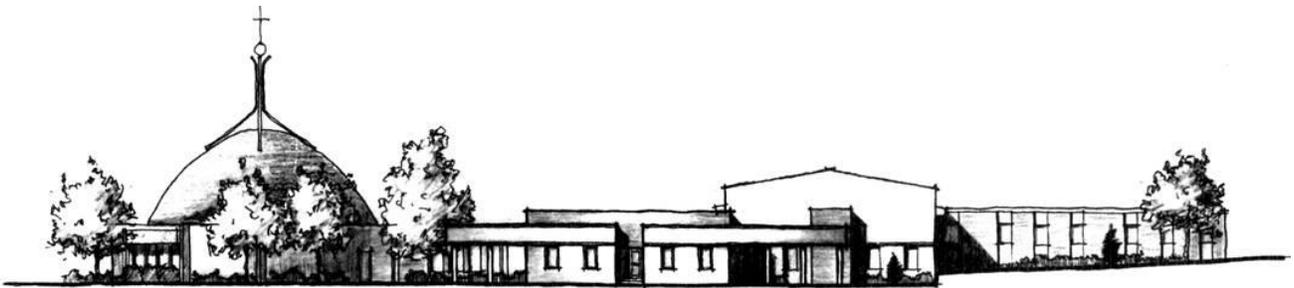


Northampton Presbyterian Church

ANNUAL REPORT 2022



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**ANNUAL MEETINGS OF THE
CONGREGATION AND CORPORATION**

Northampton Presbyterian Church, Holland, Pennsylvania
Sunday, January 29, 2023

AGENDA

THE CONGREGATIONAL MEETING

The Call to Order and Opening Prayer Reverend Judith A. Dwyer

The Call for the Meeting The Clerk

Report of Approval of Minutes of February 6, 2022 Congregational Meeting

Report of Approval of Minutes of June 26, 2022 Congregational Meeting

Report of Approval of Minutes of November 6, 2022 Special Meeting of the Congregation

Statistical Report from the Clerk of Session

Reports of Pastor and Committees

Report of Treasurer: PILP Loan

Motion to Receive Reports

Congregational Resolution Re: Stucco Remediation Loan: *Motion to approve the amount of the PILP loan, its purpose and the name of the lender, to be signed by the Clerk of Session.*

Motion to Approve Addition 10A Regarding Electronic/Virtual Meetings to the Bylaws of Northampton Presbyterian Church (see addendum on the following page)

Motion to Refer Approval of Minutes to Session

Motion to Suspend the Congregational Meeting and to Convene the Meeting of the Corporation

MEETING OF THE CORPORATION

The Call to Order

2022 Mutual Funds and Investments Report—Year End Review

Financial Report of Year 2022

Presentation of the 2023 Budget

Corporate Resolution Re: Stucco Remediation Loan: *Motion to approve the loan amount, the purpose of the loan, the lender, and corporate officers (the president, the vice president, the treasurer, the secretary) who can sign the loan documents. Resolution to be signed by the corporate secretary.*

Motion to Adopt Information Received and Action Taken During Corporation Meeting

Motion to Adjourn Meeting of the Corporation and Resume the Congregational Meeting

CONGREGATIONAL MEETING (RESUMED)

Old Business
New Business
Motion to Adjourn

CLOSING PRAYER AND BENEDICTION

Rev. Dwyer

ADDENDUM:

At its regular meeting of January 18, 2023, the Session of Northampton Presbyterian Church, in keeping with parliamentary procedure as outlined in Robert's Rules and in acknowledgment of the possibilities availed to boards and congregations by technology, approved the following addition to the Northampton Presbyterian Church Bylaws:

10A. Electronic/Virtual Meetings:

Congregational and Session meetings may be held as follows:

1. Congregational Meetings - The congregation may meet by electronic means if all members have reasonable notice of the electronic meeting and the ability to discuss and vote on business items. The quorum for such a meeting is the Moderator, secretary and 20 eligible members.
2. Session Meetings – The Session may meet by electronic means if all active elders have reasonable notice of the electronic meeting and the ability to discuss, deliberate, and discern the will of God and vote on business items. The quorum for such a meeting is 5 active elders and the moderator.

Rationale for addition:

Excerpt, Robert's Rules of Order 9:31:

Among some organizations, there is an increasing preference, especially in the case of a relatively small board or other assembly, to transact business at electronic meetings. A group that holds such alternative meetings does not lose its character as a deliberative assembly so long as the meetings provide, at a minimum, conditions of opportunity for simultaneous aural communication among all participating members equivalent to those of meetings held in one room or area. Under such conditions, an electronic meeting that is properly authorized in the bylaws is treated as though it were a meeting at which all the members who are participating are actually present.¹

¹ Henry M. Robert III et al, Robert's Rules of Order: 12th Edition, NY: New York, PublicAffairs, Hachette Book Group, Inc. 2020, 9:30 – 9:36.

Pastor's Report to the Congregation

2022

To the Body of Christ at Northampton Presbyterian Church:

"I therefore, the prisoner in the Lord, beg you to lead a life worthy of the calling to which you have been called, with all humility and gentleness, with patience, bearing with one another in love, making every effort to maintain the unity of the Spirit in the bond of peace."

Ephesians 4:1-3

I begin my annual report to this wonderful congregation with the words Paul used to address the congregation at Ephesus. In this segment of his letter to that part of the body of Christ, he implores them to "bear with one another in love." He is urging them to claim their authority in the midst of "sticky business:" a general tolerance and pride in the diversity of religions that distinguished Ephesus from other cities of its time.

Ephesus was the center of the Artemis cult and over 50 other gods. Greek gods like Zeus and Athena as well as Egyptian deities like Isis and Sarapis were worshiped there. Ephesus was also a center for Emperor worship. It required a certain tenacity of spirit for those who worshiped Jesus to stick to their belief in Christ as Lord (as opposed to Caesar).

The church has always been centered in the midst of life's stickiness. We are a people of diverse opinions, natures and backgrounds, with a commonly-held belief in the One called Jesus, Savior of the world. Bringing our diversity to bear on this belief can result in the occasional disagreement, if not outright quarrels and even moving on from one community of faith to another.

While we have our share of disagreements from time to time, and a few have chosen to move on from this faith family, this past year has taught me how well you "bear with one another in love." This ability to stick with one another challenges the status quo of the secular world, and particularly the corporate world, where "stickiness" – the ability to retain customers – allows business to survive.

In the past year, we have done more than survive. We have stuck with one another through issues that have the potential to divide a lesser church, the stucco remediation project being one. We have loosened our grip on worship that no longer fills us and risked moving to new forms and practices. We have joined together for meals, fellowship and learning new things about Jesus and about one another. We have initiated new relationships with our community and the larger body of Christ in the world.

None of these things are possible in a family that refuses to "bear with" the changes that come our way. I am happy to say, then, that it appears we are stuck with one another, and that is a great thing!

I am grateful for the many gifts each of you brings to this church family and for the unparalleled team of leaders that makes NPC "go." For the Session, the Deacons, our Clerk, our Treasurer, our Bookkeeper; for the cleaners and landscapers; for our amazing Office Administrator, Melissa; our awesome IT tech, Connor, our fabulous new Music Director, Trish, and our wonderful Preschool Director, Monica, I am grateful. All go above and beyond

to meet every challenge we face with tenacity, joy and a bold faith in Jesus, who walked among us and showed us how to believe beyond our limited imaginations.

I am looking forward to a new year of thriving in the midst of life's sticky situations. I hope you are too. May God give us the grace to bear with one another with the love of Jesus Christ to guide us.

- *Pastor Judy*

Minutes of the Annual Congregational Meeting
Northampton Presbyterian Church
February 6, 2022

The annual stated meetings were convened on Sunday, February 6, 2022 following the worship service. The meeting was called to order and opened with prayer by the Pastor, Reverend Judith A. Dwyer.

The clerk, Elva Naphy, certified that the quota for a quorum had been met.

A motion was made and seconded to approve the agenda.

THE CONGREGATIONAL MEETING

Pastor's Report

The Pastor reviewed her written report and commented on the difficulty of change and changes during the last year – getting a new pastor, the pandemic, etc. Her report spoke of thanks and doing God's work together. Discerning what God is calling NPC to be and do.

Clerk's Report

The following minutes were presented and approved unanimously:

- The Annual Meeting on January 24, 2021
- The Congregational Meeting on June 27, 2021
- The Special Meeting of the Congregation on October 3, 2021

The 2021 Statistical Report of the Clerk was presented. One correction was made to the report. The death of Barbara Graham on December 31, 2021 was noted. This changes the number of Active Members on December 31, 2021, to 115. The report was approved and ordered spread upon the minutes as follows:

Clerk's Report of Membership Statistics:

Active Membership as of January 1, 2021	119
Additions:	
Letter of Transfer	0
Profession of Faith or Reaffirmation	0
Profession of Faith (first time 17 years or younger)	0
Restored to Active Membership	0
Losses:	
Death	2
<i>Helen Karn July 11, 2021</i>	
<i>Barbara Graham December 31, 2021</i>	
Transfer to other churches	0
Transferred to Inactive Roll	0
Removed from Roll	2
Active Membership as of December 31, 2021	115

Reports from Committees

Written reports for the year 2021 were submitted by the following committees/groups: Nominating, Technology, Worship, Mission (Gloria Kampf was added to the list of Mission Committee members), Deacons, God's Window Preschool, Boy Scouts and Cub Scouts. These reports are printed in the 2021 Annual Report Booklet. The moderator invited committee chairs to update their information and answer questions from the congregation.

A motion was made and seconded to receive the reports as written. The motion passed.

A motion was made and seconded to refer the approval of these minutes to Session. The motion passed.

A motion was made and seconded to suspend the Congregational Meeting and to convene the Meeting of the Corporation. This motion passed.

MEETING OF THE CORPORATION

The meeting was called to order by the Moderator, Reverend Judith Dwyer.

Facilities Committee

Kathie Piscicella, Chair, reported that many things have been done in 2021 to maintain the building. The committee is now discussing and working on repairing the stucco problems.

Treasurer's Report

Treasurer, Pam Kemper, reviewed the 2021 Budget including:

1. Major Fund Giving
2. Expenses
3. Operating Expenses
4. Salary/Benefit Expenses including the Terms of Call
5. Operating Expenses vs. the Budget
6. Pam reviewed and explained the Pastor Housing Fund. This Fund was established in October 2017 when the manse was sold. In December 2021 this Fund Balance was \$384,958. \$250,000 of this is restricted and can only be used for housing expenses. The balance of this money can be used for church expenses – with approval from the Presbytery.
7. Payroll Protection Loan and the Reserve Fund were reviewed.
8. Looking Ahead – Pam explained that based on our Fund Balances we are in a good position financially. However, cash flow is a significant concern. General Fund giving has dropped each year since 2016 along with the number of giving units. There is a need for increased cash flow.

Budget and Finance

Dana Winslow, Chair, reviewed the process his committee used for coming up with the 2022 Budget.

First, a baseline budget was developed. What is needed for the Church to function? After this, Committee Chairs were asked to develop prioritized wish lists including costs. Dana then explained each item on the Budget that was approved by Session.

Dana answered questions from the Congregation.

- Does outsourcing landscaping and cleaning cost more or less each year? It will cost approximately \$12,000 more per year.
- How much are we adding to the Annual Budget with these items? It looks like we are adding about \$23,000.

At this point, the Pastor left the room so the Congregation could discuss and vote on the Terms of Call for 2022. The Terms of Call for 2022 will not change from the T of C that were voted on when Reverend Dwyer was called to NPC in October 2021.

There was a question about Study Leave. Dana responded that Study Leave can be taken all at once or spaced out during the year.

A motion was made and seconded to approve the 2022 Terms of Call. The motion passed.

The Pastor returned to the meeting.

A motion was made to adopt the information received during the Corporation meeting. Motion passed.

A motion was made to adjourn the meeting of the Corporation and resume the Congregational meeting. This motion passed.

CONGREGATIONAL MEETING (resumed)

Old Business (none) our building.

New Business

Dana Winslow present the need for work to be done on the Stucco on our building. The stucco has been repaired several times and there are still problems. An engineering firm was engaged to look at the building – blueprints, structure and determine what the issues are. Dana explained the problems that were found. The engineering firm feels that the problems are significant and need to be dealt with within the next year. Dana is waiting for a plan and estimate from the company. Some monies may be available from Presbytery to help with this issue. We will be hearing more about this problem as information comes in.

There being no other business, Pastor Judy reminded the Congregation that Jesus said “Do not be afraid”. She then entertained a motion to adjourn the meeting. The motion passed.

Pastor Judy closed the meeting with prayer.

Submitted by:

Elva Naphy, Clerk of Session

Approved: _____

Minutes of the Congregational Meeting
Northampton Presbyterian Church
June 26, 2022

The meeting was called to order and opened with prayer by the moderator, Reverend Judith Dwyer. Rev. Dwyer stated the purpose of the meeting was to elect Elders, Deacons and a Nominating Committee.

The Clerk, Elva Naphy, certified that a quorum was present.

Report of the Nominating Committee:

Corinne Kauermann, Nominating Chair, presented the following nominations:

Elder, Class of 2025 – Kathie Pisciella (2nd term)

Deacon, Class of 2025 – Karla Williams

There being no nominations from the floor, the moderator entertained a motion to close the nominations and for the clerk to cast a unanimous ballot to elect this slate of officers. The motion passed.

Rev. Dwyer thanked those completing their terms:

Deacon: Lea Pennington, Mary McCaffrey, Nadine Fern

Elder: Laura Wilson, Barbara Erdmanis, Pam Kemper

The next order of business was to elect four members to serve on the Congregational Nominating Committee.

The Moderator requested nominations from the floor. The following people were nominated:

Helen Mercer Jessica Stehr

Steve Cocchia Florence Houseman

Nominations were closed.

A motion was made to direct the Clerk to cast a unanimous ballot to elect these people to serve on the Congregational Nominating Committee.

The Moderator entertained a motion to dissolve the 2021 – 2022 Nominating Committee (Steve Cocchia, Lori Beehler, Jessica Stehr and Jim Houseman, Jr.) with many thanks for their service. Motion passed.

Rev. Dwyer called Laura Wilson to the front. Laura spoke to the congregation about her difficult decision to leave NPC. Laura and her husband feel it is important to attend a church in their community and have decided to do so. She will always feel an attachment to NPC and the church she grew up in. We will miss Laura.

There being no other business, the Moderator entertained a motion to adjourn the meeting. The meeting was closed with prayer.

Respectfully Submitted,
Elva Naphy, Clerk of Session

Approved: _____

**Minutes of the Special Meeting of the Congregation of
Northampton Presbyterian Church
November 6, 2022**

The meeting was convened following worship on Sunday, November 6, 2022 to receive the report of the Facilities Committee and recommendations for building envelope (stucco) remediation.

The Clerk certified that a quorum was present.

The meeting was opened with prayer.

Dana Winslow presented a PowerPoint presentation detailing the problem, what the committee has done so far, and their recommendations.

1. The Problem: water damage to the stucco due to lack of correct drainage.
2. Hired CVM Engineering company to evaluate and identify the problem. They presented these conclusions: The problem is systemic – throughout the entire addition, the problem needs to be addressed sooner rather than later. New stucco, done correctly, is the most cost-efficient answer.
3. Several vendors were investigated – Yost, AI Restoration, and O’Boyle Stucco. The committee recommends we use O’Boyle Stucco.

4. Project costs:

Proposal from O’Boyle	\$135,000
CVM Management	\$20,000 <i>this may or may not be needed</i>
Contingency	\$13,500
Total Costs	\$168,500

5. Funding options: Dana turned the meeting over to Jessica Stehr, Treasurer, to discuss funding options. There are several options to pay for this project:
 - Loans – PNC or Presbytery
 - Grants
 - NPC Capital Campaign
 - Our investments

Jessica explained each of these options and answered any questions from the congregation.

6. Recommendation of the Committee:

The Facilities Committee recommends that

- The church apply to both PNC and Presbytery/ILP for a loan and we assess the rates, terms and conditions of both
- We then select the package that best meets our needs
- We plan and initiate a capital campaign

After answering questions from the congregation, the following motion was made: **to authorize further investigation of financing for the stucco remediation project and authorize Jessica Stehr and the Finance Committee to create a financing package. Also, to authorize the stucco remediation project and a Capital Campaign. The motion was made and seconded. The motion carried unanimously.**

The meeting was closed with prayer.

Respectfully Submitted,
Elva Naphy

Approved: _____

Clerk's Report of Membership Statistics

Annual Report 2022

Active Membership as of January 1, 2022 115

Additions:

Letter of Transfer	0
Profession of Faith or Reaffirmation	0
Profession of Faith (first time 17 years or younger)	0
Restored to Active Membership	0

Losses:

Death	2
<i>Clayton Christian April 4, 2022</i>	
<i>Barbara Wiley May 23, 2022</i>	
Transfer to other churches	0
Transferred to Inactive Roll	0
Removed from Roll	6

Active Membership as of December 31, 2022 107

Submitted in His Service,
Elva Naphy, Clerk of Session

Nominating Committee

Annual Report 2022

Thank you to the committee members:

- Jessica Stehr
- Steve Cocchia
- Jim Houseman
- Lori Beehler

After meeting to review guidelines for serving as an Elder or Deacon, the committee used the membership list to identify potential candidates for office.

The following people were nominated to serve as Elders in the Class of 2025:

- Kathie Pisciella (2nd term)

The following people were nominated to serve as Deacons in the Class of 2025:

- Karla Williams

The nominations for officers of the Class of 2025 were presented to and elected unanimously by the congregation at the Congregational Meeting in June 2022.

At the June meeting, the following people were elected by the congregation to serve on the 2022-2023 Congregational Nominating Committee:

- Florence Houseman
- Steve Cocchia
- Jessica Stehr
- Helen Mercer

Our sincere thanks to this year's committee for their faithful service and hard work.

In His Service,
Corinne Kauermann,
Chair

Technology

Annual Report 2022

A slow but steady progression of adding new technology and improving existing technology continues at NPC. Compared to the revolution in technology we experienced in 2020 and 2021, 2022 was an evolution.

At the beginning of the year, we were able to add and permanently install two new cameras at the back of the sanctuary, one of which is set permanently to view the entire chancel while the other can be controlled remotely to zoom in on the pastor, the choir, the cross above the chancel, the communion table, or a host of other locations. The existing portable camera was moved to the side of the sanctuary so online viewers can see the congregation. Software was added to the sanctuary computer to better integrate the online church bulletin during livestreams, as well as to post videos on YouTube in addition to Facebook. Improvements were made to the soundboard with new microphones, and John Dwyer reorganized the soundboard to make it simpler and more efficient to use on Sundays. (Special thanks to John and Connor Frame, our new Technology Assistant who joined us this past year, for running the soundboard and our livestreams!)

We continue to utilize Zoom to host Session and various committee meetings, as we have discovered that while it is important to have face-to-face meetings occasionally, we are able to take advantage of the efficiencies that online meetings have to offer (particularly in the time saved from commuting to and from church).

For 2023, we will focus on updating and refreshing our church's website, as well as acquiring technology to increase and improve the security of the church (we will apply for grants to help fund both of those). Working with the Budget & Finance Chair and the Treasurer as funds become available, we will continue to make improvements to the sanctuary to enhance the worship experience (both in-person and livestreamed). For example, a new PowerPoint projector is budgeted to replace the current aging projector. This will make presentations easier to see. We are also discussing additional equipment to acquire to make our services even more accessible and presentations by members and visitors easier to produce while maintaining the aesthetics of our beautiful sanctuary. This includes the best way to install it in the sanctuary (for example, a large flatscreen monitor vs. a motorized projector screen). Ideas are welcome!

Finally, we would be remiss if we didn't acknowledge the accomplishments of our former Technology Elder, Laura Wilson. When the pandemic started, she was instrumental in conducting all the research needed to determine what hardware and software was needed to make our livestreams look professional on a shoestring budget. Without Laura's efforts, NPC's online presence would not have grown as significantly as it has over the past several years.

Submitted in His name,
Andy Chen, Technology Elder

Worship

Annual Report 2022

Committee members: Andy Chen, Trish Conover, Corinne Kauermann, Sharon Melsky, Dana Winslow, Pastor Judith A. Dwyer, ex officio

Excused from monthly meetings: Connor Frame, AV Tech

Summary of News from the Committee:

The Committee approved a charter for the Worship and Music Committee:

The Worship and Music Committee is a collaborative group of members and staff working together to enhance, coordinate, plan and facilitate Sunday and special services throughout the liturgical year. We are responsible for the following areas: all aspects of communion, accessibility (both physical and spiritual regarding the worship service); ushering; oversight of the Order of Service as prepared by the pastor; all choirs and Praise Band; special music; organ/piano repair and sanctuary prep. We discuss each of these items monthly throughout the year and take action as necessary. We create a yearly budget in the fall based on current spending, future programs and a forecast of inflation. This information is turned over to the Finance Committee for their review and inclusion into the church budget.

The committee is made up of the Pastor (ad hoc member), Director of Music and AV Tech. There are 2-3 members of Session, of which one is usually chairperson. Members at large are welcome to serve on this committee. We meet each month on the second Tuesday of the month prior to that month's scheduled Session meeting.

We have enjoyed in-person worship, as well as virtual worship. We welcomed Trish Conover as Music Director with a welcome reception following worship on November 20th. Special music has been enjoyed by the congregation throughout the year, a special thank you to our talented musicians. The choir resumed rehearsals in November. We enjoyed a beautiful carol service at Christmas on December 18th. During the four Sundays of Advent, families from the congregation served as candle lighters.

There were palms on the communion table and palms were also given to congregants on Palm Sunday. Easter and Christmas flowers were sponsored by the congregation by members who purchased them in honor or memory of loved ones. A heartfelt thank you to Jessica Stehr and Andy Chen for supplying the congregation with beautiful flower arrangements for the communion table each week.

We celebrated a Thanksgiving service with a sumptuous communion table filled with fruits and vegetables that were later donated to the Morrisville Food Center for distribution to their clients.

Communion was celebrated on the first Sunday of each month. A huge thank you to Florence Houseman and Mary McCaffrey for graciously preparing the communion elements. We are looking to expand those who help in 2023, please see Cathy Cocchia to be added to the rotation. Thank you to Val Erdmanis for faithfully providing ushering services each week, as well as a thank you to Steve Karn for overseeing the candles on the communion table.

The Yamaha piano in the sanctuary was tuned in the Spring and the Fall, as well as having the organ serviced for maintenance.

We have been blessed in transitioning to new leadership with Pastor Judy who has added processes and structures, as well introducing creative worship that is in keeping with a Presbyterian order of service. We have enjoyed various new initiatives at NPC, both in person and virtually; including The Voices of Mission speakers, as well as the wonderful weekday afternoon Special Music series (Marilyn Clark, Austin Woodlyn, Karen Whitney and Carrie Lessene).

Respectfully submitted,
Catherine Cocchia, Chairperson



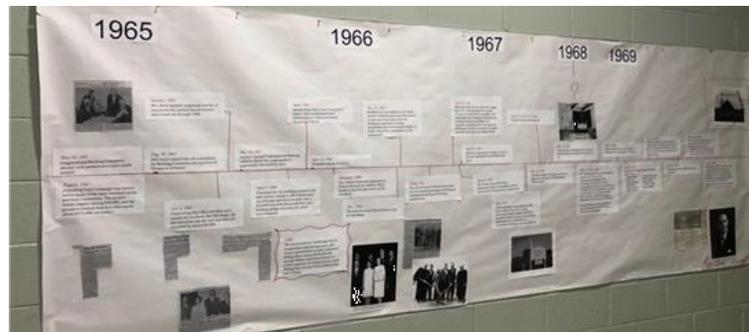
Christian Education Annual Report 2022

In response to a congregational survey of interests and availability to participate, the program of Christian Education at Northampton Presbyterian Church has endeavored to present a combination of traditional and topical Adult Education offerings this year.

These have included the Women's Bible Café; a study of *Freeing Jesus* by Diana Butler Bass; Bible Study for Everyone and Christian Life Groups. Topics have included Presbyterianism (Presbyterian Questions and Presbyterian Answers); Christian heritage (*What My Grandmothers Taught Me: Learning from the Women in Matthew's Genealogy*), and an Advent study of the birth stories in the gospels (*The Birth of Jesus for Progressive Christians*).

In honor of our history as a congregation, Corinne Kauermann prepared a beautifully illustrated NPC Timeline with accompanying materials. This has been posted in fellowship Hall and has been received with gratitude and much acclamation.

Special thanks to Pam Kemper for leading our women's Bible study group and to Andy Chen, Jessica Stehr and Pastor Judy for assisting with Bible study and CLG's. Sessions have been lively and engaging, with expanded offerings planned for the coming year.



In-Reach / Outreach Committee

Annual Report 2022

After discussing and praying for the future direction of Congregational Life, Mission Committee and Deacons, the decision was made to rename all to the "In-Reach / Outreach Committee".

IN-REACH (planning fellowship and social activities to celebrate our life together as one church family and to build community between members and friends)

- Movie Night in May
- Women's Picnic in June
- Fall Food & Fun Nights in August and October
- Homecoming and brunch in September
- Welcome reception for new Music Director in November



OUTREACH (building relationships between the congregation and the larger community by supporting self-sustaining initiatives locally, regionally and globally)

- Relationships with our mission partners have changed over the years. We prayerfully made decisions to eliminate and reduce some partners to allow room to fund new ones.
- The website and board located in the narthex were updated with partner information.
- We offered opportunities for giving to the local community. The Boy Scout troops at our church volunteered time and supported food drives.
- 'Welcome Bags' were given to new visitors at Sunday worship and included a gift card to Starbucks, prayer cards, chocolate and an info sheet about Northampton Presbyterian.
- Discussed BECOMING A WELCOMING CHURCH book, identifying a need for directional signage on outside entry door (*thank you to George Hurwitz for his craftsmanship*), discussed our 'information table' and Welcome Bag ideas were implemented.
- The Welcome Church activities:
 - 90 snack bags and fleece blankets, made by our women's group, were donated.
 - Partnered with God's Window Preschool to purchase art kits.
 - Welcome Home Kit provided items for a newly-housed person.

We very much look forward to planning a Sunday afternoon worship service with this congregation, located on the Benjamin Franklin Parkway. Details coming!

Committee-designated funds sent to:

- International Children's Fund (supports children in Romania)
- Mission Benevolence Fund (local disaster relief)
- Presbyterian Disaster Assistance (food insecurity)
- Presbyterian Mission Agency
- Advocates for the Homeless and Those in Need (local mission)
- Berean Presbyterian Church Food Pantry
- Bethany Christian Services (counseling)
- Food Center at Morrisville Presbyterian Church
- Philly House (previously Sunday Breakfast Rescue Mission)

Thank you to committee members who planned activities and built relationships between God's people this year: Lori Beeler, Cathy Cocchia, Gloria Kampf and Sharon Melsky.



DEACONS (a resource of caring and concern for members and friends of our congregation through various ministries)

- Purchased Christmas gifts for foster children in Bethanna's care.
- Keeping in Touch - Deacons contact members informing them of church events and inquiring about their wellbeing. As needs become apparent, volunteers are solicited to help.
- Card Ministry – Encouraging greeting cards are mailed to members based on prayer requests submitted. Birthday cards were supplied and mailed by the church secretary.
- Grocery store gift cards were supplied to the Pastor for donating, as needs arise.

We look forward to gifting our homebound congregants with flowers and visits in 2023. Thank you to Deacons who served this year: Florence Houseman, Mary McCaffrey, Betty Ruhfass and Karla Williams.

To God's Glory and in His Service,
Kathy Hurwitz



God's Window Preschool

Annual Report 2022



God's Window Christian Preschool has been serving our community at Northampton Presbyterian Church since fall of 1993. September of 2022 marked the 29th Anniversary of God's Window Preschool!

God's Window is a vibrant and growing preschool reaching into the Northampton community with the Word of God. God's Window has become a well-known

and very successful Christian Preschool in our community. We are currently enrolling for the 2023-2024 school year and looking toward shining the Light of Christ in our community!!

This report covers January through June of 2022 as well as September through December 2022. Last year Covid dominated our lives and our school. We are so thankful that we were able to delete

the Covid rules for this September school year and get somewhat back to normal.



Our children are very happy to be back in school. In September 2022, we added a teacher, Colleen Strichak, and Sian Smith and Jenn Camp as our new aides. Our classes are full and the kids are enjoying learning and sharing with their friends.

We were able to have an actual Graduation Ceremony in June 2022. The children sang and showed off some of the things they learned in

school. The parents loved being able to see their children and celebrate their Graduation and Moving up day! For Thanksgiving 2022, our children made their own props and performed seasonal songs for their parents.



At Christmas, we held our second annual Nativity Program. The children told the Christmas story using the song *The Friendly Beasts*. They made their costumes and had a great time performing for a full house!



We have added Pizza Days, Stretch 'n Grow back into our ELP (Experiential Learning Program) schedule. Miss Kathleen O'Connor has joined our staff to teach monthly music classes. The kids have truly enjoyed this physical education program and Music. They look forward to each activity every month.

We also had fall school photos

taken outdoors by Showstopper. Chris and his team have been with us all of our years! Many thanks to them for doing a marvelous job!



Many thanks to Kathy Pisciella and the Facilities team for keeping our building in great shape. Unending thanks to Melissa Satko who does so much to make our school better and better. Also, many thanks to Pastor Judy Dwyer and our board members for their service and for their wise and Christ-centered leadership.

Finally, thanks be to God who has blessed God's Window Preschool and sustains this school with His grace and mercy.

In His Service,

Monica Platt
Director





www.troop147.net



2022 Annual Report

Chartered by Northampton Presbyterian Church

Membership (as of Jan 1, 2023 Renewal)

- **29 Youth (Ages 11-17) – UP from 23 last January**
 - We are a younger troop now: 2/3rds are 13 or below
 - We are anticipating 5-7 crossover Cub Scout boys this spring, but will also seek recruitment at other ages
 - 1 aging out in June
 - 7 members of Order of the Arrow

Fun fact: there are over [1M youth in BSA Scouting](#)

- **22 Adults (Registered Volunteers & Leaders), 8 Scoutmasters, 7 Committee 7 Camping parents --- UP from 18 total registered Adults last January**
 - 60 overall adults including parents
 - 10 registered Troop Merit Badge Counselors to support key advancement needs



BOY SCOUTS OF AMERICA®

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Membership / Troop 147G

- **Troop 147G (Girl's Troop)**
 - This year we will also be welcoming the founding of a new unit to support BSA Scouting for girls
 - We are estimating ~6-7 youth + new dedicated female Scoutmaster and Assistant Scoutmaster
 - With new boy AOL's + 147G girl's we may be serving 40+ youth in 2023 with over 25 registered adult volunteers!
 - We will have shared/linked Committee support and work closely with the new families and leaders to develop the 147G 2023 program
 - Crossover / new unit founding is scheduled for March,

Finances

The Troop has a stable & healthy balance with reserves

- **Account Balances (as of Jan 1, 2023)**

– FNBN Checking:	\$21,509
– PayPal:	\$2,624
– Scout Store:	\$338
– Reserve (trailer):	\$7,500
– Reserve (Seabase 2023):	\$7,115
Total Available Funds:	\$9,857

- **Budget Summary**

- Annual plan go-forward:
 - add \$500 annual to Trailer fund
 - Then target net \$0 (maintain costs and don't draw down our legacy fund / year-over-year avg balance of at least \$7K)
- 2023 Registration paid to council
- \$1000 in new gear (tents)
- Campers / trips net positive this year
- Active Wawa fundraiser





Advancement & Recognition

(as of 1/9/23)

Current Ranks

						
Scout	Tenderfoot	Second Class	First Class	Star	Life	Eagle
6	7	6	3	2	4	1

3 Troop Courts of Honor

- 154 Merit badges earned (up from 115!)
- 35 Rank Advancements (up from 12!)

Eagle Scouts

- **Congratulations to our 160th Eagle Scout!**
 - Jon Wells (Jan 28 upcoming Court of Honor)
- **Path to Eagle**
 - We have 4 Life Scouts in various stages of planning or their Eagle Projects and/or completing rank requirements and 2 Star Scouts





Community Service

Total Hours: 393

- **2022 Completed Eagle Projects (203.5 hours)**
 - Ben Hogan: Autism Cares shed & service
 - Jon Wells: Churchville Nature Center outdoor water pump
 - Michael Pimble: collection / backpacks
- **2022 Troop & Individual Service Projects (190 hours)**
 - Memorial Day (at Washington Crossing National Cemetery)
 - Flag Day (Northampton Township)
 - Emergency response drill volunteering
 - Fall leaf clean-up (at NPC)
 - National Wreaths across America (at Washington Crossing National Cemetery)
 - Holiday luminary (at NPC)

Activities

9 Monthly Troop Campers

- **Camping**
 - 17 nights of Troop camping
 - 277 individual nights
 - 26 youth attended Camp Rodney summer camp in MD
- **High Adventure**
 - Crew planning 2023 Seabase
- **35 Troop Meetings**

2023: Summer Camp @
Bashore (PA)
Battleship, NJ
Coast Guard station NJ
Gettysburg cycling
Ockanickon / Rock climbing
Appalachian Trail hike
White water rafting

Technology

- **Our Troop uses several key Digital resources:**
 - **TroopMaster:** which also powers our website
<http://troop147.net>
 - Track troop activities/calendar, Advancement progress
 - <http://scoutbook.com>
 - Used for council / BSA official roster and non-Troop Merit Badge Counselors



Facilities Committee

Annual Report 2022

The committee now has a charter. We are responsible for the maintenance, upkeep, repair, and upgrading of the NPC building and surrounding grounds. We also identify and prioritize repairs to the church building and provide budgetary information to support our activities. This includes contracting services for tasks such as snow removal, lawn care/landscaping, and cleaning. The committee also coordinates the annual review and maintenance of all insurance coverage.

2022 Committee Members: Steve Cocchia, Val Erdmanis, Kevin Kauermann (Scouts only), Liz Kauermann, Paul Kauermann, Sharon Melsky, Kathie Piscella, Joe Rawson, Dana Winslow and Pastor Judy Dwyer

Our committee has accomplished many projects this year and we look forward to continuing to serve our church in the future. Below are some highlights:

- In addition to keeping up with routine tasks assigned to each of us, thank you to each committee member for your commitment to diagnosing, repairing, making phone calls for services, and relocating items throughout the building and preschool, as well as tackling the unexpected items that have arisen throughout the year. Your hard work and dedication are truly appreciated.
- The church underwent construction in 1967, with additions in the 1990s and circa 2008. The 2008 addition included a stucco façade system which has since deteriorated. The Facilities Committee requested an exterior stucco assessment through a forensic analysis by an engineering firm. Based on their recommendation, the decision was made to replace the stucco with a new cladding system that incorporated improved drainage and more durable materials. A stucco/remediation contractor service was selected to perform the work, and the initial work began in December. The process was led by Dana and required much time and effort from everyone. It also involved many meetings and emails with the Committee and Pastor Judy.
- Kevin Kauermann became a member of the Facilities Committee in 2021 as the Chartered Organization Representative (COR) for our BSA Troop147B so the Committee could provide additional support for this role. He is currently working with the Troop on a new charter between NPC and BSA Troop 147G for Girls which is set to be finalized in March 2023. He continues to remain in contact with the two Girl Scout Troops that meet at the church and a third Girl Scout Troop that is set to start in 2023.

The Facilities Committee welcomes input from the congregation. We are here to ensure the maintenance and upkeep of our church's building and grounds. If you have any feedback or suggestions, please let us know. We are also looking for new members to join our team. If you're interested, please email kathpisciella@gmail.com for more information.

In His Service,
Kathie Piscella

Treasurer's Report

2022

In 2022, the ministries and missions of NPC continued to benefit from an engaged and committed congregation and a solid financial foundation which allows us to look ahead for what God is calling us to do.

Numerically, our 2022 financial foundation is comprised of 41 active / regular giving units and >50 giving units in total. Because of your involvement and generosity, we've been able to accomplish some vital work in 2022 for our community and for our church, including but not limited to

- Vacation Bible School, in collaboration with God's Window Preschool staff, served >50 local children
- Financial support to international, national and local missions, including Philly House, The Welcome Church and the Morrisville Food Pantry, plus food drives and donations of supplies
- Stimulating weekly Bible study and CLG discussions
- Lenten music and speaker series open to the community
- New staff additions in Music and Technology to enhance and grow our in-person and digital ministerial capabilities
- Investments in worship technology and in the safety and security of our building and property

In 2022 we sought to make available additional, convenient options for friends and members to give to NPC. In November 2022 we initiated a QR code to scan to give and also added the option to give to NPC via credit cards. Several members and non-members have already begun using the credit card option and QR code. In addition – to both the new credit card option and existing bank account / e-check / ACH giving option, members and friends now have the ability to pay the processing fees if they so choose, thus making the full value of their gift available to NPC for our ministries and operations. We also enhanced the look, feel, and functionality of our online giving page adding photos and written descriptions of our ministries, providing additional insights into our giving categories and mission support opportunities.

Our strong financial foundation allows us to step forward in faith and follow God's calling for NPC. At the end of 2022 we had approximately \$84,000 combined in our checking and savings accounts. We also had approximately \$212,000 in our unrestricted Vanguard investment account. In our restricted investment account – Pastor Housing - we need to keep a minimum balance of \$250,000, and had a total balance of \$316,000 at the end of 2022. This means that \$66,000 is available for future years to partially offset the housing component of the Pastor's terms of call.

In 2022, the treasurer's office completed the following:

- Applied for and received a \$500 grant from PECO which essentially paid for one month of our electric and gas. Every bit helps!
- Re-initiated the paired counters - members who count and record our weekly contributions.

- Continued to work with our external bookkeeping service to implement best practices for non-profit and religious organization bookkeeping, and financial reporting.
- Revised and modernized the NPC employee and policy handbook which had last been approved by Session in 2011. This is under the remit of ensuring that NPC is a good steward of one of our most important assets – our wonderful paid staff and volunteers!

A major focus for the fourth quarter of 2022 was identifying funding sources to finance the needed work on the stucco envelope of our building. To this end, the treasurer’s office accomplished the following:

- Applied for and were awarded a \$25,000 grant from the Philadelphia Presbytery – what a blessing!
- Applied for and were granted a \$75,000 loan from the PC(USA)’s Investment and Loan Program (PILP). Following a presumed successful vote on acceptance of the loan at our first congregational meeting in 2023, we anticipate closing on the loan the end of February, 2023. Terms of the loan – which are very favorable compared to a standard bank loan - are below.

Lender	Presbyterian Church USA Investment and Loan Program (PILP)
Loan amount	\$75,000
Term	15 years
Interest rate for first 5 years	4.40 %
Points	None
Monthly payment for first 5 years (values for interest and principal listed are those for 2023)	Total: \$570 Principal: ~\$300 Interest: ~\$270
Interest rate for years 6+	It is anticipated that ILP’s rates will continue to be more favorable than what we could receive with a bank loan. If not – as there is no prepayment penalty, we would have the option to try to refinance elsewhere.
Closing costs	To be paid by NPC
Prepayment penalty	None
Collateral	None (unsecured loan)
Loan guarantee	Presbytery of Philadelphia

- Applied for a \$100,000 15-year commercial loan from PNC - PNC declined our loan as they required more giving units than we have. The PNC loan would have been at a significantly higher interest rate (~8%). As such, had we also been awarded the PNC loan, we would have declined it in preference for the much more favorable terms of the PILP loan.

For information and commentary on 2022 income and expenses please refer to the supplemental financial information.

This report would be remiss without extending a huge, heartfelt thank you to Pam Kemper who skillfully and tirelessly served as church treasurer for many, many years, culminating at the end of July, 2022.

Respectfully submitted,
Jessica E. Stehr, Treasurer

Budget and Finance

Annual Report 2022

This past year has been one of transition for NPC: transition from our interim Pastor to our new full-time Pastor; transition from a time dominated by the pandemic to a “new normal” time; transition from a time where all members of the congregation worshiped together in person to one where a significant number of our members tune in to Sunday worship from home or wherever they happen to be at the time. In addition, we have experienced changes in our church family as we have hired a new Music Director, Technology Assistant and part-time Bookkeeper and brought on a new cleaning service and landscaping service.

Transitions and changes are never easy for a close organization like NPC, and last year’s Budget was set up specifically to allow us to deal with this time of change. We established a “Base Budget” that funded all the activities from previous years but nothing new, and then identified a “Wish List” of activities that we could implement only if funding would allow. This structure permitted us to move forward with a few high priority initiatives like the addition of cameras and computer hardware that significantly improved our streaming capability, and the upgrading of our network in the church to improve Wi-Fi connectivity throughout the building. It also allowed us to deal with unexpected expenses like those associated with the stucco project and an electrical issue. This flexibility helped us to manage the church finances effectively in this year of change and transition, and we have assembled the 2023 Budget using the same process, carrying over several of the Wish List items that were not implemented in 2022.

While the process for developing the Budget was the same as last year, please note that the structure of the church finance reports and thus the Budget worksheet has changed (many thanks to Frank the Bookkeeper), and the books are now more in line with those of other churches in the Presbytery and the Presbytery itself.

Budget Summary

Income

Giving in 2023 is anticipated to be very much in line with Giving in 2022. While we did not achieve the growth in 2022 we had (hopefully) anticipated, we were stable versus the previous year, and expect that to continue in 2023. Two other important sources of Income for 2023: the Preschool is operating very profitably in their 22/23 year with strong and growing enrollment and is expected to contribute more than \$20,000 in net income to the church. The next 3 lines of income have to do with the Stucco Project. The costs of the project will be covered by a loan (\$75,000), a grant from the Presbytery (\$25,000) and a Capital Campaign extending over 2 years (\$35,000). Finally, as we did for a part of last year, we anticipate transferring money from our Pastor Housing Investment account to cover a portion of Pastor Judy’s housing expense.

Expenses

Expenses outside of NPC control have been increased by 5% due to anticipated inflation in the market. Payroll has been increased to reflect the hiring of the New Music Director and the full year for the Technology Assistant as well as a 3% pay increase for all existing staff. Facilities expenses have been closely scrutinized and adjusted based on current cost estimates.

The Net of Income less Expenses shows a positive Net Income for 2023 of approximately \$21,000, however this does not reflect the payment of principal on the church's primary mortgage of \$21,000. When this is factored in, the Cash impact for the year is essentially break even.

Church Security Investments

In October, members of the Northampton Police force came through the church to complete an assessment of our current security program and identified a number of items that they recommend we implement to enhance our overall security. Their recommendations were comprehensive and included some items that are costly (improving door locks and installing a door monitor in the office) and others that involve minimal cost (e.g. numbering every door and window in the building for ease of communication during an emergency). Many of these items have been added to the Wish List for 2023. Session has identified a Federal Grant Program designed specifically for Houses of Worship that wish to enhance their security. NPC is currently working on completing the application for this program and is hoping to secure funding that can be used for these Wish List items.

Wish List Items

Session evaluated a Wish List of items for inclusion in the 2023 Budget and identified 5 items that have the highest priority. Please note that items having to do with Security were not included in the list as they will be funded by the grant as discussed above. As was the case in 2022, these priority items will be funded based on progress toward our financial goals for the year.

Submitted by:

Dana Winslow

2023 Budget Summary				
Income				
				Notes
	Congregation Giving		\$245,000	Approx. 7% below 2022 Target. In line with 2022 projected giving.
	Preschool Net Impact		\$22,000	Preschool profitability given current enrollment
	ILP Mortgage Loan for Stucco Project		\$75,000	
	ILP Grant for Stucco Project		\$25,000	
	Capital Campaign Giving		\$17,500	Assumes 2 year Capital Campaign
	Transfer from Pastor Housing Investment		\$10,680	
	Total Income		\$395,180	
Expenses				
	Administration Charges		\$17,278	5% increase due to inflation
	Payroll		\$139,582	Addition of new Music Director, 3% increase in payroll for existing employees
	Cong. Life		\$1,300	Budget for Qrtly Cong. Events and Deacon Congregation Support
	Christian Ed.		\$1,800	
	Worship		\$6,750	Reduced due to less Accompanyist Supply
	Facilities		\$72,384	Reduction in Major Facility Repairs, assumes 5% inflation increases
	Contractor Cost for Stucco Repair		\$135,000	
	Total Expenses		\$374,094	
	Total Budget Net		\$21,086	
Cash Payments				
	Mortgage Balance Reduction		\$21,200	Includes both First and Second Mortgages
	Cash		(\$114)	

WISH LIST			Rank
1	Pastor Discretionary Fund		6
2	Replace church sign on Buck Rd		5
3	Parking lot seal coating and relining project, quote from 2022		3
4	Fire door - F.Hall. Replace hinges so it will close correctly.		3
5	Funding for Music Events		3
6	Replace metal door to boiler room in very poor condition		1
7	Add Sanctuary, etc to Fire Alarm System. Due to system's age we will need a new system for all of the church. Between		0
8	Automatic Closing of fire doors		0
9	A/C issues in office/hall area. Repair work would relocate ducts for HVAC system from Music Room #2.		0
10	Security cameras with monitor and remote door camera and opener and replace locks on 2 external doors. \$10,000 to \$20,000 estimated cost.		

2022 Income and Expense

SUMMARY –Income and Expense

NPC Income

- We achieved 93% of projected giving or \$237,000 (giving is the largest component of income)
 - 7% giving shortfall = ~\$19,000
 - Considering the inflation rate of 10% in 2022 and the continuing demographic shifts in our congregation, achieving 93% of our targeted giving is very good!

NPC Expense + Principal Payments

- Expenses: Well-managed and under budget by ~\$22,000
- Largest expenses are payroll (47% of budget) and facilities (24% of budget)
- Areas of expense savings vs. budget:
 - Session stopped extra principal payments
 - Vacancy of music director, partially offset by supply organists; partial year for AV tech
 - Did not invest in “wish list” items

“Bottom Line”

- We are -\$10,000 for 2022 (“in the red”). However, this is approximately the value of our extra loan principal payments – essentially an investment in NPC!

	<u>Actual</u>	<u>Budget</u>	<u>% of Budget</u>
Giving	\$ 237,392	\$ 256,354	93%
Transfer from savings	\$ -	\$ 13,000	
Transfer from pastor housing	\$ 10,000	\$ 10,000	100%
Other income (GW, misc. etc)	\$ 18,106	\$ 23,000	79%
TOTAL Income	\$ 265,498	\$ 302,354	88%
TOTAL Expenses (incl principal pmts)	\$ 275,583	\$ 297,453	93%
Net Income	\$ (10,085)	\$ 4,901	

Fund Categories

Fund	Fund Balance 1/1/22	Receipts 2022	Disbursements 2022	Fund Balance 12/31/22
Operating Fund	\$129,480	\$265,498	\$275,583	\$119,395
Deacons Fund	\$3,110	\$1,625	\$93	\$4,642
Memorial Fund	\$6,758	\$50	\$0	\$6,808
Pastor Housing Fund	\$384,958	\$57,115	\$126,239 (incl market decline)	\$315,834
Capital Fund	\$1,663	\$15,000	\$17,828	-\$1,165
White Gift	\$285	\$70	\$0	\$355
Mission Fund	\$1,919	\$26,723	\$16,266	\$12,376

In 2023 we will initiate a Stucco Campaign fund using \$16,171 from in 2022 advanced contributions! This will be used to contribute to the payments to O’Boyle Stucco.

God's Window – a Christian Preschool - Financials

- 2022 God's Window: Roughly broke even in 21-22; Is on target to generate a profit in 22 – 23.
- Note: Some bookkeeping categories have evolved from 2021 to 2022 as we seek to streamline our processes. The magnitude of income and expenses for the full academic year 21-22 and the half academic year in 22 are commensurate.

	<u>July 2021 - June 2022</u>	<u>July 2022 - Dec 2022</u>
Income		
GW INCOME		
GW Tuition	\$210,753	\$121,154
GW Registration Fees	\$ 3,475	\$ 2,000
GW ELP Program Fees	\$ 5,938	\$ 7,080
GW Other Misc Income	\$ 355	\$ 170
GW Refunds and Credits	\$ (4,707)	\$ (69)
Total Income	\$ 215,814	\$ 130,335
Expense		
Total OPERATING EXPENSES	\$ 490	\$ 6,867
Total GW PAYROLL EXPENSES	\$ 163,329	\$ 77,133
Total GW DIRECT PROGRAM COSTS	\$ 7,801	\$ 5,591
Total GW ADMINISTRATIVE COSTS	\$ 11,706	\$ 4,594
Total GW FACILITY COSTS	\$ 33,083	\$ 8,489
Total Expense	\$ 216,409	\$ 102,673
Net Income	\$ (595)	\$ 27,662