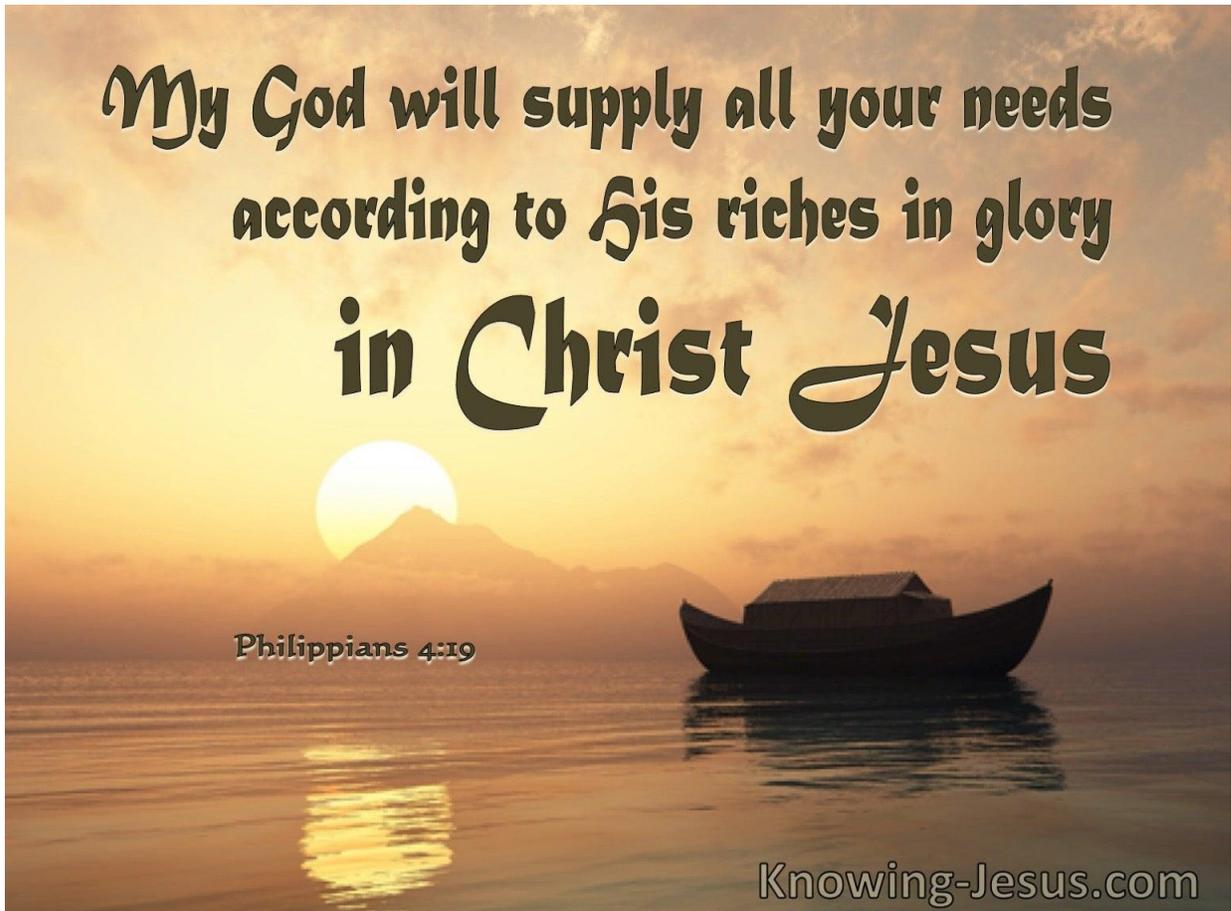


Calvary Presbyterian Church

2727 Fernwood Ave.

Ann Arbor, MI



Annual Congregational Meeting

March 27, 2022

Calvary Presbyterian Church

Ann Arbor, Michigan

2021 in Review

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Table of Contents

Report from Clerk of Session (2021)	1
Vision Statement, Core Values, Worship, & Ministry	2-3
Stewardship of Calvary Building and Grounds 2021	4-5
Choir and Praise Team Report	6
Financials	7-10
Budget for 2022	11
“State of the Congregation” Report and Narrative Budget	12-19
Appendix A: Pastor’s Terms of Call	20

2022 Report from Clerk of Session
(Reporting on year 2021)
Members of Calvary Presbyterian Church on December 31, 2021

<u>Number</u>	<u>Name</u>
300	Jean Cochran
319	Bettie Cummins
630	Bill Scheider
631	Norma Scheider
695	Kathryn Hartung
949	June Escara-Wilke
951	Deborah Ritz
962	Frona Foltin
983	Ed Foltin
969	Claudia Doudney
984	Kay DeWhitt
991	Tony Tosuka
995	Christine Munganga
1001	Dorothy Morsfield
1002	James Zabik
1003	Patricia Zabik
1004	Michael Zabik
1005	Thomas Zabik
1008	Deborah Munganga
1009	Dana LaPointe-O'Sullivan
1010	Adrienne Backues
1011	Steven Backues
1014	Rose Gay
1016	Betsy Hanna
1017	Dawn Cornfield
1018	Heather Sedlak
1019	Matthew Sedlak
1020	Sharon Backues
1021	Margarita Garcia-Roberts
1022	Kraig Henley

Total Membership=30

New Members¹ = 0

Deaths² = 1

Transfers³ = 0

Baptisms⁴ = 0

Remove from Roll ⁵= 0

Members who entered the Church Triumphant: Gideon Munganga (January 18, 2021)

Congregational Meetings were held: April 18, 2021

December 5, 2021

Respectfully submitted by,
Claudia Doudney, Clerk of Session

Calvary's Vision Statement

"To grow in Jesus Christ together and share His love and hope with our neighborhood and world."

Calvary's Six Core Values

- ***Christ-centered***
 - ***Spirit-led***
- ***Biblically-grounded***
 - ***Acceptance***
 - ***Freedom***
 - ***Simplicity***

Worship and Ministry Opportunities

While the 2021 pandemic shut down most of our in-person activities, it is still important to list Calvary's usual activities—including those with sister organizations—in our annual report so that our readers will know our full range of programs available to members, friends, and the community.

Sunday morning worship:

- Communion (1st Sunday)
- Noisy Offering (2nd Sunday)
- Prayers of the People
- Minutes for Mission
- Coffee and Conversation
- Live Wire (Adult Bible Study)
- Choir
- Service opportunities: Usher, Lector, Prayer Minister, Choir, Praise Team

Throughout the week ministries:

- Wednesday Intercessory Prayer
- Women's Bible Study
- House Group/Bible Study and ministry opportunities
- "Friends and Music" (3rd Friday evening each month)

Sunday Specials:

- Potluck Luncheons after Worship (aka "Bring a Friend" Sundays)
- Ordination / Installation Service
- Hymn Sing Sundays

Meetings:

- Congregational Meetings
- Informal Congregational Gatherings

Committees and Teams:

- Congregational Care Team
- Building and Grounds Team
- Nominating Committee

Special Services and Events:

- Advent Celebration: Spaghetti Dinner and Hanging of the Greens
- Christmas Eve Worship
- Ash Wednesday with Communion
- Palm Sunday worship
- Good Friday Worship Service
- Easter Sunday Continental Breakfast
- Easter Sunday Worship Celebration
- Easter Prayer Vigil

Services, Offerings and Benevolences:

- Workdays at Church in partnership with Congregation Zera Avraham and AA Members
- One Great Hour of Sharing
- Christmas Joy Offering
- Poinsettias and Easter Lilies to honor loved ones
- Foundations Pre-school Christmas Gift Outreach
- Calvary Mitten Tree for Pittsfield Elementary School
- Neighborhood Picnics
- Compassion International (Sponsored Child: Maikel Valentin, Dominican Republic)
- International Benevolence: Marion Medical Mission, Samaritan's Purse, Compassion International, World Relief, Set Free Christian Life Church (Uganda)
- Local Benevolence: Hope Clinic, Friends In Deed, Family Life Services, Detroit Rescue Mission, INH/Alpha House, Pastor's Discretionary Fund, First Step and ARK

Groups Hosted at Calvary's Building

- Five AA meetings each week.
- SMART recovery group
- Congregation Zera Avraham
- Linda Speck: Music Lessons
- Special Music Ministry for AA

2021 Annual Building and Grounds Report

The church building is an essential part of corporate worship. Psalm 122:1 proclaims: *“I was glad when they said unto me, let us go into the house of the Lord.”* This verse was made timely when we were unable to meet fully in our church building for many months in 2020 and 2021 because of Covid. This reminds us of the importance of the church building where we gather in person to worship and praise God with His Spirit binding us together in joyful songs and praises.

2021 turned out to be a historically significant year not only for Covid but for the Calvary building as well after a successful capital campaign. God’s faithfulness in providing the funds for repair and upgrade of our building needs was beyond measure and beyond expectation. Our aging church building had a ‘face lift’ and “energy boost” in 2021.

Capital projects that were completed include the sanctuary roof fascia repair in late March, the upgrade of Calvary’s electrical system from 100A to 200A in late April-early May, the installation of a 75 inch flat screen TV for praise and worship in late July, the installation of a new boiler for the sanctuary in late September, and finally the replacement of the cracked kitchen ceiling in late September-October. With all that was going on with the capital plans, there was fresh energy to clean inside the church such as the nursery, the Fellowship Hall and hallway walls and the painting of the handicap bathroom. A working thermostat installed in the fellowship hall was a big improvement for adjusting temperature

Joyful improvements outside the church building were also completed during Spring and Fall cleaning. Among these were cleaning and painting of outside walls by the garbage area, the Fellowship Hall Tower, and the standing wall with the cross by Norwood Street. The corner sign structure was cleaned, and the Courtyard table was coated with several layers of marine sealant. Finally, the parking area was leveled using crushed limestone which hold up better in winter than the asphalt patch. In late Fall, the berm on the north entry/exit was completed and flowers were planted. Some buckthorn trees were removed from the grove of trees by the north end of the parking lot.

We were encouraged by these improvements in and outside the church that in November the Building and Grounds (B&G) team met to go around the building and inside the church to examine what other improvements were needed. We have identified a few that we hope to address in 2022. In December, an asbestos survey of the building was performed. We are so grateful that the air quality was proven by testing to be safe. We did nevertheless remove cracked tiles and are prayerfully considering options for sanctuary reflooring.

God has a plan and mission for Calvary and its small but mighty congregation. With renewed energy and hope, and with a change in leadership style, we look forward to 2022.



Fascia wrapped in aluminum



New 200A panel



Kitchen ceiling replaced



New sanctuary boiler installed



Nursery cleaned



Pews and cushions cleaned



FH tower scraped and painted



Crushed limestone
To fill potholes



Courtyard table sealed



North berm completed



Arbor reinforced



Gil lawn mowing

The B&G Committee thanks the generosity of Calvary members and friends for contributing to the capital campaign which made possible all the repairs and upgrades in 2021. A special thanks to a friend of the church, Steve Gifford, who followed God's leading to give a \$10,000.00 matching grant to the campaign. The outpouring of generosity is evidence of God's faithfulness and great plans for Calvary's mission in sharing God's love and hope to our neighborhood and world.

Grateful appreciation to the members of the B&G Team for their tireless efforts in 2021: Adrienne and Steven Backues, Sharon Backues, Jean and Ken Cochran, Margarita Garcia-Roberts, Kay and Rolf Hartung, Kraig Henley, Mark Perlmutter, Gil Ruiz, Charles and June Wilke.

Respectfully submitted,

Elder June Escara-Wilke

Choir and Praise Team Report for 2021

While Covid-19 still made huge impact in 2021, the music ministry at Calvary utilized creativity and flexibility to ensure that we could worship online when we were not able to meet in person.

On those Sundays that we were completely online, the Praise Team leader, Steven, and I would record hymns and piano music like as we did in 2020. For the praise songs, we used publicly available recordings from You Tube. Since Covid-19 struck, Steven and I made many hymn and piano music recordings for these online services. Even when we opened for in-person services, we still recorded hymns and piano music recordings, which in conjunction with the sermon enabled us to have an abbreviated online service for those who could not attend in person, Steven selected music from the “music database” which he uploaded.

After Calvary full reopened for in-person services in May, the praise team also resumed practice. Every other week at 9am on Sundays. We were very happy to have our newest member, April joined the praise team alongside Norma, Sharon, and Steven. With Steven’s leadership, the praise team learned several new praise songs and we look forward to adding new praise songs regularly. The choir resumed practice in November in preparation for the Advent season. We were pleased that April joined the choir as well! It was such a joy rehearsing with our choir members again. The choir performed for three Advent Sundays and for our Christmas Eve service of lessons and carols

It was wonderful to have the opportunity back to sing together in person this year. I also appreciated that we had the flexibility to adjust our music ministry as the Covid-19 situation required. With God’s guidance, I look forward to the musical journey at Calvary in 2022.

-*Sandy (Hsin-yi) Huang*, Music Director/ Accompanist

Calvary Presbyterian Church General Fund - Budget vs. Actual January through December 2021

	Jan - Dec 21	Budget
Income		
50000 · Donations to General Funds		
54000 · In-Kind Donations to GF		
54150 · B&G Kitchen Supplies	32.74	0.00
54250 · B&G Landscaping	27.86	0.00
54300 · Ext Min - Outreach	25.00	0.00
54900 · Int Min Worship	72.48	0.00
Total 54000 · In-Kind Donations to GF	158.08	0.00
57000 · Noisy Offering/Donations to PDF	861.71	0.00
58000 · Tithes and Offerings	86,616.52	85,019.08
50000 · Donations to General Funds - Other	1,000.00	0.00
Total 50000 · Donations to General Funds	88,636.31	85,019.08
60000 · Other Income to General Funds		
62000 · Building Use Fees		
62100 · Zera Avraham	8,280.00	8,040.00
62200 · Any Lengths Group	3,750.00	4,500.00
62400 · Speck, Linda	1,200.00	1,980.00
62700 · Candlelight AA Group	210.00	
62800 · Copper Tom Music Workshop	9.00	
Total 62000 · Building Use Fees	13,449.00	14,520.00
65000 · Interest on Checking	13.10	9.03
66000 · Interest on Money Market	13.16	14.40
60000 · Other Income to General Funds - Other	0.00	500.00
Total 60000 · Other Income to General Funds	13,475.26	15,043.43
70000 · Donations to Special Funds		
71000 · Building Fund	31,252.40	0.00
72000 · Christmas Joy/OGHS	75.00	0.00
74000 · Flowers for Sanctuary	65.00	0.00
77000 · Mission Fund	500.00	0.00
Total 70000 · Donations to Special Funds	31,892.40	0.00
Total Income	134,003.97	100,062.51
Gross Profit	134,003.97	100,062.51
Expense		
1000 · Administration		
1050 · Continuing Education/Books	100.00	0.00
1100 · Copier Maintenance	745.95	500.00
1200 · Fees & Permits	101.17	250.00
1250 · Internet Donation Fees	103.19	0.00
1300 · Internet Access/Web Page	452.10	600.00
1400 · Marketing	24.26	50.00
1500 · Mileage/Professional Expenses	1,804.00	1,804.00
1550 · Non-Pastoral Training Expenses	129.00	200.00
1600 · Office Supplies	168.47	500.00
1700 · Postage	364.55	350.00
1800 · Session	159.72	300.00
1900 · Software	510.59	600.00
1950 · Financial Audit	260.00	260.00
Total 1000 · Administration	4,923.00	5,414.00

Calvary Presbyterian Church
General Fund - Budget vs. Actual
 January through December 2021

	Jan - Dec 21	Budget
2000 · Utilities		
2100 · Electricity	987.74	1,100.00
2300 · Gas	2,440.12	2,800.00
2700 · Telephone	763.52	912.00
2900 · Water	2,334.44	2,000.00
Total 2000 · Utilities	6,525.82	6,812.00
3000 · Building & Grounds		
3100 · B&G Supplies	667.05	500.00
3200 · Cleaning & Pest Control	14.98	100.00
3300 · Inspections	186.70	150.00
3400 · Kitchen Supplies	199.00	150.00
3600 · Lawn Care & Landscaping	1,602.86	1,700.00
3800 · Repairs	368.26	1,600.00
3900 · Snow Removal	460.00	1,200.00
Total 3000 · Building & Grounds	3,498.85	5,400.00
4000 · Payroll		
4100 · Cleaning Personnel	1,071.20	1,310.40
4600 · Pastor Housing	33,345.00	33,345.00
4800 · Staff		
4810 · Pastor	7,710.00	7,710.00
4820 · Office Manager	11,542.26	13,312.00
4830 · Accompanist	7,840.00	7,840.00
Total 4800 · Staff	27,092.26	28,862.00
4900 · Substitute Preacher	450.00	600.00
4910 · Substitute Accompanist	460.00	200.00
4920 · Substitute Cleaning Personnel	93.60	156.00
Total 4000 · Payroll	62,512.06	64,473.40
5000 · Insurance and Taxes		
5200 · FICA & Medical Allowances	3,141.00	3,140.71
5701 · Payroll Expenses (Taxes)	993.94	1,018.37
5800 · Property & Liability Insurance	3,157.20	2,631.00
5900 · Worker's Compensation	484.00	247.00
Total 5000 · Insurance and Taxes	7,776.14	7,037.08
6000 · Internal Ministries		
6100 · Children's Ministry	0.00	100.00
6700 · Discipleship Development/Adult	0.00	150.00
6900 · Worship	493.54	600.00
6000 · Internal Ministries - Other	15.63	0.00
Total 6000 · Internal Ministries	509.17	850.00
66900 · Reconciliation Discrepancies	-0.04	0.00
7000 · External Ministries-Benevolence		
7050 · Int. Development & Relief	1,809.98	0.00
7200 · Detroit Presby Shared Mission	125.00	0.00
7250 · Local Benevolences	1,500.00	0.00
7300 · Hope Clinic	2,000.00	0.00
7500 · Pastor's Discretionary Fund	1,055.97	1,000.00
7600 · Per Capita	0.00	1,050.00
7700 · Pregnancy Counseling Center	1,000.00	0.00
7850 · Detroit Rescue Mission	800.00	0.00
7910 · Friends In Deed	1,000.00	0.00
7000 · External Ministries-Benevolence - Other	0.00	7,275.00
Total 7000 · External Ministries-Benevolence	9,290.95	9,325.00
8000 · External Ministries-Outreach	307.38	500.00

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Cash Basis

Calvary Presbyterian Church
General Fund - Budget vs. Actual
January through December 2021

	<u>Jan - Dec 21</u>	<u>Budget</u>
9000 · From Special Ministry Funds		
9200 · From Building Fund	32,899.01	0.00
9300 · From Christmas Joy/OGHS Fund	75.00	0.00
9400 · From Holiday Flowers Fund	90.75	0.00
9500 · From Memorial Fund	200.00	0.00
9550 · From Mission Fund	300.00	0.00
Total 9000 · From Special Ministry Funds	<u>33,564.76</u>	<u>0.00</u>
Total Expense	<u>128,908.09</u>	<u>99,811.48</u>
Net Income	<u><u>5,095.88</u></u>	<u><u>251.03</u></u>

Calvary Presbyterian Church
Account Balances
As of December 31, 2021

	Dec 31, 21
ASSETS	
Current Assets	
Checking/Savings	
1 · University Checking	
1.100 · General Fund	
1.110 · General	3,529.63
1.120 · Directed GF Donations	276.03
1.170 · Pastor's Discretionary Fund	626.24
1.100 · General Fund - Other	170.03
Total 1.100 · General Fund	4,601.93
1.200 · Special Funds	
1.210 · Building Fund	
1.211 · Boiler Repair	1,000.00
1.212 · Roof Replacement	1,000.00
1.210 · Building Fund - Other	4,765.11
Total 1.210 · Building Fund	6,765.11
1.220 · Christmas Joy/OGHS Fund	25.00
1.240 · Flowers for Sanctuary Fund	376.00
1.250 · Memorial Fund	4,676.59
1.260 · Mission Fund	5,143.00
Total 1.200 · Special Funds	16,985.70
1 · University Checking - Other	15.68
Total 1 · University Checking	21,603.31
2 · Petty Cash	60.42
3 · University Money Market	11,910.52
Total Checking/Savings	33,574.25
Total Current Assets	33,574.25
TOTAL ASSETS	33,574.25
LIABILITIES & EQUITY	0.00

2022 Approved Budget

Fiscal year January-December

INCOME

INCOME TO GENERAL MINISTRY	
Tithes & Offerings	\$95,082.07
Building Use Fees	
Zera Avraham	\$8,280.00
Any Lengths Group	\$4,692.00
Speck, Linda	\$900.00
Candlelight AA Group	\$600.00
Other misc. contributions	
Other misc. income	
TOTAL INCOME	\$109,554.07

EXPENSES

ADMINISTRATIVE	
Copier Maintenance	\$650.00
Fees & Permits	\$250.00
Internet Donation Fees	\$100.00
Internet Access/Web Page	\$500.00
Marketing	\$50.00
Mileage/Professional Expenses	\$2,080.00
Non-pastoral training expenses	\$200.00
Office Supplies	\$500.00
Postage	\$400.00
Session	\$500.00
Software	\$1,050.00
Financial Audit	\$270.00
TOTAL ADMINISTRATIVE	\$6,550.00

UTILITIES

Electricity	\$1,200.00
Gas	\$2,800.00
Telephone	\$500.00
Water	\$2,300.00
TOTAL UTILITIES	\$6,800.00

BUILDING & GROUNDS

B&G Supplies	\$800.00
Cleaning and pest control	\$200.00
Inspections	\$200.00
Kitchen Supplies	\$300.00
Lawn Care and Landscaping	\$2,300.00
Seed capital for bldg fund	\$0.00
Repairs	\$1,000.00
Snow removal	\$1,200.00
TOTAL BUILDING & GROUNDS	\$6,000.00

PAYROLL

Staff-cleaning	\$0.00
Pastor housing	\$35,430.00
Pastor cash	\$11,500.00
Staff-secretary	\$12,480.00
Staff- Music Director	\$8,100.00
Substitutes - preaching	\$600.00
Substitutes - pianist	\$500.00
Substitutes - cleaning	\$192.00
Substitutes - office manager	\$976.00
TOTAL PAYROLL	\$69,778.00

INSURANCE & TAXES

FICA & Medical Allowances	\$3,590.15
Payroll Taxes	\$954.72
Property & Liability Insurance	\$3,631.20
Workers' Compensation	\$300.00
TOTAL TAXES AND INSURANCE	\$8,476.07

INTERNAL MINISTRIES

Children's Ministry	\$100.00
Discipleship Development	\$250.00
Worship	\$750.00
TOTAL INTERNAL MINISTRIES	\$1,100.00

EXTERNAL MINISTRIES

Ex. Ministries - Benevolence	
Int. Development & Relief	\$0.00
Marion Medical Mission	\$1,000.00
Set Free Church Africa	\$300.00
Detroit Presby Shared Mission	\$0.00
Hope Clinic	\$1,500.00
First Step Plymouth / ARK	\$800.00
His Eye is On the Sparrow	\$100.00
IHN/Alpha House	\$300.00
- pastor's discretionary fund	\$1,000.00
- per capita	\$1,100.00
Pregnancy Counseling Center	\$500.00
Detroit Rescue Mission	\$500.00
Friends Indeed	\$500.00
- Other benevolences	\$2,500.00
Ex. Ministries - Outreach	\$750.00
TOTAL EXTERNAL MINISTRIES	\$10,850.00

TOTAL EXPENSES	\$109,554.07
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Calvary Presbyterian Church, Ann Arbor

State of the Congregation and Narrative Budget Report for Annual Meeting: 3/27/22

Pastor Keith Cornfield

“According to His Riches in Glory in Christ Jesus”

How is it that a small church like Calvary Presbyterian has been able to survive a two-year pandemic, overwhelming financial challenges, and the intensive demands of an aging building and grounds?

How is it that Calvary has not only survived—but continued to grow in faith together as a congregation? How is it that rather than keeping our gaze on our problems and challenges in 2021, we have continued to honor God’s vision to share His love and hope with our neighborhood and world? The answer is both simple and profound: The Bible promises the faithful that God will meet all our needs according to the riches of his glory in Christ Jesus (Philippians 4:19). Let me give some examples?

- When we were unable to meet in person due to Covid-19 —God met our needs by providing for online worship and sermon discussion. Though we missed our in-person meetings, we still grew in faith, hope, and fellowship.
- We entered December with an 8000.00 net income deficit and a significant budget increase in store for 2022 due to increased personnel costs. God met our needs by inspiring such prayer and giving in December, that our net income deficit was entirely wiped out, and the increased personnel costs for 2022 nearly covered in full.
- In spite of our financial challenges throughout the year, Calvary fulfilled its sacred commitment to tithe of our church’s income to charity and benevolences, which enabled us to support and partner with several organizations, both locally and abroad (see our narrative budget)
 - Several of our members and friends enduring major challenges in 2022: Including homelessness, serious injuries and medical conditions, and major financial challenges. God, by His riches in glory provided for the material needs of our members and friends; and brought physical healing to those with health challenges. More than that—God caused several of these folks who went through these challenges to grow significantly in their personal relationship with Jesus Christ; and then to share their stories—both during worship and during our “Live Wire” sermon discussions. Their testimony of God’s faithfulness has been inspirational. to all who have had the privilege to listen.
- We have—throughout the pandemic—maintained our strong commitment to support those individuals recovering from alcoholism and other addictions. We not only provide space for five weekly AA meetings at Calvary; we consider AA our dear partner and friend. One of the AA leaders has shared how important and special Calvary’s fellowship with AA has been over the years. May God continue to meet the needs of our AA friends by inspiring sobriety and serenity
- It is a privilege to share our building as well with Congregation Zera Avraham, with whom we share a deep and abiding trust in the messiah Jesus Christ.
- *Oh Father God, how we praise and glorify your holy name. We ask that in 2022 you continue to provide for our needs and bless us with your riches in glory through your son Christ Jesus.*

State of the Congregation and Narrative Budget in Words and Pictures (2021)

“Sharing God’s Love and Hope”

We shared God’s love and hope through biblical preaching, trusting that God’s infallible Word will instruct, guide, correct, teach, and inspire us.

“All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness,” (2 Timothy 3:16).

We grew in Jesus Christ together by continuing the conversation after worship in our “Live Wire” adult Bible study. By God’s grace, when we were unable to meet in person (due to the pandemic) we met online: joining together by video conference and regular conference call.

- During Live Wire, we continue to discuss that Sunday’s sermon and Scripture readings—and their application in our daily Christian walk. The pandemic has inspired an ever deepening of personal sharing and witness which has enable our Live Wire participants to grow in faith, hope, and love.
- At the end of our Live Wire meetings. we lift-up prayers for one another, for our church, for our nation, and for our world.



Live Wire Bible Study: Sundays at 11:30

We share God’s love and hope through the Calvary House Group:

The Calvary House Group is hosted by elders Steven and Adrienne Backues.

"In 2021 the Backues’ house group (Steven, Adrienne, Margarita, June, Claudia and Christine) met mostly in-person at the church on Thursday evenings. During the summer, we met outside in the courtyard, which was very nice. As it grew darker, we moved to the fellowship hall or sanctuary.

During the summer we spent some of our meetings working on the grounds (weeding, painting, etc.) or preparing for the outreach events that Calvary hosted (two lawn concerts and a "Trunk-or-Treat" event). In the fall, we alternated between studying book chapters (Bill Johnson's "When Heaven Invades Earth") and watching You Tube teachings by various teachers (Charles Stanley, Joyce Meyer, etc.) on the new TV in the sanctuary. As always, our sharing and discussion were the central part of our “growing together in Christ.”

Steven and Adrienne Backues

We share God’s love and hope through Calvary’s Congregational Care Team:

Elder Heather Sedlak (chair) writes: "The Congregational Care Team is overjoyed to have begun meeting again after a long delay related to the pandemic (we met in November). Our team shares God's love and hope by reaching out to Calvary members and friends--especially to those who may be homebound, in group homes, or going through difficult times. Since the pastor cannot do all the visitation and outreach at a church, we make sure that our members and friends know they are loved, cared about, and not forgotten. We also look forward to planning fellowship activities in 2022 now that Covid restrictions are lifting to help bring our members and friends together in fellowship and joy of the Lord."

We share God's love and hope through Calvary Women's Bible Study:

Host Frona Foltin offers this reflection:

"It was a strange and different world for our Bible Study group during 2021, because we were still fighting against the Covid cases going around. We were still having to wear masks and keep our distance from each other as we had never done before. It was strange, because the women's group at Calvary are a warm and caring group who love doing for the church not only by praying for the members; but by working in and around the church. God is in His mercy kept us all healthy and made it possible for us to study and grow together.

In the first part of the year, we finished the biblical book of Joshua and decided to move on to the book of Acts. We were able to meet most of the entire year of 2021. We still wore masks and everyone remained Covid-free. We gave God the glory and felt at ease being able to study His Word and also having the good fortune to be able to learn and pray together. We felt truly blessed to be able to do this in times such as we were experiencing, we gained strength not only from our Lord but from each other. God is truly good all the time and in the times we are living in now, we need Him more than ever.

We have been truly blessed in this group and give all the credit to God. He really does hear and answer prayers and He really does love us. If you should doubt this, please join us for study on the 2nd and 4th Thursdays at 1:00 p.m. for Bible study from September through May to see for yourself. You will not only get to know some wonderful ladies, but you will learn about a loving and caring God.

At the end of each year, we try to meet for a good and fun luncheon together. You see, God not only wants us to know Him, but He wants us to live, laugh and enjoy all He has to give us.

Elder Frona Foltin

We shared God's love and hope through our powerful ministry of intercessory prayer:

Our faithful intercessory prayer team consists of four members: Norma Scheider, Frona Foltin, Sharon Backues, and Evelyn Perry-Allen.

Jesus said, "My House will be called a House of prayer" (Matthew 21:13).

Calvary takes Matthew 21:13 seriously. We started an intercessory prayer group over 30 years ago. The Lord spoke to my heart about the importance of prayer. Calvary's group meets every Wednesday at 1:30 pm. We lift-up our Pastor and his family, Session, the concerns of the congregation, our neighborhood, and concerns for our country. We, also, have an after church prayer ministry for individuals who would like to pray for their needs, one on one with a prayer person. All prayer concerns are private and confidential.

We encourage prayers during the church service, and we now can receive prayer requests on our website. Thank you, Lord, that we will devote ourselves to prayer and ministry of the Word. In the name of Jesus Christ. (Acts 6:4)

—Elder Norma Scheider

A special note that while Calvary Presbyterian's "Friends and Music" ministry for adults and teens with special needs was not able to meet in 2021 due to the pandemic, we look forward to resuming this wonderful ministry on third Fridays, as soon as it is Covid-safe to do so.

Narrative Budget

Sharing God's love and hope with our *neighborhood* and world by giving a tithe (10%) of our church's income to mission and ministry

At Calvary Presbyterian, we share Christ's love and hope by seeking His guidance and direction in all that we do. Most of all, in the power of the Holy Spirit, we seek to love God—and our neighbor near and afar—both in word and deed. By God's grace, we once again honored our commitment to the biblical tithing: Calvary Presbyterian gave 10% of its income in 2021 to benevolences in Washtenaw County and around the world. Many of these partnerships are captured below in photos and words and show Christ working through the people of Calvary in 2021

“A generous person will prosper; whoever refreshes others will be refreshed”
(Proverbs 11:25)

1) Marion Medical Mission (Amount Given: \$1000)

In 2021, we continued our partnership with this dedicated organization, which brings fresh drinking water and the love of Christ to the rural poor of East Africa, including Zambia and Malawi. Our donations built more than two wells (each well costs \$450.00 to build) enabling hundreds of people to gain access to clean drinking water as a result of our contributions. Once the pandemic has passed, we look forward to having missionary Doug Kee return to Calvary to give us a mission update on Marion Medical Mission's work and service.



2) Compassion International: (Amount Given: \$484)

We continued to support our sponsored child Maicor Valentin who lives in the Dominican Republic.



3) First Step: (Amount Given: \$1,100)

We increased our support to First Step of Wayne County ministries in 2021. We donated both to their main mission, which is to eliminate domestic and sexual violence; and to serve those impacted by these crimes, and also to their Animals Receiving Kindness (ARK) ministry. Often those in domestic abuse situations remain because there is no one to take care of their beloved pets. ARK provides a place for the pets of abuse victims to stay, until their owners are in a safe and stable place.



4) Hope Clinic and Detroit Rescue Mission (Combined Amount Given: \$2,300)

Our continued support of these two agencies helped to provide food, emergency shelter, medical care, dental care, and counseling to those in need in Washtenaw and Wayne Counties. Calvary leadership felt especially led to support local ministries in 2021 due to the continued needs brought on by the long pandemic.



5) Friends In Deed (Amount Given: \$500) In 2021, we continued to support Friends Indeed who experienced once again a high demand for emergency relief. *Friends In Deed* is also dedicated to providing mentorship to help lift families out of poverty permanently.



6) Family Life Services (Amount Given: \$700) Our increased support in 2021 helps young mothers to care for their children and empowers them to choose life for the unborn. FLS also offers parenting classes, and counseling for those who have experienced miscarriages and other losses.



7) Set Free Christian Life Church Uganda Amount Given: \$600)

What a joy it was in 2021 to begin a new partnership with Pastor Kamyia James and Set Free Ministries in Uganda. Set Free Christian Life Ministries / Churches is an independent, indigenous, non-government organization that plants churches across villages of Uganda, trains pastors and church leaders, and empowers women and children through education, health, and micro-finance programs. SFCM has been active in 10 Districts of Uganda since 2003, working in partnership with each district Set Free Christian Life Church is a divinely called and scriptural ordained ministry that has been provided by our Lord, Jesus Christ for the ultimate purpose of proclaiming the gospel of Jesus Christ.



8) Neighborhood Outreach

What a joy it has been for us to join with our neighbors for musical events on the Calvary grounds. This wonderful time in fellowship with those who live close to our church is one of the ways we share God's love and hope with our neighborhood.



Appendix A: Pastor's Terms of Call

Overview: Since Pastor Keith is a "Stated Supply" pastor (our ongoing pastor—but on an annually renewable contract), his terms of call are approved by Calvary's Session (with final approval by the Detroit Presbytery) rather than by the congregation. (By comparison, "installed" pastors have their terms of call approved by the congregation). For purposes of transparency and open communication, the pastor's terms of call for 2022 are listed below. It is important to note that the Detroit Presbytery changed the definition of "full time" for pastors in 2022 from 50 hours to 40 hours, which, without mitigation, would have resulted in Pastor Keith becoming a 75%-time pastor (30 hours/40 = 75%) rather than a 60%-time pastor (30 hours/50 = 60%), which was his status in 2021 and the years preceding. Without mitigation, this would have resulted in an \$11,000.00 pay increase (25%). Due to the pastor's significant pay concessions (while still maintaining the 40-hour standard), this increase was significantly reduced: From \$11,000 to \$6600 for the total 2022 compensation package.

Compensation and Benefits for 2022

This is a part-time (.70 full-time equivalent, based on 40-hour week) position. It is expected that the duties and responsibilities will take an average of 28 hours per week.

Compensation and benefits will be as follows (all amounts, and times are expressed on an annual basis):

Housing: \$35,430

Cash Salary: \$11,500

Social Security Reimbursement: \$3,590

Accountable Professional Expense Reimbursements: \$2,080

TOTAL TERMS OF CALL: \$52,600

Vacation 5 weeks including 5 Sundays

Study Leave 2 weeks including 2 Sundays