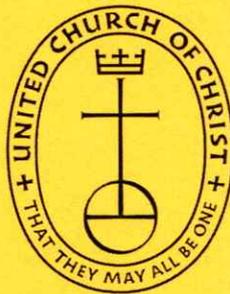


ANNUAL REPORT 2020

**United Evangelical Church, United Church of Christ
Annual Congregational Meeting
Sunday, January 31, 2021
Fellowship Hall**



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www.unitedevangelical.org
An Open and Affirming Congregation

Rev. Catherine J. Oatman, Pastor
Mr. Robert Gundlach, Director of Music

REPORTS

Pastor's Report

Submitted by Rev. Cathy

I anticipate that this will be a short annual report given the weirdness that was 2020. Many times over the course of last year the world's events brought to mind the words of Psalm 46, "God is our refuge and strength, a very present help in trouble. Therefore we will not fear, though the earth should change... The nations are in an uproar, the kingdoms totter... the Lord of hosts is with us; the God of Jacob is our refuge." It is through the lens of this scripture that I look back on the year.

In 2019 we spent a lot of time exploring options regarding the sale of the Sunday School building. In February of 2020 we turned to Doug Kaufman, a commercial real estate agent, and previous president of the Canton Community Association, for answers and guidance. After meeting with the council, we signed a contract in March for Doug to represent us. We have Terri Bragg to thank for bringing Doug to us.

Ten days after entering the contract with Doug, the church, along with the rest of the nation, shut down because of the corona virus. Slowly we learned as a society how to continue to do business with COVID restrictions, and Doug got to work and brought us under contract with a potential buyer on August 12th.

Since August the buyer has been in a study period to determine if their development of the building is feasible. At the writing of this report, we are negotiating an extension of the buyer's study period. Over the past 5 months they have made significant progress toward finalizing the sale, including receiving a parking variance from the City and approval from the Canton Community Association. The buyers are heavily invested in this property and all signs point to this sale going through.

Also over those 5 months, we have emptied some of the building, but we still have much more to do. The Council will soon be asking for volunteers to help with that task. Another thing we must do is to spiritually release the building and bless it for the next owners. This building has been a significant place in the lives of many people; we need to acknowledge the goodness it has brought to our lives and pray that it will continue to be a blessing. One of our young people recently approached me and asked if we could do a final overnight lock-in at the church as a way to say goodbye. If we can do it safely in terms of the corona virus, we will.

Some of us might be feeling okay with the sale of the building, but some of us might be feeling deep sadness that we have come to this juncture of the church's history. I remind us all that

though things (the earth) should change, the Lord of hosts is with us; the God of Jacob is our refuge.

And the earth truly changed in 2020 as a result of the deadly corona virus. By order of the Governor, we stopped holding in person worship on March 22. We did so with the belief that two weeks later we would be able to reopen. However, it quickly became clear that reopening wouldn't be happening any time soon, and we would need to adapt.

These adaptations happened slowly as we all struggled with feeling disoriented. We all were waiting and longing for things to get back to "normal." One parishioner asked me with deep concern, "what is going to happen at Easter?" That question made me realize that Easter was still going to happen; the tomb would still be empty on Easter morning. The only change was the way we would celebrate it. "Though the earth should change... the Lord of hosts is with us; the God of Jacob is our refuge"

One bright spot was that the corona virus restrictions launched us into live streaming our worship services. For years all of the church vitality workshops have been telling us to do this, and for years and years I resisted. Venturing into the world of technology was daunting to me, such that it literally took a worldwide pandemic to force me into it. I cannot begin to tell you how grateful I am to have Rob, Katie, Steven and Josh forging the path ahead for us in the world of technology.

One thing that I knew we needed over the years was the creation of a media person on the council to manage and/or monitor the church's website and Facebook page. As we go into 2021 it might become necessary to bring such a person on staff if we want to be relevant as a church in the world today.

Another adaptation we incorporated was becoming a church on wheels. Karrie Hogan came up with an idea to drive by a bunch of our older members' houses with signs saying they were loved and missed, and to send them air hugs and kisses. We intentionally surprised those we visited and a pleasant surprise it was. Some of them were moved to tears but all of them were moved, feeling very loved and cared about by their church.

We had plans to do it again in December and sing Christmas carols, but with the second spike of viral infections, those plans were cancelled. It is this kind of creative thinking that helped us to adapt to the corona virus limitations. My prayer is that the Spirit will continue to release this kind of creativity into our midst.

We finally resumed in person worship on June 28, but stopped again on December 12 because of the second spike of viral infections. We resumed in person worship again on January 17th. Unfortunately, these dates meant the church was closed on the two biggest feast days of the

year, Easter and Christmas Eve. And while being closed was the right thing to do to keep people safe, it also meant that we lost much needed income for the church.

At the end of 2019 and the beginning of 2020, \$20,000 and \$25,000 was removed from the endowment to keep the church afloat financially. And while the sale of the Sunday School building will go a long way to stabilizing the church financially, we will find ourselves in the same position of needing to tap the endowment if we do not either decrease costs or increase revenue.

We all know that we need to grow the church, especially with the demographic of people who live around the church. Incorporating modern music and modern technology into the worship service will hopefully help us reach people who are not fed by our current style of worship.

However, music and technology are not the panacea for all that ails us. Our faith must also be on display; a faith that cares for the homeless and hungry, a faith that stands up to the injustices of this world, a faith that believes that all things are possible with God. 2021 holds challenges for us as a church just as 2020 did; may our faith be up to these challenges.

The last earth changing event I want to touch on is that 2021 brings us a new Council President in Jennifer Borkman. Cissy Sparks served the council for 13 years, 9 as Council President, and 2 as Vice President. At her last meeting, the Council did a light roasting as we presented her with gifts of appreciation. It has been Cissy's steady hand that guided the church through the ONA process, the sale of the Sunday School building and the death of Clarence Rowell, our church patriarch. Even though it doesn't seem like enough, I say "thank you, Cissy." Thank you for your leadership, thank you for your friendship, thank you for your servant heart.

As we turn into 2021, Psalm 46 still seems to be what we need to hear. "God is our refuge and strength, a very present help in trouble. Therefore we will not fear, though the earth should change... The nations are in an uproar, the kingdoms totter... the Lord of hosts is with us; the God of Jacob is our refuge."

May the rest of the psalm also be ours this year, "Come, behold the works of the LORD; he makes wars cease to the end of the earth; he breaks the bow, and shatters the spear; he burns the shields with fire. "Be still, and know that I am God!"

In Christ's love,
Rev. Cathy

Church Council President's Report

Submitted by Cissy Sparks and Jennifer Borkman

As we enter 2021, on behalf of Jennifer and myself and the council, we pray that you and your families have all the blessings of good health, much happiness and prosperity.

Looking back over 2020 through all the challenges and losses the one thing that stands out to me is the resilience of this church and its small yet very strong community. We lost a sister and vital much-loved council member Diane Borkman to the horrible Covid-19 virus. Diane was a great friend, singer and pillar in our church. Diane was involved in everything from choir to bingo to kitchen clean up. She loved the church and the church was a better place from her presence. We will miss Diane's voice and hugs and will honor her life and service to our church by working with children. Her joy was having a grandson and nieces and nephews to dote on. We will remember Diane as we do Clarence by giving to others. We are going to collect school supplies in July and August every year and distribute them in Diane's name to our areas school children.

Also the lack of in person service during all the holy days was a huge challenge, yet we adapted and met through the internet. Rev. Cathy and our choir director Rob Gundlach with the help of Katie McHale, and Steven and Josh Jankiewicz, Pam Georgiadis and Alissa Huber provided a weekly service.

The council has been meeting via Zoom since April 2020. Nothing can stop a church like us. While we had all these challenges we learned very quickly that the church is so important and especially needed as we are all no longer allowed to congregate normally, we adapted. Driving by and saying hello to the members who have already pre-existing health issues. Seeing their faces when they realized how much they are missed and loved by their church family was truly moving.

This year will continue with more challenges until everyone is blessed enough to have received the vaccines, but we will also continue to adapt to whatever hurdles met along this year and remain steadfast in our faith and love of Jesus Christ.

Blessings,
UEC Church Council

Endowment Committee Report

Submitted by the Endowment Committee

In 2020 the Endowment Committee met and funded requests for proposals totaling \$7,221. \$1,675 was awarded to the church's general budget. Additionally \$2,000 was granted for fire suppression equipment for the kitchen stoves' hood. Three college scholarships for church members, totaling \$1,500, were funded. \$546 was granted to the music committee for the purchase of a conga drum and a flute. And \$1,000 was awarded to offset the construction costs of the new storage room in the hall. \$200 was gifted to the feeding program at Essex UMC and \$300 was given to Earl's Place to offset a COVID induced shortfall.

Another \$25,000 was removed from the fund in January 2020 to replenish the cash reserves of the church. This money will be repaid to the church at the sale of the Sunday School Building.

Since the inception of the fund in 2013, \$285,000 has been invested and \$53,987.39 has been withdrawn to fund Endowment requests, while \$171,400 is on loan. The value of the fund at the end of 2020 was \$165,280.17. Currently up to 5% of the entire fund based on a five year rolling average is now available for use in the ministry of the church. Funds available from this year's Endowment fund total \$12,769.63. Requests for Endowment Fund spending proposals will be accepted thru March 15, 2021. The committee will meet in March of 2021 to review and fund spending proposals.

If you would like to make a gift to the Endowment Fund, it is open for contributions. Remember to designate any gifts that you want to go to the Endowment Fund and please consider the church in your will. If you have any questions, please direct them to members of the Endowment Committee: President & Financial Secretary Barbara Matthew, JoAnn Johnson, Susan Rowell, Diane Price and Mark Betch.

CHURCH RECORDS FOR THE YEAR 2020

FUNERALS

3/18/2020 Mildred Helen Reif
5/4/2020 Charles Herbert Borkman
8/21/2020 Monica Jessie Story
8/29/2020 Steven Bruce Koermer
9/1/2020 Linda Lee Vontran
9/19/2020 Catherine Barbara Thompson
10/24/2020 Herman Cump Hill

WEDDINGS

2/29/2020 Georgi Leigh Funderburk and Kathleen Elisabeth King

NEW MEMBERS

7/9/2020 Katie Nicole McHale
7/9/2020 Catherine Barbara Thompson
7/9/2020 Debbie Ann Vaught

MEMBERSHIP AT START OF 2019	115
NEW MEMBERS	3
MEMBERS LOST	8
REMOVED FROM ACTIVE MEMBERSHIP	1
TOTAL MEMBERS	109
TOTAL ACTIVE CHILDREN	9

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2020-Budget 2021

	Budget 2020	Actual 2020	Budget 2021
REVENUE			
Regular Envelopes	50,000.00	49,000.00	51,000.00
Christian Education Dept. Offering--Regular	0.00	0.00	0.00
Communion Envelopes	2,600.00	1,795.00	1,900.00
Holiday and Special Day Envelopes	5,000.00	1,069.00	2,500.00
Initial Envelopes	125.00	233.00	200.00
Improvement Fund	2,500.00	1,861.00	2,000.00
Lenten and Advent Envelopes	0.00	780.00	0.00
Memorials	5,000.00	3,620.00	3,600.00
Love Gifts	4,000.00	7,652.00	4,000.00
Unity Candle	50.00	50.00	50.00
Poor Box and Pennies	20.00	0.00	0.00
Cash Donations	2,000.00	299.00	1,000.00
Holiday & Altar Flowers	500.00	75.00	250.00
Charities, Benevolence	1,150.00	927.00	1,400.00
Miscellaneous Fund Raisers	6,000.00	1,241.00	3,000.00
Building Fund Raffle	1,000.00	1,831.00	1,300.00
Sale of Misc. Items	0.00	0.00	0.00
Use of Facility	1,000.00	5.00	500.00
Interest on Accounts	25.00	28.10	25.00
Sprint Rental Income	21,900.00	21,900.00	21,900.00
Parsonage Rental Income	33,300.00	29,000.00	34,800.00
PACT Donation	0.00	0.00	0.00
Estate Bequests--Received	0.00	0.00	0.00
Estate Bequests--Transfer to Investment	0.00	0.00	0.00
Distribution from Endowment	13,995.00	7,820.00	7,638.00
Endowment Fund Disbursements	(11,195.00)	(2,232.66)	(6,113.00)
Other, General Fund	0.00	315.10	0.00
Total Revenue	138,970.00	127,268.54	130,950.00
PASTORAL EXPENSE			
Pastor's Salary	18,000.00	18,000.00	18000.00
Housing Allowance	20,000.00	19,999.92	20000.00
Auto Expense Stipend	1,750.00	1,749.96	1750.00
Insurance, Health and Life--Total			
Insurance payments	13,462.00	14,086.12	13462.00
Insurance reimbursement	0.00	(100.00)	(100.00)
Pastor's Pension	7,320.00	1,893.36	3660.00
Professional and Education Exp.	800.00	0.00	800.00
Supply (Guest) Pastor	750.00	450.00	750.00
Total Pastoral Expense	62,082.00	56,079.36	58,322.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND
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	Budget 2020	Actual 2020	Budget 2021
OFFICE EXPENSE			
Secretaries' Salaries	14,491.00	14,490.84	14491.00
Social Security and Medicare	1,108.00	1,108.64	1108.00
Office Supplies & Bank Charges	1,600.00	975.19	1200.00
Copy and Computer	2,500.00	3,766.70	2000.00
Bookkeeping	1,200.00	1,200.00	1200.00
Postage	1,200.00	1,260.40	1500.00
Church Telephone & Internet	2,000.00	4,249.33	4500.00
Total Office Expenses	24,099.00	27,051.10	25,999.00
MAINTENANCE EXPENSE			
Janitor Salary	0.00	0.00	0.00
Social Security and Medical Care	0.00	0.00	0.00
Church Insurance	16,500.00	21,485.70	21,000.00
Gas, Church	6,000.00	4,089.80	4,000.00
Electric, Church	5,500.00	4,384.43	4,500.00
Water and Sewer, Church	2,500.00	1,982.67	2,100.00
Repairs, Supplies, Maintenance	5,000.00	4,021.50	4,500.00
Cleaning Supplies, Service	10,400.00	7,000.00	9,000.00
Total Maintenance Expense	45,900.00	42,964.10	45,100.00
SANCTUARY AND MISCELLANEOUS			
Music Director Salary	14,338.00	14,337.84	14338.00
Social Security and Medicare	1,097.00	1,096.80	1097.00
Ass't. Organist/Pianist/Musicians		0.00	0.00
Music and Choir Expense	1,250.00	680.00	1250.00
Organ/Piano Service	2,000.00	1,057.30	1250.00
Altar and Sanctuary Supplies	600.00	724.80	750.00
Flowers and Decorations	1,200.00	0.00	800.00
Receptions and Refreshments	400.00	0.00	400.00
Education and Study Materials	700.00	637.50	700.00
Advertising	500.00	291.00	400.00
Recreation	0.00	0.00	0.00
ONA	200.00	0.00	200.00
Building Fund Raffle	600.00	300.00	600.00
Offering Envelopes	250.00	245.10	250.00
Misc. Fundraising Costs	700.00	0.00	350.00
Misc. Expenses	700.00	879.45	700.00
Total Sanctuary and Misc.	24,535.00	20,249.79	23,085.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2020-Budget 2021

	Budget 2020	Actual 2020	Budget 2021
CHRISTIAN ED. DEPT. EXPENSE			
Curriculum and Lesson Supplies	500.00	0.00	500.00
Mission Projects	0.00	0.00	0.00
Miscellaneous Expenses	0.00	312.93	0.00
Youth Group Projects	0.00	0.00	0.00
Total Christian Ed. Dept. Expense	500.00	312.93	500.00
BENEVOLENCE			
Heifer International	400.00	0.00	350.00
Central Atlantic Conf.,(OCWM)	1,800.00	1,800.00	1800.00
Chesapeake Association	816.00	816.00	816.00
Hoffman Home	500.00	200.00	500.00
Homewood Home	400.00	400.00	400.00
Eden Seminary	400.00	400.00	400.00
Lancaster Seminary	400.00	400.00	400.00
One Great Hour of Sharing	300.00	500.00	300.00
Earl's Place	800.00	1,100.00	800.00
Other Benevolence	1,000.00	725.00	1000.00
Total Benevolence	6,816.00	6,341.00	6,766.00
IMPROVEMENTS AND EQUIPMENT			
Repairs and Improvements	2,000.00	0.00	2,000.00
Purchase of Equipment	500.00	0.00	500.00
Total Improvements and Equipment	2,500.00	0.00	2,500.00
PARSONAGE RENTAL EXPENSE			
Property Management Fees	0.00	1,520.15	0.00
Improvements & Equipment	0.00	0.00	0.00
Repairs & Maintenance	500.00	55.19	500.00
Utilities	1,000.00	554.23	0.00
Property Taxes	3,185.00	3,183.66	3,185.00
Total Parsonage Rental Expense	4,685.00	5,313.23	3,685.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND
Financial Report 2020-Budget 2021

	Budget 2020	Actual 2020	Budget 2021
TOTAL OPERATING EXPENSES	171,117.00	158,311.51	165,957.00
TOTAL OPERATING REVENUE	138,970.00	127,268.54	130,950.00
AMOUNT UNDER (DEFICIT)	(32,147.00)	(31,042.97)	(35,007.00)
Total all Church Funds as of 12/31/2020:			
Wesbanco (checking account)	13,942.88		
Wesbanco (savings account)	4,935.90		
Petty Cash--Office	200.00		
Petty Cash--Fundraisers	400.00		
The Cornerstone Fund CD	6,341.03		
United Church Funds Endowment Account	165,280.17		
TOTAL:	191,099.98		