



**Palisades Presbyterian Church**  
Palisades, New York

**Annual Meeting of the Congregation**  
Sunday, January 27, 2013

**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 2012

Stewardship Report

Operations Committee

Personnel Committee

Worship and Arts Committee

Deacons Report

Ushers Report

**New Business:**

- (1) Election of one member-at-large for 2013 nominating committee
- (2) Election of two auditors for 2013
- (3) Treasurer's Report Budget 2013
- (4) 2012 Terms of Call
- (5) New Business

**Closing Prayer:**

Adjourn

All are welcome!

**Annual Meeting  
January 27, 2013  
Pastor's Report**

After four years of serving as your pastor, I continue to feel blessed to be a part of your lives as our relationships continue to deepen through conversations over lunch and dinner, visits in your homes or in the office and working side by side at the many events and programs of the church.

This has been a year also of challenges as we covenanted to take a close look at our ministry through the New Beginnings Assessment. The small group experiences and the final report (still available online at our website) offered valuable insight as to how we can better serve the people of the congregation and our community. The session has begun integrating some of the suggestions as we discern its deeper meaning for our communal life of faith.

One of the exciting additions to our staff, as a result of the study is Sarah Hancock Rubinsky, our youth intern. She has begun meeting with senior high youth twice a month on Sunday mornings and Wednesday afternoons and will add a middle school group in 2013. Sarah is a gifted youth young woman and we are blessed to have her with us.

We are also blessed to have Jackie Johanson join us as our church administrative assistant. Jackie is authentically committed to our congregation and has become the right hand of many here at the church, especially me. I am grateful for the skills and the presence of her friendly personality she brings to the church. She is truly an ambassador of hospitality and we are blessed by her presence. If you haven't already met her, stop by the church during her office hours to greet her.

I have also been honored and privileged to be a part of some of 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 baptized one of our confirmands and officiated at two weddings at the church. These are truly special connections that are to be cherished.

Our adult education program continues to thrive. We once again remained committed to the study of Scripture through our weekly Wednesday afternoon Bible Study. With the threat of the end of the world looming before us, we decided to tackle the Book of Revelation. We also began the challenging and often frustrating Gnostic Gospel: Gospel of Thomas. In 2013 we will begin at the beginning with The Book of Genesis aided by the wonderful PBS series by Bill Moyers.

In addition, we enjoyed evenings of soup and study during Lent exploring the music and Scriptural texts of Handel's Messiah. In Advent we were stimulated by Rob Bell's provocative book: Love Wins: A Book About Heaven, Hell and the Fate of Every Person Who Ever Lived. The conversations were lively and thought provoking. Our discussions were enhanced through the engaging videos of the author. Other spiritual offerings have been The Healing Service on the second Sunday of the month and spiritual direction offered members of the congregation. It has been a sacred time of sharing and healing.

Our Christian Education program has undergone a few changes this year. I have coordinated the meetings and the parents and other adults have embraced the various tasks to make our Sunday school a safe and loving place for our children to be nurtured in their faith.

This year besides our annual Christmas Pageant the children performed Jonah and the Whale, written and directed by Diana Green. It was a creative way for our youth to engage the text first hand as we were transported to the belly of the great fish and met the people of Ninevah! In addition the children cooked and served us at the spaghetti dinner that raised money for People to People. Once again the Advent Potluck brought family and friends together as we sang Christmas Carols and made our Advent wreaths.

The confirmation class was confirmed in June of 2012 and we celebrated their journey of faith which included a confirmation retreat at Holmes with a session dinner at the Manse! We all shared stories from our lives as they read us their statements of faith. It was an awe-inspiring evening. The year was also celebrated through a confirmation class trip to NYC to see the play, Godspell on Broadway!

For the first time in many years our annual picnic was in our church backyard! It was so wonderful to see so many new families join us. Their presence has been a blessing. So many children filled the yard their laughter rising up to heaven.

It has also been a time of sadness as we cried with members who have lost loved ones this year. We are saddened at the loss of our beloved Nancy Griffing and Bill Knudson. We will be forever touched by the gift of their lives.

Our Mission committee has also undergone and continues to undergo change this year. Still, even in flux, we participated in a Midnight Run to NYC, raised money for One Great Hour of Sharing, learned about the Peru Partnership, supported More Light and Presbytery Welcome and responded to a call to shelter a family from Stony Point in our Manse who was homeless following Hurricane Sandy. These "Flash" Mission programs will be the focus of our mission work in 2013. I also represented our church at the Rural Migrant Ministry dinner this year.

My study leave this year took me to the Credo Conference given by the Board of Pensions as a way to help clergy rest and think about their ministry. It was a very soul searching time as I thought about goals for myself and my ministry and ways to enhance my ministry at Palisades. During my second week I attended an annual Lenten silent retreat at the Linwood Spiritual Center working with a spiritual director and preparing for the Lenten adult education study. My final study leave time was at a workshop in NYC given by Patrick Evans on Congregational Song. There I learned ways to enhance worship through a variety of music. I also attended a one -day workshop given at Stony Point on Small Church Ministry and a early morning weekly sermon series during Advent and Lent given at Union Seminary.

My presbytery work involved chairing the Challenge to Change grant committee that partially funded our new accessibility ramp. After my service was completed I began as co-chair of the Committee on Preparation for Ministry. This meets five times a year and serves to help those interested in ordained ministry discern their call. I am also working on the search committee for the Nyack Project. A ministry the presbytery is hoping to begin in Nyack and that I am hoping we at Palisades can one day partner with.

We hosted a combined worship service with The Greenbush and Naurausaun Presbyterian churches in May. 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 the Presbytery's Prison Partnership at our worship in December.

Involvement in the community is another major priority of my ministry here at Palisades. It has once again been a joy to meet families and friends through our annual community events: the Elmwood Fundraiser, Strawberry Festival and Memorial Day Pancake Breakfast and for the first time this year, a professional reading of A Christmas Carol thanks to the efforts of Mary Ann Garland.

In addition, I attended all the performances of the Children's Shakespeare Theater and I attended the Orangetown Open House event. There I met town supervisor Andrew Stewart and other community leaders. In October I preached at Union Theological Seminary in New York City.

This year we hosted the Women's Day of Prayer and I preached at the Maundy Thursday service at St. Charles AME Zion Church and the Ecumenical Good Friday Service at the Piermont Reformed Church.

In the hope of being better connected to the technology of the 21<sup>st</sup> century I created a Facebook page for our church. If you haven't already, I would invite you to join it as a way of staying connected to church events. The information is on our website [www.palpresny.org](http://www.palpresny.org).

I am grateful beyond words for the many people who are a part of the ministry at Palisades. 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.

I am grateful too, to God for the ways the Holy Spirit is made known to us in our midst, from the new families and people who have been a part of our lives and a movie shoot that provided us with financial support to God's palpable presence in worship and prayer we are assured of God's abiding love and faithfulness.

In the coming year, as we begin the celebration of our 150<sup>th</sup> year as a community of faith 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. 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!

## Treasurer's 2012 Annual Report

### Overview

Our Church's strong financial performance in 2012 reflects our generous and giving congregation and community, a continuing frugality on the spending side and, frankly, some incredibly good fortune. We begin 2013 on a solid financial footing but challenges remain.

In 2012, our overall income was approximately \$249,500 (about \$43,000 more than 2011), while our overall outlays were approximately \$225,500 (about \$34,000 more than in 2011).

Our budget for 2012 projected a deficit of \$14,200, but we realized a surplus in 2012 of approximately \$14,000. In the past two years we have realized a total surplus of approximately \$28,000.

Three factors contributed to our surplus:

- Movie shoot income (a non-recurring windfall) brought in \$58,000 in 2012. Without this income our financial results would have been poor.
- Pledges received in 2012 were approximately \$119,000, about \$9,000 over our expectation (but about \$4,000 less than in 2011).
- Unrestricted Gifts exceeded our budget by about \$17,800.

Despite the bullet-dodging in 2012, many of the factors contributing to our surplus were one-time, non-recurring items or, in some cases, simply timing-related differences between payments out and cash receipts in.

All current bills are paid through December 31, 2012, and the Chase checking account cash balance on that date (after deducting open and uncleared items) was \$142,010.98.

In addition to our Chase balance, we have investments of \$68,024.28, for total assets of \$210,035.26. Restricted funds make up \$19,288.91 of our total assets, leaving \$190,746.35 in unrestricted funds.

### Income

#### ***Budgeted Income:***

Our income in 2012 in respect of budgeted items was approximately \$229,850; our budget expected only \$173,200. In comparison, for 2011 we had \$197,100 in these receipts.

- Our Building Use (excluding movie shoot) was about \$3,000 over budget
- Manse income was only \$6,000 versus our budget of \$36,000, reflecting the vacation of the Manse by our tenant at our request early in the year in order to improve the marketability of the Manse
- Pledges and Unrestricted Gifts came in well in excess of our expectations (by \$9,000 and \$17,800, respectively)

***Non-Budgeted Income:***

Our non-budgeted income for 2012 was about \$19,500 (vs \$9,275 in 2011).

- We received a Challenge for Change grant of \$5,000 (part of our "Non-Budgeted Income-Miscellaneous") to help defray the costs of our accessible sidewalk
- Most of the rest of our non-budgeted income fell into "pass-through" categories (one example is One Great Hour of Sharing; all funds that are raised for OGHS go out contemporaneously as a donation).
- The Personalized Landscaping income (\$4,000) was received in 2012 but reflected a donation covering a like amount of landscaping expenses paid in 2011.

**Expenses**

Our expenses in 2012 were approximately \$225,500.

Approximately \$215,850 of our expenses were in respect of budgeted items (compared to \$176,750 in 2011) and the remainder, or approximately \$9,675, were for unbudgeted items.

- Expenses related to Church building improvements (as detailed in the Operations Report) totaled approximately \$36,400.
- One of our largest single expenses continues to be the Manse tax, which totaled over \$22,300 in 2012. We hope that this will be greatly reduced this year, and it will of course go to zero once we sell the Manse.
- Most of the rest of our expense categories came in at or under budget.

**Investments,  
Etc.**

Our HSBC CD matured in 2012; the proceeds of \$25,900 were deposited in our Chase checking account. The interest income on the HSBC CD was so low (well under 1% per year) that continuation of the HSBC CD did not make financial sense.

Our Chase account began 2012 with a balance of about \$92,300 and ended the year at about \$142,000. The deposit of the HSBC CD proceeds and our cash surplus for 2012 account for the increase.

Our other investments performed satisfactorily:

- Our investment in the New Covenant fund increased by about \$4,600, to a current market value of about \$58,000.
- Our Oikocredit investment remains at \$9,945.

We began 2012 with about \$19,150 in our Restricted Funds. We received \$150 in gifts earmarked for our restricted funds, and no expenditures of restricted funds were made in 2012. Accordingly, at the end of 2012, our Restricted Funds aggregate about \$19,300.

If you have any questions, please feel free to contact me at 845-365-3669 or via email at [eric@moserati.com](mailto:eric@moserati.com).

Respectfully submitted,

Eric Moser, Treasurer

# Palisades Presbyterian Church

## Net Worth Statement

2012

<b>Net Worth</b>	<b>\$181,588.13</b>	<b>\$210,035.26</b>	\$28,447.13
	January 1, 2012	December 31, 2012	Change
<b>Bank Accounts</b>			
Chase Balance (after deducting open items)	<b>\$92,261.07</b>	<b>\$142,010.98</b>	\$49,749.91
<b>Investments</b>			
HSBC CD Balance	25,886.38	<b>0.00</b>	<b>(\$25,886.38)</b>
New Covenant Balance	53,495.68	<b>58,079.28</b>	\$4,583.60
Oikocredit Balance	9,945.00	<b>9,945.00</b>	\$0.00
<b>Investment subtotal</b>	89,327.06	<b>\$68,024.28</b>	<b>(\$21,302.78)</b>
<b>Restricted Funds</b>			
Capital Improvement Fund	0.00	<b>0.00</b>	\$0.00
Memorial Fund	14,215.96	<b>14,315.96</b>	\$100.00
Deacon's Fund	840.00	<b>840.00</b>	\$0.00
Pastor's Community Fund	1,449.01	<b>1,499.01</b>	\$50.00
Organ Fund	2,633.94	<b>2,633.94</b>	\$0.00
Roof Fund	0.00	<b>0.00</b>	\$0.00
<b>Restricted Funds subtotal</b>	<b>\$19,138.91</b>	<b>\$19,288.91</b>	\$150.00
<b>Unrestricted Funds subtotal</b>	<b>\$162,449.22</b>	<b>\$190,746.35</b>	\$28,297.13

### 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.

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## Summary of 2012 Income and Expenses

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	2012 Budget	2012 Actual	Variance
Budgeted Income	173,200.00	<b>229,846.75</b>	56,646.75
Budgeted Expenses	187,400.28	<b>215,841.66</b>	28,441.38
<b>Surplus (Deficit)</b>	<b>(14,200.28)</b>	<b>14,005.09</b>	<b>28,205.37</b>
Non-Budgeted Income		<b>19,479.75</b>	
Non-Budgeted Expenses		<b>9,675.40</b>	
<b>Surplus (Deficit)</b>		<b>9,804.35</b>	
Total Income		<b>249,326.50</b>	
Total Expenses		<b>225,517.06</b>	
<b>Surplus (Deficit)</b>		<b>23,809.44</b>	

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**2012 Income**


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	<b>2012 Budget</b>	<b>2012 Actual</b>	<b>Variance</b>
<b>Budgeted Income</b>			
Building Use	9,500.00	<b>12,520.80</b>	3,020.80
Building Use -- Movie Shoot	0.00	<b>58,000.00</b>	58,000.00
Interest/Dividends	200.00	<b>198.90</b>	(1.10)
Manse Income	36,000.00	<b>6,000.00</b>	(30,000.00)
Pancake Breakfast	400.00	<b>457.00</b>	57.00
Plate	7,000.00	<b>7,593.55</b>	593.55
Pledges	110,000.00	<b>119,002.80</b>	9,002.80
Strawberry Festival	1,600.00	<b>1,642.70</b>	42.70
Theater Benefit	1,500.00	<b>1,661.00</b>	161.00
Unrestricted Gifts	5,000.00	<b>22,770.00</b>	17,770.00
Harvest Festival	2,000.00	<b>0.00</b>	(2,000.00)
<b>Subtotal</b>	<b>173,200.00</b>	<b>229,846.75</b>	56,646.75
<b>Non-Budgeted Income-Miscellaneous</b>			
Candy		0.00	
Church school		0.00	
DVD sales		0.00	
Greeting Cards		0.00	
Miscellaneous		5,518.00	
<b>Non-Budgeted Income-Passthroughs</b>			
Christmas Decorations		0.00	
CPM Scholarship Fund		0.00	
Habitat for Humanity		0.00	
Lilies		400.00	
Miscellaneous		2,796.75	
OGHS		5,111.00	
People to people		414.00	
Personalized Landscaping		4,000.00	
Poinsettias		210.00	
UNICEF		0.00	
Youth for Seniors		880.00	
Haiti Relief		0.00	
<b>Non-Budgeted Income-Restricted Funds</b>			
Capital Improvement Fund Income		0.00	
Deacons Fund Income		0.00	
Memorial Fund Income		100.00	
Organ Fund Income		0.00	
Pastor's Community Fund Income		50.00	
Roof Fund Income		0.00	
<b>Subtotal (Non-Budgeted Income)</b>		<b>19,479.75</b>	

**Total Income:** **249,326.50**

**2012 Expenses**

<b>Budgeted Expenses</b>	<b>2012 Budget</b>	<b>2012 Actual</b>	<b>Variance</b>
<b>Minister's Salary &amp; Offset</b>			
Minister's Effective Cash Salary	54,041.13	<b>54,041.13</b>	0.00
Minister's SS Offset (@ 7.65%)	4,134.15	<b>4,134.15</b>	0.00
<b>Minister's Benefits</b>			
Minister's Pension & Welfare	17,428.26	<b>18,761.52</b>	1,333.26
Minister's Dental Insurance	330.60	<b>360.36</b>	29.76
Minister's Life Insurance	189.00	<b>150.75</b>	(38.25)
Minister's Travel Expenses	1,500.00	<b>0.00</b>	(1,500.00)
Minister's Continuing Education	1,000.00	<b>1,050.00</b>	50.00
<b>Ministerial Miscellaneous</b>			
Pulpit Supply	1,300.00	<b>830.00</b>	(470.00)
Miscellaneous Ministerial	500.00	<b>32.50</b>	(467.50)
<b>Subtotal Ministerial</b>	<b>80,423.14</b>	<b>79,360.41</b>	<b>(1,062.73)</b>
<b>Organist &amp; Music Services</b>			
Organist Gross Salary	12,906.63	<b>12,906.63</b>	0.00
Organist SS Withholding Match	800.21	<b>797.91</b>	(2.30)
Organist Medicare Withholding Match	187.15	<b>186.67</b>	(0.48)
Substitute Organist	600.00	<b>440.00</b>	(160.00)
Maintenance & Repair	1,800.00	<b>360.00</b>	(1,440.00)
Music/Musicians	500.00	<b>14.84</b>	(485.16)
Miscellaneous	250.00	<b>0.00</b>	(250.00)
<b>Subtotal Organist &amp; Music</b>	<b>17,043.99</b>	<b>14,706.05</b>	<b>(2,337.94)</b>
<b>Office</b>			
Secretary's Gross Salary	5,600.00	<b>5,972.16</b>	372.16
Secretary SS Withholding Match	347.20	<b>347.70</b>	0.50
Secretary Medicare Withholding Match	81.20	<b>81.31</b>	0.11
General Supplies	500.00	<b>559.29</b>	59.29
First class postage	500.00	<b>144.00</b>	(356.00)
Bulk Mail	785.00	<b>0.00</b>	(785.00)
PO Box rental	125.00	<b>100.00</b>	(25.00)
Safety deposit box rental	300.00	<b>250.00</b>	(50.00)
Copier	500.00	<b>1,477.48</b>	977.48
Telephone	2,200.00	<b>2,120.86</b>	(79.14)
Web page	215.00	<b>0.00</b>	(215.00)
Miscellaneous	400.00	<b>224.03</b>	(175.97)
Chase Bank charge	200.00	<b>305.73</b>	105.73
<b>Subtotal Office</b>	<b>11,753.40</b>	<b>11,582.56</b>	<b>(170.84)</b>

Palisades Presbyterian Church

	<b>2012 Budget</b>	<b>2012 Actual</b>	<b>Variance</b>
<b>Operating Expenses-Church</b>			
Capital Expense	2,000.00	<b>36,395.25</b>	34,395.25
Maintenance, Repair & Supplies	5,000.00	<b>4,841.54</b>	<b>(158.46)</b>
Insurance			
Insurance: Property & Liability	8,000.00	<b>7,847.20</b>	<b>(152.80)</b>
Insurance: Workers Compensation	800.00	<b>874.00</b>	74.00
Insurance: Disability	150.00	<b>110.64</b>	<b>(39.36)</b>
Insurance: NYS Unemployment	300.00	<b>231.52</b>	<b>(68.48)</b>
Taxes	600.00	<b>607.25</b>	7.25
Utilities			
O&R	9,000.00	<b>7,522.00</b>	<b>(1,478.00)</b>
United Water	250.00	<b>370.74</b>	120.74
Cleaning (Sexton)	5,200.00	<b>5,300.00</b>	100.00
Miscellaneous	0.00	<b>1,400.00</b>	1,400.00
NYC Commuter Mobility Tax	75.00	<b>30.20</b>	<b>(44.80)</b>
<b>Subtotal Op Expense-Church</b>	<b>31,375.00</b>	<b>65,530.34</b>	34,155.34
<b>Operating Expenses-Manse</b>			
Capital Expense	5,000.00	<b>7,435.00</b>	2,435.00
Maintenance, Repair & Supplies	3,000.00	<b>975.00</b>	<b>(2,025.00)</b>
Insurance	0.00	<b>0.00</b>	0.00
Taxes	22,000.00	<b>22,300.86</b>	300.86
Utilities			
O&R	0.00	<b>995.78</b>	995.78
United Water	0.00	<b>51.65</b>	51.65
<b>Subtotal Op Expense-Manse</b>	<b>30,000.00</b>	<b>31,758.29</b>	1,758.29
<b>Mission</b>			
General Mission	4,500.00	<b>4,500.00</b>	0.00
Local Mission	2,500.00	<b>0.00</b>	<b>(2,500.00)</b>
Inclusion Contribution	700.00	<b>0.00</b>	<b>(700.00)</b>
Per capita	3,129.75	<b>3,129.75</b>	0.00
<b>Subtotal Mission</b>	<b>10,829.75</b>	<b>7,629.75</b>	<b>(3,200.00)</b>
<b>Programs</b>			
Deacons	1,000.00	<b>454.53</b>	<b>(545.47)</b>
Adult Education	250.00	<b>0.00</b>	<b>(250.00)</b>
Youth Education	925.00	<b>1,258.74</b>	333.74
PYOC	100.00	<b>628.61</b>	528.61
Parish Life	250.00	<b>0.00</b>	<b>(250.00)</b>
Mission Commission	100.00	<b>0.00</b>	<b>(100.00)</b>
Stewardship	1,500.00	<b>1,599.82</b>	99.82
Worship & Arts	200.00	<b>44.25</b>	<b>(155.75)</b>
Operations	100.00	<b>0.00</b>	<b>(100.00)</b>
<b>Subtotal Programs</b>	<b>4,425.00</b>	<b>3,985.95</b>	<b>(439.05)</b>

Palisades Presbyterian Church

	<b>2012 Budget</b>	<b>2012 Actual</b>	<b>Variance</b>
<b>Fund Raisers</b>			
Theater Benefit	1,000.00	<b>750.00</b>	<b>(250.00)</b>
Pancake Breakfast	0.00	<b>0.00</b>	0.00
Strawberry Festival	500.00	<b>538.31</b>	38.31
Harvest Festival	50.00	<b>0.00</b>	<b>(50.00)</b>
<b>Subtotal Fund Raisers</b>	1,550.00	<b>1,288.31</b>	<b>(261.69)</b>
<b>Total Budgeted Expenses</b>	187,400.28	<b>215,841.66</b>	<b>28,441.38</b>
<b>Non-Budgeted Expenses</b>			
<b>Non-Budgeted Expenses-Passthroughs</b>			
Christmas Decorations		583.40	
CPM Scholarship Fund		0.00	
Habitat for Humanity		0.00	
Lilies		210.00	
Miscellaneous		2,871.00	
OGHS		5,111.00	
People to people		0.00	
Personalized Landscaping		0.00	
Poinsettias		0.00	
UNICEF		0.00	
Youth for Seniors		900.00	
Haiti Relief		0.00	
<b>Subtotal Non-Budgeted Expenses-Passthroughs</b>		<b>9,675.40</b>	
<b>Non-Budgeted Expenses-From Restricted Funds</b>			
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		0.00	
Roof Fund Expense		0.00	
<b>Subtotal Non-Budgeted Expenses-RF</b>		<b>0.00</b>	
<b>Miscellaneous Charges</b>			
Chase Bank retured deposit item		0.00	
<b>Subtotal Miscellaneous Charges</b>		<b>0.00</b>	
<b>Total Non-Budgeted Expenses</b>		<b>9,675.40</b>	
<b>Total Expenses</b>		<b>225,517.06</b>	

## Stewardship Report for 2012

Throughout the month of October we began to organize the Stewardship THANK YOU LUNCHEON.

OCT & NOV announcements in Pal Pres for the luncheon which would take place on Sunday 11/11/12 after church in the Parish Hall.

Wendy Gordon, a friend of Stephen Van Dyk and her partner Ludmilla confirmed that they would cater the luncheon.

Angela, with Jackie's help, sent out the Pledge cards AND an invitation to the luncheon to the congregation, requesting people respond with either a YES OR NO by calling Jackie at the church or e-mailing the church by October 31.

We specified we wanted the NO responses as well as the Yes responses so we could contact anyone who might not have responded at all and make sure they knew they were invited.

Bill Menke, Stephen Van Dyk, John Guzewich and Nina Von Eckardt all gave Minutes for Mission Stewardship in the weeks preceding the luncheon.

Jackie e-mailed a reminder invitation to the luncheon and created a list of all the acceptances and No's

We were right on track when Monday October 29th SANDY struck and the church and much of Rockland County was without power for almost 10 days.

I kept in touch with Wendy Gordon to keep her abreast with any last minute changes, OR a possible cancellation, but Angela and I agreed the luncheon should take place IF at all possible. The Power came back on and we moved forward.

Nina made some phone calls to people who did not seem to have responded one way or the other to the invitation. One person thought ONLY people who PLEDGE were invited to the luncheon. Make a note to be very clear that EVERYONE is invited next year so there is no confusion.

We had 34 confirmed by Thursday 11/8/12 and a few additional Yeses by Sunday.

Because CST was having a performance Saturday 11/10/12 we could not set the Parish Hall up for the luncheon until early Sunday morning. Nina, Richard Hansen, Stephen Van Dyk and Johanna Albin met early and set up the tables. There were blue and white table clothes from Nina's endless collection and yellow flowers in blue and white pottery pitchers.

Ludmilla, Wendy Gordon's partner arrived by 10AM with their Assistant Anton and another gentleman and Stephen helped them get started in the kitchen.

Both Angela and Nina (during her Minute for Mission) made a point of extending the invitation to everyone in church that morning 11/11/12.

The Parish Hall looked lovely and everyone seemed to have a good time. Johanna Lo, Johanna Albin, Jim Rubenstone, Richard Hansen, John Guzewich, Jane Hunt, Mary Ann Garland, Stephen, Michael, Beatrice, Bob and a new gal named Lori all helped. Everyone pitched in for the clean-up as they always do.

AND there were enough leftovers for one of the dinners the week-end of 11/17/12 when we said we would be happy to house 20-25 people in the manse, who have been left homeless from Sandy who have been staying at Stony Point. It turned out only ONE family moved in that week-end but Marjorie Douglas was able to give away all the leftovers.

As of this week we have received a little over \$100,000.00 in pledges for 2013.

In late December, both Angela and Cass approached Sabelle Frasca (on Kim's brilliant suggestion) to see if she might be willing to write the Community Christmas letter. Sabelle said she would and she wrote the most beautiful letter about our church.

I do not know what the Community has sent to us so far.

2013 is our 150th Anniversary. Stephen Van Dyk is chair of the 150th Anniversary Committee and I am very much looking forward to working with him on this historical and important event in the life of Palisades Presbyterian. I think the Anniversary Celebration should be our focus this year.

Respectfully submitted,

Nina Von Eckardt

Chair Stewardship Committee

2012

## **2012 Operations YE Report**

### **Church activities**

The Parish House furnace was replaced. Berry Burners of Nyack was contracted to remove and replace the small furnace which supplies heat to the Secretary's Office, Pastor's Office and Choir Room. The new furnace includes an AC coil housed in the choir room attic, affording us the option provide central air conditioning to the serviced areas by installing a compressor outside. Cost: \$9,700.00. Upgrading the system with an air conditioner compressor is estimated at \$3,000-\$4,000.

In preparation of the new furnace installation, Alan H. Wolf, General Contracting, cleaned out and insulated the space above the choir room. A sub-floor with heat baffles were installed above the high hats embedded in the choir room ceiling to allow proper heat dissipation of the high hat lights. The cost for this work was \$3,600.00. It should be noted that the clean-up of this space was on Operations to-do-list to increase the Church storage space. The need to replace the furnace, and the fact that it is an ideal place to install a new furnace made this a priority. Valentine Electric provided electrical work above the choir room to power the new furnace. Cost: \$980.00.

Alan H. Wolf, General Contracting donated time and material to repair rotted areas of the building structure making itself home to local squirrels and birds. Some areas were patched with sheet metal while others were reconstructed with wood. The donated time and material are estimated at \$500.00.

Lincoln Colwell, Arborist, removed cleaned the Church property of fallen tree limbs and brush. Cost: \$900.00.

The Rev. Maddalone drafted a Challenge-to-Change application for the wheel chair accessibility project. The request included estimates from Irish Stone Work and Personalized Landscaping. The application was submitted and approved in the amount of \$5,000.00.

The wheel chair accessibility project was completed over the summer. Acting as the General Contractor, Bigelow Green and Bob Rasmussen coordinated the sub-contractors to excavate, upgrade the areas drainage, pour concrete, install new railings and re-grade the driveway.

Sabelle and Curt Breer Frasco generously donated a new swing set and is located in the Church backyard.

Landscaping continued to be donated by Richard Rasmussen of Personalized Landscaping.

### **Manse activities**

Exterior painting of the front, west side, and deck of the Manse was completed by Alan H. Wolf, General Contracting.

The tree on the west side of the Manse was pruned by Lincoln Colwell, Arborist for \$750.00.

## 2012 Operations YE Report

The Operations committee continues to work with Sanders Realty who represents the Church in the sale of the Manse. Sanders Realty has been in discussions with several interested parties; however the Manse remains on the market.

### **Building Usage**

A donation of \$250.00 received for the use of the Manse driveway by a locations manager associated with a nearby commercial shoot.

A movie shoot was successfully negotiated *Kid in the Basement Inc.*'s location manager, Jeff Brown. This production company will use the Manse in their production of "THE HARVEST", and use the Parish House as a staging location.

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 net door to Andy. As Maryann breaks through the isolation imposed upon Andy by his protective parents, she begins to discover the sinister true nature of his illness.

The schedule for the shoot, including prep and wrap will take place between December 3<sup>rd</sup> and January 25<sup>th</sup>. The Church expects to receive donations in the amount of \$58,000.00.

Other activities scheduled throughout the year: CST, AA, Tai-Kwon-Do, Tai-Chi, Playgroup, Bible Study, Choir practice, Seniors, Session and Committee meetings.

### **Repairs and Improvements Approved by Session for 2013**

Repair all rotting sections of church and parish house exteriors	\$2,000.00
Paint exterior of church and parish house	\$10,000.00
Replace large heating unit	\$4,000.00
Install proper gutters on church and parish house	\$4,800.00
Paint interior of parish house	\$3,000.00
<b>Total</b>	<b>\$23,800.00</b>

Respectfully submitted: John Cuccia, Chair

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

## Annual Report of the Personnel Committee

January 2013

The five-member personnel committee provides oversight for the Church's three paid staff members (Pastor, Music Director and Organist, and Secretary) and for our Student Intern, helping them to succeed in the roles that they have undertaken for us. The committee provides a confidential setting for them to voice problems and concerns, for the conducting of performance reviews and for discussions of future undertakings and directions. In 2012, the committee oversaw the hiring of our new Secretary, Jackie Johanson, and the selection of our new Student Intern, Sarah Rubinsky. In the fall, the committee conducted annual reviews for all staff members (but not our Student Intern, who had only just been taken on). This process included receiving written anonymous reviews from members of the congregation; we thank all of you who participated by providing thoughtful comments on the review forms. This review process led to recommendations that were presented to Session and which informed their approving raises for the Music Director and Organist and Secretary, and their recommending of the 2013 Terms of Call of the Pastor for consideration by the Congregation at this Annual Meeting.

As Chair, I would like to take this opportunity to thank the committee members for their excellent service.

Respectfully,  
Bill Menke  
Chair of the Committee

## **Worship Committee 2012 Annual Report**

2012 was a memorable year in the worship life of our Church. Through the generosity and hospitality of Cass and Nick Ludington, we experienced the glory of an Easter sunrise, on a truly breathtakingly beautiful morning. In the Spring, we had the first of what we hope will be an ongoing series of joint worship services with the Blauvelt and Pearl River congregations. It was wonderful to hear the combined choirs sing for this service. This Christmas Season, we enjoyed a brilliant reading of Dickens' "A Christmas Carol" done by five very talented actors, including our own John Garland in the role of Scrooge. Thanks to Mary Ann Garland for making this happen for us.

We were blessed throughout the year by Angela's thought-provoking and spiritual sermons, as well as by a series of book studies, and our on-going Bible study, led by Angela, each Wednesday at 12:15. We have a regular attendance at Bible study of six to eight people. We invite all of you to join us whenever you can. It is time well spent. Come whenever you can.

Our joint Maundy Thursday service with the AME Zion Church in Sparkill was well attended by both congregations and the delicious food as well as the fellowship and moving worship, were again a highlight of our worship year.

On Christmas Eve, we returned to holding two Services of Lessons and Carols, one at 6 PM and the other at 11 PM. At both, our choir was augmented by several volunteers, so that we had 16 singers at 6:00 and 15 at 11:00. Several people commented on the beauty of the singing. For the second year, Jim Kimak joined me in performing traditional carols for the prelude at 6 PM. Many thanks to Jim for his artistry and generosity. Of course, I want to personally thank each and every choir member for their hard work, dedication and talent throughout the year. Sopranos: Dallas Abbott, Jane Hunt, Susan Lede, Jennifer Shapiro and Nina Von Eckardt. Altos: Margaret Allen, Mary Ann Garland, Johanna Lo, Janice Van Buskirk. Tenors: Liam Fuller, William Menke, Ernest Quick. Bass: Dennis Fox. Thank you all for enriching our worship!

Thanks as well, to the members of the Worship Committee, Mercy Garland, Johanna Lo, Cass Ludington, Jennifer Shapiro, Stephen Van Dyk, Nina Von Eckardt and Kim Wekerle. We look forward to another year of creative and stimulating worship. Please speak to me if you would be interested in serving on our committee or making your own contribution to our worship life by joining the choir.

Respectfully submitted,  
Michael J. Shapiro,  
Music Director

Board of Deacons  
Palisades Presbyterian Church  
Annual Report 2012

The Board of Deacons during 2012 was composed of Beatrice Albright, Margaret Allen, Joanne Conde, Marjorie Douglas, John Guzewich, Richard Hansen, Jim Rubenstone, and Helen Shay. Jim Rubenstone 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, 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, and assisted at one memorial service.

Coffee Hour continued to be a popular and rewarding opportunity for fellowship each Sunday. During 2012, 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 encouraged by the Deacons.

Lilies were distributed at Easter, and poinsettias at Christmas, to more than 15 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 9. 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.

The Deacons also assisted at the reception following the memorial service for Bill Knudson, held at the Church on December 29.

Respectfully submitted,

James Rubenstone  
Moderator, 2012 Board of Deacons

USHERS REPORT FOR 2012																
	1996	1997	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
9:00 AM	22	23	19	15	17	15	16	13								
10:00AM									65	64	58	60	55	52	**49	50
11:00AM	79	86	79	70	67	63	61	69								
ASH WED			14	26			17		18	20	12	18	18	17		18
MAUNDY THURSDAY			80	80	82		50	66	45	25	48	15	*48	*52	*39	19
GOOD FRIDAY								65								12
EAST SUNRISE			30	30	26	40	40	30	28	24	34	18	18	17	22	20
EASTER 9:00 AM			57	38	49	30	45									
EASTER 10:00 AM									115	115	98	120	118	90	100	90
EASTER 11:00 AM			175	160	127	132	137	135								
XMAS EVE 5 PM			175	150	172	140	98	115	116	108	84	112	90	90		
XMAS EVE 6PM															138	90
XMAS EVE 11 PM			122	121	115	135	95	75	82	95	90	77	75	62		50
XMAS SUN 10 AM															25	
<b>THE USHERS FOR 2011</b>																
1st Sunday	James Rub		Richard Hansen													
2nd Sunday	Roger Buck		Robert Rasmussen													
3rd Sunday	Robert Moo		W. Arnold Finck													
4th Sunday	Fred Griffin		Ann McKie													
5th Sunday	John McKay		Stephen Van Dyk													
** There were 50, 10AM Sunday services.																
August 28, 2011 was cancelled due to Hurricane Irene.																
October 30, 2011 was cancelled due Power was disrupted in the N/E region.																
November 4, 2012 was cancelled due to Hurricane Sandy. Power was out for 8 days. Prayer gathering of 12.																
* Joint service with AME Zion																
Respectfully Submitted:																
Robert Rasmussen, Coordinator																

# Palisades Presbyterian Church - 2013 Budget

Item	2012 Budget	2012 Actual	2013 Budget	Change (vs 2012 Budget)	Change (vs 2012 Actual)	Notes
<b>Budgeted Income</b>						
Building Use	9,500.00	12,520.80	<b>15,000.00</b>	5,500.00	2,479.20	
Building Use -- Movie Shoot	0.00	58,000.00	<b>0.00</b>	0.00	(58,000.00)	All of the Harvest movie shoot income was received in 2012
Interest/Dividends	200.00	198.90	<b>200.00</b>	0.00	1.10	No change - income from Oikocredit investment
Manse Income	36,000.00	6,000.00	<b>0.00</b>	(36,000.00)	(6,000.00)	Assumes no sale of Manse, no tenant
Pancake Breakfast	400.00	457.00	<b>400.00</b>	0.00	(57.00)	
Plate	7,000.00	7,593.55	<b>7,000.00</b>	0.00	(593.55)	
Pledges	110,000.00	119,002.80	<b>115,000.00</b>	5,000.00	(4,002.80)	
Strawberry Festival	1,600.00	1,642.70	<b>1,600.00</b>	0.00	(42.70)	
Theater Benefit	1,500.00	1,661.00	<b>0.00</b>	(1,500.00)	(1,661.00)	No Theater Benefit is planned for 2013
Unrestricted Gifts	5,000.00	22,770.00	<b>7,500.00</b>	2,500.00	(15,270.00)	
Harvest Festival	2,000.00	0.00	<b>0.00</b>	(2,000.00)	0.00	No Harvest Festival is planned for 2013
<b>Income subtotal:</b>	<b>173,200.00</b>	<b>229,846.75</b>	<b>146,700.00</b>	<b>(26,500.00)</b>	<b>(83,146.75)</b>	

# Palisades Presbyterian Church - 2013 Budget

Item	2012 Budget	2012 Actual	2013 Budget	Change (vs 2012 Budget)	Change (vs 2012 Actual)	Notes
<b>Budgeted Expenses</b>						
<b>Ministerial</b>						
Subgroup: Minister's Salary						
Minister's Effective Cash Salary	54,041.13	54,041.13	<b>55,121.95</b>	1,080.82	1,080.82	Reflects a 2% raise as approved by Session
Minister's SS Offset (@ 7.65%)	4,134.15	4,134.15	<b>4,216.83</b>	82.68	82.68	7.65% of Effective Cash Salary
Subgroup: Minister's Benefits						
Minister's Pension & Welfare	17,428.26	18,761.52	<b>18,190.24</b>	761.98	(571.28)	Equal to 33% of Effective Cash Salary
Minister's Dental Insurance	330.60	360.36	<b>330.60</b>	0.00	(29.76)	
Minister's Life Insurance	189.00	150.75	<b>201.00</b>	12.00	50.25	First installment for 2012 was paid in Dec. 2011.
Minister's Travel Expenses	1,500.00	0.00	<b>1,500.00</b>	0.00	1,500.00	
Minister's Continuing Education	1,000.00	1,050.00	<b>1,000.00</b>	0.00	(50.00)	
Subgroup: Ministerial Miscellaneous						
Pulpit Supply	1,300.00	830.00	<b>1,300.00</b>	0.00	470.00	
Miscellaneous Ministerial	500.00	32.50	<b>500.00</b>	0.00	467.50	
<b>Organist &amp; Music Services</b>						
Organist Gross Salary	12,906.63	12,906.63	<b>13,293.83</b>	387.20	387.20	Reflects a 3% raise as approved by Session
Organist SS Withholding Match	800.21	797.91	<b>824.22</b>	24.01	26.31	
Organist Medicare Withholding Matcl	187.15	186.67	<b>192.76</b>	5.61	6.09	
Substitute Organist	600.00	440.00	<b>600.00</b>	0.00	160.00	
Maintenance & Repair	1,800.00	360.00	<b>1,800.00</b>	0.00	1,440.00	
Music/Musicians	500.00	14.84	<b>500.00</b>	0.00	485.16	
Miscellaneous	250.00	0.00	<b>250.00</b>	0.00	250.00	
<b>Office</b>						
Secretary's Gross Salary	5,600.00	5,972.16	<b>7,800.00</b>	2,200.00	1,827.84	Reflects raise to \$15 per hour, same number of hours for Secretary
Secretary SS Withholding Match	347.20	347.70	<b>483.60</b>	136.40	135.90	
Secretary Medicare Withholding Matr	81.20	81.31	<b>113.10</b>	31.90	31.79	
General Supplies	500.00	559.29	<b>600.00</b>	100.00	40.71	
First class postage	500.00	144.00	<b>250.00</b>	(250.00)	106.00	
Bulk Mail	785.00	0.00	<b>0.00</b>	(785.00)	0.00	PPC no longer uses bulk mail
PO Box rental	125.00	100.00	<b>110.00</b>	(15.00)	10.00	
Safety deposit box rental	300.00	250.00	<b>250.00</b>	(50.00)	0.00	
Copier	500.00	1,477.48	<b>500.00</b>	0.00	(977.48)	Major repair in 2012
Telephone	2,200.00	2,120.86	<b>2,300.00</b>	100.00	179.14	
Web page	215.00	0.00	<b>0.00</b>	(215.00)	0.00	Paid through 2013
Miscellaneous	400.00	224.03	<b>400.00</b>	0.00	175.97	
Chase Bank charge	200.00	305.73	<b>300.00</b>	100.00	(5.73)	

# Palisades Presbyterian Church - 2013 Budget

Item	2012 Budget	2012 Actual	2013 Budget	Change (vs 2012 Budget)	Change (vs 2012 Actual)	Notes
<b>Operating Expenses-Church</b>						
Capital Expense	2,000.00	36,395.25	<b>23,800.00</b>	21,800.00	(12,595.25)	Priority 1 expenses plus additional painting per Operation priority list
Maintenance, Repair & Supplies	5,000.00	4,841.54	<b>4,200.00</b>	(800.00)	(641.54)	
Insurance						
Insurance: Property & Liability	8,000.00	7,847.20	<b>8,000.00</b>	0.00	152.80	
Insurance: Workers Compensation	800.00	874.00	<b>900.00</b>	100.00	26.00	Pastor, Organist & Secretary
Insurance: Disability	150.00	110.64	<b>150.00</b>	0.00	39.36	
Insurance: NYS Unemployment	300.00	231.52	<b>300.00</b>	0.00	68.48	Organist & Secretary
Taxes	600.00	607.25	<b>625.00</b>	25.00	17.75	
Utilities						
O&R	9,000.00	7,522.00	<b>7,500.00</b>	(1,500.00)	(22.00)	
United Water	250.00	370.74	<b>375.00</b>	125.00	4.26	
Cleaning (Sexton)	5,200.00	5,300.00	<b>5,200.00</b>	0.00	(100.00)	
Miscellaneous	0.00	1,400.00	<b>0.00</b>	0.00	(1,400.00)	New Beginnings payment in 2012
NYC Metropolitan Commuter Mobility	75.00	30.20	<b>0.00</b>	(75.00)	(30.20)	No longer payable for small businesses
<b>Operating Expenses-Manse</b>						
Capital Expense	5,000.00	7,435.00	<b>5,000.00</b>	0.00	(2,435.00)	
Maintenance, Repair & Supplies	3,000.00	975.00	<b>3,000.00</b>	0.00	2,025.00	
Insurance						Insurance covered with Church policy, above
Taxes	22,000.00	22,300.86	<b>2,500.00</b>	(19,500.00)	(19,800.86)	<b>Assuming successful grievance</b>
Utilities						
O&R	0.00	995.78	<b>1,000.00</b>	1,000.00	4.22	
United Water	0.00	51.65	<b>100.00</b>	100.00	48.35	
<b>Mission</b>						
General Mission	4,500.00	4,500.00	<b>4,500.00</b>	0.00	0.00	
Local Mission	2,500.00	0.00	<b>2,500.00</b>	0.00	2,500.00	
Inclusion Contribution	700.00	0.00	<b>700.00</b>	0.00	700.00	
Per capita	3,129.75	3,129.75	<b>2,850.00</b>	(279.75)	(279.75)	
<b>Programs</b>						
Deacons	1,000.00	454.53	<b>1,000.00</b>	0.00	545.47	
Adult Education	250.00	0.00	<b>0.00</b>	(250.00)	0.00	No Adult Ed Committee
Youth Education	925.00	1,258.74	<b>1,000.00</b>	75.00	(258.74)	
Youth Group	100.00	628.61	<b>4,000.00</b>	3,900.00	3,371.39	Includes \$3,000 for Intern scholarship
Parish Life	250.00	0.00	<b>0.00</b>	(250.00)	0.00	No Parish Life Committee
Mission Commission	100.00	0.00	<b>100.00</b>	0.00	100.00	
Stewardship	1,500.00	1,599.82	<b>1,500.00</b>	0.00	(99.82)	
Worship & Arts	200.00	44.25	<b>200.00</b>	0.00	155.75	
Operations	100.00	0.00	<b>100.00</b>	0.00	100.00	

Palisades Presbyterian Church - 2013 Budget

Item	2012 Budget	2012 Actual	2013 Budget	Change (vs 2012 Budget)	Change (vs 2012 Actual)	Notes
<b>Fund Raisers</b>						
Theater Benefit	1,000.00	750.00	0.00	(1,000.00)	(750.00)	
Pancake Breakfast	0.00	0.00	0.00	0.00	0.00	
Strawberry Festival	500.00	538.31	500.00	0.00	(38.31)	
Harvest Festival	50.00	0.00	0.00	(50.00)	0.00	
<b>Income subtotal:</b>	<b>173,200.00</b>	<b>229,846.75</b>	<b>146,700.00</b>	<b>(26,500.00)</b>	<b>(83,146.75)</b>	
<b>Expense subtotal</b>	<b>187,400.28</b>	<b>215,841.66</b>	<b>194,528.13</b>	<b>7,127.86</b>	<b>(21,313.52)</b>	
<b>Surplus (deficit)</b>	<b>(14,200.28)</b>	<b>14,005.09</b>	<b>(47,828.13)</b>	<b>(33,627.86)</b>	<b>(61,833.23)</b>	

2013 Terms of Call  
The Reverend Angela Maddalone

Cash Salary	55,121.95
Social Security offset (7.65)	4,216.83
Pensions and Health Benefits	18,190.24
Dental Insurance	330.60
Life Insurance	201.00
Automobile Expenses (by voucher)	1,500.00
<u>Study Leave (continuing education)</u>	<u>1,000.00</u>
 Total	 \$80,560.62

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

This represents a 2% increase from 2012. The Presbytery of Hudson River mandated an increase of 1.5%.