



ANNUAL REPORT 2012

Annual Congregational Meeting
Sunday, January 27, 2013
Fellowship Hall



United Evangelical Church, United Church of Christ
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Rev. Catherine J. Oatman

Mr. Robert Gundlach – Director of Music

Pastor's Report

I want to begin my annual report by giving kudos to the 2012 church council. Many steps were taken by the council this past year with the future of the church in mind. It began in February with a special council meeting devoted to long term planning. The many needs of the church were discussed, and as the meeting went on, it became obvious that the Spirit was leading us to prioritize our accessibility.

In May a special congregational meeting was held to include the congregation in on the discussion of our accessibility needs. Though no definitive plans have been made yet it does remain a priority to be addressed in the next five years. Part of the reason this project was not addressed immediately is that we are still paying off the loan for the air conditioning system. As of the end of the year we were about \$6000 away from our goal. I think that we have learned something with our struggle to raise the money for the air conditioner. Going forward with any other major improvement, it would be wise to raise a significant portion of the money before we begin the project.

Another important priority that came out of the special council meeting in February was finding ways to cut costs and raise revenue in order to financially stabilize the church. With this in mind, the council signed us up to participate in a Community Energy Purchase in March. As a result, our electricity bill was the lowest it has been in 10 years. You have to go back to 2001 to find a lower bill. We realized a savings of approximately \$2000 over last year. Because this was a new endeavor, we only signed up for one year with this program. Hopefully in 2013 we can enter into another contract comparable to 2012 so that we can continue to maintain this savings.

In order to raise revenue we took definitive steps to open a child care center at the church. We hired Erin Korona-Zepp as a consultant to lead us through the application and start up process. Erin and her family have a long history at the church. Additionally Erin has a wide-range of experience with all different aspects of the child care industry.

Erin began in August and as of December we were registered with the Maryland Department of Child Care and have been assigned a licensing specialist. The next step is to get inspections from the Health Department and the Fire Department. These inspections will give us a better sense of what it will cost to establish a child care center. Even as there are many unanswered questions regarding this undertaking, it is exciting to think that 2013 will be the year that Batz's Totz opens our ministry to the families of the neighborhood.

Another avenue to increase revenue is establishing an endowment fund. Over the summer, Bill Single, Carolyn Noteware, Barbara Matthew, Glenn Koch, Diane Borkman and myself met several times to draft an endowment policy. At our Special Congregational Meeting in September the policy was explained to the congregation and Rev. Nelson Murphy from United Church Funds spoke to us about the work and philosophy of UCF which is where our money would be invested.

On the advice of Rev. Murphy the endowment policy that was presented to the congregation at that September 23rd meeting was reviewed by legal counsel. The firm of Miles & Stockbridge was chosen out of three firms recommended by our Conference minister, Rev. John Deckenback. The language of the endowment policy has been changed to make it less ambiguous and thus a stronger legal document. And the vote to establish an endowment governed by this policy will happen at the January 2013 annual meeting.

I am grateful for the foresight of our council to take these steps, especially since 2012 was the year we saw two churches within the Chesapeake Association close. Our mother church, First United in Fells Point, and Christian Community (formerly Protestant Community) in Essex, both have ceased worshipping. Both churches had financial issues for years, but instead of addressing them they turned a blind eye and tried to go on with business as usual. It not only takes wisdom to plan for the future, but also courage to take the necessary steps, and I thank God for the leaders of this church who have demonstrated both.

Our youth are another one of those key elements for our future. This past year they attended the UCC National Youth Event at Purdue University in West Lafayette, IN. It was the financial support of the whole church at their fund raisers that made it possible for these young people to have this experience. I want to thank Cathy Fifield and Diane & Carl Price for all of their hands on help with our youth events. In the fall we started working with a younger group of youth in addition to the group that has been together for several years. For some events we joined the two groups together and they have blended well. My dream is to have another group for children ages 10-12. This is the age kids love to be involved at the church, and if we provided events for them outside of Sunday morning it would go a long way for their future connection with the church. Anyone interested in working with a group for this age please let me know.

As two churches closed in the Association, two new church starts were also underway. Six:eight meets in Hampden and is led by Rev. Amy Sens, and New Covenant Community UCC meets in Owings Mills and is led by Rev. Brian Murray. Rev. Murray and his wife Janese became members of United in 2012. We have been their place of refreshment and shelter from the spiritual battering that comes with planting a new church. New Covenant plans to go to weekly worship early in 2013 and so we will see less of Brian and Janese, however they will still need our support as they respond to this calling from God. It is exciting to think about being part of the birth of a church. I wonder if the people of United in 1873 realized that the church they were starting would be here in 2013. Just as we will celebrate 140 years in 2013, New Covenant may have a long future ahead of it.

In September of 2012 Easing into Yoga classes began to be held at the church. This arrangement has been mutually beneficial for both the church and those involved with the classes. These classes have been a wonderful avenue to reach into our community and engage them with church events. Mae and Bud Savage have joined the church because of Mae's involvement in Yoga. Other people in the classes come to our bingo's and other fund raising events. And the best benefit of all is that your pastor is more limber then she has been in years. ☺ I highly recommend coming to the class if you are feeling stiff or are looking for some light exercise.

Engaging our world with the message of God's love in Jesus Christ is the ongoing work of the church; it is the responsibility of every generation. With our 140th anniversary happening in 2013 we are planning several events designed to reach out to our neighborhood. As 2013 unfolds, I hope everyone will follow the lead of our council and take steps for the future of the church.

In Christ,

Rev. Cathy

Church Council-President's Report

We know that all things work together for good for those who love God, who are called according to his purpose. Romans 8:28

As we leave 2012 and enter 2013 on behalf of myself and the other members of council, we pray that you and your families have all God's blessings of good health, much happiness and prosperity.

We find ourselves this year again facing a financial deficit. We have asked everyone to submit some of their thoughts on ways we can reduce costs. One suggestion that we will vote on today was made by Reverend Cathy. The offer that she made was a reduction in both her work hours and pay. Council appreciated Reverend Cathy's offer and immediately recognized that this was a huge decision that was not to be made by just the council, but must be made by the entire congregation.

When this offer was explained to the congregation many members feared that Rev. Cathy would not be available during a time of need. We also heard from a few that this would be the beginning of our end. The council shared these concerns and we spoke with Rev. Cathy and we can assure everyone that this is not the end of our church and if there is any need for the Pastor, she will be there and readjust her schedule. Also if this offer is accepted we will revisit this action in six months and decide then whether it works for the church. If it's decided that this ¾ pastor schedule does not work for the church we will end this and change the Pastor back to full time.

We do have lots of good news as well. As we announced in June we are working diligently on starting a Daycare. We could use the daycare to grow the church. We could promote the daycare with a discount given to all members in good standing. The financial plus would be the income that we would eventually earn.

Council also announced our plans to make the church and Friendship Hall handicapped accessible. We need a chair lift and a restroom on the level surface of the hall floor. Being accessible will allow everyone wishing to worship and participate in any events able to do so easily. We have many members now, who do not participate as they wish because of the barriers they face in using steps. Council will keep accessibility as our priority in 2013.

This year we will celebrate the 140th anniversary of this still very vital church. I shared with Rev. Cathy my observation that has been apparent since we began and continues at this very minute at United Evangelical Church. There has always been a person with whatever gift that is needed right in our congregation. God guides us here to United and this is especially evident in the council.

Our council is filled with vibrant willing workers. We have bible study teachers, Sunday school teachers, fundraisers, book keepers, choir members, kitchen staff/caterers, webmaster, photographer, ladies group, handyman-carpenter, altar, etc... all willing to serve in any capacity necessary to serve God and this wonderful old church.

Before we work on the deficit and the problems we encounter as a church in this day and age, can we first celebrate the wonderful gifts that are present in our congregation. Our congregation is smaller but it's also mighty and very able. May God continue to bless United with all the wonderful members and show us the way seen or unseen towards our new future in our 140th year.

Cissy Funk

Council President

Fundraisers Report

Our group started out as a vehicle to make money for the church, we have since become so much more. With the help of our congregation and the community and with God's guidance we have also begun to do Outreach events as well.

The most exciting discovery we made in doing the fundraising and outreach has been the unforeseen results. With our Family Fun Bingos we incorporated several missions and God's presence has been felt in the generosity of our members and the community. We ask that everyone bring a non-perishable food item for the Canton Food Bank. After each Bingo we are able to make large food donations from this small request. We've also done raffles at Bingo and contributed the proceeds to several different charities, most recently to the Hurricane Sandy Relief Fund.

With the realization that we can do fundraisers, make money and simultaneously serve in a mission, has inspired us to do more. We make sandwiches for the Lenten Services along with the donated soup. This allows for fellowship, and the monies are donated to the charities chosen for the Lenten season. This year we will donate half the proceeds to our Youth Group who will in turn use the funds to help in their mission of service to others. God's hands are guiding us and only after the events are complete and we look back can see the true event that God has planned for us.

We reached out to children and young families with our Kidz Day Event. This was an outreach and no funds were made; we did however receive two new members through this event. We had a blast with the kids and everyone left happy, fed and with a promise to come back next year. We will have this as an annual event and hope that we again connect to others in need of a church.

We did a Chick Flick Movie night and again we had fun and made connections all the while watching a meaningful movie with a message of equality. Our Bull Roast though small was a success and fun for all. We want to have both of these again and include a Kidz Matinee Movie. These are all events that are not costly but serve as a way of connecting with each other and our community.

We just celebrated our fifth OKTOBERFEST. What started out as a fun way to celebrate our 135th anniversary has now become a much anticipated neighborhood tradition. Even with the horrible weather we could not be defeated. We stayed inside and while we did not make the money we had previously we still had some success. We used the wonderful resources

that have been gifted to us in our large hall and gymnasium. We showed the congregation and community the spirit that has kept this church going for 140 years.

We had discussed in the past a wish to help some families at Christmas time. This was only a thought until the families were sent to us. Without a lot of effort we made a wonderful Christmas for a total of 8 children. What started out as one request ended up being three families. The generosity of everyone allowed each child to receive toys, clothes/coats, books and personal items along with food and gift cards. Again with God's unseen guidance we accomplished so much more than we were able to even imagine in a very short time. Helping families at Christmas will also become one of our permanent missions.

Recently we met to plan both our regular activities and our 140th Anniversary celebration. We would appreciate any suggestions, and help that you can give with any of our events. We have enjoyed great success, due mainly to your support and to the volunteers who love our church so much. Everyone is welcome to join us at any time, we would love to have your help and appreciate your continued support.

Our sincerest thanks,

The Fundraisers

1. LADIES ORGANIZATION 2012 REPORT

The Ladies Organization has 18 members. Most meetings have 8 to 12 members attending. During the year we had two Bus Trips to Faith UCC in Frederick, Maryland for their Oyster, Ham & Turkey Luncheon. One Bus Trip in November was cancelled because of the perfect Storm. All Monies were returned to our members.

Our charity donation from Miss Piggy which we collected (\$100.00) was given to a family involved in the fire on Bouldin Street the first of 2012. . Our monthly meetings included brown bag lunches and Pizza Party , Mother's Day Luncheon. We also included during the year a trip to Carsons's Creekside and a trip to Sue Island Grill (on both trips we paid our own way) .Our Ladies also had their Christmas Luncheon at the Toby's Dinner Theatre. We saw the show "Sound of Music" and also a terrific luncheon. . Our Ladies donated \$1,000.00 to the Church Air Conditioning Fund plus other donations for Memorials & the Lily and Poinsettia Fund. \$225.00. For the Octoberfest a few of our ladies had a table where we sold items. This table Netted us about \$190.00 which we donated to the Fundraising Group.

If you are free on the first Wednesday of the month please join our group at 12 noon.

Hope to see some new members.

Sincerely,

Arlene Pate

LADIES ORGANIZATION FINANCIAL REPORT 2012

ON HAND JANUARY 1, 2012 \$2538.83

* INCOME FOR 2012 5610.31

SUB TOTAL 8941.14

** EXPENSES FOR 2012 6368.49

BALANCE JANUARY 1, 2013 \$1780.65

- Our income is from dues, charity donations, trips, shows and gifts to the Church.

** Our expenses included donations to the Church,
Two trips to Faith Church in Frederick for the
Oyster/Ham/Turkey Luncheon. One trip had to be
cancelled due to the Perfect storm in November.
Church had no electric.
All monies were returned to members for this trip.
Bus Company also returned our bus money.
We also wrote a check for Toby's Dinner Theatre
with the money the members paid.

Property Report

We made several major improvements and repairs over the course of 2012. In 2013 we will not only continue to make repairs but also have plans to make better use of the space we have.

Some repairs made were to the handicap ramp, allowing the doors to open and close easily. The double doors to the rear alley were completely replaced including the frame. The roof leak above the ladies room was sealed and tarred. The lights on the clock tower were replaced. An emergency board-up was needed to the school windows damaged in the storm, the pantry door was fixed, and the switch for the lights on the front of the building was replaced.

Major projects included remodeling the ladies restroom, adding wall sconce lighting to the stairs leading down into Friendship hall, replaced the hot water tank in the PACT area, and changed the old outlets in the kitchen to the code required GFI outlets. Three large closets were made in the gymnasium for use by the fundraisers and eventually for the daycare center, and the cubby under the front stairwell was cleaned and prepped for Yoga storage.

Currently the old exit signs and light fixtures that have burnt out are being replaced. Using where possible the more energy efficient light bulbs. Getting pricing to replace the old stair nosing and flooring on the stairs in the hall. Scrapping and filling the walls in hall that need some repair.

Carl Price

Property Manager

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Alternate Budgets for Year 2013 and 2012 Year End Financial Report

	Budget 2012	Actual 2012	Budget 2013	Budget 2013
			Full Time	¾ Time
			Minister	Minister
Regular Envelopes	75000.00	68739.00	70000.00	70000.00
Christian Education Dept. Offering	1000.00	1410.25	1400.00	1400.00
Communion Envelopes	4000.00	3733.00	3500.00	3500.00
Holiday and Special Day	8700.00	8422.00	7800.00	7800.00
Initial Envelopes	200.00	175.00	200.00	200.00
Improvement Fund	4000.00	4131.00	4000.00	4000.00
Memorials	16000.00	11885.50	13000.00	13000.00
Love Gifts	11000.00	4414.50	4500.00	4500.00
Unity Candle	100.00	110.00	100.00	100.00
Poor Box and Pennies	150.00	115.00	150.00	150.00
Church Organization Gifts	1000.00	197.00	800.00	800.00
Cash Donations	1650.00	1776.00	1500.00	1500.00
Holiday & Altar Flowers	1650.00	1571.00	1350.00	1350.00
One Great Hour of Sharing	1100.00	1078.50	1100.00	1100.00
Neighbors in Need	400.00	286.00	400.00	400.00
Charities, Benevolence	1400.00	1957.40	1300.00	1300.00
Christian Ed. Mission Projects	200.00	145.75	150.00	150.00
Oktoberfest and Related Events	11500.00	8041.00	9000.00	9000.00
Miscellaneous Fund Raisers	9000.00	8828.00	8800.00	8800.00
Building Fund Raffle	1800.00	1787.00	1800.00	1800.00
Sale of Misc. Items	200.00	5.00	100.00	100.00
Use of Facility	1000.00	454.50	900.00	900.00
Interest on Accounts	700.00	498.01	500.00	500.00
Sprint Rental Income	19044.00	19044.00	19044.00	19044.00
Parsonage Rental Income	21000.00	21000.00	21000.00	21000.00
PACT Donation	900.00	2500.00	4000.00	4000.00
Capital Equip. & Improv. Donations	500.00	1232.50	0.00	0.00
Estate Bequests	0.00	6000.00	0.00	0.00
Other, General Fund	500.00	252.81	500.00	500.00
Total Revenue	193694.00	179789.72	176894.00	176894.00
COST OF REVENUE				
Oktoberfest & Related Events	5500.00	6344.95	6000.00	6000.00
Miscellaneous Fund Raisers	4000.00	5307.12	4800.00	4800.00
Building Fund Raffle	600.00	310.00	600.00	600.00
Envelope Costs	500.00	387.28	400.00	400.00
Other Direct Costs	50.00	46.35	50.00	50.00
Total Cost of Revenue	10650.00	12395.70	11850.00	11850.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Alternate Budgets for Year 2013 and 2012 Year End Financial Report

	Budget 2012	Actual 2012	Budget 2013	Budget 2013
PASTORAL EXPENSE				
Pastor's Salary	32309.00	32309.04	32309.00	15776.00
Housing Allowance	20000.00	19999.92	20000.00	20000.00
Auto Expense Stipend	2800.00	2799.96	3000.00	1400.00
Insurance, Health and Life	10173.00	10960.89	11000.00	11000.00
Pastor's Pension	7323.00	7323.28	7320.00	7320.00
Professional and Education Exp.	1200.00	475.23	800.00	600.00
Supply (Guest) Pastor	900.00	750.00	900.00	400.00
Total Pastoral Expense	74705.00	74618.32	75329.00	56496.00
OFFICE EXPENSE				
Secretaries' Salaries	20290.00	20289.88	20700.00	20700.00
Social Security and Medicare	1552.00	1552.17	1584.00	1584.00
Health Insurance	4800.00	188.47	1000.00	1000.00
Office Supplies & Bank Charges	1300.00	1005.18	1200.00	1200.00
Copy and Computer	3400.00	3154.42	3700.00	3700.00
Postage	1850.00	1804.19	1850.00	1850.00
Church Telephone & Internet	2150.00	2415.25	2500.00	2500.00
Total Office Expenses	35342.00	30409.56	32534.00	32534.00
MAINTENANCE EXPENSE				
Janitor Salary	9950.00	10499.40	10816.00	10816.00
Social Security and Medical Care	761.00	803.18	827.00	827.00
Church Insurance	13000.00	15256.03	16500.00	16300.00
Gas, Church	9100.00	5413.84	6000.00	6000.00
Electric, Church	6800.00	4697.44	5500.00	5500.00
Water and Sewer, Church	1700.00	1465.01	1900.00	1900.00
Repairs, Supplies, Maintenance	2500.00	1944.07	2500.00	2500.00
Cleaning Supplies, Service	1000.00	1067.21	1000.00	1000.00
Total Maintenance Expense	44811.00	41146.18	45043.00	44843.00
SANCTUARY AND MISCELLANEOUS				
Music Director Salary	13455.00	13455.00	13455.00	13455.00
Social Security and Medicare	1029.00	1029.26	1029.00	1029.00
Ass't. Organist/Pianist/Musicians	200.00	550.00	300.00	300.00
Music and Choir Expense	700.00	1135.55	700.00	700.00
Organ/Plano Service	1750.00	1586.32	2100.00	2100.00
Altar and Sanctuary Supplies	500.00	789.82	700.00	700.00
Flowers and Decorations	2250.00	2160.75	2000.00	2000.00
Receptions and Refreshments	600.00	616.81	700.00	700.00
Education and Study Materials	850.00	1058.88	950.00	950.00
Advertising	450.00	715.00	750.00	750.00
Misc. Expenses	300.00	300.38	500.00	500.00
Total Sanctuary and Misc.	22084.00	23397.77	23184.00	23184.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Alternate Budgets for Year 2013 and 2012 Year End Financial Report

	Budget 2012	Actual 2012	Budget 2013	Budget 2013
CHRISTIAN ED. DEPT. EXPENSE				
Curriculum and Lesson Supplies	750.00	0.00	500.00	500.00
Mission Projects	200.00	138.00	200.00	200.00
Miscellaneous Expenses	300.00	0.00	300.00	300.00
Youth Group Projects	800.00	200.00	800.00	800.00
Total Christian Ed. Dept. Expense	2050.00	338.00	1800.00	1800.00
BENEVOLENCE				
Central Atlantic Conf.,(OCWM)	1600.00	1600.00	1600.00	1600.00
Chesapeake Association	1500.00	1500.00	1500.00	1500.00
Hoffman Home	700.00	755.29	700.00	700.00
Homewood Home	400.00	400.00	400.00	400.00
Eden Seminary	400.00	400.00	400.00	400.00
Lancaster Seminary	400.00	400.00	400.00	400.00
One Great Hour of Sharing	1100.00	1053.50	1100.00	1100.00
Neighbors In Need	350.00	286.00	300.00	300.00
Earl's Place	800.00	1159.00	800.00	800.00
Other Benevolence	500.00	656.00	400.00	400.00
Total Benevolence	7750.00	8209.79	7600.00	7600.00
IMPROVEMENTS AND EQUIPMENT				
Repairs and Improvements	8000.00	4750.18	8000.00	8000.00
Purchase of Equipment	3000.00	1957.85	2000.00	2000.00
Total Improvements and Equipment	11000.00	6708.03	10000.00	10000.00
PARSONAGE RENTAL EXPENSE				
Property Management Fees	2150.00	2100.00	2100.00	2100.00
Improvements & Equipment	500.00	1359.00	1000.00	1000.00
Repairs & Maintenance	1200.00	212.50	1000.00	1000.00
Property Taxes	3300.00	3302.14	3300.00	3300.00
Total Parsonage Rental Expense	7150.00	6973.64	7400.00	7400.00
TOTAL OPERATING REVENUE	193694.00	179799.72	176894.00	176894.00
TOTAL OPERATING EXPENSES	-215542.00	-204196.99	-214740.00	-195707.00
AMOUNT OVER-/UNDER	-21848.00	-24397.27	-37846.00	-18813.00
ALL CHURCH FUNDS				
PettyCash Fund		200.00		
Carrolton Bank Checking Account		12959.70		
Hopkins Federal Savings Passbook		144419.65		
Eastern Savings Bank CD Account		55202.85		
The Cornerstone Fund, UCC CD Acc't		58152.78		
Exelon Corporation 232 Shares Stock		6900.00		
Cornerstone Fund A/C System Loan		-5415.00		
Total All Church Funds December 31, 2012		272419.98		