

**Independence Presbyterian
Church
Annual Report
2020**



2020 Annual Report Pastor's Report

"The times they are a changing." This is how Rev. Hudson began the 2019 annual report last January. Little did he know just how right he would be.

2020 will live in infamy in our nation and the world as the year of the COVID pandemic.

Churches all over had to make difficult and on-going choices. I want to praise Rev. Hudson and the Session of IPC for their faithful stewardship through a very difficult year. The elders of IPC met as often as weekly to discuss the pandemic. They approached the discussions with seriousness, thoughtfulness, love, compassion, empathy, flexibility, and grace. We could not have made it through this year without their faithful service. We owe them a great thanksgiving in all that they managed this year.

Change also came this year in the form of staff turnover. IPC said thank you and happy retirement to Paula Trill for years of dedicated work for the church; and welcomed Julie Lehmann as the new office secretary in August.

And in September, I began as your Pastor. I was happy in the ministry I was doing with youth and children, and began a conversation with the IPC nominating committee last spring thinking it was unlikely to go anywhere. The more I learned about Independence, the more interested I became in becoming your pastor. In accepting this call to shared ministry, we both took a leap of faith. You knew little about me, and I didn't know much more about you. I am happy to report that my instincts about this congregation have been affirmed. Even socially distanced, I have been able to see that this is a community of love and faith, that cares about one another and about God's people. I am so happy that I accepted the call, and can only hope that you have been reasonably pleased with me.

I am honored to serve next to amazing and talented people in the congregation. Jake Briggs continues to find ways to fill our soul with music, even as we lament the loss of singing in the sanctuary. As I said above, I cannot thank our elders enough for their work this year. The deacons found creative ways to care for the community in strange and trying times. Our committee chairs continued the work of the church, no matter if the sanctuary doors were opened or closed. And our knitters continue to be the hands of Christ in the community.

In my short four months with you, we have mourned together, celebrated love together, prayed together, cried together, served together, laughed together, and walked together in a new world. I am excited for the what the new year may bring, and to get to know this community in a post-pandemic world.

"See, I am about to do a new thing; now it springs forth, do you not perceive it?" (Isaiah 43:19)

Blessings,
Rev. David B. Wigger

Clerk of Session Report: 2020

Laura Butler

On behalf of Session, I welcome you to 2021. I took over as Clerk of Session over the summer and am busy “learning the ropes”. I attended the Clerk of Session training with Judy Mitchell from the Presbytery in early January which was very helpful. Hopefully by the end of 2021, with a permanent pastor and consistent Clerk of Session we can maintain organization and communication for the IPC congregation. Thank you to Bev, Carol, Wendy and any others who helped keep things afloat in between clerks!

Here are a few notes from the clerk and IPC session:

- From the beginning of the pandemic, Session was meeting almost weekly to discuss plans for IPC which also included a team of others from various groups of the church. They continue to monitor the situation, analyze protocols for our facility, listen to recommendations from Presbytery and local health experts and make decisions on opening and closing the building to maintain the safety of everyone.
- Since Rev. Wigger came, Session has been meeting monthly.
- Weddings for Michelle Adams to John Sheets on 7/9/2020 and Amy Strenk to James Baker held September 26.
- IPC is thankful for the lives of the following members: Katherine Baker, Doreen Strelou, Carolyn Hoppes, Nancy Highman
- Received \$1000 “Seed Grant” from the Presbytery. Some ideas have been discussed, but the money has not yet been spent.
- Minutes will be posted at church, but if you ever wish to see a copy please let me know.
- Session has decreased its numbers to 7 members. It is overseeing the following committees and teams: Committees- Property and Finance, Nominating, and Personnel Teams-Mission, Outreach, Worship, CE and Stewardship. The hope is that people feel comfortable joining various groups for various projects and activities. Session is working on updating the by-laws to reflect these changes.

Those are just some of the highlights from this year. If you ever have any questions or suggestions, please do not hesitate to get a hold of me. I look forward to serving as clerk.

Respectfully submitted,

Laura Butler
Clerk of Session

BOARD OF DEACONS 2020 Annual Report

The year 2020 proved to be a unique and challenging year for the church and for America and the world. The Deacons of Independence Presbyterian began the year in January under the leadership of Moderator Nancy Jermann. We lost one Deacon due to resignation and that position was not filled. Deacon Donna Edwards' term expired at the end of 2020 and we want to thank her for her many contributions. Deacons served as representatives on various committees of the church as well.

Commencing in mid-March, the corona virus became rampant in the country and cities in the U.S. virtually shut down, including churches and in particular, Independence Presbyterian. All services were suspended. Our interim pastor, William Hudson, recorded his sermons and posted them on YouTube for the congregation. On-line worship continued until late August at which time a call was extended to Rev. David Wigger. The congregation met in person to affirm his hiring and in-person worship resumed and continued for several months until a spike in COVID cases forced us to return to virtual worship for the balance of the year, the only exceptions being Christmas Eve candlelight services.

Although Deacons did not meet during the shutdown, Deacons maintained contact with members of the church family in their pastoral care plans by telephone or mail. Our Moderator Nancy Jermann was particularly diligent in keeping in touch and updating the congregation through her writings in the *Tower Bell*.

- Communion was observed the first three months of the year, averaging 48 persons partaking. We resumed communion in October for those persons attending in-person worship. However, self-contained communion servings were placed in the pews to avoid any personal contact. This process was used in November and again for the Christmas Eve services.
- Many cards were sent throughout the year, including congratulations, sympathy messages, get well and encouragement to the sick and shut-ins, as well as holiday cards.
- Although funds for Easter floral tributes had been collected, due to the virus the order for flowers was cancelled. The funds for Easter flowers were used to pay for 28 Christmas poinsettias which graced the sanctuary for Christmas and which Deacons delivered to shut-ins.
- Deacons provided refreshments for Fellowship Hour following Sunday worship although this ceased once worship services were suspended due to COVID.
- Maintained a schedule of ushers for all worship services.

continued

Other activities sponsored by the Board of Deacons:

- In February, Valentine packages consisting of gift cards and sweets were mailed to young people from the congregation attending college or serving in the military.
- The City of Independence normally celebrates its Home days very early in August. This year the Home Days celebration was suspended due to the Coronavirus. The booth maintained by the church at this event is a means of raising money for donation to a charitable organization. This was a huge loss.
- The Deacons requested donations for Harvest In Gathering. Due to the virus, it was determined not to purchase produce as we usually do but to provide monetary gifts instead. The total amount collected was \$556.00. Deacons voted to split donations among Love, INC., The Greater Cleveland Food Bank and Bethany Presbyterian Church. Non-perishable items were collected and delivered to Bethany Presbyterian.
- The Deacons want to thank members of the congregation for their generosity and support for the projects undertaken during the year.

We pray that the COVID vaccine will stem the spread of the virus, enabling us to resume in-person worship and church activities and fellowship.

Respectfully submitted,

Nina Kazarovich, Clerk

Annual Report of Property & Finance Committee – 2020

Current members are John Bair, Butch Carr, Dean Jermann, Wendy Lavey, Larry Mamere, Ryan McGovern, Beverly Rospierski and Leon Wateska. Members of the Congregation are welcome at all meetings, normally held the 2nd Tuesday of every month at 7pm.

Property

- In September, the parking lot was resealed, cracks repaired and relined at a cost of \$3,700 paid for by monies in the Memorial Fund, in particular gifts received in memory of Doreen Strelou, Marge Fraley, and Ed Spence.
- In the spring, West Side Roofing repaired/straightened the Chapel gutters and downspouts as the final planned project carrying over from 2019 to address water in the Chapel basement, at a cost of \$1,050 paid out of the Capital Improvement Fund. West Side also fixed a leak through the ceiling above the choir area.
- The wiring for the organ failed late in the year, but significant expense was avoided as a result of many hours spent by Larry and one of his electrician buddies. All Service Plumbing was called in once, with volunteers like Larry, Butch and John wearing their plumber hats on several other occasions. CES did some repair work and maintenance on the boiler. Light fixtures in one of the classrooms were switched to LED and the sanctuary spotlights were replaced in early January 2021.
- Several items to support livestreaming were purchased in the fall and the missing Chapel bell remote control was replaced using \$403 from the Jack Buess Memorial Gift.
- P&F coordinated Spring and Fall Cleanup Days, although the Spring Cleanup – which included significant “sprucing up” of overgrown landscaping – was deferred until the summer due to COVID-19. Mowing was provided by Ryan and Kyle McGovern.
- Anticipated projects in 2021 include repair of crumbling Chapel steeple mortar and electrical work on the hanging lights above the choir area that have shorted out, as well as potential upgrades to the Fellowship Hall kitchen and additional organ repair work.

Finance

- 2020 operating income was **\$124,173** and operating expense was **\$123,353**, compared to \$116,322 and \$114,175 respectively for 2019. We closed out the year with net operating income of \$820 plus \$500 withdrawn from the Miller Endowment used to pay our “mission pledge” to Presbytery, for an adjusted net operating income of **\$1,320**. Detailed 2020 financial reports are included in the IPC Annual Report.
- These results were achieved notwithstanding higher Human Resource expense (full time pastors in 2020 versus pulpit supply for first 4 months of 2019) due to increased giving by the Congregation, a grant from Presbytery and waiver of pension dues for 3 months as part of COVID-19 relief, use of funds held in “special purpose accounts” rather than the operating account for certain expenses described above, significant donated time for the upkeep of our building (including electrical and plumbing items), and continued vigilance over expenditure. Reduced heating and cooling expense due to the closing of the sanctuary during the pandemic was largely offset by increased water/sewer expense resulting from a leaky toilet during the time the church was closed (so not discovered until several weeks likely passed).
- The financial audit of the 2018 financial books was completed by member Terry Tomasko and former member Mike Kalnitzky, with no material findings noted. The 2019 review was delayed due to COVID-19 but will be completed soon by volunteers Terry Tomasko and Pat Clark. The 2020 review will follow.
- The 2021 operating budget developed by P&F and approved by Session, included elsewhere in the IPC Annual Report, projects an initial operating deficit of \$15,807 to be covered by withdrawing \$16,000 from “special purpose accounts” such as the Manse / Housing Allowance, Miller Endowment, Jack Buess Memorial Gift and Memorial Fund.

Please feel free to direct questions or concerns to any member of the P&F Committee.

Submitted by Wendy Lavey, Moderator, January 2021

REPORT FROM INVESTMENT SUB-COMMITTEE

Members were Wendy Lavey (moderator), Ryan McGovern, Frank Lovell and John Bair. The Sub-Committee met each quarter to review the financial positions of two funds held by IPC at Schwab: Miller Endowment Fund and Manse / Housing Allowance Fund. Money held in the Miller Endowment is restricted. Only earnings above the original \$100,000 gift can be withdrawn and any money withdrawn is to be used 50% for operating expenses and 50% for mission. \$2,000 was withdrawn from the Miller Endowment at the end of the year (\$500 for IPC's 2020 "mission pledge" to Presbytery and \$1,500 for IPC's 2021 commitment to LOVE INC). No funds were withdrawn from the Manse Fund, which is comprised of the proceeds from selling the manse several years ago, in 2020.

Overall, the Miller Endowment Fund rebounded very well following the downturn experienced early in the pandemic while growth in the Manse Fund was limited as CD interest rates dropped. We have begun to shift a limited portion of money held in the Manse Fund to better yielding investment holdings, while still retaining "ready cash" that can be drawn upon to support up to \$15,000/year of the pastor's compensation package (in lieu of providing a manse). A more detailed report on these Funds prepared by John Bair during 1Q 2021 will be available upon request. Beginning and ending balances based on year-end market values:

Miller Endowment:	12/31/2019	\$185,542	Manse/Housing:	12/31/2019	\$183,862
	12/31/2020	\$216,007		12/31/2020	\$188,859
	Change	+\$30,465		Change	+\$4,997

Submitted by Wendy Lavey, Moderator, January 2021

REPORT ON STEWARDSHIP

As reported a year ago, Session determined that a separate Stewardship Committee was no longer warranted for our church size with responsibility for stewardship retained by Session as a whole under the direction of the pastor. As part of the formal pledge drive in the fall, the Congregation was asked to share their dreams for IPC. Total pledges for 2021 from **43** households totaled **\$94,581** (of which \$3,343 was “pre-paid” in 2020), plus per capita pledges totaling \$2,415. This is an 8% increase over pledges in 2020. For 2021, Elder Janis Carr will lead year-round stewardship efforts with the support of the pastor.

Submitted by Wendy Lavey, Elder, January 2021

REPORT ON PERSONNEL MATTERS

The contract of our transitional pastor, Rev. Bill Hudson, was extended through August 2020 on the same financial terms as the original one-year contract. IPC’s new called pastor, Rev. David Wigger, began September 1, 2020. The Congregation approved Rev. Wigger’s Terms of Call for the remainder of 2020 – to carry forward through 2021 – at a special called meeting in August. The Terms of Call are included in this Annual Report. Session approved a 2.5% salary increase for Music Director Jake Briggs effective 1/1/20; 2021 salary was kept the same. The Office Secretary’s hours were reduced during the pandemic at her request, and Paula Trill retired at the end of July (working a bit beyond to help with transition). Julie Lehmann was hired as the new Office Secretary as of August 1, working 12 hrs/week.

Submitted by Wendy Lavey, Elder, January 2020

2020 IPC CHRISTIAN EDUCATION

The year 2020 began with optimism for IPC Sunday School. Our weekly Sunday School classes for IPC kids was going well, as was Sunday morning adult Sunday School. We were making preliminary plans for VBS in the summer. Then COVID19 hit the world. In house worship services at IPC stopped and Sunday School stopped. When in house IPC worship resumed in the Spring, there was hope to resume IPC Sunday School in the Fall. By that time COVID19 had eliminated our hopes for VBS in the Summer. In the last four months of 2020, the COVID19 problem did not get better, and IPC Sunday School could not resume for the rest of the calendar year. Realistic hopes remain high for 2021.

During the pandemic, there were many efforts made to stay connected to all of God's children at IPC. Rev. Wigger began making wonderful virtual "Children's Moments" which really are great for people of all ages. Teacher appreciation was held for Sunday School teachers in September. Bookbag tags were sent to the children with a prayer of encouragement for the uncertain school year. A meeting was held with Sunday School teachers and several parents to discuss the options in regard for opening Sunday School. Although we were not able to do much in person in 2020, we were able to try and stay connected as much as possible. 2021 will hopefully see the return of Sunday School as well as a Confirmation class and other opportunities for Christian Education.

Joe Stern

2020 Worship Team

We started 2020 with Rev. Bill Hudson leading our congregation as our transitional Pastor. Then COVID hit. We were all challenged to come up with a new way to spread God's word. We learned about Zoom, You Tube, webcasts, etc. And during this time our PNC was working to bring a new Pastor to IPC. Rev. David Wigger answered the call and was installed and began leading us in September. We re-opened the church under strict COVID guidelines. No singing, no shaking hands, no congregating and a new way to take communion. It was tough for a small family church like ours and we all know that Presbyterians really don't like change all that much. It seemed we were getting back on track when COVID cases began to spike again. At the beginning of December Session voted to close IPC again for in- person church services until sometime in January 2021. They made an exception for Christmas eve. Two in-person services were scheduled – one for 5pm and one for 8pm. But Mother Nature had other plans. Thanks to all our members who braved the snowstorm to attend services on December 24th. During his time with us Rev. Wigger has become very proficient at pre-recording services for our members. Special thanks to him and Jake and all those members who helped us during the advent season. We are blessed to have so many talented people in our congregation. Let's hope 2021 brings us all back together for worship. Stay safe and healthy!

Carol Tomasko
Worship team Elder

2020 Mission Committee Annual Report

IPC Mission Statement: *The mission of the Independence Presbyterian Church is to identify, educate, and promote ideas for compassion through the church to the least among us – those in need. This will be accomplished through prayer, service projects, worship and collections.*

The Mission committee has functioned well with Eldrich Carr, Jr.; Lee McGovern; Mike Messenger; Lauren Somple and Madeline Wateska. Lee serves as moderator and Mike represents Mission in Session and we are glad to have the support of Rev. David Wigger at our meetings. Minutes-for-Mission are given during worship services and notes from the meetings are shared with members and posted by the office.

The pandemic changed things in 2020, including our ability to work in close proximity with one another and available opportunities for “hands on” work. It also created many needs. We found a way to address new needs and continued with traditional ways to serve, such as with the wonderful Knit-Wits (please see separate report) and ten boxes of food items donated to Lend-A-Hand for the Soup-er Bowl of Caring.

The Crisis Fund was distributed to Convoy of Hope to help with the Australian Wildfires (\$500); Presbyterian Disaster Assistance for earthquake relief in Puerto Rico (\$250); and to Ronald McDonald House in Chicago (\$500) to help after that building was damaged during August riots. \$767 was collected for the 2021 Crisis Fund.

IPC paid \$1,500 (from the Miller-Mission Fund) to Love INC for a partner payment and we regularly receive information from them, including fraud reports, referral information, updates on community needs, and more. We work with Love INC on service projects but most importantly, we can refer to them any aid requests IPC receives. We referred several people to Love INC and we also provided Love INC with \$500 (from the Miller-Mission Fund) for Giant Eagle and Marc’s gift cards to help alleviate hunger. We collected several bags of coats in September for their annual Coat Drive, which is always a great success.

This year IPC collected One Great Hour of Sharing, Pentecost and Peacemaking offerings all at once due to circumstances evolving from the pandemic. These offerings were distributed according to Presbytery recommendations and we chose to send the congregation’s portion to Serving Area Military and LifeAct.

At a Cooperative Mission meeting, we met with other mission members from across the Presbytery to determine how we can be stronger together. Originally meant to be in May, the meeting was moved to September and we were able to host it in the courtyard. It was wonderful to exchange ideas and keep this productive group moving forward.

The Miller-Mission Fund was also used to donate to the virtual Habitat for Humanity Walk (\$250); to help Serving Area Military (\$500); to support the Greater Cleveland Food Bank (\$750); to help Rebecca’s Place and youth recovering from trafficking situations (\$500); and to help Haven of Rest shelter the local homeless population (\$500). Thanks to Paul and Mildred Miller and the gifts they left to IPC, there is more mission money available for projects and the policy/project forms are available in the office. All ideas are welcome and encouraged.

Thank you, sincerely, to the members of this year’s committee. We would like to invite anyone and everyone to join the work of the Mission committee as a member or for individual projects. Monthly meetings are generally an hour or less and tasks are shared. You have our thanks for your generosity and support of IPC and all mission work.

Respectfully submitted,
Lee McGovern

OUTREACH ANNUAL REPORT 2020

The Outreach Team started out the year with many plans and new responsibilities including holding a Strawberry Fest again plus being in charge of the IPC Home Days Booth in August and Harvest Ingathering in November. By the end of February it became evident that church life as we knew it was changing drastically. Outreach realized that we could not reach out to the community with events. We could not easily reach out to our own congregation either. Team meetings were suspended from March to October.

Outreach contacted the local papers when our new pastor, David Wigger, accepted the call at IPC and began leading our congregation on September 1st. We invited Jim Brennan to be our bagpiper for the Reformation Sunday worship service in October. We also sent a 200th Birthday note to Cleveland's Old Stone Church with secretary Julie's help. It was decided in early December that we would not be advertising our Christmas Eve services with local newspapers since it was very uncertain what we would be able to do this year with all the restrictions. Fortunately IPC was able to hold two services in person by taking registrations.

IPC has started using the logo "Small Church Big Heart" on all correspondence and bulletins which will identify us out in the community. Pastor David and Julie made a supply of the backpack tags using the logo for Outreach to take to the City of Independence to be placed in New Resident and New Parent packets.

The Team has discussed the following idea for future use - the promotion of a Safety Team and holding a Safety Program with the help of local fire stations. Outreach looks forward to a time in the coming year when we can once again advertise and hold events to help us continue to be a vital presence in the city of Independence and surrounding communities.

Team members Barb Csuti, Karen Embrescia, Mike Messenger, and Bev Rospierski are thanked for their attendance at meetings and for their creative discussions and ideas this past year.

Karen Shallcross, Team Leader

Nominating Committee annual report:

In the Summer of 2020 Elder Ryan McGovern became the Moderator of the Nominating Committee that consisted of Larry Mammere, Sarah Mansbery, and Connie Smith. The Nominating Committee worked to provide a slate of Elders and Deacons for the start of 2021. The 4 Session members proposed by the Nominating Committee and approved by Congregational vote in December 2020 were Ryan McGovern, Wendy Lavey and Laura Butler (each for 3 year terms) and Janis Carr (for a 2 year term). The 2 Deacons proposed by the Nominating Committee and approved by Congregational vote in December 2020 for 3 year terms were Dean Jermann and Connie Smith.

Subject to Congregational approval in February 2021, the Nominating Committee for 2021 will be led by Moderator Ryan McGovern (1st year of 3 year term) and include Sarah Mansberyn(2nd to last year of her term) and Connie Smith (last year of her term).

Pastor Nominating Committee Report: 2020

Members: Laura Buter, Butch Carr, Dean Jermann, Mike Messenger, Dave Rahn and Kelly Savastano

The Pastor Nominating Committee continued their work from 2019 into 2020.

The team finished the Ministry Information Form (MIF) in January providing all of the important information about our church for potential candidates. The team took a lot of time to listen to what our congregation was telling us, and really describe who we are as a congregation. It was approved by the Session and Presbytery Committee on Ministry. In February our MIF was put onto the Church Leadership Connection (CLC) website. At this time, we were “matched” with many different contacts. Then, COVID hit. The PNC continued to have virtual meetings, sometimes weekly, analyzing candidates, holding interviews and having conversations with potential pastors. We reached out to many pastors and had many pastors who expressed interest in us. There were a few disappointments and some uncertainty along the way, but again, there is another reminder to leave it up to God. He led the perfect pastor to IPC to lead us through this pandemic and bring so many gifts that were very much needed. The PNC is thrilled with the outcome of this search and feel very blessed to have Rev. Wigger with us. With lots of prayerful discernment and reflection, we not only got a better sense of who we are as a congregation, we also gained hope for the future and renewed energy and excitement.

Laura Butler
Committee Chair

The Presbyterian Women of IPC 2020

There are two active Women's Circles at IPC...the Morning Glories and the Evening Circle.

The Morning Glories, moderated by Nina Kazarovich, normally meet the first Thursday of each month (September through June) at 10 a.m. at the church. Due to pandemic restrictions, this year the circle met in January, February and March. Currently, eight members plus one frequent guest, a friend of a member, attend. The members are in the senior age category with one being 97 years old. Begun in September of 2019, the study of the Autobiography of God by The Reverend Doctor Lloyd John Ogilvie, a book on the Parables of Jesus, continued this year. Various themes which included Loss and Redemption, The Kingdom of Heaven, and Love and Forgiveness were led by three volunteers with Brenda Kolchin being the primary leader. After their study, the members have a community lunch where each member brings her own sandwich and, taking turns, one member brings a salad and dessert to share. The circle collects money for mission and the Fellowship of the Least Coin. Friendship and fellowship were enjoyed by all. Brenda Kolchin succinctly describes this Circle with the following quote: "The Morning Glories are very special people! We have been saddened by the passing of many members, but carry on the good work which they began. We are many in years, but our spirits are young at heart!" Anyone interested in joining the Morning Glories should contact Nina for more information.

Lauren Somple devotedly and efficiently moderates the Evening Circle and has contributed to this Annual Report with the following synopsis:

The Evening Circle meets monthly with 2020 dates varying, dependent on Circle and church schedules as well as weather as we tried to meet several times in our IPC courtyard to enjoy its beauty. Currently, the Circle has nine regular members who rotate leading a monthly Bible study. Love Carved in Stone...A Fresh look at the Ten Commandments study finished in June. After a summer break, we studied individual passages from contributing editors to Horizons, a publication of Presbyterian Women, finishing the year with an exploration of our favorite and most interesting Christmas songs and carols. Reverend David Wigger joined our October meeting to learn more about the work of PW, and offer insight into future bible study. Due to COVID-19, our hands-on projects were limited this year, but in February we took on organizing and spring cleaning of the IPC Christian Education wing nursery as well as creating Valentines for residents of the Oaks of Brecksville and shut-ins. The members have initiated individually calling and mailing cards to our IPC shut-ins which is greatly appreciated at all times and even more in 2020. The Circle closed out 2020 projects by again participating in Family Promise of Cleveland gift giving, organizing and delivering 150 Christmas gifts to be donated to this program and its families. Monthly, the circle accepts personal donations for the Fellowship of the Least Coin, which, for over 50 years, invites women from around the world to set aside the least coin of their country as a symbol of their prayers for peace. The Evening Circle invites you to join us when and wherever we meet.

Although the IPC Presbyterian Women annual pledge drive took on a different form this year due to the pandemic, it was a success and we thank the women and friends of our congregation for their pledges in support of our mission projects. Those generous donations made up the largest source of income to our group. During an email PW Board Meeting in December, a motion was passed to send \$100.00 donations to the following 12 organizations for a total of \$1,200.00:

continued

Presbyterian Women Worldwide
Presbyterian Women in the Presbytery of the Western Reserve
Cleveland Furniture Bank "Beds for Kids" Campaign
Cornerstone of Hope
Doctors Without Borders
Feeding America
Laura's Home Women's Crisis Center
Malachi House
Ronald McDonald House of Cleveland
Samaritan's Purse
Sleep in Heavenly Peace
The City Mission

At the same email Board Meeting, there were two other motions that passed. The first to send \$14.79 to Fellowship of the Least Coin and the second to send \$25.00 which was collected at the January 26th Presbytery dinner held at the church to Cents-Ability.

With hopes for a future sale, unwanted jewelry is still being collected. Thanks go to Nancy Jermann for all of her time and effort in heading this fundraiser which has been so successful in the past.

With gratitude I would like to thank the following Board members for their time and talent on behalf of the Presbyterian Women of IPC: Pat Clark, treasurer; Nancy Jermann; Nina Kazarovich; Brenda Kolchin; and Paula Trill, secretary. All have agreed to remain on the Presbyterian Women Board for 2021. However, we welcome anyone who has an interest in serving.

We pray that in 2021 we will return to our regularly scheduled Circle meetings, Salad Luncheons, Game and Puzzle Afternoons and any other function that will bring us together.

Respectfully submitted,

Janis Carr
Moderator, Presbyterian Women of IPC

IPC KNITTERS, CROCHETERS AND FRIENDS

2020 ANNUAL REPORT

The year 2020 was the most productive year ever for the Knit Wits & Friends of IPC. We completed a grand total of 2,243 individual pieces included in 490 sets of Scarfs, Hats, & Mittens; plus Fleece Blankets, Lap Blankets, Shoulder Shawls, Infant Blankets (many with Matching Hats, Booties, or Sweaters), Toddler Dresses, Ponchos, Infant Hats, and Premie Blankets & Hats.

The following organizations received our "Labors of Love":

Love INC (coordinated with their coat distribution to many of the organizations that we have delivered to in past years)

Bethany Presbyterian Church

Family Promise

MetroHealth Labor & Delivery, NICU and PICU

Veterans Administration Hospital and Outpatient Centers

The following 23 individuals actively participated in the IPC Knitters, Crocheters & Friends Group:

Angela Armelia (*)	Barbara Heisel (*)	Judi Radeway (*)
Bev Callow (*)	Carolyn Hoppes	Ann Siebert
Janis Carr	Nancy Jermann	Kathy Siemon
Terry DeSantis (*)	Gail Kaminski (*)	Irene Siska (*)
Ellen Domin (*)	Rhoda Kazarovich	Chris Thomas (*)
Janet Dular	Carol Lesh (*)	Paula Trill
Barbara Flood	Marge Pavlic (*)	Madeline Wateska
Twila Goshorn (*)	Deborah Prech (*)	(*) = Friends of IPC

The year 2020 was phenomenal for the Knit Wits and our Friends. *Mimi's Newsletter* and the *Independence Community Spotlight* continued to publish meeting announcements of IPC Knitters, which has helped our membership grow and receive donations of yarn, knitting needles, and crochet hooks. Thank-you ladies for your dedication, friendship, and fellowship throughout the past year. Hopefully, we will have another productive year in 2021.

Respectfully submitted, Madeline Wateska

The Knit Wits of IPC dedicate all our work in 2020 to the memory of Carolyn Hoppes, one of our original knitters, who passed away recently. Carolyn and her artistic talents will be greatly missed by all of us.

Independence Presbyterian Church -Pastor Terms of Call - 2021

Pastor Terms of Call	David Wigger
Income	
Cash Wages	\$ 30,000.00
Housing Allowance (see note 2)	\$ 20,000.00
Total Effective Salary (ES)	\$ 50,000.00
Social Security Offset	\$ 3,000.00
Total Income	\$ 53,000.00
Benefits (see note 1)	
Major Medical (27% of ES) (family)	\$ 13,500.00
Pension (8.5% of ES)	\$ 4,250.00
Death/Disability (1.5% of ES)	\$ 750.00
Dental (family: \$136.03/month)	\$ 1,632.36
Vision (family: \$13.12/month)	\$ 157.44
Spousal LT Disability (\$3.40/month)	\$ 40.80
Total Benefits	\$ 20,330.60
Expense Reimbursement	
Automobile / Professional	\$ 3,500.00
Continuing Education	\$ 1,000.00
Total Reimb. Expenses	\$ 4,500.00
<i>Vacation 4 weeks/Study Leave 2 weeks</i>	
Total Terms of Call for Pastor	\$ 77,830.60

NOTE 1: Portion of income classified as "Housing Allowance" is set by the Pastor per IRS rules and has no effect on out-of-pocket to IPC.

NOTE 2: Costs paid to Board of Pensions is set by PC(USA). For 2021, BoP added temporary disability plan and increased the % for major medical, but lowered the cost for the pension plan such that the overall figure for these 3 items remains at 37%.

Independence Presbyterian Church

Approved by IPC Property & Finance Committee, 02/01/2021
--

BALANCE SHEET

As of December 31, 2020

	TOTAL		
	AS OF DEC 31, 2020	AS OF DEC 31, 2019 (PY)	CHANGE
ASSETS			
Current Assets			
Bank Accounts			
PNC Checking	20,364.91	13,399.40	6,965.51
PNC Money Market-Miller Mission	5,084.46	8,832.19	-3,747.73
PNC Money Market-Primary	75,025.38	74,954.55	70.83
Schwab-Manse/Housing Fund	188,858.62	183,861.84	4,996.78
Schwab-Miller Endowment	216,007.61	185,542.13	30,465.48
Total Bank Accounts	\$505,340.98	\$466,590.11	\$38,750.87
Total Current Assets	\$505,340.98	\$466,590.11	\$38,750.87
TOTAL ASSETS	\$505,340.98	\$466,590.11	\$38,750.87
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Credit Cards	\$377.75	\$135.00	\$242.75
Other Current Liabilities			
Withholding-403(B)	0.00	250.58	-250.58
Withholding-City	261.24	67.74	193.50
Withholding-Federal	386.00	40.00	346.00
Withholding-FICA	122.67	141.45	-18.78
Withholding-State	208.20	128.16	80.04
Total Other Current Liabilities	\$978.11	\$627.93	\$350.18
Total Current Liabilities	\$1,355.86	\$762.93	\$592.93
Total Liabilities	\$1,355.86	\$762.93	\$592.93
Equity			
Board Designated Funds	0.00	0.00	0.00
Housing/Manse Fund	188,858.62	183,861.84	4,996.78
Jack Buess Bequest	22,296.27	22,586.13	-289.86
Miller Endowment Fund	0.00	0.00	0.00
Market Value Above Permanent Endowment	116,007.61	85,542.13	30,465.48
Permanent Endowment	100,000.00	100,000.00	0.00
Total Miller Endowment Fund	216,007.61	185,542.13	30,465.48
Total Board Designated Funds	427,162.50	391,990.10	35,172.40
Temporarily Restricted Funds			
Capital Improvement Fund	9,586.88	8,990.88	596.00
Congregational Life Fund	1,500.00	1,500.00	0.00
Crisis Fund	767.00	1,291.00	-524.00
Deacon Fund	748.05	685.05	63.00
Memorial Fund	16,995.55	13,260.55	3,735.00
Men's Group	348.92	348.92	0.00
Mission / Funded by Miller Endowment	5,084.46	8,832.19	-3,747.73

Independence Presbyterian Church

BALANCE SHEET

As of December 31, 2020

	TOTAL		
	AS OF DEC 31, 2020	AS OF DEC 31, 2019 (PY)	CHANGE
Mission Fund (general)	91.09	624.09	-533.00
Presbyterian Women Fund	349.84	689.79	-339.95
Special Project Fund	2,232.41	0.00	2,232.41
Taylor Memorial Fund	19,878.00	19,878.00	0.00
Youth Ministry Fund	350.00	350.00	0.00
Total Temporarily Restricted Funds	57,932.20	56,450.47	1,481.73
Unrestricted Balance (aka General Fund)	-19,267.52	10,137.18	-29,404.70
Net Income	38,157.94	7,249.43	30,908.51
Total Equity	\$503,985.12	\$465,827.18	\$38,157.94
TOTAL LIABILITIES AND EQUITY	\$505,340.98	\$466,590.11	\$38,750.87

INDEPENDENCE PRESBYTERIAN CHURCH

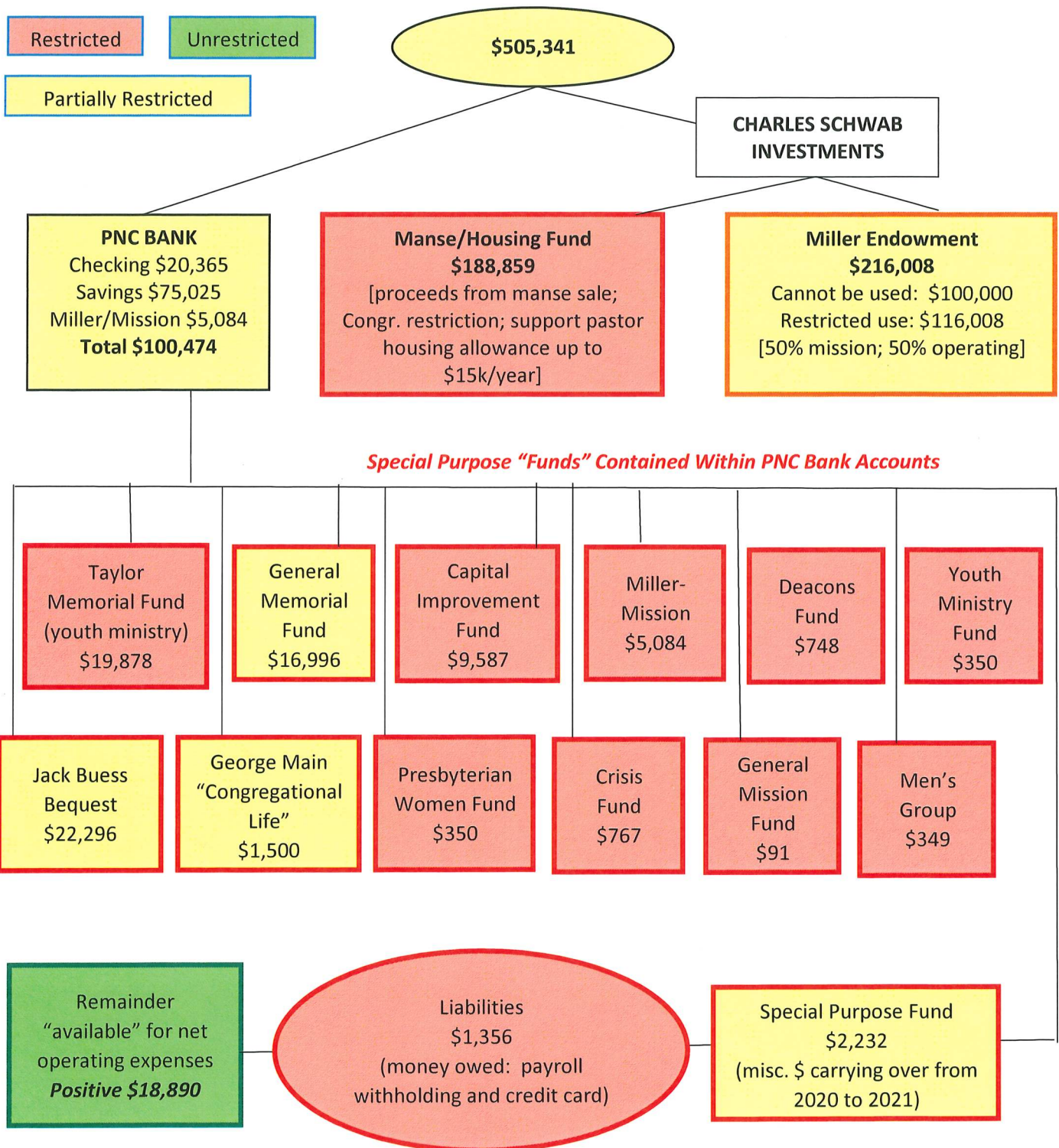
Description of Budgeted Item/Category	2020 Approved Budget	2020 Actual 12/31/20	2020 vs Budget	2021 Approved Budget
OPERATING EXPENSES				
<i>(100) means UNDER budget</i>				
HUMAN RESOURCES				
Wages & Income - Pastor & Staff	70,484	69,583	(902)	72,242
Pastor - Pension/Benefits	18,669	14,181	(4,488)	20,331
Pastor - CE, Travel & Prof. Expense	4,500	415	(4,085)	4,500
Soc. Sec. & Medicare (employer portion)	1,472	1,495	23	1,472
Workers' Compensation	140	142	2	145
3rd Party Accounting Assistance	900	822	(78)	900
Fees for Substitute Pastor/Organist	800	100	(700)	800
Other HR (no longer includes PNC)	5,250	340	(4,910)	500
SUB-TOTAL	102,215	87,078	(15,138)	100,890
PROPERTY & FINANCE				
Cleaning Contractor	4,896	4,780	(116)	5,014
Insurance	4,603	4,573	(30)	4,373
Repair/Maintenance & Gen'l Bldg Supply	5,000	4,095	(905)	5,000
Computer, Software & Website	1,080	835	(245)	1,000
SUB-TOTAL	15,579	14,283	(1,296)	15,387
UTILITIES				
Phone/Internet	2,100	2,080	(20)	2,184
Gas	7,471	4,747	(2,724)	4,985
Electric	5,833	4,525	(1,308)	4,752
Water and Sewer	1,740	3,073	1,333	3,227
SUB-TOTAL	17,144	14,426	(2,718)	15,147
OFFICE ADMINISTRATION				
Copier Vendor (Lease & Supplies)	2,400	2,306	(94)	2,424
Office Postage	380	768	388	550
Office Supplies & Expense	713	204	(509)	550
Fees, penalties, etc.	0	9	9	0
SUB-TOTAL	3,493	3,287	(206)	3,524
SPIRITUAL LIFE & WORSHIP				
Copyright licensing	0	185	185	185
Music Supplies	95	271	176	75
Worship Supplies	484	247	(237)	450
Piano & Organ tuning	740	305	(435)	840
Audio-Visual system mtce	100	0	(100)	100
SUB-TOTAL	1,419	1,008	(411)	1,650

INDEPENDENCE PRESBYTERIAN CHURCH

Description of Budgeted Item/Category	2020 Approved Budget	2020 Actual 12/31/20	2020 vs Budget	2021 Approved Budget
BOARD/TEAM/GROUP				
Board of Deacons	713	132	(581)	700
Board of Session	95	0	(95)	100
Christian Education	760	382	(378)	700
Presbyterian Women (<i>self-sustaining</i>)	0	0	0	0
Mission Team - <i>Love INC</i>	0	0	0	1,500
Mission Team - Other (<i>self-sustaining</i>)	0	0	0	0
Outreach Team	950	75	(875)	1,000
SUB-TOTAL	2,518	590	(1,928)	4,000
DENOMINATIONAL SUPPORT				
Denominational "Mission" Pledge	500	500	0	500
Per Capita Assessment	2,000	2,182	182	2,000
SUB-TOTAL	2,500	2,682	182	2,500
TOTAL EXPENSE	144,868	123,353	(21,515)	143,097
OPERATING REVENUES <i>2021 budget - pledge/nonpledge receipts adjusted 1/30/21</i>				
Contributions - Pledged	87,330	82,793	(4,537)	94,581
Contributions - Non-pledged	24,592	30,793	6,201	25,834
Contributions - Loose	1,168	303	(865)	500
Contributions - Church School	50	0	(50)	0
Miscellaneous Income	2,500	1,012	(1,488)	2,500
Unanticipated One-Time Gifts	0	5,000	5,000	0
Building Use	2,441	1,810	(631)	1,800
Ordinary Bank Interest	75	73	(2)	75
Per Capita receipts	2,000	2,182	182	2,000
Committee/team operating receipts	0	207	207	0
TOTAL REVENUE	120,156	124,173	4,017	127,290
OPERATING SURPLUS/(SHORTFALL)	(24,712)	820	25,532	(15,807)
Use of designated funds for Operating if and as needed and approved				
Jack Buess Memorial Gift	5,000			3,000
Manse / Housing Allowance	13,900			10,000
Miller Endowment	2,500	500		1,500
General Memorial Funds	2,500			1,500
Other Restricted Funds	1,000			
Subtotal	24,900	500		16,000
ADJUSTED YEAR END OPERATING	188	1,320		193
CARRY FORWARD TO NEXT YEAR <i>placed in Special Purpose Fund</i>		1,200		

WHERE IS IPC'S MONEY (at 12/31/20)?

AND WHAT IS AVAILABLE FOR OPERATING EXPENSES?



Independence Presbyterian Church

PROFIT AND LOSS January - December 2020

As approved by IPC Property & Finance Committee, 02.01.2021
--

	TOTAL		
	JAN - DEC 2020	JAN - DEC 2019 (PY)	CHANGE
Income			
Board/Committee/Team Receipts for Operations			
Board of Deacons	0.00	72.00	-72.00
Christian Ed Team	107.00	63.75	43.25
Worship Team	100.00		100.00
Total Board/Committee/Team Receipts for Operations	207.00	135.75	71.25
General Income for Operations			
Contributions - Church School		17.40	-17.40
Contributions - Loose	303.00	1,112.33	-809.33
Contributions - Nonpledged/Other	30,792.95	23,949.00	6,843.95
Contributions - Pledged	82,792.59	82,643.00	149.59
Facility Use - fees, donations, rent	1,810.00	2,325.00	-515.00
Miscellaneous income	1,011.58	3,960.98	-2,949.40
Ordinary Bank Interest	73.10	127.10	-54.00
Unanticipated One Time Gifts	5,000.00		5,000.00
Total General Income for Operations	121,783.22	114,134.81	7,648.41
Per Capita Receipts	2,182.37	2,051.68	130.69
Total Income	\$124,172.59	\$116,322.24	\$7,850.35
GROSS PROFIT	\$124,172.59	\$116,322.24	\$7,850.35
Expenses			
General Expense for Operating			
Board/Committee/Team Expenses for Operating			
Board of Deacons	132.19	308.97	-176.78
Board of Session		21.23	-21.23
Christian Ed Team	382.34	721.83	-339.49
Outreach Team	75.30	661.82	-586.52
Total Board/Committee/Team Expenses for Operating	589.83	1,713.85	-1,124.02
Denominational Support			
Mission Pledge to Presbytery	500.00	1,036.00	-536.00
Per Capita Assessment	2,182.37	1,984.27	198.10
Total Denominational Support	2,682.37	3,020.27	-337.90
Human Resources			
All Wages & Salaries	39,868.18	32,481.00	7,387.18
Human Resources - Other	340.34	761.19	-420.85
Pastor - Board of Pensions	14,181.06	12,159.03	2,022.03
Pastor - Continuing Education	220.02	1,000.00	-779.98
Pastor - Housing Allowance	26,666.71	20,576.92	6,089.79
Pastor - Social Security Reimb.	3,047.68	2,295.36	752.32
Pastor - Travel/Mileage & Prof Expense	194.88	2,478.00	-2,283.12
Professional Services - Accountant	822.00	865.00	-43.00
Pulpit Supply & Substitute Organist	100.00	2,165.00	-2,065.00
Tax-Social Sec. & Medicare	1,494.65	1,697.36	-202.71

Independence Presbyterian Church

PROFIT AND LOSS

January - December 2020

	TOTAL		
	JAN - DEC 2020	JAN - DEC 2019 (PY)	CHANGE
Workers' Compensation	142.00	137.00	5.00
Total Human Resources	87,077.52	76,615.86	10,461.66
Office administration			
Copier lease & supplies	2,305.94	2,785.58	-479.64
Office postage	767.81	469.74	298.07
Office supplies & expense	204.17	552.78	-348.61
Penalties, Fees, etc.	9.00	4.24	4.76
Total Office administration	3,286.92	3,812.34	-525.42
Property & Finance			
Cleaning Contractor	4,780.37	4,774.09	6.28
Computer and Software	835.29	745.34	89.95
General Building Supplies	49.31	166.79	-117.48
Insurance	4,573.00	4,305.00	268.00
Presby Church Loan Interest		24.41	-24.41
Repairs & Maintenance-Church	4,045.36	2,613.30	1,432.06
Total Property & Finance	14,283.33	12,628.93	1,654.40
Spiritual life & worship			
Church copyright license	184.50		184.50
Music Supplies	271.27		271.27
Piano & Organ Tuning/Repair	305.00	736.25	-431.25
Worship supplies	246.76	60.68	186.08
Total Spiritual life & worship	1,007.53	796.93	210.60
Utilities			
Electric	4,525.30	5,302.90	-777.60
Gas	4,747.34	6,792.08	-2,044.74
Telephone/Internet	2,079.73	2,065.52	14.21
Water and Sewer	3,073.14	1,582.40	1,490.74
Total Utilities	14,425.51	15,742.90	-1,317.39
Total General Expense for Operating	123,353.01	114,331.08	9,021.93
Interest Expense		-156.19	156.19
Total Expenses	\$123,353.01	\$114,174.89	\$9,178.12
NET OPERATING INCOME	\$819.58	\$2,147.35	\$-1,327.77
Other Income			
Capital Improvement Receipts	1,646.00	7,250.00	-5,604.00
Memorial gifts / bequests	6,985.00	6,520.00	465.00
Other Special Purpose (TRNA) Receipts	32.41	384.00	-351.59
Mission Committee	135.00	459.00	-324.00
Total Other Special Purpose (TRNA) Receipts	167.41	843.00	-675.59
Presbyterian Women Accounting			
IN - Cents-ability	25.00		25.00
IN - Fellowship of the Least Coin	14.79	25.59	-10.80

Independence Presbyterian Church

PROFIT AND LOSS

January - December 2020

	TOTAL		
	JAN - DEC 2020	JAN - DEC 2019 (PY)	CHANGE
IN - Fundraising		847.05	-847.05
IN - Pledge Receipts	875.00	1,585.00	-710.00
OUT - Donations	-1,239.79	-2,200.00	960.21
OUT - Expenses	-14.95	-211.90	196.95
Total Presbyterian Women Accounting	-339.95	45.74	-385.69
Schwab Accounts - Investment Income			
Schwab Housing - int/div/LTCG	3,563.78	3,975.15	-411.37
Schwab Miller - int/div/LTCG	2,602.50	3,708.90	-1,106.40
Unrealized Gain (Loss) Investme	31,295.98	28,562.73	2,733.25
Total Schwab Accounts - Investment Income	37,462.26	36,246.78	1,215.48
Special Collections			
Christmas Eve Crisis Collection	967.00	1,291.00	-324.00
One Great Hour of Sharing	0.00	0.00	0.00
Peace Making	0.00	0.00	0.00
Pentecost	0.00	0.00	0.00
Total Special Collections	967.00	1,291.00	-324.00
Special Projects	1,000.00		1,000.00
Total Other Income	\$47,887.72	\$52,196.52	\$ -4,308.80
Other Expenses			
Buess Memorial Gift - Expenses			
BM - Other	403.36		403.36
BM - Sanctuary A/C		35,486.47	-35,486.47
BM - Sanctuary Multi-media Sound System		726.00	-726.00
Total Buess Memorial Gift - Expenses	403.36	36,212.47	-35,809.11
Capital Improvement Expenditure	1,050.00	3,281.96	-2,231.96
Memorial Fund Disbursements	3,250.00	4,092.95	-842.95
Other Special Purpose (TRNA) Disbursements			
Crises Fund Disbursement	1,491.00	1,220.00	271.00
Deacons Fund Disbursements	-63.00		-63.00
Miller-Funded Mission Disbursement	3,750.00	2,380.00	1,370.00
Mission Fund Disbursements	668.00		668.00
Total Other Special Purpose (TRNA) Disbursements	5,846.00	3,600.00	2,246.00
Reconciliation Discrepancies-1	0.00	-92.94	92.94
Total Other Expenses	\$10,549.36	\$47,094.44	\$ -36,545.08
NET OTHER INCOME	\$37,338.36	\$5,102.08	\$32,236.28
NET INCOME	\$38,157.94	\$7,249.43	\$30,908.51