



# Banner Elk Presbyterian Church

## 2024 Annual Report



*Photo Courtesy Mark File*

The primary purposes of our 205Annual Meeting are:

1. To celebrate God's blessings in 2024
2. To present the 2025 Budget



Annual Report 2024

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## Interim Pastor Annual Report 2024

Banner Elk Presbyterian Family,

It has been a blessing for me to be in ministry with you for the past six months. I guess this is a second half of the year report!

BEPC experienced both celebrations and challenges in 2024. You celebrated the important ministry of Transitional Pastor, Whit Malone, who helped you find stability, assisted in your Mission Study, supported your Pastor Nominating Committee in its work, and you warmly welcomed me as your new transitional pastor. You also had a strong summer of worship and special events. Worship attendance was high with local members and friends as well as seasonal visitors and affiliate members who came to the mountains for the beauty and cool weather of summer. The LMC summer theater show, *From the Mountaintop*, featuring several BEPC members and friends, and the Flood Brothers presentation held in the sanctuary with choir members were creative and inspiring experiences inviting all into deeper faith and action. As I write this, I am still aware of the feelings of gratitude for all the wonderful special Christmas music that happens every year. On the other hand, the year also included the loss of beloved members, Larry Kennedy, Deka Tate, Dick Larson, Mike Toler, Harold Durham, and Bill Dicks. We give thanks for the promise of resurrection and that these faithful members are now with the saints in light. Their faith and dedication continue to influence many.

Along with Western North Carolina and several other states, you also experienced catastrophic damage from Hurricane Helene. Mountain strong people responded with immediate rescue and recovery. Rick and Nancy Owen and other town leaders organized quickly and helped meet many needs. The Session, staff, and church members adapted to find ways to gather, address building damage and help others in the community. We have learned and will learn more, and the grace of God has been with us.

As we reflect on the year together, there is much to be thankful for, there are things we grieve, and there is call and mission ahead of us in 2025. In the midst of it all, God has been faithful, present, and continues calling us to lean into grace, be faithful followers of Jesus, and find God as we see and care for our neighbor.

*Rev. Dr. Lance Perry*

**Youth Profession of Faith:**

**Youth Baptism:**

**Reaffirmation of Faith:** Sarah Koch, Peter (Pete) Welter, Phillip (Phil) Hardin, Betty Graaf Dingman, Alex B. (Lex) III Veech, Margaret (Peggy) Koski (6)

**Letter of Membership Transfer:** Betsy Hill from First Presbyterian Church of Boone, 4-24-2024; Junius Michael (Mike) Gaither & Elizabeth (Libba) Gaither from Covenant Presbyterian Church of Charlotte; James (Jim) Henry Jones II First Presbyterian Church of Gastonia (4)

**New Affiliate Members:** William (Bill) and Jane Richardson, 12-01-2024 (2)

**Members Placed on the Inactive List:**

**Removed from Affiliate Roll:**

**Members Transferred Out:** Chris and Larry Zimmer to Arbor Dale Presbyterian, 4-24-2024; Sherrell Fischer to Eastminster Presbyterian, Indialantic, Florida, 11-12-2024 (3)

**Necrology Report to Presbytery of Western North Carolina:** Larry Kennedy, Virginia (Deka) Tate, Richard (Dick) Larson (3)

**Deceased Members:** Mike Toler 3-15-24; Larry Kennedy 6-26-24; William (Harold) Durham, July 11, 2024; Virginia (Deka) Lambert Tate, 8-4-2024; Richard (Dick) Larson, 8-23-2024; William (Bill) Dicks, 11-24-2024; (6)

**Deceased Affiliate Member:** Richard Rhyne, 11-19-2024 (1)

**Deceased Former Member:** Ruth Matherne, 5-31-24; William (Bill) Elder, 5-29-24 (2)

**Deceased Friends of the Church:** Gerry Blair, 3-24-24; Peter (Pete) Chaberlain, 3-27-24; (2)

**Funeral/Memorial Service:** Mike Toler 4-27-24; Harold Durham, 7-20-2024; Virginia (Deka) Lambert Tate, 8-10-2024; Richard (Dick) Larson, 9-7-2024; William (Bill) Dicks, 12-8-2024; (5)

**Births:**

**Elder Ordinations/Installations:** Ordination and Installation for Pamala (Pam) Hardin and Wesley (Wes) Reed, Class of 2026; Installation for James (Jim) Ferguson and James (Jim) Jones, Class of 2026, 1-28-2024 (4)

Respectfully Submitted,

Susan Carter, Clerk of Session

2024 Church Statistical Report

Church	Banner Elk	PIN	20902
Presbytery	Western North Carolina		
Address	PO Box 158, Banner Elk, NC	28604-0158	
Phone	828-898-5406	Fax	828-898-7615
Email	<a href="mailto:bepreschurch@skybest.com">bepreschurch@skybest.com</a>		
Web Site	<a href="http://bannerelkpresbyterian.org">bannerelkpresbyterian.org</a>		



<b>Membership</b>			
Prior Active Members	185	Adjusted membership	181
<b>Gains</b>		<b>Losses</b>	
Certificate	4	Certificate	3
Youth Professions	0	Deaths	5
Professions & Reaffirmations	6	Deleted for any Other Reason	0
<b>Total Gains</b>	<b>10</b>	<b>Total Losses</b>	<b>8</b>
<b>Total Ending Active Members</b>	<b>183</b>		

<b>Baptisms</b>		Average Weekly Worship Attendance	177
Presented by Others	0	Friends of the Congregation	184
At Confirmation	0	Ruling Elders on Session	12
All Other	0	Do you have Deacons?	No

<b>Age Distribution of Active Members</b>		<b>People with Disabilities</b>	
17 & Under	3	Hearing impairment	9
18 - 25	9	Sight impairment	5
26 - 40	14	Mobility impairment	6
41 - 55	16	Other impairment	15
56 - 70	44		
Over 70	97	<b>Gender Distribution</b>	
<b>Total Age Distribution</b>	<b>183</b>	Women	103
		Men	79
		Non-Binary	1

<b>Youth in Congregation</b>			
Age 4 and under	0	Middle School (6th – 8th grade)	4
Elementary School (K-5th grade)	3	High School (9th – 12th grade)	3
		<b>Total Youth</b>	<b>10</b>

<b>Racial Ethnic</b>			
Asian/Pacific Islander/South Asian		Native American/Alaska Native/Indigenous	
Black/African American/African		White	183
Middle Eastern/North African		Multiracial	
Hispanic/Latino-a			
		<b>Total Racial Ethnic</b>	<b>183</b>

<b>Budgeted Income</b>	<b>410,000</b>		
<b>Budgeted Expense</b>	<b>439,640</b>		

<b>Receipts</b>			
Regular Contributions	472,315	Bequests	0
Capital Building Fund	0	Other Income	0
Investment Income	38,582	Subsidy or Aid	0

<b>Expenditures</b>			
Local Program	338,160	Investment Expenditures	0
Local Mission	61,726	Per Capita Apprt	0
Capital Expenditures	0	Other Mission	11,129

Nominating Committee Annual Report

The Nominating Committee decided, with Session’s approval, to only nominate two members for the year 2025. This decision was made because of Hurricane Helene and upset/loss in many of our church member’s lives.

Submitted by Sara Brewer

Membership & Outreach Committee Annual Report 2024

Membership: We had 13 new members in 2024 - 5 by re-affirmation of faith, 1 profession of faith with baptism, 4 letters of transfer and 3 affiliate members.

The Membership Committee also introduced "Connection Cards" to the congregation. These cards provide visitors to give our church their information if they would like to receive emails, calls, visit, etc. Also, the card has a place for prayer concerns. So far this has been more efficient in determining who is new to our area. Our committee also participated in welcoming our Lees McRae students as they moved into their dorms at the beginning of the school year.

Submitted by Sara Brewer

Personnel Committee Annual Report 2024

**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 necessary.

**Accomplishments this year:**

- 1. Solicited input from each Staff to assure their position descriptions match the actual duties being performed.
- 2. Staff evaluations were completed in June this year with the Music Staff evaluations included.
- 3. Maintained Personnel files in the locked firebox in the church office.
- 4. The staff salary increase of 5% was recommended and approved for 2025.
- 5. Whit Malone notified the Committee of his plans to leave his position as Interim Pastor on June 30 during the April meeting. The Session was notified.
- 6. The Committee reviewed the Covenant Agreement Lance had signed at the December meeting. He has met all expectations and provided strong leadership during Hurricane Helene.
- 7. The Committee approved the hiring of a new Handbell Choir director. Salary will remain the same.
- 8. A Christmas gift was presented to each staff member as planned in the Budget.
- 9. In December, a letter was sent out to church members to inform them of the opportunity to donate to a Love Offering for Rev. Lance Perry. The offering was presented to him during the service on December 21.

**2025 Goals and Objectives:**

- Continue to refine and assess duties and responsibilities of staff to ensure efficient and equitable workload distribution.
- Participate as appropriate in the Call of the next pastor.

Members: McNair Tornow, Chair, Murray Haber, Debbie Petree, Rick Owen, Donna Andrews, Lance Perry

Submitted by Donna Andrews



## Mission Committee Annual Report 2024

Our church level of benevolent giving was similar to previous years, \$65,000 - a healthy 18% of the overall budget. Additionally, our church gave thousands of dollars to specific local and global needs, either independently or in partnership with the Presbytery of Western North Carolina.

### ***Some of the local missions include:***

- Reaching Avery Ministries (RAM), a ministry providing emergency assistance, food, and home repairs to families in need
- Avery Habitat for Humanity
- Yellow Mountain Enterprises, serving adults with developmental and intellectual disabilities
- Feeding Avery Families
- Blue Ridge Partnership for Children, a partner in Smart Start, a program for parents and the youngest children
- OASIS, a domestic violence prevention, education, and protection center
- New Opportunities School for Women, enriches needy Appalachian women
- Time for a Change, a formula and diapers program for families in need
- Avery Schools Clothes Closet, a clothes closet for students in need
- MAYland Fellowship, a PC(USA) church community from Mitchell, Avery, and Yancy counties
- Emergency Financial Aid LMC, available to LMC students through their financial aid office
- Children's Hope Alliance, providing safe homes and pathways to healing for children

### ***Global missions we support include:***

- our sister church in Guatemala, Arca de Noé, with more efficient and cleaner vented cookstoves, and with education scholarships
- our presbytery's outreach to a hospital in Malawi
- the Causby China Mission effort, a husband and wife team who teach and minister in China

**We also heartily support the Presbytery of Western North Carolina which provides for the needs of almost 100 area PC(USA) churches and their ministers, in these ways:**

- Congregational care and counsel during times of growth, conflict, or dissolution
- Provision of transitional ministers to churches
- Education and training of commissioned pastors through the Church Leadership School
- Support, instruction, and guidance for ministerial candidates
- Coordination and administration of international missions and disaster relief
- Pastoral care for ministers
- Affordable housing funding
- Providing youth scholarships for Camp Grier
- Awarding grants to combat food insecurity

Members: Jim Jones, chair, Dan Akerblom, Ginger Bruce, Donna Dicks, Barbara Hosbein, Carolyn Jones, Carol Larson, Murry Haber, Gayle Rulifson, Barbara Sundstrom, David Tate, and Laura Russell.

Submitted by Donna Dicks and Jim Jones



Missions Benevolent Expenses (description of agency/use of funds)

BEN 5230-*Reaching Avery Ministry (RAM)*: helps families needing assistance with heating, electricity, rent, mortgage, domestic violence; Thanksgiving Boxes and Avery Project Christmas are NOT part of this line item, but supported as separate projects each year

BEN 5250-*Children's Hope Alliance*: (formerly Grandfather Home ministry): changes in system's care for abused/neglected children has resulted in therapeutic foster care and more school-based support for these children; in 2023, over 7,000 children were helped through the new programs in NC

BEN 5260-*Avery County Habitat for Humanity*: long-standing, world-wide program To build affordable housing for those who qualify; they use our support to purchase building materials which have greatly increased in cost recently

BEN 5285-*Guatemala Arca de Noe*: primarily used for team expenses for those who travel to Morelia; purchase of food items in bulk for church to distribute

BEN 5290-*Yellow Mountain Enterprises*: local agency that provides a program for adults with developmental disabilities through daily work and social activities; they also operate a trophy/tee shirt business, as well as a thrift shop (Treasure Box) in Newland; our funds support their day program (classroom supplies, off-site excursions and experiences) for clients

BEN 5305-*Volunteer Avery County*: agency which helps with special projects, such as home repairs/ramp building, but their main need is assisting with heating bills in the winter

BEN 5370-*Feeding Avery Families*: support the local food pantry in Newland by providing funds to purchase food from MANNA and SNAP, as well as Hispanic food items from Food Lion; maintenance, gas and insurance for van and truck required for food deliveries and pickups from local grocery stores; utilities, maintenance, taxes and insurance on facility

BEN 5376-*Blue Ridge Partnership for Children*: sponsors Dolly Parton's Imagination Library for all children in Avery County (each child receives one book a month from birth to age 5); provides childcare provider training; resource library for parents at local office; Play and Learn program for 2-5 year-old children at various sites throughout Avery Co.

BEN 5377-*OASIS*: provides support for those suffering from domestic abuse; funds are used for client needs: clothing, groceries, medications, deposit for rent, and/or utilities; plans are to purchase property to provide shelter in Avery Co.; now sharing one facility with Watauga Co.; they will need additional support for this new venture

BEN 5379-*New Opportunity School for Women*: founded by Jane Stephenson, who grew up in our church; provides a FREE 3-week residential program to low-income women of Appalachia to improve life circumstances (computer and job skills training, filling out job applications, clothing assistance, medical and dental care, etc.)

BEN 5380-*Avery County School Clothing Closet:* funds to the Cool Clothes Closet have been used to buy winter clothes for over 650 students in Avery County Schools, (about 45 at Banner Elk Elementary); items purchased are sweats, hoodies, gloves, winter socks, and light jackets; children are allowed to choose clothing, privately and confidentially

BEN 5381-*Time for a Change:* our church purchases baby diapers and formula which are given to RAM to distribute to families who need these items

BEN 5385-*Causby China Mission:* growing up as a child of our church, Gordon Causby, now teaches in China, along with his wife, Hui, as part of the ELIC (English Language Institute China) as they share their lives with their students

BEN 5392-*Emergency Financial Aid Program Lees-McRae College:* began several years ago as an opportunity to support students who need extra help with college expenses; it is entirely administered by the college financial office as requests are made by students

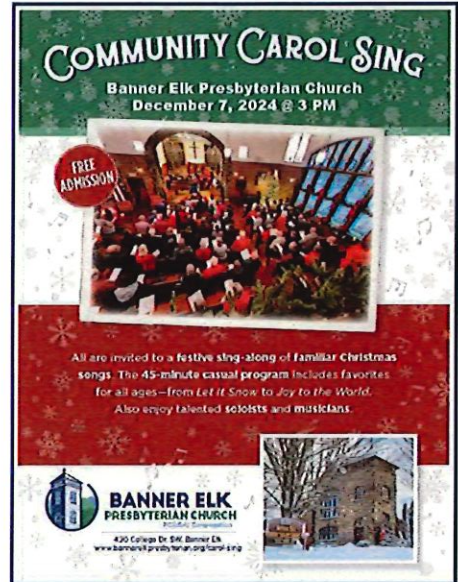
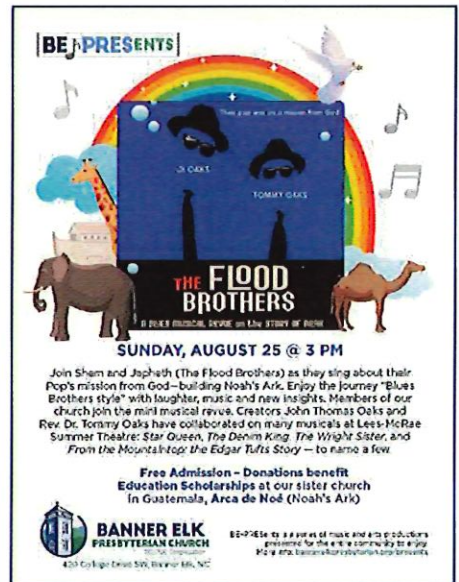
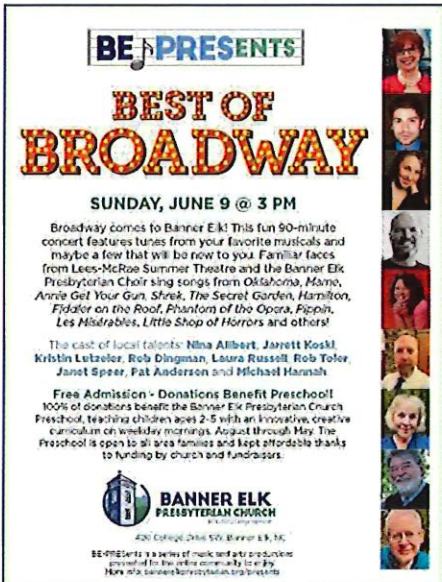
BEN 5393-*Freedom Life Avery:* a new program designed to help folks “re-enter” society after incarceration, drug rehabilitation, or other circumstances



# Banner Elk Presbyterian Church Marketing Recap 2024

By Mark File  
Working with several committees including Worship Arts and Membership, communications and outreach efforts not only informed members of church happenings, but also invited the entire community into our doors. Below are some highlights:

- The BEPC Facebook page reached 42,900 people during 2024! Several times each week, videos of special music, photos of the life of the church and event promotions were posted. Example of a post is on right ->
- The church website had 17,896 pageviews by 6,300 people during 2024 – mostly visitors and out-of-towners looking for church info. The website and Google Maps listing are optimized to appear in results of search engines for added exposure.
- Reprinted 500 “Moments of History” booklets to distribute at church.
- Promoted three community events by Worship Arts—each filled the sanctuary:
  - Best of Broadway (raised \$8,500 for preschool)
  - Flood Brothers (raised \$7,000 for Guatemala scholarships)
  - Community Carol Sing (part of Small Town Christmas)



- Coordinated July 4th Open House for restrooms, water and sanctuary tours for participants lining up for the parade. (Photo at right)
- Coordinated college student Move-In Welcome Table for three days with snack table and greeters on the lawn, plus stocking of the student food pantry.
- Created flyer and promoted the Good Friday Service.
- Created Stewardship Campaign & Legacy Fund materials.
- Updated Preschool enrollment flyer.
- Created a Connection Card for both visitors and members to share requests.
- Sent several press releases to Avery Journal, Mountain Times and HCPress, including Kirkin' O' the Tartans and community events.
- Wrote articles and provided photographs for the church newsletter.



## Worship Committee Annual Report 2024

Members: Anna Dell Pharr; Jane McKinney; Janet Speer; Jim Bruce; July Hilsmier, Libba Gaither; Martha Burns; Rob Toler; Sara Brewer; Luana Anderson and Debi Tornow (Co-Chair); Reverend Dr. Lance Perry attends all meetings.

- Worship Committee met monthly on the second Wednesday with two exceptions; some via zoom as Hurricane Helene dictated major changes.
- Worked with Banner Elk Methodist to assure joint worship services were held as a result of Helene.
- Budget was not quite enough to cover some costs for our 2025 budget so we have adjusted hoping monies can be restored.
- Organized two services in the summer, including time for Sunday School
- Provided several Worship Arts events
- Organized special seasonal services: Lent season, Advent season, Pentecost
- Added three new members: Anna Dell Pharr, Libba Gaither, and Jane McKinney
- Provided by Worship committee
  - Communion; set up and clean up
  - Ushers: Organization and training
  - Liturgists: Organization with Session
  - Readiness for congregational needs (water, questions answered, greeting, temperature)
  - Oversee flowers, weddings, and nursery attendant
  - Church appearance (banners, displays, paraments)
  - Provide music for services (Arts Ministry)
  - Take care of supply pastors (welcome, give stipend, etc.)
  - Oversee budget
  - Punch on the lawn

Submitted by Debi Tornow



## Vocal Choir Annual Report 2024

The choir had a very productive and creative year.

We have new members, and two new LMC interns, Hannah and Lilly Ruth.

We have had the full choir, small groups, trios, saxophonist, flautist, cellist, violinist, violas, banjos, and guitars providing music for our services and singing and playing music from 900 years in just one year.

We increased our community outreach with singing for the music summer series at St. John's Episcopal Church in collaboration with Holy Cross Episcopal Church, singing for the Mayland Community Fellowship and creating the BEPresents concert series. In this first year, we did a benefit concert, The Best of Broadway with choir members in June raising \$8,000.00 for our pre-school! In August we collaborated with JT and Tommy Oakes on their original production of The Flood Brothers raising \$7,000.00 for Arc de Noe. We ended the series with the ever-popular Community Carol Sing. All of these brought in so many members of our community that were new to our church and hopefully they were encouraged to "give us a try"!

Our Good Friday service and our Christmas Eve services were also well attended, not just by our own members but again many visitors from the community.

The Good Friday Service was a collaboration with Janet Speer writing a beautiful script coupled with gorgeous music that musically illustrated the witnesses at the Crucifixion. The service ended in darkness with everyone departing in silence and the cross draped in black and the cross light extinguished.

The triumphant Easter morning included, handbells and joyful Alleluias as we celebrated the resurrection

Our Advent Song service featured beautiful choral music with a cappella selections, 4 hand piano accompaniments and a string quartet. The choir continues to learn challenging music and has made excellent progress in their singing and sightreading skills. When I chose the music for this service in August, I had no idea that Helene would blow through with devastating damage. We lost six rehearsals and yet, the choir was able to learn and sing the music beautifully.

I look forward to another year with the Chancel Choir, and I am excited about the music that we will be sharing with our congregation and the community.

Respectfully submitted,

Nina Allbert

## Fellowship Committee Annual Report Activities

April 14, 2024

The committee hosted its first Second Sunday Breakfast of the year in the King Fellowship Hall from 9:45a.m. – 10:45a.m. Approximately 32 people attended. The church provided beverages and utensils; the meal was potluck.

April 27, 2024 – Mike Toller Funeral

A reception was held immediately following the funeral service for Mike Toller. Members of both the Fellowship and Congregational Care committees worked together to provide food and a venue for this event.

May 12, 2014

The May Second Sunday Breakfast occurred on Mother's Day from 9:45a.m. – 10:45a.m. Approximately 30 people attended. Leftover baked items from the preschool fundraiser were made available to breakfast attendees, with the opportunity to donate money to the preschool. Approximately \$50.00 was collected for the preschool. All leftover treats were placed on serving trays and passed out to members of the congregation at the end of the worship service.

June 9, 2024

The committee hosted its third Second Sunday Breakfast of the year in the King Fellowship Hall from 9:45a.m. – 10:45a.m. Approximately 32 people attended. The church provided beverages and utensils; the meal was potluck.

July 20, 2024 – Harold Durham Funeral

A reception was held immediately following the funeral service. Members of both the Fellowship and Congregational Care committees worked together to provide food and a venue for this event.

June 23, 2024

A farewell luncheon was provided in honor of Rev. Whit Malone's service as BEPC interim pastor for over a year and a half. The personnel committee planned the event, and members of the Fellowship and Congregational care committees assisted. The meal was catered by The Daniel Boone Inn. The church provided beverages. The committees set up tables and chairs in the King Fellowship Hall for this event that occurred immediately following the 11:00a.m. worship service.

July 14, 2024

There was no Second Sunday breakfast in July due to the annual picnic occurring later in the month.

July 31, 2024

Fellowship hosted the annual church picnic in Tate-Evans Park in Banner Elk. The event started at 5:00p.m. There were approximately 45 people in attendance. The church provided pulled pork and barbecued chicken, water, lemonade, iced tea, ice, and plates/napkins/cutlery. Church members brought salads, side dishes, and desserts. It was determined that Wednesday was a good day of the week to have the picnic, because it avoided the Banner Elk Thursday afternoon farmers' market and evening concert in the park. Since the choir has rehearsal on Thursday evenings, that is a day to avoid scheduling the picnic.

August 10, 2024 – Deka Tate Funeral

A reception was held immediately following the funeral service for Deka. Members of both the Fellowship and Congregational Care committees worked together to provide food and a venue for this event.

August 11, 2024

The last Second Sunday breakfast of the year was hosted between 9:45 a.m. and 10:45a.m. worship services in the King Fellowship Hall. The church provided beverages and cutlery. Fellowship committee members and church attendees provided food.

In 2023, the number of participants dropped by almost half at the September breakfast. Due to the low attendance, as well as the picnic and several recent funerals, the Fellowship committee voted to not hold any more breakfasts until spring of 2025.

Summary:

The Second Sunday Breakfasts were well attended and popular with the congregation. While the extra activities (muffins on Mother's Day, donuts on Father's Day, and cookies as part of the church's 130<sup>th</sup> anniversary) in 2023 were appreciated, there were many comments about the sugar content for those with diabetes, dieting, etc. Therefore, the committee decided to eliminate those in 2024, but note special events as part of the monthly breakfasts. Debbi Hagna provided flowers for table decorations for the breakfasts at no cost to the church.

Tentative plans are to begin breakfasts in April or May while there is only one church service, and to monitor attendance. There will not be a breakfast in July when the committee hosts the annual church picnic.

Breakfasts may continue into the early fall depending on interest and participation.

The kitchen was used by a variety of committees for various events throughout the year, but they were not the responsibility of Fellowship.

The committee requested that the church's custodian, Margaret, do a one-time "deep clean" of the kitchen once the breakfasts for the year were over. This was done in early fall of 2024. Ann McConnell & Luana Anderson continually work to ensure the kitchen remains organized and clean. We purchased racks, had them attached to the back of the closet doors in the Fellowship Hall, and hung up the linen tablecloths. We sorted and organized the remaining tablecloths over the next month, and donated ones we no longer use to Ram's Rack. We also purchased a small metal cart for kitchen use and donated the large plastic one to the preschool. We bought a small foldable trolley for help in moving tables and supplies to the park for the annual church picnic. The trolley may be used for other needs, for anyone in the church.

Separate from Fellowship's purchases, the church recently purchased both a countertop ice maker and a hot water dispenser to be used for any food-related activities at the church. Chris Zimmer continues to keep track of the kitchen inventory and do supply orders.

When the downstairs renovations required due to Hurricane Helene are complete, the committee members will clean and organize kitchen cookware, etc.

Submitted by Ann McConnell



## Congregational Care Committee Annual Report 2024

The years 2024 was a challenge for all in our community but we have weathered the storm and continue to thank God.

Our congregation lost some of our most devoted, long time and loved members this past year.

Our church building lost the fellowship hall due to flood damage from Hurricane Helene and, of course, so many of our neighbors were devastated with losses of electricity, water, homes, and roads due to the unexpected winds and rising rivers. Congregational Care continued to step-up with the help of our pastor, Lance Perry and others in our church. We divided long lists of our members and attempted to call and check on each member. Many, thankfully, had family off the mountain to reach out and give them shelter.

Our Shepherd Ministry continued with folks volunteering to write, call and visit members as needed monthly. Shepherds are a "True Gift", many signing up for more than a month. We have our sign-up sheet for one or two members for monthly sign-up and appreciate anyone who wishes to help. This is a simple way to send a birthday wish, a sympathy card, a get well wish, a call or even a visit to those with a need. All cards and stamps, and simple instructions are listed in each Shepherd book. The books are taken home the first of each month to be returned the last day of each month by one or two of the volunteers.

We have another sign-up board in the church outer office for anyone wishing to place flowers any Sunday to commemorate a loved one's birthday, anniversary or death. We have local florists who know our church and will bring the arrangements to the church the Saturday before Sunday's worship services. After worship, the flowers are taken to anyone needing a cheerful reminder that our church is thinking of them. Nursing homes are included.

Our committee is also involved in other committees (Worship, funerals, baptisms, weddings, fellowship breakfasts).

Thank you to each member who has offered to help throughout this year and I consider every member of our church in many instances. Your amazing love and commitment to our congregation is never unnoticed and very much appreciated.

Submitted by Debi Hagna

Comfort Makers Annual Report 2024

Comfort Makers began in 1990 and since that time has created over five hundred blankets which are given to good causes. Their objective is to make full size comforters, plus lap blankets and children's blankets for those who need them. It takes about a month to complete each blanket; then we dedicate the blanket to someone in the church and hang the comforter in their honor by the hallway for all to see. Led by Mae Weed, members working with the group this year are Luana Anderson, Diane Earwood, Janet Speer, Debi Tornow, Martha Burns, Gloria Marshall, Michael Marshall, Beth Johnston, Joy Rimel, and LuAnn Guignard. Over the past 12 months, the group has made 23 comforters and many of those went to Ram's Rack for distribution where needed after Hurricane Helene.

Comfort Makers meet from 10:00-12:00 noon on Wednesdays, and it is common for one or more of the sewers to come back in to finish a piece or take a blanket home for completion. The group provides fellowship while working together on a meaningful task and builds deep friendships. There are tasks for everyone, even if you don't sew! All are welcome.

Submitted by: Mae Weed

Prayer Shawl Ministry Annual Report 2024

The Prayer Shawl Ministry is composed of knitters and crocheters who make shawls, baby blankets, and lap robes. The group meets on the 1st and 3rd Mondays of each month, personal schedules and weather permitting. We pray over each item before it is sent out to those who are grieving, rejoicing, or just need a hug. In 2024, we sent out 49 items.

Our current members are Carol Larson, Carolyn Jones, Emily Garrrrett, Susan Carter, Gloria Marshall, Mary Howk, Claire Fortune, Donna Dicks, Cathy Richmond, Susan Blalock, Donna Bender, Carolyn Anderson, Ellen Stapleton, Sylvia Hahn, Laura Russell, Chris Zimmer, Erica Deal, and Alice Johnson.

Submitted by Alice Johnson

## Preschool Annual Report 2024

The Preschool operates following the 2013/2016 Banner Elk Presbyterian Preschool Bylaws, and BEPC Preschool Staff Handbook. The 2021 COVID-19 Policy & Guidelines and Bad Weather decisions are implemented by the Director. QuickBooks Desktop is used by the BEPC Office/Finance Manager to record and balance preschool finances in coordination with the Preschool Board Treasurer. The program serves children ages 2-5, operates 9 1/2 months following an August-June school year calendar, Monday-Friday, 9:00am-1:00pm. Eight weeks of Summer Camp is offered.

Board members are Co-Chair, Susan Carter & Sarah Whitfield; Preschool Director/Teacher, Jarrett Koski; Treasurer, Cila Leonard; Secretary, Alice Johnson; Congregational representatives, A.C. Marriott and Alice Johnson; Session Representative, Nancy Owen; Parent Representatives, Melanie Jochl & Carrie Smith; Community Representatives, Sarah Whitfield & Kelly Rodrigues; January to June, Interim Pastor Rev. Dr. Whit Malone and August to December, Interim Pastor, Rev. Dr. Lance Perry.

The Preschool Board acknowledges and is thankful for the shared space, maintenance, and office support gifted as a mission of the Banner Elk Presbyterian Church. This Christian Education Preschool program could not operate without the funding and encouragement. The Board, Staff, and Preschool Families are very thankful for the swift process removing water damaged sheetrock, flooring, program contaminated teaching materials, toys and books. The repaired spaces look amazing. Thank you to all the Congregation and Friends who generously contributed to the repair of our shared church building.

In January 2024, the middle of the Preschool year, 22 students were enrolled with Jarrett Koski, Director/4's Lead Teacher; and three teachers, Lucy Corning, Erin Beretsky and Kathleen Goldberg.

In June 2024, we had a very successful fundraiser "Best of Broadway" raising over \$8,000. The program was a mixture of Broadway's best selections performed by church and choir members.

In August, the beginning of the 2024-25 Preschool year, 18 students were enrolled with 10 two-year-olds, 5 three-year-olds, and 3 four-year-olds with teachers rotating responsibilities. In November it was agreed the Preschool could operate with Jarrett as Teacher/Director, and three teachers, Lucy Corning, Erin Beretsky, and Kathleen Goldberg. Rotating activities and students make a developmentally appropriate active Christian Education theme centered schedule. December 2024 enrollment was 22 students.

As a money saving effort, the Staff worked with Mary Lee at Blue Ridge Partnership for Children for Staff Development.

Snow/Ice days continue to be a challenging juggling decision, but safety of Staff and Families are always a top priority. However!!! We also had Hurricane Helene 🌪️ The Preschool was closed from September 25 until November 4 when the church had electricity and water restored. Upstairs classrooms were adapted for classroom and activity space. Jarrett and his Staff are to be highly commended for their creativity and flexibility in reopening the Preschool year in different spaces for teaching and learning!

Ray McKinney, Finance Committee assisted the Board with an in depth financial review and research regarding other area church and public childcare programs. Fundraisers will continue to

be a need until we have full enrollment at 26 children. Tuition is \$310 per month and will incrementally increase for the next three years. The 2024 Scholarships total \$2,850. The Preschool financial loss includes the October Tuition, potential income from Woolly Worm Parking Fundraiser, potential Woolly Worm Grant, and potential income from Breakfast with Santa. The Preschool Staff were paid from church funds for the month of October.

A donor covered the cost of the May Tweetsie Day.

During the scheduled 8 weeks of Summer Camp, using four teachers, the enrollment averaged 18 children per week. The BEPC Summer Camp weeks are reported to be joyful theme-based learning experiences, and the camp is meeting a need for quality early childhood summer activities. The theme for 2024 summer camp was *The Magic School Bus*. Tuition was \$100 per week for current students and \$150 non-current students.

The SONshine Playground provides active joyful outdoor play each day the weather permits. Libby McGowan Memorial gift funded Aliphatic Binder and supplies to apply the binder to maintain the groundcover. A donation paid for the labor needed.

Letterland Alphabet and STEAM (Science, Technology, Engineering, Arts, Mathematics) inspired curriculum is implemented for the three classrooms.

The children have Chapel scheduled every Monday and Thursday 10:45 – 11:00am led by Mrs. Lucy and Mr. K. This is an opportunity for the students to sing various encouraging songs about the love of Jesus. Songs include, *Jesus Loves me, I've got that Joy, Jesus is my Rock, In right, down right, happy all the time*, and other selections! Various stories and lessons are also read. Bulletin boards, artwork, Facebook and the BEPC Newsletter articles creatively document many activities of the Preschool.

The evacuation plan continues with documented Fire Drills, with the December 2024 drill completed in 1 minute and 35 seconds. Preschool Staff members are encouraged to complete online training classes. The Director attends quarterly director meetings. Staff Development continues at faculty meetings and other opportunities provided by the Blue Ridge Partnership for Children.

BEPC can be proud of the dedicated and educated Preschool Staff working each day to provide quality Christian developmentally appropriate early childhood education.

Submitted by Nancy Owen, Jarrett Koski, and Susan Carter

## Building and Grounds Committee Annual Report 2024

Maintenance of Banner Elk Presbyterian church has continued to be a top priority. We have a fund for emergency expenditures.

### **Accomplishments this year**

1. On May 22nd, Hunter's Tree Service removed two large maple trees from the front lawn of the church.
2. On June 4<sup>th</sup>, Hunter's Tree Service removed the tree stumps and any debris.
3. Mr. Daniel Akerblom contacted me to pay for the replacement maple trees on the front lawn. It was decided to wait until Spring 2025 before planting young trees.
4. There were ongoing talks with Cold Spring USA for a 48-niche columbarium to be constructed. Due to Hurricane Helene construction has been delayed.
5. In late August, Appalachian Seal Coating gave an estimate to restripe, reseal, and add additional handicapped spaces to the parking lot. Due to Hurricane Helene this will be revisited in Spring.
6. Hurricane Helene caused significant damage in the fellowship hall and the preschool classrooms. All of October, November and December was dedicated to getting repairs done and moving the preschool back into the classrooms. This was completed with the preschoolers starting regular classes after the scheduled Christmas break.

Submitted by Wes Reed, Committee Chairman

## Stewardship Committee Annual Report 2024

Committee Members: Jesse Pope, Mark File, Sarah Koch, Gail Miller, Bill Hodges, Rev. Lance Perry, Pam Hardin

The committee met at least monthly in May, June, July, August, September and November. During this time, the Stewardship and Finance Committees collaborated closely.

2024 committee highlights include:

- Rebranded the Permanent Funds Ministry to the 1893 Founder's Legacy Fund
- Designed and printed rebranded legacy fund brochure
- Promoted legacy fund during the month of June by:
  - Letter to church family, including brochure
  - Brochures available in pews and church office
  - First Sunday brunch announcement provided by Sarah Koch
  - Worship announcements provided by committee members
  - Included fund information in print and e-news
- Promoted Stewardship Month in August and beyond by:
  - Letters to church family, including pledge cards
  - Worship announcements provided by committee members
  - Included information in print and e-news
  - Hosted guest pastor, Lewis Galloway
  - Resulting in 100 pledges totaling \$341,100

Submitted by Pam Hardin, Chairman



## Finance Committee 2024

In 2024 the Finance and Stewardship committee was separated into two committees of Finance and Stewardship. Pam Hardin, Chair of Stewardship, agreed to serve on the Finance committee as liaison to the Finance committee. This year the committee:

1. Established a Money Market fund to capture better interest on cash
2. Approved payment for a new fire alarm system which is now installed
3. Discussed and evaluated a new accounting system or possibly enhancing the current system
4. Discussed various methods of providing appropriate financial support for a new pastor when that position is filled
5. Evaluated how best to invest funds retained in various accounts so as to acquire better returns without taking undue risks
6. Is shepherding the generous contributions designated for building repair and community support following the devastating storm

.Respectfully submitted,

James G Ferguson, MD



BEPC OPERATING FUND (FUND 01)

	JAN	FEB	MAR	APRI	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
THLY ME	50,174	69,478	35,279	52,375	35,344	38,793	42,629	46,133	28,168	39,555	23,617	68,691
THLY :NSES	24,301	32,825	28,122	31,377	45,656	33,119	30,466	26,072	45,252	25,285	47,215	30,192
THLY :IT	25,872	36,652	7,156	20,998		5,674	12,163	20,061		14,270		38,499
THLY \$					(10,311)				(17,084)		(23,597)	
To Date	25,872	62,524	69,683	90,681	80,368	86,042	98,205	118,266	101,182	115,452	91,855	130,354

nnments: +

EPC has completed its most successful financial year compared to the last five years. The church ended the year with a surplus of \$130,354. This was due to a record year of contributions of \$472,300, and the committee chairs and office staff being very diligent in managing our expenses.

he financial results for the month of December were positive and normal compared to previous December numbers. BEPC received \$68,690 in income, with \$30,191 in expenses, resulting in a surplus for the month of \$38,499. The church did pay its last large annual bill for elevator maintence in December.

onsidering a horrific hurricane in September, BEPC has done well. The congregation needs to be commended.

ur cash available for church operations is as follows:	
hecking account balance as of 12-31-24	\$897,202.90
ess: PFM Funds	(102,100.00)
Committed Funds Net of Session Disc. Fund	(303,775.81)
otal Cash Available For Church Operations	\$491,327.09

Banner Elk Presbyterian Church							
2025 Budget Worksheet							
				2025		2024	
				BUDGET	%	12/31 YTD Actual	BUDGET
			GENERAL FUND				
			Pledges received	300,000.00		472,315.54	320,000.00
			Expected pledges not yet received				
			Unpledged contributions	100,000.00			90,000.00
			Contributions for this year paid last year				
			Interest Income	10,012.00		21,590.76	15,000.00
		4100	Total Contributions	410,012.00		493,906.30	425,000.00
		4535	Gains, Interest, Dividends			-	
			TOTAL INCOME	410,012.00	100.00%	493,906.30	425,000.00
EXPENSES							
			BENEVOLENCE				
		5110	Presbytery of WNC	15,000.00		15,000.00	15,000.00
		5230	Reaching Avery Ministries (RAM)	6,000.00		6,000.00	6,000.00
		5250	Children Hope Alliance	500.00		500.00	500.00
		5260	Avery County Habitat	5,000.00		5,000.00	5,000.00
		5285	Guatemala	4,000.00		4,000.00	4,000.00
		5290	Yellow Mtn. Enterprises	4,500.00		4,500.00	4,500.00
		5305	Volunteer Avery Co.	1,500.00		1,500.00	1,500.00
		5370	Feeding Avery Families	4,000.00		4,000.00	4,000.00
		5376	Blue Ridge Partnership for Children	2,400.00		2,400.00	2,400.00
		5377	Oasis Local Mission	2,500.00		2,500.00	2,500.00
		5378	Mission Discretionary Fund	2,630.00		1,656.80	2,630.00
		5379	New Oppor Sch for Women	1,600.00		1,600.00	1,600.00
		5380	Avery County Schools Special Needs Fund	1,800.00		1,800.00	1,800.00
		5381	Time For A Change	2,500.00		2,500.00	2,500.00
		5383	Pastor's Fund for the Needy	1,000.00		200.00	1,000.00
		5385	Causby China Mission	2,500.00		2,500.00	2,500.00
		5387	PCUSA Disaster Assistance	1,000.00		1,000.00	1,000.00
		5388	Mayland Fellowship	570.00		570.00	570.00
		5390	Mission Travel	1,500.00		-	1,500.00
		5392	Emergency Financial Aid at Lees McRae	2,500.00		2,500.00	2,500.00
			Freedom Life Avery	2,000.00		2,000.00	2,000.00
			SUBTOTAL BENEVOLENCE	65,000.00	15.85%	61,726.80	65,000.00
			MINISTER COMPENSATION				
		5610	Salary				
		5611	Salary - Interim Pastor/Soc Sec				
		5620	Social Security Allowance				
		5630	Housing Allowance				
		5660	Pension/Medical Insurance				
		5665	Health Reimbursement Account				
		5685	Travel, Education, Professional Expenses				
			SUBTOTAL MINISTER COMPENSATION	150,520.36	36.71%	95,051.04	135,000.00

Banner Elk Presbyterian Church							
2025 Budget Worksheet							
				2025		2024	
				BUDGET	%	12/31 YTD Actual	BUDGET
			OTHER PERSONNEL				
			ADMINISTRATION				
		5710	Office Administrator Salary (Alisa)	28,213.50		26,870.16	26,870.00
		5780	Office Manager Salary (Dedy)	39,858.00		37,960.08	37,960.00
		5781	Audio/Video	2,886.50		2,500.00	2,730.00
			MUSIC				
		5810	Choir Director Salary (Nina)	15,897.00		15,140.16	15,140.00
		5880	Choir Section Leaders	6,000.00		5,635.00	8,800.00
		5910	Organist/Pianist Salary (David)	15,897.00		15,140.16	15,140.00
		5915	Handbells Lead Salary	4,000.05		4,000.08	4,000.00
			CHILDREN/YOUTH				
		5706	Children/Youth Coordinator Salary				
		5707	Preschool Director Health Insurance Suppl				
		5925	Nursery Care Giver	800.00		1,000.00	1,000.00
			INTERIM MINISTER SEARCH COMM				
		5510	Expenses				
			JANITORIAL				
		5920	Salary	19,036.50		18,130.08	18,130.00
			OTHER				
		5995	Employer Taxes	9,800.00		9,489.00	9,650.00
		5501	Committee Expenses	3,000.00		2,925.85	3,000.00
			SUBTOTAL OTHER PERSONNEL	145,388.55	35.46%	138,790.57	142,420.00
			TOTAL PERSONNEL	295,908.91	72.17%	233,841.61	277,420.00
			BUILDING & GROUNDS				
		6111	Supplies: Buildings	3,000.00		2,728.60	3,300.00
		6112	Repairs & Maintenance	14,000.00		12,182.31	14,000.00
		6114	Mowing/Landscaping	16,000.00		15,843.57	13,000.00
		6116	Snow Removal	1,000.00			2,500.00
		6121	Electricity	6,000.00		5,433.72	6,400.00
		6122	Natural Gas	4,000.00		3,807.03	4,800.00
		6123	Water/Sewer/Garbage	1,700.00		1,624.54	1,700.00
		6180	Elevator Maintenance	4,300.00		6,947.16	4,300.00
			SUBTOTAL BUILDING & GROUNDS	50,000.00	12.19%	48,566.93	50,000.00
			CHRISTIAN EDUCATION				
		6211	Literature & Media			1,235.85	800.00
		6212	Supplies & Equipment			18.40	250.00
		6232	Middles/High				500.00
		6233	Youth Conference/Retreat				500.00
		6236	Kids Zone			11.96	1,200.00
		6243	Camp Scholarship				
		6253	Church Family Retreats			374.05	750.00
		6255	Adult Ministries				500.00
			SUBTOTAL CHRISTIAN EDUCATION	2,500.00	0.61%	1,640.26	4,500.00

Banner Elk Presbyterian Church							
2025 Budget Worksheet							
				2025		2024	
				BUDGET	%	12/31 YTD Actual	BUDGET
			CONGREGATIONAL CARE				
		6320	Fellowship Activities			1,287.80	1,500.00
		6340	Shepherd Group			73.26	400.00
		6341	Prayer Ministry			51.54	150.00
		6342	Stephen Ministry				250.00
		6343	Walking with Shadows				-
			SUBTOTAL CONGREGATIONAL CARE	1,500.00	0.37%	1,412.60	2,300.00
			FELLOWSHIP				
		6310	Kitchen Supplies			1,082.58	1,000.00
		6321	Fellowship Activities			385.96	500.00
			SUBTOTAL FELLOWSHIP & NURTURE	1,500.00	0.37%	1,468.54	1,500.00
			WORSHIP				
		6420	Communion/Special Services			77.16	800.00
		6430	Choir/Bell Music			1,139.50	1,200.00
		6440	Pulpit Supply			1,530.90	1,000.00
		6441	Professional Musicians			1,100.00	1,500.00
		6442	Guest Organist			650.00	500.00
		6450	Christmas Supplies			281.41	300.00
		6465	Professional Mbrshp & Conferences			125.00	500.00
		6469	Children's Music Program			-	300.00
		6470	Organ Main/Piano Tuning			2,841.62	5,000.00
		6472	Arts In Worship			190.84	1,000.00
		6473	Banners			300.00	300.00
		6474	Flowers			331.82	600.00
		6475	Non-Titled Expenses			463.26	500.00
			SUBTOTAL WORSHIP	13,500.00	3.29%	9,031.51	13,500.00
			ADMINISTRATION				
		6511	Phone/Internet/Fire	10,000.00		8,257.62	11,000.00
		6512	Supplies	5,400.00		4,594.90	5,400.00
		6513	Postage	2,500.00		2,501.62	2,500.00
		6514	Equipment & Copier	7,000.00		5,611.88	9,300.00
		6515	CPA Audit			2,400.00	1,800.00
		6516	PNC Search Committee	-		3,511.18	-
		6520	Property Insurance/Taxes	13,500.00		13,611.00	11,000.00
			SUBTOTAL ADMINISTRATION	38,400.00	9.37%	40,488.20	41,000.00
			MISSIONS				
		6620	LMC Student Ministries			-	750.00
		6630	Comfort Makers	250.00		187.98	500.00
		6631	Prayer Shawl Ministry	150.00		96.10	250.00
			SUBTOTAL MISSIONS	400.00		284.08	1,500.00
			SUBTOTAL MISSIONS & BENEVOLENCE	65,400.00	15.95%	62,010.88	66,500.00
			PERCENTAGE MISSIONS & BENEVOLENCE	0.14		0.16	0.14

Banner Elk Presbyterian Church							
2025 Budget Worksheet							
				2025		2024	
				BUDGET	%	12/31 YTD Actual	BUDGET
STEWARDSHIP & FINANCE							
	6740	PFM Committee Expenses		500.00		-	500.00
MEMBERSHIP							
	6810	Committee Expenses		1,500.00		930.63	3,000.00
COMMUNICATIONS							
	6910	Committee Expenses		2,000.00		495.00	2,000.00
PRIOR YEAR INCOME ADJUSTMENTS							
	6701	Investment Gain - New Covenant					
	6702	Investment Gain - LPL Funds					
		Presbytery Gift net of Former Pastor Severance					
		Allocation of prior year surplus		(62,696.91)		(37,220.00)	(37,220.00)
		SUBTOTAL PRIOR YEAR INCOME ADJUSTMENTS		(62,696.91)		(37,220.00)	(37,220.00)
TOTAL EXPENSES				472,708.91	115.29%	399,886.16	462,220.00
SURPLUS/DEFICIT				(0.00)		131,240.14	(0.00)
		Allocation of 2024 Surplus					
		2025 Operating Budget				(62,696.91)	
		Rob Clemmer Fund				(5,000.00)	
		Buildings & Grounds				(63,543.23)	
		Balance				(0.00)	