

First Congregational Church of Saugatuck
One Hundred And Fifty Eighth Year



2018 Annual Report
For the Congregational Meeting
January 20, 2019

FIRST CONGREGATIONAL CHURCH of SAUGATUCK

296 Hoffman St.

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Loving God, One Another and Our Communities for over 150 years

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MINUTES OF THE 157TH ANNUAL MEETING

First Congregational Church of Saugatuck, MI, Sunday, January 21, 2018

Moderator Jon Van Raalte called the meeting to order at 11:17am.

David Edwards gave the opening prayer.

Pastor Sarah Gladstone read an inspirational passage.

Betty White read the list of those members who have passed away during 2017.

A motion to approve the 2017 minutes by Kirke White/Linda Kinnaman passed.

The 2018 budget was presented by Phyllis Yff, who commented that giving during 2017 was better than projected. The total budget of \$119,473 was approved by a motion by Pat Gentry/Connie Rusiecki.

The Slate of Nominations reads as follows:

- For the Board of Deacons: Kristyn Boyce and Pat Gentry for 3-year terms as Worship Deacons; Connie Rusiecki for a 3-year term as Congregational Care Deacon; Joan Lamb and Kathy Plapp for 1-year terms as Christian Education Deacons; Janna Rudich for a 3-year term as Fellowship Deacon; leaving Outreach Deacon position vacant.
- For the Board of Trustees: David Edwards for a 3-year term as Chairman; Cindy Raue for a 3-year term as Building Trustee; leaving vacant the At-Large and Benevolence Trustee positions.
- For Prudential Board: Phyllis Yff for a 3-year term as Moderator; Betty White for a 2-year term as Clerk; Laura Camarota for a 2-year term as Member at Large; Brad Rudich for a 2-year term as Treasurer; leaving vacant the office of Financial Secretary.
- For Delegates: Cathy Brockington and Peggy Boyce for 3-year terms as NACCC delegates; Cathy Brockington volunteered to also be the State Delegate for 2 years.

Mike Gentry made a motion, supported by Dan Rusiecki, to approve this slate of officers. Motion carried.

Moderator Van Raalte reminisced a bit about his first experiences with Congregationalism and this congregation where he felt accepted although he didn't "have all the answers.." He then had the honor of introducing the new Moderator, Phyllis Yff, who thanked him for all his service.

Pastor Gladstone introduced the theme for 2018 "re-MARK-able community" which will center on the study of the Book of Mark and his emphasis on "binding." Opportunities for mission will include "Grant Me Hope" in the spring, "Forgotten Man" in the summer; "Sylvia's Place" in the fall and "Christian Neighbors" in winter.

Other business: Phyllis Yff presented a framed addition to the bulletin board of congregational officers which reads "Involvement Cements Your Faith," a saying Van Raalte always included in his agendas for Prudential Board meetings.

Meeting adjourned at 11:45am. Betty A. White, Clerk

Clerk's Report 2018

Births and Baptisms: none

Deaths:

Lathrop (Bud) Morse	1/06/18
Margaret Bennett	2/04/18
Patricia Birkholz	5/03/18
Emma Hall	5/23/18
Laird Stuart (nonmember)	12/20/18

Transfers: none

Weddings:

Timothy Terlouw to Rev. Sarah Gladstone	6/09/18
Jacob Koetsier to Abigail Wierenga	7/28/18
Trevor Mindelli to Jamie Barrows	8/25/18
Gregg (Scott) Scherer to Courtney Shashaguay	9/22/18

As of December 31, 2018, membership count is 146.

Betty A. White, clerk

Pastor's Report presented at the 158th Annual Meeting on January 20, 2019

For we are co-workers in God's service; you are God's field, God's building. By the grace God has given me, I laid a foundation as a wise builder, and someone else is building on it. But each one should build with care. For no one can lay any foundation other than the one already laid, which is Jesus Christ.

1 Corinthians 3: 9-11

Dearest Faith Family,

2018 came with its fair share of challenges.

- Our Prudential Board began shaping a new vision for our leadership's future and launched a concept for a single board governance model in October.
- Our Sunday School program has been held together since July by the hard working team of Linda Kinnamon, Kathy Plapp and Joan Lamb while our teacher Diana Theilgaard-Hoppe was away on a medical leave.
- Our beautiful Meeting House needed a lot of care and attention. While we tended to the usual things like furnace upkeep and the sprinklers, we also began praying/dreaming/planning for a new roof! Thank you Cindy Raue and Cathy Brockington for your investigative work.
- Identifying the Church's role in our ever-shifting community today which is an ever present ministry challenge.
- And it's no small thing that the Congregation dealt beautifully with a distracted pastor while she planned a wedding and got married! Thank you everyone for your grace, Tim and I have appreciated it.

And that is just to name a few!

While challenging, 2018 was still a fruitful and lively year. We hosted our first community fundraising dinner event held in a fully licensed kitchen (after training a small army of volunteers). We managed to partner with several wonderful area programs, like Grant Me Hope, Forgotten Man Ministries, and Sylvia's Place while also maintaining our loving partnership with Christian Neighbors and our household Love Fund. Thank you all for your generosity, your giving has been a blessing.

We celebrated Holy Humor Sunday and World Communion Sunday, Easter and Christmas, Youth Sunday and Heritage Day with flair and flourish! We exercised our hospitality muscles by hosting the Michigan PFers (middle and high school students from around the state) and a multitude of community activities. I'm proud of you all and the hard work we put in to make this Meeting House a true gathering place for the WHOLE community. It has been a re-MARK-able year!

Amidst the tasks that have made 2018 a heavily administrative year for my pastorate, I began asking seriously: Who is my neighbor? Who is the Church's neighbor? We, as a physically gathered church people, are surrounded by businesses and rental homes, year-rounders, and summertime visitors. Who are these people that we are charged to love and open our arms to? My need to answer this question has emboldened me to begin knocking on doors. I carry a little map in my planner of the neighborhood blocks around the church that I have drawn, in the margins are arrows and scribbles and notes describing who lives where and what's happening in our area. So far in my wandering the neighborhood I've meet several new friends, as well as a smattering of cleaning people and handymen :). As the sidewalks thaw, I will continue my quest to map out our neighborhood and learn about these beloved people that God has placed in our proximity to nurture and pray for.

As I consider the theme for 2019, "*In the Beginning...*", I offer you an invitation: this year, make it your mission to discover who your neighbor is! You may have lived in the same home since birth and know the ins and outs of everyone in the community... but that's not really the point. There is always room to improve our neighborliness; there is always a way to grow in our connections with the people around us. "*In the Beginning...*" is about our roots, it is about exploring the origins of our faith in God; it is about who we are at our foundations. What would be a better way to lean into "*In the Beginning...*" than by leaning into our relationships around us?

May God bless us, guide us, and set a vision before us! 2019 is going to be a great year! It is going to be a year full of changes and growth, happiness and discipleship. I encourage you to find out what happens "*In the Beginning...*"

All together in Christ,
Rev. Sarah Terlouw

Moderator’s Report on 2018

A prayer I often pray is, “Thank you for all that I have, all that I am, and all I can be”. What does it mean for our church to be all it can be? To me, this is a place where we come together as a church family to hear God's word, to feel God's love, and be Disciples of Christ. I see our little church on the hill as a thriving church, thriving with abundant love, thriving with opportunities for giving, and thriving with a gifted Pastor. We come together as a church family and walk in this path chosen for us with our goals to love God, love one another, and serve our communities.

We have had a **reMARKable** year – We have a wonderful Pastor, who got married this year, and is blessed with wonderful gifts of creativity, enthusiasm, compassion, and much more; our kitchen is now a certified commercial kitchen ready for providing meals for our gatherings or community fund raisers; our branding team has presented a logo which has had positive feedback; our outdoor services continue to be an invitation to our community to worship with us; our secretary and custodians have celebrated their first year with us and are all doing a tremendous job; we supported local, national and international missions; we have gained new members, said goodbye to members who passed away; we have an active women's fellowship group; and we have many opportunities for fellowship through bible studies, clean-up days, bridge lessons, and weekly Groove sessions. We continue to be a home for the Boy Scouts, Lakeshore Chorus, and group meetings. We hosted a youth retreat, the Women's Fellowship bazaar, a spaghetti dinner, weddings, and inspiring guest speakers.

We are now ready to start our 2019 theme “*In the Beginning*” focusing on *Creativity, Rooted-ness, Creation Care, Discipleship, and Mission*. We have new paths forward this year as we look to adopt a new board structure that allows us to be a nimble, intimate, authentic, and effective church. A team focused, mission focused church creating opportunity for all of us as disciples to “Go out and be the church”. We look to continue a successful Sunday School program with an engaging, welcoming, creative environment in which our children and students experience Christian community and faith for themselves.

Thanks be to God and thanks be to you, the congregation, for walking along side of me this year of firsts, serving as your moderator.

In his name,

Phyllis Yff,
Moderator

Diaconate's Report on 2018

Hard to believe another year has come and gone. As any year can, this year has brought both joys and concerns, yet through it all the Deacons have worked hard using our time and talents to honor and praise our Lord in all we do.

Christian Education

- “Season of the Spirits” Bible Study continued.
- Lenten “Soup Supper” book study of Richard Rohr’s Falling Upward.
- Sunday School students sang for the residents of *Grace of Douglas*.
- Youth Sunday:
 - Bibles were presented to Hayden Birkholz and Liberty Kolev.
 - We honored our high school graduates, Lelaina Boyce and Sophia Camarota.
- In partnership with the spring mission, “Forgotten Man Ministry”, a book study, The New Jim Crow, by Michelle Alexander was held.
- Advent book study, To Live Again, by Sheila Jacobs.
- Children’s Christmas program, “The Christmas Story Do Do Do”.

I’d like to take a moment to thank our two Christian Education Deacons, Joan Lamb and Kathy Plapp, as well as Linda Kinnamon, for the continuity in our Sunday School program this year. These three women kept the program going strong for our children while our Sunday School Director, Diana Theilgaard-Hoppe, was on medical leave for several months. So, thank you ladies and God bless you!

Congregational Care

- The weekly staffing of the Nursery.
- Launched “Story Time” in the nursery our youngest children.
- GROOVE classes are still going strong Friday mornings! We not only GROOVE with our church members, but it has expanded to include community friends!
- Visits to Home Members, as well as those in hospitals and nursing homes.
- Monthly services at *Grace of Douglas*, conducted by Pastor Terlouw.

Fellowship

- Purchases were made to keep our kitchen supplied.
- Scheduling of weekly Coffee Hour hosts.
- Saturday afternoon bridge lessons.
- Trivia Night/Chili Cook-off.
- Hosted “PF Retreat”, March 16th-18th.

- Water distribution during the 4th of July parade.
- Annual picnic hosted by Dale & Kathy Plapp.
- Heritage Potluck.
- Christmas caroling at *Grace of Douglas*.

Worship

- Scheduling of weekly scripture readers, greeters as well as procuring guest ministers when the pulpit needed to be filled.
- Dan Rusiecki organized our acolytes.
- Musical guests: *Still Life; Jon & Makenna Van Raalte; Susan Dickens Edgcombe; duet by McKenzie & Lelaina Boyce.*
- Easter liturgical dance by Lelaina Boyce and Liberty Kolev.
- Superhero themed Holy Humor Sunday.
- World Communion.
- Scout Sunday.
- Three outdoor services during the summer months.
- Heritage Sunday.
- *Longest Night* prayer worship.
- Candlelight Christmas Eve service.

Thank you for the opportunity of serving as Chair of the Diaconate Board for another year. I look forward to what direction the Lord will lead us in 2019 and ways to continue to praise and honor Him going forward!

In His service,

Linda Escott
Chair, Diaconate Board

Trustee's Report on 2018

Board members Cathy Brockington and Cindy Raue were assisted by Pastor Sarah.

It needs to be noted that the board this year has not held enough members to form a quorum and therefore have never been able to officially vote on any issues but forwarded needs to the Prudential Board.

Items the board has addressed are:

- **Kitchen** received official license from the County of Allegan to open to the public.
- The committee gathered several quotes to replace **roof**. Roof issues just this year (remember our 30 year roof is now 29) are:
 - Several times the back pew by the literature stand has been wet from leaking.
 - Upstairs men's restroom ceiling tiles dropped from saturation from roof leaks.
 - Original entrance by Bell Tower, both doors and floor were completely frozen from ice jam on roof.
 - Water on basement floor is a regular issue when there is lots of rain.
 - Handicap entrance continues to be very dangerous during the winter months, to the point some people are afraid to attend services due to the risk level involved at that entrance.
- Our **furnaces and elevator** received several repairs this year.
- Our **sprinkler** control system was replaced.
- **Doorbell** security system still needs attention.
- **Pianos** were tuned and Sanctuary piano received repairs.
- The **offices** received a new coat of paint and modifications and new mail boxes.

This is a list of activities and concerns of the Trustees this year.

Submitted by Trustee
Cindy Raue

Treasure's Report 2018

To the Congregants of First Congregational Church:

The 2018 budget year was a success by many standards. The church's goal of contributions from members was nearly achieved reaching 97% of the annual budgeted amount. In past years the church has relied on endowment funds to meet the overall budget goals, and 2018 was no different. Fortunately the Market was good to the church for most of the year, although December saw a large correction.

Overall expenses were under budget for 2018.

As the 2019 budget was put together, several large projects were discussed. These capital projects include major elevator repairs and a new roof on the entire church. The account "Building Improvement" of \$60,000 was set up to budget for these items.

Building improvement will also call for a separate "Building Capital Campaign" income account of \$30,000. Therefore the trustees have discussed a so called campaign to "Raise the Roof". The difference in this campaign will be budgeted out of Endowment fund contributions.

The 2019 proposed budget of \$177,809.00, shows slight increases to only a few other expenses, mostly for cost of living increases in wages, and increases in payments to guest pastors and instrument maintenance. This budget also fulfills the Church's missions, programs and service to our community.

Without the Capital Campaign expense the 2019 budget would be at or below the 2018 budget of \$119,473.

As the 2019 year goes by, the Trustees would like the Congregation to be aware that in addition to their normal contributions, the Church is in need of contributions to the Building Improvement projects. These donations can be included with normal contributions, or they can be separately stated on additional contribution envelopes. Building projects can be hard for a congregation to support, but the pride in a finished project is something we can all be thankful for in the end. The trustees hope to advertise these projects in church throughout the year.

Respectfully submitted,

Brad Rudich

Balance Sheet Previous Year Comparison

As of December 31, 2018

	Dec 31, 18	Dec 31, 17	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Checking	6,929.97	5,217.59	1,712.38
In-Kind Clearing	124.54	0.00	124.54
RJ - Endowment Unrestricted	73,493.01	127,193.03	-53,700.02
Savings			
Building Improvement Fund	280.00	0.00	280.00
CE / PF Funds	2,173.60	2,762.73	-589.13
Community Relations	210.52	210.52	0.00
Love Fund	1,369.19	2,540.16	-1,170.97
Memorial Fund	5,046.34	4,806.34	240.00
Music Fund	500.00	500.00	0.00
Parish Nurse Funds	107.19	107.19	0.00
Total Savings	9,686.84	10,926.94	-1,240.10
Women's Friendship Circle	3,861.25	4,513.55	-652.30
Total Checking/Savings	94,095.61	147,851.11	-53,755.50
Accounts Receivable			
Accts Receivable - Student Loan	4,432.59	4,432.59	0.00
Total Accounts Receivable	4,432.59	4,432.59	0.00
Total Current Assets	98,528.20	152,283.70	-53,755.50
Fixed Assets			
Building Improvements	69,815.00	69,815.00	0.00
Total Fixed Assets	69,815.00	69,815.00	0.00
Other Assets			
RJ-Endowment Restricted	300,000.00	300,000.00	0.00
Total Other Assets	300,000.00	300,000.00	0.00
TOTAL ASSETS	468,343.20	522,098.70	-53,755.50
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
Payroll Tax Liabilities	1,186.83	1,123.19	63.64
Total Other Current Liabilities	1,186.83	1,123.19	63.64
Total Current Liabilities	1,186.83	1,123.19	63.64
Total Liabilities	1,186.83	1,123.19	63.64
Equity			
Opening Balance Equity	357,416.48	357,416.48	0.00
Retained Earnings	163,559.03	107,517.42	56,041.61
Net Income	-53,819.14	56,041.61	-109,860.75
Total Equity	467,156.37	520,975.51	-53,819.14
TOTAL LIABILITIES & EQUITY	468,343.20	522,098.70	-53,755.50

1st Congregational Church of Saugatuck – Annual Meeting, January 20, 2019

Profit & Loss Budget vs. Actual

January through December 2018

	Jan - Dec 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Gifts Received - Endowment Fund	1,992.30		
Building Usage	2,085.00	1,400.00	685.00
Contributions			
In-Kind Contributions	2,546.73		
Contributions - Other	81,194.31	84,000.00	-2,805.69
Total Contributions	83,741.04	84,000.00	-258.96
Money Market Transfers	32,000.00	30,473.00	1,527.00
Parking Lot	4,125.48	3,600.00	525.48
Total Income	123,943.82	119,473.00	4,470.82
Expense			
Church Maintenance & Operations			
Advertising	204.95	1,000.00	-795.05
Delegate Travel NACCC, MCCCC	500.00	500.00	0.00
Dues / Assoc. Fees	1,483.00	1,432.00	51.00
Elevator	1,070.00	600.00	470.00
Information Technology	564.95	900.00	-335.05
Insurance Premiums	4,032.46	4,100.00	-67.54
Maintenance	7,327.92	4,300.00	3,027.92
Postage/Box Rent	600.80	700.00	-99.20
Refuse Pick-up	161.40	190.00	-28.60
Supplies/Office Exp	1,406.94	1,300.00	106.94
Utilities	10,262.85	11,000.00	-737.15
Total Church Maintenance & Operations	27,615.27	26,022.00	1,593.27
Diaconate			
Community Events	221.37	200.00	21.37
Guest Organists	600.00	700.00	-100.00
Guest Pastors	400.00	500.00	-100.00
Instrument Maintenance	350.00	240.00	110.00
Publications	198.00	250.00	-52.00
Special Music	0.00	100.00	-100.00
Supplies - Christian Education	1,233.71	800.00	433.71
Supplies - Diaconate	337.42	200.00	137.42
Supplies - Kitchen	260.22	300.00	-39.78
Supplies - Music	322.09	200.00	122.09
Youth Programs	0.00	150.00	-150.00
Total Diaconate	3,922.81	3,640.00	282.81
Staffing			
CE Director	7,410.32	8,500.00	-1,089.68
Custodian/Sexton	6,911.00	7,356.00	-445.00
Office Manager	8,024.25	8,300.00	-275.75
Pianist	5,320.08	5,480.00	-159.92
Total Staffing	27,665.65	29,636.00	-1,970.35
Pastor Expenses			
Health / Dental Insurance	0.00	3,600.00	-3,600.00
Housing Allowance	19,800.00	18,000.00	1,800.00
Retirement	0.00	2,471.00	-2,471.00
Salary	34,100.00	32,300.00	1,800.00
Travel & Publications	365.00	2,100.00	-1,735.00
Total Pastor Expenses	54,265.00	58,471.00	-4,206.00
Payroll Taxes (Employer)	4,196.34	1,704.00	2,492.34
Total Expense	117,665.07	119,473.00	-1,807.93
Net Ordinary Income	6,278.75	0.00	6,278.75

1st Congregational Church of Saugatuck – Annual Meeting, January 20, 2019

2019 BUDGET – 2018 COMPARISON			
Description	2018 Budget	2019 Budget	Inc (Dec)
Income			
Contributions	\$84,000.00	\$84,000.00	\$0.00
Building Capital Campaign	\$0.00	\$30,000.00	\$30,000.00
Money Market Transfers	\$30,473.00	\$58,909.00	\$28,436.00
Church Use	\$1,400.00	\$1,400.00	\$0.00
Parking Lot	\$3,600.00	\$3,500.00	(\$100.00)
Total Income	\$119,473.00	\$177,809.00	\$58,336.00
Expense			
Church Maintenance & Operations			
Advertising	\$1,000.00	\$1,000.00	\$0.00
Building Improvement	\$0.00	\$60,000.00	\$60,000.00
Dues / Assoc. Fees	\$1,432.00	\$1,432.00	\$0.00
Elevator	\$600.00	\$624.00	\$24.00
Information Technology	\$900.00	\$500.00	(\$400.00)
Insurance Premiums	\$4,100.00	\$4,100.00	\$0.00
Maintenance	\$4,300.00	\$4,300.00	\$0.00
Delegate Travel	\$500.00	\$500.00	\$0.00
Postage/Box Rent	\$700.00	\$700.00	\$0.00
Refuse Pick-up	\$190.00	\$190.00	\$0.00
Supplies	\$1,300.00	\$1,300.00	\$0.00
Utilities	\$11,000.00	\$10,500.00	(\$500.00)
Total Church Maintenance & Operations	\$26,022.00	\$85,146.00	\$59,124.00
Diaconate / Music			
Community Events	\$200.00	\$200.00	\$0.00
Guest Pastors	\$500.00	\$700.00	\$200.00
Instrument Maintenance	\$240.00	\$400.00	\$160.00
Music	\$200.00	\$150.00	(\$50.00)
Publications	\$250.00	\$250.00	\$0.00
Special Music	\$100.00	\$100.00	\$0.00
Substitutes	\$700.00	\$700.00	\$0.00
Supplies - Diaconate	\$200.00	\$200.00	\$0.00
Supplies - Kitchen	\$300.00	\$300.00	\$0.00
Supplies - Sunday School	\$800.00	\$800.00	\$0.00
Youth Programs	\$150.00	\$150.00	\$0.00
Total Diaconate / Music	\$3,640.00	\$3,950.00	\$310.00
Staffing			
CE Director	\$8,500.00	\$7,800.00	(\$700.00)
Choir/Music Direction	\$0.00	\$0.00	\$0.00
Custodian/Sexton	\$7,356.00	\$7,356.00	\$0.00
Office Manager	\$8,300.00	\$8,549.00	\$249.00
Pianist	\$5,480.00	\$5,645.00	\$165.00
Payroll Taxes (Employer)	\$1,704.00	\$1,683.00	(\$21.00)
Total Staffing	\$31,340.00	\$31,033.00	(\$307.00)
Pastor Expenses			
Health / Dental Insurance	\$3,600.00	\$0.00	(\$3,600.00)
Housing Allowance	\$18,000.00	\$22,000.00	\$4,000.00
Employer Social Security Match	\$2,471.00	\$1,895.00	(\$576.00)
Retirement	\$0.00	\$8,000.00	\$8,000.00
Salary	\$32,300.00	\$24,785.00	(\$7,515.00)
Travel & Publications	\$2,100.00	\$1,000.00	(\$1,100.00)
Total Pastor Expenses	\$58,471.00	\$57,680.00	(\$791.00)
Total Expense	\$119,473.00	\$177,809.00	\$58,336.00
Net Income (Loss)	\$0.00	\$0.00	\$0.00