

# North Presbyterian Church 2019 Annual Report

Together We Are North:  
*Grounderd in faith; growing to serve*



During 2019 North expanded its emphasis on social issues through workshops and classes addressing racism, hosting a vigil protesting detention camps at the southern border, and supporting people living in poverty in our community through our work with Friends of Night People, 525 turkey baskets at Thanksgiving, and continuing support of the University Presbyterian Church food pantry.

We were also able to expand the use of our building through leasing and rental for LE3 Academy, piano and viola lessons, WNY Meditation & Mindfulness groups, chair yoga and Silver Sneakers. We hosted the Buffalo Gay Men's Chorus Christmas concert and BRAVO classes for high school aged strings musicians. In addition, we were able to make two much-needed improvements to the building: replacing the leaky roof over the office wing and improving accessibility by adding a chair lift to the choir loft.

Beginning in May we explored becoming a Matthew 25 congregation, which emphasizes Congregational vitality, addressing structural racism, and eradicating systemic poverty. We were accepted in January of this year for that status.

We said good-bye in November to our 8-year Administrative Assistant, Cynthia Machamer, and hello to our new Administrative Assistant, Reyne Jankowski. We miss Cynthia's presence very much, and we're thrilled to have Reyne on board for a smooth transition in that role.

All in all, it's been a busy and productive year for North Church. Our staff is the best I've ever worked with and continues to provide excellent support and care for our congregation and the wider community we serve. As we begin a new year of ministry, I'm looking forward with joy to the opportunities and challenges that lie ahead.

Pastor Bill

## 2019 Operating Income & Expense Overview

1/1/19-12/31/19

### Operating Income & Expense

|                                         |                  |
|-----------------------------------------|------------------|
| Income                                  |                  |
| Pledges, Prior Year Pledges             | \$213,264        |
| Non-pledged, Loose Offering, Per Capita | 68,277           |
| Building Use                            | 55,182           |
| Fundraising                             | 5,462            |
| Interest & Dividends                    | 14,292           |
| Memorial, Flowers, Miscellaneous        | 14,331           |
| <b>Total Income</b>                     | <b>\$370,807</b> |
| Expense                                 |                  |
| Personnel                               | \$278,580        |
| Property & Overhead                     | 69,163           |
| Program                                 | 5,626            |
| <b>Total Expense</b>                    | <b>\$353,369</b> |

In addition to the above, more than \$18,000 was received for our four Special Offerings – One Great Hour of Sharing, Peace & Global Witness, Celebrating Youth/Pentecost and Christmas – and \$13,000 was distributed for other outreach projects, including Friends of Night People, Turkey Baskets and Hope Lodge at the VA Hospital.

Gifts-in-kind, such as nonperishable food, household goods and school supplies, were also donated and distributed, and use of the manse was provided to the Family Justice Center Northtowns Satellite for \$1.

North Presbyterian Church  
300 North Forest, Williamsville, NY 14221

Rev. Bill Hennessy, Pastor  
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<https://northchurchwilliamsville.org>





## Our Committees

### Spiritual Formation

Worship Committee oversees and plans regular Sunday morning worship and special services through the liturgical year.

Adult Education Committee plans Sunday morning adult education offerings, as well as occasional intergenerational events.

Children's Christian Education Team oversees and staffs, through volunteers, the Sunday school program. This includes designing curriculum for each grade.

Stewardship Committee designs and executes the yearly stewardship program for the church, with an emphasis on "whole life" stewardship all year round.

Shared Youth Support Team, along with University Presbyterian Church, oversees our shared youth fellowship program for kids in grades 7 – 12.

## Outreach

Membership Committee provides opportunities for members to enjoy fellowship outside the normal church setting, maintains the membership rolls of the congregation on behalf of Session, seeks out visitors, and provides classes for new member inquirers.

Communication Committee [currently unpopulated] was created to provide guidance for communicating the mission and ministry of North through social media and print media to those outside the congregation.

Advocacy and Outreach Committee [newly created] to lead advocacy efforts addressing national and global concerns related to eradicating systemic poverty and to coordinate 4 annual offerings as well as responding to emergent needs for national or global disaster relief.



## Administration

Property Committee is responsible for coordinating maintenance and improvement of the physical plant, including surrounding grounds and church manse.



Human Resources and Administration provides support and oversight of church staff, conducts searches to fill vacancies, and conducts yearly staff review with all paid personnel.

Finance Committee creates and recommends church annual budget for Session approval, works with investment broker to manage investments on behalf of the congregation, and oversees the work of church treasurer and accountant.

## Our Church Officers

### Session Unicameral Board

The Reverend William T. Hennessy  
*Pastor/Head of Staff, Moderator*

*Clerk of Session:* Sylvia Bigler

*Treasurer:* Mary Beth Karr

#### Class of 2020

Anselm George  
Warren Marcus  
Richard Mesmer  
Thomas Miller, Jr.  
Rob Powell

#### Class of 2021

Joe Alber  
Mary Atwood  
Ralph Doerzbacher  
Debbie Hutton  
Marty Shafer

#### Class of 2022

Sharon Dittmar  
Dirk Pouli  
Clark Squires  
Pat Townsend

### Board of Deacons

*Moderator:* Glenn Hopkins

#### Class of 2020

Jane Arnold  
Kerri Bigler  
Olivia Ebsary  
Heather Randall

#### Class of 2021

Chris Gunther  
Glenn Hopkins  
Garry Ostermeier  
Pam Ostermeier  
Karen Roeser

#### Class of 2022

Jeff Ebsary  
Linda Gowans  
Kath Hahn  
Lisa Marshall  
Diane Sprague

**Annual Congregational Meeting**  
**January 26, 2020**  
**11:30 a.m.**

**Agenda**

1. Determination of a Quorum and Opening Prayer
2. Approval of Minutes  
2018 Annual Meeting – January 27, 2019
3. Approval of the Agenda
  - a. Deletions
  - b. Additions
4. Financial Reports  
Mary Beth Karr, Treasurer  
Duncan Hemink, Finance Committee  
Joe Alber, Session
5. Congregational Vote on Pastor's Terms of Call  
Brian Pettit and Warren Marcus, Human Resources and Administration Committee
6. Nomination and Election of Officers  
Joe Alber, Nominating Committee
7. Celebrations
  - i. Ed Eisenlord (FONP)
  - ii. Anne McIlroy (Turkey Baskets)
8. Questions and Comments
9. Adjourn

**North Presbyterian Church Annual Congregational Meeting  
Westminster Hall, Sunday, January 27, 2019**

With a quorum present, the Rev. William Hennessy, Moderator, opened the meeting with prayer at 11:30 a.m., following the 10:15 a.m. worship service.

It was VOTED to approve the minutes of the Annual Congregational Meeting of January 28, 2018, as printed.

The Agenda for the meeting was approved as printed.

Treasurer, Mary Beth Karr gave a year-end report for 2018. Pastor Bill thanked Mary Beth for her efforts to keep the Session well informed of the financial condition of the church throughout the year. Members affirmed this with their applause.

Duncan Hemink speaking for the Finance Committee, gave an overview of the process used to construct the 2019 budget, being fiscally responsible and taking into consideration any possible additional revenue, this is a "hopeful, faith-based" budget.

Joe Alber thanked Duncan for the hard work of the Committee and for his presentation. He shared the benefits to the church of members pledges vs. non pledging but still giving; it's easier to plan when there are specific amounts to work with. He also outlined some other sources of revenue, e.g., building usage and the possibility of mounting a capital campaign in the future.

Andres Soom reported for the Mission Committee on the total Mission giving for 2018. Sue D'Angelo reminded us of the mission commitment we make by housing the Family Justice Center Satellite in the manse and distributed a detailed report of the benefit that project provides to the wider community. Several members spoke with concern that no dollars were budgeted for the Mission Committee for 2019. The following motion was made, seconded, and VOTED: To request the Session to revisit its decision to eliminate the Mission Committee from the 2019 budget in consultation with Mission Committee and the Congregation.

With the Pastor absent from the room, Elder Warren Marcus presented the Compensation and Benefits (CBE) package for 2019 recommended by the Administration/Personnel Committee. It was VOTED to approve. A copy is attached as part of these minutes.

Elder Joe Alber, Nominating Committee Chair, thanked the outgoing Elders Bill Clark, Sue D'Angelo, Marsha Villano, Scott Marshall and Shevaun Donelli O'Connell for their service on

Session, as well as to Deacons Karen Hopkins, Connie Littlewood, Sheridan Skura and Carol Suckow. He then presented the slate of Elders and Deacons in the Class of 2022:

Session

Sharon Dittmar  
Dirk Pouli  
Clark Squires  
Pat Townsend

Deacons

Jeff Ebsary  
Linda Gowans  
Kath Hahn  
Lisa Marsherrall  
Diane Sprague

There were no nominations from the floor for Elders in the Class of 2022.

Jane Arnold has agreed to fill an unexpired term on the Board of Deacons Class of 2020. One unfilled position remains in the Class of 2020. There were no nominations from the floor.

It was moved, seconded, and VOTED to suspend the nominations and VOTED to elect the slate as presented.

Elder Alber thanked those who served on the Nominating Committee for their untiring efforts: Heather Randall, Neil Arnold, Louise Cooper, Mitch Roemer and Marty Shafer.

The following people were nominated as At-Large Members of the Nominating Committee for 2019: Neil Arnold, Louise Cooper, Mitch Roemer, Marty Shafer.

Some members thanked the staff members by name, as well as to the Deacons and Session; the Pastor said it was a joy to be our pastor.

It was moved, seconded, and VOTED to adjourn the meeting at 1:45 p.m., with the singing of "We are the Church."

Sylvia S. Bigler

Sylvia S. Bigler, Clerk

November 4, 2019

Received by Session

\_\_\_\_\_  
Approved by the Congregation

North Presbyterian Church - Williamsville NY  
Balance Sheet as of December 31, 2019

Annual Meeting, January 26, 2020

| Account Name                                     | Beginning Balance | Period Activity  | YTD Balance      |
|--------------------------------------------------|-------------------|------------------|------------------|
| <b>Assets</b>                                    |                   |                  |                  |
| Fidelity Operating Fd #3836                      | 398,436           | 4,578            | 403,015          |
| M&T Checking 3503                                | 70,112            | 4,726            | 74,838           |
| M&T Savings 4265                                 | 1,436             | 1                | 1,437            |
| Note Receivable                                  | 42,000            | (3,000)          | 39,000           |
| <b>Total Assets</b>                              | <b>\$511,985</b>  | <b>\$6,306</b>   | <b>\$518,291</b> |
| <b>Liabilities</b>                               |                   |                  |                  |
| 403(b) Liability                                 | 450               | (75)             | 375              |
| Accounts Payable/Vendors                         | 723               | 1,659            | 2,382            |
| <b>Pass Through Accounts</b>                     |                   |                  |                  |
| Christmas Offering                               | 50                | 6,040            | 6,090            |
| Veterans Project                                 | 0                 | (0)              | 0                |
| <b>Total Pass Through Accounts</b>               | <b>\$50</b>       | <b>\$6,039</b>   | <b>\$6,090</b>   |
| Prepaid pledges                                  | 41,794            | (8,409)          | 33,384           |
| Prepaid pledges - future years                   | 20,014            | (4,000)          | 16,014           |
| <b>Total Liabilities</b>                         | <b>\$63,031</b>   | <b>(\$4,785)</b> | <b>\$58,246</b>  |
| <b>Fund Balance</b>                              |                   |                  |                  |
| <b>Restricted/Designated Funds</b>               |                   |                  |                  |
| Benevolence Fund Balance                         | 2,475             | (724)            | 1,751            |
| Connections Lectionary Series- Restricted Fund   | 379               | (113)            | 265              |
| Endowment Fund                                   | 295,900           | 0                | 295,900          |
| Fixed Asset Reserve Balance                      | 7,770             | (6,133)          | 1,636            |
| Mary Mohlke Fund for Spiritual Formation Balance | 11,784            | (700)            | 11,084           |
| Memorial Fund Balance                            | 1,857             | (500)            | 1,357            |
| Memorial Garden Fund Balance                     | 2,029             | 707              | 2,736            |
| New Initiatives Fund Balance                     | 11,913            | (270)            | 11,643           |
| Pastors Discretionary Fund Balance               | (10)              | 11               | 0                |
| Restricted Vacation Bible School Balance         | 3,817             | 0                | 3,817            |
| Special Offering Fund Balance                    | 0                 | 2,500            | 2,500            |
| Stair Lift Fund Balance                          | 2,450             | (2,450)          | 0                |
| Turkey Baskets Balance                           | 6,535             | 788              | 7,323            |
| Worship Fund Balance                             | 2,126             | 49               | 2,175            |
| Youth Fellowship Fund                            | 4,348             | (161)            | 4,186            |
| <b>Total Restricted/Designated Funds</b>         | <b>\$353,376</b>  | <b>(\$6,998)</b> | <b>\$346,378</b> |
| Change in FMV of Investments                     | 84,498            | 3,652            | 88,151           |
| Operating Fund Balance                           | 11,078            | 14,436           | 25,515           |
| <b>Total Fund Balance</b>                        | <b>\$448,954</b>  | <b>\$11,091</b>  | <b>\$460,045</b> |
| <b>Total Liabilities and Fund Balance</b>        | <b>\$511,985</b>  | <b>\$6,306</b>   | <b>\$518,291</b> |

North Presbyterian Church - Williamsville NY  
2019 Operating Budget Report

Annual Meeting, January 26, 2020

| Account Name                                        | 2018 Actual      | 2019 Actual      | 2019 Budget      |
|-----------------------------------------------------|------------------|------------------|------------------|
| <b>Income</b>                                       |                  |                  |                  |
| <b>Donations</b>                                    |                  |                  |                  |
| Current Year Pledge                                 | 196,205          | 213,213          | 212,795          |
| Initial Offering                                    | 60               | 120              | 0                |
| Non Pledge                                          | 91,641           | 60,934           | 65,000           |
| Per Capita                                          | 3,941            | 4,400            | 4,250            |
| Plate                                               | 3,070            | 2,822            | 3,000            |
| Prior Year Pledge                                   | 0                | 50               | 0                |
| <b>Total Donations</b>                              | <b>\$294,918</b> | <b>\$281,541</b> | <b>\$285,045</b> |
| <b>Other Income</b>                                 |                  |                  |                  |
| <b>Total Building Use Income</b>                    | <b>\$33,603</b>  | <b>\$55,182</b>  | <b>\$39,900</b>  |
| Employee Gift Collections                           | 665              | 0                |                  |
| Flower Income                                       | 1,291            | 1,282            | 1,200            |
| Fundraising Income                                  | 13,938           | 5,461            | 12,500           |
| Interest & Dividend Income                          | 16,569           | 14,292           | 12,500           |
| Memorial Gift Income                                | 5,025            | 6,313            | 2,000            |
| Miscellaneous Income                                | 3,363            | 6,734            | 1,500            |
| <b>Total Other Income</b>                           | <b>\$74,455</b>  | <b>\$89,265</b>  | <b>\$69,600</b>  |
| <b>One-time Transfers</b>                           |                  |                  |                  |
| Transfer from Fundraising for Mission Expense       | 1,643            | 0                |                  |
| Transfer from Memorial Fund                         | 1,000            | 0                | 0                |
| <b>Total One-time Transfers</b>                     | <b>\$2,643</b>   | <b>\$0</b>       | <b>\$0</b>       |
| <b>Total Income</b>                                 | <b>\$372,016</b> | <b>\$370,807</b> | <b>\$354,645</b> |
| <b>Expense</b>                                      |                  |                  |                  |
| <b>Total Pastor</b>                                 | <b>\$131,768</b> | <b>\$132,414</b> | <b>\$132,231</b> |
| <b>Total Support Staff</b>                          | <b>\$148,302</b> | <b>\$144,856</b> | <b>\$147,938</b> |
| Employee Gift Collection                            | 665              | 0                |                  |
| NYS Employment Taxes                                | 988              | 733              | 1,000            |
| Pulpit Supply                                       | 681              | 276              | 800              |
| Substitute Organists                                | 400              | 300              | 425              |
| Webmaster Salary                                    | 193              | 0                | 0                |
| <b>TOTAL PERSONNEL</b>                              | <b>\$282,998</b> | <b>\$278,580</b> | <b>\$282,394</b> |
| <b>Property &amp; Overhead</b>                      |                  |                  |                  |
| <b>Total Utilities &amp; Insurance</b>              | <b>\$25,685</b>  | <b>\$27,097</b>  | <b>\$28,400</b>  |
| <b>Total Maintenance</b>                            | <b>\$16,243</b>  | <b>\$20,052</b>  | <b>\$15,500</b>  |
| <b>Total Administration</b>                         | <b>\$12,122</b>  | <b>\$15,177</b>  | <b>\$10,175</b>  |
| Fundraising Expense                                 | 8,369            | 2,435            | 6,500            |
| Presbytery asking                                   | 6,000            | 4,400            | 4,250            |
| <b>TOTAL PROPERTY &amp; OVERHEAD</b>                | <b>\$68,421</b>  | <b>\$69,163</b>  | <b>\$64,825</b>  |
| <b>Program</b>                                      |                  |                  |                  |
| <b>Total Deacons/Session &amp; Other Committees</b> | <b>\$1,299</b>   | <b>\$1,949</b>   | <b>\$1,859</b>   |
| <b>Total Christian Education</b>                    | <b>\$885</b>     | <b>\$1,129</b>   | <b>\$1,663</b>   |
| <b>Total Worship</b>                                | <b>\$3,348</b>   | <b>\$2,548</b>   | <b>\$3,625</b>   |
| <b>TOTAL PROGRAM</b>                                | <b>\$5,533</b>   | <b>\$5,626</b>   | <b>\$7,147</b>   |
| <b>Mission</b>                                      |                  |                  |                  |
| Mission Committee Benevolence                       | 9,643            | 0                | 0                |
| <b>TOTAL MISSION</b>                                | <b>\$9,643</b>   | <b>\$0</b>       | <b>\$0</b>       |
| <b>Total Expense</b>                                | <b>\$366,596</b> | <b>\$353,370</b> | <b>\$354,366</b> |
| <b>Difference</b>                                   | <b>\$5,419</b>   | <b>\$17,437</b>  | <b>\$279</b>     |

# North Presbyterian Church 2019 Outreach

|                                            |  |  |  | Special Offerings* | Other Projects & Financial Assistance | Gifts in Kind | Notes                                                                                                                                         |
|--------------------------------------------|--|--|--|--------------------|---------------------------------------|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Celebrating Youth/Pentecost Offering       |  |  |  | \$3,060            |                                       |               | Humanitarian Respite Center-Catholic Charities (TX)                                                                                           |
| One Great Hour of Sharing Offering         |  |  |  | \$4,213            |                                       |               | PC(USA) assistance programs                                                                                                                   |
| Peace & Global Witness Offering            |  |  |  | \$2,601            |                                       |               | Journey's End & PC(USA)                                                                                                                       |
| Puerto Rico disaster assistance            |  |  |  |                    | \$694                                 |               | Includes youth chili fundraiser                                                                                                               |
| Presbyterian Women Blanket Drive           |  |  |  |                    | \$320                                 |               | Church World Service                                                                                                                          |
| School Supplies Project                    |  |  |  |                    | \$265                                 | X             | Cash to Teacher's Desk; supplies to Windemere Elementary                                                                                      |
| Veterans Project                           |  |  |  |                    | \$2,040                               |               | Hope Lodge at VA Hospital                                                                                                                     |
| Baby Bottles Project                       |  |  |  |                    | \$100                                 | X             | Cash sent, plus Harvest House baby bottles filled with money                                                                                  |
| Friends of Night People                    |  |  |  |                    | \$2,113                               | X             | Groceries purchased and cooked by volunteers; donated clothing                                                                                |
| Turkey Basket Project                      |  |  |  |                    | \$4,949                               | X             | 525 dinners provided through purchased & donated food                                                                                         |
| Refugee Family from Eritrea                |  |  |  |                    | \$1,224                               |               | Assistance with household and school needs                                                                                                    |
| Family Justice Center                      |  |  |  |                    | \$512                                 | X             | Payment for sewer/water assessment & HVAC contract. \$1 lease in lieu of rent valued at \$7500+ annually. Giving tree gifts. Volunteer hours. |
| Tops Cards/people in need                  |  |  |  |                    | \$764                                 |               | Distributed at pastor's discretion                                                                                                            |
| Dress a Girl                               |  |  |  |                    |                                       | X             | Dresses and shorts to children in other countries                                                                                             |
| Christmas Giving Tree                      |  |  |  |                    |                                       | X             | Gifts for Forest Elementary and Family Justice Center                                                                                         |
| Clothes for Nigeria                        |  |  |  |                    |                                       | X             | Gently used summer clothing delivered by Azubike Kalu-Nwiwu                                                                                   |
| Rural Outreach Center                      |  |  |  |                    |                                       | X             | Household goods                                                                                                                               |
| University Presbyterian Church Food Pantry |  |  |  |                    |                                       | X             | Nonperishable food donations and volunteer hours                                                                                              |
| Blankets for southern border               |  |  |  |                    |                                       | X             | Fleece blankets for refugees                                                                                                                  |
|                                            |  |  |  |                    |                                       |               |                                                                                                                                               |
| <b>Total</b>                               |  |  |  | <b>\$9,874</b>     | <b>\$12,981</b>                       |               |                                                                                                                                               |

\*2019 Christmas Offering: \$6090 donated, plus \$2500 Presbyterian matching grant received. All funds distributed in Jan 2020 to FeedMore's Backpack Program & to Health Volunteers Overseas.

North Presbyterian Church - Williamsville NY  
2020 Operating Budget

Annual Meeting, January 26, 2020

| Account Name                                        | 2019 Actual            | 2020 Budget              |
|-----------------------------------------------------|------------------------|--------------------------|
| <b>Income</b>                                       |                        |                          |
| <b>Donations</b>                                    |                        |                          |
| Current Year Pledge                                 | 213,213                | 195,000                  |
| Initial Offering                                    | 120                    |                          |
| Non Pledge                                          | 60,934                 | 60,000                   |
| Per Capita                                          | 4,400                  | 4,250                    |
| Plate                                               | 2,822                  | 3,000                    |
| Prior Year Pledge                                   | 50                     |                          |
| <b>Total Donations</b>                              | <b>\$281,541</b>       | <b>\$262,250</b>         |
| <b>Other Income</b>                                 |                        |                          |
| <b>Total Building Use Income</b>                    | <b>\$55,182</b>        | <b>\$55,000</b>          |
| Flower Income                                       | 1,282                  | 1000                     |
| Fundraising Income                                  | 5,461                  | 5500                     |
| Interest & Dividend Income                          | 14,292                 | 12,500                   |
| Memorial Gift Income                                | 6,313                  | 2,000                    |
| Miscellaneous Income                                | 6,734                  | 1,500                    |
| <b>Total Other Income</b>                           | <b>\$89,240</b>        | <b>\$77,500</b>          |
| <b>Total Income</b>                                 | <b>\$370,807</b>       | <b>\$339,750</b>         |
| <b>Expense</b>                                      |                        |                          |
| <b>Total Pastor</b>                                 | <b>\$132,414</b>       | <b>\$135,364</b>         |
| <b>Total Support Staff</b>                          | <b>\$144,856</b>       | <b>\$136,791</b>         |
| NYS Employment Taxes                                | 733                    | 1,050                    |
| Pulpit Supply                                       | 276                    | 800                      |
| Substitute Organists                                | 300                    | 425                      |
| Webmaster Salary                                    | 0                      | 843                      |
| <b>TOTAL PERSONNEL</b>                              | <b>\$278,580</b>       | <b>\$275,273</b>         |
| <b>Property &amp; Overhead</b>                      |                        |                          |
| <b>Total Utilities &amp; Insurance</b>              | <b>\$27,097</b>        | <b>\$29,475</b>          |
| <b>Total Maintenance</b>                            | <b>\$20,052</b>        | <b>\$17,696</b>          |
| <b>Total Administration</b>                         | <b>\$15,177</b>        | <b>\$10,175</b>          |
| Fundraising Expense                                 | 2,435                  | 3,000                    |
| Presbytery asking                                   | 4,400                  | 6,280                    |
| <b>TOTAL PROPERTY &amp; OVERHEAD</b>                | <b>\$69,163</b>        | <b>\$66,576</b>          |
| <b>Program</b>                                      |                        |                          |
| <b>Total Deacons/Session &amp; Other Committees</b> | <b>\$1,949</b>         | <b>\$2,809</b>           |
| <b>Total Christian Education</b>                    | <b>\$1,129</b>         | <b>\$1,663</b>           |
| <b>Total Worship</b>                                | <b>\$2,548</b>         | <b>\$3,625</b>           |
| <b>TOTAL PROGRAM</b>                                | <b>\$5,626</b>         | <b>\$8,097</b>           |
| <b>Total Expense</b>                                | <b>\$353,370</b>       | <b>\$349,946</b>         |
| <b>Difference</b>                                   | <b><u>\$17,437</u></b> | <b><u>(\$10,196)</u></b> |

### Terms of Call for William T. Hennessy

In addition: When Rev. Hennessy was called as Pastor in 2008, NPC, by Session action, loaned him \$60,000 to be used toward the purchase of his house. In 2012, the year in which repayment was scheduled to begin, the Session voted to forgive \$3,000 per year beginning 2013, in lieu of repayment. If/when Rev. Hennessy leaves NPC as Pastor, any remaining principal of the loan is immediately repayable. The \$3,000 is considered taxable income by the IRS; therefore, NPC issues a 1099 to Rev. Hennessy for the \$3,000.