

2019 Spring Stated Meeting

Appendices to Docket

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APPENDIX A

Minister Installation Minutes

Rev. Jo Anne Dyson – Ft. King Presbyterian Church
Rev. Joy Laughridge – Lakewood Presbyterian Church

MINUTES

Installation of Jo Anne Dyson Fort King Presbyterian Church

Ocala, Florida

March 24, 2019

The commission elected by the Presbytery of St. Augustine to install Jo Anne Dyson as the Pastor of Fort King Presbyterian Church in Ocala, Florida met on March 24, 2019 before the service held at the church at 4:00 p.m. Fort King is located at 13 NE 36th Ave, Ocala, FL 34470.

Diane Wilson, Moderator of the Presbytery of St. Augustine, called the meeting to order with prayer. The members of the commission present (constituting a quorum) were: Diane Wilson (TE - First Starke, Presbytery Moderator), Bob Bell (RE - First Perry), Alfred Christopher (RE - Marion Oaks), Chris Lieberman (TE - Presbytery Relationship Coordination Director, Former Interim Pastor), Mary Beth Neely (RE - Fort King, Chair of PNC), and Alan Cummings (TE - Silver Springs Shores, Liaison to PNC).

Guests of the commission included: Deborah Pangrass (CRE - Marian Oaks), Marianne Nieson (UMC Pastor - Retired, Former Interim Co-Pastor), David McChesney (TE - Honorably Retired, Former Interim Co-Pastor), Rick Roberts (Director of Music), Nilsa McNeil (Member - Fort King), and Judith Bullen (RE - Fort King).

Mary Beth Neely was elected clerk of the commission, and Chris Lieberman preached the sermon. The commission proceeded to conduct the installation. The candidate responded positively to the constitutional questions with affirmative answers and was charged by Alan Cummings. The congregation responded positively to the constitutional questions with affirmative answers and was charged by Mary Beth Neely. The commission welcomed Jo Anne Dyson as the installed Pastor of the Fort King congregation. Rev. Dyson pronounced the benediction which served as the closing prayer of the commission.

MINUTES

Installation of Joy Laughridge Lakewood Presbyterian Church

Jacksonville, Florida

April 7, 2019

The commission elected by the Presbytery of St. Augustine to install Joy Laughridge as the Pastor of Lakewood Presbyterian Church in Jacksonville, Florida, met on April 7, 2019, before the service held at the church at 4:00 p.m. Lakewood is located at 2001 University Blvd W, Jacksonville, FL 32217.

Diane Wilson, Moderator of the Presbytery of St. Augustine, called the meeting to order with prayer. The members of the commission present (constituting a quorum) were: Craig Davies (TE - Honorably Retired, South Jacksonville and Presbytery Area Relationship Coordinator), Scott Griffin (RE - Lakewood), Randi Hamner (RE - Lake Shore), Alexandra (Sandra) Hedrick (TE - Kirkwood and Presbytery Stated Clerk), Judy Lothman (RE - South Jacksonville), Joe Rigsby (TE - Honorably Retired and Presbytery Area Relationship Coordinator), and Diane Wilson (TE - First Starke and Presbytery Moderator).

Sandra Hedrick was elected clerk of the commission, and Craig Davies preached the sermon. The commission proceeded to conduct the installation. The candidate responded positively to the constitutional questions with affirmative answers and was charged by Sandra Hedrick. The congregation responded positively to the constitutional questions with affirmative answers and was charged by Scott Griffin. The commission welcomed Joy Laughridge as the installed Pastor of the Lakewood congregation. Rev. Laughridge pronounced the benediction which served as the closing prayer of the commission.

APPENDIX B

2018 Presbytery Statistical Report

Presbytery St Augustine
Address 1937 Universtiy Blvd W, Jacksonville, FL 32217-2013
Phone 904-733-8277 **Fax** 904-737-6658
Email info@staugpres.org
Web Site www.staugpres.org



Membership

Prior Active Members	13501	Adjusted membership	13466
Gains		Losses	
Certificate	167	Certificate	75
Youth Professions	48	Deaths	235
Professions & Reaffirmations	259	Deleted for any Other Reason	586
Total Gains	474	Total Losses	896
Total Ending Active Members	13044		

Baptisms

Presented by Others	65	Average Weekly Worship Attendance	4285
At Confirmation	1	Female Members	7699
All Other	11	Friends of the Congregation	823
		Ruling Elders on Session	440
		Do you have Deacons? Yes / No	14 / 30

Age Distribution of Active Members

25 & Under	868
26 - 40	1494
41 - 55	1438
56 - 70	2150
Over 70	3237
Total Age Distribution	9187

People with Disabilities

Hearing impairment	405
Sight impairment	100
Mobility impairment	360
Other impairment	274

Christian Education

Birth - 3	174	Grade 7	77
Age 4	91	Grade 8	72
Kindergarten	87	Grade 9	62
Grade 1	79	Grade 10	56
Grade 2	61	Grade 11	48
Grade 3	78	Grade 12	52
Grade 4	76	Young Adults	380
Grade 5	84	Over 25	1976
Grade 6	74	Teachers/Officers	365
		Total Christian Education	3892

Racial Ethnic

Asian/Pacific Islander/South Asian	37	Native American/Alaska Native/Indigenous	4
Black/African American/African	524	White	8988
Middle Eastern/North African	9	Multiracial	17
Hispanic/Latino-a	61		
		Total Racial Ethnic	9640

Financial Data

Annual Income	19,074,810	Mission Expenses	1,193,677
Annual Expenses	16,403,651	Personnel Expenses	8,442,176
		Facilities Expenses	2,707,279

APPENDIX C

Approved Coordinating Council Minutes

February 21, 2019 - Stated Meeting

March 21, 2019 - Stated Meeting

MINUTES
Presbytery Coordinating Council
Stated Meeting
February 21, 2019 at 9:00 am.
Mary Mickel, Chair

The Coordinating Council of the Presbytery of St. Augustine met on February 21, 2019, at the Montgomery Presbyterian Conference Center (MPCC). A quorum was present.

Present: Presbytery Moderator Diane Wilson and Council Moderator Mary Mickel. Class of 2019: Vickie Bossuot, Larry Green, and Suzi Lemen. Class of 2020: Kristie Hall and Edd Norris. Class of 2021: Patti Phillips.

Absent/Excused: Bill Hoff, Yvan Kelly, David Lee, Madeline Scales Taylor, and Joe Rigsby.

Also Present: Sandra Hedrick (Ex-Officio, Stated Clerk) and Chris Lieberman (Ex-Officio, Relationship Coordination Director).

The meeting was opened in prayer by Mary Mickel following the sharing of joys and concerns.

The Coordinating Council took the following actions:

- Approved the minutes of the January 2019 Stated Meeting of the Coordinating Council.
- Held a roundtable discussion, moderated by Mary Mickel, concerning what the members appreciate and what needs improvement concerning the Coordinating Council and the way it does its work.
- Held a roundtable discussion that reviewed the 2019 Winter Stated Meeting and what might be included in the planning for the Spring Stated Meeting.
- Received reports from the Stated Clerk, Relationship Coordination Director, committees, and commissions. Edd Norris also gave a verbal report as the liaison to the Montgomery Presbyterian Conference Center Board. It was moved, seconded and approved to request that Edd provide a written report of his notes in advance of the Coordinating Council meetings.

- Approved (retroactively to January 1) the raise for Nancy Brown that was included in the 2019 Operating Budget (if the way was to be clear).
- Endorsed the recommendation of the Member Preparation and Call Commission that the presbytery amend the Manual of Operations to give the commission the authority and responsibility to take all actions necessary under the amendment to the Book of Order relating to ministers laboring inside and outside of the bounds of a presbytery. This will include giving consent and obtaining consents from other presbyteries.
- Discussed the book *Our Iceberg Is Melting: Changing and Succeeding Under Any Conditions* by Holger Rathgeber and John Kotter.
- The next stated meeting dates will be on on March 21, April 9 or 11, May 16, June 20, and July 18, all at the Montgomery Presbyterian Conference Center. Additional dates for the remainder of the year were added: August 15, September 12, October 17, November 21, and December 12 (by video conference).

The Stated Clerk will circulate the request to change the April meeting date from April 11 to April 9 so that the new date can be confirmed, assuming a quorum can be present.

Edd Norris will lead the devotional time and offer the opening prayer at the March meeting.

The meeting was closed in prayer by Chris Lieberman at approximately 12:00 noon.

Submitted by:
Sandra Hedrick
Clerk of the Coordinating Council

MINUTES
Presbytery Coordinating Council
Stated Meeting
March 21, 2019 at 9:00 am.
Mary Mickel, Chair

The Coordinating Council of the Presbytery of St. Augustine met on March 21, 2019, at the Montgomery Presbyterian Conference Center (MPCC). A quorum was present.

Present: Presbytery Moderator Diane Wilson and Council Moderator Mary Mickel. Class of 2019: Larry Green and Suzi Lemen. Class of 2020: Kristie Hall, Yvan Kelly, and Edd Norris. Class of 2021: Joe Rigsby and Madeline Scales-Taylor.

Absent/Excused: Vickie Bossuot, Bill Hoff, David Lee, and Patti Phillips.

Also Present: Sandra Hedrick (Ex-Officio, Stated Clerk) and Chris Lieberman (Ex-Officio, Relationship Coordination Director).

The meeting was opened following the sharing of joys and concerns. Edd Norris led the morning devotional and opened the meeting with prayer.

The Coordinating Council took the following actions:

- Approved the minutes of the February 2019 Stated Meeting of the Coordinating Council with the addition of future meeting dates.
- Held a roundtable discussion concerning how to improve our time together at presbytery meetings.
- Received reports from the Stated Clerk, Relationship Coordination Director, committees, and commissions. Edd Norris also provided a report as the liaison to the Montgomery Presbyterian Conference Center Board.
- Approved (retroactively to January 1) the raise for Stated Clerk Sandra Hedrick that was included in the 2019 Operating Budget approved by the presbytery.
- Approved reimbursing the travel mileage of the Pastor Nominating Committee liaison to the First Perry Church (he will be driving from Silver Springs Shores to serve the church). The reimbursement rate is 30 cents per mile.
- Approved an endorsement of the "Digital Disciples" program for our congregations.

- Approved adding Chris Lieberman and Coordinating Council Members Suzi Lemen and Madeline Scales-Taylor to the Strategic Issues Committee members for the purpose of serving as a task force for the review of role clarification and job descriptions for staff and volunteer roles in our current presbytery structure.
- Approved responding to a communication from the Racial Equity and Women's Intercultural Ministries of the Presbyterian Mission Agency relating to attendance at a mentoring event.
- Approved Don McGarity as preacher for the 2019 Spring Stated Meeting.
- The next stated meeting dates for the Coordinating Council will be April 9, May 16, June 20, and July 18, all at the Montgomery Presbyterian Conference Center. Additional dates for the remainder of the year are: August 15, September 12, October 17, November 21, and December 12 (by video conference)

The meeting was closed in prayer by Mary Mickel.

Submitted by:

Sandra Hedrick

Clerk of the Coordinating Council

APPENDIX D

Financial Statements
March 31, 2019

Presbytery of St. Augustine
Montgomery Presbyterian Conference Center

PRESBYTERY OF ST. AUGUSTINE
SUMMARY OF REVENUES AND EXPENSES
March, 2019

	<u>Actual YTD</u>	<u>Budget YTD</u>	<u>Difference Fav. (Unfav.)</u>
REVENUES:			
Interest Income	218	0	218
Unified Giving	84,795	103,750	(18,955)
Selected giving	-	10,000	(10,000)
Investment income	9,511	7,000	2,511
Foundation Earnings	37	250	(213)
Other income	-	-	-
Management Fees	719	14,250	(13,531)
Other funds used	-	-	-
	<u>95,280</u>	<u>135,250</u>	<u>(39,970)</u>
EXPENSES:			
Relationship	528	3,343	2,815
Member Prep & Call	3,357	3,750	393
Leadership Development	1,000	3,625	2,625
Personnel Committee	61,923	67,434	5,511
Administrative expenses	25,101	36,009	10,908
	<u>91,909</u>	<u>114,161</u>	<u>22,252</u>
NET OPERATING TOTAL	<u><u>3,371</u></u>	<u><u>21,089</u></u>	<u><u>(17,718)</u></u>

Presbytery of Saint Augustine
Balance Sheet
March 31, 2019

ASSETS

Current Assets

FirstAtlantic - Operating	\$ 15,310.22
FirstAtlantic Bank - Money Mar	80,763.15
First Atlantic-Building	2,312.36
First Atlantic-Ministry	10,487.50
First Atlantic-Designated	402.98
BBVA Compass Bank Depository	2,407.00
Texas Presbyterian Foundation	1,118,317.99
UBS Financial Services, Inc	52,909.23
Accounts Receivable	3,215.64
Allowance for Doubtful	(22,682.92)
Due from MPCC -Interest	8,177.97
Prepaid Insurance	6,638.25
Shared Grant/McLean	11,735.44
Advance to MPCC	54,100.00
Due from Fleming Island	3,241.33
Due From Geneva Presbyterian	1,738.52
Due from Highlands -Gainesvill	36,307.07
Due from MPCC	12,410.00
Due From Nueva Esperanza	87,461.93
Nueva Esperanza Note	10,947.92

Total Current Assets		1,496,201.58
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Property and Equipment

Highlands-GNV -Property	920,000.00
Normandy Property	382,380.86
Buildings and Improvements	200,264.56
Office Improvements	237,623.00
Office Equipment	43,739.88
Vehicles	22,500.63
Accumulated Depreciation	(324,385.35)

Total Property and Equipment		1,482,123.58
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Other Assets

Suspense	633,401.21
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Total Other Assets		633,401.21
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Total Assets	\$	3,611,726.37
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LIABILITIES AND CAPITAL

Current Liabilities

A/P Accrual	\$ 5,869.28
Accrued Continuing Education	1,475.00
Buildings -Major Repair Accrua	10,800.00
Due to Montgomery -Special Fun	78,442.06
Due to MPCC/debt reduction	10,459.32
Due to MPCC-Current Yr Contrib	(74,787.32)
Due to/due from MPCC	16,420.37

Unaudited - For Management Purposes Only

Presbytery of Saint Augustine
Balance Sheet
March 31, 2019

Nichols Event	2,001.99	
Executive Auto Escrow	22,584.93	
Candidate Support Fund	9,495.42	
Charles J. Williams Foundation	51,886.46	
Conflict Management Training	1,698.19	
Corbin Fund Invested	39,657.12	
Lebanese Theological Training	3,990.00	
Mack Martin Fund/Camp Scholars	94.80	
Presbytery Men	122.99	
Resource Center Subscriptions	132.11	
Ragsdale Scholarship Fund	52,909.23	
TPF-TIM Pastoral Counseling	218,998.18	
TPF-TIM Community Development	205,445.49	
Self Development of People	70.32	
Sloan Theological Education Fu	1,583.90	
Small Church Revitalization Do	7,363.47	
Peacemaking	25,518.93	
Pentecost	2,357.83	
Mutual Mission -Canning Factor	1,000.00	
Mutual Mission -Foundation	20,973.03	
Mutual Mission -Hearts & Hands	35,124.71	
Mutual Mission -Medical Restri	86,336.39	
Mutual Mission -Medical Trips	2,980.69	
Mutual Mission -Youth Exchange	(4,470.39)	
Mutual Mission-Mobile Dental C	29,126.69	
Other Current Liabilities	3,857.77	
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Total Current Liabilities		869,518.96
Long-Term Liabilities		
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Total Long-Term Liabilities		0.00
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Total Liabilities		869,518.96
Capital		
Fleming Island Fund	24,389.85	
TIM/NCD	25,327.82	
Unrestricted Fund Balance	305,217.74	
Unrestricted Reserves	817,431.44	
Restricted Reserves	500.00	
Permanent Restriction	371,599.40	
Permanently Restricted	(371,599.40)	
Presbytery Fund Principal	1,866,942.46	
Fund Principal -Live Oak	32,588.87	
Retained Earnings	(328,607.80)	
Net Income	(1,582.97)	
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Total Capital		2,742,207.41
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Total Liabilities & Capital	\$	3,611,726.37
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Presbytery of Saint Augustine
Income Statement
Compared with Budget
For the Three Months Ending March 31, 2019

	Month Actual	Month Budget	Month Variance	YTD Actual	YTD Budget	YTD Variance	Full Year Budget
Revenues							
Interest Income	\$ 68	\$ 0	68	\$ 218	\$ 0	218	\$ 0
Unified Giving	24,331	34,583	(10,252)	84,795	103,750	(18,955)	415,000
Selected General Assembly	0	3,333	(3,333)	0	10,000	(10,000)	40,000
Selected Presbytery	4,653	0	4,653	9,511	0	9,511	0
Investment Income	0	7,000	(7,000)	0	7,000	(7,000)	28,000
Foundation Earnings	0	250	(250)	37	250	(213)	1,000
Management Fees	0	4,750	(4,750)	719	14,250	(13,531)	57,000
TIM Comm Development TSF	0	0	0	0	0	0	5,000
Total Revenues	<u>29,052</u>	<u>49,916</u>	<u>(20,864)</u>	<u>95,280</u>	<u>135,250</u>	<u>(39,970)</u>	<u>546,000</u>
Expenses							
Relationship	1,458	1,780	(322)	528	3,343	(2,815)	31,456
Member Prep/Call	0	500	(500)	3,357	3,750	(393)	10,500
Leadership Dev	490	1,208	(718)	1,000	3,625	(2,625)	9,500
Other Mission	0	0	0	0	0	0	0
Personnel	20,947	22,477	(1,530)	61,923	67,434	(5,511)	324,733
Administrative	10,646	11,893	(1,247)	30,055	36,009	(5,954)	169,812
Total Expenses	<u>33,541</u>	<u>37,858</u>	<u>(4,317)</u>	<u>96,863</u>	<u>114,161</u>	<u>(17,298)</u>	<u>546,001</u>
Net Income	<u>\$ (4,489)</u>	<u>\$ 12,058</u>	<u>(16,547)</u>	<u>\$ (1,583)</u>	<u>\$ 21,089</u>	<u>(22,672)</u>	<u>\$ (1)</u>

Presbytery of Saint Augustine
Income Statement
Compared with Budget
For the Three Months Ending March 31, 2019

Acct #	Month Actual	Month Budget	Month Variance	YTD Actual	YTD Budget	YTD Variance	% Budget	Full Year
Revenues								
4010 Interest Income	\$ 68	\$ 0	\$ 68	\$ 218	\$ 0	218	0.00	\$ 0
4110 Unified Giving	24,331	34,583	(10,252)	84,795	103,750	(18,955)	(18.27)	415,000
4210 Selected General Assembly	0	3,333	(3,333)	0	10,000	(10,000)	(100.00)	40,000
4230 Selected Presbytery	4,653	0	4,653	9,511	0	9,511	0.00	0
4310 Investment Income	0	7,000	(7,000)	0	7,000	(7,000)	(100.00)	28,000
4316 Foundation Earnings	0	250	(250)	37	250	(213)	(85.20)	1,000
4318 Management Fees	0	4,750	(4,750)	719	14,250	(13,531)	(94.95)	57,000
4420 TIM Comm Development TSF	0	0	0	0	0	0	0.00	5,000
Total Revenues	29,052	49,916	(20,864)	95,280	135,250	(39,970)	(29.55)	546,000

Acct #

Expenses

Relationship								
5010 All Regional Gatherings-	0	208	(208)	655	625	(30)	(4.80)	2,500
5020 Regional Gatherings	0	208	(208)	0	625	625	100.00	2,500
5021 MissionInsight	0	0	0	0	0	0	0.00	3,086
5022 Crisis Response Training/Expe	0	42	(42)	0	125	125	100.00	500
5023 Crisis Response Mileage	0	21	(21)	0	63	63	100.00	250
5024 Admin. Commission Expenses	0	208	(208)	0	625	625	100.00	2,500
5025 Translation Services	0	42	(42)	0	125	125	100.00	500
5026 Restricted Income toward NCD	0	0	0	(1,818)	(2,000)	(182)	9.10	(8,000)
5027 Miscellaneous Expense	0	0	0	37	0	(37)	0.00	0
5028 New Ministry Initiatives	0	68	(68)	0	205	205	100.00	820
5031 Conference Calls	15	125	(110)	384	375	(9)	(2.40)	1,500
5032 Computer Program/Monthly M	162	433	(271)	1,484	1,300	(184)	(14.15)	5,200
5033 Internet Access	81	42	39	181	125	(56)	(44.80)	500
5034 Other Communication Expens	0	258	(258)	0	775	775	100.00	3,100
5036 Youth Professionals	0	125	(125)	0	375	375	100.00	1,500
5037 Youth Triennium	(7,800)	0	(7,800)	(9,395)	0	9,395	0.00	6,000
5048 Disaster Assist. Comm(Salary	9,000	0	9,000	9,000	0	(9,000)	0.00	9,000
Total Relationship	1,458	1,780	(322)	528	3,343	2,815	84.21	31,456

Member Prep/Call

5410 Candidate Financial Support	0	0	0	2,650	2,250	(400)	(17.78)	4,500
								For Management Purposes Only

For the Three Months Ending March 31, 2019

5415	Ministry Assessments	0	167	(167)	461	500	39	7.80	2,000
5420	Consultations and Final Asses	0	208	(208)	246	625	379	60.64	2,500
5422	Inquirer/Candidate Counseling	0	83	(83)	0	250	250	100.00	1,000
5425	Supplies/Manuals	0	42	(42)	0	125	125	100.00	500
Total Member Prep/Call		0	500	(500)	3,357	3,750	393	10.48	10,500
Leadership Dev									
5515	Board of Pensions Shared Gra	0	417	(417)	0	1,250	1,250	100.00	5,000
5525	Pastoral Counseling Center	450	450	0	1,350	1,350	0	0.00	5,400
5526	Clergy Educator Meal/Exp	0	83	(83)	0	250	250	100.00	1,000
5535	Counseling Assistance	40	175	(135)	400	525	125	23.81	2,100
5540	Counseling Endowment Incom	0	0	0	0	0	0	0.00	(8,500)
5550	BOP Shared Grants	0	0	0	(750)	0	750	0.00	0
5610	Officer Training	0	83	(83)	0	250	250	100.00	1,000
5615	Enrichment	0	0	0	0	0	0	0.00	3,500
Total Leadership Dev		490	1,208	(718)	1,000	3,625	2,625	72.41	9,500
Other Mission									
Total Other Mission		0	0	0	0	0	0	0.00	0
Personnel									
6010	Salary-Financial Secretary	4,315	4,075	240	12,225	12,225	0	0.00	48,900
6015	Benefit Pkg-Financial	1,219	1,244	(25)	3,656	3,732	76	2.04	14,926
6020	FICA-Financial	330	312	18	935	935	0	0.00	3,741
6110	Salary-Communications Coord	2,425	2,500	(75)	7,910	7,500	(410)	(5.47)	30,000
6120	FICA-Communications	186	191	(5)	605	574	(31)	(5.40)	2,295
6210	Salary-S/Summer Staff	0	0	0	0	0	0	0.00	50,000
6215	FICA-S/Summer Staff	0	0	0	0	0	0	0.00	3,825
6220	Payroll Processing Fee	0	0	0	0	0	0	0.00	1,175
6310	Salary -Stated Clerk	1,666	2,025	(359)	4,997	6,075	1,078	17.74	24,300
6315	Stated Clerk -Housing	1,990	1,667	323	5,323	5,000	(323)	(6.46)	20,000
6320	SECA -Stated Clerk	255	282	(27)	765	847	82	9.68	3,389
6325	Travel and Expense-Stated Cl	0	208	(208)	0	625	625	100.00	2,500
6330	Continuing Education-Stated C	50	83	(33)	91	250	159	63.60	1,000
6335	Auto Expenses-S.Clerk	0	208	(208)	0	625	625	100.00	2,500
6410	Salaries-Area Coordinators	1,440	1,600	(160)	4,080	4,800	720	15.00	19,200
6415	Housing-AC	480	480	0	1,440	1,440	0	0.00	5,760
For Management Purposes Only									

6417	SECA-AC	0	0	0	147	0	(147)	0.00	0
6425	Expenses-Travel, Meals, Etc	134	500	(366)	562	1,500	938	62.53	6,000
6510	Salary-Relationship Coord	1,983	2,583	(600)	5,950	7,750	1,800	23.23	31,000
6512	Housing -Relationship Coord	2,000	2,000	0	6,000	6,000	0	0.00	24,000
6515	Benefits Package-Coordinator	1,722	1,696	26	5,165	5,088	(77)	(1.51)	20,350
6520	FICA-Coordinator	0	198	(198)	228	593	365	61.55	2,372
6525	Travel and Expense-Coordinator	752	292	460	1,560	875	(685)	(78.29)	3,500
6530	Continuing Educati-Coordinator	0	83	(83)	0	250	250	100.00	1,000
6535	Auto Expense-Coordinator	0	250	(250)	284	750	466	62.13	3,000
Total Personnel		20,947	22,477	(1,530)	61,923	67,434	5,511	8.17	324,733

Account Number	Account Description	38	0	38	38	0	(38)	0	200
6610	Minutes	38	0	38	197	1,020	823	80.69	5,000
6620	Meeting Expense	119	340	(221)	0	167	167	100.00	500
6625	Speakers' Honoraria & Expenses	0	0	0	0	1,250	1,250	100.00	5,000
6810	OGA & Mid-Council Meeting Expenses	0	417	(417)	0	4,250	0	0.00	17,000
6815	General Assembly Unified	1,417	1,417	0	4,250	10,000	5,300	53.00	40,000
6820	General Assembly Selected	2,625	3,333	(708)	4,700	1,750	0	0.00	7,000
6830	Synod of South Atlantic -Mississippi	583	583	0	5,266	5,266	0	0.00	21,062
6835	Synod of So. Atlantic -Per Capita	1,755	1,755	0	928	800	(128)	(16.00)	3,200
6915	Committee/Commission Meals	547	267	280	45	201	156	77.61	800
6930	Dues and Subscriptions	0	67	(67)	227	500	273	54.60	2,000
6935	General Operating Expenses	25	167	(142)	0	1,250	1,250	100.00	5,000
6940	Legal Expenses	0	417	(417)	0	50	50	100.00	200
6945	Permanent Judicial Commission	0	17	(17)	0	167	167	100.00	500
6955	Mileage Reimbursement	0	0	0	385	625	240	38.40	2,500
6960	Moderator's Expenses	0	208	(208)	0	0	0	0.00	10,000
7010	Audit	0	0	0	1,200	1,200	0	0.00	4,800
7015	Building-Major Repair Fund	1,200	400	800	196	550	354	64.36	2,200
7020	Building Maintenance	0	183	(183)	0	375	375	100.00	1,500
7035	Computer/Printer/Equipment	0	125	(125)	985	925	(60)	(6.49)	3,700
7040	Copy Machine	262	308	(46)	415	750	335	44.67	3,000
7045	Electricity	116	250	(134)	360	875	515	58.86	3,500
7050	Grounds	120	292	(172)	0	0	0	0.00	15,000
7055	Insurance	0	0	0	1,635	0	(1,635)	0.00	0
7057	Insurance - Highlands	0	0	0	580	0	(580)	0.00	0
7064	Interest Exp-Highlands	196	0	196	2,586	0	(2,586)	0.00	0
7065	Mortgage Exp-Highlands	861	0	861	351	375	24	6.40	1,500
7070	Janitorial	117	125	(8)	For Management Purposes Only				

Presbytery of Saint Augustine
Income Statement
Compared with Budget
For the Three Months Ending March 31, 2019

7080	Office Equipment	0	42	(42)	0	125	125	100.00	500
7085	Office Equip. Repair & Mainten	0	42	(42)	0	125	125	100.00	500
7090	Office Supplies	234	208	26	295	625	330	52.80	2,500
7095	Payroll Processing	126	183	(57)	625	550	(75)	(13.64)	2,200
7110	Postage	0	188	(188)	216	563	347	61.63	2,250
7115	Software	0	42	(42)	1,166	125	(1,041)	(832.80)	500
7120	Telephone	560	417	143	1,680	1,250	(430)	(34.40)	5,000
7125	Water and Sewer	95	100	(5)	329	300	(29)	(9.67)	1,200
9999	Suspense	(350)	0	(350)	(350)	0	350	0.00	0
Total Administrative		10,646	11,893	(1,247)	30,055	36,009	5,954	16.53	169,812
Total Expenses		33,541	37,858	(4,317)	96,863	114,161	17,298	15.15	546,001
Net Income		\$ (4,489)	\$ 12,058	\$ (16,547)	\$ (1,583)	\$ 21,089	(22,672)	\$ (107.51)	\$ (1)

Presbytery of St. Augustine																									
Statement of Monies Received																									
		1		2		3		4		5		6		7		8		9		10		11		12	
Ch #	Church	Per Capita Assessed	Per Capita Paid	2019 Commit/Pledge	Frequency	Periodic Payment	Pledge Accrued YTD	Pledge Paid YTD	Pledge YTD Variance	Mutual Mission	Selected GA	Special and Other Offerings	Total Paid (2+6+8+9+10)												
20112	Alachua	152.15	152.15	200.00	Q	50.00	50.00	100.00	50.00				252.15												
20124	Arlington	492.25	492.00	1,200.00	M	100.00	300.00	300.00			50.00	25.00	867.00												
20113	Bethlehem	366.95	366.95	2,040.00	M	170.00	510.00	2,040.00	1,530.00				2,406.95												
20115	Branford	420.65			Q																				
20125	Calvin	179.00	179.00	1,000.00	Q	250.00	250.00	300.00	50.00	145.26	654.00		1,278.26												
20114	Community	6,336.60	6,336.60	30,000.00	M	2,500.00	7,500.00	7,500.00		967.00	15.00	1,300.00	16,118.60												
11000	Countryside	2,165.90			M					1,495.03	780.00		2,275.03												
10920	Covenant, G	384.85	384.85	5,000.00	A	5,000.00		5,000.00	5,000.00	17.50		2,000.00	7,402.35												
1312	Crescent City	456.45	456.45		M						194.00	1,450.00	2,100.45												
20116	Dunnellon	1,745.25	1,745.20	7,840.00	M	653.33	1,959.99	1,959.99		58.26	550.00		4,313.45												
20117	Fairfield	429.60	429.60	4,200.00	M	350.00	1,050.00	1,050.00			430.00		1,909.60												
20149	Faith	456.45			M																				
20118	Fernandina	7,428.50	7,428.50	27,000.00		2,700.00	2,700.00	2,700.00				1,445.00	11,573.50												
20128	Ft. Caroline	519.10			M						406.00		406.00												
20151	Ft. King	1,682.60	1,682.60	4,000.00	Q	1,000.00		1,000.00	1,000.00		1,684.75		4,347.35												
20119	Gainesville 1st	6,372.40	1,164.51	12,000.00	M	1,000.00		3,000.00	3,000.00	50.57			4,215.08												
10999	Geneva	1,879.50	1,879.50	3,500.00	Q	875.00	875.01	875.00	(0.01)	2,012.92	415.00		5,182.42												
20120	Grace	698.10		750.00	M	62.50	187.50	125.00	(62.50)	41.79			166.79												
1316	Green Cove Springs	1,763.15		10,000.00	M	833.33	2,500.00	2,499.99	(0.01)	337.23	1,500.00		1,837.23												
20123	High Springs	545.95			A				(1,875.00)																
3679	Highlands, Jax	3,275.70		7,500.00	M	625.00	1,875.00																		
11320	Hodges	3,356.25	3,356.25	21,400.00	M	1,783.33	5,349.99	5,100.00	(249.99)	160.00	2,685.00	900.00	12,201.25												
20143	Jasper	635.45	635.45	3,034.00	M	252.83	758.49	758.49			185.00		1,578.94												
20122	Kanapaha	760.75	760.75		Q			250.00	250.00		249.00		1,259.75												
11319	Kirkwood	1,118.75			A						1,156.76	590.00	1,746.76												
10739	Korean	465.40			M																				
20144	Lake City	2,327.00			M					95.25	958.80	2,499.00	3,553.05												
20129	Lake Shore	671.25	671.25	3,000.00	M	250.00	750.00	1,000.00	250.00		25.00		1,696.25												
20130	Lakewood	3,239.90	1,650.00	12,000.00	M	1,000.00	3,000.00	2,000.00	(1,000.00)				3,650.00												
10738	Marion Oaks	537.00	537.00		M			300.00	300.00				837.00												
20147	Mayport	250.60			A																				
20148	McIntosh	787.60			M																				
1320	Memorial	6,891.50		30,500.00	M	2,541.67	7,625.01	7,624.97	(0.04)	1,579.00	2,980.00	500.00	12,683.97												
10998	Middleburg	420.65	420.65	4,000.00	M	333.33	999.99	1,002.00	2.01	103.91	195.00		1,721.56												
20145	Mikesville	519.10	520.00	500.00	A	500.00		500.00	500.00	89.52			1,109.52												
20133	Murray Hill	474.35	474.35		M								474.35												
11713	Nueva Esperanza	98.45			A																				
20150	Ocala 1st	5,942.80	5,942.80	25,000.00	M	2,083.33	6,249.99	6,249.99		279.54	3,866.04	225.00	16,563.37												
20153	Orange Park	2,085.35	507.12	1,000.00	M	83.33	249.99	250.02	0.03				757.14												

Presbytery of St. Augustine														
Statement of Monies Received														
		1	2	3										
		2019												
Ch #	Church	Per Capita Assessed	Per Capita Paid	Commit/ Pledge	Frequency	4	5	6	7	8	9	10	11	12
							Periodic Payment	Pledge Accrued YTD	Pledge Paid YTD	Pledge YTD Variance	Mutual Mission	Selected GA	Special and Other Offerings	Total Paid (2+6+8+9+10)
20154	Palatka 1st	1,360.40		2,500.00	M		208.33		624.99	624.99	736.00	582.50		1,943.49
4017	Palms	10,865.30	2,716.25	66,770.00	Q		16,692.50	16,692.51	16,692.50	(0.01)	3,131.73	4,749.00	1,040.00	28,329.48
20140	Peace	823.40	823.40	2,700.00	M		225.00	675.00	270.00	(405.00)				1,093.40
20155	Perry 1st	1,423.05			M								1,950.00	1,950.00
20156	Reddick	107.40	107.40	200.00	M		16.67	50.01		(50.01)	20.00	111.00		238.40
20136	Riverside	10,883.20		46,416.80	M		3,868.07	11,604.21		(11,604.21)		996.07		996.07
20157	San Mateo	912.90			A									
20152	Silver Springs Shores	1,217.20	1,217.20	1,000.00	A		1,000.00							1,217.20
20139	South Jacksonville	2,989.30		12,000.00	M		1,000.00	3,000.00	3,000.00					3,000.00
20137	St. Andrews	1,056.10	690.04	6,000.00	M		500.00	1,500.00	1,523.17	23.17		213.00		2,426.21
23306	St. Giles	2,783.45	2,682.31	4,596.00	M		383.00	1,149.00	1,149.00		230.50			4,061.81
20138	St. Johns	3,821.65	764.32	14,000.00	M		1,166.67	3,500.01	2,800.00	(700.01)				3,564.32
20158	Starke 1st	608.60	608.60		A									608.60
10591	Trinity, Palm Coast	4,224.40	4,224.40	5,400.00	S		2,700.00							4,224.40
1324	Weirsdale	1,324.60	1,324.60	2,000.00	Q		500.00	500.00		(500.00)				1,324.60
10075	Westminster, G	957.65			A						192.50	945.00	718.76	1,856.26
20159	White Springs	53.70	53.70	1,000.00	Q		250.00	250.00	250.00				600.00	903.70
20160	Williston	286.40		1,500.00	M		125.00	375.00		(375.00)				
234	Woodlawn	4,412.35		10,000.00	S		5,000.00	2,500.00	5,000.00	2,500.00		7,366.43		12,366.43
	zz Adjustments to budget*			22,253.20	M		1,854.43	5,563.29		(5,563.29)				
	Totals	118,444.30	53,385.75	415,000.00			60,486.67	92,099.99	84,795.11	(7,304.88)	11,743.51	33,922.35	15,242.76	196,589.49

Notes

* adjustments for changes in pledges received after budget confirmation.

No Unified pledge received and no history to base on

No Unified Pledge received but either verbal or historical basis

(13,050.00) Pledge more than 2 months behind

MONTGOMERY PRESBYTERIAN CONFERENCE CENTER
SUMMARY OF REVENUES AND EXPENSES
March 31, 2019

	<u>Actual YTD</u>	<u>Budget YTD</u>	<u>Difference Fav. (Unfav.)</u>
REVENUES:			
User Groups	40,852	35,217	5,635
MPCC Programs	800	9,100	(8,300)
Contributions-Presbytery	-	-	-
Contributions-Annual Giving	18,378	20,000	(1,622)
Special Contributions	-	15,000	(15,000)
Interest Income	-	12	(12)
Total Revenue	<u>60,030</u>	<u>79,329</u>	<u>(19,299)</u>
EXPENSES:			
Salaries and Benefits	77,628	89,008	11,380
Administrative Expenses	4,335	4,948	613
Insurance	9,960	7,301	(2,659)
MPCC Programs	483	3,505	3,022
Foodservice	2,411	7,825	5,414
Housekeeping	-	125	125
Maintenance	7,510	4,228	(3,282)
Utilities	6,208	10,075	3,867
Misc Income/Expense	2,037	25	(2,012)
Loan	-	-	-
Total Expenses	<u>110,572</u>	<u>127,040</u>	<u>16,468</u>
NET OPERATING TOTAL	<u>(50,542)</u>	<u>(47,711)</u>	<u>(2,831)</u>

Montgomery Presbyterian Conference Cent
Balance Sheet
March 31, 2019

ASSETS

Current Assets		
FirstAtlantic -operating	\$	7,103.51
FirstAtlantic -MMKT (Mandarin		507.35
Compass Bank Checking		17,449.78
Petty Cash-checking		3,315.00
Petty Cash -cash		100.00
Montgomery-Additional		(56,600.00)
Due from General Fund-Special		16,420.00
Due from General Fund -Special		78,292.46
Due from Gen. Fund(Foundation)		2,498.00
Presbytery Contribution (Exces		(83,000.00)
Due from Gen.Fd-MPCC Loan		1,300.00
A/R-User Groups		15,765.15
Prepaid Insurance		21,921.00
		<hr/>
Total Current Assets		25,072.25
Property and Equipment		
Land		334,000.00
Buildings		2,096,357.00
Land and Improvements		6,710.00
Building Improvements		185,422.00
Equipment		217,109.03
Furniture and Fixtures		158,944.00
Software		1,153.00
Accumulated Depreciation		(1,921,517.00)
		<hr/>
Total Property and Equipment		1,078,178.03
Other Assets		
Unamortized Loan Closing Costs		6,451.80
Accumulated Amortization		(4,688.80)
Suspense		(5,788.96)
		<hr/>
Total Other Assets		(4,025.96)
Total Assets	\$	<hr/> <hr/> 1,099,224.32

LIABILITIES AND CAPITAL

Current Liabilities	
Accounts Payable Accrued	\$ 3,545.72
Automobile Reserve	7,000.00
Due to Loan Reserve -Interest	8,178.00
User Group Deposits	14,320.70
Deposits -Summer	10,625.99
Deposits Used by Scholarship	(1,500.00)
Due to Presbytery	153,942.00
Capital Campaign Funds	30,433.50
Mandarin Donation	(941.61)
Cabin Restoration #101	(217.00)
Cabin Restoration #102	(1,213.00)
Cabin Restoration #103	2,317.00

Unaudited - For Management Purposes Only

Montgomery Presbyterian Conference Cent
Balance Sheet
March 31, 2019

Cabin Restoration #104	2,523.00	
Cabin Restoration #105	2,237.00	
Cabin Restoration #106	1,281.00	
Cabin Restoration #107	3,072.00	
Cabin Restoration #108	1,837.00	
Cabin Restoration #109	1,895.00	
Cabin Restoration #111	(256.00)	
Gregory Lodge Restoration	1,164.00	
	<hr/>	
Total Current Liabilities		240,244.30
Long-Term Liabilities		
EverBank -Mortgage	659,934.00	
Note Payable-EverBank-Principa	(30,828.80)	
EverBank Principal Payments	30,828.80	
Friends -Unrestricted	125.00	
Friends-Camp Scholarships	2,233.00	
Friends-B. Cole Memorial Schol	44.00	
EW Albright Scholarships-Found	2,415.62	
S. McPherson McKinnon-lot. Ear	5,742.84	
	<hr/>	
Total Long-Term Liabilities		670,494.46
		<hr/>
Total Liabilities		910,738.76
Capital		
Unrestricted Reserve,incl. lan	376,780.00	
Retained Earnings	(137,749.68)	
Net Income	(50,544.76)	
	<hr/>	
Total Capital		188,485.56
		<hr/>
Total Liabilities & Capital	\$	1,099,224.32
		<hr/>

Montgomery Presbyterian Conference Cent
Income Statement
Compared with Budget
For the Three Months Ending March 31, 2019

Account	Month Actual	Month Budget	Month Variance	YTD Actual	YTD Budget	YTD Variance	Full Year Budget
Revenues							
Guest Groups	\$ 29,878	\$ 0	29,878	\$ 40,852	\$ 0	40,852	\$ 0
MPCC Programs	800	0	800	800	0	800	0
Contributions-Annual Giving	10,344	0	10,344	18,378	0	18,378	0
Total Revenues	<u>41,022</u>	<u>0</u>	<u>41,022</u>	<u>60,030</u>	<u>0</u>	<u>60,030</u>	<u>0</u>
Expenses							
Full Time Staff	25,196	0	25,196	60,617	0	60,617	0
Part Time Staff	5,157	0	5,157	17,011	0	17,011	0
Administrative Expenses	692	0	692	4,335	0	4,335	0
Insurance	5,340	0	5,340	9,960	0	9,960	0
Summer Camp	0	0	0	(152)	0	(152)	0
Other Program Expense	445	0	445	635	0	635	0
Food Service	211	0	211	2,411	0	2,411	0
Housekeeping	0	0	0	0	0	0	0
Maintenance	1,844	0	1,844	7,510	0	7,510	0
Utilities	(1,481)	0	(1,481)	6,208	0	6,208	0
Misc. Expense	134	0	134	2,037	0	2,037	0
Total Expenses	<u>37,538</u>	<u>0</u>	<u>37,538</u>	<u>110,572</u>	<u>0</u>	<u>110,572</u>	<u>0</u>
Net Income	<u>\$ 3,484</u>	<u>\$ 0</u>	<u>3,484</u>	<u>\$ (50,542)</u>	<u>\$ 0</u>	<u>(50,542)</u>	<u>\$ 0</u>

Montgomery Presbyterian Conference Cent
Income Statement
Compared with Budget
For the Three Months Ending March 31, 2019

Acct#	Account	Month Actual	Month Budget	Month Variance	YTD Actual	YTD Budget	YTD Variance	Full Year Budget
Revenues								
4010	PresbyterianChurches-Food	\$ 64	\$ 1,117	(1,053)	\$ 971	\$ 1,657	(686)	\$ 23,000
4020	Presbyterian Churches-Progra	3,223	1,250	1,973	3,223	3,750	(527)	15,000
4030	Presbyterian Churches-Propert	347	2,500	(2,153)	2,557	7,500	(4,943)	30,000
4110	Other Churches-Foodservice	1,404	1,750	(346)	3,255	2,050	1,205	13,050
4120	Other Churches - Program	400	1,200	(800)	400	1,300	(900)	5,450
4130	Other Churches - Property	3,400	6,000	(2,600)	5,256	6,600	(1,344)	26,500
4210	Non-Church- Foodservice	7,934	1,200	6,734	8,088	2,800	5,288	35,250
4220	Non-Church - Program	5,307	500	4,807	5,651	1,100	4,551	16,000
4230	Non-Church - Property	7,799	3,750	4,049	11,299	7,800	3,499	68,750
4310	Presbytery- Foodservice	0	135	(135)	24	405	(381)	3,850
4320	Presbytery - Program	0	0	0	0	0	0	800
4330	Presbytery - Property	0	85	(85)	128	255	(127)	3,850
4410	Summer Camp - Food	0	0	0	0	0	0	70,000
4420	Summer- Program	0	0	0	0	0	0	70,000
4430	Summer - Property	0	0	0	0	0	0	60,000
4510	SAM- Foodservice	0	0	0	0	0	0	1,200
4520	SAM - Program	0	0	0	0	0	0	1,300
4610	Other - Foodservice	0	5,300	(5,300)	0	5,600	(5,600)	7,250
4620	Other - Program	0	0	0	0	0	0	6,000
4630	Other - Property	800	3,500	(2,700)	800	3,500	(2,700)	3,750
4850	Contributions-Annual Giving	10,344	0	10,344	18,378	20,000	(1,622)	160,000
4855	Special Contributions	0	5,000	(5,000)	0	15,000	(15,000)	60,000
4910	Interest Income	0	4	(4)	0	12	(12)	50
Total Revenues		41,022	33,291	7,731	60,030	79,329	(19,299)	681,050

Expenses

6010	Executive Director	3,462	3,750	(288)	10,385	11,250	(865)	45,000
6012	Executive Director-403b	0	333	(333)	0	1,000	(1,000)	4,000
6015	Marketing Director	5,769	6,250	(481)	17,308	18,750	(1,442)	75,000
6021	Foodservice Director	3,846	4,583	(737)	11,538	13,750	(2,212)	55,000
6024	Cont'g Education-Program	(92)	0	(92)	368	0	368	0
6029	FICA Expense-Program	0	1,258	(1,258)	0	3,775	(3,775)	15,100
6030	Office Manager-Administrative	1,962	2,500	(538)	5,885	7,500	(1,615)	30,000
6032	Pension/Benefits-Administrativ	9,099	5,083	4,016	11,212	15,250	(4,038)	61,000
6034	Cont'g Education - Administrat	0	208	(208)	0	625	(625)	2,500
6036	Travel-Administrative	0	0	0	390	0	390	0
6038	Meals & Entertainment-Admini	0	83	(83)	80	250	(170)	1,000
6039	FICA Expense-Admin	1,150	0	1,150	3,451	0	3,451	0
6110	Food Service	1,305	2,220	(915)	4,781	5,862	(1,081)	40,000
6119	FICA Expense-Foodservice	100	0	100	366	0	366	0
6120	Maintenance-Property	1,294	2,500	(1,206)	4,146	7,500	(3,354)	30,000
6129	FICA Expense-Property	271	0	271	813	0	813	0
6130	Housekeeping-Property	2,253	750	1,503	6,487	2,175	4,312	10,000
6140	Program Staff- Summer	(70)	0	(70)	230	0	230	0
6149	FICA Expense -Program	4	0	4	27	0	27	0
6150	Program Staff- NonSummer	0	0	0	150	0	150	10,000
6159	FICA Expense-NonSummer	0	595	(595)	11	1,321	(1,310)	7,638
6205	Office Supplies	106	0	106	188	0	188	0
6210	Copier	0	300	(300)	802	900	(98)	3,600

For Management Purposes Only

Montgomery Presbyterian Conference Cent
Income Statement
Compared with Budget
For the Three Months Ending March 31, 2019

Acct#		Month	Month	Month	YTD	YTD	YTD	Full Year
Acct#	Account	Actual	Budget	Variance	Actual	Budget	Variance	Budget
6215	Computer	0	292	(292)	0	875	(875)	3,500
6220	Postage - Admin	0	75	(75)	0	360	(360)	1,000
6225	Montgomery Board Exp	0	125	(125)	0	375	(375)	1,500
6230	Audit - Annual	0	0	0	0	0	0	5,000
6235	Bank Charges-Admin	281	800	(519)	889	1,550	(661)	6,000
6237	Fundraising Costs	0	0	0	107	0	107	0
6240	Payroll Processing	213	233	(20)	1,057	700	357	2,800
6245	Licenses and Fees	0	0	0	0	0	0	3,000
6250	Dues and Subscriptions	92	63	29	1,292	188	1,104	750
6260	Legal Expenses	0	0	0	0	0	0	500
6310	Workers Comp-Property	855	0	855	1,711	1,417	294	8,500
6320	General Liability	3,529	0	3,529	7,057	5,000	2,057	30,000
6330	Umbrella Liability	118	0	118	237	267	(30)	1,600
6340	Business Auto-Property	838	0	838	955	617	338	3,700
6360	Flood Insurance	0	0	0	0	0	0	3,967
6400	Summer Camp- Supplies	0	1,500	(1,500)	0	1,500	(1,500)	8,000
6410	Summer Camp -Programs	0	0	0	0	0	0	1,000
6420	Summer Camp -Staff Training	0	0	0	0	0	0	4,000
6450	Summer Camp-Marketing & P	0	0	0	0	0	0	4,000
6460	Summer Camp Scholarships	0	0	0	(152)	0	(152)	1,000
6470	Medical Supplies	0	0	0	0	0	0	800
6600	SAM	0	0	0	0	0	0	500
6610	Other Programs	63	85	(22)	134	255	(121)	1,000
6613	Fall Retreat	0	0	0	0	0	0	1,000
6614	Spring Retreats	0	0	0	0	0	0	1,000
6620	Marketing & Publicity-NonSum	382	250	132	501	1,750	(1,249)	4,000
6700	Supplies - Food	211	2,500	(2,289)	2,042	7,000	(4,958)	45,000
6710	Supplies - Kitchen	0	125	(125)	20	375	(355)	1,500
6720	Equipment - Kitchen	0	225	(225)	349	450	(101)	2,500
6800	Supplies - Housekeeping	0	25	(25)	0	75	(75)	1,000
6810	Equipment-Housekeeping	0	25	(25)	0	50	(50)	500
6900	Buildings	0	625	(625)	0	1,875	(1,875)	7,500
6905	Air Conditioners	0	0	0	400	0	400	3,500
6910	Grounds	0	463	(463)	2,313	463	1,850	2,000
6915	Equipment/Machinery Repair	369	0	369	369	250	119	2,000
6917	Fire Extinguisher/Alarm	0	0	0	0	0	0	2,000
6920	Tools-Supplies	591	250	341	1,148	750	398	3,000
6925	Boat Repairs	0	0	0	0	0	0	1,000
6930	Vehicle Repair	43	250	(207)	1,812	250	1,562	1,000
6935	Fuel -Program	0	0	0	0	0	0	3,000
6936	Fuel	841	0	841	1,351	0	1,351	0
6955	Pest Control/Termites	0	400	(400)	117	640	(523)	3,500
7000	Telecommunication	0	333	(333)	84	1,000	(916)	4,000
7010	Electricity	(1,481)	2,292	(3,773)	3,305	6,875	(3,570)	27,500
7020	Waste Disposal	0	275	(275)	1,762	825	937	3,300
7030	Propane	0	250	(250)	707	750	(43)	3,000
7040	Water Service	0	208	(208)	350	625	(275)	2,500
9010	Misc. Expense	134	25	109	2,037	25	2,012	250
Total Expenses		37,538	42,107	(4,569)	110,572	127,040	(16,468)	607,505
Net Income		\$ 3,484	\$ (8,816)	12,300	\$ (50,542)	\$ (47,711)	(2,831)	\$ 73,545

For Management Purposes Only

Montgomery Presbyterian Conference Cent
Income Statement
Compared with Budget
For the Three Months Ending March 31, 2019

Acct# Acct#	Account	<u>Month Actual</u>	<u>Month Budget</u>	<u>Month Variance</u>	<u>YTD Actual</u>	<u>YTD Budget</u>	<u>YTD Variance</u>	<u>Full Year Budget</u>
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APPENDIX E

New Minister Information

Marc Jones - received February 24, 2019

John Harland - received March 19, 2019

Don Johnson - received April 7, 2019

Marc Jones
Statement of Faith

I believe in God who is sovereign over all creation. I believe in God, who made heaven and earth. I believe in the Triune God, who exists in community, who spoke creation into existence and made human beings in God's own image. I believe God made humanity stewards of creation. I believe in Jesus Christ, Gods' only Son, our Lord, who shows us how to be human. I believe that Jesus was miraculously conceived by the Holy Spirit and born of the Virgin Mary; Though Jesus was fully divine he lived as a human being in our midst and continues to do so through the person of the Holy Spirit. Jesus was unjustly persecuted by his community. Jesus suffered under Pontius Pilate; he was crucified, he died and was buried; though he descended into Hell, the grave could not hold him. The third day Jesus rose from the dead and ascended into heaven; Jesus sits on the right hand of God the Father Almighty and from there He shall come again to judge the living and the dead. I believe that the Christian Church is the embodiment of Christ until he comes again and that, through the sacraments of communion and baptism, the church is empowered to represent Christ to the world. I believe in the fellowship of Saints for encouragement and nurture; I believe in God's grace and the forgiveness of sins; I believe in the resurrection of the body and soul; and life everlasting.

Marc Jones Faith Journey
February 7, 2019

My faith journey has been a “long and winding road”, to borrow a line from Paul McCartney. I was baptized in the Disciples of Christ church when I was ten years old. My mother hauled four small children to church every Sunday. It was the heyday of the church. In those days if you were late to service you had to sit in the front pews.

I can't remember how long we attended that church. My mother finally got worn out trying to get us dressed and loaded in the car. She asked us one day if we wanted to go and we all declined. So at this point we were not regular attenders of any fellowship.

The thing that strikes me still fifty-five years later is the impact that my initial contact with the church had on my life. You see the stories stuck in my mind.

Over the next five years or so I attended various summer Bible schools and youth groups in the small rural community where my family lived. I went to church services occasionally with friends but still did not have a church home. Finally in junior high I'd quit going to church altogether.

I graduated from Thurston Senior High School in 1971. I went to work in the paper mill where my father worked. I really didn't have much direction at this time. I was partying with my friends. Didn't have a girlfriend. The job that I was working was not bad for that time but the prospect of working there until I retired was really rather depressing.

In 1975 one of my best friends was discharged from the Army after a tour of duty in Viet Nam. His brother had gone to Alaska to find work as a timber faller. My friend had decided to go north to give Alaska a try. I decided to join him as I felt I was trapped in a pointless existence.

Marc Jones Faith Journey
February 7, 2019

So we bought one hundred dollars of canned goods, a sixteen by sixteen Army wall tent and a small airtight wood stove, loaded it all into his Volkswagen bus and headed off down the road. We drove to Prince Rupert, British Columbia and caught the ferry for Wrangell, Alaska.

Jumping ahead to 1983, I was married. We had a daughter. My wife and I were on the verge of divorce. After a separation that lasted about three months we managed to reconcile. We both decided that we needed to make some changes since the same old issues seemed to crop up again and again. We decided for our marriage to work best we would need to put God in the middle.

And so, after church shopping/hopping we settled on the Presbyterian church. The pastor, Kurt Karns, was about my age. He was approachable. I'd been to some other churches where I'd felt uncomfortable asking questions. Not so at the Presbyterian church. No subject was off the table. Since I am a musician, I began to play in church services with a small contemporary group we'd formed which consisted of a pianist, a violinist and guitar.

In 1995, the mill where I worked as the sort-yard leadman and later foreman closed down due to problems with timber supply. My wife and I were on the verge of buying the house we were living in. Since my job was ending that was no longer possible.

We had to do something different. We had both been feeling the nudge to get into ministry but had not been able to see how we could manage it with three children. There were no seminaries nearby. We were stymied.

We had hired a pastor couple the year before all of this transpired. They told us about the seminary they'd attended; the University of Dubuque Theological Seminary. UDTs even had a

Marc Jones Faith Journey
February 7, 2019

program which granted the requisite Masters of Divinity in six years. Finally in 1995 we arrived in Dubuque, Iowa.

During our time in Iowa my wife and I served as student co-pastors in Andrew Presbyterian church about thirty miles south of Dubuque. We were there for five years until we graduated in 2002. Our work at Andrew was good experience but added a year to our college and seminary studies. Finally, in 2002, we graduated.

That same year I accepted a call from Faith Presbyterian church in Melrose. Around 2007, my wife, Marla was installed at Faith as my co-pastor. I worked half time in the church and was active in our contemporary worship service. This allowed me to get a job working construction in the area.

Sadly, in 2012, Faith could no longer afford our salaries and our relationship with the church was dissolved. I made some phone calls to old friends I had worked with in Alaska and Oregon and left Florida for Gillette, Wyoming, where I found work in the oil fields. During my years in Gillette I worshipped at First Presbyterian Church and became a member of Wyoming Presbytery,

In 2014, my wife filed for divorce. In 2016 I remarried and moved back to Keystone Heights. I have been supply preaching from time to time and have been active in the contemporary service at Keystone United Methodist church. I have participated in worship at Faith from time to time..

I mentioned the early days of my faith journey and those old stories that had been filed in my head. The stories have proved to be true. In spite of all the bumps, God has been faithful. I had concluded that for reasons I couldn't quite fathom, that God was done with me, at least as far

Marc Jones Faith Journey
February 7, 2019

as serving a church. The doors wouldn't open. But now the doors are opening at Saint Andrews,
and I am excited to be serving a church again. God is faithful. God is good!

PERSONAL STATEMENT OF FAITH --- JOHN RICHARD HARLAND

I BELIEVE in God the Creator, who created the heavens and the earth, who brought order out of chaos, and who breathed life into every living thing. In God's image, people of every age and race male and female, have been created to glorify and enjoy God forever, while seeking to love one another as God loves us. Sadly, in our desire to control our own destiny, we repeatedly turn away from God and one another. However, God continues to raise-up new servants to reclaim the lost and restore the broken family of faith.

I BELIEVE in Jesus Christ, God's only Son, who was sent into the world, not to condemn the world, but to save the world through his sacrificial love. In the birth of Jesus Christ, God came to be with us, as one of us, as the Word made flesh. In the person of Jesus Christ, the world saw God face-to-face- fully human; fully divine. In human form, Jesus was like us in every way, except for sin. Through his servant ministry, Jesus comforted the afflicted and afflicted the comfortable. Through his death, Christ emptied himself, taking on the sins of the world. Through his resurrection, Jesus conquered sin and death. Because Jesus lives we also live and are called to live faithfully as we await his promised return.

I BELIEVE in the Holy Spirit, the comforter, counselor; God's Spirit within us, the Spirit who works through us. The Holy Spirit is the presence of God, promised by Jesus, who said, "I will be with you always." God distributes a rich variety of spiritual gifts so that all members may use their gifts for the common good -- to equip the saints for the work of ministry for building up the Body of Christ.

I BELIEVE that the Bible is the authoritative Word of God, completely trustworthy in its revelation of God as the source of our hope and salvation. The Bible is the Living Word in that the same Spirit who inspired the writers of the Old and New Testaments continues to inspire those who read the Holy Scriptures today. Through the illumination of the Spirit, the Bible reveals God's salvation story, begun with Israel and fulfilled in the person and work of Jesus Christ.

I BELIEVE that the Church of Jesus Christ is the community of believers who are called to reflect and live out the justice, mercy, and love of God. Members of the church of every age are to spread the Good News of the Gospel, and respond to Christ's commission to make disciples, to baptize, and to teach, following the example of Jesus Christ, who came, not to be served, but to serve and to give his life for the world.

I BELIEVE that the Sacraments of baptism and the Lord's Supper are God's Word made visible. Baptism is a sign and seal of our welcome into the household of God. Through baptism, as in birth, we are reminded of who we are and whose we are. Through the sacrament of the Lord's Supper, we are made one with Christ and offered a foretaste of the heavenly banquet that awaits God's people in the resurrection.

I BELIEVE that the Kingdom of God is a present and a future reality. The future holds great hope and promise for believers who await the return of Jesus Christ, who was Lord at the beginning, who will be Lord at the end, and who even now is Lord!

The Reverend John Richard Harland
1809 Beech Street, Fernandina Beach, FL. 32034
E-mail: jrharland4u@gmail.com

Professional Education

The College of Wooster, Wooster, OH. B.A. 1953
Pittsburgh Theological Seminary, Pittsburgh, PA. M. Div. 1956
Clinical Pastoral Education, St. Elizabeth Hospital, Washington, D.C.
San Francisco Theological Seminary, San Anselmo, CA. Doctoral Studies
Numerous Continuing Educational experiences around the world.

PASTORAL AND WORK EXPERIENCES

First Presbyterian Church, Holley, N.Y. 1956-60 Pastor
Southminster Presbyterian Church, Washington, D.C. Organizing Pastor and then
Senior Pastor 1960 - 1970

Boone Memorial Presbyterian Church and Chaplain to College of Idaho Community -
Senior Pastor 1970 - 1973

My wife Emily died in a tragic auto accident leaving our 5 young children and me a single father. A supportive congregation and helpful cook helped us through a difficult time. I eventually re-married Suzann who was a widow with 3 young children but we needed to re-locate to raise our blended family.

Called to Lake Grove Presbyterian Church, Lake Oswego, OR. Senior Pastor
1973-1986 - now Pastor Emeritus.

We wanted to serve overseas and a call came from Tokyo Union Church 1986-1989. It was an enjoyable but challenging time. Tokyo provided a unique opportunity for a relationship with the Catholic community as well as time with Mother Teresa in Calcutta and Cardinal Sin in the Philippines. Suzann, who was a Chaplain in a Catholic hospital in PORTLAND, was asked to come back and minister to the beginnings of their Hospice Care. We came back to Portland and I served as Interim in two churches and also was a Spiritual Chaplain in a 30 day residential drug/alcohol facility at St. Joseph Hospital, Vancouver, WA.

In 1994 I was called as senior Pastor of the American Protestant Church in Bonn, Germany and Pastor to the American Embassy community. It was the only church the State Dept. owned. A Catholic priest was a colleague as we served two congregations in the same facility. The 90's were exciting and challenging years in Germany as the Balkans, Africa and the world experienced change. As the Embassy was moving to Berlin, the State Dept. wanted to sell the church for \$5 million to help pay for the new Embassy in Berlin. We felt that it would be better to make a gift of the church to the Republic of Germany as a memorial to our Friendship following WWII. A committee was formed and finally in 2000 President Clinton made the presentation to the German Republic. It continues to be a vital part of the Bonn community serving many nations.

We came to Amelia Island where I served the Plantation Chapel as Interim then as Parish Associate at Fernandina Beach, First Presbyterian providing pastoral care for nine years with Dr. Conrad Sharps as a member of St. Augustine Presbytery.

In 2008 we returned to Portland where I served on the COM of Cascades Presbytery helping churches who were experiencing especially troubled times. From 2012 - 2014 I served as an Interim providing Pastoral Care to the Calvin Presbyterian

Church in Tigard, OR. with a colleague who served as Senior Pastor. (the previous Senior Pastor had been removed for wrongful behavior).

In 2014 we moved to a Brookdale Senior Residential Community in McMinnville, Or. I had served as Moderator of the First Presbyterian Church in McMinnville as they went through a long transition following the removal of the Senior Pastor. We did not find the situation at the Brookdale facility comfortable and so we moved back to Florida where we lived in a 55 + community in Seminole, FL. I served as Stated Supply to Northwest Presbyterian in St. Petersburg. I resigned December 31, 2018.

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Thanking you in advance for your help.

Sincerely,

John Richard Harland

Don Johnson

Statement of Faith

I believe in the sovereign love and power of God, who is the creator of heaven and earth and the sustainer of life. God took nothingness and created the world and made it good. God also created man and woman in his own image and likeness and blessed them with wisdom, power, and free will to obey or disobey; both man and woman chose to disobey. Though man and woman disobeyed, I believe that God loves us more than we can ever fathom and God is continuously pursuing us with God's love that is why God tells us that nothing will be able to separate us from His love.

God did not just say that he loved us but, God showed us his love by giving His only begotten son, Jesus, the Christ, that we may have eternal life. I believe because of our sinful nature and God's unconditional love for us God sent His son Jesus Christ to redeem us. Jesus who was born of a virgin and took on the nature of humanity, and by means of the Holy Spirit which made him fully God and fully man, two perfect natures united and joined in one person. Jesus came proclaiming the good news, healing the sick, comforting the brokenhearted, and forgiving the sins of all that repent and believe the gospel. I believe that God sent Jesus to take on our sins, and Jesus died on the cross and on the third day God raised him from the dead and he ascended into heaven, and is seated on the right hand of God the Father Almighty.

I also believe that Jesus did not leave us comfortless. I believe that Jesus left with us the Holy Spirit, in which I am able to experience the fullness of God through Gods Word. The Holy Spirit enables me to experience God's Love that I might love my neighbor. The Holy Spirit enables me to experience God's mercy that I might be able to forgive those who sin against me. The Holy Spirit enables me to experience God's grace that I might humble myself and realize that God is the head of my life. The Holy Spirit also allows me to experience God's power that I may be able to spread the good news and continue to minister to God's people. I believe that the Holy Spirit is at work within the church to join all believers together that we may share the gift of eternal life through Jesus Christ.

I believe that Jesus shed his blood which is able to wash away all of our sins, in which we are grafted into the body of Christ, and marked as brothers and sister in Christ and called to the life of discipleship. We show that we believe this by an outward expression of an inward cleansing in the Sacrament of Baptism.

I cherish the Sacrament of the Lord's Supper; I believe that just as bread and wine sustain this temporal life so, His crucified body and shed blood are the true food and drink of our souls for eternal life.

DON JOHNSON

FAITH JOURNEY

I was born in Greenville South Carolina to two wonderful parents, and the youngest of three children. From a very young age my parents took us to Sunday school and to church every Sunday. My parents taught us about the Triune God and the importance of worship. At the age of seven, I accepted the Lord Jesus Christ as my personal savior at Mattoon Presbyterian Church (MPC). At that young age, I felt that God had something special for me to do, but was too young to discern what that something was. Even though I felt like God had something special for me to do, I didn't feel like it would be in the Presbyterian Church. I say that because I didn't feel like the Presbyterian Church was making an effort to reach me as a youth in the church. As a youth in the Presbyterian Church, I felt uninspired and forgotten. Until one Sunday when a Student Supply Pastor came to supply the church for about two years. The Rev. Earl Calloway came into the church with his inspiring messages and his energetic style of preaching and lit a spark in me that still burns hot for Jesus, today. Even though Rev. Calloway only pastored the church for two years he became my pastor and father in the ministry.

I attended the Greenville Public School System, and in high school I participated in a number of sports; my senior year I lettered in all four sports. While in high school I continued to have the feeling that God had something special for me to do, so I joined The Fellowship of Christian Athletes. Upon graduation I received a football scholarship and attended Newberry College where I earned a Bachelor of Arts Degree in Physical Education. During my sophomore year a scout from the Greenbay Packers informed me that the Packers had some interest in me and would be watching my college football career. From that day football had most of my attention, but I never forgot Jesus and that special feeling. In my senior year, many other teams had shown interest, and in 1984 I signed a free agent contract with the Dallas Cowboys. Playing professional football had always been a dream of mine, but in training camp I contracted Spinal Meningitis and was put on waivers. Though my dream of playing professional football had ended, deep inside I still felt that God had something greater for me to do.

In 1985 I was employed by Sara Lee Bakery Company in Greenville, South Carolina. After a number of promotions, I was transferred to the facility in Tarboro, North Carolina. While living in North Carolina, I joined Ebenezer Baptist Church. The reason for joining the Baptist church was because growing up, my mother was Baptist and my father was Presbyterian so part of my background was Baptist even though at a young age I had joined the Presbyterian Church. Even with a great job and a wonderful church, there was something missing, I felt empty. After a Spiritual counseling session with my Pastor, he helped me to discern that God was leading me to that special something that I had felt most of my life, to spread the Good News of Jesus Christ. Therefore, I was called to the ministry at Ebenezer, and served as an Associate Minister from 1993-1994.

In 1994 I was promoted to Human Resources Manager with Sara Lee and was transferred back to the Greenville, South Carolina plant. Upon arriving in Greenville, I was informed that MPC was without a

Pastor, and in 1995, I was called to Mattoon as a Commissioned Lay Pastor and attended the Lay School of Theology in the Foothills Presbytery.

In 2001 I heard the call from God to go to Seminary, so I resigned from Sara Lee, after sixteen and a half years, and enrolled in Seminary at Johnson C. Smith Theological Seminary at the Interdenominational Theological Center. Upon graduation from seminary in 2005, I was called to Lochearn Presbyterian Church in Baltimore, Maryland. After six years of the cold weather and snow, we heard the call from GOD to move closer to home and 2011 I became the pastor at St. Luke Presbyterian Church in Orangeburg, South Carolina. My call to Butler was an interesting opportunity that I felt God had orchestrated. As stated earlier Rev. Calloway became the pastor of the church (MPC) that I grew up in, and Pastor Calloway grew up in Butler Memorial Presbyterian in Savannah, Georgia and now God was giving me an opportunity to pastor the church that my Father in the Ministry grew up in. I felt that, this was God's plan for my ministry and therefore in 2014 I accepted a call to Butler PC where I am currently serving.

REPORT OF TERMS OF CALL**Presbytery of St. Augustine**

Minister/Certified Educator

Rev. Don Johnson
2019

Telephone

(864) 901-5018

Church or employing entity

Woodlawn Presbyterian Church

Term of Call:

A. Personal Compensation

1. Annual cash salary	_____	\$45,550
2. Housing allowance (if no manse)	_____	\$20,850
3. Utilities allowance (if applicable)	_____	\$ 3,600
4. Medical supplement (if any)	_____	_____
5. OPTIONAL SECA tax reimbursement (above required 50%)	_____	_____
6. Deferred income	_____	_____
7. Other income (specify _____)	_____	_____
8. Manse amount (30% of total of lines 1-7)	_____	_____
9. Total effective salary	_____	\$70,000

B. Expenses

10. Reimbursable professional expenses		
a. auto expenses	_____	\$ 4,700
(OR provision of auto w/ full expenses)	_____	
b. book allowance	_____	\$ 1,200
c. other reimbursable expenses	_____	_____
11. Continuing education allowance	_____	\$ 1,200
12. Total expenses	_____	\$ 7,100

C. Required benefits*

13. Major medical (25% of line 9)	_____	\$17,500
14. Pension/D&D (12% of line 9)	_____	\$ 8,400
15. REQUIRED 50% SECA Reimbursement 7.65%	_____	\$ 4,972.50
16. Total Benefits	_____	\$30,872.50

TOTAL PACKAGE


_____	\$107,972.50
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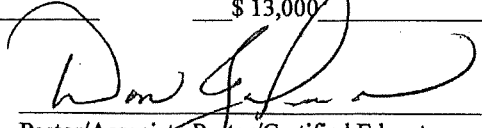
D. Vacation and Leave

Vacation	_____ (weeks)	4 (weeks)
Study leave	_____ (weeks)	2 (weeks)
Parental leave	_____ (weeks)	_____ (weeks)

Additional Terms (may use separate page)

Moving	_____	\$ 13,000
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 PNC Chair or Clerk of Session


 Pastor/Associate Pastor/Certified Educator
 Designated Pastor/Interim Pastor/Stated Supply

*Section C is required by our minimum terms of call for installed positions, SECA is provided for many of our contract positions as well, BOP benefits – if provided for contract positions – are subject to different calculations.

Please return by February 17, 2018 by email to: Sandra Hedrick, Stated Clerk (Sandra@staugpres.org), Presbytery of St. Augustine, 1937 University Blvd. West, Jacksonville, FL 32217

APPENDIX F

Appointment of Moderators Listing for 2019 Spring Stated Meeting

The following individuals have been appointed by the Member Preparation and Call Commission to serve as temporary session moderators during all or part of the period since the 2019 Winter Stated Presbytery Meeting:

Hodges Boulevard - Holly Inglis and Rebecca Langer (congregational meeting)

Jasper First - Harry Horne (Presbytery of Florida)

Middleburg - Yvan Kelly

Murray Hill - Jim Black

Nueva Esperanza - Sandra Hedrick (AC)

Perry First - Don McGarity, Alan Cummings and Rhonda Link-Cummings

St. Andrews - Jess McCrosky and Joe Rigsby (congregational meeting)

San Mateo - John Diller

White Springs - Paul Fossett

Woodlawn - Chris Lieberman and Craig Davies (congregational meeting)

APPENDIX G

2019 REPORTED TERMS OF CALL (PARISH MINISTRY) 2019 Spring Stated Presbytery Meeting (edited 04-23-19)

Notes:

1. The number in parentheses beside the church name is the number of members most recently reported (2018).
2. TPR means "temporary pastor" (includes interims and stated supply pastors).
3. PT means part-time. PA means parish associate.

CHURCH	MINISTER	ORDAINED/ CURRENT	2019 TOTAL	2018 TOTAL	SALARY	HOUSING/ MANSE	OTHER	Auto and Reimburse/CE	BOP DUES	REQUIRED SECA	OTHER BENEFITS	STUDY LEAVE/
Alachua, First (15)	Gary Hardesty (TPR) (PT) (HR)	44 * 7.5	26,666	26,666	12,666	14,000						4/2/0
Arlington (50)	Joe Medearis (TPR) (PT)	6 * 4	34,200	34,200	7,450	25,000		1,200		550		3/0/0
Bethlehem (38)	Joshua Braley (TPR) (PT)	10 * 10	32,200	31,000	27,450			2,770/500			1,500	4/2/0
Branford (45)	Glen Busby (TPR) (PT)	38 * 28	other	other								
Calvin (16)	Earle Sickels (TPR) (PT) (HR)	23 * 7	11,520	11,510	11,520							4/0/0
Community (718)	Conley Zomermaand (TPR)	37 * 1	124,798	N/A	60,000	25,000	10,300	1500/500	31,045	6,502	251	4/2/0
	Jessi Higginbotham (TPR)	10 * 2.5	70,621	70,621	23,220	23,220		2,079/1,016	17,636	2,370	1,080	4/2/0
Countryside (242)	Gary Marshall (P)	24 * 18	110,700	99,507	61,129	15,600			29,295	4,676		4/2/0
Covenant (46)	Paige Porter-Buhl (TPR) (PT)	25 * 4	38,264	37,316	11,700	19,200		5000 combined		2,364		6/2/0
Crescent City, First (50)	Debra Henning (TPR) (PT)	39 * 2	\$384/week	\$384/week								2/1/0
Dunnellon (196)	Jeff Welch (P)	31 * 21	107,271	107,271	44,348	22,794		4091/5000/	25,129	5,136		4/2/0
Fairfield (48)	Bruce Seaman (TPR) (PT)	33 * 12	26,400	26,400	7,200	18,000	1,200					4/4/0
Faith (38)	Clifford Hayes (TPR)(PT)	43 * 1.5	24,000	24,000	12,000	12,000		IRS Rate				4/0/0
Fernandina Beach, First (829)	Wain Wesberry (P)	18 * 5	141,175	139,332	43,720	33,648	13,900	6,200/2,000	33,769	6,148	1,790	sabbatical 4/2/0
	Julie Jensen (AP)	13 * 1.5	95,264	93,345	21,500	33,450	4,000	6,400/3,000	21,811	4,204	900	4/2/0
Fort Caroline (59)	David Imhoff (TPR) (PT)	36 - ELCA/4	29,000	28,000	11,250	11,250		1,000/4,500	(ELCA)		1,000	4/2/0
Fort King (178)	Jo Anne Dyson (P)	36 * .5	90,865	N/A	23,200	34,800	1,200	3,000/1,600	21,460	4,437	1,168	4/2/0
Gainesville, First (690)	Bob Shettler (P)	40 * 13.5	195,620	191,946	89,735	39,798		8,250/incl	37,927	9,909		5/3/2
Geneva (199)	Joe Albright (P)	18 * 1.5	89,492	90,048	34,560	22,000		3,000/2,000	21,613	4,469	1,850	4/2/0
Grace (72)	Charles Freeman (P)	4 * 4	70,900	69,098	24,000	21,904		3,000/1,500	16,984	3,512		4/3/0
Green Cove Springs, First (199)	Mark Hults (P)	6 * 6	108,854	105,550	45,600	22,660		4,950/1,700	27,090	5,222	1,632	4/2/0
High Springs, First (47)	Glen Busby (TPR) (PT)	39 * 26	other	other								

CHURCH	MINISTER	ORDAINED/ CURRENT CALL	2019 TOTAL	2018 TOTAL	SALARY	HOUSING/ MANSE	OTHER	REIMBURSE/C E	BOP DUES	REQUIRED SECA	OTHER BENEFITS	VACATION/ STUDY LEAVE/ PARENTAL LEAVE (in weeks)
Highlands United (368)	David Lee (P)	37 * 21	109,692	107,638	49,013	26,018		5400/500/1000	27,761			5/2/0
Hodges Blvd (369)	VACANT											
Jasper, First (71)	VACANT											6/2/0
Kanapaha (67)	Rhonda Link-Cummings (TPR) (PT)	37 * 1.5	31,200	28,500	24,200		500	6,500				4/2/2000
Kirkwood (116)	Sandra Hedrick (TPR) (PT)	9 * 3.5	28,128	27,128		25,200		1,000		1,928		6/2/0
Korean (52)	Heong Seok Cho (P)	11 * 2.5	68,880	68,880	45,000			1,000	19,445	3,443		4/2/0
Lake City, First (237)	Kenneth Goodrich (P)	7 * 2.5	107,406	103,216	35,500	34,000	5,545	1,580/250	27,766	2,764		6/2/0
Lake Shore (67)	Stephen Hulse (TPR) (PT) (HR)	43 * 2.5	18,000	18,000	18,000			IRS rate				4/2/0
Lakewood (361)	Joy Laughridge (P)	13 * .5	100,963	N/A	41,000	23,000		3,000/4,000	23,680	4,896	1,387	4/2/0
	Vickie Bossuot (TPR) (PT)	31 * 6	\$25/hr	\$25/hr				Auto, as required/0				
Marion Oaks (61)	Debbie Pangrass (TPR/CRE) (PT)	7 * 7	13,200	13,464	13,464							
Mayport (28)	James Kendrick (TPR) (PT)	1 * 1	9,600	9,600		9,600						4/2/0
McIntosh (88)	Tommy Lane (TPR/CRE) (PT)	13 * 13	30,289	30,289					30,289			4/1-3/0
Memorial (788)	Hunter Camp (P)	19 * 8	147,774	146,487	52,020	38,760	8,000	3,500/2,000	36,549	6,945		4/2/0
	Amy Camp (PA) (PT)	18 * 7	44,688	44,068	22,248	16,942		1,500/1,000		2,998		4/2/0
Middleburg (39)	VACANT											
Mikesville (58)	Shirley Mergan (TPR/CRE) (PT)	3.5 * 3.5	32,000	32,000	16,000	16,000		up to \$10,500				4/2/0
Murray Hill (50)	VACANT											
Nueva Esperanza (9)	VACANT											
Ocala, First (640)	Ron Watson (P)	30 * 1.5	151,141	151,141	54,065	32,000	2,400	9,200/1,000	37,230	13,535	1,711	4/2/0
	Natasha Sudderth (AP)	1 * 1	88554	88,554	30,000	24,000	2,700	4,000/1,000	2,097	4,131	1,744	4/2/0
Orange Park (229)	John Diller (P)	13 * 3.5	86,674	86,674	56,352			3,000/1,000	20,850	4,311	1,161	4/2/2 military
Palatka, First (168)	Cliff Lyda (TPR)	34 * 1.5	64,425	64,425	20,000	30,000		3,000/1,000	6,600	3,825		4/2/0
Palms (1243)	Tom Walker (P)	29 * 16	192,277	186,481	89,175	38,200		6,873/1,000	46,285	9,744		4/2/2
	Holly Inglis (AP)	31 * 3.5	108,305	101,160	45,000	25,000		5,050/2,000	25,900	5,355		4/2/2
	Laurie Furr-Vancini (AP)	20 * 12	110,925	107,182	26,798	45,000		5,068/2,000	26,566	5,493		4/2/2
Peace (64)	Joe Medearis (TPR) (PT)	7 * 1.5	36,500	34,500	36,500			voucher based				4/2/0
Perry, First (158)	VACANT											

CHURCH	MINISTER	ORDAINED/ CURRENT CALL	2019 TOTAL	2018 TOTAL	SALARY	HOUSING/ MANSE	OTHER	REIMBURSE/ E	BOP DUES	REQUIRED SECA	OTHER BENEFITS	VACATION/ STUDY LEAVE/ PARENTAL LEAVE (in weeks)
Reddick, First (11)	Bea Newhart (TPR/CRE)	21 * 5	\$200/service	\$200/service								as approved
Riverside (1220)	Steve Goyer (P)	31 * 14	180,041	176,375	65,163	53,000	1,533	reimb./6,900	44,288	9,157		4/3/2
	Bill Hoff (AP)	33 * 7	108,364	106,373	37,625	32,450		reimb./7,000	25,928	5,361		4/2/0
	Carol DiGiusto (PA) (PT) (HR)	18 * 2	23,197	23,197	10,000	10,000		1,667		1,530		6/1/0
St. Andrews (103)	Marc Jones (TPR/PT)	17 * 0	36,707	N/A	29,500			1,500	3,450	2,257		4/2/0
St. Giles (311)	Jake Young (P)	17 * 1	111,227	N/A	50,000	18,000	6,000	3,666/2,000	25,900	5,661		4/2/0
St. Johns (427)	Jon Lovelady (P)	33 * 7.5	137,441	133,568	64,573	27,332		3,000/1,500	34,005	7,031		4/2/6
San Mateo (85)	Robert Mills (TPR)(PT)	40 * .5	6,000	N/A	6,000							2/0/0
Silver Springs Shores (131)	Alan Cummings (P)	34 * 24	94,505	94,505	41,500	21,000		2,500/2,800/ 2,000	20,460	4,785		4/2/0
South Jacksonville (331)	Craig Davies (TPR)	46 * .5	\$300 per service (also serves as session moderator)									
	Jess McCrosky (TPR)	35 * .5	\$225 per service									
Starke, First (68)	Diane Wilson (TPR/PT)	25 * .5	20,800	N/A		14,409	4,800	IRS Rate		1,591		4/2/0
Trinity (472)	Jeff Bebee (TPR)	23 * 1.5	105,900	105,900	30,300	36,433	2,400	4,400/1,500	25,579	5,288		4/2/0
Weirsdale (151)	Walter Laseter (CRE)(PT)	.5 * .5	44,110	N/A	26,040	12,000		2,000/0		2,070	1,000	4/2/0
Westminster (96)	Larry Green (P)	18 * 6.5	79,960	76,943	23,587	27,245		5,359	18,554	3,889	1,327	4/2/2
	Ina Boyd (PA) (PT)	37 * 3	8,000	8,000		7,200		800/0				as approved
White Springs (6)	VACANT											
Williston, First (32)	Joan Wells (CRE) (PT)	1 * 1	20,500	20,500	4,000	13,200		2,500			800	2/1/0
Woodlawn (452)	Don Johnson (P)	14 * 0	107,973	N/A	45,550	20,850	3,600	4,700/1,200	25,900	4,973	1,200	4/2/0

APPENDIX H

St. Augustine Presbytery Disaster Assistance Commission May 7, 2019

The Commission has performed the following since our last meeting:

1. Followed up with the Long-Term Recovery Organizations of St. Johns and Putnam County and separately Northeast Florida on their use of funds received from grants from Presbyterian Disaster Assistance for Hurricane Irma.
2. Disseminated information from Florida Presbyterian Disaster Assistance on Hurricane Michael devastation in the Florida Panhandle and potential volunteer opportunities for churches in the Presbytery.
3. Provided Hurricane Preparedness Tips to all congregations in anticipation of the 2019 Hurricane Season that begins on June 1.

Grace and peace,

Jim Pellot, Chair

APPENDIX I-1

Update from the Administrative Commission for Nueva Esperanza Presbyterian Church April 2019

In June of 2018 Nueva Esperanza began a year-long contractual relationship with Reverend Pablo Rivera through the 1001 Worshiping Communities of the Presbyterian Church (USA). Since Pastor Pablo's first weekend visit, in July 2018, a leadership team was selected and an action plan for growth was discussed. In February of 2019, Pablo visited again and the action plan was finalized.

The church family, through the direction of the leadership team, has been reenergized and is working diligently to complete the items on the action plan. Pastor Pablo has visited in February, March and April. During his visits he conducts worship with communion and meets with the leadership team to keep them focused on their goals.

The leadership team has completed or begun the following: purchased a church phone and a new church sign, began new member classes, welcomed three new members with six more in new member classes, baptized one new member with a possible three new baptisms in June, and conducted a stewardship campaign. Also, the number of church attendees is steadily increasing.

Pastor Pablo continues to be in contact with the leadership team through emails, phone calls and teleconferencing. He sends a monthly report to the moderator of the AC or calls as needed. He is a great blessing to this church family.

Before the next presbytery meeting, with the help of Reverend Rivera, a decision will need to be made as to whether NEPC will apply to transition to becoming a 1001 Worshiping Community.

Submitted by Cathy Sanders
Moderator of the Administrative Commission

APPENDIX J-1



Progress and YTD Successes -

Camp Director – Lexi Green:

Since Jan 1st, booked 12 new user groups and 32 returning groups

Welcomed 716 guests YTD

Creation and installation of Montgomery farm-to-table program

Began a relationship with Central Fl Pres (17,698 members from 63 churches)

Met with staff of 11 churches, will continue with this outreach

Seen increase in revenue for every month vs. 2018, with the exception of 1 (April)

Culinary Director – Jared Lane:

Dramatic increase in user group satisfaction based upon overall food quality and selection. We have not had a single expression of negative feedback concerning the food; feedback has been overwhelmingly positive

Chicken coops, retention beds, many other infrastructure pieces begun for farm-to-table program

Zero use of deep-fryer

Maintained successful food cost ratio

Kept labor below projections and last years' numbers

Gardens shifted from concept to bearing produce, everything from seed, 150 different varieties of vegetables and herbs

Kitchen has been fully inventoried, with a focus on conservative utilization of raw goods

Developed relationships with local vendors, e.g. UF Meat Store, Rainbow Produce in Gainesville and Power House coffee roasters in Keystone

Development Director:

Hosted more than 125 people for inaugural Jubilee Celebration

Developing relationships with non-profit partners (Family Support Services, Boy Scouts, etc) focused on children's issues to eventually steer them toward mid-week events

Revamped social media and website outreach. Since revamping the website, we have seen an uptick in camp registrations and activity on social media platforms - leading to increased interest

Raised 42% of total monies raised in 2018. With continued plans to increase outreach and revenue from donations

Corporate and major donor relationships begun, looking toward larger gifts and long-term giving



Use of Funds for P.I.L.P. loan -

\$350,000 – Complete remodel of main lodge and dining hall

\$125,000 – Grade, gravel and pave main access road in including turn-outs and security lighting

\$50,000 – Ongoing upgrades to lakefronts, docking, new security gate, landscaping

\$50,000 – Construction materials and equipment to upgrade high-ropes course, ziplines, and rock climbing elements. These will provide an immediate increase in revenue as we market them to day-trip Presbytery groups, as well as secular groups such as UF student groups, middle and high school groups, etc

\$20,000 – Lumber and light construction supplies to upgrade outdoor spaces such as the outdoor chapel, labyrinth, and treehouses

\$5,000 – Upgrades to archery range and equipment

\$20,000 – Materials and equipment for small satellite cabins, and bedding and bedding increases. This will improve quality-of-stay as well as increase bed count, again for immediate ROI

\$50,000 – Supplies to upgrade existing and provide additional “farm-to-table” program elements for both corporate dining and educational camp use. Apiary, sustainable kitchen gardens, outdoor kitchen and dining facilities

\$30,000 – Miscellaneous repairs and upgrades- roof repair, pathway maintenance etc



Investment & Loan Program Inc.

April 8, 2019

Jason D. Salvagni
Montgomery Presbyterian Conference Center, Inc.
and the Presbytery of St. Augustine, Inc.
88 SE 75th Street
Starke, FL 32091

Dear Mr. Salvagni:

The Presbyterian Church (U.S.A.) Investment and Loan Program Inc., hereinafter referred to as the "Program", is pleased to offer the following loan to Montgomery Presbyterian Conference Center, Inc. and the Presbytery of St. Augustine, Inc., hereinafter referred to as "Borrowers". This letter does not set forth all the terms and conditions of the loan offered herein. Rather, it is only an outline, in summary format, of the major points of understanding, which shall be the basis of the final Loan Documentation that will be drafted by the Program. This commitment is valid for a period not more than one hundred eighty (180) days from the date of this letter (until **October 7, 2019**). The Program requests that the Borrowers take the necessary steps, along with Program to close this loan within 60-days of the date of this letter.

The following is a summary of the terms and conditions under which the loan will be made:

- | | |
|---------------------|--|
| Borrowers: | Montgomery Presbyterian Conference Center, Inc. and the Presbytery of St. Augustine, Inc. |
| Loan Structure: | Consideration for change in loan structure from co-borrowers to borrower/guarantor may occur after the 5 th anniversary date of the loan closing. |
| Purpose: | Proceeds of this loan will be used for renovation. |
| Construction Phase: | Construction amount of \$700,000.00. The construction period will be for 24 months, or upon the completion of construction, whichever comes first. Repayment will be monthly interest-only on the principal sum disbursed during construction phase. The base interest rate during the construction phase will be 4.750%, as long as the Program's investment requirement is met. This rate is good for 60 days (until June 7, 2019), after that it will be adjusted to the Program's then current Base Construction Phase rate. The rate will hold for the first 36 months from the loan closing date. The rate will also be adjusted to the base rate plus an additional amount as outlined in the Investment Addendum if at any time the investment requirement is not met. |
| Permanent Phase: | \$700,000 (Seven Hundred Thousand and 00/100 Dollars). |

Starke, FL – Montgomery Presbyterian Conference Center, Inc. and Presbytery of St. Augustine, Inc.

Commitment Letter Page 2

Term:	240 months
Amortization:	240 months
Interest rate:	The Permanent Phase blended base interest rate is 4.750% per year. This rate is good for thirty-six (36) months from the closing date at which time it will be adjusted to the Program's then current blended base interest rate. The blended base interest rate for the loan will be adjusted every thirty-six (36) months from the date of the loan closing to reflect the Program's current cost of funds plus a margin that is generally three percent (3%) per annum (but can be greater or smaller).
Investment Requirement:	As a condition for obtaining this loan from the Program at the preferred base interest rate, the Borrowers must obtain and maintain supporting investments with the Program of \$140,000 (see investment addendum).
Reserve Account:	Borrowers to provide debt service reserve account of \$150,000 which shall be opened and held with the Program. Funds may be counted towards supporting investments total. Debt Service Reserve Account may be considered for release every 3 years during rate review period.
Repayment:	Monthly payment at \$4,523.57, fixed for the first 36 months. The monthly payment shall be adjusted during the term of the loan when the interest rate is adjusted.
Collateral:	First Mortgage on property located at 88 SE 75 th Street, Starke, FL 32091.
Title Policy:	Required. The title policy shall contain no exceptions, conditions, exclusions or other matters unacceptable to the Program
Hazard Insurance:	Evidence of liability and fire insurance coverage naming the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc., as additional insured, loss payee and mortgagee
Fees:	Borrowers will pay all legal fees, recording fees, appraisal fees (if applicable), and other cost incurred by the Program in connection with making, documenting, and closing of the loan.
Appraisal:	None. Prior to closing, the church will be required to complete the Appraisal Checklist document.
Points:	None
Prepayment Penalty:	None. The Presbyterian Investment and Loan Program will not charge a prepayment penalty for early payment of the loan.
Financial Statements:	Borrowers shall provide the Program a copy of fiscal year-end financial statements within 90 days of fiscal year-end.
Additional Debt:	Borrowers covenants and agrees that it will not incur additional indebtedness or permit any lien or any other encumbrances of the property securing the Promissory Note without the prior written consent of the Program.

Starke, FL – Montgomery Presbyterian Conference Center, Inc. and Presbytery of St. Augustine, Inc.Commitment Letter Page 3

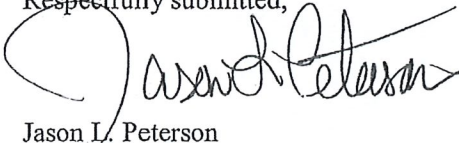
The Program reserves the right to add additional terms and conditions and to modify existing terms and conditions for the loan upon written notice to the Borrowers. Attached to this letter and incorporated herein is a list of Requirements, which contains the Program's minimum requirements for making a loan. This commitment is conditional upon meeting these requirements as well as the conditions set forth herein. If in the Program's sole determination, the facts, conditions or circumstances have changed from those stated in the loan application or otherwise, the Program reserves the right to withdraw this commitment at any time. This commitment is not assignable or transferable by the Borrowers without the express written consent of the Program.

Further, upon termination of use of the property to be mortgaged as a particular church or upon termination by declaration or otherwise of the Borrower's status as a particular church, entity or agency of the Presbyterian Church (U.S.A.) and subject to the Constitution of the Presbyterian Church (U.S.A.), any loan created by this commitment shall be immediately due, payable and collectible.

The terms of this letter may not be waived, modified, or in any way changed except as agreed to in writing and signed by all parties. If you agree with the terms and conditions contained herein, please sign and return the enclosed Acceptance Page. Acceptance of this commitment letter means acceptance of the standard conditions, provisions, limitations, and required documentation necessary to secure the loan as set out herein.

Thank you for this opportunity to serve the Montgomery Presbyterian Conference Center, Inc. and the Presbytery of St. Augustine, Inc. and its capital project needs. Our program's long history of working with Presbyterian churches and related Presbyterian entities gives us a unique perspective in providing the appropriate level of financing and structure for this capital project need. As your relationship manager, I look forward to working with you on the closing and funding of this loan. Our office team will be calling you in a few days to follow up and answer any questions that you may have about this commitment.

Respectfully submitted,



Jason L. Peterson
Director of Loan Operations
1-800-903-7457 Ext. 5890

Starke, FL – Montgomery Presbyterian Conference Center, Inc. and Presbytery of St. Augustine, Inc.

Commitment Letter Page 4

ACCEPTANCE

This signature page of the commitment letter must be signed, dated and returned within 15 days from the date of this letter, to the Program. Enclosed is a self-addressed envelope for your convenience.

By signing and returning a copy of this letter, the undersigned acknowledges receipt of the Program's Commitment Letter and Requirements and agrees to all of the terms and conditions set forth herein. When the approved loan involves signing a construction contract, the Borrowers will receive the proceeds of the loan in the form of draws against the total commitment. Interest only on the principal amount outstanding is due during the draw period, which cannot exceed twelve (12) months. Draws must be taken in One Hundred Thousand Dollar (\$100,000.00) increments, and only once a month. At the end of construction, the loan will be converted to an amortizing mortgage and the loan term will begin.

MONTGOMERY PRESBYTERIAN CONFERENCE CENTER, INC.

By: _____
(Authorized Corporate Signature)

Printed or Typed Name: _____

Title: _____ Date: _____

PRESBYTERY OF ST. AUGUSTINE, INC.

By: _____
(Authorized Corporate Signature)

Printed or Typed Name: _____

Title: _____ Date: _____

LOAN COMMITMENT LETTER

General Requirements

The following are the minimum requirements for a loan to be made by the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. ("Lender"). Unless you are informed otherwise in writing by the Lender, the following will apply to your loan. The Lender reserves the right to modify these requirements or to impose additional requirements, as it deems appropriate.

Requirements to be met prior to closing:

The following must be received by the Lender sufficiently before closing to allow proper preparation and legal review of the loan documents. These documents must be received in a form acceptable to the Lender before the initial disbursement of funds will be made.

1. **ARTICLES OF INCORPORATION:** A copy of the Articles of Incorporation of the Borrower and/or Co-Borrower, **certified by the Secretary of the Borrower and/or Co-Borrower's corporation**, showing necessary corporate capacity to enter into the loan transaction. *(Certification form enclosed).*
2. **CERTIFICATE OF CORPORATE GOOD STANDING:** A Certificate of Corporate Good standing must be obtained from the Secretary of State's office *(Instructions for obtaining enclosed).*
3. **BYLAWS:** Copy of the Bylaws of the Borrower and/or Co-Borrower and all amendments thereto, in form and substance satisfactory to the Lender, **certified to be true and complete as of the current date by the Secretary of the Borrower and/or Co-Borrower's Corporation.** *(Certification form enclosed).*
4. **AFFIDAVIT AND CERTIFICATE OF INCUMBENCY:** Form to be completed by Borrower which informs the Lender of the corporate officers and who are authorized to sign on behalf of the Borrower and/or Co-Borrower's corporation *(Form enclosed).*
5. **RESOLUTIONS:** Resolutions adopted by the appropriate governing bodies of the PC(U.S.A.), authorizing the loan and the execution of the Note and Mortgage/Deed of Trust and any other documents or instruments required by the Lender. The Resolutions must be certified by the Secretary of the Borrower and/or Co-Borrower's corporation to be true and correct and in full force and effect as of the closing date. *(Preferred wording for resolutions are enclosed).*
6. **TITLE INSURANCE COMMITMENT:** The Lender will order a commitment for a Beneficiary's policy of title insurance, to be furnished in standard 2006 ALTA form, in the full principal amount of the loan. The commitment will assure that a final title policy will be issued upon closing, insuring that the Lender's interest under the Mortgage/Deed of Trust is first in priority over all other liens, unless approved otherwise. The commitment will assure that the policy will contain no exceptions, conditions, exclusions or other matters unacceptable to the Lender, as determined in its full and complete discretion including, but not limited to, exceptions for survey matters or for mechanics' or materialmen's liens. Further, the commitment will assure that the policy will provide full coverage against mechanics' and materialmen's liens gaining priority over the lien of the Lender, notwithstanding the fact that such liens may arise subsequent to the date of such policy, to the extent that the proceeds of the loan secured by the Mortgage/Deed of Trust insured by such policy have been disbursed. In addition, the commitment will assure that the policy will show marketable fee simple title to the property of Borrowers,

subject only to the Mortgage/Deed of Trust.

7. SURVEY: An ALTA Survey, prepared by a registered or licensed surveyor, sufficient to eliminate the "survey exception" from the title insurance policy and shall at a minimum:
 - a. establish the exterior boundaries;
 - b. establish acreage to the nearest hundredth acre;
 - c. spot any encroachments of any structure or fences on the property;
 - d. spot all improvements on the property;
 - e. spot all existing utility services, ditches, waterways, roadways, paths and any and all easements or rights of way; and
 - f. establish any public roadway adjoining the property.
8. ENVIRONMENTAL ASSESSMENT CHECKLIST: Borrower shall complete and return the Environmental Assessment Checklist. In addition, Borrower shall furnish, at its expense, any and all information concerning hazardous materials or environmental matters as the Lender may request. The Lender has the right to require a Phase or Level I environmental audit, an operational audit, additional assessments, audits, reports or procedures prepared or performed by an environmental firm or consultant approved by the Lender. The Lender may also require that environmental violations be corrected and/or that the Borrower obtain all the necessary environmental permits before the Lender is obligated to fund the loan. All audits, reports or assessments requested by the Lender will be at the Borrower's expense. The loan may not be made if the audits, assessments or reports are not acceptable at the Lender's sole discretion. (*Environmental Assessment Checklist form enclosed*).
9. INSURANCE: Certificate of standard non assessable fire and extended coverage insurance, and all endorsements renewing such policies, must be on file with the Lender until the loan is paid in full.
 The insurance policies must:
 - a. contain an agreed value/amount clause showing a value greater than the amount of the loan or the value of the improvements on the property;
 - b. contain a provision for 100% coinsurance;
 - c. cover all existing buildings; and
 - d. be endorsed to name the Lender as the **Mortgagee/loss payee/additional insured**. In the event that boiler insurance is required by state law or municipal ordinance, evidence of such insurance coverage must also be furnished.
10. APPRAISAL: In lieu of a formal appraisal, the Appraisal Checklist must be completed and returned, showing a value for the property sufficient to meet the Lender's policies and guidelines. (*Appraisal Checklist form enclosed*).
11. ZONING: Evidence satisfactory to the Lender that all governmental zoning ordinances, restrictive covenants, comprehensive plan provisions, land development regulations, concurrence management regulations and zoning issues affecting the subject property

have been complied with and permit the use for which any improvements are intended and that no litigation is pending regarding the validity of same. Borrower represents that compliance with such ordinances and covenants will continue after the loan closing. A letter from the City/County stating that the property is zoned properly will meet this requirement.

12. FEMA FLOOD REPORT: The Lender will obtain a flood report from the title company assuring the church building is not located within a flood plain. If it is discovered that the church is located within a flood plain, a flood insurance policy must be obtained at the titleholder's expense and remain in effect until the loan is paid in full.
13. All legal matters pertaining to this loan shall be subject to the approval of the Lender's counsel.
14. All costs and charges for title examination and issuance of title insurance policy, survey, mortgage tax, and recording fees in connection with making of the loan, shall be paid by the Borrower and/or Co-Borrower.

ADDITIONAL REQUIREMENTS

(Investment Addendum)

As a condition for obtaining this loan from the Lender at its Base Interest Rate, the Borrowers must have Designated Participating Investments equal to or greater than 20% of the Program's portion of the loan amount, or a minimum of \$300,000, whichever is less. (Designated Participating Investments may be met with investments from the church's own funds, members of the congregation, or corresponding middle governing bodies).

In any month in which the Borrowers do not have Designated Participating Investments equal to 20% of the Program's portion or a minimum of \$300,000, whichever is less, of the loan as determined by the Program, the Program, at its option, may increase the then current base interest rate under the Promissory Note ("Base Interest Rate") by 1% per annum.

If Designated Participating Investments grow beyond the required 20% to receive the Base Interest Rate and reach certain levels, the Borrower can qualify for rebates that reduce the effective interest rate. A Designated Participating Investment level of 35% of the Program's portion of the loan amount qualifies for a ¼ point rebate. 50% will earn a ½ point, 75% earns ¾ point and 100% earns 1%. Rebates are accrued monthly and paid annually.

APPENDIX J-2

MONTGOMERY PRESBYTERIAN CONFERENCE CENTER

LOAN APPLICATION TO PILP

(Presbyterian Investment and Loan Program)



Presbyterian Church (U.S.A.) Investment & Loan Program

Phone: (800) 903-7457

LOAN APPLICATION

SECTION A: GENERAL INFORMATION

Corporate Name of Church (incorporation required): Montgomery Presbyterian Center

Street Address: 88 SE 75th St.

City: Starke St: FL Zip: _____

Mailing Address if different than street address: _____

City: _____ St: _____ Zip: _____

County: Clay and Bradford Phone: (352) 473-4516 Fax: _____

Church website: montgomerycenter.org Year Chartered: _____

Loan Amount Requested: \$750,000 Loan Terms (years): _____ Desired Closing Date: 04/12/2019

Construction Begins: _____ Proceeds Needed By: 04/15/2019

PURPOSE OF LOAN (CHECK ALL THAT APPLY)

New Construction:

- ☐ Sanctuary
- ☐ Christian Ed Space
- ☐ Multi-Purpose Bldg
- ☐ Energy Efficiency
- ☐ Accessibility

Renovations Repairs:

- ☐ Sanctuary
- ☒ Christian Ed Space
- ☒ Multi-Purpose Bldg
- ☒ Energy Efficiency
- ☐ Accessibility

Purchase:

- ☐ Existing Bldg
- ☐ Land/Site
- ☐ NCD Site

Refinance:

- ☐ Existing Mortgage
- ☐ Bond Issue
- ☐ Construction Loan

☒ Other Purpose of Loan: Please see attached Use of Funds documents #'s 1&2

CHURCH DEMOGRAPHICS- CHECK ALL THAT APPLY

- ☐ New Church Development <10 years old
- ☒ Transformational /Redevelopment
- ☒ Rural/Small Town
- ☒ Suburban
- ☒ Urban
- ☐ Federated/Union Church

PREDOMINANT ETHNICITY OF MEMBERS (statistical purposes only)

- ☐ African-American
- ☐ Caucasian
- ☐ Hispanic/Latino
- ☐ Korean-American
- ☐ Other Asian: _____
- ☐ Middle Eastern
- ☐ Native American
- ☐ Multi-Cultural
- ☐ Other: _____

FOR OFFICE USE ONLY

DATE RECEIVED:

PIN NUMBER:

PRESBYTERY NAME:

SYNOD NAME:

Coordinated Loan Program of the General Assembly Loan Application

Page 1

CONTACT REGARDING LOAN APPLICATION

Name: Jason D. Salvagni Title: VP, BOD
 Phone: (734) 223-5521 Email: Jason@AugustaEnterprise.com

CURRENT PASTOR

Current Pastor: NA At Church since: _____
 Phone: _____ Email: _____
 How many head pastors have served this church (exclude interims and associates)? _____

CLERK OF SESSION

Clerk of Session: _____ Preferred Phone#: _____
 Email: _____

APPLICANT'S ATTORNEY

Applicant's Attorney: Cynthia Montgomery
 Address: _____ City: _____ St: _____ Zip: _____
 Phone: (904) 635-5251 Fax: _____ Email: cynthia.montgomery@gray-robinson.com

☒ Check here if you would like copies of legal documents sent to your attorney for review.

Whose name is on title to church property? (please check one) ☒ Church ☐ Presbytery

Will all the church property serve as collateral for loan? ☒ Yes ☐ No

Estimated value of land and buildings: \$2,100,000 Number of acres: 167

CHURCH INSURANCE INFORMATION

Agent's Name: _____
 Agency: _____
 Phone: _____ Fax: _____
 Email: _____

SECTION B: COMMUNITY DEMOGRAPHIC INFORMATION

Factors expected to contribute to the growth or decline of your parish/community's population and economy:

We have a newly installed BOD (April 2018) with decades of business experience and an entrepreneurial mindset, willing to be ultra-active in fundraising, sales, recruiting and bringing our business and personal networks to bear. We have a newly hired (November 2018) Development Director with corporate, political and non-profit fundraising, marketing and PR experience, as well as a newly hired (November 2018) Culinary Director with executive chef experience, who will be heading up not only the culinary program but is also developing our "Farm to Table" program with gardens, orchards, apiaries, and outdoor kitchen elements. Our Presbytery has not been fully engaged with Montgomery in the last decade due to various factors, but because of the above efforts, we are already seeing amazing growth

SECTION C: CHURCH STATISTICAL INFORMATION

If your church participates in the General Assembly's Annual each year, the historical data for membership and average weekly attendance may be found at <https://church-trends.pcusa.org/church/search/>

	2014	2015	2016	2017	2018
Church Membership:	_____	_____	_____	_____	_____
Average Weekly Attendance:	_____	_____	_____	_____	_____
What year was the membership roll last purged?	_____				
Estimated Membership By Age Categories:					
% under 45 years old	% 45 to 65 years old		% over 65 years old		
_____ %	_____ %		_____ %		
Pledge Information (Operating Budget)	2 Years Ago		Last Year	Current Year	
Number of potential pledging units in church:	_____		_____	_____	
Number that actually pledge:	_____		_____	_____	

SECTION D: SOURCES OF REPAYMENT AND OTHER DEBT**Church Building Fund Campaign**

- 1) Total pledged to capital campaign: \$ _____ over _____ years. Number of pledges _____
- 2) Pledges will be paid over what period? from: _____ to: _____
- 3) Was your capital campaign directed by a professional campaign service? ☐ Yes ☐ No
- 4) If yes, what campaign service was used? _____
- 5) Are future building fund campaigns planned? ☐ Yes ☐ No
- 6) If number 5 is "Yes", what are the dates? from: _____ to: _____
- 7) In prior capital campaigns, what percent of money pledged was actually received? _____ %
- 8) If you have not had a campaign recently, please check this box. ☐

Projected New Loans To Fund This Project — if exact information is not known, use anticipated information

Lender	Amount	Loan Rate	Length of Loan	Monthly Payments Totals:
NA		%		
		%		
		%		

Current Debt (please check box on left if current loan will be refinanced by new loan)

Lender	Original Amount	Current Balance	Monthly Payment	Maturity Date	Loan Rate
<input type="checkbox"/> None	0				%
<input type="checkbox"/>					%
<input type="checkbox"/>					%
Totals:	0				

SECTION E: SITE LOAN DATA (Fill in only if the loan request is for land purchase.)

Select One:

- ☐ New Church Development Site
- ☐ Relocation Site (attach explanation regarding disposition of current property)
- ☐ Addition to current site

How will site be used?

Required Attachments (site loan only)

1. Soil test results for compaction and percolation.
2. Contract of Sale (if available).
3. Real estate closing documents (if purchase has been completed, forward closing statement, deed).
4. Proof of zoning compliance
5. Appraisal will be required before loan can be closed.

SECTION F: FINANCIAL PLAN - Project Costs & Sources of Funds**Ia. For Purchase of a Site or Existing Building**

1. Purchase price of building/site: 1) _____
- a) Amount of square footage in building: a) _____
- b) Number of acres or square footage of land: b) _____
- c) Appraised value*: c) _____

****ATTACH COPY OF APPRAISAL*****Ib. For Construction, Renovations or Repairs**

- Size (in sq. ft.) _____ Cost per sq. ft.: _____
1. Construction contract price. (check one) ☒ Estimated ☐ Firm 1) _____ \$450,000
2. Architect's fees 2) _____
3. Furnishings, equipment, parking, payment and performance bonds, insurance, (10% of contract price suggested) 3) _____
4. Contingencies (15% of construction contract price suggested) 4) _____
5. Other anticipated expenses _____ 5) _____
6. Total Project Cost: (should equal "Resources to Fund Project" line 14) 6) _____

II. Resources to Fund Project**Church's Cash And Pledge Resources**

1. Cash on hand from capital campaign pledges: 1) _____
2. Cash on hand from other sources: 2) _____
- a.) Specify source: _____
3. Cash already expended on the project:
- a.) From capital campaign proceeds: 3a) _____
- b.) From other resources: 3b) _____
4. Additional funds from capital campaign to be spent during construction: 4) _____

Gifts And Grants

5. Presbytery gifts and grants: 5) _____
6. Synod gifts and grants: 6) _____
7. Other gifts and grants: _____ 7) _____

Other Loans To Fund This Project

8. Presbytery loan: _____ years @ _____ % interest _____ mo/pmt 8) _____
9. Synod loan: _____ 9) _____
10. Bank (commercial) mortgage: _____ 10) _____
11. Other loans: _____ 11) _____

Specify lender: _____

12. Total Resources (Total items 1 - 11): 12) _____
13. Loan amount requested to complete the project: 13) _____
14. Grand Total Resources (line 12 & 13 should equal project cost line 6) 14) _____

SECTION G: AUTHORIZATION**Church/Borrower**

We, the undersigned, hereby certify that all statements made herein, are applicable to the organization for which we are signing and are true and correct to the best of our knowledge and belief. We further certify that this application is submitted with the full knowledge and approval of the official governing board we represent.

We also grant permission to the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc., if the loan is funded in whole or in part by investor funds, to use our name and loan information in the production of the Presbyterian Investment & Loan Program's informational brochures and promotions, including but not limited to, interviews with the press and lists sent to the investors or potential investors.

We also agree to periodically place in the congregation (or governing body) newsletters, bulletin inserts and other communication vehicles material promoting the Presbyterian Investment & Loan Program that will include information provided by or preapproved by the Program.

☐ Copy of application forwarded to presbytery (Required) ☐ Copy of application forwarded to synod (If Required)

Jason D. Salvagni

TYPED OR PRINTED NAME AND TITLE

AUTHORIZED SIGNATURE

Cynthia Montgomery

TYPED OR PRINTED NAME AND TITLE

CLERK OF SESSION OR AUTHORIZED SIGNATURE

DATE 04/03/2019

Presbytery

On _____ (date) the Presbytery of _____ in accordance with the Book of Order and its own procedures:

- Reviewed and approved this project for (borrower) _____ as to mission priority:
- Gave consideration to participation in the project's funding:
- Reviewed and approved the Financial Plan as fiscally responsible:
- Agreed to monitor the application of the Equal Employment Opportunity policy of the General Assembly as appropriate to this project:
- Has/will agree(d) at its last/next scheduled meeting held on/to be held on _____ (date) to guarantee/co-sign the loan(s) and to assume repayment responsibility in the event of loan default.

PRESBYTERY EXECUTIVE/STATED CLERK

DATE

Synod (not required in Synod of Mid-Atlantic, Trinity, Northeast or South Atlantic)

On _____ (date) the Synod of _____ endorsed this application for funding as requested. (Synod endorsement is required for all loan applications including loans to presbyteries)

SYNOD EXECUTIVE/STATED CLERK

DATE

Section A: Borrower will provide these items (ALONG WITH THE COMPLETED LOAN APPLICATION):

- ☐ Yearend financial statements for last 3 years (balance sheet, income & expenses) signed by treasurer/bookkeeper.
- ☐ List of church cash or liquid assets not disclosed in financial statements
- ☐ Most recent financial statement for current year
- ☐ Current year annual budget
- ☐ Proposed budget for next year (if available)
- ☐ Proposed plan to repay the loan
- ☐ Brief description of project scope and objectives. *How will project help the church accomplish its mission goals and objectives? Does project include plans to improve accessibility (either physical or auditory) or accommodate the needs of persons with disabilities? What elements of the project, if any, will improve the energy efficiency of your facilities?*
- ☐ If construction loan, include architect's drawings showing floor plan and elevations (file size please).
- ☐ If construction loan, a copy of the construction contract when available (must have signed contract before closing)

Section B: Presbyterian Investment & Loan Program (PILP) will prepare these items (AFTER LOAN APPROVAL):

- ☐ Commitment Letter (provided for your signature after loan is approved)
- ☐ All title work and Title Commitment
- ☐ Mortgage/Deed of Trust
- ☐ Promissory Note
- ☐ Presbytery Guaranty Agreement (Will be sent to your presbytery by PILP)
- ☐ Presbytery Approval Resolutions (This form will be sent to your presbytery by PILP)

Section C: Borrower will prepare and return these items to PILP (AFTER LOAN APPROVAL):

- ☐ Copy of Bylaws plus any amendments certified by church corporation secretary*
- ☐ Copy of Articles of Incorporation plus any amendments certified by church corporation secretary*
- ☐ Congregation and corporation resolution to approve borrowing (certified*)
- ☐ Evidence that lender has been added as additional insured, loss payee & mortgagee to insurance policy
- ☐ Affidavit and Certificate of Incumbency*
- ☐ Appraisal (required for purchase contracts) or Appraisal Checklist*
- ☐ Evidence of zoning compliance
- ☐ State Certificate of Good Standing/Certificate of Existence
- ☐ Environmental Assessment Checklist* or Phase I Environmental Audit

If this is a construction loan, the following additional items are required:

- ☐ Payment and performance bonds (ordinarily for projects over \$1 million)
- ☐ Property survey (if required to lift exceptions to title insurance)
- ☐ Copy of signed construction contract (must have prior to closing).
- ☐ Builder's risk insurance

**PILP will provide these certification forms and checklists for your execution once loan is approved.*

PLEASE RETURN THIS SIGNED APPLICATION ALONG WITH ALL REQUESTED DOCUMENTS FROM SECTION A TO:

PRESBYTERIAN INVESTMENT & LOAN PROGRAM * 100 WITHERSPOON ST * LOUISVILLE KY 40202-1396

Phone: (800) 903-7457
Fax: (502) 569-8868
Email: loan.help@pcusa.org

Clare Lewis
Vice President, Sales and Marketing
(800) 903-7457, ext. 5865
clare.lewis@pcusa.org

Judy Walton
Director of Credit Operations
(800) 903-7457, ext. 5231
judy.walton@pcusa.org

Jason Peterson
Director of Loan Operations
(800) 903-7457, ext. 5890
jason.peterson@pcusa.org

APPENDIX J-3

Corporate Resolutions required by PILP

Proposed MPCC Resolution
Proposed Presbytery Resolution

**CERTIFICATION/RESOLUTION FOR MONTGOMERY PRESBYTERIAN
CONFERENCE CENTER CORPORATION
CO-BORROWER**

I, _____, the duly elected and qualified Secretary of Montgomery Presbyterian Conference Center, Inc., a Florida nonprofit corporation, do hereby certify that the following is a true and correct copy of the resolution adopted at a meeting of the corporation held on the _____ day of _____, 20____, at which a quorum was present.

RESOLVED, the Montgomery Presbyterian Conference Center, Inc., a Florida nonprofit corporation ("**Church Corporation**") desires to borrow money as follows from the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc:

Amount of Loan: \$700,000.00

Type of Loan (check one)

Secured Loan: X
(Evidenced by a Promissory Note and
secured by a Mortgage/Deed of Trust)

Unsecured Loan: _____
(Evidenced by a Promissory Note)

Montgomery Presbyterian Conference Center Corporation holds fee simple title to the property to be used as security for the loan.

Purpose of the Loan (check one)

Construction: X

Non-Construction: _____

FURTHER, RESOLVED, the Presbytery of St. Augustine, Inc. ("**Presbytery**") has agreed to be a co-borrower on the loan.

FURTHER, BE IT RESOLVED, that the Montgomery Presbyterian Conference Center Corporation is authorized to enter into a loan as indicated above and that the officers of the Montgomery Presbyterian Conference Center Corporation as listed on the attached Certificate of Incumbency marked Exhibit A are authorized to sign any and all loan documents, including but not limited to the Deed of Trust/Mortgage (as applicable) and Promissory Note as authorized agents of the Montgomery Presbyterian Conference Center Corporation as a co-borrower with the Presbytery.

I further certify that this resolution has not been modified, revoked, or rescinded and is in full force and effect this _____ day of _____, 20____.

Secretary of the Corporation

Typed or Printed Name

CERTIFICATION/RESOLUTION FOR PRESBYTERY
CO-BORROWER

I, _____, the duly elected and qualified Secretary of the Presbytery of St. Augustine, Inc., a Florida nonprofit corporation do hereby certify that the following is a true and correct copy of the resolution adopted at a meeting of the corporation held on the ____ day of _____, 20__ at which a quorum was present.

RESOLVED, the Montgomery Presbyterian Conference Center, Inc. ("**Center**") located at 88 SE 75th Street, Starke, FL 32091 has applied for a loan as follows from the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc.:

Amount of Loan: \$700,000.00

Type of Loan: (check one)

Secured Loan: X
 (Evidenced by a Promissory Note and
 Secured by a Mortgage/Deed of Trust)

Unsecured Loan: _____
 (Evidenced by a Promissory Note)

Montgomery Presbyterian Conference Center holds fee simple title to the property to be used as security for the loan.

FURTHER, BE IT RESOLVED, the Presbytery of St. Augustine, Inc., a Florida nonprofit corporation, ("**Presbytery**") having received and reviewed the Loan application of the Center, a related organization of this Presbytery, approves the Loan application, agrees to be a co-borrower on the loan to the Lender as described above. The officers of the Presbytery as listed on the attached Certificate of Incumbency marked Exhibit A are authorized to sign any and all loan documents, as a co-borrower, including, but not limited to the Deed of Trust/Mortgage (as applicable) and Promissory Note as authorized agents of the Presbytery.

I certify that this resolution has not been modified, revoked, or rescinded and is in full force and effect this ____ day of _____, 20__.

 Secretary of the Corporation

 Typed or Printed Name

Appendix J-4

Presbytery Action in Loan Application

The presbytery action in approving the loan application (page 6) includes the following to be voted on at the Spring Stated Meeting:

The presbytery:

- has reviewed and approved the project for MPCC as to mission priority
- gave consideration to participation in the project's funding
- reviewed and approved the Financial Plan as fiscally responsible
- agreed to monitor the application of the Equal Employment Opportunity policy of the General Assembly as appropriate to this project
- agrees to co-sign the loan (language in application states: agrees "to guarantee/co-sign the loan and to assume repayment responsibility in the event of loan default")

The presbytery's action will authorize the stated clerk to sign the loan application.

APPENDIX K

**Presbyterian Women
May 7, 2019**

The new Horizon's Bible Study was recently published. It is entitled ***Love Carved in Stone*** and the theme is the Ten Commandments. This will also be the theme of the upcoming Triennial Synod Presbyterian Women's gathering at Epworth by the Sea on St. Simon's Island (October 25-27, 2019).

Registrations are now available on line (visit <https://pwsosa.com/2019-synod-gathering/>) for registration information). The author of the study, Eugenia Anne Gamble, will be speaking at plenary sessions. There will be many interesting workshops to choose from so sign up early.

Gayle Anne Bone

PW Moderator

APPENDIX L

2019 Spring Stated Meeting Nominating Team Slate

Presbytery Coordinating Council

Class of 2021 - Paige Porter Buhl (WFTE - Covenant)

Member Preparation and Call Commission

Class of 2021 - Joy Laughridge (WFTE - Lakewood)

Mutual Mission Team

Class to Be Assigned - Joe Medearis (WMTE - Arlington and Peace)

Nominating Team

Class of 2019 - Yvan Kelly (HMRE - Memorial)

Notes:

- RE and TE mean ruling elder or teaching elder
- M and F mean male and female
- The first letter in the parentheses refers to race/ethnicity