

# Annual Report 2020 - 2021

---



## **VISION STATEMENT**

First & Franklin Presbyterian Church strives to be a God - centered, inclusive community working for peace and justice on earth. Celebrating Jesus as our model, we share God's powerful love with all people through word and deed. We expect to find God in each other, our church, our communities, our city, and our world, trusting that God's grace is known through living.

## **PRINCIPLES AND GOALS**

We intend to be a gathering place where:

1. We grow spiritually
2. We become a more inclusive community
3. We know and support one another better
4. And from where we reach out to our community in service and are a prophetic voice

Rev. Christian Iooso, Ph.D., *Interim Pastor*  
Dr. Jason Kissel, DMA, *Minister of Music & Organist*

**PARISH ASSOCIATES**

*(All are honorary until the next installed Pastor)*

Rev. Susan Haugh  
Rev. Jack Hodges  
Rev. Jan Trammell-Savin, D.Min.  
Rev. Stephen Hollaway  
Rev. Betty Loafmann  
Rev. Rhonda Cooper

**SUPPORT STAFF**

Wanda Morgan, *Office Administrator/Wedding Coordinator*  
Brandon Wooldridge, *Audio Engineer*  
Deborah McCrimmon, *Director of Christian Arts and Education*  
George Meagher, *Maintenance Engineer*

**SESSION**

Jim Schroll, *Clerk of Session*

| <b>2021</b>   | <b>2022</b> | <b>2023</b>    |
|---------------|-------------|----------------|
| Laurel Oldach | Allie Pyan  | Sarah Lloyd    |
| Jim Schroll   | Beth Seeley | Ruth Paradise  |
| Scot Spencer  | Paul Fowler | Marianne Shick |

**COMMITTEE CHAIRS**

|                               |                |
|-------------------------------|----------------|
| Buildings & Grounds           | Scot Spencer   |
| Mission & Christian Education | Betty Schroll  |
| Personnel                     | Marianne Shick |
| Finance & Stewardship         | Laurel Oldach  |
| Worship, Music, & Arts        | Allie Pyan     |
| Nominating                    | Allie Pyan     |
| Membership                    | Ruth Paradise  |

**DEACONS**

Nusrat David, Class of 2021  
Jeff Mace, Class of 2021  
Martha Armenti, Class of 2022  
Muddassar Iqbal, Class of 2023

## CONTENTS

|  |    |
|--|----|
| INTERIM PASTOR'S REPORT.....                       | 4  |
| THE COMMITTEE: REPORT OF THE CLERK OF SESSION..... | 7  |
| DEACON REPORT.....                                 | 8  |
| MUSIC MINISTRY.....                                | 9  |
| FINANCE AND STEWARDSHIP.....                       | 10 |
| THE TREASURER'S REPORT.....                        | 12 |
| FINANCIAL REPORT.....                              | 13 |
| NOMINATIONS.....                                   | 19 |
| WORSHIP, MUSIC, & ARTS .....                       | 19 |
| MISSION & CHRISTIAN EDUCATION.....                 | 20 |
| CHILDREN'S EDUCATION: MULTI-AGE CLASS.....         | 21 |
| MEMBERSHIP.....                                    | 22 |
| BUILDINGS & GROUNDS .....                          | 23 |
| EGENTON BOARD.....                                 | 25 |
| EGENTON HOME & ROBERTS HOME BOARD MEMBERS.....     | 26 |
| APPENDIX   |    |
| 1. LIST OF ACTIVE MEMBERS.....                     | 27 |
| 2. BAPTIZED CHILDREN.....                          | 28 |
| 3. CREATING A PERSONAL LEGACY.....                 | 29 |

# INTERIM PASTOR'S REPORT

Rev. Christian T. Iosso, PhD.

## Introduction

This report gives a brief account of my first 3 months. Then it looks at the hopes that have helped welcome me and the plans that have been awaiting implementation, from covid-time and before.

The past two Sundays of in-person worship, with 37 and then 49 present (with a baptism!), plus 30+ online, tell me there is enormous positive energy for us to move forward.

## First Three Months: Orientation; Two Retreats; Newsletter

Though I sat in on a Session meeting moderated by Rev. David Harris on March 9<sup>th</sup>, my formal start was with online worship on March 14<sup>th</sup>, 2021. Robin and I had already been greeted by artistic hand cutouts, cookies, and flowers in the rooms that had been prepared in Backus House. Jason's leadership has clearly been a constant gift through the transition and to me in worship preparation. I was delighted by the welcome I received in the Zoom box discussions that followed worship, and I have now been able to meet many of you either after worship online, or in worship services once we started re-opening the sanctuary. A number of you have sent me letters and emails of welcome and made gifts to the church of various kinds.

Despite the virtual shut-down of all physical activities of the church in March 2020, and the cessation of additional programs linked to the pastor last October, most members and many friends of First & Franklin have continued to attend online and to contribute financially. The Clerk and Session generally introduced me to the physical space and relevant history, and to the digital space we use for communication. Your elders have epitomized the concept of servant leadership. George Meagher has helped me understand the workings of the campus and its security, while Wanda and Paula Crews as a regular volunteer have been a steady presence in the office.

The interim minister search committee joked to me that they wrote the job description to scare people off. They were upfront about the church's challenges as well as strengths. They were familiar with the 4-5 focal processes of interim ministry, including a mission study prior to the formation of a Pastor Nominating Committee. Your two previous pastors served for four years and three months, and for fourteen years, with a two and half year interim ministry between those two. Before I started, you had 4.5 months of preaching from guests and your parish associates (ministers active in the congregation who serve in other calls, such as counseling or chaplaincy, or are retired). The interim job is to help you all be in the best possible position to call a pastor who best fits your needs and hopes, based on a realistic understanding of the post Covid-19 situation.

Twenty four of us joined together for an initial retreat, outside on a brisk Saturday morning, to look at the history of the church and its mission concerns since the 1960's, including the successful merger of the First and Franklin Street congregations. A record of the "timeline" exercise we did, with commentary from longer-term members and former pastor Alison Halsey, is available. (I now know that the man who taught me that exercise, Carl Dudley, was a son of First Church.) A subsequent retreat, just for the Session, looked carefully

at First & Franklin's relationship with The Center in Hodge House and the end of the Henrietta Lacks program in Allison House, authorizing formal communication with both.

This is to say, we've had a very positive start, and alongside worship, we have gotten to work.

### **Fire, Aim, Ready: Hopes and Plans**

The truth is, many of you have been waiting for something to happen. You have been involved in studies and action plans since 2018 and before. You interpret the sanctuary, including the organ, to call for a somewhat traditional and musically rich worship experience. You know the challenges of the neighborhood and of Baltimore and have a commitment to justice and advocacy. The Church's theology is an inclusive and generally prophetic Christianity, and you are not conflicted about it. You also realize the culture is changing fast and that we must change as well. The cause of First & Franklin, then, is not only the cause of Baltimore, but of an educated spiritual sensibility in this culture.

The studies already done reveal a combination of goals that require strategy to pull off:

1. We need to care for our members and welcome new people, including families with children.
2. We need to be showing God's love in tangible ways that get us out of the buildings and get other people into them.
3. We need to reduce the draw-down on the endowment in the short term.
4. We need to "monetize" our assets better; we can no longer be as generous with all kinds of groups, especially those which do not share our values.
5. We need to get the most out of our staffing model—possibly bring housing to offset compensation costs (imho).
6. We need to be clear that we still have maneuvering room—doom and gloom ain't us—although we need a sense of urgency and a sense of accountability. Things have to pay off. And if people care deeply enough to offer to help make something happen, we have to take their offers seriously.

Those 6 items need to be based on well-done worship, music and welcome (which is on track) and renewed study and small groups—of which the on-going prayer group weekday mornings should receive particular gratitude. Tea & Theology, Theology on Tap... new forms ahead.

Among the physical priorities—for which some members have been prepared to add to their giving—are:

1. Aids to visibility: signage, public art, plantings, all of which say: God loves you and we do, too!
2. An improved and cost-effective sound and video system, to transmit our worship, concerts, events, and possible v-blogs, all of which need to upbuild this congregation.
3. A handicapped accessible bathroom, probably in the Reid Chapel narthex.
4. A kitchenette to enable efficient hospitality, also in connection with Reid Chapel.
5. A fire-escape to the third floor of Backus, to re-enable staff housing.
6. An identifiable parking arrangement for new people attending worship and other events.

Decisions on these matters are not simply for the elders currently on Session (dedicated as they are!), just as caring for members is not simply for the Deacons and membership committee. We have tried to increase communication—returning to the monthly newsletter, and I hope we can enjoy many more fellowship events in person.

All of which bring us back to renewing the internal culture of the congregation as a community of inspiration, deepening education, mutual support, public witness, mission near and far, and aesthetic appreciation. We preach a holistic Gospel of God's redemptive purposes touching all aspects of our lives. We do not deny suffering and pain, but testify that the Spirit gives us courage and a sense of lived meaning—personal callings and a common calling, so that we can face misfortune and tragedy with the conviction that love is more powerful. Fulfillment, for us, is not simply about winning or losing. It is more about giving than gaining, being than having, and about finding those places where the paradoxes deepen: where sharing and receiving join, where seeking becomes finding, where learning about the Christ shifts into meeting God in his story and seeing him on the streets.

I am betting that a lot of our neighbors still want that—we just have to help them see our Spire as a clue.

Respectfully submitted, Chris Iosso

## THE COMMITTEE

### Session Report

Much as with Lake Wobegon, it's been a quiet year at First and Franklin - if you don't count the pandemic, the loss of a pastor, financial concerns, building problems, tenant problems, and other assorted annoyances. Session has been busy. You will see more detailed reports from various committees, but here are some of the most important topics on the Session's agenda over the past twelve months.

Pandemic Safety - Session held 19 meetings in the past year, and dealing with the pandemic was a part of each: maintaining a safe working space for our employees; figuring out how to conduct a virtual Annual Meeting and the ordination and installation of officers; plans for reopening the campus for weddings, meetings, and worship; operating the food pantry; and other concerns. We continue to work on plans for a full reopening in what we hope will be the very near future.

Departure of Rob Hoch - The sudden and unexpected departure of our pastor in October required Session to undertake a number of steps. We meet with representatives of the Presbytery of Baltimore to review the transition process, sought out people to fill our pulpit until an interim pastor could be hired, and asked David Harris to serve as our moderator temporarily. A subcommittee of Session sought and interviewed candidates to serve as our interim and ultimately recommended Chris Iosso to the whole Session and the Presbytery's Commission on Ministry. Both agreed whole-heartedly and we were glad to welcome Chris in mid-March. Our thanks to David Harris and all of those who preached between November and March for getting us through without missing many beats. During that time, Session met twice monthly and assumed many of the administrative duties normally carried out by the pastor.

Finances - Because of the uncertainty surrounding revenue during the pandemic, Session approved two 6-month budgets during the year. The encouraging news is that the congregational giving, while lagging a bit during the beginning of the pandemic, rebounded and actually increased. At the same time, the Finance Committee developed a plan to deal with unrealistic reported fund balances. Although funds had been spent for the purposes specified in certain fund restrictions, those balances had never been reduced accordingly. As a result, the proportion of our total funds which was restricted was overly high. The Finance Committee came up with an equitable way to deal with this and assure that we don't create the same problem in the future. They have also spent the past month or two developing a 2021-2 budget which strives to reduce our unsustainable draw on our endowment. This has been a long-standing problem, and we are grateful to Laura Oldach for her leadership and dedication in addressing it.

Doing Church - While the change to virtual worship and meetings was a significant change, Session also spent time considering other aspects of how we operate. Three town hall meetings last fall helped guide Session as we looked at our future - where we will exist, how we will use our buildings, and what types of outreach we will undertake. Following two retreats this spring, it is Session's goal to keep First and Franklin as an active presence at the corner of Park and Madison, continuing our emphases on empowering preaching and worship, social justice efforts, and support for music and arts programs. We have begun exploring new ways to capture some of the value of our property and the possibility of partnerships with other organizations whose goals are compatible with ours. As Chris has suggested from the pulpit, this will be both challenging and invigorating, and will require the participation of all of our members and friends. A good way for you to join that effort would be to join our slightly revised committee structure, either as a regular member or to assist in one or more

specific projects. As you read the rest of this Annual Report, please consider what calls to you and how you might respond.

Bright Lights - In spite of the challenges, there has been much to celebrate, including Jason Kissel's 20 year anniversary last fall. Thanks to the generosity of members and the work of dedicated volunteers, the weekly Food Pantry has given out well over a thousand bags of groceries in the past year. The congregation has continued to give generously. One unexpected result of the need to meet virtually was the near perfect attendance of elders. We've also enjoyed the participation of members who have moved from the area. We have reopened the sanctuary for Sunday services and weddings, and have used our pandemic experience to continue to provide virtual access. We have strong leadership from Chris Iosso. Session and congregational members have stepped up to help tackle the issues facing us, and we welcome your assistance as we move into the future.

Respectfully submitted,

Jim Schroll

## **DEACON REPORT**

Since our July 2020 report, deacons have attempted to support a variety of compassionate care responsibilities; however, because of restraints imposed by the Covid19 pandemic, and the cessation of in-house worship, we have stopped transporting members to and from church and doctors' appointments. On occasion, we have delivered meals to vulnerable members and assisted with domestic needs such as grocery delivery, computer problems, reading mail, processing payments and laundry. We have made encouraging calls and visits and have written emails and letters to members and friends on our prayer lists. As audio engineer and until he moved out of state this spring, Taylor Brooks provided and recorded a refined sound of all aspects of the worship service.

As of May this year, members and friends are resuming in-house worship and after-service fellowship. Others, not yet comfortable or able, continue to worship virtually on the Zoom platform. Some deacons have stepped in as liturgists and hopefully will soon serve as greeters and fellowship providers. We hope deacons will continue our phone outreach to church members and friends through the pandemic and afterwards.

We hope that with our interim minister, Rev. Chris Iosso, and with perhaps working with appended body of caregivers that communication between deacons will improve, that we will be more unified in mission and more aware of the needs of our members and the actual ways that we support, assist and care for our members and each other.

Respectfully Submitted,

Martha Armenti

## MUSIC MINISTRY

...speaking to one another with psalms, hymns, and songs from the Spirit.  
Sing and make music from your heart to the Lord,  
Always giving thanks to God the Father for everything, in the name of our  
Lord Jesus Christ.”  
Ephesians 5:19-20



Our congregation, like many others has spent the past 14 months navigating the ups & downs of planning and producing remote worship, most recently making a return to live (or, partially live) worship. Singing together in person as a congregation is the act of worship I have missed most dearly during this period of isolation. To now hear our perfectly imperfect voices rising in song – even through masks – is a balm indeed! So that the remote portion of our congregation may continue hearing and singing hymns from home, and until we have the technical ability to successfully transmit *live* music, we will continue pre-recording sung portions of our services with a small group of singers. Throughout the past year, Sanctuary Choir members Meredith Piplani, Marianne Shick, Sandra Smith, Don Juedes, Nick Dogas, Michael Manganiello and John McLucas have sung together in various socially-distanced combinations to record hymns and service music for our weekly worship; their dedication to helping us participate in worship through music from home – whether as singers or listeners has been extraordinary! I am also grateful for the faithful support of past audio engineer Taylor Brooks, and now, Brandon Wooldridge, both of whom have ultimately allowed us to extend worship music to congregants far and wide.

Thanks to careful planning, The Spire Series was able to use a portion of its savings to continue supporting local artists throughout the pandemic, beginning last summer with a series of 30-minute virtual concerts. In December, a greatly modified Candlelight Concert was produced with the assistance of a videographer from Maryland Public Television, and most recently, The Fifth Annual Baltimore Piano Marathon concert was professionally filmed and recorded in the church sanctuary, resulting in a dynamic production of exceptional quality; this concert remains on YouTube for viewing. We look forward to welcoming audience members back into our sanctuary next season!

I am deeply touched by the congregation’s recognition of my 20th anniversary as Minister of Music & Organist. The choral composition, *The Heavens Declare*, which you commissioned from composer Jeremy Earnest, is a glorious rendering of Psalm 19. When we return fully to in-person worship and the voices of our choir may again resound within the vaults of our sanctuary, this anthem will be among the first to be sung. Your collection of over \$3,000.00 to support one or more charitable causes or projects of my choosing is an exciting prospect, and I look forward to working together to identify or create an opportunity for its use.

Finally, I thank you for your blessing in allowing me serve double-duty as Interim Organist at Catonsville Presbyterian Church throughout much of the pandemic. This was a rewarding experience, and I am delighted to have strengthened collegial relationships with that congregation. It was a joy to combine singers from the Catonsville and First & Franklin choirs to create a virtual Easter anthem, and I expect there to be more collaborative projects between our music ministries in the future!

Respectfully submitted,

Jason Kissel, Minister of Music & Organist

## FINANCIAL AND STEWARDSHIP

Thanks to truly generous giving by our members and friends, along with reductions in spending that were in some cases required by the pandemic, such as suspending our in-person worship, and other ways that came as a surprise, such as going without a pastor for several months, First & Franklin's deficit for the fiscal year ending this June was its lowest in recent memory. Because of reduced expenses, the church went six months without making a draw from the endowment, giving the funds an opportunity to grow in a strong financial market. As of May 2021, the market value of our endowed funds is in fact higher than it was this time last year, at \$1.97 million. (The balance at the end of FY20 was \$1,858,559).

Of course, we know that our expenses will rise as we return to worship together in the sanctuary. This is a matter of great joy, but also some financial concern. A sustainable annual withdrawal from the endowment would be in the range of 5-7% of its value. We're not there yet. For the July 2021-June 2022 fiscal year, Session has approved a budget that projects spending of about 11% of the current value of our endowment.

Session has been hard at work on projects to stabilize our future, which you can read about elsewhere in this annual report. We prayerfully anticipate that some of that work will come to fruition in the coming fiscal year. In the meantime, we're looking at shorter-term opportunities to increase our revenue, including a return to wedding and event rentals and grants for historic preservation or other programs of the church. If you have skills or interest in any of these areas, and you'd like to help, please contact the church office.

The finance committee has also worked on a few other projects. You may remember a wintertime announcement about several fraudulent charges from the church's checking account at PNC. The bank has returned that money to us in full, and we have taken steps to prevent future theft by closing the old, compromised account and opening a new one. A project that is still underway is to tidy up our financial records. We often discuss "the endowment" as a single \$2 million sum, but in fact, our inheritance includes many smaller funds, some given with restrictions and others without. Some of those funds have self-explanatory names, such as the organ fund. Others are named after long-deceased donors, and finding documentation on their bequests can sometimes require a trip into the church archives. We're working on collecting all of the relevant information into one streamlined document so that future finance committees can be sure to use those monies as donors intended.

### *Stewardship*

Strong giving from our congregation has been an incredible gift in a truly difficult 2020-21 year. It has enabled our dedicated staff to keep coordinating worship from afar, has supported the operation of a new food pantry, and has ensured that we have a beautiful campus to return to now that it's safe to do so. We are deeply grateful for the faithful stewardship of our members and friends.

Our pledged giving for the coming year is \$139,354. This compares favorably to pledging at our most recent Consecration Sunday, in November 2019, which totaled \$145,336 – especially considering our all-remote stewardship campaign and the change in season.

As you know, the church has gone back and forth in the timing of its pledge campaign. Historically, we've asked for your pledge in the spring; in 2019, we asked in the fall. We're grateful for your patience; the planned fall stewardship campaign was a casualty of this year of many changes. For the sake of consistency, we plan to keep stewardship campaigns in the spring moving forward. From a budgeting perspective, it helps to have a good idea of pledged giving.

Whenever you pledge it, we are grateful for your many gifts to this church and this community.

Respectfully Submitted

Laurel Oldach, chair



## THE TREASURER'S REPORT

In last year's report, I wrote, "...the difficult task of bringing the church's finances into balance will take more than just reducing Endowment Fund draws. It requires prayerful decisions about giving, use of church resources and the mission of the church."

I do not believe the difficult task has changed much since July 1, 2020. What continues to occur, though, is sincere discussion and consideration of the church's financial position, continued dialogue with our financial advisors, and new dialogue about the future of the church's property.

There is a lot of silver lining in the fiscal year end June 30, 2021 report. Giving and tithing is up (through May 31) by more than \$10,000 versus prior year at greater than \$263,000. While the finance and stewardship committee budgeted at \$17,500 in giving per month, the actual giving has been closer to \$24,000 per month (\$23,955). Investments at Brown Advisory (the main source of endowed funds) remain above \$2 million at \$2,008,891 as of May 31.

It is worth noting, though, that while our assets have been benefited from a strong stock market, there remain significant liabilities. The Paycheck Protection Program loan remains on the books, although it is in process to be fully forgiven. This loan of \$74,300 was a necessary financial placeholder during the earliest days of the pandemic. The Presbyterian Loan Program (PLP) loan remains the largest liability of the church at nearly \$600,000 (balance of \$597,003 as of May 31), and one that requires more than \$75,000 in cash payments annually and has since it was first obtained in last 2009. The PLP loan is schedule to be with the church until the end of 2029.

In terms of overall financial health, there is still a great deal to be done. Draws on endowed funds, which given the endowed funds balance would ideally be no more than \$100,000, will nonetheless project to well exceed \$200,000 for the coming fiscal year. The interim pastor, Rev. Iosso, has said aptly that funds draw should be strategic, additional revenue sources (including grants) must be sought, and decisions about the largest elements of the church's budget (personnel and maintenance) must be addressed head-on. I agree, and while there remain difficult decisions on a number of fronts, the robust and prayerful discussions that have taken place over the last year-plus continue.

On a personal note, I want to thank First & Franklin, its staff, its Session and its finance/stewardship team. When I joined you all on a volunteer basis in June 2019, I didn't know that I would be with you for the next 24 months. I have been pleased and privileged to serve you all through a time of great transition, and I believe the church continues to make strides toward a healthier financial future. I want to thank in particular Laurel Oldach for taking on the responsibility of working up and working through three budgets (two interim budgets for 2020-2021 and one 12-month budget for 2021-2022). I have enjoyed working with Laurel and all those who care about the future of this congregation. Even as my current term of service to the congregation reaches an end, I look forward to seeing you all again.

Respectfully submitted,  
James T. Paulk, Interim Treasurer

# FINANCIAL REPORT

## First & Franklin Presbyterian Church

### Budget

#### Fiscal Year 2022 (July 2021-June 2022)

#### Account

#### BUDGET FY2022

#### Revenues

|  |                     |
|--|---------------------|
| 5000.00 Income                         |                     |
| 5010.00 Operating Fund Income          |                     |
| 5100.01 Regular Congregational Giving  |                     |
| 5100.02 Per Capita                     |                     |
| 5100.03 Flowers                        |                     |
| SubTotal 5010.00 Operating Fund Income | \$250,000.00        |
| 5200.00 Designated Giving              |                     |
| 5200.01 Building Fund                  |                     |
| 5200.03 Pastor Discretionary Fund      |                     |
| 5200.04 Music Intern                   |                     |
| 5200.07 Mission Giving - Directed      |                     |
| 5200.10 Special Offerings Fund         |                     |
| 5200.11 Church Memorial Fund           |                     |
| 5210.10 Christian Ed Designated Giving |                     |
| 5210.11 music designated giving        | \$15,000.00         |
| SubTotal 5200.00 Designated Giving     | \$15,000.00         |
| 5300.00 Arts at First & Franklin       |                     |
| 5300.01 Income - The Spire Series      |                     |
| 5300.02 Art Under Spire                |                     |
| SubTotal 5300.00 Arts at First & Frank | \$15,000.00         |
| 5400.00 Wedding Fees                   |                     |
| 5400.01 Facilities Wedding Fees        |                     |
| SubTotal 5400.00 Wedding Fees          | \$25,000.00         |
| 5401.00 Rental Income                  |                     |
| 5401.02 Hodge House                    |                     |
| 5401.04 The Center                     |                     |
| 5401.06 Building Usage                 |                     |
| 5401.07 Event Space Rentals            | \$1,000.00          |
| SubTotal 5401.00 Rental Income         | \$26,000.00         |
| 5401.03 PAH Rentals                    | \$0.00              |
| 5405.00 Parking income                 | \$5,000.00          |
| 5406 designated grants                 | \$20,000.00         |
| SubTotal 5000.00 Income                | \$331,000.00        |
| <b>Total Revenues</b>                  | <b>\$331,000.00</b> |

## Expenditures

|   |              |
|---|--------------|
| 6010.00 Worship Services                                      |              |
| 6010.01 Flowers   | \$0.00       |
| 6010.02 Pulpit Supply   | \$1,000.00   |
| 6010.03 Worship Supplies                                      | \$1,000.00   |
| SubTotal 6010.00 Worship Services                             | \$2,000.00   |
| <br>  |              |
| 6100.00 Music Ministry  |              |
| 6100.01 Music   | \$600.00     |
| 6100.03 Choir Supplies  | \$350.00     |
| 6100.04 Organ Tuning  | \$1,200.00   |
| 6100.05 Piano Tuning  | \$950.00     |
| SubTotal 6100.00 Music Ministry                               | \$3,100.00   |
| <br>  |              |
| 6150.00 Arts at First and Franklin Exp.                       |              |
| 6150.05 Expenses - Spire Series                               |              |
| 6150.10 Expenses - Art Under Spire                            |              |
| SubTotal 6150.00 Arts at First and Fra                        | \$15,000.00  |
| <br>  |              |
| 6300.00 Staffing  |              |
| 6310.00 Pastor  |              |
| 6310.01 Pastor Salary   | \$95,520.00  |
| 6310.02 Pastor - SECA Offset                                  | \$6,786.00   |
| 6310.04 Pastor - Housing Allowance                            | \$0.00       |
| 6310.055 Pastor - Dental Insurance                            | \$0.00       |
| 6310.05 Pastor - Pension Disab & Med.                         |              |
| 6310.06 Pastor - Auto Reimbursement                           | \$1,500.00   |
| 6310.07 Pastor - Professional Expenses                        | \$1,500.00   |
| 6310.08 Pastor - Prof. Development                            | \$2,490.00   |
| 6310.09 Pastor – temporary moderator of Session<br>(3 months) | \$0.00       |
| SubTotal 6310.00 Pastor                                       | \$107,796.00 |
| <br>  |              |
| 6320.00 Minister of Music                                     |              |
| 6320.01 MOM - Salary  | \$50,000.00  |
| 6320.02 MOM - Social Security                                 | \$3,600.00   |
| 6320.03 MOM-Pension Disab. & Medical                          | \$15,240.00  |
| 6320.04 MOM - Dental Insurance                                | \$456.00     |
| 6320.05 MOM - Retirement Savings                              | \$5,760.00   |
| 6320.06 MOM - Education                                       | \$1,500.00   |
| SubTotal 6320.00 Minister of Music                            | \$76,556.00  |
| <br>  |              |
| 6330.00 Music Personnel                                       |              |
| 6330.01 Music Pers.- Salaried Employees                       | \$19,600.00  |
| 6330.025 Assoc for Child Music - Salary                       | \$0.00       |
| 6330.027 Assoc of Child Music - Soc Sec                       | \$0.00       |
| 6330.02 Music Pers.-Social Security                           | \$1,230.00   |

|   |             |
|---|-------------|
| 6330.03 Music Pers.-1099 Choir          | \$0.00      |
| 6330.04 Music Pers.-Organ Subs          | \$1,050.00  |
| 6330.05 Music Pers.-Guest Musicians     | \$0.00      |
| SubTotal 6330.00 Music Personnel        | \$21,880.00 |
| 6330.08 Sound Engineer                  |             |
| 6330.081 Sound Eng-Salary               | \$15,600.00 |
| 6330.082 Sound Eng - SS                 | \$967.20    |
| SubTotal 6330.08 Sound Engineer         | \$16,567.20 |
| 6340.00 Parish Coordinator              |             |
| 6340.01 Parish Coordin-Salary           | \$54,622.00 |
| 6340.02 Parish Coordin-Social Security  | \$3,386.56  |
| 6340.03 Pension Disab & Medical         | \$14,508.00 |
| 6340.04 Parish Coordin-Dental Insurance | \$0.00      |
| SubTotal 6340.00 Parish Coordinator     | \$72,516.56 |
| 6345.00 Extra Office Help               |             |
| 6345.01 Extra Office Help - Salary      | \$0.00      |
| 6345.02 Extra Office Help - SS          | \$0.00      |
| SubTotal 6345.00 Extra Office Help      | \$0.00      |
| 6350.00 Caretaker                       |             |
| 6350.01 Caretaker - Salary              | \$53,370.00 |
| 6350.02 Caretaker - Social Security     | \$3,308.94  |
| 6350.03 Caretaker-Pension Disab & Med   | \$14,352.00 |
| 6350.04 Caretaker - Dental Insurance    | \$0.00      |
| SubTotal 6350.00 Caretaker              | \$71,030.94 |
| 6355.00 Nursery & Recreation            |             |
| 6355.01 Nursery - Salary                | \$2,300.00  |
| 6355.02 Nursery - Social Security       | \$200.00    |
| SubTotal 6355.00 Nursery & Recreation   | \$2,500.00  |
| 6360.00 Dir-Christian Ed                |             |
| 6360.01 Dir Christian Ed Salary         | \$3,600.00  |
| 6360.02 Dir Christian Ed SS             | \$223.20    |
| SubTotal 6360.00 Dir-Christian Ed       | \$3,823.20  |
| 6365.00 Salary - Grounds                |             |
| 6365.01 Salary - Grounds                | \$0.00      |
| 6365.02 Grounds - SS                    | \$0.00      |
| SubTotal 6365.00 Salary - Grounds       | \$0.00      |
| Staff relations                         | \$1,000.00  |
| SubTotal 6300.00 Staffing               |             |

|  |             |
|--|-------------|
| 6500.00 Missions                         | \$3,000.00  |
| 6520.00 Pastor Discretionary Fund        | \$2,000.00  |
| 6530.00 Minister Music Discretionary Fun | \$500.00    |
| 6550.00 Presbytery Synod & Gen Assembly  |             |
| 6551.00 Per Capita                       | \$5,500.00  |
| 6552.00 Shared Ministry                  | \$3,500.00  |
| SubTotal 6550.00 Presbytery Synod & Ge   | \$9,000.00  |
| 6600.00 SOPV                             |             |
| 6650.00 Christian Education              | \$1,000.00  |
| 6651.00 Educational Materials            |             |
| SubTotal 6650.00 Christian Education     | \$1,000.00  |
| 6700.00 Congregational Life              |             |
| 6710.00 Coffee Hour Supplies             |             |
| 6712.00 Special Events                   |             |
| 6714.00 Outreach Activities & Events     |             |
| 6720.00 Congregational Relations         |             |
| SubTotal 6700.00 Congregational Life     | \$2,000.00  |
| 6900.00 Building Expenses                |             |
| 6910.00 Utilities - Church               |             |
| 6910.01 Church-Gas & Electric            |             |
| 6910.02 Church - Water                   |             |
| SubTotal 6910.00 Utilities - Church      | \$40,000.00 |
| 6912.00 Utilities - Backus House         |             |
| 6912.01 Backus House - Electric          |             |
| 6912.02 Backus House - Water             |             |
| SubTotal 6912.00 Utilities - Backus Ho   | \$6,000.00  |
| 6914.00 Utilities-Patrick Allison House  | \$5,000.00  |
| 6916.00 Utilities - Hodge House          |             |
| 6916.01 Hodge House - Alarm              |             |
| 6916.01 Hodge House - Gas & Electric     |             |
| SubTotal 6916.00 Utilities - Hodge Hou   | \$6,000.00  |
| 6918.00 Custodial Supplies               |             |
| 6918.01 Custodial Supplies - Church      |             |
| SubTotal 6918.00 Custodial Supplies      | \$3,000.00  |
| 6920.00 Insurance - Building             | \$22,000.00 |
| 6950.00 Utilities Reimbursement          |             |
| 6950.01 Utilities Reimb - The Center     |             |
| SubTotal 6950.00 Utilities Reimburseme   |             |
| 6980.00 Maintenance                      |             |

|  |                     |
|--|---------------------|
| 6914.02 Maintenance - PA House         |                     |
| 6980.25 Furnishings Upkeep             |                     |
| 6980.30 General Maintenance            |                     |
| SubTotal 6980.00 Maintenance           | \$30,000.00         |
| SubTotal 6900.00 Building Expenses     | \$112,000.00        |
| 6945.00 Capital Campaign               |                     |
| 7000.00 Office & Operational Expenses  |                     |
| 7005.00 Accounting Fees                | \$11,400.00         |
| 7010.00 Bank Fees                      | \$1,300.00          |
| 7012.00 Communication Fees             | \$3,477.00          |
| 7015.00 Contributions from Petty Cash  | \$0.00              |
| 7018.00 Dues/Subscriptions             | \$300.00            |
| 7020.00 Insurance - Workers Comp.      | \$1,884.00          |
| 7025.00 Office Equipment Maintenance   | \$5,000.00          |
| 7030.00 Office Supplies                | \$4,750.00          |
| 7035.00 Parking                        | \$0.00              |
| 7040.00 Payroll Service Fees           | \$34.00             |
| 7041.00 Postage                        | \$900.00            |
| 7050.00 Telephone                      | \$2,380.00          |
| 7055.00 Web Hosting Fee                | \$500.00            |
| 7060.00 Web Page                       | \$500.00            |
| 7065.00 Wedding Advertising            | \$2,000.00          |
| 7066.00 Workers Comp Insurance         | \$2,000.00          |
| SubTotal 7000.00 Office & Operational  | \$36,425.00         |
| Copier Costs                           | \$250.00            |
| <b>Total Expenditures</b>              | <b>\$559,944.90</b> |
| <b>Other Revenues</b>                  |                     |
| 5600.02 Dividend Income                |                     |
| 5600.01 Interest Income                |                     |
| 5610.00 Interest-Mission Market Accts  |                     |
| 5600.03 Realized Capital Gains/Losses  | \$90,950.00         |
| 5600.04 Unrealized Appreciation/Deprec |                     |
| 5601.02 Other Income                   |                     |
| <b>Total Other Revenues</b>            | <b>\$90,950.00</b>  |
| <b>Other Expenditures</b>              |                     |
| 5620.00 Principal Payments             |                     |
| 5620.01 Mortgage Principal             |                     |
| 5620.03 Capital Loan Payments          |                     |
| SubTotal 5620.00 Principal Payments    | \$75,000.00         |
| 7100.00 Brown Advisory Fees            | \$15,000.00         |
| 7110.00 Taxes Paid                     |                     |

|                                 |                    |
|---------------------------------|--------------------|
| Bank Service Charges            |                    |
| <b>Total Other Expenditures</b> | <b>\$90,000.00</b> |

**Other Financial Sources-Uses**

Transfers In  
Transfers Out

**Total Other Financial Sources-Uses**

**Summary**

|                                 |                      |
|---------------------------------|----------------------|
| <b>Total Revenues</b>           | <b>\$331,000.00</b>  |
| <b>Total Expenditures</b>       | <b>\$559,944.90</b>  |
| <b>Total Other Revenues</b>     | <b>\$0.00</b>        |
| <b>Total Other Expenditures</b> | <b>\$90,000.00</b>   |
| <b>Balance</b>                  | <b>-\$227,994.90</b> |

## NOMINATIONS

The Committee on Nominations respectfully presents the following slate of individuals for nomination to the offices named for three year terms:

### **Ruling Elder:**

John McLucas  
Becca Hollaway  
Joan Gordon

### **Deacon:**

Marla Holt  
Mike Johnson  
Randy Veale

At the Annual Meeting we expect to present nominations for service on the Nominating Committee itself.

Respectfully submitted,

Allie Pyan, Chair

(with Ken Davies, Joan Gordon, Laurel Oldach, Sabrina Schumann: Members for 2020-2021)

## WORSHIP, MUSIC, & ARTS

Worship, Music, Arts Committee Report The last 18 months have been a challenging time for everyone and like the rest of daily life, worship at First & Franklin had to adapt. But even with all the changes, worship has remained the center of community. Our virtual worship has allowed us to remain connected and even has let friends from all over the world connect with us. With joy we resumed in-person worship in spring! While changes had to be made to our service, it didn't damper the joy of being together in person.

The last year marked a time of transition for us as we said good-bye to Rob Hoch and welcomed Chris Iosso. During the period in-between we welcomed 10 different guest preachers to the pulpit! During this time our liturgists stepped up to help lead worship and welcome the new faces to our pulpit.

With increasing vaccination in the larger Baltimore community and the reduction in spread of COVID-19 we look forward to eliminating some of our restrictions and welcoming back the full congregation. But some of the changes of this time such as virtual worship options will remain with us. This will allow those who can't be physically present at the corner of Park & Madison to be with us in spirit.

I want to thank the congregation for their grace for any technical errors over the last 18 months. I would like to thank the members of the Worship, Music, and Arts committee for their creative ideas, thoughts, and support over the last year.

Respectfully Submitted,

Allie Pyan, Chair

## MISSION & CHRISTIAN EDUCATION

Like all the other committees, the Mission and Education committee has undergone changes in organization this past year plus learning how to react and operate in the midst of a pandemic. The largest project has been starting a food pantry for the neighborhood. Through the generosity of the congregation, food and monetary donations have supplied the pantry for a whole year. As word got out, people came. During the winter, 35 bags of groceries were often picked up weekly by neighbors. As some of the neighbors have found employment, the need has lessened, but we still need supplies for 20-25 bags each week. First and Franklins has benefited by making contact with neighbors and building community, with the neighbors and among the volunteers. The pantry is open on Saturdays from 12:00-2:00 p.m. To encourage our government to support the needs of the hungry, the Bread for the World Offering of Letters was held in May with the letters dedicated on May 30 during worship service.

Last summer we worked with Madison Ave. Presbyterian Church to reach out to the neighborhood by filling and distributing safety bags and surveying people about COVID testing. Eventually, a mobile testing bus twice came to Madison Ave. to provide free testing. We hope to continue our relationship with Madison Ave. in the future.

The Purple Ribbon Ministry continues with hanging the ribbons to represent the victims of violence in Baltimore. The victims, their families and communities, and the perpetrators are prayed for weekly and their names are hung outside on the ribbon cable. In February, we advertised “started kits” to other churches in Baltimore encouraging the churches to hang ribbons and bring attention to the issue of gun violence. Ashland Presbytery Church responded and was given ribbons, names, and prayers to use.

The Alternative Christmas Market continued its tradition of supporting social justice organizations, but completely online. Participation was down due to the pandemic, but the organizations were grateful for the donations given.

Communication with our partnership in Taguasco, Cuba has been very difficult because of the pandemic and the deteriorating relations between our two countries. Taguasco has also faced closed churches and hardships, however their hopeful spirits still find ways to serve the elderly and poor in Taguasco. In an attempt to continue growing together, we chose three questions that included: What is one challenge that God has seen you through? Where do you see God working in your community? and If you could meet one Bible character, excluding Jesus, who would it be and why? Several members of the church answered these questions and Ruth Paradise was kind enough to translate them into Spanish. These were then sent to Cuba and we are currently awaiting their responses.

We have also begun more educational opportunities in earnest, most notably the Theology on Tap gathering that was begun last winter before the pandemic and has continued as a

bi-weekly gathering. Though the group remains relatively small, the discussions are rich and engaging. We hope to expand our group even more as we begin to meet in person and we also hope to begin hosting bi-weekly dinner discussions as well.

Respectfully submitted,  
Sarah Lloyd, Chair

### **CHILDREN'S EDUCATION: Multi-Age Class**

The First & Franklin Presbyterian multiage church school met on Sundays from September 13, 2020 to May 30, 2021 via ZOOM meetings. The class ran from 9:00 a.m. to 10:00 a.m.. In the fall, the multi age group included four regular attendees (regulars-Evan Smith, Gabriel Hoch, Iris Hoch, and Nonso Anaedozie). Then classes were inclusive of two separate lessons: one (early elementary) for the three second-grade students and one (advanced elementary) for the fourth grader,

In September each child received a children's Bible because I wanted students to refer to their Bibles during lessons and know the differences and similarities in tone between the New and Old Testaments. Later in the year, the children received a biblical coloring book. Our primary lessons came from Reformation Press. We began the winter session with Nonso and Evan because the Hoch children moved to Great Britain. The two remaining students were steadfast in their attendance. I missed one Sunday because of illness.

This year, our overall goal was to explore God's words together. As is our tradition, in September we opened our Christian education and art class focused on the Peaceable Kingdom. By addressing the possibility of a world where all get along while addressing each others' strengths and weaknesses, struggles and triumphs, we learned about God's vision as he created the world. God's love for us and his forgiveness were threads that ran through most lessons. Knowing that God teaches us how to navigate this world through his example and word was paramount to our work. We learned how to pray and how to 'have a little talk with Jesus.'

The students learned from components of the formal, quarterly program entitled *Reformations* which we purchased from David C. Cook Publishers. I also incorporated Bible stories via videos and music videos since we were online each Sunday. I tried to include some form of creative art in the lessons, but this year there was much less visual art via ZOOM. We discussed how each lesson could or would apply to our everyday lives.

Both levels' lessons started in the Book of Genesis and moved through the Old Testament until the Advent season. The New Testament was our total focus after Christmas through Easter Sunday and on to Pentecost Sunday. After that we visited the Kings and additional books in the Old Testament.

It has been my pleasure to work with the young people of First and Franklin this year.

Reformation Press Scope and Sequence Link:

<https://s3.amazonaws.com/dcc-marketing/scope-and-sequence/scope-and-sequence-reformation-press.pdf>

Respectfully submitted through the power of God,

Deborah McCrimmon

## MEMBERSHIP

Planning for new Membership Committee activities began in January of 2021, with the stated mission being to

Develop and implement social programs for congregation; coordinate with Deacons regarding care for members and friends; develop and implement outreach programs to attract new members and to strengthen ties and better integrate with our Baltimore neighbors and community; cultivate a spirit of volunteerism seeking to staff committees and other church programs; develop and track budget related to membership.

In March several Church members and friends joined together to form a Membership Committee that has since been working on several projects aimed at promoting this mission. The members of this committee are Becca Holloway, Jill Randles, Maggie Griswold, Marla Holt, Mike Johnson, and Randy Veale, with Ruth Paradise and Sarah Lloyd acting as co-chairs.

Currently we are reaching out with phone calls, emails and letters to Church Members and Friends, in order to touch base and find out how our Church might help out during this difficult period of pandemic concerns and challenges. With these calls we also hope to encourage and support an active relationship with our Church, and to let people know that we are again worshipping in the sanctuary, albeit with some temporary restrictions necessary to ensure safe social interactions. Our overall goal with this canvassing effort is to promote communication and fellowship so that we all keep in mind and live as fully as possible the underlying reality of a close-knit community of caring people that defines who we are at First & Franklin.

Members of the committee helped organized a boxed lunch for a Church Leadership meeting outside of Backus House in April. However, because of Covid-related restraints, much of our planning is still geared toward activities that will be carried out in the near and medium-range future. Social gatherings that allow us to get together among ourselves and with others are of top priority.

Now, with lowering rates of infection and rising levels of vaccination, we are planning to take steps that will allow us to once again be in contact with our friends at Madison Ave. Presbyterian Church, a Congregation with which we have a deep historic relationship. We hope these steps toward direct in-person contact will allow us to move forward in the planning of jointly organized monthly events with potluck dinners. These “get-togethers” would give us the opportunity to share stories and conversations occasioned by prepared but informal talks about some person or period/event of special importance in the history of Madison Ave. Church, First & Franklin Church and/or our shared mission. We also plan to focus on local stories and memories (at times accompanied by photos and music) of Baltimore traditions, renowned individuals, and institutions known personally or through family members; for example, Rev. Hiram Revels, Reginald Lewis, Billie Holiday, Eubie Blake, Henry G. Parks Jr. of Parks Sausages Co., Elijah Cummings, Arabbers, etc. We hope to be able to organize these get-togethers with Rev. Phyllis Felton and be joined by many from both our Congregations. Many of us are excited about this possibility and our committee welcomes all ideas and participation in carrying out these plans.

Respectfully submitted,

Ruth Paradise, Chair

## **BUILDINGS & GROUNDS**

This past year has been one that continues to press the Session into supporting actions that maintain our beautiful sanctuary and campus, simultaneously managing the relationships and challenges associated with being a landlord all while giving careful consideration maximizing our campus to support and advance the mission and ministry of First and Franklin.

### **Building Maintenance**

To start, we should give a collective thanks to the work of George Meagher. While the church continues to struggle with keeping our operations running and maintaining an endowment for our longevity, George uses his skilled hands, cost saving savvy and good relationships with vendors that enabled our maintenance work to come in under budget in the past year. He's worked to mitigate harmful water damage to the Backus House and Reid Chapel, oversee the installation of our new keypad entry at Reid and support the continued patchwork of repairs for our aging heating plant.

Needless to say the maintenance and safekeeping of our campus and sanctuary doesn't stop there. COVID protocols meant stepped up cleaning efforts and giving care during the fits and starts of reopening the sanctuary to church leadership in line with CDC and Baltimore City guidance. George also worked with Marianne Schick and others to prepare the second floor of Backus House as a residence for Pastor Chris Iosso when he arrived.

The Session has also worked much of the past year to bring thoughtful resolution to the uncertainty of our future relationships with the current residencies in Hodge and Patrick Allison Houses.

### **Hodge House and The Center**

In Hodge, Session recently responded to a request for proposals (RFP) issued by The Center seeking a longer-term and more secure relationship to support and advance its mission. The historic relationship between First and Franklin and The Center has been long, storied and complicated. However, we believe that our response to the RFP would seek, in part, to renew, refresh and reenergize that relationship to our shared benefit as we would explore how to keep and improve the facility and conditions in Hodge House.

### **Patrick Allison House and Henrietta Lacks House**

In Patrick Allison House (PAH), the story is a bit more cumbersome. For the past several years, PAH has been occupied by the Henrietta Lacks House (HLH), which provides transitional housing for men returning to the community from federal incarceration.

For most of the past two years, HLH has struggled to stay current with its financial obligations – rent and water service – to First and Franklin. Earlier this year, we learned of the plans by HLH's resident manager, Ed Lawson, to leave the facility and establish a faith based program at a new location. With the complications of COVID and housing security, we have been working to seek a moral and ethical, yet complete resolution to the relationship with HLH.

In May, the overall situation had a critical inflection when Mr. Lawson was first hospitalized and soon after died, leaving his son and the men in the PAH without much in the way of direction or guidance. As of this writing, the HLH relationship remains unresolved.

### The Future of the Campus

Over the course of the last year, the Session has worked to determine a path forward for addressing the immediate and long-term campus facilities issues, the most visible of which is our stunning, historic and delicate spire.

Late last year, at the recommendation of the Baltimore Presbytery, Session began an exploration of an engagement with the Vandersall Group. Vandersall has experience in working with faith-based institutions seeking to manage and develop properties in support of church missions. Our initial discussions seemed promising with the team, but the cost of engagement, roughly \$60 – 80,000, for a preliminary study was deemed to put undo stress on our already strained endowment.

With a recommendation from our endowment managers at Brown Advisory, we engaged in a conversation with the real estate development and property managers at Cushman Wakefield and contracted with them to perform a Highest and Best Use Study (HBU) of four of the campus properties: Hodge and PAH, Backus and the parking lot.

During the course of that study, Session also had a series of difficult discussions regarding the future of First and Franklin. While desirous to keep an intact campus, will focus much of our energy to ensure a solid foundation and future in the sanctuary.

The results of the study were recently shared with Session and give us cautious optimism of some potential for new partnerships that can help generate the revenue and reduce the financial drain on the endowment to provide what we hope is a stable and thriving future at the corner of Park and Madison. Session will spend much of this summer giving prayerful consideration for our next steps and will be sure to keep our community informed as we move forward.

### The Future of Service

COVID and the shuttering of the sanctuary for the better part of the year provided us with a lens on the reality and future of First and Franklin sending its message and mission far and wide with the launch of virtual church service. We all know and prefer seeing one another in person and hearing our glorious choir raise the rafters with soaring hymns. However, for people who are shut in for health reasons, for members who are traveling or living far from campus, we were able to witness friends from near and far joining in for worship services.

We also realized that our current system, while serviceable, is not an optimal accompaniment to the vocal and visual splendor afforded the live setting.

Earlier this year, Building and Grounds and Worship invited three technical contractors to bid and advise on a new and improved audio/visual system that could be used for church service, weddings, streaming of The Spire Series and possible sanctuary rentals for recordings.

Session sees this as an alternate and progressive feature for the future of our ability to extend the reach of our mission to new people, new audiences, new communities and new partners.

Closing

In the next year, we look forward to engaging your thoughts and actions to advance a resonating future for our church community. We hope to make forward actions to raise funds for the pressing infrastructure needs for our church, seek and support affirming, mission-oriented partnerships in and around the campus and continue to aspire to be the living embodiment of God's grace in our community.

Respectfully submitted,

Scot Spencer, Chair

## **EGENTON BOARD**

The Egenton Board is comprised of members of First & Franklin Presbyterian Church. Its mission is to provide for the health, welfare, and education of girls. The funding for the many grants made by this board comes from a bequest made by William Egenton in 1836 as a way for him to honor his only daughter, Jane, who died at a young age. The Jane Egenton Home was incorporated in 1860, and opened for the reception of children in 1880. Over the ensuing years, the Board of the Jane Egenton Home supported the operation of a home, first on Falls Road near Northern Parkway and then on Park Avenue near the First & Franklin Presbyterian Church.

The home located on Park Avenue, was sold in 2013 as current programming models tend not to be residential in nature. This has allowed the board to explore other exciting options for supporting young women in our community.

At our most recent meeting the Board approved a number of grants to support young women in the Baltimore area.

We are always looking for new ideas for how we may continue to support young women in our community. Please see Christine Wallace, Chair of the Grants Committee, or another board member with potential organizations or questions. Also, check out our website at [www.egenton.org](http://www.egenton.org)

David Rice, Board President

**EGENTON HOME & ROBERTS HOME BOARD MEMBERS: 2021**

|   |  |
|---|--|
| <p><b>Onyeka Anaedozie</b> 2017<br/>601 N Eutaw Street, #403<br/>Baltimore, MD 21201<br/><a href="mailto:oiloabachie@gmail.com">oiloabachie@gmail.com</a><br/>C: 1.917.991.8469</p> <p><b>Haswell M. Franklin</b> 1970 <b>(Finance Chair)</b><br/>9 Gregoria Court<br/>Baltimore, Maryland 21212<br/><a href="mailto:Haswell@franklin-group.com">Haswell@franklin-group.com</a><br/>O: 410.771.0134 (ext. 348)<br/>H: 410.377.4520<br/>FAX: 410.771.0135</p> <p><b>Geoffrey Genth</b> 1993 <b>(VP)</b><br/>215 Southway<br/>Baltimore, Maryland 21218<br/><a href="mailto:ggenth@kg-law.com">ggenth@kg-law.com</a><br/>O: 410.752.6030<br/>H: 410.889.8405</p> <p><b>Joan Bossman Gordon</b> 2014<br/>1002 Deer Ridge Drive<br/>Baltimore, Maryland 21210<br/><a href="mailto:jgordon1002@gmail.com">jgordon1002@gmail.com</a><br/>C: 443.681.0526</p> <p><b>Diane Newman</b> 1993<br/>111 Hamlet Hill Road – Unit 1114<br/>Baltimore, Maryland 21210<br/><a href="mailto:dnewbalto@gmail.com">dnewbalto@gmail.com</a><br/>O+H: 410.523.0464</p> <p><b>Laura Oldham</b> 2006<br/>24 E. Seminary Avenue<br/>Lutherville, MD 21093<br/><a href="mailto:loo19@aol.com">loo19@aol.com</a><br/>H: 410.321.1016<br/>C: 410.615.5477</p> | <p><b>Honorable David E. Rice</b> 1983 <b>(President)</b><br/>Judge, United States Bankruptcy Court for the District of Maryland<br/>9636 Edward A. Garmatz Federal Courthouse<br/>101 W. Lombard Street<br/>Baltimore, MD 21201-2605<br/>Chambers telephone number: 410.962.4211<br/>Administrative Assistant: Anna Pacella<br/><a href="mailto:dustysooner@gmail.com">dustysooner@gmail.com</a><br/>H: 410.433.8110</p> <p><b>Sabrina Schumann</b> 2017<br/>11 E. Chase Street – Apt. #605<br/>Baltimore, MD 21202<br/><a href="mailto:ssschuma@gmail.com">ssschuma@gmail.com</a><br/>C: 1.240.481.6929</p> <p><b>Beth Seeley</b> 2018 <b>(Treasurer)</b><br/>24 E. Seminary Avenue<br/>Lutherville, MD 21093<br/><a href="mailto:bseeley1@verizon.net">bseeley1@verizon.net</a><br/>H: 410.321.1016<br/>C: 410.733.2170</p> <p><b>Christine Morgan Wallace</b> 1980 <b>(Grants Chair)</b><br/>1227 Harbor Island Walk<br/>Baltimore, Maryland 21230-5461<br/><a href="mailto:chrismorganwallace@hotmail.com">chrismorganwallace@hotmail.com</a><br/>H: 410.625.1227<br/>C: 410.493.3788</p> <p><b>David W. Wallace</b> 1978 <b>(Secretary)</b><br/>1227 Harbor Island Walk<br/>Baltimore, Maryland 21230-5461<br/>Administrative Assistant: Sharon Scheurer<br/><a href="mailto:dwwallace320@gmail.com">dwwallace320@gmail.com</a><br/><a href="mailto:dwallace@rkk.com">dwallace@rkk.com</a><br/>H; 410.625.1227<br/>C: 410.971.6001</p> <hr/> <p style="text-align: center;"><b>Joanna Kouvaras, CPA (Accountant)</b><br/>118 Idlewild Road Severna Park MD 21146<br/>410.315.8596<br/><a href="mailto:joannataxcpa@gmail.com">joannataxcpa@gmail.com</a></p> |
|---|--|



**ROLL OF BAPTIZED CHILDREN  
December 31, 2020**

|         |          |
|---------|----------|
| Lola    | Amin     |
| Nkem    | Anaedozi |
| Nonso   | Anaedozi |
| Maxwell | Costa    |
| Gabriel | Hoch     |
| Iris    | Hoch     |
| Evan    | Smith    |
| Sophia  | Smith    |

**1761 LEGACY CIRCLE**

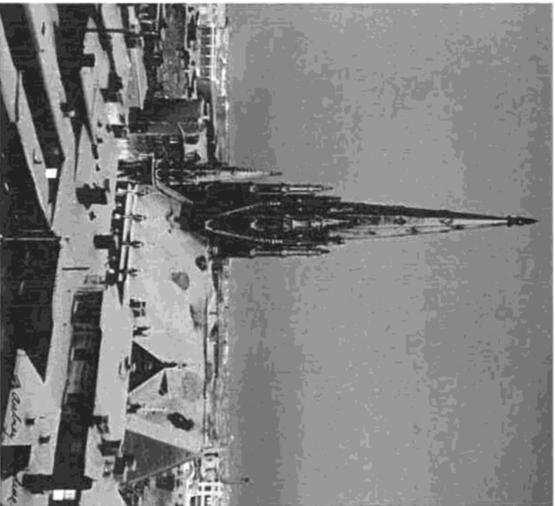
**CURRENT MEMBERS\***

- JERRY BISHOP
- DAVIS BRADLEY
- PAULACREWS
- KEN DAVIES
- TED DURR
- BRUCE EVATT
- PAUL FOWLER
- HASWELL FRANKLIN
- WILLIAM S. HATHAWAY
- MARK HENCKEL
- MIKE JOHNSON
- KATHERINE KLIER
- BILL MCCORMICK
- MARY McLANAHAN
- JOHN C. McLUCAS
- FRANK McNEIL
- NORVELL MILLER, III
- JEAN TROUT
- DAVID and CHRISTINE WALLACE
- JEFF WATSON
- PAM WHITE

If you are interested in exploring the advantages of joining  
1761 LEGACY CIRCLE  
please fill out the enclosed form and return it to

First and Franklin Presbyterian Church  
210 W. Madison St.  
Baltimore, Md. 21201  
Attn: Haswell Franklin

\*Names used with permission



CREATING  
A  
PERSONAL LEGACY



FIRST AND FRANKLIN PRESBYTERIAN CHURCH  
210 WEST MADISON STREET  
BALTIMORE, MARYLAND 21201

DEAR FIRST AND FRANKLIN FAMILY:

First and Franklin Presbyterian Church is the oldest Presbyterian congregation in the city of Baltimore. It traces its history back to 1761 when a small group of Scots/Irish families came to Baltimore during the French/Indian War. They founded the congregation that became The First Presbyterian Church. Our present name is the result of the 1973 merger with the Franklin Street Presbyterian Church. I think we can assume that First and Franklin's current mission statement reflects the beliefs of those early founders by stating that... "we strive to be a God-centered, inclusive community, celebrating Jesus as our model; that we share God's powerful love with all people through word and deed; and that we trust that God's grace is known through living". In recognition of the remarkable history of our church, the Financial Committee has embarked on a mission to set up a program which we are calling:

THE 1761 LEGACY CIRCLE

Through this program, members and friends of First and Franklin can continue in the tradition of our predecessors and participate in planned giving by including First and Franklin Presbyterian Church in their estate planning. In so doing, they will be making a lasting gift to the mission of the church. We encourage you to consider the possibility of planned giving as a way to honor the church which has meant so much to so many over the past 253 years and beyond.

WAYS TO INCLUDE

FIRST AND FRANKLIN PRESBYTERIAN CHURCH  
IN YOUR ESTATE PLANNING



BEQUESTS IN YOUR WILL:

MAKING AND/OR UPDATING YOUR WILL IS THE MOST IMPORTANT STEP IN AN ESTATE PLAN. MAKING A PLANNED GIFT TO FIRST AND FRANKLIN IS AS SIMPLE AS INCLUDING THE FOLLOWING STATEMENT:

I GIVE TO FIRST AND FRANKLIN PRESBYTERIAN CHURCH, BALTIMORE, MARYLAND \_\_\_\_\_ OF MY RESIDUARY ESTATE

OR

I GIVE TO FIRST AND FRANKLIN PRESBYTERIAN CHURCH, BALTIMORE, MARYLAND, THE SUM OF \_\_\_\_\_

LIFE INSURANCE:

YOU CAN NAME FIRST AND FRANKLIN PRESBYTERIAN CHURCH AS THE BENEFICIARY OR THE OWNER OF A LIFE INSURANCE POLICY YOU MAY HOLD THAT IS NO LONGER NEEDED TO PROVIDE FOR YOUR FAMILY.

GIFT ANNUITIES:

THROUGH THE BALTIMORE COMMUNITY FOUNDATION, WE CAN ESTABLISH GIFT ANNUITIES THAT MAY PROVIDE INCOME TO YOU DURING YOUR LIFETIME AND BENEFIT FIRST AND FRANKLIN IN THE FUTURE.

CHARITABLE TRUSTS:

BY TRANSFERRING APPRECIATED SECURITIES OF REAL PROPERTY TO A CHARITABLE TRUST, YOU MAY RECEIVE A NUMBER OF BENEFITS. THESE INCLUDE AVOIDANCE OF CAPITAL GAINS TAX UPON THE SALE OF AN APPRECIATED ASSET, AND POSSIBLY PROVIDING A HIGHER INCOME TO YOU DURING YOUR LIFETIME.

REAL ESTATE:

YOU MAY CHOOSE TO DEED TO FIRST AND FRANKLIN THE REMAINDER INTEREST IN YOUR PERSONAL RESIDENCE OR OTHER REAL PROPERTY



Yes, I/we have an interest in joining the

1761 LEGACY CIRCLE

of First and Franklin Presbyterian Church

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

E-Mail \_\_\_\_\_

\_\_\_\_\_/I/we have included First and Franklin in our estate planning

\_\_\_\_\_/I/we are considering including First and Franklin in my/our estate plans

\_\_\_\_\_/I/we would like more information regarding planned giving at First and Franklin

\_\_\_\_\_/Please contact me

PLEASE RETURN THIS FORM TO:  
FIRST AND FRANKLIN PRESBYTERIAN CHURCH  
210 WEST MADISON STREET  
BALTIMORE, MARYLAND 21201