck and Mrs. Deb Guess. We are delighted to have Rev. Guess as our Transitional Minister, and are thankful for his and Deb's presence.
- We are most appreciative of our Rev. Dr. Ed Donnell who supplied during part of July and August between the leaving of Rev. Russell and the arrival of Rev. Guess. Also during the year, we were pleased to have Rev. Tom Phillips, Rev. Bobbi White, and Rev. Maggie Lauterer fill in.
- BEPC participated in two community services: Easter and Thanksgiving.
- We continued our involvement with Mayland Presbyterian Fellowship.
- Our Hanging of the Greens and Chili and Cornbread Luncheon was held on Saturday, November 30, with church wide participation. (Also, Bob Pullease made and gave us his "annual" wooden Chrismon for which we are most appreciative.)
- Christmas Eve Services were well attended with 301 combined at both services.
- Choirs – See Attached
- Wedding Committee – See Attached
- Worship Arts Committee – See Attached

Goals and Objectives for 2020:

- **Continue to support all sub-committees and involve more of the congregation in committees and sub-committees.**
- **Encourage participation of all persons in worship, i.e. readers, music, etc.**
- **Assure that all visitors are made to feel welcome.**

Committee Members: Alisa Ballard, Office Administrator; Susan Blalock; Martha Burns; Bill Ferguson; Martha Misenheimer; Diane Rydell; Deka Tate; Jayme Vernon; Debi Tornow, Chairman; and Rev. Decherd Guess (ex-officio member).

Respectfully submitted,
Debi Tornow
Chairman

BEPC Wedding Committee Annual Report for 2019
(Sub-Committee of Worship Committee)

The Wedding Committee serves on an as needed basis and communicates with individuals seeking a church wedding location, as well as assisting church members requesting a wedding ceremony. Conducted were three non-member weddings, with no member wedding requests during 2019. The first wedding couple has a current Lees-McRae connection, the second couple met at Lees-McRae in 1966, and the third couple has a Beech Mountain connection. One additional couple explored the possibility of a scheduled wedding, but later called and "decided to choose another option." After expenses were paid for church cleaning, the remaining \$575.00 was transferred to the BEPC Scholarship Fund.

Wedding Log

December 31, 2019

Worship Committee & Session Action:

| Pastor | bride | groom | request date | phone | email | Wed. Com. | outcome | 2019 Income |
|-----------------|-----------------|-----------------|--------------|--------------|----------------------|----------------|------------------|-------------|
| Graham Svendsen | Bailey Stewart | Vance Hostetter | 9/21/2019 | 704-651-6035 | btstewart4@gmail.com | Debi. T | approved 3-25-19 | \$200.00 |
| Deck Guess | Lynn Bryant | Andy Gabriel | 10/12/2019 | 843-997-9031 | lynbusybmm@aol.com | Susan Donna El | approved 7/18/19 | \$100.00 |
| Teresa Dunn | Claire Anderson | J. Kleinschmidt | 10/5/2019 | 704-651-9425 | clairean@gmail.com | Susan | approved 7-28-19 | \$600.00 |

New Requests in Process

| | | | | |
|---|--|-------------------------|---|--|
| Jan | Robin McCree MoB | 10/12/2019 | lakeporch@carolina.rr.com | wants catholic priest and our pres minister 2-20 |
| Feb | Robin McCree MoB | | | waiting for Catholic Priest approval process |
| Graham Svendsen | Brittany Stewart | 9/21/2019 260-3631 | stewardth@lmc.edu | toured church with Feild - sent note abt \$200.00 fee |
| Officiating Pastor - | Graham Svendsen, Grace Highlands Presbyterian Church, 8483 US 421, Vilas 28692 | | | |
| Master in Divinity, 2013 from Westminster Seminary, California. | Youth Pastor, Valle Presbyterian, North Hills, CA | | | Midway Presbyterian, Powder Springs, GA |
| 3/25/2019 Robin McCree MoB | | | | still interested, waiting for the bride and groom to make some decisions |
| 4/24/2019 Robin McCree MoB | | | | The family has decided to choose "other options" |
| 7/11/2019 Lynn Bryant | Andy Gabriel | 10/12/2019 843-997-9031 | LMC tennis team, class of 1966, widower age 74 and divorcee age 72, BE connect | |
| 7/15/2019 Claire Anderson | | 5-Oct 704-651-9425 | 30 people, no music or flowers, our church or BRParkway, New Orleans/Beech Mtn | |
| 7/19/2019 Claire Anderson | | | after email discussion with Rev. Guess, we determined to tell, "No, due to transition time at BEPC" | |
| | | | Also, it seemed to have the feeling of a wedding chapel need/ one stop wedding. We do not coordinate BR Parkway Weddings | |
| 7/26/2019 Claire Anderson | | | sent pastor name and ordination certificate along with marriage counselor contact info 7-28 notified approved pending \$600 fee | |
| 8/5/2019 Claire Anderson | | | Received \$600.00 fee - Wedding approved by email vote on 7-28-19 upon the receipt of the wedding fee | |

Worship Arts Ministry 2019

Committee: Janet Speer (Chair), Ed Donnell, Mae Weed, Reverend Deck Guess, Deb Guess, Barbara Hosbein (until December), David Tate, Emily Garrett, Laura Russell (until July)

The committee offered Rev. Guess readings whenever he would like to use them in the service.

Events/Projects

Mayland Reading (March). Did readings to accompany the choir at Mayland Fellowship.

Easter (April)

Put up the cross outside with purple cloth. Changed the cloth to black for Good Friday, then the parishioners covered the cross with flowers on Easter morning.

Performed a drama entitled, "The Sounds of Good Friday."

Stephen Ministry Sunday (June 16)

Presented skits on what Stephen Ministry is and is not in Worship Service.

Pentecost (June)

Hung fabric art on cross. Along with Comfort Makers, created a pieced banner.

Reading for Worship Service

Scripture scripted and acted out for Oct. 20's service.

Thanksgiving

Fabric Art with children: Deb Guess created a fabric panel with children and adult helpers. The panel was displayed as Diane played "We gather Together".

The children also brought in the parts of the Cornucopia as Diane played.

Christmas

The youth presented scripture readings, a reading about the comparisons of modern Christmas to the birth of Jesus and lit the advent candles.

The children sang "Lift Up Our Hearts" with the choir.

The children made noises while the pastor read about a "Noisy Christmas Night".

Arts Ministry has been "in charge" of the Advent Candle lighting for some time. The following groups presented scriptures, a reading on their organization, tying it to the candle lit, and the lighting:

- Dec. 1: Barbara Hosbein and Daughter on Guatemala and a farewell
- Dec. 8: Hand Bells
- Dec. 15: Comfort Makers
- Dec. 22: Prayer Shawls
- Dec. 24: Youth

Pending: We have procured the funds and have the Raleigh Ringers on our agenda. They will do a workshop on August 29, 2020, with a performance at 7:00 p.m.

Submitted by:

Janet Speer, Chairman

Music Ministry Annual Report 2019

We continue to have 2 vocal and a handbell choir in 2019; the mixed choir, which sings each Sunday during the 11am worship service; the men's choir at the seasonal 8:30 am worship, and the handbell choir, which plays several times a year at 11am worship. While each is unique in people, there are a few who participate in 2 of the choirs.

The mixed choir lost several members this year due to moves, retirement and health concerns but we have added several and a new scholarship program to include Lees McRae students when school is in session was begun. We also purchased new "Sunday" folders for the choir so they all match. For the third year the mixed choir sang with the "Holy Cross" choir in late May as the first part of their Summer Concert Series held at St. John's Chapel, which was an enjoyable venture.

The men's choir is smaller than in previous years mainly due to health issues of the men (or family members) but the group is very enthusiastic and loyal.

Handbells also has several who have had health concerns, but we also have members from other churches participating in the group. We are continually striving to improve and look forward to a workshop in late August by the Raleigh Ringers, who will perform at Lees McRae. We were able to contribute to the cost of the workshop by the Raleigh Ringers through the generosity of those who contribute to a "music committed fund" each year.

Membership/Outreach Committee Annual Report 2019

The Membership/Outreach goals were to assist to increase the church membership and to provide outreach activities to the church community. Members of this committee are Luana Anderson, Bob Blalock, Debbie Hagna, Don Hilsmier, Jan miller, Pam Murtland and El Wilson.

The following activities were provided by the listed committee members with full participation.

*Coffee mugs filled with various pamphlets containing information about our church are available and are offered to visitors every Sunday.

*Every new member is provided with a packet of information about our church. This includes a copy of The Sacred Flame by Margaret Tufts Neal.

*Every Sunday a member of our committee collects the Friendship Registers. We then contact by email each visitor who may be interested in joining our church.

*Our committee hosts a yearly Soup and Salad Luncheon for the staff and faculty of Lees-McRae College.

*This committee assists with providing lunch for the Inquirers Class which is conducted by our pastor.

Submitted by:

Bob Blalock

Communications Committee Annual Report 2019

The Communications Committee serves to connect and inform our congregation and church friends about our ministries and activities.

Members: Mae Weed, Chair, Donna Dicks, Ann Swinkola, Larry Zimmer, Chris Zimmer, Tony and Claire Fortune, Susan Blalock

Website: Larry Zimmer is our webmaster for the church website. The site seeks to provide timely information on the church's activities and mission programs, a calendar of events, and photos of past activities. Recordings of the weekly worship service are available on-line. If you find incorrect or outdated information, please notify Larry Zimmer or Mae Weed with the needed updates.

Newsletter: The monthly newsletter, "*Press-byterians*", continues to inform all of our church members and friends, year-round and seasonal. It includes regular columns such as *From the Pastor*, *Church Happenings*, *Meet Our New Members*, etc. as well as special articles on church events, mission projects, and activities including photos. Church committees and members are encouraged to submit articles for inclusion in the newsletter. The deadline for submitting articles is the 20st of each month.

Thanks to Chris Zimmer who organizes the volunteers who come in monthly to fold the newsletters and prepare them for mailing. Those volunteers include: Luana Anderson, Alice Johnson, Jan Miller, Pat Polderman, Connie Addison, Susan Blalock, Claire and Tony Fortune, Martha Misenheimer, Elaine Curtis, Joy Rimel and Suzie Fisk.

Phone and E-mail Tree: The phone tree and mass e-mails are used to inform the congregation of timely information. Please notify the church office if your phone number or e-mail changes.

Bulletin Boards and Display Areas: The committee continues to make an effort to offer attractive displays of interest and information to publicize events in these spaces. Suggestions are welcome.

Press Releases: Local newspapers were notified of special church events that might have interest to the general public.

Pictorial Directory: The directory is updated on an ongoing basis and is now printed in-house. Hard copies are available in the church office. The directory is also available on the website (www.bannerelkpresbyterian.org). Thank you to Donna Dicks for taking photos of new members. If your contact information changes, please notify the church office so our listings can be updated.

Submitted by:

Mae Weed, Chairman

Congregational Care Committee Annual Report 2019

Congregational Care Committee Purpose: To serve the body of Christ by offering encouragement, support, and prayer to those in need, and to celebrate the lives and milestones of our church family.

The Congregational Care committee is comprised of several sub-committees:

1. Prayer Team Ministry – comprised of 8 members who pray for members of BEPC for 1 week of during the year. This team maintains the Prayer Room, which is set aside for prayer, meditation, and reflection with devotional materials available.
2. Shepherd Program – encourages, nurtures, and supports our church family through visits, cards, phone calls, and occasional meals.
3. Meal Train –provides a steady supply of meals for a specific amount of time to church members in need of more intensive care and support during difficult times.
4. Stephen Ministry (operates independently from the committee and provides its own report)

The Congregational Care Committee also offers supplies such as cookies and drinks for funeral receptions held at the church. This committee will set up and break down tables and chairs and clean kitchen and fellowship hall following these receptions as well.

In 2019, we provided receptions for the following funeral services: Bobby Duke, Rolland Mullinix, Bill Kennedy, and Carlyne Lyerly.

The committee also hosted a reception to welcome the new interim pastor. The committee hosted a reception for long time member, Barbara Hosbein, in honor of her mission work with our sister church, Arca de Noe. Looking forward to activities in 2020, the committee would like to continue to encourage members to participate in the Shepherd Program. We would also like to encourage participation in the Prayer Team.

Submitted by:
Lyndsay Ennis, Chairman

Prayer Shawl Ministry Annual Report 2019

Prayer Shawl Ministry met twice a month. Thirty-two of the prayer shawls were given out to church members, family, friends and community members who had need. Expenses in budget were used for postage and gift wrapping of shawls. Yarn this past year was donated. The group consists of 12 church members.

Submitted by:
Chris Zimmer

Comfort Makers 2019 Report

Comfort makers made 33 blankets in 2019 and continued to dedicate the blankets to members in our church. A story is written about the person for the newsletter, then the blanket is hung in the lobby for a month, then given to a good cause. For Pentecost, the Comfort Makers created a pieced banner to be displayed in the sanctuary. To assist with worship, Comfort Makers made worship bags for the children.

Comfort Makers who served in 2019

Alice Johnson
Debi Tornow
Luana Anderson
Jean Eells (until she moved)
Diane Earwood
Erika Deal
Janet Speer
Joy Rimel
Mae Weed
Martha Burns
Lu Ann Guignard
Melba Waddell

Dedications:

January: Peter and Ellen Stapleton
February: Ed and Cathy Donnel
March: Lindsay and Jimmy Ennis
April: Nancy and Rick Owen
May: Ruth Pinche
June: Jerry and Ann Shinn
July: Richard and Joan Rhyne
August: Jan and Phil Craig
September: Budd and Sylvia Hann
October: Dan Akerholm
November: Bob and Susan Blaylock
December: AC and Don Marriot

Quilt given to Carolyn West

Lap quilts given to:

Carol Arthur
Glenn Arthur - Christmas
EC Newman – Christmas
Susan Kirkman – Christmas
Larry Kennedy – Christmas
Margaret Trivette - Christmas

Walking with Shadows Annual report 2019

Walking in Shadows is designed to support the caregiver (or person affected) who deals with persons with mental illness. They continue to meet on the second Monday of each month with attendance of one to six people. The sessions are designed to help caregivers and friends of those with Depression, Anxiety and Bi-Polar Disorders and is entitled *Walking with Shadows*. Brant Piper, leader of the group, is a professional Christian counselor. Brant moved away from our area, but we continued sessions with SKYPE until November. At that time, the Stephen Ministry team offered one of their ministers to continue facilitating the program. The participants agreed to this and have met twice with a Stephen Minister. Some participants are “regulars” but we also have drop-ins who come for one or two times for help. Online sources are also available.

Submitted by:
Janet Speer, Facilitator

Stephen Ministry Annual Report 2019

The best way to present this report is by dates of events.

November 2018: Catherine Upchurch and Janet Speer meet with Rev. Russell about the possibility of starting a Stephen Ministry. He was enthusiastic and asked the Session for approval and the moneys to send Janet and Catherine to Orlando for Training. This was approved.

January 11-19 – Catherine and Janet attend training in Orlando and become certified Stephen Ministry Leaders.

February 7 – Catherine and Janet meet with Rev. Russell and Murry Haber (already a Stephen Minister) to discuss a timeline for implementation of the program.

March – July – Notices consistently placed in bulletins, newsletters educating the congregation about Stephen Ministry and asking for potential candidates to be Stephen Ministers.

June 16: Arts Ministry Team performs two skits on what Stephen Ministry is/is not.

August-Sept 1 – Interviews for potential Stephen Ministers

Sept 15 – Oct. 20 Candidates are selected, and 50 hours of training commences. Members of the church helped with lunches/dinners so the candidates and teachers could continue the long hours of training

Teachers: Stephen Ministry Leaders: Murry Haber, Janet Speer, Catherine Upchurch

Candidates: Sherry Lambert, Joy Rimel, Pat Anderson, Peter Stapleton

December 8 – Stephen Ministers commissioned: Catherine Upchurch, Janet Speer, Sherry Lambert, Peter Stapleton, Pat Anderson, Joy Rimel. Murry Haber, Stephen Minister, officiated with Rev. Guess. Standing with the newly commissioned was Don Hilsmier, Stephen Minister.

January 2020 – Stephen Ministers are prepared to serve.

Christian Education Committee Annual Report 2019

The CE Committee has maintained and extended programs for the congregation this year. The education programs that have continued this year include: The Faith Seekers class for adults on Sunday morning, a class for Junior High and Senior High students on Sunday morning(now twice a month), a class for children ages 3-7 on Sunday mornings.

Youth activities: monthly activities for Jr. High and High School youth (this slowed down for a while the last half of the year after the leader graduated from Lees-McRae). Monthly activities included Bible Study for younger youth on Sunday afternoons, a week at Montreat Youth Conference. We also provided scholarships for students who wished to go to other camps. We had a Vacation Bible School for children ages 4-12.

We had a Lenten Series on Wednesdays at Midday and the Family Church Retreat in the fall at Holston Campground. Women's studies were held on Thursday afternoons (3 nine-week sessions). A workshop for parents on Worshiping with children was sponsored by the Christian Education Committee.

The church hired AC Marriott part time to coordinate youth and children's activities.

Submitted by:
Steve Bender

Faith Seekers Annual Report 2019

Faith Seekers is an Adult Christian Education class that addresses many different topics - some Bible studies, some Christian books, special topics of social and Christian interest and the like. The group also takes up an offering each week and sends money to special causes. Below are the studies for 2019:

| | | | |
|---|--|-----------------------|--|
| Jan. 6 Yancy's Vanishing Grace "We've Got Problems" | | Janet | |
| January 13 Cancelled snow | | Janet | |
| Jan 20 Cancelled; snow | | Janet | |
| Jan. 27 pgs. 1-47 Vanishing Grace | | Janet | |
| FEB 3 Section Two Vanishing Grace | | Janet | |
| 10 Brunch | | | |
| FEB 17 Finish first session | | Janet | |
| Feb. 24 Begin Session on Grace Dispensers. Video: Who are the Grace Dispensers UP TO Pilgrims | | Janet | |
| Mar 3 Continue Grace Dispensers | | Janet | |
| MAR 10 brunch Handbells | | | |
| Mar17 Is its good news with video. Read first chapter | | Janet | |
| Mar 24 Is its good news continued. Read next two chapters Janet Video on Stephen min | | Janet | |
| Mar 31 Faith and Culture (video Holy Subversives) Janet: | | Janet | |
| April 7 Cathy | | Cathy | |
| April 14 Brunch | | | |
| April 21 Easter no class | | | |
| April 28 Steve; Bible study - yes, we're keeping this one | | Steve | |
| May 5 Steve; Bible Study -- yes, we're keeping this one | | Steve | |
| May 12 Brunch | | | |
| May 19 White supremacy and Christianity Reparations When do we do Stephen Ministry "A peculiar institution" about how we thought that slavery was ok. Diaries and letters | | Pat Anderson | |
| May 26 Above continues | | Pat | |
| June 2 Jesse Stewardship of the earth | | Jesse Pope | |
| June 9 Brunch Stephen Ministry power point at lunch | | | |
| June 16 Continue series with Jesse; Janet and Kathy do a brief presentation on Stephen Ministry | | Jesse Pope | |
| June 23 Teaching in China | | Gordon and Hui Causby | |
| June 30 Cold Case for Christ series with Martha Williams | | Martha | |
| July 7 The Legacy of Edgar Tufts Janet | | Janet | |
| July 14 continue with Martha Williams series | | Martha | |
| July 21 Martha | | Martha | |

| | | | |
|--|--|---------------------|-------------|
| July 28 Martha | | Martha | |
| Aug 4 Martha | | Martha | |
| Aug. 11 brunch | | | |
| Aug 18 Martha | | | |
| Aug. 25 continue with Martha | | Martha | |
| Sept 1 Continue with Martha | | Martha | |
| Sept 8 Continue with Martha | | Martha | |
| Sept 15: Steve on Prayer | | Steve | |
| Sept 22: Steve TBD | | Steve | |
| Sept 29: Walk as Jesus Walked Vander Laan | | Janet | Session I |
| Oct. 6: Continue | | Donna | Session II |
| Oct. 13: Brunch | | | |
| Oct. 20: Continue | | Janet | Session III |
| Oct. 27: Continue | | Janet | Session IV |
| Nov. 3 | | Donna | Session v |
| Nov. 10 Brunch | | | |
| Nov. 17 Stephen Ministry now what: How we can use their information in our relationships | | Catherine and Janet | |
| Nov. 24 Janet and Donna Marco http://fourholygospels.makotofujimura.com | | Janet and Donna? | |
| Dec. 1 Leading up to Christmas How Christians Celebrate around the world | | Janet | |
| Dec. 8 Brunch- History and information on Advent wreath | | | |
| Dec. 15 Leading up to Christmas Origins of Christmas Tree and St. Nick | | Janet | |
| Dec. 22 Leading up to Christmas Reflections on childhood Christmases and how we can get that feeling back | | Janet | |
| Dec. 29 Approaching the new year | | Janet | |

Preschool Annual Report 2019

The Preschool operates with a Board consisting of the Preschool Director, Pastor, with church, community, and parent members following a Session approved Policies and Procedures Manual. In August, the Board added a Church Finance Officer position. The program serves children ages 2-5, operates 9 1/2 months following an August-June school year calendar, Monday-Thursday, 9:00am-1:00pm.

In January, the middle of the Preschool year, 28 students were enrolled. Staff employed were A.C. Marriott, Director/3's Lead Teacher, Teacher; Tiffany Ledford, Assistant Director/2's Lead Teacher; Kerri Ledford, 4's Lead Teacher; Lucy Corning, 3's Teaching Assistant; Marti Dodd, 2's Teaching Assistant. In August, the beginning of the Preschool year, 24 students were enrolled staffed by AC Marriott, Director/3's Lead Teacher, Teachers; Martie Dodd, 2's Teacher; Britt Ammann, 2's Teacher Kerri Ledford, 4's Lead Teacher; Lucy Corning, 3's Teaching Assistant. The year ended with a continuing Staff and 26 students enrolled for January.

The children have Chapel scheduled every Thursday, a visiting Story Reader twice a month, dance/drama class twice a month and special music program twice a month. Fundraising events included Puppets, Pancakes, and Pajamas Family Book Fair, Movie Night, Parent's Night Out, Friday school and Woolly Worm Parking, hot chocolate stand and Lemonade stand. The SonShine Playground has provided active joyful outdoor play each day the weather permits. Letterland literacy and STEAM inspired curriculum is implemented for the three classrooms. Also, the 4-year old class visits "Letterland at Tweetsie Railroad" once each year. As a group the children participate in 11:00am Worship by singing in May and December. The Summer Camp weeks are reported to be joyful theme based learning experiences, and the Camp is meeting a need for quality summer preschool child care.

The evacuation plan continues with documented Fire Drills, with the November 2019 drill completed in 2 minutes and 30 seconds. Preschool Staff members participated in a Blue Ridge Partnership for Children sponsored CPR/First Aid training and are encouraged to take training classes online and attend any BRPC sponsored in house trainings.

Three teachers attended the Georgia Early Childhood Conference with very positive feedback regarding the quality of the workshops offered. (Katie Fletcher was formerly President of the Georgia Preschool Association)

The Board developed and received gifts for the three classrooms from The Giving Tree. Contact A.C. Marriott to arrange a time to come see how these are being enjoyed by the children. Thank you to the generous contributors.

The Wedding Committee Fund transferred \$675.00 to the Preschool Scholarship Fund. The Board approved 7 Scholarship for January-June and 6 Scholarships for August-December.

Submitted by:

AC Marriott and Susan Carter for Cathy Richmond

Permanent Funds Ministry Annual Report 2019

The Permanent Funds Ministry of the Banner Elk Presbyterian Church met on a regular basis in 2019. PFM highlights included the Wills Emphasis Sunday, growth of fund market value approaching \$130,000, updating and editing policy documents and the addition of fresh faces to the leadership team. The annual report to session was on January 16, 2019.

Permanent Fund Ministry 2020 Objectives

- 1) Sponsor educational events: seminar on estate planning, Wills Emphasis Sunday, and Minute for Mission.
- 2) Succession plan for PFM leadership.
- 3) Improve awareness of PFM: reports to session, newsletter articles, revise brochure.
- 4) Marketing efforts to increase involvement of church members in PFM events.
- 5) Increase "total fund values" to \$200,000.

Submitted by:

Jim Swinkola, Chairman

Building & Grounds Annual Report 2019

2019 has been a good year for the church with several significant improvements to the church. During the summer we finished refurbishing the last of the stained glass windows.

In November and December we replaced one of the 7 heating systems after it quit working; during the replacement, modifications to the system were made that should make it even more efficient.

Finally, during the Christmas recess for the preschool, we painted all the classrooms, bathrooms, kitchen and fellowship hall. Thankfully, funds were available for all these improvements.

For those who made special contributions toward the stained glass, we thank you for helping us have funds for the other projects! And as always, a big thank you to our Clerk of the Works, Larry Zimmer, who made it all happen.

Submitted by:

Bob Todd, Chairman

Buildings & Grounds Projects - Completed 2019

Ongoing

Replace Light bulbs and ballasts as needed

Jan - Dec, 2019

Refurbish remaining Stained Glass Windows. All Windows Have Been Refurbished.

Paint preschool classrooms, hallways and related areas. Include Fellowship Hall.

Replace 2nd Floor Furnace and Upgrade Damper

Create storage space for church banners in 2nd Floor Classroom

Repair Ductwork in Margaret Tate Parlor and Faith Seeker Classroom

Hang Bulletin Board in 2nd Floor Classroom

Repair Vacuum Cleaners

Install Hearing Loop Signs

Replace Damaged Wheel Stops

Repair Top Warmer in Kitchen

Clean Ice Maker

Repair Broken Sign Spotlights

Install Ice Scoop Holders in Kitchen

Repair Gas Leak on Center Burner on Range in Kitchen

Replace Defective Media Monitor

Repair Broken Cover for Baptismal Font

Repair Torn Window Screen in Classroom

Clean Carpets on 1st Floor (except sanctuary)

Replace Toilet Seats in Fellowship Hall Restrooms

Replace Flapper Valve and Fill Valve on 2nd Fl Ladies Toilet

Restain Choir Door Steps and Deck

Capture / Remove Ground Hog from Front of Church and Repair Damaged Area,

Replace Damaged TV in Margaret Tate Parlor and Hang on Wall

Rest "Stay off the hill" Sign in Parking Lot.

Repair Stephen Ministry Door so that It Latches Properly, Install Locking File Cabinet

Stewardship and Finance Committee Annual Report 2019

The Stewardship and Finance Committee is responsible for overseeing the financial matters of the church, for coordinating the work of the financial staff and the treasurer with the Session, and for conducting the annual stewardship campaign.

The committee met monthly, with a few exceptions, throughout 2019 and monitored the monthly financial statements of the church as well as dealt with various matters that arose during the year.

The year began with our work on transferring funds to pay off the outstanding loans the church had taken out to finance the purchase of property on which on parking lot is situated and the development of that parking lot as well as the new playground. Through prudent stewardship of our funds we were able to completely pay off these loans and to proudly declare that our church is now entirely debt free.

This year for the first time in many years we commissioned an audit of our financial records by an outside account. Sharon Gillespie of the CPA firm of Young Miller & Gillespie PA conducted the audit in May and certified the accuracy of our records, giving us all the comfort of knowing that our finances are being maintained accurately.

Among other things, the committee reported the sale of the four lots on Beech Mountain that the church has owned for some time was completed and the proceeds added to the committed funds of the church.

We also explored new methods of giving to the church through electronic funds transfers and the church website.

This year a very successful stewardship campaign was conducted under the leadership of Chuck Dickinson. The theme of the campaign was Vision 2020, and under Church leadership, we helped the congregation understand the financial needs of the church and the spiritual need for all of us to give back some of what God has given us to us. The campaign included weekly Moments for Stewardship delivered at services throughout July and August, each of which highlighted one of the many missions of the church, several special mailings, articles in the monthly newsletter and other communications to the congregation. By the end of the campaign, 115 pledges were received, totaling \$358,285. A sincere and heartfelt thank you goes out to all of you in the congregation who helped us achieve these results.

The stewardship within this church not end with our annual campaign, as many in our congregation are regular contributors to our annual fund even though they choose not to pledge, and many others contribute to the many special causes and missions that the church promotes. All totaled over 20% of the money raised by the church goes to mission.

Finally, we prepared a balanced budget for 2020 which was approved by Session and which allows us to proceed with the missions and ministries of the church along with the necessary expenses that allows us to continue operating the church on a stable basis.

Special thanks for successfully completing the work of the committee goes to our treasurer Dorothy Pullease, and our treasurer-emeritus Ron McGowan. Many thanks also to the other members of our committee, Bill Ferguson, Bruce Pendergast, Jeff Davis, Phil Craig, and to ex officio members Alisa Ballard, Rev. Feild Russell and Rev. Deck Guess. And finally, thanks goes to Dedy Traver who provided our monthly statements and answered questions no one else could.

Submitted by:

Steve Hill, Chairman

Banner Elk Presbyterian Church 2019 Financial Summary

| Account Summaries | Jan 2019 | Income | Expense | Dec 31, 2019 Balance |
|---|-----------|--|------------|----------------------|
| Operations account | \$0.00 | \$467,757 | \$398,379 | \$79,378 |
| Committed Funds | \$168,002 | \$108,367 | \$ 195,792 | \$83,802 |
| Columbarium | \$20,595 | \$4,056 | \$4373 | \$20,278 |
| BEPC Preschool | \$20,642 | \$32,189 | \$30,165 | \$22,666 (YTD) |
| (Preschool calendar year is Aug 2018-June 2019) | | | | |
| Highlands Union Wealth Investment Account | | | | |
| Expenditures by Category | | Jan 2019 | Income | Cap Gains/Dividends |
| Personnel/Programs | \$294,148 | \$16,848 | \$1200 | \$1,324 |
| Local Missions/Ministries | \$107,544 | | | |
| Wd Missions/Presby | \$28,733 | | | \$17,370 |
| Capital Improvements | \$65,615 | | | |
| BEPC Endowment Fund | | | | |
| Cash Balance report – Operations | | Jan 2019 | Income | Cap Gains |
| Beginning Balance | \$314,779 | \$104,519 | \$7,010 | \$3,429 |
| Ending Balance | \$303,515 | | | Dividends |
| | | | | \$2,064 |
| | | | | Dec 2018 |
| | | | | \$128,125 |
| BEPC Liabilities | | | | |
| Parking lot/Preschool Playground | | | | |
| Operations Fund (01) | -\$79,378 | Cost \$402,549 / P&P Pledge Payments \$ 323,157 / Promissory Note \$70,000 | | |
| Committed Funds (02) | -\$83,802 | Entered into 04/01/2017 | | |
| Account Cash Balance | \$118,294 | Promissory Note paid off January 25, 2019 for \$59,364 | | |

Banner Elk Presbyterian Church
Income and Expense Statement (UNAUDITED)
GENERAL FUND 01, December 2019

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| Current Period | Year to Date | Annual Budget | Annual Budget Percentage |
|----------------|--------------|---------------|-----------------------------|
|----------------|--------------|---------------|-----------------------------|

**** Unposted transactions have been included on this report ****

| | | | | | |
|-------------------------------------|-------------|------------------|-------------------|-------------------|-----------------|
| INCOME | 4000 | | | | |
| Contributions | 4100 | \$38,182.87 | \$454,619.53 | \$427,200.00 | 106.42 % |
| Transfers In | 4215 | 0.00 | 12,615.00 | 12,615.00 | 100.00 % |
| Gains, Inter., Divid. Income | 4535 | 80.14 | 522.12 | 0.00 | 0.00 % |
| TOTAL INCOME | | 38,263.01 | 467,756.65 | 439,815.00 | 106.35 % |
| EXPENSES | 5000 | | | | |
| BENEVOLENT EXPENSES | 5050 | | | | |
| BEN-Presbytery of WNC | 5110 | \$0.00 | \$14,000.00 | \$14,000.00 | 100.00 % |
| BEN-Reaching Avery Minis. | 5230 | 0.00 | 6,000.00 | 6,000.00 | 100.00 % |
| BEN-Grandfather Home | 5250 | 0.00 | 500.00 | 500.00 | 100.00 % |
| BEN-Avery County Habitat | 5260 | 0.00 | 6,000.00 | 6,000.00 | 100.00 % |
| BEN-Guatemala | 5285 | 0.00 | 4,000.00 | 4,000.00 | 100.00 % |
| BEN-Yellow Mtn Enterprise | 5290 | 0.00 | 4,000.00 | 4,000.00 | 100.00 % |
| BEN-Volunteer Avery Co. | 5305 | 0.00 | 1,500.00 | 1,500.00 | 100.00 % |
| BEN-FAF | 5370 | 0.00 | 4,500.00 | 4,500.00 | 100.00 % |
| BEN-Blue Ridge Partners | 5376 | 0.00 | 2,400.00 | 2,400.00 | 100.00 % |
| BEN-Presbtrn Mission: Oasis | 5377 | 0.00 | 3,000.00 | 3,000.00 | 100.00 % |
| BEN-Mission Disctionry Fd | 5378 | 200.00 | 3,700.00 | 3,700.00 | 100.00 % |
| BEN-New Opp. Sch. For Womn | 5379 | 0.00 | 600.00 | 600.00 | 100.00 % |
| BEN-SCOTTIE | 5380 | 0.00 | 2,000.00 | 2,000.00 | 100.00 % |
| BEN-Time For A Change | 5381 | 0.00 | 2,000.00 | 2,000.00 | 100.00 % |
| BEN-PCUSA Water Purificat | 5382 | 0.00 | 1,000.00 | 1,000.00 | 100.00 % |
| BEN-Pastor's Fd for Needy | 5383 | 400.00 | 1,913.00 | 2,000.00 | 95.65 % |
| BEN-Causby China Mission | 5385 | 0.00 | 3,000.00 | 3,000.00 | 100.00 % |
| BEN-Pres. WNC HOPE Campgn | 5386 | 0.00 | 1,000.00 | 1,000.00 | 100.00 % |
| PCUSA Disaster Assistnce | 5387 | 0.00 | 3,000.00 | 3,000.00 | 100.00 % |
| BEN-Mayland Fellowship | 5388 | 0.00 | 250.00 | 250.00 | 100.00 % |
| BEN-Hill School | 5389 | 0.00 | 1,500.00 | 1,500.00 | 100.00 % |
| BEN-Mission Travel | 5390 | 0.00 | 0.00 | 800.00 | 0.00 % |
| Subtotal Benevolent Expenses | 5050 | 600.00 | 65,863.00 | 66,750.00 | 98.67 % |
| PERSONNEL EXPENSES | 5500 | | | | |
| PERSONNEL-Non Titled Expe | 5501 | 2,313.73 | 2,436.08 | 2,470.00 | 98.63 % |
| Interim/Pastor Search | 5510 | 0.00 | 1,977.08 | 2,000.00 | 98.85 % |
| PARISH ASSOCIATE | 5520 | | | | |
| Housing-Parish Associate | 5540 | 0.00 | 5,400.00 | 3,500.00 | 154.29 % |
| MINISTER Salary | 5610 | 2,855.68 | 33,788.16 | 33,500.00 | 100.86 % |
| Social Security Allowance | 5620 | 416.10 | 5,055.60 | 5,093.00 | 99.27 % |
| Housing Allowance | 5630 | 2,583.34 | 32,296.98 | 33,075.00 | 97.65 % |
| Auto Allowance | 5650 | 1,303.46 | 2,873.52 | 3,300.00 | 87.08 % |
| Pension/Medical Ins/Life | 5660 | 1,920.12 | 23,694.19 | 24,633.00 | 96.19 % |
| Health Reimburse. Account | 5665 | 1,692.27 | 5,119.48 | 3,529.00 | 145.07 % |
| Subtotal Minister Salary | 5610 | 10,770.97 | 102,827.93 | 103,130.00 | 99.71 % |
| Dental Supplement | 5666 | | | | |
| Professional Expenses | 5685 | 360.31 | 1,336.06 | 2,600.00 | 51.39 % |
| Continuing Education | 5686 | 0.00 | 794.10 | 800.00 | 99.26 % |
| Subtotal Dental Supplement | 5666 | 360.31 | 2,130.16 | 3,400.00 | 62.65 % |

Banner Elk Presbyterian Church
Income and Expense Statement (UNAUDITED)
 GENERAL FUND 01, December 2019

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| Current Period | Year to Date | Annual Budget | Annual Budget Percentage |
|----------------|--------------|---------------|-----------------------------|
|----------------|--------------|---------------|-----------------------------|

**** Unposted transactions have been included on this report ****

| | | | | | |
|----------------------------------|-------------|-----------|------------|------------|----------|
| BEPC 403b Church Contribu | 5687 | 2,250.00 | 2,250.00 | 0.00 | 0.00 % |
| YETI - Salary | 5704 | 0.00 | 2,700.00 | 23,020.00 | 11.73 % |
| CHILDREN/YOUTH COORDINATO | 5706 | 650.00 | 6,606.85 | 6,500.00 | 101.64 % |
| Presh Drtr-Health Ins.Sup | 5707 | 200.00 | 200.00 | 0.00 | 0.00 % |
| OFFICE ADMINISTRATOR | 5710 | 1,990.02 | 20,231.76 | 19,900.00 | 101.67 % |
| ADMIN ASST Salary | 5780 | 2,811.08 | 33,732.96 | 33,733.00 | 100.00 % |
| MUSIC DIRECTOR Salary | 5810 | 2,371.50 | 28,458.00 | 28,458.00 | 100.00 % |
| PRESCHL SUMMER DIRECTOR | 5875 | 0.00 | 1,000.00 | 1,000.00 | 100.00 % |
| CHOIR STUDENT INTERNS | 5880 | 120.00 | 345.00 | 480.00 | 71.88 % |
| JANITORIAL Salary | 5920 | 1,134.34 | 13,612.08 | 13,612.00 | 100.00 % |
| Nrsry: Lead Care Giver | 5925 | 266.25 | 2,456.25 | 4,336.67 | 56.64 % |
| Nrsry: Assist.Caregiver | 5930 | 0.00 | 213.33 | 213.33 | 100.00 % |
| Employer Taxes | 5995 | 693.00 | 7,848.00 | 8,000.00 | 98.10 % |
| Subtotal Personnel Expenses | 5500 | 25,931.20 | 234,425.48 | 253,753.00 | 92.38 % |
| BUILDING & GROUNDS | 6100 | | | | |
| BG-Supplies:bldgs | 6111 | 122.75 | 3,267.10 | 3,200.00 | 102.10 % |
| BG-Repairs & Maintenance | 6112 | 5,828.34 | 16,449.60 | 14,000.00 | 117.50 % |
| BG-Mowing/Snow Removal | 6114 | 1,380.65 | 2,893.65 | 3,000.00 | 96.46 % |
| BG-Electricity | 6121 | 446.51 | 5,659.95 | 6,000.00 | 94.33 % |
| BG-Natural Gas | 6122 | 595.10 | 3,159.41 | 4,000.00 | 78.99 % |
| BG-Water/Sewer/Garbage | 6123 | 103.68 | 1,242.90 | 1,100.00 | 112.99 % |
| BG-Elevator Maintenance | 6180 | 3,442.51 | 4,160.43 | 3,400.00 | 122.37 % |
| Subtotal Building & Grounds | 6100 | 11,919.54 | 36,833.04 | 34,700.00 | 106.15 % |
| CHURCH SCHOOL EDUCATION | 6210 | | | | |
| CE-Literature & Media | 6211 | 87.30 | 1,792.00 | 2,500.00 | 71.68 % |
| CE-Supplies & Equipment | 6212 | 58.97 | 356.55 | 1,200.00 | 29.71 % |
| CE-Church School Educ | 6220 | 0.00 | 77.70 | 0.00 | 0.00 % |
| CE-Middles/High | 6232 | 102.58 | 1,031.13 | 2,500.00 | 41.25 % |
| CE-Youth Conefnce/Retreat | 6233 | 89.00 | 824.31 | 500.00 | 164.86 % |
| CC-Children/Littles | 6236 | 336.31 | 1,042.14 | 1,000.00 | 104.21 % |
| CE-Camp Scholarship | 6243 | 0.00 | 688.00 | 1,500.00 | 45.87 % |
| CE-Young Adult Ministry | 6247 | 0.00 | 0.00 | 1,000.00 | 0.00 % |
| CE-Church Family Retreats | 6253 | 0.00 | 1,038.03 | 2,000.00 | 51.90 % |
| CC-Adult Ministries | 6255 | 0.00 | 488.00 | 2,500.00 | 19.52 % |
| CE-Non-Titled Expenses | 6256 | 0.00 | 211.92 | 500.00 | 42.38 % |
| Subtotal Church School Education | 6210 | 674.16 | 7,549.78 | 15,200.00 | 49.67 % |
| CONGREGATIONAL CARE | 6300 | | | | |
| CC-Kitchen Supplies-FN | 6310 | 15.00 | 793.38 | 1,000.00 | 79.34 % |
| CC-Fellowship Activities | 6320 | 750.00 | 786.34 | 1,000.00 | 78.63 % |
| CC-Fellship Activities-FN | 6321 | 0.00 | 0.00 | 2,500.00 | 0.00 % |
| CC-Shepherd Group | 6340 | 70.40 | 429.15 | 300.00 | 143.05 % |
| CC-Prayer Ministry | 6341 | 0.00 | 0.00 | 300.00 | 0.00 % |
| CC-Stephen Ministry | 6342 | 255.45 | 415.30 | 500.00 | 83.06 % |
| CC-Walking w/h Shadows | 6343 | 0.00 | 700.00 | 1,000.00 | 70.00 % |
| Subtotal Congregational Care | 6300 | 1,090.85 | 3,124.17 | 6,600.00 | 47.34 % |
| WORSHIP | 6400 | | | | |

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Income and Expense Statement (UNAUDITED)
 GENERAL FUND 01, December 2019

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| Current Period | Year to Date | Annual Budget | Annual Budget Percentage |
|----------------|--------------|---------------|-----------------------------|
|----------------|--------------|---------------|-----------------------------|

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| | | | | | |
|---------------------------|------|--------------|-------------|------------|-------------|
| WO-Communion/Special Serv | 6420 | 42.01 | 148.21 | 800.00 | 18.53 % |
| WO-Choir & Handbell Music | 6430 | 0.00 | 779.35 | 800.00 | 97.42 % |
| WO-Pulpit Supply | 6440 | 0.00 | 1,875.00 | 2,000.00 | 93.75 % |
| WO-Professional Musicians | 6441 | 150.00 | 800.00 | 800.00 | 100.00 % |
| WO-Guest Organist | 6442 | 300.00 | 625.00 | 600.00 | 104.17 % |
| WO-Christmas Supplies | 6450 | 1,141.00 | 1,186.00 | 1,000.00 | 118.60 % |
| WO-Prof Mbrshp & Conf | 6465 | 110.00 | 110.00 | 200.00 | 55.00 % |
| WO-Organ Maint/Piano Tune | 6470 | 527.00 | 1,070.00 | 2,000.00 | 53.50 % |
| WO-Arts in Worship | 6472 | 0.00 | 5.97 | 1,500.00 | 0.40 % |
| Banners | 6473 | 0.00 | 605.74 | 500.00 | 121.15 % |
| Non-Titled Expenses | 6475 | 0.00 | 746.58 | 500.00 | 149.32 % |
| Subtotal Worship | 6400 | 2,270.01 | 7,951.85 | 10,700.00 | 74.32 % |
| ADMINISTRATION | 6500 | | | | |
| AD-Phone/Internet/Fire | 6511 | 417.19 | 6,288.74 | 7,800.00 | 80.62 % |
| AD-Supplies | 6512 | 209.81 | 4,248.87 | 4,000.00 | 106.22 % |
| AD-Postage | 6513 | 110.00 | 2,164.30 | 2,000.00 | 108.22 % |
| AD-Office Equipment/Copie | 6514 | 675.20 | 7,248.18 | 9,500.00 | 76.30 % |
| AD-Pprty Insur,Taxes | 6520 | 137.50 | 7,750.98 | 13,300.00 | 58.28 % |
| Subtotal Administration | 6500 | 1,549.70 | 27,701.07 | 36,600.00 | 75.69 % |
| MISSIONS | 6600 | | | | |
| MI-LMC Student Ministries | 6620 | 669.77 | 1,668.50 | 1,500.00 | 111.23 % |
| MI-Comfort Makers | 6630 | 0.00 | 713.89 | 500.00 | 142.78 % |
| MI-Prayer Shawl Ministry | 6631 | 0.00 | 13.30 | 300.00 | 4.43 % |
| Mayland Fellowship | 6650 | 0.00 | 0.00 | 700.00 | 0.00 % |
| Subtotal Missions | 6600 | 669.77 | 2,395.69 | 3,000.00 | 79.86 % |
| STEWARDSHIP/FINANCE | 6700 | | | | |
| PFM: Committee Expenses | 6740 | 0.00 | 200.00 | 500.00 | 40.00 % |
| OUTREACH COMMITTEE | 6800 | | | | |
| OR-Committee Expenses | 6810 | 12.38 | 2,116.10 | 2,000.00 | 105.81 % |
| COMMUNICATIONS | 6900 | | | | |
| CO-Committee Expense | 6910 | 0.00 | 218.60 | 1,600.00 | 13.66 % |
| MORTGAGE | 7100 | | | | |
| Property Loan Payment | 7110 | 0.00 | 0.00 | 8,112.00 | 0.00 % |
| TOTAL EXPENSES | | 44,717.61 | 388,378.78 | 439,515.00 | 88.37 % |
| EXCESS INCOME\EXPENSES | | (\$6,454.60) | \$79,377.87 | \$300.00 | 26,459.29 % |

FUND 02 - COMMITTED FUND**Fund Balance**

| | Beginning Balance | Direct Transactions | Income | Expenses | Ending Balance |
|---------------------------|----------------------|------------------------|-----------------|--------------------|-------------------|
| Children/Youth Fund Bal | 10,560.37 | 100.00 | 0.00 | 0.00 | 10,660.37 |
| Guatemala Ministry Fund | 2,433.92 | 0.00 | 1,100.00 | (100.00) | 3,433.92 |
| Treasurer's Reserve Fund | 2,581.09 | 0.00 | 0.00 | 0.00 | 2,581.09 |
| Haiti Mission Fund Bal | 2,829.90 | 0.00 | 0.00 | 0.00 | 2,829.90 |
| Grandfather Home Fund Bal | 130.00 | 0.00 | 0.00 | 0.00 | 130.00 |
| Choir Fund Balance | 1,750.22 | 0.00 | 0.00 | 0.00 | 1,750.22 |
| Special Offering Fund Bal | 11,537.54 | 613.00 | 2,708.00 | (5,039.17) | 9,819.37 |
| Fellowship/Faith Seekers | 209.40 | 0.00 | 99.05 | 0.00 | 308.45 |
| Rob Clemmer Benevnt Fund | 17,523.55 | 0.00 | 240.00 | (545.09) | 17,218.46 |
| Nickel a Meal Fund | 2,044.19 | 0.00 | 448.12 | (2,492.31) | 0.00 |
| Disaster Relief Fund Bal | 36.81 | 0.00 | 0.00 | 0.00 | 36.81 |
| Wedding/Flowers Fund | 10.39 | 0.00 | 0.00 | 0.00 | 10.39 |
| Pennel Gift Fund Bal/Rice | 0.00 | 125.00 | 0.00 | 0.00 | 125.00 |
| Memorial Gifts | 5,601.55 | 0.00 | 0.00 | 0.00 | 5,601.55 |
| Visiting Group Utilities | 250.00 | 0.00 | 0.00 | 0.00 | 250.00 |
| Guatemala Scholarships | 9,057.97 | 0.00 | 0.00 | 0.00 | 9,057.97 |
| Session Discretionary Fnd | 28,262.70 | 0.00 | 260.00 | (369.24) | 28,153.46 |
| P. Craig Spcl Contrib. | 2,702.60 | 0.00 | 0.00 | 0.00 | 2,702.60 |
| Feeding Avery Families | 291.13 | 0.00 | 925.00 | (925.00) | 291.13 |
| Special Seminary Fund | 958.24 | 0.00 | 0.00 | 0.00 | 958.24 |
| Facility Maint/Cap.Improv | 6,505.31 | 0.00 | 395.00 | 0.00 | 6,900.31 |
| Scottish Banners | 34.13 | 0.00 | 0.00 | 0.00 | 34.13 |
| Under Six Ministry | 1,036.87 | 0.00 | 0.00 | 0.00 | 1,036.87 |
| Time for a Change (RAM) | 1,127.20 | 0.00 | 0.00 | (861.02) | 266.18 |
| Comfort Makers Fund | 135.00 | 0.00 | 0.00 | 0.00 | 135.00 |
| Property Development Fund | 80.00 | 0.00 | 0.00 | 0.00 | 80.00 |
| H.O.P.E.-Presbytery Fund | 600.00 | 0.00 | 0.00 | (600.00) | 0.00 |
| Lynn Newman Pstrl Care Fd | 1,515.73 | 0.00 | 3,000.00 | 0.00 | 4,515.73 |
| BRA Children in Need | 3,313.95 | 0.00 | 0.00 | 0.00 | 3,313.95 |
| Holscher Brothers Fund | 5,907.00 | 0.00 | 0.00 | 0.00 | 5,907.00 |
| Preshl Schlarship Fund | 7,841.83 | 0.00 | 0.00 | (240.00) | 7,601.83 |
| Godspell Aug '18 | 2,680.00 | 0.00 | 0.00 | 0.00 | 2,680.00 |
| FUND 02 TOTALS | 84,960.35 | 838.00 | 9,175.17 | (11,171.83) | 83,801.69 |

FUND 04 - COLUMBARIUM FUND

| | | | | | |
|--------------------------|---------|-----------|------|----------|-----------|
| Fund Balance | | | | | |
| COLUMBARIUM FUND BALANCE | 04-3130 | | | | |
| FUND 04 TOTALS | | 20,886.62 | 5.15 | (259.00) | 20,632.77 |
| | | 20,886.62 | 5.15 | (259.00) | 20,632.77 |

Changes in Equity (UNAUDITED)

December 2019

FUND 05 - PERMANENT FUNDS MINISTRY

| | Beginning Balance | Income | Expenses | Ending Balance |
|----------------------|----------------------|--------|------------|-------------------|
| FUND BALANCE | | | | |
| General Fund Balance | 5,500.00 | 0.00 | (5,500.00) | 0.00 |
| FUND 05 TOTALS | 5,500.00 | 0.00 | (5,500.00) | 0.00 |

Page 1 of 1

2020 Approved Budget

1/21/2020

**2020
BUDGET**

INCOME

GENERAL FUND

| | |
|-----------------------------------|-----------------------------|
| Pledges received | \$ 346,785.00 |
| Expected pledges not yet received | \$ 5,450.00 |
| Unpledged contributions | \$ 60,500.00 |
| 4100 Total Contributions | \$ 412,735.00 |
| 4215 Transfers In | \$ 27,873.00 |
| TOTAL INCOME | <u>\$ 440,608.00</u> |

EXPENSES

BENEVOLENCE

| | |
|----------------------------------|---------------------|
| 5110 Presbytery of WNC | \$ 14,000.00 |
| 5230 Reaching Avery Minis | \$ 6,000.00 |
| 5250 Grandfather Home | \$ 500.00 |
| 5260 Avery County Habitat | \$ 6,000.00 |
| 5285 Guatemala | \$ 4,000.00 |
| 5290 Yellow Mtn. Enterprises | \$ 5,000.00 |
| 5305 Volunteer Avery Co. | \$ 1,500.00 |
| 5370 Feeding Avery Families | \$ 4,500.00 |
| 5376 Blue Ridge Partners | \$ 2,400.00 |
| 5377 Oasis Local Mission | \$ 3,000.00 |
| 5378 Mission Discretionary Fund | \$ 3,700.00 |
| 5379 New Oppor Sch for Women | \$ 1,600.00 |
| 5380 SCOTTIE | \$ 2,000.00 |
| 5381 Time For A Change | \$ 3,500.00 |
| 5382 PCUSA Water Purification | \$ 1,000.00 |
| 5383 Pastor's Fund for the Needy | \$ 2,000.00 |
| 5385 Causby China Mission | \$ 3,000.00 |
| 5387 PCUSA Disaster Assistance | \$ 3,000.00 |
| 5388 Mayland Fellowship | \$ 250.00 |
| 5389 Hill School | \$ 1,500.00 |
| 5390 Mission Travel | \$ 800.00 |
| Scholarships | \$ 2,000.00 |
| SUBTOTAL BENEVOLENCE | \$ 71,250.00 |
| PERCENTAGE BENEVOLENCE | 16.12% |

MINISTER COMPENSATION

| | |
|---------------------------------------|----------------------|
| 5610 Salary | \$ 32,162.75 |
| 5630 Housing Allowance | \$ 31,000.00 |
| Dental Supplement | \$ 905.28 |
| Employee Contribution to 403(b) | \$ 1,200.00 |
| 5620 Social Security Allowance | \$ 4,993.00 |
| 5660 Pension/Medical Insurance | \$ 24,149.17 |
| Employer Contribution to 403(b) | \$ 4,800.00 |
| 5665 Health Reimbursement Account | \$ 3,000.00 |
| 5685 Professional Expenses | \$ 4,319.80 |
| SUBTOTAL MINISTER COMPENSATION | \$ 106,530.00 |

OTHER PERSONNEL

OFFICE ADMINISTRATOR

| | |
|-------------|--------------|
| 5710 Salary | \$ 20,298.00 |
|-------------|--------------|

1/21/2020

**2020
BUDGET**

| | |
|--|----------------------|
| OFFICE MANAGER | |
| 5780 Salary | \$ 34,408.00 |
| MUSIC DIRECTOR | |
| 5810 Salary | \$ 28,458.00 |
| CHOIR INTERNS | |
| Salary | \$ 5,000.00 |
| PIANIST | |
| 5910 Salary | \$ 6,500.00 |
| YETI | |
| 5704 Salary | \$ 6,120.00 |
| CHILDREN/YOUTH COORDINATOR | |
| 5706 Salary | \$ 7,800.00 |
| PRESCHOOL DIRECTOR | |
| Health Insurance Supplement | \$ 2,400.00 |
| NURSERY | |
| 5925 Lead Care Giver | \$ 4,639.00 |
| CHILD CARE | |
| Child Care during comm meetings | \$ 300.00 |
| JANITORIAL | |
| 5920 Salary | \$ 13,885.00 |
| OTHER | |
| 5995 Employer Taxes | \$ 8,000.00 |
| 5501 Non-Titled Expenses | \$ 2,570.00 |
| SUBTOTAL OTHER PERSONNEL | \$ 140,378.00 |
| BUILDING & GROUNDS | |
| 6111 Supplies: Buildings | \$ 3,200.00 |
| 6112 Repairs | \$ 12,000.00 |
| 6114 Mowing/Snow/Landscaping | \$ 7,000.00 |
| 6121 Electricity | \$ 6,000.00 |
| 6122 Natural Gas | \$ 3,500.00 |
| 6123 Water/Sewer/Garbage | \$ 1,200.00 |
| 6180 Elevator Maintenance | \$ 3,400.00 |
| SUBTOTAL BUILDING & GROUNDS | \$ 36,300.00 |
| CHURCH SCHOOL EDUCATION | |
| 6211 Literature & Media | \$ 2,500.00 |
| 6212 Supplies & Equipment | \$ 1,200.00 |
| 6232 Middles/High | \$ 2,500.00 |
| 6233 Youth Conference/Retreat | \$ 500.00 |
| 6236 Children/Littles | \$ 1,000.00 |
| 6243 Camp Scholarship | \$ 1,500.00 |
| 6247 Young Adult Ministry | \$ 1,000.00 |
| 6253 Church Family Retreats | \$ 2,000.00 |
| 6255 Adult Ministries | \$ 2,500.00 |
| 6256 Non-Titled Expenses | \$ 500.00 |
| SUBTOTAL CHRISTIAN EDUCATION | \$ 15,200.00 |
| CONGREGATIONAL CARE | |
| 6320 Fellowship Activities | \$ 1,000.00 |
| 6340 Shepherd Group | \$ 300.00 |
| 6341 Prayer Ministry | \$ 300.00 |
| 6342 Stephen Ministry | \$ 5,000.00 |
| 6343 Walking with Shadows | \$ 1,000.00 |
| SUBTOTAL CONGREGATIONAL CARE | \$ 7,600.00 |

1/21/2020

**2020
BUDGET**

| | |
|---|-----------------------------|
| FELLOWSHIP & NURTURE | |
| 6310 Kitchen Supplies | \$ 1,000.00 |
| 6321 Fellowship Activities | \$ 2,500.00 |
| Hilltoppers | \$ 1,500.00 |
| SUBTOTAL FELLOWSHIP & NURTURE | \$ 5,000.00 |
| WORSHIP | |
| 6420 Communion/Special Services | \$ 800.00 |
| 6430 Choir/Bell Music | \$ 800.00 |
| 6440 Pulpit Supply | \$ 2,000.00 |
| 6441 Professional Musicians | \$ 800.00 |
| 6442 Guest Organist | \$ 600.00 |
| 6450 Christmas Supplies | \$ 1,500.00 |
| 6465 Professional Mbrshp & Con. | \$ 200.00 |
| 6470 Organ Main/Piano Tuning | \$ 2,000.00 |
| 6472 Arts In Worship | \$ 2,500.00 |
| Flowers | \$ 750.00 |
| 6473 Banners | \$ 1,000.00 |
| 6475 Non-Titled Expenses | \$ 500.00 |
| SUBTOTAL WORSHIP | \$ 13,450.00 |
| ADMINISTRATION | |
| 6511 Phone/Internet/Fire | \$ 6,700.00 |
| 6512 Supplies | \$ 4,800.00 |
| 6513 Postage | \$ 2,400.00 |
| 6514 Equipment & Copier | \$ 8,700.00 |
| 6515 CPA Audit | \$ 1,400.00 |
| 6516 PNC Search Committee | \$ 5,000.00 |
| 6520 Property Insurance/Taxes | \$ 10,100.00 |
| SUBTOTAL ADMINISTRATION | \$ 39,100.00 |
| MISSION | |
| 6620 LMC Student Ministries | \$ 1,500.00 |
| 6630 Comfort Makers | \$ 500.00 |
| 6631 Prayer Shawl Ministry | \$ 300.00 |
| 6650 Mayland Fellowship | \$ 700.00 |
| SUBTOTAL MISSION | \$ 3,000.00 |
| SUBTOTAL MISSION & BENEVOLENCE | \$ 74,250.00 |
| PERCENTAGE MISSION & BENEVOLENCE | 16.80% |
| STEWARDSHIP & FINANCE | |
| 6740 PFM Committee Expenses | \$ 500.00 |
| OUTREACH | |
| 6810 Committee Expenses | \$ 2,000.00 |
| COMMUNICATIONS | |
| 6910 Committee Expenses | \$ 1,600.00 |
| SUBTOTAL COMMUNICATIONS | \$ 1,600.00 |
| TOTAL EXPENSES | <u>\$ 441,908.00</u> |
| SURPLUS/DEFICIT | \$ (1,300.00) |