

St. Peter's Pikeland United Church of Christ



Annual Reports for 2009

St. Peter's United Church of Christ
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Reverend Douglas Hanson, Pastor
Reverend Susan Hanson, Director of Christian Education and Youth Ministries

Annual Congregational Meeting

Sunday November 22, 2009 11 a.m.

Agenda

Call to Order.....	Geoff Osborne, President of Congregation	
Invocation.....	Pastor Doug Hanson	
Consistory and Church Officer nominees.....		
Election.....		
Current Finances and 2009 Budget overview.....		
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Old Business.....		
Adjournment.....		

St. Peter's Pikeland UCC Church Leaders

2009 Church Officers

Geoff Osborne - Congregational President
Denise Harlow - Congregational Secretary
Fred Wookey - Consistory President
Doug Fedoryshyn - Consistory Vice President
Kathy Wachsmuth - Consistory Secretary
Dan Gorge - Treasurer

Elders

Dave Zinn – Chair
Diane Campbell
Barbara DeWilde
Wayne Freese
Eric Johnson
Jim Phillips

Deacons

Scott Barry – Chair
Bob Biddle
Gil Kessler
BJ Martin
Kathy Wachsmuth
Fred Wookey

Trustees

Bob Breisch – Chair
Doug Fedoryshyn
Scott Hackman
Jack Leaman
Mark Myers
Brian Neiman

Church Staff

Douglas E. Hanson, *Pastor*
Susan Hanson, *Youth Minister,*
and Director of Christian Education
Matt Hill, *Music Director*
AnnaMae Moore, *Pastoral Care Coordinator*
Tracy Neiman, *Secretary*
Debbie Wolk, *Bookkeeper*
Kelly Whelan, *Nursery Attendant*

SLATE OF CHURCH OFFICERS FOR ELECTION

Elder

Grace Merryman
BJ Martin
Cindy Warner (filling 1 year unexpired term)

Deacon

CJ Stein
Herman Nieuwenhuizen

Trustee

Peter Wilson
Hugh Lawson

Congregation Secretary

Denise Harlow

Congregation President

Geoff Osborne

Report of the President of the Congregation and President of the Consistory

Dear Friends and Members of St. Peter's:

This year has been a challenge for us all, given the uncertain economic environment and the effects it has had on each of us and our families. We entered this year focused on the financial health of St. Peter's and still wanting to grow our membership, broaden our programs and offerings and enhance our facilities. These were lofty goals in light of the economic realities we faced. The Long Range Planning Committee worked hard to develop a plan that will keep us vibrant and healthy.

As Presidents of our Congregation and Consistory, we are encouraged by our congregation's support to growing our church and its missions. In the face of tough times, we have continued our financial commitment to St. Peter's, in both our operations and our important capital campaign. We are seeing new members step up their involvement with time and energy, while those more experienced members continue to deliver their efforts and support every day.

Positive developments during this past year include:

- Successful completion of a comprehensive long range plan which was overwhelmingly approved by the congregation,
- Support and endorsement for the plan to renovate Fellowship Hall and
- Sustaining our missions and outreach programs.

With exciting changes before us we ask that you all continue your commitment to the good works of St. Peter's and be supportive and positive in engaging those not as fully involved in our church's life. Find your own way to add something special to our congregation and to help the community. We all have an opportunity to introduce this wonderful church to potential new members and grow our congregation.

Thanks to all those who work so tirelessly on behalf of St. Peter's. We hope more will feel the joy of serving in the future.

In Christian Love,

Geoff Osborne
President of the Congregation

Fred Wookey
President of the Consistory

Minutes from the Annual Congregational Meeting Sunday, November 16, 2008

The opening prayer was led by Pastor Doug Hanson.

The meeting was called to order by Geoffrey Osborne at 11:10 am. It was determined that a quorum was present.

Reports and agenda for the meeting:

- Meetings held in 2008 and minutes
 - February 3, 2008 approved budget
 - September 28, 2008 Long Range Planning meeting
- Election of Consistory and Officers
- Discussion and vote on long-range plan
- Discussion of 2009 budget but no vote until beginning of 2009

Election of Consistory members and officers of the church:

The nominated candidates were announced. Additional nominations from the floor were added. A motion was made to close the nominations, seconded and approved. Election ballots were distributed.

Nominations for Trustee:

Bob Breisch and Mark Myers

Nominations for Elder:

Eric Johnson, Greg Wheelan* and BJ Martin*

Nominations for Deacons:

Fred Wookey, Jr. and Bob Biddle

President of the Congregation:

Geoffrey Osborne

Secretary of the Congregation:

Denise Harlow

(* names added from the floor)

A **motion** to accept the nominations was made, seconded and accepted. Election ballots were distributed to the congregation.

Consistory members and officers elected to serve the church:

Trustee:

Bob Breisch and Mark Myers

Elder:

Eric Johnson and Greg Wheelan

Deacons:

Fred Wookey and Bob Biddle

President of the Congregation:

Geoffrey Osborne

Secretary of the Congregation:

Denise Harlow

Geoff thanked the Consistory members whose term ended this year – Cindy Maguire, Sumiko Booraem and Ken Whitlatch.

Book of Life:

Geoff referred the congregation to the Book of Life in the Annual Report for changes in membership, baptisms, weddings and deaths/funerals.

Pastor's Report

Geoff referred the congregation to the report by Doug Hanson in the Annual Report. The report included the many wonderful things our church has been involved in and how very blessed we are to be a part of this church community. Pastor Doug thanked Annamae Moore, Pastor Susan, Tracy Neiman, Matt Hill, Lorrie Curran Varano, Geoff Osborne and Fred Wookey and the Long Range Committee. He also welcomed our new Nursery Coordinator, Kelly Whalen.

Report of Christian Ministries

Pastor Susan led her report with the mission statement for Christian Education at St. Peter's UCC and stated how the teachers, monitors, nursery aides and parents work together to fulfill the mission in order to benefit the children of our church. She discussed the many highlights of our young people throughout the year; as well as, goals for the coming year.

Pastoral Report

In her report, Annamae Moore, Pastoral Care Coordinator, spoke about Austin Meyers and Jeremy Wilson. She also informed the congregation about her duties along with Pastor Doug with visitations and, sometimes, Communion. She encouraged the congregation to contact the team about individuals to be added to the prayer list.

A **motion** to accept these reports was made, seconded and accepted.

Elders Report

The Elder's responsibility is to provide spiritual guidance and leadership, together with the Pastor. Each Elder took responsibility for a specific area and is listed in the Annual Report. Dave Zinn, Chair of Elders provided information on Matt Hill's accomplishments. He also addressed the continued search for a Choir Accompanist and permanent Organist and thanked those who helped with the Organist functions. Dave also discussed the many local and world missions of the church. He listed the young people who celebrated Confirmation on May 11th. He spoke about Pastor Susan as our leader of Christian Education and Youth Ministries and that a Christian Education budget was proposed and will be included in the 2009 budget. The Elders are also responsible for any welcoming and congregational activities and stated how important these are for our church community.

Deacons Report

The Deacons are responsible for the financial needs of the church and to foster stewardship. Projections for the next year's budget are based on history and projections. Scott Barry, Chair of Deacons, stated that the Deacons feel that the projected numbers are within the congregational means. They encourage all to participate and give thanks to our church every Sunday and use it as a time to gather with family and friends.

Trustees Report

The Trustees continue to work diligently to improve the church, the parsonage, the fellowship hall and the church grounds. A list of the many tasks led by the Trustees is included in the Annual Report; as well as, costs of maintenance and repair. Bob Breisch pointed out during the meeting that a pew cushion was damaged by candle wax during the Christmas Eve Candlelight Service and he suggests

that a change be made about the policy of using candles and if candles are going to be used, then there is a need for more caution and care in regards to dripping wax. The Capital Campaign has been successful in providing the necessary funds for the major church and parsonage improvements. Bob Breisch, Chair of the Trustees, thanked the Trustees, the Friday Boys and the many volunteers who dedicated a great deal of time and energies into the maintenance and repair of the church properties. Bob also thanked Fred Wookey for the time and efforts he has put in regarding the long-range planning and the proposed changes to the Fellowship Hall.

A **motion** to accept these reports was made, seconded and accepted.

Report from the Sewing Circle

The Sewing Circle is very busy group of caring members who accomplish many tasks and host events to help reach out to others in the community. In the report, Dottie Raichle not only explained their tasks and events, but she also listed the agencies that are helped by the group. Although the annual Ham and Roast Beef Dinner is a beloved affair, the Sewing Circle ladies will no longer be managing it and are hoping younger members of the church can organize and maintain this successful event.

Capital Improvement Endowment Fund

All Capital Campaign funds are maintained in this account. Dan Gorge, Treasurer, stated that any expenses associated with improvements to the church and its grounds and any planning for the new building are paid from this account. Dan included a report of the available funds.

Mission Outreach Endowment Fund

This is the thirteenth year of this fund and it will earn about \$2,500 for the year 2008. The Deacons will recommend that the Consistory distribute two thirds of the earnings of the fund. Due to the market conditions, it would appear that the earnings will be less than 2007 and the Deacons will need to balance any gifts for 2008. The annual mission giving for 2008 as estimated in September of 2008 is listed in the annual report with an estimated total of \$75,105.

Cemetery Trust Fund Report

The congregation is responsible for the health and viability of the cemetery; however, according to the report, the trust fund cannot achieve financial stability until members support the general church fund, purchase burial plots, cremation niches or making monetary gifts directly to the Cemetery Trust Fund. There has not been as much success as anticipated to handle the management and sales of the plots. There has been discussion by the Consistory to use a 3rd party to handle these needs. The trust fund balance is listed in the annual fund.

A **motion** to accept these reports was made, seconded and accepted.

Treasurer's Report

The figures of the report are from September 2008 and listed in the annual report as submitted by Dan Gorge, Treasurer. The year report will be available on request after January 15, 2009 and will be discussed in the semi-annual meeting in February 2009. The projected 2009 budget is also listed in the report and the finalized budget will be discussed and voted on at the February meeting. Based on envelope offerings and operating expenses, it is projected that there will be a shortfall of \$17,483. Barbara DeWilde spoke about how fortunate we are to have Pastors Doug and Susan and how important it is to be able to continue to financially support them.

A motion to accept the Treasurer's report was made, seconded and accepted.

Old Business

There was no additional old business discussed.

New Business

The long-range plan for the church presented by Fred Wookey was a result of a series of five meetings by the leadership of the Consistory and the church officers and the congregational meeting September 28, 2008. It is important to be a welcoming church and reach out to the community. Attendance has dropped by 56 members from the year 2000 and although the church is meeting obligations, we are not growing so there is a need to find different ways to allow this to occur.

- Variations in worship and programs offered
- Make the facilities more inviting
- Expand and update the Fellowship Hall/Sunday School Building with a 2-story addition that will include more classrooms, a conference room, better administrative space, elevator/lift, restrooms and a storage area. This addition will also allow the social hall to once again be better used for social reasons.
- Use the existing beautiful outdoor facilities and add a picnic pavilion, walking trails and an improved tot-lot/play area.

The committee projected a cost up to \$250,000 for the building expansion and improvements. The 20 x 40 addition should cost \$175,000 - \$200,000 and the outside improvements \$50,000. There is an \$85,000 surplus from the first Capital Campaign because the tasks of the original plan included the fellowship hall and continued church and parsonage needs. Jane Breisch pointed out that funds have to be available to get started so as money is available, it can be spent as needed rather than borrow the funds. The next step is to engage an architect and the finalization of the plan. There has been some interest in members volunteering to help and use their talents which can save money for the church. The Consistory is asking the congregation to embrace the objectives so they can move forward. The congregation needs to recognize their obligations and make commitments to allow the Consistory to know the amount of available funds to support the plan. If the plan cannot be upheld financially, the Deacons will defer. It was suggested that a wish list be made for priority improvements and if it is found that there is not enough money to support other items on the plan, the Consistory will not act on them. The time frame for breaking ground is spring of 2009 if the plan is accepted.

There was discussion about the township and permits. It seems as though existing permits only need to be renewed and fire safety and an alarm system may need to be included in order to meet code.

The oil tank needs to be relocated into a new storage area and the boiler may need to be replaced in order to be more energy efficient. Bob Breisch proposed a heat pump with an oil-fired back-up so air conditioning can be included.

Karen Wilson stated that she agrees that our beautiful church and its facilities need to be more available to the community. Grace Merryman added that the generosity of the members have met the needs in the past and feels it can occur again.

A **motion** was made to accept the long-range plan with a revision of a wish list of priorities and to return to the congregation with this list. The motion was seconded and approved.

Additional new business was a comment from Bob Breisch that the nomination committee did not make the congregation aware of the positions that would be open for election this year and the members who were already on the ticket. Geoff agreed that he will announce in advance of the annual meeting that the committee is looking for nominations. It was suggested that the members running should give a background of their desire to run for a position.

Geoff also requested that members of the congregation make a statement of intention for the operations of the church and the long-range planning. He also asks that members become involved in the church. Fred Wookey explained that, aside from a monetary intention, the statement is also asking for members to list any mission team(s) they are currently involved in or missions and other aspects of the church they have an interest in joining.

A motion was made to adjourn the meeting, seconded and accepted at 12:00 pm.

Semi-Annual Congregational Meeting Minutes Sunday, February 8, 2009

The meeting was called to order by Fred Wookey at 11:00 am.

An opening prayer was led by Pastor Doug Hanson.

The purpose of the meeting was to review and adopt the 2009 budget. On behalf of the Deacons, Fred Wookey spoke about the proposed budget.

- Fred pointed out that although the church finished 2008 with approximately \$32,000 deficit, the Deacons tried to maintain and preserve the essence of St. Peter's and all of the programs for 2009. In the past, shortfalls were made up by the end of the year, but this was not the case in 2008.
- The Deacons had to reduce the cash on hand by about \$40,000.
- The pattern of commitments for 2009 was found to equal the pattern of giving in 2008.
- It was hoped that there would be as many as 100 statements of intent commitment pledges; however, to date only 75 commitments were made with a little over \$180,000 with an adjusted budget of \$235,000. There is a certain segment of our members that historically have not committed in a formal way but are regular givers and they are members that can be counted on.
- Adjustments of \$35,000 had to be made to remain in balance and the recommendations made to the Consistory were:
 - Changes in the giving to OCWM (Our Church's Wider Mission). Through 2008, 10% of the annual operating budget was given to OCWM. In 2008, the contribution amounted to just over \$26,000. We were only one of a few churches that could make such a large contribution. It was found that a great deal of these funds being put towards administrative expenses. In dealing with the reality and priorities of our church and not wanting to compromise the variety of programs in our own membership and the outreach that we offer, it was recommended that in 2009 and beyond, the commitment will be reduced to a base level of \$5,000. There will be two Sundays in the year as special fund drives to allow for a \$21,000 adjustment.
 - The reduction of the overall utilities budget for all three buildings by about \$5,000. When the budget was prepared, it was assumed that the energy costs would remain high; however, that is not the case at this time so adjustments could be made.
 - The reduction of the organist stipend to reflect compensation for only an organist and no longer an accompanist and organist.
- With these recommended adjustments, the annual operating budget will be reduced from \$277,000 to about \$240,000 and will put the church in balance for 2009.

A question was asked on the guarantee of the OCWM commitment of \$5,000 by Grace Merryman but was clarified by Dan Gorge. Barbara DeWilde continued this discussion and asked for further clarification.

Further discussion was initiated by Barbara DeWilde asking the congregation, as individuals, to financially help the church. She asked that we as a congregation find ways to cut down on expenses and give ideas on how to conserve and save money to the Consistory. Fred reassured Barbara and the congregation that the Deacons will find ways to conserve money.

A motion was made to approve the 2009 budget. A second motion was made and the budget was approved.

The meeting was adjourned at 11:15 am.

Minutes from the Special Congregational Meeting

Sunday, May 17, 2009

The meeting was called to order by Geoffrey Osborne at 10:55 am.

Pastor Doug Hanson opened the meeting with a prayer.

The purpose of this meeting was threefold:

1. Update the congregation on the current status of the church's financial health.
2. Give feedback on the survey about the variety of ways to give to the church.
3. Request approval to move forward on the Long Range Plan for the expansion and improvements on the Sunday school building.

Geoff thanked the members of the Consistory who worked very hard on the Long Range Plan. He especially thanked Fred Wookey for all of his time and effort.

Deacons Scott Barry and Fred Wookey spoke about the current financial matters in regards to spending and operating funds of the church.

Fred updated the congregation on behalf of Dan Gorge who was absent.

- In the February meeting, there were concerns about giving and the amount of our commitment to the UCC OCWM and the Congregation approved reducing our commitment from approx \$25,000.00 to \$5,000.00. It was also discussed that the budget was reduced related to utilities. Both of these changes were necessary to balance the budget.
- January through March 2009 giving was a little better than the revised budget, putting the church ahead few thousand dollars. There is a projected giving for the year is \$150, 000 and expenses are projected to be \$149,000 April's giving fell a little behind but May was ahead again.

- The Deacons still anticipate the church meeting the projected budget by the end of the year. Scott Barry thanked the congregation for helping to meet the budget.
- Summertime concerns of lower giving were also discussed. Expenses continue throughout the summer so the Deacons ask that everyone keep that in mind when giving.

Scott discussed the recent survey about the variety of ways to give to the church.

- 2 members responded to the survey.
- The intent of the survey was to have a general understanding of the member's needs and desires with respect to giving. It was not intended to get involved in personal contributions.
- Mini workshops about giving options will not be held; instead, information will be relayed through the monthly newsletter.

The floor was open to discussion and/or questions regarding the budget and survey; however, there was no further discussion.

The need for Long Range Plan was discussed after ballots were handed out to vote for the expansion and improvement of the Sunday school building/fellowship hall.

- Attendance in 2000 was averaging 196/week and it has decreased since the year 2000 to almost 140/week. There has been a slight improvement in attendance this year and a slight improvement in Sunday school attendance.
 - Our area is one of the fastest growing in Chester County and it is important to regain what the church had in 2000 by addressing all aspects of the church life.
 - There has been new leadership with Doug Hanson. The Director of Youth Ministry that started with Bud Zehmer is now under the direction of Susan Hanson who has been given the title of Pastor for Christian Education and Youth Ministry.
 - It is important to reach out to the community to find new members in order to grow. Improving the facilities will help with this task. The trustees, under Bob Breisch's leadership, have done a great job in improving the church building 2 years ago.

There had been three attempts for expansion and improvements.

1. 1999 – There was discussion and preliminary planning for the building/expansion of a very large Fellowship Hall but the congregation was reluctant to approve the plan.
2. 2002 – There was another plan discussed regarding the expansion of the Sunday school building but on a smaller scale from the 1999 plan and once again the congregation was reluctant to follow through with the plan.
3. 2009 – A plan for a modest expansion and improvements to the Sunday school building. This current plan has something for everyone in that it will be handicapped accessible, rest room facilities will be improved and the Christian Education area will be improved. There will be a young teen area, a classroom/conference room, an improved office facility, an office dedicated to Susan Hanson, kitchen area improvements, and a new energy-efficient HVAC system. There have been three contract bids and the Deacons are awaiting the fourth bid. Ground breaking is anticipated to occur in the Fall of 2009.

On the financial side, expenditures of up to \$250,000 will be needed to complete the project with the hopes that there will be in-house contractors who will work on the project and help

keep costs down; otherwise, it could be budgeted to cost \$300,000 - \$310,000. There is a surplus of about \$87,000 - \$88,000 that is available to be applied to the Sunday school building project from the prior Capital Campaign; however, \$16,000 will be needed to make improvements on the rest room in the church basement. There is about \$23,000 reserved with another \$30,000 made through commitments dedicated to be applied to the Sunday school project. There is also a substantial amount of memorial funds that have been lying dormant and the Deacons will be asking the families if they would be willing to donate those funds up to \$10,000 towards the project. The Deacons are asking for approval to activate a line of credit from a local bank for a construction loan for up to \$175,000 if needed. The Deacons are also asking to launch another capital campaign to off-set the loan.

Darlene Flores asked about the availability of copies of the plans and there are 10 copies in the fellowship hall to view but not to take home.

A question was asked about the church's financial debt by Linda Sinisi and Fred answered that the worst case would be \$1,700.00/month.

Bob Briesch recognized Fred for his devotion to the project and the countless hours he has put into organizing the task. He also spoke about the original driving force of this project was handicap accessibility and a possible elevator. This plan includes an elevator. He stressed that he recommends that the congregation not be afraid of the projected monies needed to complete the necessary project.

Fred and Geoff clarified a question from Barbara DeWilde about the funds available and the funds that may have to be borrowed from the bank.

Jane Briesch stated that there was a line of credit of \$125,000 that was not used with the capital campaign so, hopefully, it will not need to be used for the Sunday school project.

A vote was taken and 86 to 8 approval of the Long Range Plan for expansion and improvement of the Sunday school building.

The meeting was adjourned at 11:35 am.

Minutes from the Special Congregational Meeting Regarding Expanding Fellowship Hall

October 4, 2009

The meeting was called to order at 11:20 am by Geoffrey Osborne and opened by a prayer from Pastor Doug Hanson.

Geoff stated that the main purpose of the meeting is for approval of the request by the Consistory to increase spending for the Sunday School Building and Fellowship Hall.

The ballots were distributed while Fred Wookey reviewed the background of the request.

In May, 2009, the congregation approved a 23 foot 2-story addition with an elevator on the cemetery side with a budget of \$250,000. The elevator, an improved entryway and redesigned restrooms would improve accessibility of those with special needs. A “Welcoming Hall” area in the building will improve traffic flow and reduce congestion. Educational space would be added with an area for teens. Improved office space would be added and expansions of the Fellowship Hall that can better accommodate special events and become more inviting to the community.

Fred informed the congregation that four contractors submitted bids this summer and the bids ranged from a \$474,000 to \$358,000. All four bids were much higher than anticipated and approved by the congregation.

The project committee of Bob Breisch, Eric Johnson, Gil Kessler, Mark Myers and Fred Wookey worked with the company that submitted the lowest bid, Dymond Quality Builders, LLC of Elverson, PA to lower the overall cost. The estimated cost was reduced to \$285,000 with no changes that would compromise the primary objectives and overall design.

The changes included using a plastic toilet partition, eliminating the replacement of the acoustical ceiling, eliminating the cupola (unless afforded), using plastic partitions in lieu of Bobrick, substituting vinyl windows for aluminum clad (same as church), resizing the HVAC requirements, using volunteer roof labor and painting, modifying the ramp entry and utilizing a St. Peter’s member for a 3-coat stucco. The total cost reduction was estimated at \$68,551.

The Consistory is asking the congregation to increase the overall spending to \$300,000. This amount will allow for a minor cushion from \$285,000 allowing for any unknowns while building.

Fortunately, contributions toward the capital campaign are steadily increasing and by the time construction in November, 2009, there will be a little over \$100,000 available. The current campaign will have a remaining pledge balance of about \$40,000. Dan Gorge will be working on securing a construction loan that will be converted to a mortgage in the amount of \$200,000 as a bridge to finance the project. On the operating side of the budget we are probably in the best position for the beginning of October than we have been in the last several years so we are on budget both on the revenue side and expenses side. It is anticipated that the full amount will not be needed because capital contributions continue to be received and the capital fund drive will be expanded to meet the needs. The debt service cost for the borrowed funds is estimated at about \$800-\$1000 per month.

Prior to a vote, questions were asked and answered. Jane Breisch asked for verification of a fixed price quote of \$285,000. Karen Wilson asked about the projected start date and Fred indicated that it would be November, 2009 and will be mostly exterior at first. The interior work will follow. Grace Merryman asked for clarification that the Consistory is asking for an increase in spending of \$50,000.

A motion was made and seconded to vote on the increase of overall spending to \$300,000. Votes were made and ballots were collected.

Geoff thanked the committee for their hard work and dedication toward the project.

The request for an increase of spending was approved (102 approved, 3 against).

A motion was made and seconded to adjourn the meeting at 11:35 am.

Pastor's Report

As I sit in my office behind the altar, reflecting on the year past, my thoughts drift back beyond 2009, back to the forebears who built this church. How grateful we can be that they accepted their place in the great line of generations who have been caretakers of God's Good News. That precious gift of Good News has been cared for and shared by every generation at St. Peter's. Each generation then entrusted that responsibility to those who would follow; who would then accept their place in the great line of stewards of the Good News. I believe that St. Peter's in 2009 carried on that good work for God in Christ.

In these times of economic struggle, St. Peter's boldly proclaimed God's words of hope and trust in a saving God. We also expressed the Spirit of God in our mission work, spreading hope and help to many. Just as importantly, our missions reminded countless people that they are not alone, and that someone cares. Such a gift is priceless.

St. Peter's is on the move! In 2009, the Elders reflected on the vision and mission statements of the church, and studied the working document of the Long Range Planning Committee. Out of that, Elder responsibilities were modified and clarified, and goals were set for the various areas of church life.

One of the most important expressions of the Long Range Planning Committee, of course, is the church's desire to expand the Christian Education building and Fellowship Hall. There are not only a number of practical improvements that will be gained, but local communities also will sense that St. Peter's is a vital and welcoming church. Church building projects say to local communities that such a church is asking how best to serve God, and not what is the least that is needed.

A task force has been created to look into the common themes of growing churches. This Evangelism Task Force will interview ministers at growing churches and read some of the literature on the subject of church growth. Its findings will go to the Welcoming Committee and Elders for implementation. We have a wonderful church, and we don't want to be the best-kept secret in town!

Other ideas, such as a new Adult Education evening series, are being added into the life of the church. God's Good News is rich with blessings, and St. Peter's is looking for more and more ways to share those blessings.

I owe a big thank you to all the staff, church officers, and leaders of St. Peter's for their incredible devotion to this church. No church can move forward without the efforts of many, and St. Peter's is blessed with people of many gifts who are willing to step forward.

As you read on in this Annual Report, I know that you will find a vital and caring church that has served God well in 2009. May Jesus Christ, the head of the church, bless our efforts in 2010!

Pastor Doug Hanson

Report of Pastor of Christian Education and Youth Ministries Report

From the Pastor of Christian Education & Youth Ministries, Rev. Susan Hanson

In the year 2009, our Christian Education program continued to become more stable and organized. In addition, we celebrated new accomplishments and experienced exciting challenges and transitions along the way. It is a year worth remembering ...

The Board of Christian Education revised and updated the job description for the position to be filed by either a Pastor of Christian Education and Youth Ministries (ordained person) or a Director of Christian Education (not ordained person). The Elders approved their revision. They also updated the church's Safe Place Policy early in the year and the process for background clearance checks was implemented in the Fall of 2009.

The year began with the members of the Board of Christian Education who had been in place since the arrival of our new staff person in 2007 and they retired in June with gratitude from the congregation. New members were selected and their responsibilities were updated. The new board was implemented at the start of their term in September 2009. These members will serve a three year term and include the following people: Kathleen Wachsmuth, Tracy Neiman, Sarah Hackman, Patty Myers, Beth Smiley, and Susan Bullard. The Board also includes staff members Kelly Whalen, Susan Hanson, and the Elder for Discipleship.

The Youth Group held a Chili Cook Off in February, participated in various activities of the church throughout the year, including Spring Clean-up and Leaf Mania, Heifer Sunday, Crop Walk, and organized the annual Bake Sale at the Blessing of the Hounds celebration on Thanksgiving morning. We explored the possibility of starting a Junior Youth Fellowship program for those in 4th, 5th, & 6th grades under the leadership of Patty Myers. We held a few meetings on a Sunday following worship and social hour where lunch was provided by parents and youth were invited to play games together including ping pong, air hockey, and board games provided by their families. In June, they held a picnic at the Myer's home.

Youth Sundays were celebrated on April 26th and October 18th, 2009 when participation by our children and youth was good. These services were well received by the congregation. Our children participated in an Easter Egg Hunt on Palm Sunday in April, the Heifer Sunday celebration in May, the Summer Reading Challenge over the summer and helped celebrate our Room to Read Sunday in September, and their annual Halloween Party.

On June 14th, we held our Celebration Sunday service in which we honored our SS Teachers, Graduates, and Retiring Board of Christian Education members and followed the service with our annual Ice Cream Social in Fellowship Hall.

Our Vacation Bible School program in June was a home-made creation by our two pastors and celebrated a "Praise Pirate Ship" adventure. Thirty-four participants and fifteen adult leaders set sail together for the high seas to praise God, spread his love, and discover the treasures of our faith. The week brought us the opportunity for enjoying games, crafts, bible story lessons, and snacks all set in a world of pirate ship adventures. Our VBS worship service held on June 21st gave us all a taste of what that week was like for the participants who shared with us the lessons they learned together.

A thorough search was conducted over the summer months for a new Sunday school curriculum for our children in grades one through six. With the help of the PSEC conference staff, I selected *The Way*

of the Child, published by the Upper Room. This curriculum is based on a “formational” approach to Christian education and encourages a focus on spiritual development and the use of creativity and imagination to express our faith to one another.

The new Sunday school program opened on September 13th with a special blessing ceremony during the worship service and orientation sessions for the children to introduce them to our new curriculum format. The congregation’s reception of the new program has been positive.

Our new SS classroom coordinators have been very successful in attracting new teachers into the SS program for this year. This effort includes older youth members as we encourage them to serve as teachers and host/hostesses in the classrooms. The Board of Christian Education approved guidelines for teachers that they must be at least high school seniors and host/hostesses who must have completed confirmation.

For those who want to know more about our new SS Program – here are the basic details about what goes on each Sunday:

For the Nursery Kids and the children in our Pre-K and Kindergarten class, we created a program in which the teacher and children read Bible Stories together, say prayers and sing songs, followed by a time of supervised play and craft activities. This format has attracted new teachers into our program and it is going very well under the creative and energetic direction of coordinator Tracy Neiman.

In the lower grades (1st-3rd) the room is set up to provide the children with opportunities to express their faith in a wide variety of creative ways. Teachers help the children explore selected bible stories, scriptures, and prayer readings together and then invite them to reflect on their own thoughts by participating in centers throughout the room – crafts, painting, chalkboard, play dough, journaling, reading center, and meditation station. The program for this classroom is receiving praise from teachers and parents alike (and the children seem to like it too) due in large part to their enthusiastic classroom coordinator, Kathleen Wachsmuth.

In the upper grades (4th -6th) the room is set up to provide the children with opportunities to express their faith through centers that include arts and crafts, journaling, reading, and meditation. Teachers help them explore selected bible stories, scriptures, and prayer readings together and then invite them to reflect on their own thoughts by participating in those centers. In this setting, the youth are encouraged to help one another in an effort to build a sense of community among them. This goal is having a lot of success because of the efforts of their new classroom coordinator, Patty Myers.

The teen group (7th grade & up) are studying the Bible using book guides, as well as an on-line resource called “The Thoughtful Christian” that explores not only the Bible, but also contemporary books, articles, movies, and music to help our youth explore our faith. Under the very capable and caring direction of coordinator Sarah Hackman, teachers and youth alike are finding ways to better understand themselves and their faith in a changing and challenging world.

Our 2009-2010 Sunday school year is experiencing new and exciting changes that promise spiritual renewal for all its participants – students and teachers alike. We are pleased with the results so far and look forward to what the rest of our year together will provide. We welcome feedback that our students, teachers, parents, and the entire congregation have to offer in regards to our Christian Education and Youth Ministries program. So, keep it coming – you can contact the members of the Board of Christian Education at your convenience.

May God continue to bless us as we seek to do God’s will together.

Respectfully submitted by,
Pastor Susan Hanson

Member's Statistics:

Members received	
New Members	8
Confirmed	9
Members Lost	
Death	1
Removals	2
St. Peter's Membership	464

Baptism

Kristopher James Pool was baptized on October 18, 2009 at St. Peter's UCC by Pastor Douglas Hanson.

Wedding

Jessica Forget and Robert Whitlatch, Jr., married October 17, 2009 at St. Peter's UCC by Pastor Douglas Hanson.

Deaths/Funerals

Warren Paul Brown, born May 24, 1926, died February 5, 2009. Memorial Service February 10, 2009 at St. Peter's UCC. Celebrant: Pastor Douglas Hanson.

Respectfully Submitted by,
Tracy Neiman

Pastoral Care Coordinator Report

God does care: 2 Corinthians 1:4

"He comforts us in all our troubles so that we can comfort others. When others are troubled, we will be able to give them the same comfort God has given us"

St Peter's Church Family has had many surgeries and sicknesses this year. Our church family is a great support in thought and prayer. Pastor Doug and I have been making visitations and communions to homes, hospitals, rehabilitation centers and wherever we can go to help. We are happy to do it.

We had two blood drives at St. Peter's, one in February and one in June. Our next drive will be February 1, 2010 for the Red Cross. We get a great response from our church family and our communities. We do reach out.

I am also happy to help Pastor Doug coordinate weddings and also funerals.

Babies born in our church families are a joyful time. We had a set of twins along with other single births, and we love them all.

Our prayers are that God will continue to bless our church members and friends .You are invited to list prayers on our prayer list. Please feel free to call Pastor Doug or myself, as we are always happy to help.

God does care and our church family cares.

Pastoral Care Coordinator

Annamae Moore

Elders Report

The responsibility of the Elders is to provide, together with the Pastor, spiritual guidance and leadership for St. Peter's. As in past years, each Elder took responsibility for a specific area of the spiritual life of St. Peter's:

- Community – Eric Johnson
- Discipleship – Barbara DeWilde
- Evangelism – Greg Wheelan succeeded by Jim Phillips
- Mission – Diane Campbell
- Worship – Wayne Freese

Evangelism replaced Outreach as an Elder focus area. The Evangelism Elder helped coordinate and facilitate the programs and activities that welcome and integrate newcomers into the life of our congregation.

A significant work effort in 2009 was the review and update of Elder responsibilities. The intent of this document is to indicate overall responsibilities as well as to provide guidance for the functioning of the Elders. In addition, The Elders developed goals for 2009. These were aligned with the St. Peter's Long Range Plan and were intended to move the Plan forward.

Worship

The search continued for a permanent Organist/Choir Accompanist with the audition of candidates. In the interim, Organist functions and Choir Accompaniment were capability provided by the following St. Peter's members:

- Charlotte Wookey
- Jean Neiman
- Jan Mest

Matt Hill, Director of Music has continued to build the two Children's Choirs, as well as recruit new members for the Senior Choir.

Mission

2009 was a very productive year for St. Peter's missions. We were able to adopt a profile for all current missions and prospective new missions. Consistory approved a Mission Management Board, designed to assist current missions to meet their goals and to provide a process for forming new mission teams. Mission Sunday, in February, provided a forum for the members of the Congregation to learn about the St. Peter's missions and to join one of the mission teams.

Our mission program owes its success to the continuing generosity of the members and friends of St. Peter's .

Christian Education and Youth Ministries

Following completion of Confirmation classes, taught by the Pastor, Rev. Doug Hanson, nine young people were confirmed on Pentecost Sunday, May 31st. The class included Allen Barry, Mackenzie Blue, Alex Cavan, Isabella Giordano, Laura Hackman, Lilly Mansmann, Cashel McCarthy, Matthew "Tyler" Smiley, and Jackie Warner.

On June 14th, Celebration Sunday honored Sunday School Teachers, Graduates, and Retiring Board of Christian Education members and followed the service with the annual Ice Cream Social in Fellowship Hall.

Rev. Susan Hanson, Pastor of Christian Education and Youth Ministries, conducted a search for a new Sunday school curriculum and selected The Way of the Child, published by the Upper Room, which was implemented for the 2009-2010 Sunday school year.

The new Curriculum premiered on September 13th with a special blessing ceremony during the worship service and orientation sessions for the children. The Congregation's reception of the new Curriculum has been positive.

Board of Christian Education members, who had been in place since 2007, retired in June with gratitude from the congregation. New Board members were seated in September and their responsibilities were updated. Along with selecting new Board members, efforts were successful in attracting new teachers into the Sunday School program.

The Elders approved a revised and updated job description for the position of either the Pastor of Christian Education and Youth Ministries (ordained person) or the Director of Christian Education (not ordained person).

The Church's Safe Place Policy was updated early in the year and the process for background clearance checks was implemented in the Fall of 2009.

Youth Sundays were celebrated on April 26th and October 18th. Participation by the children and youth was good and the services were well received by the Congregation.

The Vacation Bible School program this year was a home-made creation by our two Pastors and was a "Praise Pirate Ship" adventure. There were thirty-four participants and fifteen adult leaders involved in the week-long program.

The Youth Group held a Chili Cook Off in February, participated in various activities of the Church throughout the year, held a Youth Picnic in June, and organized the annual Bake Sale at the Blessing of the Hounds celebration on Thanksgiving morning.

Our children and youth were encouraged to participate in the Second Annual Room to Read Summer Reading Challenge and helped celebrate the Room to Read Sunday in September.

Evangelism

The Evangelism focus has been on Welcoming/Greeting of new and current members of the Congregation and on Growth. A Growth/Evangelism Task Force was formed, chaired by B.J. Martin. This Task Force first met with Dr. Geneva Butz of the UCC Conference to discuss and develop ideas to keep St. Peter's on the cutting edge of growth in our community.

Community

The goal of Community is to strengthen the bonds of unity and affection within St. Peter's. In support of this goal were the following activities:

- Posting of Church leadership pictures
- Development of Event calendar
- Development of Coffee Hour handbook
- Sponsorship of Feasts, designed to bring together small groups
- Publication of St. Peter's member profiles in The Beacon

Respectfully,
Dave Zinn, Chair of Elders

Deacons Report

“Give until it feels good.” (Fred Wookey 10/18/2009) This tongue in cheek slogan really describes what it is like to be actively involved in our church – the more you do; the better you feel.

Forecasting the economy these days is as difficult as forecasting the weather. There are so many variables and indicators - one suggests things are improving, and others cancel it out – round and round we go!

At St Peter's I must say that most indicators are positive. When I first became a Deacon back in 2000 the one thing I was always assured of was that the congregation would always come through. I will admit there were times when I thought to myself that with all of the financial challenges we are facing in the world St. Peter's would surely come up short. However, our Congregation has always delivered. Our Congregation continues to support our church and so many vital missions throughout our world.

Through a tough economy our members have continued to give generously and help us remain on budget throughout the year. This commitment has encouraged our congregation to almost unanimously vote to support our Sunday school building remodeling. 2010 will be another great year at St. Peter's. Our mission outreach is remarkable.

As the Deacons work through the details of the 2010 budget we do so in confidence that the congregation will meet our challenge; and at times provide generous support even we couldn't have anticipated.

Our operating budget for 2010 has been prepared in a very frugal manner. Basically our planned expenditures have been held constant and our hoped for contributions are budgeted with a modest 1.5% increase. The challenge for all of us is to expand the number of our member families willing to offer a formal statement of intention. Historically less than 50% of our member families have offered a formal commitment. I know we can do better than this. Please provide us with your statement of intention.

While it is the Deacon's responsibility to keep track and give thanks for your financial support, I am especially appreciative and aware of your gifts of time and talent. Your active participation makes us a very vital and effective church.

As Chair of the Deacons I am more concerned with the numbers that I don't get from our Treasurer. I am writing this report in the middle of the World Series and Kathy continues to ask what the term 'RISP' stands for: Runners In Scoring Position. I would like to see St Peter's dramatically improve our RISP. We all need to get closer to each other by attending church more often. I look forward to seeing you all on Sunday.

Working together we are capable of doing so many great things. Again, thank you.

Trustees Report

Church

Sound System New shelving was installed in the Pastor's office in preparation for moving the sound system controls in order to provide easier access. The move should be completed before the end of the year.

Plumbing A new urinal water supply valve was installed in the basement men's room.

Sign We applied to the Township to construct a new sign somewhat similar to the Lutheran Church's sign but were turned down because of visibility issues for exiting onto Clover Mill Rd.

Christian Education Building

Lighting Two new ceiling lights were installed in the nursery.

Plumbing The septic tank was emptied and the clogged exit line reamed out. A cleanout connection was installed to facilitate future maintenance.

Parsonage

Lighting A new ballast was installed in the kitchen ceiling light.

Plumbing The septic tank was pumped out.

Grounds

Spring Clean Up took place on March 28. Thank you to all who helped.

Leaf Mania is scheduled for November 21; rain date December 5.

Oak Tree In October, a two year fertilizer was applied and dead branches were pruned.

Gay Denny Memorial Bill and his family are donating a bench, which will be installed near the walkway between the Church and the Education Building by year end.

Parking Lot We installed 20 tons of large rock at the street end of the lot across the street to contain the water erosion which was damaging that corner of the lot.

12 Month Planning

Church

Capital Improvement Project There remains \$15,000 - \$20,000 of items to accomplish, the majority being to spruce up the basement lavatories, nursery, kitchen and hallway.

Carillon We need to purchase a \$300 software upgrade to align our bells with the 2007 changes in Daylight Savings Time.

Thermostats Programmable thermostats will be installed for more efficient control of the HVAC system.

Steeple There are many holes in the aluminum skin from loosened rivets which let in rain water. We need to hire a contractor to make the necessary repairs.

Ceiling Tiles The water damaged tiles in the rear stairway need to be replaced.

Christian Education Building

Capital Improvement Project Dymond Builders has been hired to build the addition. Work is presently scheduled to commence around Jan 15 with a July completion target.

Parsonage

Capital Improvement Project There remains about \$3,000 - \$5,000 of items to address.

I am thankful for the assistance of my fellow Trustees, the continuing efforts of the Friday Boys, and to everyone who volunteers their time and energies to maintain our buildings and property. I attended many meetings for Long Range Planning and the Christian Education Building modifications. My continued thanks to Fred Wookey for the long hours he has expended on these matters in an effort to improve our facilities.

Respectfully submitted,
Bob Breisch
Chair of Trustees
10/29/09

Report from the Sewing Circle

Sewing Circle meets in the Fellowship Hall at 10:00 AM on the second Wednesday of each month beginning in September. Meetings continue each month until June when we finalize the year with a picnic at Dottie Raichle's home. When we arrive we do projects to donate to our agencies. Some of the projects we work on are bibs, pillow cases, toddler sheets, diddy bags and other useful items for children and adults. This year we added soft cuddly pillows, and a Friendship Tree was set up to collect underwear and socks.

During the fall we host a gathering and luncheon for the Pickering Valley Guild. Members of the Sewing Circle agencies come and enlighten us with their work at the agencies and their activities. Their stories are delightful. The luncheon is open to everyone. All that is needed is a covered dish, plate and utensils. The agencies we are working with include Phoenixville Area Learning Center, Pocopson Nursing Home, Eagleville Drug Rehab Center, Chester County Intermediate Unit, Silver Springs Martin Luther King School and Genesis Crises Pregnancy Center.

During our November meeting we receive a wish list from 30 residents of the Pocopson Nursing Home. Members get one or two names and get what is on the gift list while cards are made by the Sunday school children. The gifts are picked up in December and distributed, where every resident of the Pocopson Home receives a gift on Christmas morning.

This year we are having a pie sale on November 15th with the proceeds going to Bethany Home. Last year we raised \$460 during their Fall Festival. I hope we can come close to that amount this year.

In December we hold a Christmas Party where we all have a wonderful time.

In January we sponsor Blanket Month.

In February we collect for PACS (Phoenixville Area Community Services).

In March, April and May we work on projects for the next year.

We also purchase coffee and supplies for Coffee Hour with money received from Redners thru their Save-A-Tape program and from the Genuardi Escript program.

All ladies of the church are welcome to attend our meetings where we end it by standing holding hands and say our prayer – “May the Lord watch between me and thee, while we are absent one from the other. Amen.”

Respectfully submitted,

Dorothy Wood

Capital Improvement Endowment Fund

October 20, 2009

All amounts designated for the Capital Campaign are maintained in this account. Any expenses associated with the improvements to the church campus or planning for the new building are paid from this account.

Fund Balance December 31, 2008	\$ 61,431
Cash held in General Account 12/31/08	\$ 24,241
Income YTD 2009	
YTD 2009 Designated offerings	\$ 22,859
Dividends YTD 2009	\$ 306
Expenses YTD September 2009	
Expenses YTD September 2009	\$ (13,622)
Fund Balance September 30, 2009	\$ 95,215

The By-laws provide that Capital Improvement Endowment Fund makes no distributions until the Fund balance exceeds \$10,000. Thereafter, distribution of two-thirds of the annual fund income will be made to the church's operating account with such funds being further restricted to capital improvements, debt reduction or emergency repairs. The congregation can approve distributions for specified projects different from the stated fund guidelines.

Respectfully submitted,

Dan Gorge
Treasurer

Mission Outreach Endowment Fund

October 20, 2009

The thirteenth year of the Mission Outreach Endowment Fund ends December 2009. The Fund will earn about \$2,000 for the year 2009. The Deacons will prepare a recommendation the Consistory to distribute two thirds of the earnings of the fund. For 2008 gifts totaling \$1,848 were granted to St Mary's Franciscan Shelter, Good Samaritan Shelter and Bethany Home.

Market conditions have improved for 2009 and the overall fund value has increased. For 2009, it appears likely that the fund will have earnings and an increase in market value.

As of September 30, 2009, the balance of the endowment is invested in three Vanguard funds, Fixed Income Securities Short-Term U.S. Treasury Portfolio, Total Stock Market Fund and International Stock Index Fund. The combined market account value as of September 30, 2009 is \$101,303 compared to a value of \$93,982 at December 31, 2007.

Contributions of \$68 were received by the Fund during the year. A memorial gift to the fund in remembrance of a loved one will be acknowledged perpetually in the Church's Annual Report.

The Mission Outreach Endowment Fund has received gifts in loving memory of these persons:

Steven E. Kauker
 Dorothy E. Slemmer
 Authur P. Krasley
 Virginia E. Grant
 Robert E. Benjamin
 Frances Dunmore
 Elizabeth M. Shiebler
 Keith Grant, Sr.
 Adah Roberts
 Harley Fink

Respectfully submitted,

Dan Gorge
 Treasurer

Annual Mission giving for 2009 as estimated September 2009

• Mission Team	• Amount
• Good Samaritan	• \$ 1,338
• Single Parenting Assistance	• \$ 418
• Habitat for Humanity	• \$ 900
• Heifer Project International	• \$ 8,000
• Bethany Children's Home	• \$ 1,828
• OHWA	• \$ 200
• Lancaster Theological Seminary	• \$ 600
• Room to Read	• \$ 3,163
• St. Mary's Franciscan Shelter	• \$ 975
• Crop Walk	• To be held
• Pastor's Emergency Fund	• \$ 175
• One Great Hour of Sharing	• \$ 903
• Neighbors in Need	• In Process
• Total	• \$ 18,500

OCWM projected	\$ 5,751
Lancaster projected	\$ 4,642
Total Estimated for 2009	\$ 28,893+
Total for 2007	\$ 70,614

Cemetery Trust Fund Report

October 20, 2009

Beginning with the 2001 Budget the Cemetery Trust Fund became part of the regular church budget. Since 1990 the cemetery expenses have exceeded the income leading to the realization that the Cemetery Trust Fund had eroded to a balance of \$20,000.

The long term health and viability of the Cemetery is the responsibility of the congregation. Beginning in 2001 all revenues from the sale of plots and all contributions to the Cemetery Trust Fund have remained in the trust fund. The annual operating expenses of the cemetery are supplemented from the general fund of the church. The operating deficit for the cemetery amounts to about \$6,500 per year. In addition, Consistory has budgeted a contribution to the Cemetery Trust Fund of \$3,000 annually to help build up the trust fund so that the interest from the fund can support the annual operating expenses of the cemetery. This allocation to the trust fund is only available if the contributions of the congregation meet the needs of the church.

In addition to contributions from individuals and the general fund, a sound business plan must be developed to appropriately price the sale of plots and other services provided by the cemetery to be fair to members and competitive for the long-term health of the trust fund.

Consistory set a goal to raise the Cemetery Trust Fund balance so that there would be sufficient annual income to fund the operating needs of the cemetery. The balance in the Cemetery Trust Fund at September 30, 2009 is \$38,555. The Trust fund balance at the end of 2008 was \$37,224 after payments for the capital work to handle cremated remains were done in 2007. Total capital expenditures in 2006-7 amounted to \$28,862. There were sales of Cemetery lots through September 2008 totaling \$650, which were added to the Trust Fund. For 2009, it appears likely that the fund will have earnings and an increase in market value over year end 2008.

Balance December 31, 2008	\$ 37,244
Contributions received through September 2009	\$ 150
Sale of Lots through September 2009	\$ 650
Capital expenditures 2009	\$ 0
Dividends through September 2009	\$ 531
Balance September 2009	\$ 38,555

The trust fund has a long way to go to achieve financial stability. Congregation members can help by fulfilling their support of the general church fund, by purchasing burial plots, cremains niches or by making monetary gifts directly to the Cemetery Trust Fund. Estate bequests and other memorial gifts can be directed to the Cemetery Trust Fund and will be memorialized in future reports.

Thank you for your continued support.

Respectfully submitted,
Dan Gorge, Treasurer

Treasurer's Report September 2008

All figures in this report are for the first nine months of 2009. A year-end report for 2009 will be available on request after January 15, 2010. The following comments refer to the Financial Summary on the following pages.

Cash and Investments – Total cash in the regular checking and money market accounts at September 30, 2009 total \$96,555. While substantial this balance includes amounts that are directed by donors for several uses including Missions, Special Funds and Memorial Funds. These funds account for \$60,264 leaving \$36,291 to cover general expenses of the church including payroll.

Income – Envelope offerings through September 2009 are \$157,405 which is 100% of budget. Year-end projections for 2009 total envelope offerings of \$232,122 compared to a budget of \$232,000. Other income (including loose offerings interest and miscellaneous income) amounts to \$4,193.

Expenses- Operating costs are favorable for the year through September 2009. Operating Expenses are 92% of plan at September 2009.

Wider Missions- The budget includes planned giving to the UCC Southeast Conference Wider Missions \$3,000 against a year to date budget of \$3,378 and 2% of envelope offerings to Lancaster Theological Seminary, of year to date \$2,750. All contributions designated for missions on member envelopes are allocated to these missions.

Memorial Funds- are treated in the same way as the designated missions.

Cemetery- The Cemetery operating funds are paid from the General Fund since 2002. All sales revenue is deposited to the Cemetery Trust Fund until that fund is large enough to support the operating expenses of the Cemetery.

2009 Projection – The current projection for 2009 is a year end surplus of \$8,085 based on envelope offerings and operating expenses maintaining the current trend through December 2009.

Respectfully submitted

Dan Gorge
Treasurer