



Tabernacle Presbyterian Church

ANNUAL REPORT 2024



ANNUAL MEETING

February 23, 2025 | 9:00 AM | Sanctuary



OUR MISSION

Tabernacle Presbyterian Church is called by God, led by faith in Jesus Christ, and empowered by the Holy Spirit to demonstrate the Kingdom of God through worship, discipleship, and outreach. Honoring our heritage at 34th and Central, we will faithfully serve our community, city, and world in the present and prepare expectantly for the future.

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2024 ANNUAL REPORT

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from **REV. DR. BILL SMUTZ**

PASTOR'S REPORT

2024 was a year dominated by the tasks necessary to move through interim time to the selection of a Pastor Nominating Committee and eventual election of a new pastor. The 5-member Mission Study Team did significant work leading the congregation through the Holy Cow survey process and completing the Mission Study document, which Session approved. Thank you, MST!

Tab's Session Leaders worked tirelessly on behalf of the congregation, learning how to trust and rely on each other as they dealt with the unique challenges of leading a congregation in interim time. They rely on (and deserve) our love, prayers, and support.

Deacon leaders continued to provide connection and care to all, especially those experiencing health and mobility challenges. The fellowship opportunities they sponsored allowed us to build and maintain important internal relationships and frequently offered yummy food!

Tab has a mature staff, which experienced the first of several retirements that the coming years will bring. Such transitions lead to the challenges of rebalancing as newer and mostly younger staff members come on board. They also had to learn to deal with a new (interim) pastor/head of staff for the first time in almost seventeen years. This new learning will continue in 2025.

I have been impressed by the deep commitment of Tab's members and friends to both the spiritual life and missional life of the church. Adult education, Bible studies, prayer and fellowship groups, and worship engagement are strong. Tab Jams, Tab Rec, and the financial support distributed through the Mission Committee make positive differences in our community and world.

The forward movement toward Tab's next pastor came to a halt on December 29 when the question of Tab's potential departure from the Presbyterian Church (USA) was raised. Exploring this question will undoubtedly dominate the life of the congregation in 2025. Until this question is resolved, Tab will not be able to clearly articulate the kind of pastor it needs for moving forward into God's future.

While these words may seem gloomy, I feel I owe you the most honest assessment I can offer. That said, I do believe that Tab certainly has the people resources to overcome the challenges it is facing. Session is trying to help the congregation address these challenges head-on with honesty and transparency. I urge us all to follow their lead.

the STATISTICAL REPORT

and 2024 Tab New Members

MEMBERSHIP (as of January 1, 2024): **618**

ADDITIONS

Letter	2
Reaffirmation	4
Profession	8
Restoration	0

TOTAL ADDITIONS 14

BAPTISMS

Infant	4
Child/Adult	6

TOTAL BAPTISMS 10

LOSSES

Letter	1
Deaths	9
Delete	14
Inactivate	2

TOTAL LOSSES 26

AFFILIATE MEMBERSHIPS

0

MEMBERSHIP (as of December 31, 2024): **606**

2024 NEW MEMBERS

May 5

Mr. Robert Dunlap
Mrs. Laura Dunlap
Mr. Paul McIntyre
Ms. Angela Parks
Mr. Robert Willsey
Mrs. Leslie Willsey

June 18

CONFIRMATION CLASS

Mr. Theodore David Clement
Mr. Benjamin Mason Drucker
Mr. Caleb Ray Fowles
Mr. Gavin X. Green
Miss Sarah Diane Pike
Miss Margaret Trueblood Pinero
Miss Sadie Rose Rexroth
Mr. Tate Gabriel Turman

the NECROLOGY

MEMBERS WHO ENTERED THE CHURCH TRIUMPHANT IN 2024

Mrs. Brenda J. Sweeney *February 26*
Mrs. Patricia A. Ball *June 16*
Mr. William L. "Andy" Phillips *August 12*
Dr. David F. Metzger *September 11*
Mr. Bloor Redding *October 20*

Mr. Don E. Fledderjohn *November 5*
Mrs. Lena Stefansson *November 6*
Mrs. Mable I. Chulock *November 17*
Mrs. Mary Jeannine Stokes *November 19*

the SESSION REPORT

Submitted by Sharon Marshall, Clerk of Session

With God's good grace and in the midst of pastoral transition, the Session of Tabernacle Presbyterian Church has continued to pursue and support Kingdom Work in our congregation and families, the mid-north neighborhood, and community beyond 34th and Central.

The year began welcoming the Rev. Dr. Bill Smutz to Tab as our Interim Senior Pastor. Under Bill's guidance and in preparation for calling a new Senior Pastor, Session then began the important discussion of undertaking a Mission Study and approved a contract with the Holy Cow Consulting Agency to assist with that task. This involved conversations with staff, lay leadership, and the congregation, including an online survey, in which the majority of the congregation participated. The Tab Recreation Program was also authorized to conduct a study of its vital outreach to the church.

In addition to the general governance of the church and assurance of its mission, Session authorized financial support to the Oaks Academy Capital Campaign and approved a Communications Study. Also approved was financial support to the Recreation Centennial and a new statue for Tab Rec Stadium. The Youth Ministry received reallocated funds for improvements to their program area, as well as approval for a new Youth Safety curriculum. Session reviewed committee compositions and the 2016 Vision Renewal Document (post-Covid). It also gave approval for member Mark John to pursue a Commissioned Ruling Elder program; both he and Bart Ost were approved by Whitewater Valley Presbytery this year as CREs. Eight youth were joyfully welcomed as Confirmants to our congregation, and the Rev. Terri Thorn was able to take well-deserved Sabbath leave.

On a glad note, with which to end the year, Session approved the Mission Study Report, which was able then to initiate the process to call a new Senior Pastor.

May the Lord continue to build and uphold this congregation as we are called to do His work to His glory and the good of Tab.

CHURCH OFFICERS

THE SESSION

Rev. Dr. Bill Smutz, *Moderator* | Sharon Marshall, *Clerk* | Dave King, *Treasurer*

CLASS OF 2024	CLASS OF 2025	CLASS OF 2026
John Byers	Judy Fraps	Pat Carlson
Kyle Ems	Janet Hohlt	Bernice Corley
Peter Harding	Adam Packer	Ryan Miller
Linda McCabe	Cathleen Perry	Jeff Poole
Amy McLean	Debby Wessel	Byron Robinson

THE BOARD OF DEACONS

Carol Newel, *Moderator* | Caleb Goss, *Vice Moderator* | Rob Springer, *Secretary*

Julie Foster	Kevin Ahearn	Margie Craft
Joni Heugel	Stephanie DeTrude	Caroline Foster
Rita Lingeman	Kathy Donaldson	Karlee Moore
Ellen Moeller	Caleb Goss	Karen Murrell
Carol Newell	Peyton Hart	Sharon Poole
Gary Nickel	Marion Hoopingarner	Marsha Robinson
Angela Shaw	Ann Ost	Julie Simmons
Rob Springer	Sandy Roob	Liz Strodman
Cindy Verbarg		Sue White

ENDOWMENT FUND TRUSTEES

Carl Evans, *President* | Mark Lubbers, *Vice President* | Lucy Emison, *Secretary*

2024	2025	2026	2027
Andy Costlow	Carl Evans	Mark Lubbers	Bob Donaldson
Kate Ems	Joe Kukolla		Lucy Emison

PRESBYTERY COMMISSIONERS

Dan Hursh | Mike O'Banyel | Jim Pfeiffer | Dave Perry, *Alternate*

the ENDOWMENT FUND REPORT

Submitted by Carleton Evans, Endowment President

The Tabernacle Presbyterian Church Endowment Fund’s mission continues to provide ongoing support to Tab’s operating budget, its capital needs, and supported missions. It is also a backstop for the church’s operating budget deficits in lean times. The EF has spent substantially more than our normal withdrawal rate of 4% over the last 5 years, primarily on maintenance and improvement of our beautiful church facility.

This past year (2024), the EF contributed \$488,953 to church operating expenses, \$57,000 in total payments to three long-term employees who retired this year, \$61,078 to building repair, \$332,969 to organ repair, and \$4,000 to a church history project. In addition, the Session withdrew \$648,611 from their long-term savings account within the Endowment Fund. Total withdrawals were \$1,592,611, which represents 12.2% of the beginning principal amount. We withdrew \$1,986,568 in 2023 for operating expenses, exterior and interior facility repair, and remodeling. This represented 16.5% of our beginning balance on 1/1/2023.

All the building and organ repair expenses were well overdue, but the Endowment Fund cannot continue at this rate of withdrawal. So, we are reducing our projected withdrawals for 2025 to \$1,161,300, which represents a 7.6% withdrawal rate on the year-end balance of \$14,858,087. Barring any unexpected expenses, we hope to reduce the withdrawal rate further in 2026 to approximately 5%.

We were also very blessed again this year with gifts and bequests totaling \$1,702,673.

2024 was another good year for investment performance for the EF! We earned \$1,740,264 on the investment portfolio, which represented a 12.64% Internal Rate of Return net of fees.

The Endowment fund results for in table form are as follows:

January 1, 2024, total assets	\$ 13,057,191
EF expenses noted above	(\$ 1,592,611)
New gifts/bequests to Endowment	\$ 1,702,673
Dividends, interest, realized/unrealized gains/ losses	\$ 1,740,264
Management fees	(\$46,931)
December 31, 2024, total assets	\$ 14,860,586

The investment objective of the Endowment Fund continues to be to maximize returns with the appropriate level of risk, consistent with other conservative endowments with an income and growth objective following the “prudent man” rule. We strive for a net annualized return of 4%

**Note: Stifel Statement balance a/o 12-31-2024 was \$14,858,087. \$2,500 gift to Tab Endowment Fund received 12-31-2024 but not posted in Stifel account until 1-3-2025. Off \$1 due to rounding.*

above the Consumer Price Index over the long term. The CPI increased 2.7% last year, so 2.7% plus 4% is 6.7%. We outperformed this benchmark substantially in 2024.

Our current asset allocation is 75.7% Equities, 23.3% Bonds, and 1.0% Cash. The Equity portion has 31.2% in the S&P 500, 33.5% in Large Cap Value, 12.4% in Tech, 13.9% in Small Cap, and 9.0% in International investments. We believe these sectors offer more value and less risk as we start 2025.

The US stock market has been obsessed with companies involved in Artificial Intelligence, or AI, for the last two years. The Magnificent Seven Tech companies that benefited from this trend were Apple, Microsoft, Amazon, Alphabet, Tesla, Nvidia, and Meta. Believe it or not, these seven companies increased 92% in 2023 and another 69% in 2024. This cannot continue. The S&P 500 Index was +23.9% last year; these

seven companies represent 35.5% of this Index. Without them, returns would have been in the low double digits. This lower return is comparable to other indices that are not tech-heavy. The Dow Jones Industrial Average, representing Large Cap Value, was +13.25%; International stocks as measured by the EAFE Index were +12.0%, and the Russell 2000 Small Cap Index was +11.5%. Bonds as measured by the Bloomberg US Aggregate Bond Index were +3.5%, and Money Market Funds as measured by the Three-month T-Bill Index were +4.2%. Again, our return net of fees was +12.64% last year.

The last two years in the stock market remind me of 1998-1999, when the S&P 500 increased 28.6% and 21.0%, respectively. This was the dot-com bubble. Over the next four years, the total return of the S&P 500 was (9.1%). Again, this is why we have investments in the Large Cap Value, Small Cap, and International Sectors, which offer more value.

We don't expect much of a return from equities in 2025, given the last two years of increases. We are not traders, however. We invest for long-term returns. We will continue to emphasize income-producing stocks and bonds in 2025.

the BUDGET & FINANCE REPORT

Submitted by Ryan Miller, Elder

We have seen several projects come to completion, including the exterior tuck-pointing project in particular in 2024, and a few unexpected expenditures, all ensuring that through your giving and God's grace, the outreach here at Tab and abroad will continue for many more years to come.

There were 179 pledges in 2024, with total pledges equaling \$1.36M, of which we received \$1.35M, effectively 100% of pledges. Total 2024 contributions were 273 giving units for a total of \$1.61M in giving (pledges + additional giving beyond pledges). This is cause for great rejoicing in the furthering of God's work here at Tab and abroad. We spent \$2.47M and had an income of \$2.37M, with approximately \$92k in spending that we did not have income to cover (only approximately \$16k over budgeted income/expenses). That is a difference of 3.8% (expense vs income). With a healthy Session Contingency Fund of \$2.77M, Tab was well-positioned to cover these additional expenses.

The 2024 Budget and Finance Committee (BFC) was comprised of Kristine Green (Director of Finance), Dave King (Church Treasurer), Ruling Elders Peter Harding and Ryan Miller, and church members Don Fledderjohn, Bob Shaw, Terry Turman, and Mark Lubbers. The BFC team has worked with Session, the Facilities Committee, and the Endowment Fund Trustees to work toward a sustainable and responsible use of the resources God has graced Tab with through your giving. Many thanks are due to our Director of Finance, Kristine Green, for the day-to-day management of Tab's finances. We would also like to lift up the diligent efforts of all the committees in being good stewards of the gracious gifts entrusted to them for God's work here at Tab.

We look forward to a fruitful 2025.

the FISCAL YEAR SUMMARY

Prepared and submitted by Kristine Green, Director of Finance

DESCRIPTION	ACTUAL	BUDGET	% ACTUAL TO BUDGET	DOLLAR VARIANCE
INCOME				
Contributions*	\$ 1,615,408	\$ 1,707,923	94.6%	\$ (92,516)
Special Gifts	29,545	35,000	84.4%	(5,455)
Loose Offering	6,037	9,000	67.1%	(2,963)
Miscellaneous Income	19,579	60,000	32.6%	(40,421)
Recreation Income	92,189	73,000	126.3%	19,189
Other Income (interest)	46,955	-	-	46,955
Memorials-Undesignated	6,266	5,000	125.3%	1,266
Wedding/Funeral Income	9,911	25,000	39.6%	(15,089)
TOTAL INCOME FROM OPERATIONS	\$ 1,825,890	\$ 1,914,923		\$ (89,033)
Total Income from Endowment	488,953	494,607	98.9%	(5,654)
Total Income from Designated Funds	64,603	45,000	143.6%	19,603
TOTAL INCOME	\$ 2,379,446	\$ 2,454,530	96.9%	\$ (75,084)
EXPENSES				
Administration Expenses	\$ 108,313	\$ 100,000	108.3%	\$ 8,313
Adult Ministry Expenses	4,915	7,500	65.5%	(2,585)
Arts and Music Ministry Expense**	96,252	85,000	113.2%	11,252
Board of Deacons Expenses	1,400	1,400	100.0%	-
Children's Ministry Expenses	32,028	32,350	99.0%	(322)
Community Ministry Expenses**	158,487	132,750	119.4%	25,737
Congregational Life Expenses	11,966	14,000	85.5%	(2,034)
Facilities Expenses	515,208	480,000	107.3%	35,208
Human Resources Expenses	1,238,480	1,300,000	95.3%	(61,520)
Media Ministry Expenses	58,030	58,030	100.0%	-
Membership Expenses	3,810	5,000	76.2%	(1,190)
Missions Expenses	68,976	75,500	91.4%	(6,524)
Recreation Ministry Expenses	112,141	93,000	120.6%	19,141
Stewardship Expenses	8,991	11,000	81.7%	(2,009)
Weddings/Funerals Expenses	8,270	15,000	55.1%	(6,730)
Worship Expenses	4,974	5,000	99.5%	(26)
Youth Ministry Expenses	39,000	39,000	100.0%	-
TOTAL OPERATING EXPENSES	\$ 2,471,240	\$ 2,454,530	100.7%	\$ 16,710
TOTAL OPERATING INCOME (LOSS)	\$ (91,795)	\$ -		\$ (91,795)
Endowment Ministry Expenses	\$ -	\$ 138,532	0.0%	\$ (138,532)
TOTAL NET INCOME (LOSS) FROM OPERATIONS	\$ (91,795)	\$ (138,532)		\$ (91,795)

*Reflects current year pledges only

**Designated Fund Support

Capital Projects from Endowment to Session Fund (50%) = \$376,664

—Subject to Revision & Audit Adjustments—

the WORSHIP & COMMUNION SCHEDULE

SACRAMENT OF THE LORD'S SUPPER

2024 COMMUNION DATES

Served by intinction unless otherwise noted:

January 7 | **10a service**
February 4 | **All services**
March 3 | **All services**
March 3 | *Home Communion*
March 28 | **Maundy Thursday Service**
April 7 | **All Services**
May 5 | **All services**
June 2 | **All services**
June 2 | *Home Communion*
July 7 | **All services**
August 4 | **All services**
September 1 | **All services**
October 6 | **All services**
October 6 | *Home Communion*
November 3 | **All services**
November 12 | **Tab FamilyFest Weekend**
December 1 | **All services**
December 1 | *Home Communion*
All 8a Services

2024 SPECIAL SERVICES

March 28; 7p | **Maundy Thursday Service**
March 29; 7p | **Good Friday Service**
May 26; 10a | **ONE SERVICE – Race Weekend** (*Education Hour at 9a*)
Sundays, July 7 - September 1; 8a & 10a | **Worship Services** (*Education Hour at 9a*)
November 12; 9a | **Tab FamilyFest Weekend**
December 8; 10a | **“Christmas with Tab” Taping** (*Education Hour at 9a*)
December 24; 5p & 8p | **Christmas Eve Services**
December 29; 10a | **Worship Service** (*no Education Hour*)

the WORSHIP, MUSIC & ARTS REPORT

Submitted by Adam Packer, Elder

2024 was a year of transition and new opportunities for Tabernacle Presbyterian Church.

In January, Tab welcomed Interim Senior Pastor, Rev. Dr. William Smutz, to lead our church through this transitional period from Rev. John Gable's retirement to the calling of a new pastor.

It was also the beginning of our Sanctuary organ being renovated and expanded. Work was begun in the back balcony immediately after Christmas in January 2024 and was completed in November of 2024. A new console, new pipework, rebuilt wind chests, and refurbished original pipework were all part of Phase 1 of this project. Phase 2, which will include work in the front Chancel area, will commence early in 2025 and take approximately 18 months to complete.

On April 21, Tab welcomed composer and conductor, Dr. Michael John Trotta, to a special performance of two of his major works, "Te Deum" and "Requiem." Dr. Trotta worked with the choir and conducted one of his pieces while Matt Kauffman conducted the second piece. The concert was very well attended and featured the choirs of Tabernacle Presbyterian along with the Castlewood Singers, and was accompanied by chamber orchestra. It was a great weekend of having Dr. Trotta be a part of this celebration.

TabJams once again returned for three summer concerts on June 9, July 14, and August 11. Plans are well underway for another exciting season for the summer of 2025.

This year, All Saints' Day was celebrated with a special presentation of "Requiem" by Gabriel Fauré. This special service featured our Sanctuary Choir, soloists, and instrumentalists.

The year finished with wonderful celebrations during Advent and Christmas. As always, the annual taping and broadcast of "Christmas With Tab," featuring "Gloria" by Antonio Vivaldi, was a highlight of the season.

Thanks to everyone for their support and encouragement as we continue to bring God's message of redemption, hope, and love through worship, music, and the arts.

the CHILDREN'S MINISTRY REPORT

Submitted by Jennifer Wirt, Children's Ministry Director

2024 was a good year for Children's Ministries! We began the year with the Missions Unit throughout January and February, as usual. With the help of 80 adult and teen volunteers, we visited Brazil, Puerto Rico, Scotland, Lebanon, South Africa, Thailand, and The Netherlands. In each of these countries, we learned about the geography, culture, daily life, religious practices, and Christian mission efforts and talked about how we can each be missionaries in our own schools, towns, and nation.

In January, we had our annual "lunch and a movie" outing for the Preteens on MLK Day, and in February had our customary "lunch and a movie" activity in Lower Level B for all elementary students on President's Day. In late March, we hosted the annual Easter Egg Hunt, enjoying crafts, cookie decorating, and hunting for 1200 eggs in the refurbished Tab Park; we had more than a hundred children from Tab and our community and enjoyed the all-outdoor activity. In May, we had a Mystery Night outing as a reward for memorizing 11 Bible passages to see "The Wizard of Oz" at Beef and Boards, and in August, we had another Mystery Night outing to have dinner and enjoy all of the outdoor and arcade games at Great Times. Our spring quarter curriculum focused on Jesus calling the Disciples, Acts of the Apostles, and Pentecost. In June, we partnered with Tab Rec for our KidsGames sports-themed Vacation Bible School, which was well-

attended and well-received. After that, we moved on to our annual Summer Musical, "Forever After," which the students performed beautifully in August. In July, we hosted a "Just for Moms" craft night. We also went on our annual Preteen summer trip, this time to Amish Acres in northern Indiana. We presented Bibles to seven 3rd-graders and two 7th-graders during the Bible Presentation at the end of August. We also provided scholarships for 18 "Tab Kids" to attend Camp Pyoca, our Presbytery's camp and conference center, throughout the summer. Our fall curriculum started with a unit on Creation, followed by units on Adam and Eve and Noah and the Great Flood. We hosted a "Parents Night Out" in October, our Preteens enjoyed two fellowship activities and a service project during the autumn, and we had over 100 children and their adults join us for "Treats at Tab." During the holidays, we hosted a "Just for Moms" holiday craft night and the Advent Workshop and had a fun Preteen Christmas party at Half Liter.

As always, gifted and loving volunteers helped with so many aspects of our programming and nurseries; we couldn't do the ministry work with children without those volunteers and our paid childcare workers! It's a blessing to work with and nurture Tab's youngest members, and we're excited to see what adventure lies ahead for us in 2025!

the YOUTH MINISTRY REPORT

Submitted by Daniel & Amy Rexroth, Youth Ministry Directors

The youth ministry for the middle schoolers and high schoolers of Tab was largely successful in 2024. It was difficult to say goodbye to three seniors who had been active with Tab's groups since 7th grade but gratifying to welcome a new group of 7th graders. The median

age of our group continues to be somewhat younger than in years past, but the group seems to have several youth who are interested in growing in their faith as well as their friendships with their peers.

As usual, we traveled to Phoenix, Arizona during the last full week of June to volunteer at Neighborhood Ministries. It was our largest group to date: 20 youth and 4 chaperones traveled to provide a week's worth of programming at Kid's Club, a two-week summer camp offered through Neighborhood Ministries. As usual, our kids served, had a Bible study led by Rev. Thorn, and played together. This trip is always the highlight of our year as it helps expand horizons, deepen faith, and teaches how to serve others.

We have continued to expand Biblical knowledge by playing "Bible Trivia" each week. We have also continued our studies of different heroes and sinners from the Bible in hopes of providing stories that can be applied to our own lives.

This past summer, we, along with Rev. Terri Thorn, taught a confirmation class that was hosted at our

home. This resulted in eight youth deciding to become members of Tab.

Given the relatively young ages of most of our youth (i.e., non-drivers), we continued to meet for youth group right after church to reduce the number of trips families had to drive to Tab. We generally have a fun activity, food, and fellowship, followed by a game of Bible trivia and a short discussion/study about how to wed our Christian faith with our lives.

Amy and I are thankful for the opportunity to work with the youth at Tab. We love getting to know them and teaching about having a relationship with God. Randy and Jacquie Green have been instrumental in this work, and we have loved working with them and deepening our friendship with them.

the SPIRITUAL GROWTH & DEVELOPMENT REPORT

Submitted by Linda McCabe, Elder

The Spiritual Growth & Development Committee seeks to provide adult Christian educational opportunities for Tab members and guests that will strengthen their commitment to Jesus Christ and actively nurture a transformative faith and engagement with the life and mission of Tab.

Certified Ruling Elder Bart Ost led two separate team retreats with the committee to focus on the future direction of adult education in order to cultivate transformational living.

We discovered a need to expand Tab's adult education programming in 2025. Plans are underway to offer a variety of "pop-up" and sustainable small group gatherings that offer inspiring new beginnings, trust, friendship, fellowship, and care. At the same time, we seek to explore our connectedness, devotion, and service to God. In anticipation of this growth, we partnered with Tab's Congregational Life Committee to gain their support in the formation of small groups and the development of topics to meet timely interests. This will be in addition to the weekly programming on Sunday mornings that is already scheduled for the entire year of 2025.

In 2024, committed Christian teachers led Sunday morning Adult Education classes and provided a variety of rich inspirational Bible studies, book reviews and relevant topics meant to teach God's word and strengthen our faith. This year's teaching sessions included *God's Foundational Character* and *The Church in the 21st Century* with teacher Bart Ost; *The Awe of God* with teacher Marcia Neman; *The Book of Acts* with teacher Carter Booker, and an exploration of the *Sermon on the Mount* and reflection on its powerful messages that resonate deeply in our lives today with teacher Andrew Hart.

An annual highlight is a visit by inspiring and powerful saints of the faith on Reformation Sunday. This year, Tab members Ellen Moeller and Scott Carlson brought to life the remarkable stories of *Corrie Ten Boom* and *Dietrich Bonhoeffer*.

In the early spring, we hosted the 2024 Lenten Series All Church Read with nearly 100 members and guests participating in small discussion groups for six weeks. In addition, Tab hosted several Bible Studies including the Women's Monday Bible Study, Men's Saturday Bible Study, Women Alive, and the Pastor's Bible Study.

In November, the Women's Ministry hosted a women's brunch. Mother and daughter Glennshella Taylor and Keva Rop shared about God's faithfulness during seasons of life, exploring the gifts of friendship and family.

In early December, we joined the children and their families at their annual Advent Workshop.

We are grateful for the time and dedication of everyone on the committee, the teachers, facilitators, and those who led ongoing fellowship gatherings and Bible studies

throughout the year, all to expand God's kingdom and to praise and worship our Lord.

2024 SG&D Team Members: Linda McCabe, Chair; Janet Hohlt, Ellen Moeller, Jeanne Morton, Marcia Newman, Bart Ost, Jeff Poole, and Pastor Terri Thorn.

the CONGREGATIONAL LIFE REPORT

Submitted by Pat Carlson, Elder

COMMITTEE MISSION STATEMENT

The Congregational Life Committee is called by the grace of God to provide opportunities for the people of Tab to experience and grow deeper relationships. These relationships can be fostered through hospitality and connecting activities.

PURPOSE

Hospitality: To provide resources and organization to events within the church to promote deeper relationships; help make our church a welcoming one where people can grow in faith.

Connection: Helping visitors and new members connect through relationships and service within Tab.

This year our committee accomplished the following:

- Fellowship Meals: each group met up to three times this fall to share meals together—providing a wonderful way to make new connections with Tab folks. There were 11 groups of 83 adults & 8 children participating.
- Tab Ambassadors is a new program, initiated by Congregational Life. An Ambassador is chosen for each new member of Tab. He or she will be a short-term bridge to help connect the member with Tab ministries and activities as well as to extend hospitality.
- Retirement Celebration for Dave Streit: *Donuts for Dave* was held on Sunday, May 19th to honor Dave for his service. Organized and hosted by Congregational Life, HR & Deacons.
- Soup Luncheon held Nov. 3rd, following the Holy Cow survey presentation. Hosted with the Deacons.
- Attended Inquirer's class for new members to introduce them to Tab ministries and small groups.
- Music concert receptions hosted.
- Tab Family Fest planning: will be held next year on November 7-9th, 2025.
- Support other committees as requested, such as the fall Women's Ministry event and the Tab Rec 100th year Birthday Party held this year.

Congregational Life is grateful to be able to serve our church community!

So then, whenever we have an opportunity, let us work for the good of all, and especially for those of the family of faith. GALATIANS 6:10 (NRSV)

the DEACONS' REPORT

Submitted by Carol Newell, Deacon Moderator

To be the Moderator of Tab's Deacon Board in 2024 was a blessing. This board of deacons was a group of hard-working, compassionate individuals that came together to form a unit of like-minded people dedicated to serving our church family following the example of our Lord and Savior Jesus Christ.

On the 4th Tuesday of each month, the board met both in person and via Zoom. Each meeting began with a devotional by one of the members. This was a great way to put us in the right frame of mind and a wonderful way to start our meetings. One of the primary responsibilities of the Deacons was to try to make sure each of our church members had an individual Deacon they could reach out to, or communicate with, if they had a question, need, or request of a spiritual or practical nature. Each Deacon was to manage a shepherding list of 15-20 families. At every deacon meeting, there was time set aside to discuss best practices for shepherding and to share confidential prayer requests.

There were many opportunities for fellowship and service this year. We coordinated with Tab's Congregational Life Committee to assist whenever possible as well as took the lead in other fellowship opportunities. The Deacons began the year even before our 1st meeting helping with a reception to kickoff the year celebrating the 100th Anniversary of our Tab Recreation program followed a couple of weeks later helping with a reception to welcome Pastor Smutz. In March the Deacons held a Chili Cook-off which was well attended, both as competitors and tasting participants, and enjoyed by many. We helped host the Tab Jams reveal reception in April, the annual Tab Golf Classic, the Thank Offering Dinner, and the Christmas Tea (to be renamed next year). Once again, the Annual Tab Golf Classic raised a significant amount of money, which was equally split between the Deacons Benevolence Fund and Tab's Community Care fund. This number of golfers this year was significantly reduced, most likely due to the late date for the tournament and the fact that it was Fall Break for many schools. For the first time in a number of years, the Deacons did not have a silent auction as part of the Tab Golf Classic. It was decided to revisit the Silent Auction event as an event separate from the Golf Classic in 2025.

The Deacons provided lunch to the staff during Holy Week in appreciation for all they do throughout the year. On Mother's Day, carnations and prayer cards were provided to the women of the church. Donuts for Dads has become a congregation favorite and was once again provided by the Deacon Board on Father's Day. We were also able to provide a bit of extra support in the form of a \$100 Target gift card to parents of the 3 babies born to Tab members in 2024. Home communion remained a privilege for the Deacons, along with Session, to be able to provide for our shut-ins. This is a lovely way to provide shut-ins a connection to Tab as well as some much-needed fellowship. The Deacons also decided to start a home visitation ministry to our shut-ins outside of the Home Communion dates. The deacons volunteering to help serve this ministry will provide visits, calls, and communication with the shut-ins at least, but not limited to, 4 additional times per year according to the wishes of those we seek to serve. While this was instituted by deacons who have a heart for this ministry, it will not be limited to deacons as it was acknowledged that there are many church members who have a heart for this type of ministry. We feel it is especially necessary to reach out to our shut-ins during the major church holidays but again, not limited to those times of the year.

We concluded 2024 by thanking 8 graduating deacons for their service over the past 3 years. We are fortunate to be adding 7 new deacons to the Board. They are ready to serve knowing this year will be a year of continued transitional challenges and are excited to provide the opportunities for our church family to feel the love of our Lord through fellowship and the deacon's heart and service. Leading our Deacon Board for 2024 will be Caleb Goss serving as the Deacon Moderator, and Karlee Moore in the Vice Moderator position. The 2025 Deacons will do great things under their leadership!

the MISSIONS REPORT

Submitted by Byron Robinson and Bernice Corley, Elders

During 2024, the Missions Committee continued to nurture our relationships with our 18 Community Ministry and Global Missions Partners.

In April, the committee hosted Prayer and Pancakes. This consisted of a prayer service where each of the Partners were held up in prayer, with a pancake dinner following the service. In October we dedicated the Sunday morning services to Missions, with each partner once again being lifted up in prayer during the services.

The committee also managed the Missions budget, seeking the Holy Spirit's guidance in evaluating and approving requests for financial support from our various partners.

As a part of this, we approved several projects from the Legacy Funds which Session provided in 2023. These funds are aimed at allowing our existing partners to expand their ministries. This year, funds were approved for Missio Link, UMOJA, and The Oaks Academy.

Finally, the committee spent time this year on planning for the future, with an eye to making our Missions Partners more visible to the congregation as a whole.

We thank God for what He has been able to accomplish through Tabernacle Presbyterian Church and our Global Missions and Community Ministry partners.

the RECREATION REPORT

Submitted by Ben Hughes, Tab Recreation Director

Tab Recreation offered a variety of programs in 2024, including two seasons of basketball and soccer, flag football, tackle football, cheerleading, Friday Night Lights 7X7 football and soccer, and open field and gym time. We also hosted a successful Kid Games program that combined Children's Ministry and Recreation for a week of fun. Hundreds of youth, both boys and girls, participated in these activities, made possible by the dedication of volunteer coaches and staff.

The organization continued strong partnerships with Fellowship of Christian Athletes, Indy Youth Sports, MG Dad's Club, Police Athletic League (PAL), Shortridge High School, Indy Park (O'Bannon Soccer Fields, JTV Hill Center, and Wheeler Dowe Boys and Girls Club), Kipp High School, The Oaks Academy, and School 60, which

helped fulfill the goals of the Vision Renewal Document. Tab Recreation celebrated its 100th anniversary with a special Sunday event featuring Mitch Daniels, a birthday party, and a festival, highlighting the church's long-standing commitment to youth programming.

The program's success was bolstered by a dedicated staff, including Steve Summerville and Nigel Foreman, who embodied the core values of Greater Faith, Deeper Relationships, and Stronger Community. The leadership of John Byers and guidance from the Tab Recreation Committee, including Doug Braly, Chad Lynn, Jay Prible, Todd Townsend, Mark Spiegel, and Craig Huljak, were also key to the year's accomplishments.

the FACILITIES REPORT

Submitted by Deborah Pardue Wessel

CURRENT MEMBERS:

Kyle Barnett, Zach Canterbury, Michael Cracraft, Bob Donaldson, Jeff Earnest, Lucy Emison, Kate Ems, Randy Green, Mike O'Banyel, Jeff Poole, Larry Simonel, Bill Smutz, Debby Wessel

The Facilities Committee has continued to work on the needs of the building that we call Tabernacle. This stately facility that we have been endowed with continues to need maintenance on the facade and internal works as well.

Our Facilities Director, Jeff Earnest, has worked tirelessly to keep the building in working order.

Tuckpointing has been completed, sidewalks replaced, railings repaired and replaced, the Nursery moved to Lower Level B, and Tab Park has been completed. This is only a few of the more obvious items that have been done. On the inside of the facility, asbestos has been removed, boilers have been repaired, plumbing has been replaced, and electrical repairs have been done.

The facilities committee is committed to taking care of the beautiful building in which the church worships for future generations.

the COMMUNICATIONS' MINISTRY REPORT

Submitted by Kyle Ems, Elder

In May 2024, Tab's Media Ministry underwent a significant transition as Erica Hewitt stepped into the role of Interim Director of Media following the retirement of Dave Streit after 27 years of dedicated service. Under Dave's leadership, our media efforts laid a strong foundation, and we are grateful for his legacy.

To strengthen our communications, we partnered with Fishhook, Inc. on a comprehensive Communications Assessment. This initiative provided valuable insights into our ministry strategies, systems, and tools to better amplify Tab's mission and vision. One key outcome was the development of an online Communications Form to streamline promotional requests and improve workflow.

In the fall of 2024, Tab's Media Ministry was rebranded as the Communications Ministry to better align with our evolving mission. This shift focuses on three pillars: Strengthening Community Bonds, Enhancing Ministry Impact, and Improving Operational Efficiency. As part of this transition, Erica's title became the Director of Communications, where she oversees efforts to

connect, inform, and engage both our congregation and the broader community.

Throughout the year, the Communications Ministry produced a variety of content to support key church events and initiatives. These included livestreams, digital and print materials for the Mission Study campaign, Stewardship campaign, Fresh Stop, TabJams, Deacon Golf Classic, Spiritual Growth & Development classes, Children's Summer Musical, Congregational Meetings, Graduation Sunday, Youth Sunday, the Orlovsky Concert, Tab Recreation Festival, *Christmas with Tab*, and other holiday events and services. These efforts creatively brought Tab's mission to life while supporting vital programs and events.

We want to thank our many volunteers who work behind the scenes. Their time, creativity, and commitment make livestreams possible, provide beautiful bulletins, and capture the life of our ministries visually. We are deeply grateful for their service and partnership.

the ANNUAL MEETING OF THE CONGREGATION

SUNDAY, FEBRUARY 4, 2024, SANCTUARY

PRESENT

Moderator: Reverend Dr. William Smutz
Clerk of Session: Sharon Marshall
Congregation: Estimate of 65 persons

THE CALL FOR THE MEETING

Dr. Smutz called the meeting to order at 9:05 a.m. and a quorum declared.

The following Call had been previously communicated:

In accordance with the By-laws, the Annual Meeting of the Congregation of Tabernacle Presbyterian Church is hereby called for Sunday, February 4, 2024 at 9:00 a.m. for the purpose of: reviewing the Annual Report, receiving the approved Operating Budget for 2024, acting on the Associate Pastor Terms of Call, and any other business that may be properly discussed. The Meeting will be held in the Sanctuary and all members are encouraged to attend.

Rev. Dr. William Smutz, Moderator
Sharon Marshall, Clerk of Session

Copies of the Annual Report will be available online; printed copies available upon request.

REVIEW OF THE ANNUAL REPORT

Dr. Smutz led the congregation in prayer for those members who have “departed from the church tabernacle and entered the Church Triumphant.” The 2023 Annual Report had been previously made available for review. Being there were no objections or questions, the following was moved, seconded and unanimously approved:

From the Moderator:

MOVED: That the 2023 Annual Report be received.

PRESENTATION OF 2023 FINANCIAL REPORT

Elder Peter Harding, Chair of the Budget and Finance Committee, presented the 2023 Financial Report, sharing that “the past year was a good year—extremely healthy.” He reported that contributions were at 97% of \$1.733 million, and that total revenue exceeded the budget of \$2,364,000 by \$25,139,000. Expenditures were \$22,993 greater than budget, but income exceeded expenses by \$2,146; the year ended with a balance of \$1,824,000.

RECEIVING THE 2024 OPERATING BUDGET

Bob then presented the 2024 Operating Budget, stating “that Finance Director Kristine Green feels confident with these numbers,” noting that the increase in Human Resources is due to the hiring of a Front Desk Coordinator.

Income: Contributions \$1,716,923; Memorials \$5,000; Miscellaneous (incl. interest and Recreation Grant) \$60,000; Recreation \$73,000; Special Gifts \$35,000; Weddings/Funerals \$25,000. Total Income from Operations \$1,914,923; Total Income from Endowment Fund \$494,607; Total Income from Designated Funds \$45,000.

Total Income: \$2,454,530

Expenses: Administration \$100,000; Adult Ministries \$7,500; Arts/Music Ministries \$85,000; Children's Ministry \$32,350; Community Ministries \$132,750; Congregational Life \$14,000; Deacons \$1,400; Facilities \$480,000; Human Resources \$1,300,000; Media Ministry \$58,030; Membership \$5,000; Missions \$75,500; Recreation \$93,000; Stewardship \$11,000; Weddings/Funerals \$15,000; Worship \$5,000; Youth Ministry \$39,000
Total Expenses: \$2,454,530

ENDOWMENT FUND REPORT

On behalf of the Endowment Fund Trustees, President Carl Evans reviewed the 2023 Endowment Fund Report, stating the Endowment Fund Trustees' mission to support the Operating Budget, provide for Capital Funds, be a "backstop" for expenses and be a repository of funds. He reported the 2023 Results: Tab Operating Budget Contribution \$428,958; Capital Projects \$776,610; Bequests \$1,311,595; Session Fund Withdrawals \$781,000; Dividends, Interest etc. \$1,739,674; Management Fees \$44,885. Total Assets as of December 31, 2023 \$13,057,191. Also mentioned was the success of the "Giving While Living" campaign, resulting in gifts of \$1,311,595, with \$404,555 pledged in the next two years. Carl also then reviewed the investment objective of the Endowment Fund to "maximize returns with appropriate level of risk," with a net annualized return of 4% and an asset allocation of 70% equities, 25% bonds and 5% cash. He shared that the strategy affected returns however this past year; the total return for the existing portfolio was 13.7%. The Trustees, he stated, were satisfied with the performance of the fund, and "believe Tab is well positioned for 2024."

APPROVAL OF PASTOR'S TERMS OF CALL

Chair of the Human Resources Committee Elder Amy McLean presented the Terms of Call for Rev. Thorn, thanking her for taking on extra tasks in the past few months. The Effective Salary for Rev. Thorn: \$83,200, including Cash Salary of \$59,200 and Housing Allowance of \$24,000; Reimbursable Expenses including Business/Professional Expenses \$4,000; SECA Supplement \$6,363.80; Continuing Education \$1,000 and Other Allowances \$983.52. After a question regarding the increase (3%) of Rev. Thorn's Terms, the following was moved and unanimously approved:

From the Human Resources Committee:

MOVED: That the Terms of Call for Rev. Terri Thorn be approved.

MOVED: That Sharon Marshall and Amy McLean be elected to sign the Terms of Call.

OTHER

On behalf of Session and the Congregation, the Clerk extended thanks and appreciation to Rev. Thorn for "adding to her already-full plate," and assuming additional responsibilities these past several months during this transition time at Tab. Questions were solicited from the Congregation, which included "where we're going and how to be challenged during this time," to which the response was that the process will be addressed during the upcoming Session Retreat where opportunities for a mission statement and the Pastoral Nominating Process will be discussed. Also asked was the timing of the process within the Interim Pastor Contract, the response to which was "one to two years" and that Interim Contracts can be extended for various lengths of time. Also asked was an inquiry about having Session minutes online, to which the response was that Session had discussed the issue, and concluded that Session minutes will not be made available online, but that the Clerk may make them available to members upon request.


ADJOURNMENT OF MEETING

The meeting was adjourned at 9:30a and concluded with prayer.

Clerk of Session

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