

JANUARY 2024

2023 ANNUAL REPORT

www.presbyterianchestertown.org





OUR MISSION



**Worship God
Follow Jesus
Led by Holy Spirit
Partner with People**

The Presbyterian Church of Chestertown is a community of believers who: **WORSHIP** an ever-creating **GOD**, seek to **FOLLOW JESUS** of Nazareth as our model for living, and **LED by HOLY SPIRIT**, willingly **PARTNER with PEOPLE** everywhere who choose to live in peace.

OUR VALUES

We welcome all differences and diversities because we believe all people are God's beloved and are made one in Christ.

We try to believe, to have faith in God. We also doubt, struggle, question, and wonder. Thankfully, it is not our faith, but Christ's faithfulness that makes the big difference.

We want shalom, peace and wholeness, in the personal and communal, inner and universal. There we speak and act to bring God's peace and justice to all creation.

WORSHIP GOD

Worship is a VERB. We commit to worshipping God privately AND together in person and online with one another.

FOLLOW JESUS

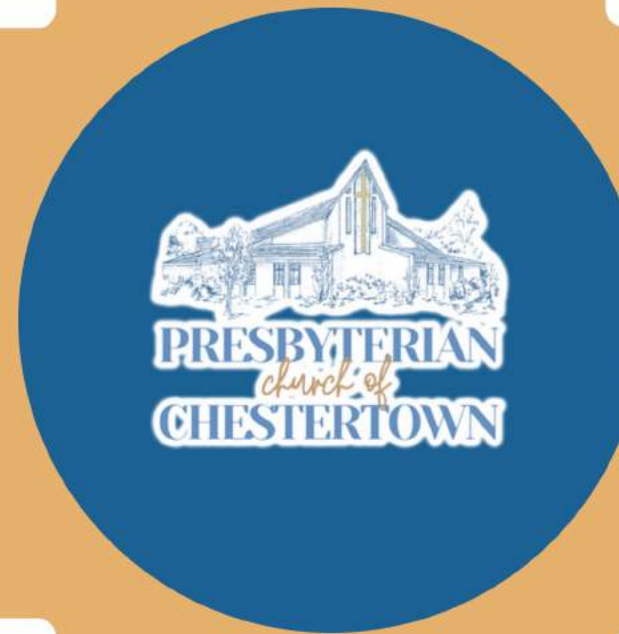
Our world is broken. God is recreating here and now a beloved community of love, peace, and justice. Jesus is the way to that community.

PARTNER

We build radically inclusive relationships with all people interested in God's beloved community of wholeness and peace.

LED BY HOLY SPIRIT

We often trust and follow the wrong leaders. Led by Holy Spirit, we have just enough courage to follow Jesus instead.



WE ARE A MATTHEW 25 CONGREGATION



BUILDING CONGREGATIONAL VITALITY

We confess, we have not grown God's church. We are committed to taking risks and making changes, so our community sees the beautiful life of Jesus Christ in all our words and deeds.



DISMANTLING STRUCTURAL RACISM

We confess, racism is in us, our community, and in our country. We are committed to confronting and dismantling anything that continues discrimination or oppression of people of color.



ERADICATING SYSTEMIC POVERTY

We confess, we have not been good stewards of God's abundance. We are committed to giving away more to anyone in need, and changing laws or practices that maintain a gap between rich and poor.



We are a proud member congregation of the Presbyterian Church U.S.A, through New Castle Presbytery.

pcusa.org
ncpresbytery.org

OUR LEADERS

	2023	2024	2025	2026
Session Elders and Pastors	Dave Dunham <small>moved</small> Ginny Gorman Lee Penninger <small>moved</small> Lansing Williams	Tom Eager <small>deceased</small> Marti Hawkins Dallas Higginbotham Lorna Hunter <small>moved</small> Paul Taylor	Ed Fry Teresa Jetton <small>resigned</small> Scott Loveless	Erin Anderson Mary Alice Ball Mark Kamon
Rev. Joel L. Tolbert, Rev. Caitlan Gartland Joanne Clarke, Clerk of Session				
Diaconate Deacons	Deeann Jones Cindy Thorp James Wood	Jo Ann Connolley Sue Caswell Linda Culp <small>resigned</small> Jean Leverage Lucy Taylor <small>youth</small>	Terri Gloyd Dal Holmes Jackie Urlock	Wendy Coslett Sue Mishaw



FAITHFUL WORK

Faith without works is dead. We put our faith into action through committees which imagine and organize the work of the church. Under Session, the governing body, each committee has leaders, members, budgets, a staff liaison, and unique responsibilities. The committees of our church are:

- Worship, Music, & Arts
- Children & Youth
- Adult Ministries
- Outreach & Communications
- Missions
- Human Resources
- Property
- Stewardship & Planning
- Administration & Finance

The Diaconate is more than a committee. They are an elected board of Deacons with unique responsibilities, yet still operate under Session.



WORSHIP, MUSIC, & ARTS

2024 ELDERS - ERIN ANDERSON, DALLAS HIGGINBOTHAM
CHAIR - OPEN

Highlights

- Director of Music changed from Stef Scaggiari to Betsy Babylon. Chancel and Handbell choirs are growing.
- AV Desk upgraded to permanent structure, pro-bono, and new speaker system installed to improve clarity.
- Wonderful decor, flowers, guest musicians, communion, sermon series, and special services.

Priorities

- We provide traditional worship 9:30am Sundays, and contemplative worship 7:00pm Thursdays. Session is discerning if a third worship would be helpful and inviting to our community, and if so, what form that service should take, and when it should be.
- Continue growing worship attendance. Total worship attendance for 2023 surpassed the previous year, both in the sanctuary (+6.1%) and online.

Total Annual Attendance

■ Sanctuary ■ Online



CHILDREN & YOUTH

2024 ELDERS - PAUL TAYLOR, MARTI HAWKINS
CHAIR - ALICE TICKLER

CHILDREN

Highlights

- Kids Korner (weekly, Sunday AM during worship) provides enrichment for children while keeping them connected.
- The area was updated, and new leaders and curriculum were chosen.

Priorities

- Summer Camp experience
- Vacation Bible/Music week
- Discerning possible Monthly Parents' Night Out, and/or non-profit Daycare onsite. (Exploratory team forming)

YOUTH

Highlights

- Light & Love (biweekly, Sunday PM) combines recreation, meals, study, and service.
- Confirmation
- Summer camp and conferences

Priorities

- On-campus connections with area Middle and High Schools
- Craft new events that support current youth and easily connect new youth to the group

COLLEGE & YOUNG ADULTS

Priority - Campus Ministry

The Session has approved a new priority to start an intentional campus ministry for Washington College students. We are asking the College to cooperate, and hope to have endorsement and permission to meet on campus by Fall 2024.



ADULT MINISTRIES

**2024 ELDERS - MARTI HAWKINS, PAUL TAYLOR
CHAIR - OPEN**

MEALS

On-campus church events for fellowship and fun, where we embody Christ's hospitality for all:

- Monthly communal meals on Communion Sundays
- Chili and Trivia Night
- Maundy Thursday Soup Supper
- Church Anniversary Picnic

GROUPS

Small groups for study, growth, and sharing, where we embody Christ's relational teaching and study.

- Bible - Interpretations, Heron Point Circle, Diving Deeper, Men's Fellowship
- Theology - Pub Theology, Rev. Caitlan's Book Club
- Spiritual - Women's Circle, Women's Retreat, Spiritual Growth Group
- Social Issue - Faith Matters
Interracial Men's Group, Caregivers

OUTINGS

Off-campus events for growth and play, where we embody Christ's adventurous spirit among neighbors.

- New Castle Presbytery Beach Retreat
- Wilmington Blue Rocks game
- Fireworks at Wilmer Park
- Cruise on the Chester River Packet

OUTREACH & COMMUNICATIONS

2024 ELDERS - MARY ALICE BALL, (OPEN)
CHAIR - OPEN

Highlights

- Gifts for visitors following Easter and Christmas Eve
- Grew the Greeter pool to 9 volunteers
- One Discover PCC group, and welcomed 5 new members
- Special Outreach events were Trunk-or-Treat, Egg Hunt, and Messiah Sing-along
- Launched new website
- Improved off-church advertising in Social Media and billboards

Priorities

- Expand to 2 Greeters per service, and improve our visitor follow-through
- Continue seasonal community events, and add a booth at Farmer's Market before Palm Sunday and Tea Party, to raise awareness of our congregation, and raise funds for local missions.
- Improve our content and channels on social media, and cross connect with our web and video presence.

Welcome & Inclusion

We are a beautifully inclusive, welcoming congregation of Christ. Too many congregations struggle to include LGBTQ+ children of God.

In 2024, we intend to be even more welcoming to the LGBTQ+ community, and to become more intentional in our welcome, language, and advertising,



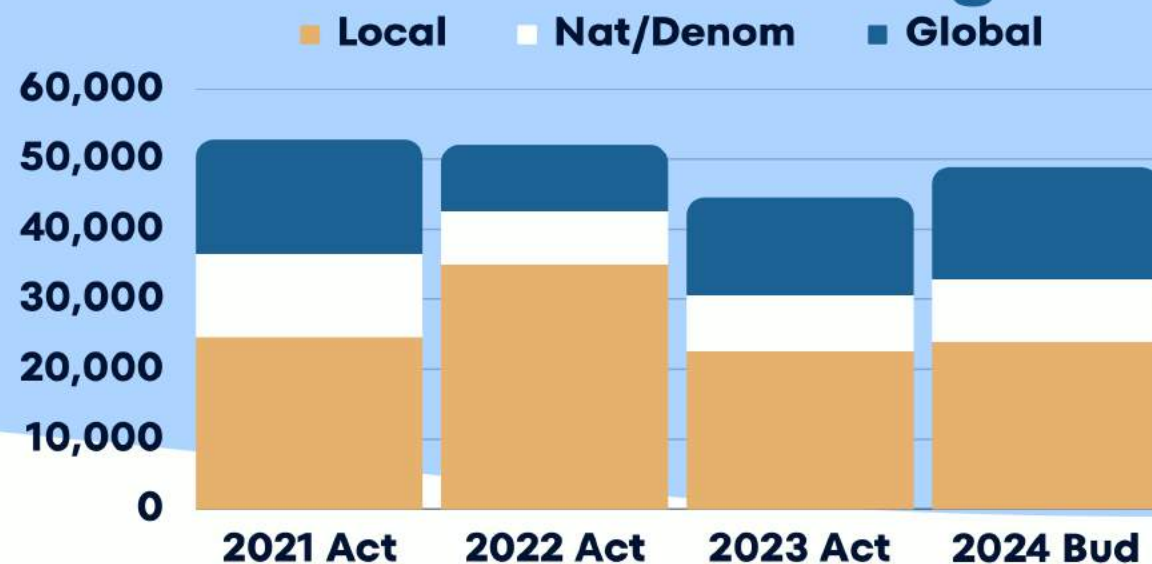
MISSIONS

2024 ELDERS - DALLAS HIGGINBOTHAM, SCOTT LOVELESS
CHAIR - DOUG WEST

10% TITHE, PLUS

We are a tithing church. We commit at least one-tenth (10%) of our income to Missions. We also give per-capita to our denomination, and raise additional offerings when needs arise.

Annual Mission Budget



HIGHLIGHTS

- Mother's and Father's Day Cards bought over 2,000 mosquito nets
- As a "Hunger Action Congregation," we partner with Kent County Food Pantry, Backpack Program, and Minary's Dream Alliance.
- Our members give time and talent to many local partnerships through or beyond the church.

PRIORITIES

- Hosting our Matiki partners from Malawi for 12 days in May and celebrate our 18 year connection.
- Quarterly opportunities for individuals to give time and talent
- "Get on the Bus" documentary of the 2022 Civil Rights Bus Tour

HUMAN RESOURCES

2024 ELDERS - SCOTT LOVELESS, ED FRY
CHAIR - STEVE THER

TRANSITIONS

- Church Administrator Patti Carter finished her degree and took a full-time position in her field. We welcomed Valerie Bines, with Patti and Valerie working together for weeks to enable the transition.
- Director of Music, Stef Scaggiari, took a position in Centreville, and we were extremely fortunate to welcome Betsy Babylon.

SUPPORT

- Ministry Intern Brobbey Gyening (Master of Divinity from Dubuque Seminary) through May.
- Rev. Caitlan completed the last eight weeks of her sabbatical. We hope she was able to rest and reflect, and are happy to have her back among us.
- A special thanks to former chair Jim O'Harrar for his guidance and counsel.

PRIORITIES

- Better than cost-of-living salary increases
- Update and revise position descriptions to identify priorities, expectations, and goals (Rev. Caitlan's was revised and adopted Dec 2023)
- Mid-year reviews with staff against revised job descriptions

PASTORS' CALLS

	Rev. Caitlan Gartland		Rev. Joel L. Tolbert	
Year	2023	2024	2023	2024
Salary Housing Total	\$38,658 <u>\$24,000</u> \$62,658	\$34,726 <u>\$30,000</u> \$64,726 (+3.3%)	\$39,542 <u>\$36,000</u> \$75,542	\$42,035 <u>\$36,000</u> \$78,035 (+3.3%)
Reimbursed	\$1,300 Cont Ed \$2,450 Prof Exp	\$500 Cont Ed \$2,000 Prof Exp	\$1,300 Cont Ed \$2,450 Prof Exp	\$500 Cont Ed \$2,000 Prof Exp
Benefits	\$4,793 Soc Sec (7.65%) \$25,690 Pension (8.5%), Med (29%), Death Dis (1%), Temp Dis (0.5%) \$1,253 Med Wrap (2%) \$984 Dental and Vision Match \$1000 in 403(b)	\$4,952 Soc Sec (7.65%) \$25,243 Pension (8.5%), Med (29%), Death Dis (1%), Temp Dis (0.5%) \$1,295 Med Wrap (2%) \$984 Dental and Vision Match \$1000 in 403(b)	\$5,779 Soc Sec (7.65%) \$29,461 Pension (8.5%), Med (29%), Death Dis (1%), Temp Dis (0.5%) \$1,511 Med Wrap (2%) \$1,606 Dental and Vision Match \$1000 in 403(b)	\$5,970 Soc Sec (7.65%) \$30,434 Pension (8.5%), Med (29%), Death Dis (1%), Temp Dis (0.5%) \$1,561 Med Wrap (2%) \$1,606 Dental and Vision Match \$1000 in 403(b)
Leave	Vacation, 4 wks Study leave, 2 wks Sabbatical Stipend/yr, 3 mos in 7th year, 2030	Vacation, 4 wks Study leave, 2 wks Sabbatical Stipend/yr, 3 mos in 7th year, 2030	Vacation, 4 wks Study leave, 2 wks Sabbatical Stipend/yr, 3 mos in 7th year, 2026	Vacation, 4 wks Study leave, 2 wks Sabbatical Stipend/yr, 3 mos in 7th year, 2026

Note: For ordained, installed clergy, most reimbursement and benefit costs are set by the PCUSA Board of Pensions or New Castle Presbytery.

PROPERTY

2024 ELDERS - ED FRY, MARK KAMON
CHAIR - OPEN

HIGHLIGHTS

- Chester River Chorale held two concerts and still practice here.
- Wifi Thermostats in the Sanctuary save money and increase comfort.
- We hosted our regular community partners, like the Samaritan Night Shelter, AA, Yoga, Quilters, and Quaker/Friends, and added Boy Scouts and Girl Scouts.

PRIORITIES

- Update HVAC unit in the sanctuary with a new 5-Ton unit.
- Install additional Wifi Thermostats in Fellowship Hall.
- Trim back or remove overgrown area for visibility and safety.

MEMORIAL GARDEN

- Improved edging and handicap-safe walking.
- Seasonal weeding, trimming, and replacement.

GREEN STEWARDS

With ShoreRivers, we are giving the three empty lots back to creation.

- 10 trees donated and planted.
- First native flower meadow prepped for seeding.
- 29 more trees to plant Spring '24.
- New website pages outlining phases and status of the project.



STEWARDSHIP & PLANNING

**2024 ELDERS - MARK KAMON, ERIN ANDERSON
CHAIR - BLAND DICKEY**



Our goals for 2023 were:

- Analyze giving trends and participation in detail. We thank the Treasurer and Administration & Finance committee for their help.
- Grow the cadre of pledging members. We grew from 69 pledging families for 2023 to 74 for 2024!
- Reach all members who do not pledge or do not give. We contacted all member families several times.
- Quarterly, inform the congregation and receive feedback.



Other highlights include:

- Utilized the Stewardship Navigator program for the first time.
- Utilized all our digital platforms to encourage stewardship.
- Encouraged families to use automatic giving methods.
- Provided estate planning guidance.
- Thanked members for giving, encouraged non-givers to begin.
- Pledged dollars increased from \$292K to \$293K.



Top priorities for the coming year:

- Encourage more members to indicate their giving expectations.
- Grow the number of giving families and the total expected income.





DEACONS

CHAIR - TERRI GLOYD

HOMEBOUND

Deacons remember, reach out to, and visit the homebound. We deliver flowers, prepare seasonal gift baskets, or take communion. Sometimes we send an email, or call.

When someone cannot come to church, Deacons make sure church comes to them.

PRAYER LIST

Deacons contact and care for those named on our prayer lists. We prepare meals, and send cards at important life events. At times of death, we visit, run errands, and help the memorial go beautifully.

When someone is in need, Deacons are the ever-present friend.

FOLLOW UP

Deacons follow up with anyone who drifts away from church. We share a coffee and listen. We stay in touch with members, attendees, and college students.

When someone is absent from the community, Deacons remind them they are not forgotten.



ADMINISTRATION & FINANCE

2024 ELDERS - (OPEN), MARY ALICE BALL
CHAIR - BOB SCOFIELD

HIGHLIGHTS

- 2023 continued a long trend where contributions are insufficient to cover operating expenses. However, we had substantial income to our Designated Gifts and Long-Term Gifts, such that our total cash increased by \$103,382.
- Assisted Stewardship & Planning to improve our fund-raising process.
- Investment Committee moved our stock portfolio to a new brokerage house, and ended the year at a balance of \$225,907, up significantly since last year's end.
- Presbytery required review of our records, with only a few minor discrepancies, all corrected.
- New reporting format for Session and Congregation.
- Reviewed our banking arrangements.
- Internal control review of our policies and procedures, and implemented several changes
- Increased insurance deductible to reduce our expenses
- Updated the accounting manual



ADMINISTRATION & FINANCE

GENERAL

- In 2023 we had General Fund income of \$396,654 and expenses of \$427,406 resulting in a deficit of \$30,842.
- To “cover” this General Fund deficit, we transferred \$30,842 from our Long-Term Gift Fund to our General Fund. We have done this for several past years, and Session has decided 2023 is the last year we will do this.

DESIGNATED

- Funds designated by the donor for specific use. Some are “pass-through” beyond PCC, and others are for PCC use which may be held until the responsible committee uses them.
- In 2023 we received Designated Gifts of \$35,399 and disbursed Designated Gifts of \$29,989.

LONG-TERM

- Formerly MBOD (Memorials, Bequests, and Other Designated)
- May be undesignated or designated, often larger gifts from wills and estates
- Value at year end of \$384,025, up from \$274,925 at year end 2022, due to several large gifts

2023 INCOME EXPENSE, 2024 BUDGET, & 2023 BALANCE SHEET

The purpose of the Administration and Finance Committee is to manage the administrative functions of the church and provide financial oversight of church activities. The financial records of the church belong to the members of the church. Should anyone have a question or concern about church finances, please contact an Elder on Session or the current Treasurer.

	2023 Budget	2023 Actual	2024 Budget
Income			
General	\$409,000	\$368,860	\$400,000
Designated - Pass Through			\$15,328
Other Designated		\$3,533	\$2,000
Long Term			\$20,000
Dividend Income	\$3,000	\$2,396	\$2,000
Interest Income	\$2,000	\$10,390	\$10,000
Use of Building	\$7,500	\$11,385	\$11,000
Total Income	\$421,500	\$396,564	\$460,328
Expenses			
Adult Ministry	\$1,750	\$4,873	\$1,750
Administration & Finance	\$16,500	\$17,748	\$20,982
Missions	\$49,779	\$44,550	\$48,900
Children & Youth	\$11,525	\$1,707	\$11,198
Outreach & Communications	\$2,350	\$2,164	\$8,300
Deacons	\$800	\$1,091	\$800
Property	\$79,200	\$76,714	\$77,678
Stewardship & Planning	\$1,800	\$296	\$1,800
Human Resources	\$250,557	\$241,261	\$273,874
Worship Music & Arts	\$6,750	\$6,157	\$6,550
Designated - Pass Through			\$15,328
Total Expenses	\$421,011	\$396,561	\$467,160
Net	\$489	\$3	-\$6,832

	12/31/2023	12/31/2022	Change
ASSETS			
Money Market Reserves	\$309,048	\$225,626	\$83,422
Checking	\$62,592	\$45,146	\$17,446
Memorial Garden Savings	\$16,272	\$16,373	-\$101
Schwab Investments	\$155,483	\$153,088	\$2,395
Bldg Fund Checking	\$10,861	\$10,641	\$220
Other Assets	\$6,844	\$6,522	\$322
Total Current Assets	\$561,100	\$457,396	\$103,704
Total Fixed Assets	\$4,222,684	\$4,211,045	\$11,639
Total ASSETS	\$4,783,784	\$4,668,441	\$115,343
LIABILITIES	\$345,696	\$344,862	\$834
EQUITY	\$4,438,085	\$4,323,575	\$114,510
Total LIABILITIES & EQUITY	\$4,783,781	\$4,668,437	\$115,344

CONGREGATION & CORPORATION



Nominating Committee

The Congregation has the power to choose its pastors and leaders. A Nominating Committee of seven (2 by Session, 1 by Deacons, and 4 by the congregation) bring nominees for election.



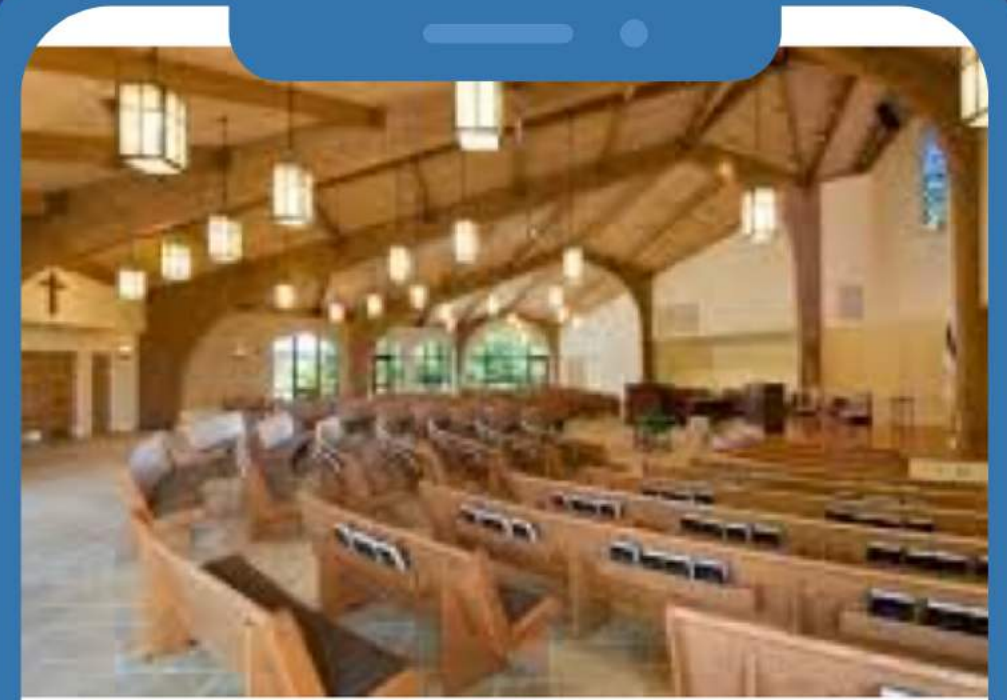
Corporate Officers

The Session are the Trustees of the Corporation, and nominate three corporate officers (President, Secretary, and Treasurer) for election by the congregation. Corporate officers may not act on their own, but only execute the decisions of the Session and/or congregation..



Property

The Congregation has the power to buy, sell, lease, or encumber property. There were no such actions in the previous year, and no motion to do so in the coming year.



FROM OUR PASTORS



**REV.
JOEL**

I am heartened to see small increases in worship attendance and giving. I sense those shoots may bloom into seasons of growth. At the same time, we may feel growing pains. Resources of space, dollars, volunteers, and staff may be stretched as we try new things. I pray we celebrate the beautiful discomfort.

A healthy, vital congregation is not called to maintain its current buildings, programs, or membership, but to share God's Good News and grow God's Kin-dom "even at the risk of losing its life." I hope 2024 becomes a year of risking anything to grow God's beloved community at church, in Chestertown, and beyond.



**REV.
CAITLAN**

Our annual report brings to mind words I shared after sabbatical:

"I have a deep awareness of PCC's impasse – of what it has held, how it has been experienced, what it has unearthed. And...a deep sense of what is bubbling up and coming to life as we move through it...That God is calling us somewhere deeper, somewhere more real, somewhere that will transform..."

I am grateful to witness and participate in who PCC is becoming as we prayerfully and boldly respond to God's calling us to deeper, more real, transformative places of co-creating Kingdom, beloved community, and holy ground with God.

JANUARY 2024

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