



Palisades Presbyterian Church
Palisades, New York

Annual Meeting of the Congregation
Sunday, January 26, 2014

Agenda

Prayer: Angela J. Maddalone, Pastor

Committee and Designated Reports:

Pastor's Report

Report of the Clerk of Session

Auditor's Report (Verbal)

Treasurer's Report 2013

Stewardship Report

Operations Committee

Personnel Committee **(Pending)**

Worship and Arts Committee

Deacons Report

Ushers Report

New Business:

- (1) Election of one member-at-large for 2014 nominating committee
- (2) Election of two auditors for 2014
- (3) Treasurer's Report Budget 2014
- (4) 2014 Terms of Call
- (5) New Business

Closing Prayer:

Adjourn
All are welcome!

**Annual Meeting
January 27, 2014
Pastor's Report**

This year has been a year of anniversaries: our church's 150th and although it's hard to believe my fifth year of serving as your pastor. I continue to feel blessed to be a part of your lives as our relationships continue to deepen and I become more engaged in your lives and the lives of the church.

As we began the 150th year as the body of Christ, the celebrations we had were a blessing and a reminder of how significant this church has been to community. It was wonderful to see former pastors and friends at our celebratory dinner and worship service. The memories shared spoke to a rich foundation of faith and action in the world.

Many began planning the events in the beginning of 2013. Stephen Van Dyk was an incredible chair and my heart felt thanks go out to him and the members of the committee for their hard work. We celebrated with a wonderful dinner, worship service and commemorative sign, landscaping and lighting. The commemorative not only adds to the beauty of our church but also begins to address some safety concerns that have been raised by some members.

As pastor I have been honored and privileged to be a part your lives, sharing in your joys and challenges through the many pastoral visits in my office, in your homes, in hospitals and nursing care facilities. I am once again grateful and humbled by your strength and faith through difficult times.

Joyful times too have been a part of my pastoral responsibilities this year as I officiated at two weddings at the church. These are truly special connections that are to be cherished.

Our adult education program continues to thrive as we once again remained committed to the study of Scripture through our weekly Wednesday afternoon Bible Study. We strayed from our usual format this year by reading the psalms and studying Reza Aslan's book Zealot. In addition, we enjoyed a Lenten study using Ruth Barton's book, Sacred Rhythm's to explore various spiritual disciplines in order to deepen our relationships with God ourselves and others. The conversations were lively and thought provoking. It has been a sacred time of sharing and healing.

Our Christian Education program has a new coordinator. Carol Knudson has graciously volunteered to lead our Sunday School program. We have also begun a new curriculum called Seasons of the Spirit which provides a creative lectionary based program of education for our children. The parents and other adults continue to be involved in the various tasks to make our Sunday school a safe and loving place for our children to be nurtured in their faith.

This year the children once again cooked and served us at the spaghetti dinner that raised money for People to People. The Advent Potluck brought family and friends together as we sang Christmas Carols and made our Advent wreaths. And the Christmas Pageant as always was "the best one ever! We are excited to have another confirmation class begin. Eight students have begun a year- long journey to become members of our church. We have also welcomed several new families to our church community this year! With sadness and joy we said goodbye to our youth intern, Sarah Hancock

Rubinsky with her move to Chicago. We sent her forth with our gratitude, blessings and prayers!

Besides our 150th anniversary events fellowship and community activities have included our welcome back and end of year picnics, the annual Memorial Day Breakfast, thanks guys, and our annual Strawberry festival!

Our Mission committee has undergone and some changes this year. After several gatherings it was decided to focus on mission on hunger ministries in our community. We hosted a showing of "A Place at the Table" and brainstormed ways to alleviate hunger in the community as well as advocate on behalf of the 40 million Americans who daily experience food insecurity.

Lori Hylton helped us organize the SNAP challenge and some members of the church joined members nation-wide in our denomination to live on a food stamp budget for one week. It was a difficult and eye-opening challenge.

We also participated in a breakfast Midnight Run to NYC, raised money for One Great Hour of Sharing, supported More Light and Presbytery Welcome, gave donations to Head Start Rockland, The Nyack Center, People to People, and Meals on Wheels. We have reached out to the Greenbush Food Pantry in hopes of creating a partnership with so we can have hands on experience in relieving the hunger of our sisters and brothers in need. We continue to support Youth for Seniors, the Harlem based senior citizen program led by Howie Friedman through donations for turkeys, school supplies, Christmas gifts and summer outings for Harlem youth.

This year we once again participated in a combined worship service with The Greenbush and Nauraushaun Presbyterian churches in May at the Greenbush Presbyterian Church. With our combined choirs and the shared testimonies it was a truly inspirational event. We also participated in commissioning the Presbyterian Church (USA) Young Adult Volunteers at our worship in August and welcomed Ruling Elder Henry Shaw as our Commissioned Lay Parish Associate. Henry helps with the pastoral care of our members.

In our extended community I attended all the performances of the Children's Shakespeare Theater and I attended the Palisade Library Open House event. This year we hosted the Maundy Thursday service at St. Charles AME Zion Church and I participated in the Ecumenical Good Friday Service at the Christ Episcopal Church in Sparkill.

I am grateful beyond words for the many people who are a part of the ministry at Palisades. We are blessed with those who serve as Ruling elders and deacons. Throughout the many committee meetings: Session, Deacons, Worship, Stewardship, Operations, Nominations, Personnel, Christian Education and Mission, I have witnessed dedication and love on the part of those committed to the ministry of the church.

This has been a year of personal change for me as well. After selling my house of 14 years I moved to Nyack to be closer to the church and more connected to the community. I've also devoted my study leave and part of my vacation time this year to begin a chaplain residency in oncology and palliative care at Westchester Medical Center. Motivated by the pastoral needs of our members in the last year and taking into consideration the findings of our New Beginnings assessment and small group gatherings, which identified ministry to the elderly as one to which our church might be especially called. I came to perceive the nudging of the Holy Spirit leading me towards

attaining the education that would enable me to contribute more effectively to this area and, consequently, to pastor our church more authentically and effectively.

It is my hope that through this training I will gain a greater understanding of the issues related to chronic and terminal illness to provide better pastoral care for members in the church and community who are struggling with long term and terminal illnesses.

I am also hoping this work will have a “missional” dimension to it by offering workshops open to the community on topics related to palliative care and end of life concerns and providing pastoral support to non-members of the church who are dealing with these issues. I also hope to educate people in the congregation who are interested in pastoral care so they are able to be lay pastors to people in the community.

I am grateful, as always to God for the ways the Holy Spirit is made known to us in our midst. Through God’s palpable presence in worship and prayer we are assured of God’s abiding love and faithfulness.

In the coming year I am hoping that we will all be committed to going even deeper in relationship with God and each other. I am hoping that we more fully embrace the vision of Christ as our vision for ministry especially outside the walls of this church. As always I am available to you for pastoral needs and spiritual direction. I am energized by your ideas, concerns and spirit. Many thanks to all who serve so faithfully and authentically for the glory of God!

Palisades Presbyterian Church
Annual Report of the Clerk 2013

Active Membership as of December 31, 2012 96

Gains for 2013 4
 Profession of faith 4

Losses for 2013 4
 Death 2
 Deleted by Session 2

Active Membership as of December 31, 2013 96

Gains: Denise Cae Tiberis, Mary Baier, Lois Collura, Susan Lede

Losses:

Death: Barbara Algert, Eunice Hagen

Moved by session: Eric Prusinowski, Ann Kristina Prusinowski

Treasurer's 2013 Annual Report

Overview:

Our Church's financial performance in 2013 reflects our generous and giving congregation and community and, as usual, a general frugality on the spending side. Although we begin 2014 on a decent financial footing, challenges remain.

All current bills are paid through December 31, 2013, and the Chase checking account cash balance on that date (after deducting open and uncleared items) was \$108,528.93.

In addition to our Chase balance, we have investments of \$72,260.98, for total assets of \$180,789.91. Restricted funds make up \$26,972.98 of our total assets, leaving \$153,816.93 in unrestricted funds.

Our finances did a bit better than we planned in 2013. We projected a budget deficit of about \$48,000, but our actual deficit was a little over \$41,200. In comparison, we had a surplus of \$14,000 in 2012 (and another surplus of about \$14,000 in 2011).

We did not suffer any significant negative surprises in our income or (for the most part) in our expenses, and we ended 2013 with a net worth of about \$181,000; we began the year with a net worth of about \$210,000. Due to our large deficit this year, our net cash position declined by about \$33,000 in 2013.

In 2013, our overall income (budgeted and non-budgeted) was approximately \$202,000 (about \$47,000 less than in 2012), while our overall outlays were approximately \$236,000 (about \$11,000 more than in 2012).

Income:

Budgeted Income. Our income in 2013 in respect of budgeted items was approximately \$164,500; our budget expected only \$146,700. In comparison, for 2012 we had about \$229,850 in these receipts. A few items of note:

- Movie shoot income brought in \$7,600 in 2013.
- Unrestricted Gifts exceeded our budget by about \$11,000.
- We continue to receive no income from the Manse.

Please bear in mind that 2012's income included \$50,000 more in movie shoot income than we received in 2013; as I noted in my report for 2012, many of the factors contributing to our surplus in 2012 were one-time, non-recurring items or, in some cases, simply timing-related differences between payments out and cash receipts in.

Non-Budgeted Income. Our non-budgeted income for 2013 was about \$37,800 (vs about \$19,500 in 2012).

- We received \$25,000 in gifts for our 150th Anniversary projects (wow!) together with \$685 for our Memorial Fund.
- We raised about \$10,200 in 2013 for various groups, including \$5,600 for One Great Hour of Sharing, \$2,850 for the Piermont PAL, about \$900 for Youth for Seniors and about \$530 for People to People.

Expenses:

Our total expenses in 2013 were approximately \$235,750.

Approximately \$205,000 of our expenses related to budgeted items (compared to \$215,800 in 2012) and the remainder, or approximately \$30,000, were for unbudgeted items.

- Expenses related to Church building maintenance and improvements (as detailed in the Operations Report) totaled approximately \$41,000. This exceeded our budget by about \$13,000, but all of the expenditures were needed.
- Expenses associated with the 150th Anniversary project totaled about \$18,000.
- Where we typically budget conservatively, we often come out under budget. That continued to be true in 2013, including for:

Ministerial Expenses:	\$2,800 under
Organist/Musicians:	\$1,400 under
Programs (e.g., Deacons):	\$2,300 under

- Manse expenses came in close to budget overall, but for odd reasons. The Manse town tax from last January was \$8,800 rather than the \$2,500 that we budgeted; O&R came in well over budget (I suspect because of increased heat/light bills from the movie shoot last January); but Capital Improvements and Maintenance budgets were unutilized. In other words, our budget missed on each Manse subcategory but the overall cost was essentially in line.
- Most of the rest of our expense categories came in at or under budget or within an acceptable tolerance. Our budgeted "Office" category was about \$550 over budget – some items were under our budget (e.g., Copier, Miscellaneous), whereas other line items were over budget (First Class Postage, over by about \$500 due to greater use of first class postage rather than bulk mail; General Supplies; and Telephone).
- Mission (Inclusion Contribution) came in at \$700 over budget because the 2013 line item reflects contributions made both for 2013 (made this December) as well as for 2012 (made in January 2013).

Investments:

Our Chase account began 2013 with a balance of about \$142,000 and ended the year at about \$108,500.

Our other investments performed satisfactorily:

- Our investment in the New Covenant fund increased by about \$4,200, to a current market value of about \$62,500.
- Our Oikocredit investment remains at \$9,945.

Restricted Funds:

We began 2013 with about \$19,300 in our Restricted Funds and ended the year with about \$27,000. Approximately \$7,000 in our 150th Anniversary Restricted Fund remains, to be applied in 2014 to final bills for our wonderful new sign and any other projects that our 150th Anniversary Committee authorizes.

Final Thoughts:

I believe that we now have a "structural" deficit of about \$15,000 to \$25,000 per year. While this can be sustained for another year or two, I believe that we are at an important juncture financially.

In considering our deficit, please remember that we have been very fortunate over the last few years to receive significant sums from movie shoots and unexpected gifts, and we have a very generous congregation that steps up when we are in a time of need. But, for planning purposes we cannot expect to continue to benefit from such windfalls. I do not think that it would be prudent to budget more than \$150,000 in annual income over the next few years.

Meanwhile, our expenses are also fixed, for the most part, at about \$170,000 per year. This amount does not include much cushion for unexpected expenditures (for example, to replace boilers, make roof repairs and the like), nor does it include material sums for the long-term capital expenditures that Operations believes will need to be made over time.

As a result, I believe that we will be budgeting income of about \$150,000, and expenditures of about \$170,000, in each of the next few years unless something changes.

The good news is that a sale of the Manse would go a long way in reducing or even eliminating this structural deficit. Proceeds from the sale of the Manse, invested properly, could return \$20,000 to \$25,000 per year, and a Manse sale would relieve us of several thousand dollars in maintenance and tax expenses annually. These, taken together, would greatly relieve the stress on our finances that we are otherwise likely to experience in the near future.

If you have any questions, please let me know.

Respectfully submitted,

Eric Moser, Treasurer

Palisades Presbyterian Church

Net Worth Statement

2013

Net Worth	\$210,019.26	\$180,789.91	(\$29,229.35)
	January 1, 2013	December 31, 2013	Change
Bank Accounts			
Chase Balance (after deducting open items)	\$141,994.98	\$108,528.93	(\$33,466.05)
Investments			
New Covenant Balance	58,079.28	62,315.98	\$4,236.70
Oikocredit Balance	9,945.00	9,945.00	\$0.00
Investment subtotal	68,024.28	\$72,260.98	\$4,236.70
Restricted Funds			
Capital Improvement Fund	0.00	0.00	\$0.00
Memorial Fund	14,315.96	15,000.96	\$685.00
Deacon's Fund	840.00	840.00	\$0.00
Pastor's Community Fund	1,499.01	1,479.01	(\$20.00)
Organ Fund	2,633.94	2,633.94	\$0.00
150th Anniversary Fund	0.00	7,019.07	\$7,019.07
Restricted Funds subtotal	\$19,288.91	\$26,972.98	\$7,684.07
Unrestricted Funds subtotal	\$190,730.35	\$153,816.93	(\$36,913.42)

Notes:

Net Worth is the sum of our Chase balance and the balances of our Investments.

The Pastor's Community Fund is now held in a separate checking account at Chase. Other Restricted Funds are not held in separate bank or investment accounts; they form part of the overall cash and investment position of the Church and are reflected in (and are not in addition to) Net Worth.

Unrestricted Funds are just funds that are not restricted funds. The amount of unrestricted funds is calculated simply by subtracting the amount of Restricted Funds from Net Worth.

Summary of 2013 Income and Expenses

	2013 Budget	2013 Actual	Variance
Budgeted Income	146,700.00	164,445.41	17,745.41
Budgeted Expenses	194,528.30	205,757.57	11,229.27
Surplus (Deficit)	(47,828.30)	(41,312.16)	6,516.14
Non-Budgeted Income		37,830.71	
Non-Budgeted Expenses		29,987.47	
Surplus (Deficit)		7,843.24	
Total Income		202,276.12	
Total Expenses		235,745.04	
Surplus (Deficit)		(33,468.92)	

2013 Income

	2013 Budget	2013 Actual	Variance
Budgeted Income			
Building Use	15,000.00	14,320.00	(680.00)
Building Use -- Movie Shoot	0.00	7,600.00	7,600.00
Interest/Dividends	200.00	198.90	(1.10)
Manse Income	0.00	0.00	0.00
Pancake Breakfast	400.00	368.00	(32.00)
Plate	7,000.00	7,224.25	224.25
Pledges	115,000.00	114,586.00	(414.00)
Strawberry Festival	1,600.00	1,680.50	80.50
Unrestricted Gifts	7,500.00	18,467.76	10,967.76
Subtotal	146,700.00	164,445.41	17,745.41

Non-Budgeted Income-Passthroughs

Christmas Decorations	488.00
Lilies	270.00
OGHS	5,615.71
People to people	532.00
Poinsettias	140.00
Youth for Seniors	910.00
Stony Point Fund	250.00
Piermont PAL Benefit Concert	2,850.00
Midnight Run	10.00
Accessibility Project	1,000.00

Non-Budgeted Income-Restricted Funds

Capital Improvement Fund Income	0.00
Deacons Fund Income	0.00
Memorial Fund Income	685.00
Organ Fund Income	0.00
Pastor's Community Fund Income	120.00
150th Anniversary Gifts	24,960.00
Subtotal (Non-Budgeted Income)	37,830.71

Total Income: **202,276.12**

2013 Expenses

Budgeted Expenses	2013 Budget	2013 Actual	Variance
Minister's Salary & Offset			
Minister's Effective Cash Salary	55,122.00	55,217.06	95.06
Minister's SS Offset (@ 7.65%)	4,216.92	4,216.92	0.00
Minister's Benefits			
Minister's Pension & Welfare	18,190.26	18,237.81	47.55
Minister's Dental Insurance	330.60	360.36	29.76
Minister's Life Insurance	201.00	201.00	0.00
Minister's Travel Expenses	1,500.00	0.00	(1,500.00)
Minister's Continuing Education	1,000.00	350.00	(650.00)
Ministerial Miscellaneous			
Pulpit Supply	1,300.00	850.00	(450.00)
Miscellaneous Ministerial	500.00	93.08	(406.92)
Subtotal Ministerial	82,360.78	79,526.23	(2,834.55)
Organist & Music Services			
Organist Gross Salary	13,293.84	13,293.84	0.00
Organist SS Withholding Match	824.22	822.16	(2.06)
Organist Medicare Withholding Match	192.76	192.26	(0.50)
Substitute Organist	600.00	370.00	(230.00)
Maintenance & Repair	1,800.00	1,359.50	(440.50)
Music/Musicians	500.00	0.00	(500.00)
Miscellaneous	250.00	35.75	(214.25)
Subtotal Organist & Music	17,460.82	16,073.51	(1,387.31)
Office			
Secretary's Gross Salary	7,800.00	7,768.26	(31.74)
Secretary SS Withholding Match	483.60	485.76	2.16
Secretary Medicare Withholding Match	113.10	115.71	2.61
General Supplies	600.00	965.08	365.08
First class postage	250.00	753.55	503.55
PO Box rental	110.00	130.00	20.00
Safety deposit box rental	250.00	250.00	0.00
Copier	500.00	0.00	(500.00)
Telephone	2,300.00	2,574.00	274.00
Web page	0.00	0.00	0.00
Miscellaneous	400.00	235.72	(164.28)
Chase Bank charge	300.00	382.70	82.70
Subtotal Office	13,106.70	13,660.78	554.08

Palisades Presbyterian Church

	2013 Budget	2013 Actual	Variance
Operating Expenses-Church			
Capital Expense	23,800.00	36,190.50	12,390.50
Maintenance, Repair & Supplies	4,200.00	4,840.80	640.80
Insurance			
Insurance: Property & Liability	8,000.00	9,100.32	1,100.32
Insurance: Workers Compensation	900.00	894.00	(6.00)
Insurance: Disability	150.00	74.48	(75.52)
Insurance: NYS Unemployment	300.00	260.56	(39.44)
Taxes	625.00	659.69	34.69
Utilities			
O&R	7,500.00	8,402.90	902.90
United Water	375.00	346.93	(28.07)
Cleaning (Sexton)	5,200.00	5,460.00	260.00
Miscellaneous	0.00	855.91	855.91
Reserved	0.00	0.00	0.00
Subtotal Op Expense-Church	51,050.00	67,086.09	16,036.09
Operating Expenses-Manse			
Capital Expense	5,000.00	0.00	(5,000.00)
Maintenance, Repair & Supplies	3,000.00	0.00	(3,000.00)
Insurance	0.00	0.00	0.00
Taxes	2,500.00	8,884.56	6,384.56
Utilities			
O&R	1,000.00	3,014.33	2,014.33
United Water	100.00	173.42	73.42
Subtotal Op Expense-Manse	11,600.00	12,072.31	472.31
Mission			
General Mission	4,500.00	4,500.00	0.00
Local Mission	2,500.00	2,520.00	20.00
Inclusion Contribution	700.00	1,400.00	700.00
Per capita	2,850.00	2,850.00	0.00
Subtotal Mission	10,550.00	11,270.00	720.00
Programs			
Deacons	1,000.00	679.99	(320.01)
Youth Education	1,000.00	778.24	(221.76)
Youth Group	4,000.00	3,002.86	(997.14)
Mission Commission	100.00	0.00	(100.00)
Stewardship	200.00	0.00	(200.00)
Worship & Arts	200.00	0.00	(200.00)
Operations	100.00	0.00	(100.00)
150th Anniversary Planning Costs	1,300.00	1,138.92	(161.08)
Subtotal Programs	7,900.00	5,600.01	(2,299.99)

Palisades Presbyterian Church

	<u>2013 Budget</u>	<u>2013 Actual</u>	<u>Variance</u>
Fund Raisers			
Strawberry Festival	500.00	468.64	(31.36)
Pancake Breakfast	0.00	0.00	0.00
Subtotal Fund Raisers	500.00	468.64	(31.36)
Total Budgeted Expenses	194,528.30	205,757.57	11,229.27
Non-Budgeted Expenses			
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Non-Budgeted Expenses-Passthroughs			
Christmas Decorations		598.00	
Lilies		219.00	
OGHS		5,615.71	
People to people		483.83	
Youth for Seniors		910.00	
Stony Point Fund		300.00	
Piermont PAL Benefit Concert		2,780.00	
Accessibility Project		1,000.00	
Subtotal Non-Budgeted Expenses-Passthroughs		11,906.54	
Non-Budgeted Expenses-From Restricted Funds			
Capital Improvement Fund Expense		0.00	
Deacons Fund Expense		0.00	
Memorial Fund Expense		0.00	
Organ Fund Expense		0.00	
Pastor's Community Fund Expense		140.00	
150th Anniversary Fund Expense		17,940.93	
Subtotal Non-Budgeted Expenses-RF		18,080.93	
Total Non-Budgeted Expenses		29,987.47	
Total Expenses		<u>235,745.04</u>	

Stewardship Report for 2013

The Stewardship Committee (Richard Hansen, Mercy Garland, Eric Moser, Nina Von Eckardt and Angela Maddalone) met in June to discuss the possibilities for Stewardship in 2013. We used the book “Not your Parents Offering Plate” as the basis for our discussion. The year’s activities were as follows:

-Angela initiated the Stewardship Campaign with a letter to the Congregation announcing the start of the pledge campaign, that a Soup and Bread celebration luncheon would take place on November 17 at the end of the Campaign, and with a list of FAQ about Pledging attached.

-Reflections on pledging appeared in the September, October and November Pal Pres written by Rosemary Coslit, Nina Von Eckardt and Michael Shapiro.

-Minutes for Stewardship were given by Richard Hansen, Cass Ludington, and Bill Menke.

All of the above were very creative and from the heart. Thank you!

-As an introduction to the topic, a poster on Planned Giving (thank you Nina – it is beautiful) and materials from the Presbytery were a part of the 150th Special Coffee Hour.

-Angela preached on Stewardship November 10, and created a slide show as a Narrative Budget, detailing how the money that is given is used. We were treated to a show of familiar faces and settings showing the life of the Church.

-Finally, the Celebration Luncheon was held on November 17. The soup and desserts were delicious, as always, and the luncheon was well attended. So many people participated in making soup, desserts, setting up and cleaning up, it would be difficult to remember all of them. Thank you all!!

-Jacqui Drechsler consented to write the Community Christmas Letter. It was beautifully written, and clearly heartfelt.

Submitted 1/8/2014

Rosemary Coslit, Chair Stewardship

Operations Year End Report 2013

Personalized Landscaping, Richard Rasmussen

All the grounds around the church and manse during the summer and winter are maintained by Richard as a donation, which include plowing and shoveling services for 2013.

Tree limbs and brush were removed from the Church and Manse driveways after the last storm.

Repaired the anticipated damage to the Manse & Church grounds during the HarvestFilm shoots.

Ehrlich Pest Control

The termite monitors have been updated and baited. We are on a quarterly schedule.

Manse Inspection Survey

Presbytery maintains a list of the condition of its manses. Our manse survey has been updated.

Major Projects

Barry's Septic Service pumped out the Parish House tank after the film shoot.

Value Sewer and Drain Service installed a new drainage system under the Parish House. Operations members were in agreement that this work was done on an emergency basis. There were pools of standing water that never dried up causing odors. The cost was \$2,500.00.

Al Wolf Contracting cleaned out the Sanctuary basement of all material collecting mold and wasting space. It never looked so good. The cost was \$600.00

Byron's Prestige Painting

Interior

The Parish House & loft including the high ceilings, hallways & choir room have been painted. The cost was \$4,000.00.

Exterior

The entire exterior including the steeple was painted to our satisfaction.

Removal of chipped layers of old paint had never been done. This necessary task has increased the cost. There were many areas on the Church and Parish House that required wood replacement due to rotting. The painting cost was \$12,000. The carpentry was \$1,000 for labor and \$750 for material.

Gutters replaced

The existing gutters were inadequate and placed incorrectly.

Six inch seamless gutters and downspouts were installed for the church & parish house.

A new support system was built to provide the proper spacing under the roof shingles.

We no longer experience water overflowing to the basement during downpours.

The cost was \$2,400.00

Parish House Heating

A new 96 percent efficiency furnace has been installed by Berry Burners.

This unit heats the parish house, class rooms, kitchen, and ladies room. Total cost was \$4,900.

This project necessitated the removal of a huge 12 inch asbestos lined chimney that went thru the roof.

We also moved the hot water heater to where the chimney was. The cost was \$1,800.00.

Day to day repairs

Our extension ladders were lying on the ground after the exterior paint job. They are now mounted with new brackets and hang on the east side of the building.

A friend, John Terzakis donated a new 22 foot aluminum extension ladder. The old ladder was a safety hazard so this gift is greatly appreciated. As of today the ladder is missing.

We cleaned the grounds around our buildings and took the semiannual trip to the town dump.

The Weber grill that Angela donated is stored in the basement.

Power line from the church to the front tree lighting replaced.

Exterior flood lamp fixture on front tree was replaced.

Manse sump pump had failed and was replaced.

All outside light fixtures were replaced with new LED fixtures.

The outside wiring connecting the fire alarm system failed. I rewired the system using an inside route to prevent future failures. Fire control tests the system quarterly.

The class room divider has been repaired to the delight of Johanna.

Bigelow & Bob modified the exterior furnace room door adding a frame & plexy glass.

BUDGET FOR 2014

Sanctuary interior painting was bid by Byron Para. \$3,000.00

Miscellaneous upkeep for the buildings and grounds during 2014. \$5,000.00

BUILDING CONCERNS

Major items to monitor, however there is no immediate action, as they could last for years;

The Sanctuary hot air furnace estimate; \$5,000.00

The Parish House cedar shake roof on the north side, bid from Quatrochi. \$14,750.00

WISH LIST IF THE MANSE IS SOLD.

1 Replace the Fire alarm system.

2 Install a new Fire sprinkler system in the sanctuary.

3 Replace the front railings.

FILM PRODUCTIONS

The Harvest

Is a psychological thriller directed by John McNaughton and starring Oscar nominees, Michael Shannon and Samantha Morton. The film chronicles the relationship between Andy, a terminally ill handicapped 13 year old boy and Maryann, a recently orphaned girl who has moved in next door to Andy. As Maryann breaks thru the isolation imposed upon Andy by his protective parents, she begins to discover the sinister true nature of his illness.

The Manse appearance including paint, wallpaper, molding, shutters and many other additions left by the film company greatly enhanced the Manse.

PPC received \$50,000.00 for use of the Manse and \$8,000.00 for use of the Parish House. We were paid in December 2012 and the filming was done in January 2013.

A Good Marriage

A movie based on a Stephen King novella, A Good Marriage came to Palisades on May 7th. The wedding scene is of the bride & groom exiting the front doors to a crowd of family and friends standing on the steps. Only yours truly was in the sanctuary as the bell ringer. Should I be listed in the credits?

They used the Parish House as staging only. The catering was done in the Manse driveway. Bigelow & I did all the oversight including opening the buildings at 5:45 am.

PPC was paid \$2,500.

Celebrity Ghost Stories

A TV series, Celebrity Ghost Stories, shoot at the Manse on Thursday and Friday May 23 & 24th. A crew of 25, minimal video equipment package, no big trucks, no audio. Manager Tom Yeager did a wonderful job with the neighbors, no complaints. PPC received \$2,500.

Thank you Bigelow Green for sharing you knowledge & support negotiating contracts that defined acceptable procedures for the church & community.

Parish House Use

Activities scheduled throughout the year: CST, AA, Tai-Kwon-Do, Tai-Chi, Playgroup, Bible Study, Choir practice, Palisagers, Strawberry Festival, Pancake Breakfast, Weddings and conformation classes.

One hundred fiftieth celebration committee

Stephen Van Dyk requested that operations assist with the investigation of commemoratives suggested by his committee. We participated in this task.

The Operations committee / Bigelow Green obtained permits from the town for the commemoratives that have been selected.

A lighted sign for the front of the church and low accent lighting for the driveway were selected.

Multiple meetings were required to organize and accommodate changes.

Bigelow Green & Bill Pfaff attended the Historic board meeting on September 10. Bigelow Green, Bill Pfaff, Pastor Angela, Bob & Beatrice attended the Building board meeting September 11. Both boards approved the request to install new lighting for the driveway and sign. A variance was granted to locate the sign closer to the road.

New lighting for the front driveway and church sign was completed by Valentine Electric.

Richard Rasmussen provided trenching from the Church across the driveway and beside the arch to provide for the required pipe.

Bill Pfaff provided the design drawings for Tom Ryan to mark the driveway to complete the task.

Tom planted the shrubbery inside the metal rim edging.

Sign, Lights and Related Costs

Permits	898.00
Architect	1,750.00
Driveway & Sign Lights	
With Timers & 2 GFI Outlets	4,375.00
Sign	3,500.00
Shrubbery & Metal Edge	3,500.00
Labor	1,000.00
Property Survey	3,000.00
Miscellaneous	300.00
TOTAL	18,323.00

Manse

Many have seen the Manse, but not one bonified offer has been tendered. Invariably, the feedback is, "too much work". The high property tax of \$22,000.00 also shocks people. Therefore, we believe the time is right to make a serious price reduction. The Hawn house at 679 Oak Tree Road sold within the past 12 months. While the Manse has a better address, the Hawn house was the same vintage and in better condition. Therefore, we believe that we should be offering the Manse at the same price the Hawn house was offered at, \$795,000. Very truly yours,

David Sanders
Sanders Properties Inc.

Operations have set the minimum price at \$750.000.
One client had a 91 page engineering report that was generated during a one hour walks thru. The report was not factual. They offered \$670.000 which we declined.

A family offered a proposal to lease and buy The Manse.
The operations committee & Session continues to agree that we do not want to be landlords.

Refuse

A thank you to Richard Hansen, Jackie Johanson & Michael Shapiro who volunteered to take out/in the refuse each week and Fred Griffing for handling the weekly project of recycle bins.

Respectfully submitted: Robert Rasmussen, Chair

Operations Committee Members: Marjorie Douglas, Robert Rasmussen, Bigelow Green, Fred Griffing, John Guzewich, Richard Hansen and John Cuccia.

Worship Committee 2013 Annual Report

Looking back on 2013, there were many wonderful experiences in the worship life of our church, as well as some unique ones. Outstanding in our memory was the special worship service held to celebrate the 150th anniversary of our church. Our pulpit was graced by five of our former pastors that morning. Stanley Barlow, Bruce Langford, Bob Chase, Laurie Ferguson, Sidney Lovett, and of course, our current pastor, Angela Maddalone. The choir performed special music, including an anthem I composed expressly for the occasion. Thanks to all who worked so hard to make that service so memorable.

We hosted the Maundy Thursday joint service with AME Zion this year. The service was preceded by a wonderful potluck dinner at which the long and deep friendship between our congregations was very much in evidence. The choirs performed together and Naomi Anthony sang the traditional "Were You There" to conclude the service. Thanks to Nina and Angela for decorating the altar in such a beautiful and symbolic way.

We want to offer our special thanks to Cass and Nick Ludington for providing us with such a beautiful setting for our Easter Sunrise Service. The timing was perfect again this year, and the sun rose right on cue. Unforgettable! More than 30 people attended and we all enjoyed a splendid potluck breakfast around the table and in front of a roaring fire. Our traditional Easter Morning service in the sanctuary was well attended and featured one of the loveliest displays of white lilies we have ever had. Thanks to all who donated these beautiful flowers, which were later distributed to homebound members and friends of the congregation, as is our custom.

One of the highlights, surely, of our worship year, is always our Christmas Eve Service. This year, the session voted to hold a single service of Lessons and Carols at 5 PM. One hundred and thirty people attended. The choir was augmented by five talented singers, who graciously volunteered their time to come to rehearsals and enrich our service. Many thanks to Katie Elevitch Marina Harrison, Gordon Pellegrini, Maureen Pellegrini, Janice Van Buskirk, and of course to all our regular choir members. Thanks also to Jim Kimak for lending his talents on Sax and to Arthur Miller for his sensitive harmonica playing. As music director, I want to take this opportunity to give my heartfelt thanks to our choir, who are all volunteers, and who give of their time and talent so generously every week. They truly enrich our worship experience. Theirs is a true labor of love. Please recognize Dallas Abbott, Margaret Allen, Dennis Fox, Mary Ann Garland, Jane Hunt, Susan Lede, Johanna Lo, Bill Menke, Ernie Quick, Jennifer Shapiro, and Nina Von Eckardt, for the huge part they play in our worship services.

In closing, let me say that it has been an honor to serve as worship chairman these past three years. I look forward to continuing to serve on the worship committee.

Respectfully submitted,
Michael J. Shapiro,
Chairman, Worship Committee

Board of Deacons
Palisades Presbyterian Church
Annual Report 2013

The Board of Deacons during 2012 was composed of Johanna Albin, Berenice Albright, Margaret Allen, Marlene Barba, Joanne Conde, John Guzewich, Richard Hansen, Ann McGill, and Helen Shay. John Guzewich served as Moderator, and Helen Shay as Secretary. As part of their ministry of service, the Deacons' primary activities included preparing Coffee Hour after Services each Sunday, maintaining the Church kitchen including cleanup and purchase of supplies, distributing flowers at Christmas and Easter, organizing rides to Church for those in need, organizing the prayer chain, and providing food, as needed, to homebound members of the congregation. The Deacons also wrote to those mentioned during Joys and Concerns in the Sunday service, and to others who may be in need of comfort. In addition, the Deacons organized and ran the annual Strawberry Festival, assisted at two memorial services, and provided a "grand" Coffee Hour spread for the 150th Anniversary service.

Coffee Hour continues to be a popular and rewarding opportunity for fellowship each Sunday where members and friends can catch up with each other discussing the past and the future. During 2013, efforts continued to minimize the use of disposable cups, plates, and utensils, and to provide a variety of tasty and healthy foods. Coffee Hour also continued to use Fair Trade coffee, in the interest in promoting environmental and economic justice. Members of the congregation also continued to contribute snacks and treats to Coffee Hour, a practice welcomed and very much appreciated by the Deacons.

Lilies were distributed at Easter, and poinsettias at Christmas, to more than 12 members and friends at each holiday. Rides were provided to two members on a regular basis, and to others as needed. Richard Hansen was the primary provider of Joys-and-Concerns notes during the year, averaging several notes each week. His efforts are much appreciated and repeatedly acknowledged by recipients during the year.

The annual Strawberry Festival was held on Saturday, June 8. The event was very well attended, and provided great fellowship for the congregation and community, as well as raising funds for the Church. The continuing success of the Strawberry Festival comes directly from the boundless enthusiasm and hard work by the Deacons and the many volunteers from the Church family. It is a church tradition that is looked forward to by many in the Palisades community.

The Deacons also assisted at receptions following the memorial services held at the Church for Nancy Griffing on March 8 and Barbara Albert on March 23.

The Deacons prepared a lavish Coffee Hour spread following the church service held on October 20th celebrating the 150th Anniversary of the church. We received much needed help and delicious contributions from the congregation making it a Coffee Hour to remember.

Respectfully submitted,

John Guzewich

Moderator, 2013 Board of Deacons

USHERS REPORT FOR 2013																
	1996	1997	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
9:00 AM	22	23	15	17	15	16	13									
10:00AM								65	64	58	60	55	52	**49	50	**47
11:00AM	79	86	70	67	63	61	69									
ASH WED			26			17		18	20	12	18	18	17		16	
MAUNDY THURSDAY			80	82		50	66	45	25	48	15	*48	*52	*39	19	*57
GOOD FRIDAY							65								12	
EAST SUNRISE			30	26	40	40	30	28	24	34	18	18	17	22	20	28
EASTER 9:00 AM			38	49	30	45										
EASTER 10:00 AM								115	115	98	120	118	90	100	90	82
EASTER 11:00 AM			160	127	132	137	135									
XMAS EVE 5 PM			150	172	140	98	115	116	108	84	112	90	90			130
XMAS EVE 6PM														138	90	
XMAS EVE 11 PM			121	115	135	95	75	82	95	90	77	75	62		50	***
XMAS SUN 10 AM														25		
THE USHERS FOR 2013																
1st Sunday	James Rubenstone / Richard Hansen															
2nd Sunday	Roger Buck / Robert Rasmussen															
3rd Sunday	Robert Moore / Marjorie Douglas															
4th Sunday	Fred Griffing / Ann McKie															
5th Sunday	Stephen Van Dyk / John McKay															
** There were 51, 10AM Sunday services.																
* Joint service with AME Zion																
*** No 11PM Candle light service																
Respectfully Submitted:																
Robert Rasmussen, Coordinator																

Palisades Presbyterian Church Budget: 2014

Item	2013 Budget	2013 Actual	2014 Budget	Change (vs 2013 Budget)	Change (vs 2013 Actual)	Notes
Budgeted Income						
Building Use	15,000.00	14,320.00	15,000.00	0.00	680.00	
Building Use -- Movie Shoot	0.00	7,600.00	0.00	0.00	(7,600.00)	We cannot expect movie shoot windfalls
Interest/Dividends	200.00	198.90	200.00	0.00	1.10	
Manse-Related Income	0.00	0.00	0.00	0.00	0.00	Assumes no sale of the Manse.
Pancake Breakfast	400.00	368.00	400.00	0.00	32.00	
Plate	7,000.00	7,224.25	7,000.00	0.00	(224.25)	
Pledges	115,000.00	114,586.00	115,000.00	0.00	414.00	
Strawberry Festival	1,600.00	1,680.50	1,600.00	0.00	(80.50)	
Unrestricted Gifts	7,500.00	18,467.76	7,500.00	0.00	(10,967.76)	This budget assumes that we revert to customary gift levels.
Income Subtotal:	146,700.00	164,445.41	146,700.00	0.00	(17,745.41)	Assumes no additional fund raisers.
Budgeted Expenses						
Ministerial						
Subgroup: Minister's Salary						
Minister's Effective Cash Salary	55,122.00	55,217.06	56,224.44	1,102.44	1,007.38	2% increase, per Personnel Committee and Session
Minister's SS Offset (@ 7.65%)	4,216.92	4,216.92	4,301.17	84.25	84.25	
Subgroup: Minister's Benefits						
Minister's Pension & Welfare	18,190.26	18,237.81	19,678.55	1,488.29	1,440.74	35% of effective salary for 2014 (23% medical, 11% pension, 1% d&d)
Minister's Dental Insurance	330.60	360.36	360.00	29.40	(0.36)	Assumes no change from 2013
Minister's Life Insurance	201.00	201.00	201.00	0.00	0.00	Assumes no change from 2013
Minister's Travel Expenses	1,500.00	0.00	1,500.00	0.00	1,500.00	Assumes no change from 2013
Minister's Continuing Education	1,000.00	350.00	1,000.00	0.00	650.00	Assumes no change from 2013
Subgroup: Ministerial Miscellaneous						
Pulpit Supply	1,300.00	850.00	500.00	(800.00)	(350.00)	Assumes no change from 2013
Miscellaneous Ministerial	500.00	93.08	500.00	0.00	406.92	Assumes no change from 2013
Organist & Music Services						
Organist Gross Salary	13,293.84	13,293.84	13,559.72	265.88	265.88	2% increase, per Personnel Committee and Session
Organist SS Withholding Match	824.22	822.16	840.70	16.49	18.54	6.20% of salary
Organist Medicare Withholding Match	192.76	192.26	196.62	3.86	4.36	1.45% of salary
Substitute Organist	600.00	370.00	600.00	0.00	230.00	
Maintenance & Repair	1,800.00	1,359.50	1,800.00	0.00	440.50	
Music/Musicians	500.00	0.00	500.00	0.00	500.00	
Miscellaneous	250.00	35.75	250.00	0.00	214.25	

Item	2013 Budget	2013 Actual	2014 Budget	Change (vs 2013 Budget)	Change (vs 2013 Actual)	Notes
Office						
Secretary's Gross Salary	7,800.00	7,768.26	8,580.00	780.00	811.74	Reflects increase to \$16.50 per hour (from \$15.00)
Secretary SS Withholding Match	483.60	485.76	531.96	48.36	46.20	6.2% of salary
Secretary Medicare Withholding Match	113.10	115.71	124.41	11.31	8.70	1.45% of salary
General Supplies	600.00	965.08	850.00	250.00	(115.08)	Assumes no real change
First class postage	250.00	753.55	500.00	250.00	(253.55)	2013 included mailings for the 150th Anniversary
PO Box rental	110.00	130.00	130.00	20.00	0.00	No change from 2013 actual
Safety deposit box rental	250.00	250.00	250.00	0.00	0.00	No change from 2013 actual
Copier	500.00	0.00	500.00	0.00	500.00	
Telephone	2,300.00	2,574.00	2,400.00	100.00	(174.00)	Assumes \$200 per month for phone and internet
Web page	0.00	0.00	100.00	100.00	100.00	In case updates are needed
Miscellaneous	400.00	235.72	400.00	0.00	164.28	
Bank Fees	300.00	382.70	400.00	100.00	17.30	Bank fees (payroll/direct deposit, tax remittals, interest on Church CC)
Operating Expenses-Church						
Capital Expense	23,800.00	36,190.50	3,000.00	(20,800.00)	(33,190.50)	Per Operations Request
Maintenance, Repair & Supplies	4,200.00	4,840.80	5,000.00	800.00	159.20	Per Operations Request
Insurance				0.00	0.00	
Insurance: Property & Liability	8,000.00	9,100.32	9,100.00	1,100.00	(0.32)	
Insurance: Workers Compensation	900.00	894.00	900.00	0.00	6.00	
Insurance: Disability	150.00	74.48	150.00	0.00	75.52	
Insurance: NYS Unemployment	300.00	260.56	300.00	0.00	39.44	
Taxes	625.00	659.69	700.00	75.00	40.31	
Utilities				0.00	0.00	
O&R	7,500.00	8,402.90	7,800.00	300.00	(602.90)	
United Water	375.00	346.93	350.00	(25.00)	3.07	
Cleaning (Sexton)	5,200.00	5,460.00	6,250.00	1,050.00	790.00	\$120 per week as approved by Session for 2014
Miscellaneous	0.00	855.91	0.00	0.00	(855.91)	
Operating Expenses-Manse						
Capital Expense	5,000.00	0.00	0.00	(5,000.00)	0.00	Fingers crossed.
Maintenance, Repair & Supplies	3,000.00	0.00	0.00	(3,000.00)	0.00	"
Insurance						Included with Church property/liability insurance
Taxes	2,500.00	8,884.56	2,500.00	0.00	(6,384.56)	Assuming we don't get hosed by the Town
Utilities						
O&R	1,000.00	3,014.33	1,500.00	500.00	(1,514.33)	Manse electrical bills were very high early in 2013 due to movie shoot
United Water	100.00	173.42	175.00	75.00	1.58	

Item	2013 Budget	2013 Actual	2014 Budget	Change (vs 2013 Budget)	Change (vs 2013 Actual)	Notes
Mission						
General Mission	4,500.00	4,500.00	4,500.00	0.00	0.00	
Local Mission	2,500.00	2,520.00	2,500.00	0.00	(20.00)	
Inclusion Contribution	700.00	1,400.00	700.00	0.00	(700.00)	The inclusion line item for 2013 included \$700 for 2012
Per capita	2,850.00	2,850.00	2,928.00	78.00	78.00	96 members @ \$30.50
Programs						
Deacons	1,000.00	679.99	1,000.00	0.00	320.01	
Youth Education	1,000.00	778.24	1,000.00	0.00	221.76	
Youth Group	4,000.00	3,002.86	1,000.00	(3,000.00)	(2,002.86)	Confirmation class, but no youth advisor
Mission Commission	100.00	0.00	100.00	0.00	100.00	
Stewardship	200.00	0.00	200.00	0.00	200.00	Assumes no catered lunch.
Worship & Arts	200.00	0.00	100.00	(100.00)	100.00	
Operations	100.00	0.00	100.00	0.00	100.00	
150th Anniversary Planning Costs	1,300.00	1,138.92	0.00	(1,300.00)	(1,138.92)	
Fund Raisers						
Strawberry Festival	500.00	468.64	500.00	0.00	31.36	
Pancake Breakfast	0.00	0.00	0.00	0.00	0.00	
Expense Subtotal:	194,528.30	205,757.57	169,131.57	(25,396.73)	(36,626.00)	
Income Subtotal:	146,700.00	164,445.41	146,700.00	0.00	(17,745.41)	
Surplus (Deficit):	(47,828.30)	(41,312.16)	(22,431.57)	25,396.73	18,880.59	

2014 Terms of Call
The Reverend Angela Maddalone

Cash Salary	56,224.44
Social Security offset (7.65%)	4,301.17
Pensions and Health Benefits	19,678.55
Dental Insurance	360.00
Life Insurance	201.00
Automobile Expenses (by voucher)	1,500.00
<u>Study Leave (continuing education)</u>	<u>1,000.00</u>
 Total	 \$83,265.16

Vacation: 31 days including 5 Sundays
Study Leave: 14 days including 2 Sundays

Rev. Maddalone will use two (2) weeks of her vacation time and all 14 days of her Study Leave for 2014 to complete her program of study in the Palliative Care Program at Westchester Medical Center.

Pension and Health benefits is determined by PC (USA) using the following formula: 35% of effective salary (23% medical, 11% pension, 1% death and disability)

2014 cash salary represents a 2% increase salary from 2013.